

Report On
Employee stress management of NCC Bank Ltd. during Covid-19 and post pandemic.

By

Shoumia Binte Azad Rasna
18104042

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

BRAC BUSINESS SCHOOL
Brac University
12th September 2022

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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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Shoumia Binte Azad Rasna

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MR. Mohammed Atiqul Basher

Senior lecturer, Brac Business School

Brac University

Letter of Transmittal

Mr. Mohammed Atiqul Basher
Senior lecturer,
Brac Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report.

Dear Sir,

It is my pleasure to exhibit my internship report to you, written based on the topic “Employee stress management of NCC Bank Ltd. during Covid-19 and post pandemic”. The knowledge I gained as an intern and while conducting research under your supervision was used to write the report. With your help, I did everything in my power to convey the entirety of my experience in the report and ensure that all of the necessary data was included. This report, in my opinion, meets all of the criteria.

Sincerely yours,

_____Shoumia Binte Azad Rasna_____

Shoumia Binte Azad Rasna
18104042
BRAC Business School
BRAC University
12th September,2022

Non-Disclosure Agreement

The following information used within the report is made and entered into by and between NCC Bank Ltd. and the undersigned student at BRAC University Shoumia Binte Azad Rasna (18104042). The purpose of doing so is to refrain from disclosing data and related information of the organization which might be confidential.

Acknowledgement

After finishing the report for my internship, I would like to extend my deepest gratitude to Mr. Atiqul Basher, Senior lecturer at BRAC Business School, Sir, for his unflinching support in providing procedures and helpful suggestions, as well as clear guidelines for the structure of the report. In particular, I would like to thank him for his guidance in developing the structure of the report. In addition, I would like to express my appreciation to the entirety of the HR department of NCC Bank Ltd., as well as to my primary supervisor, Mr. Helal Uddin, for their assistance in supplying me with important information and easing my transition into the culture of the workplace. I'd like to use this opportunity to express my gratitude to Mr. Mohammed Salahuddin Ahmed, Executive of the Human Resources Department at NCC Bank Ltd. It was a privilege to be given the opportunity to work as an intern here and obtain practical experience. Because of their spiritual support and the inspiration that they have shown me, it was also an honor to take advantage of this opportunity.

In closing, I would want to convey to Allah, the All-Mighty, my sincere gratitude for ensuring that I am protected. Because he kept me healthy throughout this challenging time, I was able to finish my education and move on with my life.

Executive Summary

In this report, I discussed NCC Bank Ltd.'s employee stress management during Covid-19 and current condition. I've also talked about some of the issues they could address to improve the working environment and their performance. They can increase the overall value of the company by addressing these issues. This report is the result of my three months of on-the-job training at NCC Bank Ltd. Through this internship program, I learned more about the operational details of running a business. I learned how the HR department works in a bank and their role. The history of National Credit and Commerce Bank Limited is distinctive. The company began its existence in the nation's financial industry in 1985 as an investment company. The company's goal was to organize internal resources and invest them in a way that would enhance the industrial and trade sectors of the nation while also acting as a catalyst for the development of the capital market. But the noble corona virus changed everything for them. Most importantly the main moto was to conduct research on employee stress management they faced because of Covid-19 and post pandemic. Therefore, the purpose of this research is to illustrate the most significant problems associated with Covid-19 or leading to ineffective performance among staff, management, and the entire financial institution. I have conducted a survey among the employees to know how stressful they were during the entire pandemic and maximum employees said they faced a difficult hard time due to the change and Covid-19 created a huge gap.

Keywords: Stress Management, Covid-19, NCC Bank Ltd.

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List of Acronyms

HRM	Human Resource Management
NCC	National Credit & Commerce Bank
HRD	Human Resource Department
EVP	Employee Value Proposition

Chapter 1

Overview of Internship

Information of the Internship

Name: Shoumia Binte Azad Rasna

ID: 18104042

Program: Bachelor of Business Administration

Area of Specialization (Major): Human Resource Management

1.1 Internship related information

1.1.1 Information Related to Internship Organization:

Period: 12th June to 11th September 2022

Company Name: NCC Bank Ltd

Department – Human Resources Management

Address: 123/1-A, South Jatrabari, Haji Samad Super Market, Dhaka-1204, Bangladesh.

1.1.2 Information related to Internship Company Supervisor:

Name: Mr. Helal Uddin

Position: Vice president– NCC Bank ltd. (Jatrabari Branch)

1.1.3 Job Scope:

Job Description

The following were my responsibilities and commitments at work:

- 1) Walking from one HR office to another, observing everyday operations, and, eventually, posing questions and reviewing relevant material to get a feel for the place and its people.
- 2) Obtaining pictures of and information about the family of the next worker that they intend to nominate as their candidate, and finally inserting the data into their service records by requesting them to complete the personal information form for newly hired employees.
- 3) Supervise the department of training and development.
- 4) I was primarily responsible for assisting the head of human resources with assignments by organizing the necessary documents and helping the hiring process go smoothly and on time.
- 5) I was also responsible for the remittance service for a while.
- 6) I also crosschecked customers cheque before issuing.
- 7) Making files for each employee.
- 8) I put all the employees' documentation in order by ID number. Some employees lacked crucial paperwork including emergency contacts, NIDs, blood types, etc.
- 9) I was tasked with compiling them and adding the additional data they provided to the portfolio.

1.2 Internship Outcomes

1.2.1 My Contribution to the company:

One way for a person to demonstrate their value to a company is by successfully carrying out the responsibilities assigned to them. I believe that the following are some of the contributions that I made to the company while I was an intern there: To begin, the work comprises providing assistance with the process of recruiting new employees, which may include making interview calls, preparing for interviews, and making other necessary arrangements. In addition to this, job tasks include the management of personnel databases and personal files, the onboarding of new employees, the completion of joining formalities, and the collection of data for a variety of HR reports. In addition, the job description calls for the candidate to monitor employee leave and attendance, provide assistance with various employee engagement initiatives organized by the HR department, and fulfill any other pertinent activities that are requested by the respective departments.

1.2.2 Benefits received while working in NCC Bank Ltd:

To start, during my four years as an undergraduate student at BRAC University, every single one of the key HRM classes that I was required to take were almost totally theoretical in their focus. As a consequence of this, observing the theoretical material being put into practice was certainly helpful to me. As an illustration, we have read about a variety of HR procedures, thus getting hands-on experience with them and contributing to their development seems to be a wonderful chance, particularly in one of the well-known companies that values its employees and has a good reputation. And also make an effort to expand it. All of the experiences that I've picked up along the way will be useful to me in the work that I do in the future. My internship at NCC Bank Ltd. gave me the opportunity to gain experience in the business world, and I took

full use of that opportunity. It educated me on the need of keeping track of time and I figured out how to do all of my assignments by the designated time and deadline, which will now guide me in the process of goal-setting throughout my life. In addition to that, they showed me how to deal with pressure by maintaining excellent relationships with coworkers which is a priority for me. I also picked up the ability to enhance my ability to serve in a leadership role. In addition to that, I was able to personally investigate the business processes in which the HR division is involved. As a result, it gave me with a wide range of new experiences in a variety of fields. In conclusion, it helped me improve my skills and experience, which essentially involve maintaining a positive attitude and communication with a wide range of people, as well as overcoming my ineffectiveness as an employee I am someone who is constantly expanding their knowledge of their own capabilities.

1.2.3 Difficulties faced while working as an intern:

Regardless of the fact, that working as an intern at NCC Bank ltd. was a wonderful experience for me, I did run into a few issues and challenges, some of which are detailed in the following paragraphs:

- There was a significant amount of paperwork, and although utilizing a wide variety of software and data-based systems, they maintained a significant amount of paper records. For instance, they may enter all of the information regarding recruitment and selection into their software; however, they are required to keep all paper and registered copies for future review. Furthermore, even though they have all of the information saved in software as well as paper works, they would like for me to scan and make a backup copy.
- Because the human resource department is so busy, the HR teams get very busy at a certain time of the month, most usually at the end of the month, generating compensation sheets and audit reports. This is because the human resource department is so active. As a consequence of

this, they were unable to concentrate on the task at hand or allot me the necessary amount of time during certain hours, and I was compelled to waste time doing nothing in certain situations.

1.2.4 Recommendations for the future internships to the company:

Even though it was a pleasure to work at NCC Bank Ltd. and I had all of the support from them in terms of learning, there are still some areas in which I believe they can improve, and those areas are listed below for your convenience: In my opinion, prospective interns ought to be given a temporary job ID card, which they should then be free to utilize in whatever way they see fit throughout their time as an intern. In addition, they are able to organize an orientation session for the upcoming interns, which will enable the interns to have a well-defined understanding of the tasks that they are to play. In addition, the orientation program will come in handy for a formal introduction session, which will give the interns the impression that they are being warmly welcomed to their new place of employment. In addition, the future interns can be given handbooks to read in order to acquire a deeper comprehension of their workplace, as well as the essential policies, regulations, and standards that must be followed. They may provide the future interns more leeway with their schedules so that the interns would feel more driven to carry out their responsibilities rather than burdened by them. In conclusion, they should provide future interns with the opportunity to participate in in-house training in order for them to acquire the skills that are essential for the responsibilities that have been given to them.

Chapter 2

Organizational part

About NCC Bank Ltd.

2.1 Introduction:

The National Credit and Commerce Bank Limited began their adventure in the financial industry in 1985 by establishing themselves as an investment firm. They make an effort to arrange resources from within the country and invest them in such a way that will lead to the growth of the country's industrial and commercial sectors, in addition to playing an important part in the development of the country's capital market. Up to the year 1992, the business had 16 branches across the country. In 1993, with the approval of the Central Bank, it transformed into a full-fledged private commercial bank with paid-up capital of Tk. 39 crore and expanded its customer base to include the entire country. In a setting that is heavily reliant on technology, NCC Bank Ltd. makes every effort to give its clients with authentic and personalized service.

(NCC,2022)

2.2 Objectives of NCC Bank Ltd

The maximization of profits and a rise in the overall level of pleasure felt by customers are the two primary goals of NCC Bank Ltd. To accomplish this goal, NCC Bank Ltd. must provide great customer care for its clients. In addition to this, they ensure a high return on investment.

Methodology

Primary and secondary sources of information have been used extensively during the course of this investigation. The numerous officers who are employed by NCC Bank Ltd. are the single

most essential source of information. When I was attempting to gather information, I would approach them and ask them questions, and they would respond to my inquiries. However, due to the fact that the organization wants to keep these matters private, the information that they provided was very limited and restrictive.

Primary Data

- My Own Independent Observation
- Discussion between employees of the bank who work in human resources.

Secondary Data

- Data obtained via the internet
- The official website of NCC Bank Ltd. was scoured for secondary sources of information, which resulted in the compilation of a number of articles, online news sites, and publications.

2.3: Scope

Due to the fact that the NCC Bank Ltd. has a policy that interns are not permitted to interfere in the work of other departments, I was not given very much opportunity to investigate the full range of organizational activities, such as the company's marketing strategies, its financial data, and the various HRM software programs that it employs. While working as an intern for this company, I had access to a wide variety of additional learning and development opportunities, which allowed me to significantly improve my skills. For instance, as a student of HRM, I had the opportunity to have first-hand experience with many of the field's most important roles and practices. Attending an interview in person provided me with the knowledge I needed to understand what an interviewer is really looking for in a candidate. My ability to improvise and prepare for future interviews will both be improved as a result of this. In addition to that,

working for this organization gave me the opportunity to network with a wide range of prosperous company owners and to gain knowledge from their experiences.

2.4: Limitations

During the process of putting together this term paper there was a few obstacles. The following is a list of some of the restrictions: -

- Each company has its own set of confidential information that is kept hidden from the public eye. While collecting was ongoing the facts that they did not reveal their internal policy, which compromises the organization's ability to keep information private.
- Access to more confidential company information, the likes of which we were unable to obtain, and which the company did not even bother to divulge in our presence.
- The majority of the officers in the branch do not have a solid understanding of their HR Policy.
- Due to the hectic nature of their job schedule, they are not always able to supply information.

2.5: Overview of the company

The National Credit and Commerce Bank Ltd. has its own remarkable past to look back on. In 1985, the organization got its start in the country's financial sector working for an investment business. Since then, it has come a long way. The purpose of the corporation was to gather resources from inside the country and invest those resources in such a way that would lead to the growth of the country's industrial and trade sectors while also serving as a catalyst in the process of establishing a capital market. The company's participation in the browse was a huge assistance in this area thanks to the benefits it provided. The business was operational up until

the year 1992 and had a total of 16 branches. After that, with the approval of the Central Bank, it transitioned into a full-fledged private commercial bank in 1993 and had a paid-up capital of Tk. 39.00 crore. This allowed it to provide services to the country on a more extensive scale. A bank is both an institution of finance and a financial intermediary. It is an institution of finance because it takes deposits and a financial intermediary because it directs those deposits into lending operations, either directly or through capital markets. Customers who are short on capital and customers who have excess capital can be brought together through the services of a bank. Banks fulfill their role as payment agents by providing clients with checking or current accounts, by cashing checks that customers have drawn out on the bank, and by collecting checks that customers have put into their current accounts. The most common ways for financial institutions to get funds for lending are through the acceptance of cash put on current accounts, the acceptance of term deposits, and the issuance of debt securities such as banknotes and bonds. Banks lend money to consumers in a variety of ways, including by providing advances to customers on their current accounts, making installment loans, investing in marketable debt instruments, and providing other types of loans and advances. Since it was founded, NCC Bank Ltd. has maintained a good reputation by delivering genuine, individualized service to each of its clients within the context of an environment driven by technology. A new benchmark for excellence in financing the industrial, commercial, and currency exchange sectors has been established by the Bank. Its many deposit and credit products have also attracted customers, both corporate and individual, who are at ease conducting business with the bank due to the variety of options available to them. (NCC,2022)

2.6: Vision, mission, and core values:

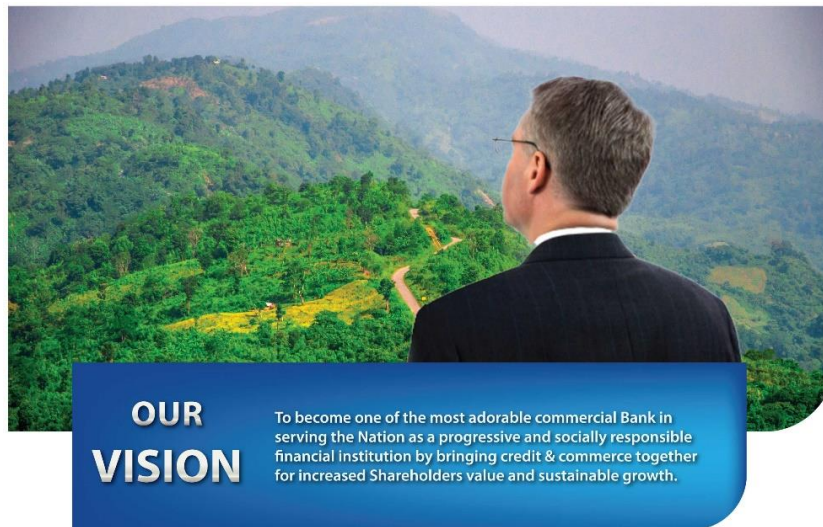


Figure 1: NCC Bank Vision

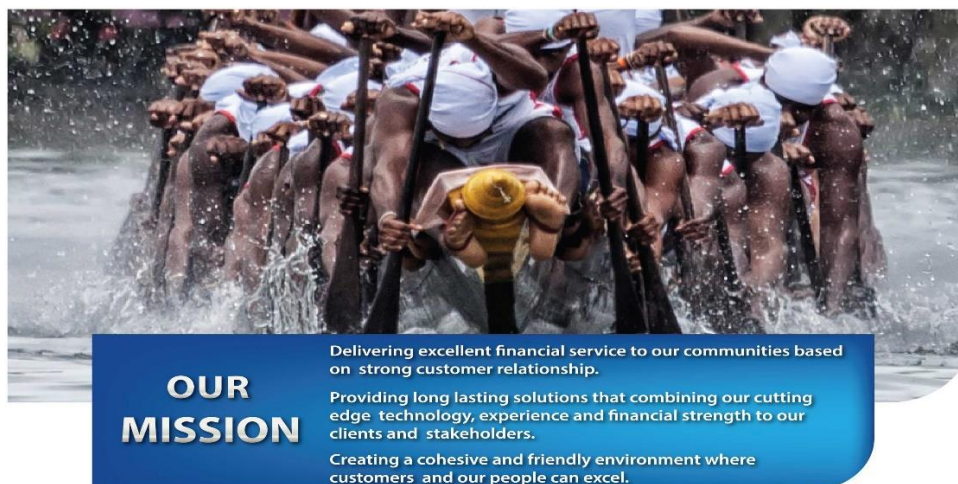


Figure 2 : NCC Bank Mission



Figure 3 : NCC Bank Core Values

2.7: The Business Atmosphere of NCC Bank Ltd.

The concepts, attitudes, values, and beliefs that members of an organization hold in common are what comprise its "corporate culture." This culture helps define the nature of the organization as a whole. It is helpful in the process of developing organizational goals, strategies, structures, and approaches to workers, consumers, investors, and the larger community. Therefore, organizations that have a robust corporate culture are able to foster robust relationships with their many stakeholders. Additionally, it fosters loyalty in both employees and customers. Because to their one-of-a-kind corporate culture, NCC Bank is consistently ranked as one of the most disciplined financial institutions. People who work at the bank consider themselves to be part of a community and a family, and they share a commitment to advancing human progress by cooperating with one another. Positive corporate cultures can serve as a useful organizational asset and provide a long-term competitive advantage for their respective organizations. (NCC,2022)

2.8: Organizational Hierarchy of Main Branch

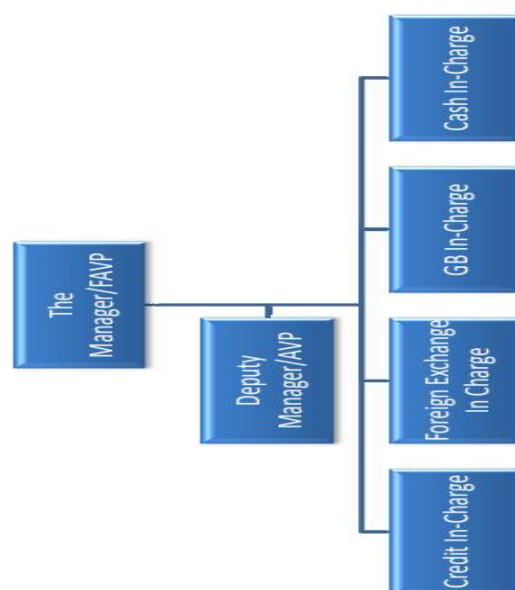


Figure 4 : NCC Bank Hierarchy

2.9: Organ gram of NCC Bank Limited

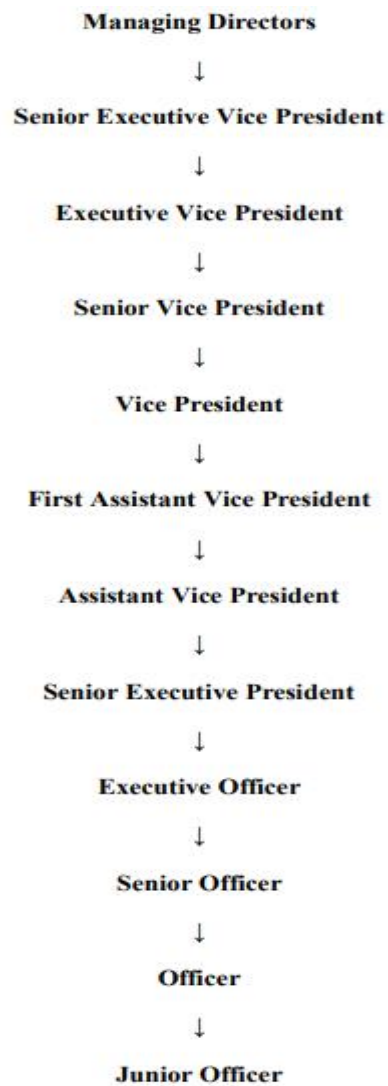


Figure 5 : NCC Bank Organ gram

2.10 Information Regarding Products and Services

A. Savings Bank Account (SB A/C), often known as a Deposit Scheme

- Account for Current Deposits (often referred to as CD A/C)
- Special Savings Plan Offered by the NCC Bank (SSS)
- Deposits with a Predetermined Termination Date (FDR)

- Deposits for the Short Term
- Money Double deposit programs
- Premium term Deposit
- Deposits with the Potential to Earn Interest

B. Foreign Exchange

- Account for Non-Residents Denominated in a Foreign Currency
- Account for Deposits in BDT Open to Non-Residents (NRTA)
- Account for Deposits in Foreign Currency Open to Residents (RFCD)
- Account for Depositing Funds in a Foreign Currency
- UAE Exchange
- Placid Express
- Arab National Bank (ANB)
- Dhaka Janata
- Habib Qatar
- Al Fardan

C. Loans/Finance

- Credit for Use of Cash
- Financing Options Both Long-Term and Short-Term
- Loan for the Construction of Houses
- Car Loan
- Loan for a Small Business

2.11: Human Resource Management practice at NCC Bank Ltd.

The human resource management board is responsible for all management decisions and procedures that directly influence or effect the individuals who work for the organization and are referred to as HR. Recent years have seen an increase in the amount of focus placed on how associations manage their Human Resources departments. This increased focus derives from the recognition that an organization's employees are what enable an organization to achieve its goals, and that the management of an organization's human resources is essential to the organization's success. The Human Resources department of NCC Bank Limited is considered to be the company's biggest strength because of its capacity to go above and beyond and continuously bring about improvements for the betterment and success of the bank. It is the responsibility of the Human Resource division to cultivate, keep, and attract talent. This division is also responsible for ensuring that the "Right Person was in the Right Place at the Right Time with the Right Position," which helps to ensure the long-term growth of the organization through the active participation of its employees. The HR department is responsible for designing and controlling all aspects of the company's recruitment and selection process, as well as remuneration, training and development, and performance reviews. Additionally, the Human Resources department of NCC Bank is extremely well-equipped with the most recent technical assistance, which contributes to the expansion of their expertise and capabilities. The human resources department of NCC Bank is centralized, and as a result, the bank makes use of an HRD system called Core banking software built by Flora. This software provides assistance with a variety of HR issues, and it does so for both employees and HR authorities. Employees at all branch offices are able to communicate with employees at the head office through the HRD system regarding any type of question or concern, including leave applications, transfer orders, discharge orders, training, remuneration, and other concerns. NCC Bank Ltd is a financial institution that possesses its very own training institute known as

the NCC Bank Training Institute (NCCBTI). The purpose of this institute is to provide all of NCC Bank Ltd.'s workers with the necessary banking trainings to improve their efficiency. The NCC Bank Training Institute (NCCBTI) or other training institutes such as BIBM, BBTA, and so on host the many training programs that are arranged by the HR department for the employees working in the various branch offices. The HR department also provides trainings for the staff. There is a planning and administrative department at the bank, which falls under the purview of HRD. This department is primarily in charge of the overall planning process. The Human Resources department of NCC Bank Limited is considered to be the company's biggest strength because of its capacity to go above and beyond and continuously bring about improvements for the betterment and success of the bank. It is the responsibility of the Human Resource division to cultivate, keep, and attract talent. This division is also responsible for ensuring that the "Right Person was in the Right Place at the Right Time with the Right Position," which helps to ensure the long-term growth of the organization through the active participation of its employees. The HR department is responsible for designing and controlling all aspects of the company's recruitment and selection process, as well as remuneration, training and development, and performance reviews. Additionally, the Human Resources department of NCC Bank is extremely well-equipped with the most recent technical assistance, which contributes to the expansion of their expertise and capabilities. The human resources department of NCC Bank is centralized, and as a result, the bank makes use of an HRD system called Core banking software built by Flora. This software provides assistance with a variety of HR issues, and it does so for both employees and HR authorities. Employees at all branch offices are able to communicate with employees at the head office through the HRD system regarding any kind of question or concern, including leave applications, transfer orders, discharge orders, training, remuneration, and other concerns. NCC Bank Ltd is a financial institution that possesses its very own training institute known as the NCC Bank Training

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2.12: Procedures for Employee Recruitment and Selection at NCC Bank Limited

The NCC Bank Ltd. Offers Equal Employment Opportunities to All Citizens of Bangladesh. The recruitment policy of the bank is, in most cases, decided upon periodically by the board of directors of the bank. A master's degree is the bare minimum need for entry-level consideration for any government employment. However, in order to be assigned to the position of Junior officer or management trainee officer, NCC Bank requires candidates to have a minimum of a master's degree or an MBA in any field. The Institute of Business Administration at the University of Dhaka or the Bangladesh Institute of Bank Management is in charge of administering and supervising the formal written examination that kicks off the recruitment process for entry level positions (BIBM). Following the completion of the written exam with flying colors, the applicants who have advanced to the next round are subjected to a personal interview with a panel of experts consisting of the most well-known and influential bankers in the nation. (NCC,2022)

The following steps will guide employees through the recruitment and selection process for an entry level position:

Job Analysis

The process of determining the duties and skill requirements of a job, as well as the type of person who should be hired for that job, is referred to as job analysis. Information that can be used to write job descriptions and work specifications is produced by job analysis. The following are some of the goals of the job analysis:

- The decision about recruitment and selection.
- Payment or Restitution.
- Training.
- Evaluating One's Performance.
- Discovering unassigned duties.

The process of doing the job analysis was carried out by NCC Bank Ltd. They make an effort to inform about the actual work activities involved in the job through the use of job analysis. The NCC Bank performed a job analysis once every twelve months. In point of fact, the procedure takes a significant amount of time. The procedure of interviewing five or six employees and their managers, who are also involved and who explain the process and the reason for the analysis, could take a few days.

Job description

The results of a job analysis are used to compile a generalized and written description of a particular position, which is known as the job description process. NCC Bank maintains a written statement that includes information about the duties and responsibilities associated with the employment, as well as the activities performed in the job and the requisite working conditions in which the job is performed.

Job Specification

A job specification is a document that outlines the information, skills, education, experience, and abilities that you consider to be necessary for successfully executing a certain job. It gives a complete description of the necessary attributes, knowledge, education, abilities, and experience to execute the work, in addition to providing an overview of the unique needs for the job. NCC Bank Ltd makes an effort to personalize this procedure based on the openings that are available.

Submission C.V

Candidates submit their curriculum vitae after viewing an advertisement for the position in a daily newspaper or on an internet job board such as bdjobs.com; in some cases, they also bring references with them.

Compilation of an initial list for review

The NCC Bank selection committee is narrowing the number of CVs, often known as preparing the short list. NCC Bank follows their chosen educational requirement for the positions listed below, which are detailed in more detail below:

Management Trainee

The applicant should have at least a Master's degree, MBA, or MBM, and a four-year honors degree from any institution that is open to the public, such as NSU, BRAC, AIUB, EWU, IUB and etc. Minimum cumulative grade point average of 3.00 on a scale of 4, and Minimum cumulative grade point average of 4.00 on a scale of 5.00 grade or division throughout the student's whole academic career that is lower than third may be accepted.

Officer in Training

The candidate must hold a Master's degree from an accredited university or college in order to be considered.

Managing a written examination

The shortlisted applicants will then take the written examination following the preliminary screening. This highly-contested piece of writing exam given by either the IBA or the BIBM. The topic matter of the written examination was determined by the question pattern. The exam could include questions on English, Bengali, analytical ability, computers, mathematics, and general knowledge. The selection of qualified applicants to participate in the Interview Applicants who pass the written test and are chosen by the selection panel to move on are referred to as qualified applicants.

Meetings with prospective employers

The interview was conducted by the selection committee. Face-to-face interactions are always how the interviews are conducted. However, the Management will be the one to decide what the qualifying marks are for the viva-voce.

2.13: The NCC Bank Limited's Commitment to Training and Development

Training & Learning Programs

Training is the process of providing a chance to acquire knowledge, skills, and abilities (KSA) for a profession that an individual currently holds or will have in the future. Training is provided not just to employees who have recently been hired by the company but also to those who have been working there for some time. In point of fact, it has the potential to bestow upon workers the information and abilities necessary to enhance their performance and make them more productive. Therefore, training helps to bridge the gap between academic knowledge and the practical knowledge required for the job.

Training Process:

Training refers to the instruction of new workers on the fundamentals of their chosen profession, with the goal of their successful application on the job. Training refers to the process of instructing workers in the fundamentals of the business.

The following are types of training:

1. An analysis of the training requirements:

Conduct an analysis of the company to determine what kinds of training it requires in order to achieve its long-term goals and then create those training goals. Conduct a job analysis to determine the necessary training based on the job description and work specification, as well as the abilities, knowledge, and behaviors that need to be trained. Conducting an examination of the available human resources, focusing on determining who within the population requires training and who could benefit from it.

2. Instructional design includes the following steps:

Setting training goals, deciding what to train, identifying trainees, selecting trainers, selecting training materials, deciding how to train, developing a training budget, and so on.

3. Validation:

Before beginning the implementation process, the training program should first be validated. To do this, the training should be given to a limited number of participants so that its effectiveness can be evaluated.

4. Implementation:

The term "implementation" refers to work done in groups. A manager should be appointed for the training program, guidelines should be developed for managing the program, and logistic supply should be provided.

5. Evaluation: After the training has been completed, the entire training process is evaluated. (Ahmed, 2016)

Analysis of the Instructional Process

The training should be evaluated on multiple occasions while the procedure is being carried out. The employees' performance is evaluated by contrasting the abilities that they have recently gained with the skills that were outlined by the objectives of the training program. Any inconsistencies are noticed, and the training program is modified as necessary in order to ensure that it is able to achieve the desired outcomes. Simply because the administrator does not evaluate the program's development until it is too late, many training programs do not live up to the expectations that were set for them. A timely evaluation ensures that the training does not deviate from its intended purposes. Evaluating training is a methodical process that entails gathering, evaluating, and employing information in order to provide responses to queries regarding programs, projects, and policies, in particular with regard to the efficacy and efficiency of said programs, projects, and policies. Evaluation of training may incorporate either quantitative or qualitative approaches to the study of social phenomena. Examining the following aspects is required in order to determine whether or not workplace training was successful: the outcomes of the training in terms of visible productivity or efficiency; whether or not those trained altered their behavior as a result of the training; the knowledge that the trainees gained from the training; and the reactions of the trainees to the program. In order to determine whether or not the training program is successful, NCC Bank Ltd. applies Kirk Patrick's Model.

The following is a rundown of each of the four stages of Kirk Patrick's Model:

1. The reaction
2. Lesson
3. Behavior
4. Results

Level 1: The Reaction

The employees' reactions are used to evaluate the effectiveness of the training as well as the trainer and the facilities. Typically, NCC Bank Limited will measure it with a questionnaire, but they also have the option of conducting a verbal interview. The next step is for them to evaluate the comments made by employees; if employees have reactions that are less than favorable to the program, it is unlikely that other employees will be interested in the training, nor is it likely that employees who participated in the training received anything of value from it. Due to the fact that the group of trainees at NCC Bank will eventually be quite large, they will typically complete the questionnaire process in order to obtain feedback.

Level 2: Lesson

Learning can be measured by determining whether or not the employees know more today compared to before they participated in the training. Evaluation of knowledge-based training can be done in the form of tests, whereas evaluation of skill-based training can take the form of demonstrations or simulations. If the workers did not pick up anything new, then it is reasonable to assume that there will be no change in their conduct. There will be instances when the management will also organize performance exams for the trainees. During these examinations, the trainees will be required to complete specific activities or exhibit specific abilities that they have gained throughout the program.

Level 3: Behavior

After receiving training, individuals are evaluated based on their behavior in the workplace. During this test, NCC Bank determines whether or not its employees are approaching issues in a unique manner or finding solutions to problems in a manner that was not previously considered. It is possible to obtain the answers by evaluating their performance, and the evaluation of their performance can be carried out by their superiors, peers, subordinates, or clients in order to collect feedback from all angles and gain a deeper comprehension.

Level 4: Results

The evaluation of results examines the overall outcomes of the training as well as the impact that the training has had on any means, including but not limited to productivity, efficiency, quality, and customer service. In the final step of the process, management evaluates the effectiveness of the training program and determines whether or not the workforce as a whole and the company as a whole have benefited from the skills and knowledge acquired by employees through participation in the program. The rate of employee turnover, the morale of the workforce, the productivity of the employees, the amount of profit, customer complaints, the quality of the personnel, and the individual departments of the company can all be used to determine this.

2.14: Performance Evaluation Strategies Employed by NCC Bank Limited Performance

Evaluation Strategies

An employee's contribution to the organization over a given period of time is evaluated as part of the performance appraisal phase of the performance assessment and management process. This phase of the process occurs during the performance appraisal. Employees are provided with performance feedback so that they are aware of how well or poorly they have performed

in relation to the standard of the organization. The act of providing and getting feedback on performance may be an emotionally taxing experience that has the potential to profoundly impact an employee's attitude toward the business as well as themselves. When applied correctly, performance evaluation has the potential to boost both employee motivation and performance.

Evaluation of Employee Performance at NCC Bank Limited

NCC Bank Limited conducts annual performance reviews of its staff members, which the bank refers to as the "Annual Confidential Report" (ACR). The performance of those under their supervision is noticed and observed, and supervisors provide feedback on whether that performance is deemed satisfactory or not. It is an official procedure. The majority of banks conduct ACR on an annual basis. It is the formal, annual performance review that is structured, and during this review, a supervisor evaluates each employee's performance based on some official assessment procedure. (NCC,2022)

Approach to Performance Evaluation

NCC Bank Limited employs a graphic rating scale, a popular evaluation method. The rater uses a range made up of clearly delineated scale points to rate an employee on each of various performance dimensions. The evaluation criteria are based on performance, accountability, and a thorough study of the task. A rater may describe a worker as falling at a 5 on a graphic rating scale. mediocre, average, good, very good, and outstanding on a performance scale. It is the scale point. given rating (ranging for 5 points for excellent to 1 for poor). total rating for a worker be calculated by adding the ratings for all rated dimensions.

Performance Assessment

Every year, the EVP HRD starts the performance review process for the staff of the organization. Personnel performance evaluation forms are forwarded to the relevant department in accordance. Additionally, the areas that need improvement and any necessary training for the following year are also mentioned. The assessment forms are returned to HR after being properly completed. In order to prepare a requirement for the NCC Bank Limited Training Center, where the principle prepares the tentative yearly plan, the Principal Officer/AVP HRD complies with the training requirements mentioned in the assessment forms. The training program is carefully examined by functional concern Chairman and the Managing Director have given their approval. (NCC,2022)

2.15: Compensation and Benefits of NCC Bank Limited

NCC Bank Ltd provides their employees with a generous remuneration plan that is comprised of the following two categories:

Direct Payments or Expenses

- **Salaries:** NCC bank remuneration determined according to a longer time period, specifically one month.
- **Incentives:** They provide monetary incentives, the amount of which is contingent on the revenue objective that the bank reaches.

Compensation That Is Not Direct

The term "benefits" refers to various forms of indirect remuneration that are of a financial character, such as provident funds, gratuity funds, and so on.

- **Facilities:** The NCC bank offers a variety of additional facilities and services, such as transit facilities, loan facilities, credit card facilities, and so on, for its workers.

Rewards Based on Performance:

The NCC Bank offers a performance incentive to their employees based on their organization's earnings. The higher authority and management committee will declare a particular percentage depending on the rate of the pre-tax profit as the Performance Bonus.

Festival Bonus:

Two bonuses are given out annually to each and every permanent employee. One during Eid-ul-Fitr and another during Eid-ul-Azha, and exclusively for Muslims; employees of other religions receive that incentive on their own religious holidays. Another festival bonus was distributed by NCC Bank in the month of Pohela Baishakh. In most cases, the sum is proportional to the employee's primary source of income.

Provident Fund:

The Provident Fund is a service benefit that enables regular workers of the Bank as well as the Bank itself to save an amount equal to 15% of their monthly basic income. The Bank puts in the same amount of money into this fund as its workers do, so that together they can build up a respectable total. After completing two years of service at the bank, every confirmed and fresh employee will be eligible to receive a benefit from the bank's contribution to the Provident Fund, which will be given to them when they retire. On the other hand, experienced workers are eligible to receive a contribution to their provident fund when they join the bank. Contract workers are not eligible for Provident Fund benefits even if they are hired permanently.

To better understand the effects that the COVID-19 epidemic is having on the worker's compensation system, NCCI is engaged in several programs. We continue to gather and

analyze pertinent data while keeping an eye on the immediate and long-term repercussions. We provide a few of the metrics or measures we are keeping an eye on in this article. The NCCI's Medical Data Call will provide us with the first occurrence of pertinent data. This data source will give NCCI a new perspective on the pandemic's extensive direct and indirect effects. Injured workers who were on the road to recovery, those who were hurt during the public health emergency (PHE) and the following phased-in reopening, and patients who received COVID-19-related medical services are among those who have received these remedies.

2.16: Career Development in NCC Bank Limited

The process of boosting an employee's prospects for progress and career transition is known as career development. In other words, it is the act of organizing the variety of occupations that a person might eventually take inside an organization and creating plans to supply the essential job skills when opportunities present themselves. Career development thus refers to an individual's readiness for advancement via a variety of positions during their working life. The process of an employee's capability and potential for growth and career transition is called career development. Therefore, it is a methodical procedure that directs the flow of an organization's human resources through various hierarchical levels. For its employees, NCC Bank Ltd. offers a rewarding chance for professional advancement. The top priorities of NCC Bank Ltd. include human resource development, appropriate training methods, and job restructuring. For NCC Bank Limited to be a leader with its clients, its shareholders, and the market it serves, a productive and engaged workforce is a requirement. Every employee is treated with respect and dignity at NCC Bank, which fosters an atmosphere of openness and trust that allows people from all backgrounds to realize their full potential. The bank's human resources policy places a strong emphasis on offering employment satisfaction, career advancement chances, and proper credit for exceptional achievement. (NCC,2022)

2.17: My actions in HRM department in NCC Bank Limited

During my three-months in internship in NCC Bank Limited, I have learned and also participated in few tasks in the procedures of HRM. How they recruit, how they select, how they plan compensation and benefits, how they program training and develop their employees, and many more activities. But as an intern, I had few things to do. Such as,

- I have seen how they recruit candidates for the job and I participated in preparing the job description and job specification.
- I have participated in job interviews and witnessed how they select the employees for the long-term process.
- I participated in decision-making of training and development and I was also given training so that I can work properly.

Chapter 3

Stress Management

The terms "stress management" and "stress reduction" are often used interchangeably. Stress management refers to the methods, strategies, or procedures that help to lessen the negative consequences that stress has on your mental or physical well-being. There are many different approaches to use while dealing with stress management. Examples of these kinds of methods include mental, emotional, and behavioral ones. By practicing stress management both on a daily basis and in reaction to stressful life events, we can make improvements to our overall well-being. Stress management refers to a wide range of techniques that help people control their stress levels. The goal of stress management is to improve an employee's daily functioning and increase job satisfaction. It is normal to be stressed. One may break the hold that stress has on their life and become happier, healthier, and more productive by practicing effective stress management techniques, which help to break the hold that stress has on daily life. The ultimate objective is to live a life that is well-balanced, making room in one's schedule for work, relationships, relaxation, and enjoyment, as well as the fortitude to remain resilient in the face of adversity and meet it head-on.

Stress management is important because employees who are healthier and operate under manageable levels of stress will be happier and more positive, assisting in the maintenance of a strong, healthy workplace culture that is conducive to creativity and productivity. Fewer sick days: One of the leading causes of workplace absenteeism is stress. HR can help in stress management by organizing some programs which may include stress-reduction activities such as exercise, meditation, healthy eating, and mental health. Such programs offer numerous advantages to both employees and employers. A well-designed program can increase productivity, boost morale, and reduce stress.

An individual's mental health and psychological functioning may be significantly harmed by stressful life events like pandemics. These mental and psychological problems include, among others, stress, anxiety, mental disorientation, social isolation, and depression. Similarly, COVID-19-related job insecurity is linked to considerable changes in our daily routines, which may lead to a rise in stress, despair, and anxiety. (*Doing What Matters in Times of Stress*, 2020)

3.1 Stress management in NCC Bank Limited during Covid-19

In addition to the current issues facing NCC bank limited, the COVID-19 pandemic will undoubtedly worsen those issues because depositors withdrew their funds to deal with the crisis, clients made fewer deposits, and revenue collection was delayed due to many businesses being shut down for an extended period of time during the rigid lockdown duration.

Due to the COVID-19 pandemic's impact on the unemployment rate and subsequent decline in savings and investment, the economy has experienced a severe recession in NCC bank. As a result, this pandemic will increase the risk of enormous savings withdrawal, risk of higher default rates, risk of slower development of loans and investments, risk of lower income, and risk of bankruptcy in NCC bank.

The process of financial intermediation was hindered of NCC Bank Limited due to Covid-19. Depositors' faith was shaken by the upheaval in the financial system, and they began pulling their funds in large amounts. This exacerbated the already precarious financial situation of NCC Bank.

If NCC Bank is to continue to exist and support itself, they must have high-performing employees. However, it becomes difficult for businesses to maintain consistency in their operations when there are unknown external factors that could have an impact on the health of their personnel. These unforeseen events, such as the COVID-19 epidemic, can lead to stress, which reduces productivity. In addition to detracting from their work, the risks posed by

pandemics at work put employees' lives in peril by causing health problems.(Iyanuoluwa Samuel, 2020)

After the Covid-19 outbreak, it is imperative that NCC bank prioritizes stress management since stress among employees can also lead to depression and make it difficult for them to concentrate, both of which have a negative impact on work performance. The National Complaints Commission's bank on workplace stress has considered two primary streams that contribute to a better understanding of how stress is caused. The first path focuses on the typical stress that might be found in the working environment. According to the Human Resources department at NCC Bank, the demanding psycho-social aspects of the job, such as increased workloads, role conflict, and a lack of social support, can have a negative impact on an employee's performance. The second line of inquiry investigated how the physical surroundings of our employees and the skill sets that they possess affect performance and, if any, provoke unfavorable psychological or physiological reactions. Uncertainty and potentially dangerous working circumstances are two other significant contributors to stress that may be experienced by NCC Bank workers. Since of this, certain aspects of the physical environment either make it impossible for workers to accomplish their jobs or demand too much from them, both of which result in a reduction in performance because they tire out the workforce.

3.2 Why stress management is needed in NCC bank limited?

Stress management is an essential component for every firm. Because a stressful employment can exacerbate ailments such as headache, nausea, sleep disruptions, impatience, and difficulties concentrating, even NCC bank requires it. Continuous stress can lead to a variety of health problems, including anxiety, inability to sleep, high blood pressure, and a weakened immune system. Headaches, nausea, disturbed sleep, impatience, and difficulty concentrating can all be made worse by working in a stressful environment like the one at NCC bank, which can also make these symptoms worse. Continuous stress can lead to a variety of health

problems, including anxiety, inability to sleep, high blood pressure, and a weakened immune system. So, to avoid such situations, stress management is needed so that the employees be motivated to work well and in stress free environment. This will help them to coordinate with other employees too. If the work load is excess, then the employees feel stressed, after the work is done, they should be given a time to be relaxed or compensate them with part time bonuses. This will help and encourage the employees to take more work stress so that they can get more benefits.

3.3 HR policies for stress management due to Covid-19 in NCC bank limited.

To control their stress, employees must take effective action. Through expanding chances for team and organizational growth, this enhances employee performance. The most important factor is that HR managers of NCC bank are legally mandated to "diagnose, treat, and rehabilitate" employees who experience workplace stress. Installation solutions for stress reduction should be available in NCC bank. The HR Management Standards place a strong emphasis on the need for managers of NCC bank to be approachable with their team, supporting those going through difficulties or working in emotionally draining situations, and motivating them in their daily tasks in order for employees to feel supported.

Here are a few of the procedures HR management of NCC bank handled at COVID-19. The following examples of support could be provided:

- Having discussions with staff members to assess their stress levels and see whether short- or long-term adjustments to their work schedules could help them feel less anxious.
- It is usually advisable to get HR and/or Occupational Health's permission before contacting someone who is currently off the job as a result of work-related stress. This

might take place during a formal return-to-work interview, a less formal gathering, a phone call, or a video link.

- Sending the worker to occupational health for advice on how to manage their condition at work and coping mechanisms.
- Ensuring that the employee's absence is managed efficiently and sensibly in accordance with the Attendance Policy and in cooperation with HR.
- Keeping in constant contact with the employee to monitor their development and the efficacy of any changes made to assist them.

I believe that the actions implemented by NCC bank during the pandemic were adequate.

3.4 Potential reasons for employment stress

An employee of NCC bank may experience stress at work for a variety of reasons, however the following are the main causes:

- Being overloaded with work or accountabilities- Due to pandemic crisis, NCC bank had to lay off some employees because the whole world was shut down and there were no revenue or income, as a result, they couldn't afford all the employees so after cutting off the employees, the one who had their job had to go through a lot of work pressure because they had to do other employees' job too.
- Working excessive hours- Since employees of NCC bank had to work other activities too of other employees in the pandemic period, the working hour also increased and they had to work excessive works to finish it.
- Facing poor management- During the lockdown, some of the managers of NCC bank also lost their job and they had to work from home. As a result, they couldn't manage the employees to work according to the time or requirement.

- Being omitted from decision-making- After employee layoffs in NCC bank during the pandemic period, employees were being omitted from the decision-making processes because they were not a member of the bank anymore.
- Being unclear of your potential for advancement or your danger of being fired- during the pandemic of Covid-19 period, it was unstable when and who will be going to lose its job. The danger of being fired was there all the time.
- Being concerned about job security- Since the lockdown period of Covid-19, people were losing its job and most of the people were becoming jobless. There was no job security in NCC bank during the pandemic era. Even the most important employee had no job security.
- Experiencing harassment or prejudice at work- when the work load on an employee of NCC bank is excess and the employee is not capable of taking the pressure but the higher management is forcing the employee to do it. If the employee is not willing to do any excessive work and pressurizing them to do it without their will is one kind of harassment.

The following are some approaches to stress management:

- Rewarding employees for their efforts- when the employees were working and giving their efforts during the pandemic era, NCC bank should compensate them by rewarding for their efforts.
- Recognizing them- if the employees of NCC bank works well during the pandemic period, also even works if they were being affected by coronavirus, then the bank should recognize them and reward them for such bravery.

- Showing appreciation- Covid-19 pandemic period has made people depressed and stressful because of the situation of the world. And during this period, NCC bank should appreciate the employees who worked during Covid-19.
- Allowing for flexible scheduling and remote work- during the Covid-19 pandemic period, all the companies and institutes started to work from home. So, it helped NCC bank to allow its employees to work according to their flexible working hours according to their scheduled time.
- Increasing participation in social online events The NCC bank could increase participation in social online events such as webinars, conferences, video calls, and so on in order to encourage its employees and keep them motivated to perform their jobs effectively during the pandemic caused by Covid-19.
- Offering counseling- Due to coronavirus, many employees were affected and for this, they were mentally unstable and depressed. NCC bank should offer counseling to their employees to motivate them to work well.

3.5 Stress management post-COVID-19 era in NCC Bank

We can understand that HR plays a very important role in the companies. without proper stress management, an organization cannot operate efficiently and effectively to reach its goals. The stress management show how difficult the challenges might be and teaches us how to overcome them. The most important job of HR is to maintain and be connected to their employees, motivate them to work hard by compensating them, providing them enough opportunities for training and development, provide the enough facilities and manage their stress level so that they have the urge to work more efficiently and the most importantly support them mentally and to know how they are going through every situation after this Covid-19 coronavirus pandemic.

It took some time for staff members to become accustomed to working remotely full-time when the COVID-19 pandemic first started. Requiring routine changes from workers might increase their stress and anxiety levels. Employees occasionally may object to going back to work. As workers prepare to return to the office, organizations should pay attention to their worries. Here are some tactics to bear in mind when formulating these policies to aid in restoring employees' sense of comfort in the workplace.

- Allowing frequent job rotation to avoid boredom- due to pandemic of Covid-19, NCC bank had to lay off some of their employees to reduce their expenses because affording lots of employees without any income was becoming hard for them so to motivate the remaining employees, they followed job rotation system so that the employees get new tasks to complete which might help them to avoid boredom and they get to experience new tasks.
- Arrange organized employee gatherings- NCC bank can arrange social online events like webinars, conferences, video calls, etc., to encourage the employees so that they are motivated to work well during the pandemic era of Covid-19. After the pandemic, NCC bank can also organize employee gatherings so that the employees stay connected with other employees and refresh their minds from their work stress.
- Include employees in decision making- to motivate the employees of NCC bank after the pandemic era, the managers of the bank can include their employees in decision making so that they can give suggestions what to do after the pandemic.
- Allowing employees to take work breaks- During the pandemic era, the employees could not take any break from work nor their personal life because of the covid-19 lockdown. After the pandemic era, the managers of NCC bank should allow their employees to take a break from their work and go for a vacation to refresh their minds

so that when they get back to their work station, they feel motivated and encouraged to work efficiently and effectively.

- Generating healthy behaviors- Due to the lockdown of coronavirus, people were being mentally affected by staying at home for a long period of time, gradually they were not in a stable healthy situation. The managers of NCC bank should keep an eye on their employees and their behaviors because since the lockdown and the pandemic affected their healthy state, they might not behave well in their workplace so it is important to generate their healthy behaviors.
- Establishing a platform where peers can exchange information and offer fundamental supportive care- the managers of the NCC bank should create a platform for their employees where they have the scope to exchange their views and thoughts with other employees and also maintain a friendly employee relationship where they can offer each other supportive care.

Chapter 4

Research Methodology

4.1 Respondents and sampling procedure

The intended audience are the employees of NCC bank. The sample chosen included a range of those who are involved in the procedures and activities of NCC bank limited. This study was conducted to find out how NCC bank has coped up with the pandemic lockdown situation and how it will overcome the post pandemic era. Interviews conducted one on one inside a focus group. One on one interviews make it simpler to reach out to the employees of NCC bank and also asking them face to face clearly stated their opinions regarding their stressful times during pandemic. interviews were conducted for this exploratory research, and six employees from the bank's HR, finance, and marketing departments. I also made sure to have representatives from all parts of the company attend so that I could hear their perspectives on the issues and the ways to address them. However, the most important requirement was that applicants have at least five years of professional banking experience. After interviewing the employees there were some similar points among them is how the data is gathered. The relevant employees of NCC bank were questioned 4 questions based on the topic **‘Employee stress management of NCC Bank Ltd. during Covid-19 and post pandemic’**. In Table 1, we see the respondents' basic information. Given the limited quantity of the sample, we had to perform our analyses by hand (Rahman et al., 2019; Saldana, 2009). Using a thematic approach, we attempted to make sense of the participants' thoughts and feelings as expressed in their responses. Interview transcripts were the primary source of data, and we relied primarily on manual analysis to examine them in further depth. In order to build the categories around which the issues for analysis and discussion might be built, we first determined the threads for the coding process.

4.2 Findings

The results of the data analysis and presentation are included here.

TABLE 1 Respondent demographic profile

<i>Participant no.</i>	<i>Position</i>	<i>Department</i>	<i>Experience (Years)</i>
1	Vice President	Branch Head	20 years
2	Manager	HRD	13 years
3	Junior Officer	Finance	6 years
4	Senior officer	Finance	9 years
5	Officer (cash)	Cash	11 years
6	Senior Manager	RMS	13 Years

I have gathered few interviews in person to understand more to the topic. I asked all of them same question and each of their answers were different but there were few points which all of them could relate. The questions I asked was:

- 1. How did you handle the pandemic and how much difference did it make than your normal life?*
- 2. To this date, what circumstances you faced in your professional life due to covid-19?*
- 3. What did you do after facing the consequences of the corona virus?*
- 4. What did you do when things started to grow too stressful for you to handle?*

4.3 Interviews of the Employees of NCC Bank Ltd.

The answers of the employees were:

Employee "A"

To begin, when the corona virus started spreading really quick, we were instructed from the upper level with new policies and it came as a shock to all of us because we never thought of a global pandemic like this. Maintaining social distance always washing hands and getting disinfected was like new normal and it was very stressful for me to come up with everything. As I am the branch manager, there were pressure on me from different levels, I had to manage my work on time and cover for others those who got infected with corona. After that I covered most of the new roster schedule and work pressure increased more during the pandemic thus at some point, I was not able to handle the stress and it effected my mental health very much. When things started to grow too much stressful, I took a break from work and spent time with my family to feel normal and yes it worked for me. After getting myself in that stage I again started to work.

Employee "B"

The pandemic condition presented extremely difficult management challenges. For people like us, who enjoy going into the office and working, having to spend all of our time at home because being infected, became an increasingly irritating experience. Because the pandemic began to interfere with our personal lives, it was exceedingly

challenging to manage our professional lives both during and after the outbreak of the disease. After the effects of coronavirus, I was at a loss for what to do with myself. The fact that I had to continue working despite being infected with COVID-19 which was difficult for me. The fact that I had contracted the virus made things more difficult for me.

Employee “C”

At first, it was like I was in a shock for a while. It took me a while to understand the new normal caused by corona virus. Because of the virus I have felt stressed most of the time. I joined at the beginning of 2019 and just after 2 months I had to face this and it took me while to understand. During lockdown we had to work on new schedule rooster basis and it was difficult to find any transport and had to walk to reach office from home. I was infected with the virus and had to work from home for a month and later on it was difficult for me to attend office because I was very weak due to the virus. While I was infected my wife and my mother also got infected and the stress of everyone being sick had lead me to a very bad mental stage and it was quite difficult for me to live a normal life.

Employee “D”

This entire pandemic is like very hard to believe that we have overcame days like these. Due to the pandemic my life changed a lot it has affected me in many ways. It was difficult to maintain social distance and always wearing masks while working. Every day after going home I had to use bleaching powder to disinfect myself as I had

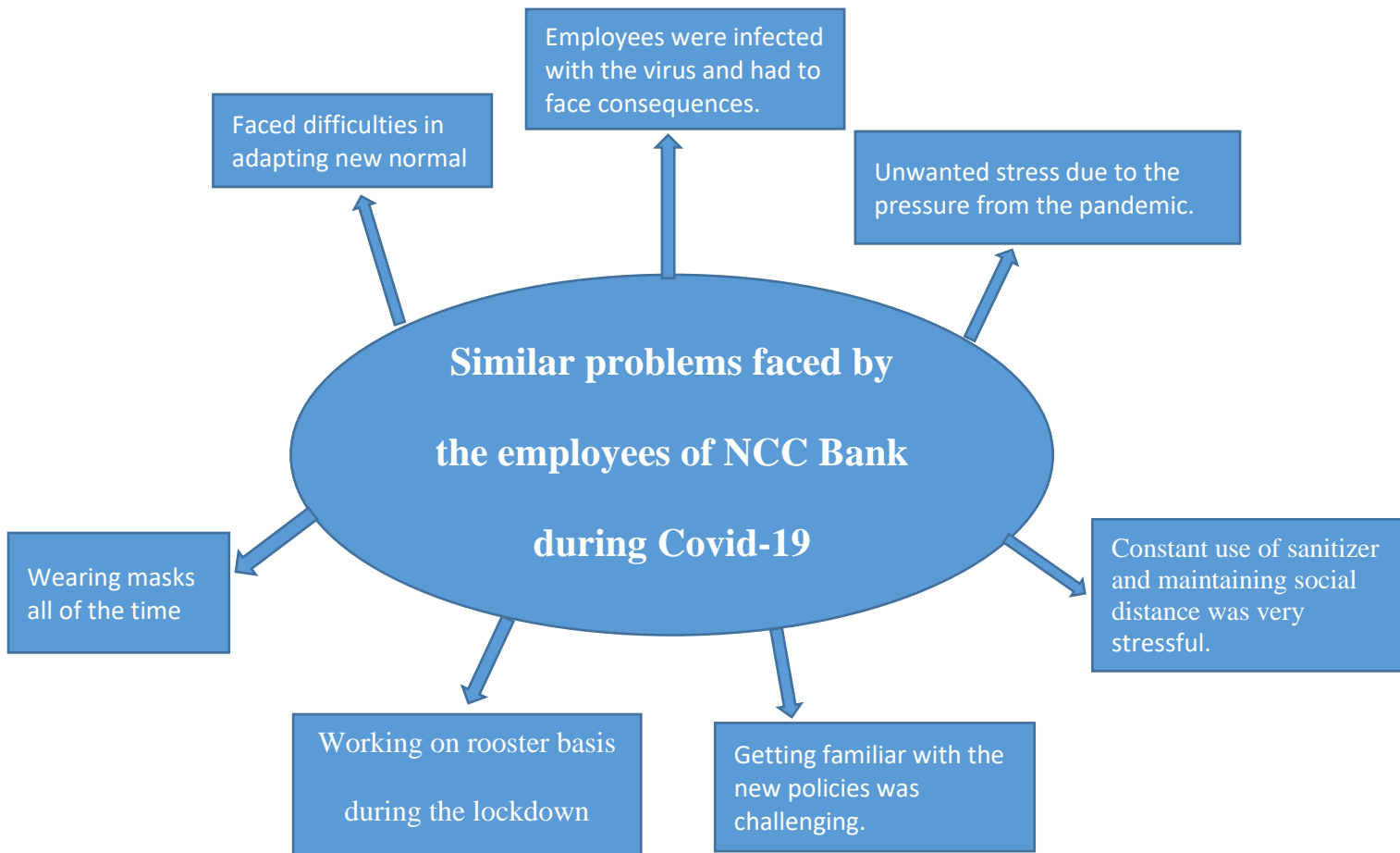
to stay very careful, I have a little son. For this my 16 shirts and pants were damaged due to excessive use of bleaching powder. Our personal lives were disrupted by the pandemic, making it very difficult to maintain professional obligations during and after the disease's first breakout.

Employee “E”

To begin, as the Corona virus began rapidly spreading over the world, our superiors informed us that new protocols needed to be implemented. This came as a surprise to all of us since we had never considered the possibility of a worldwide pandemic of this kind. Being forced to spend all of our time at home because we were sick with the virus was becoming an increasingly frustrating experience for individuals like us, who take pleasure in going into the office and working. It was very difficult for us to maintain control of our work life both during and after the pandemic since the virus started to mix with our personal lives. As a result of my sickness with the virus, I was forced to do my job duties from home and it created a lot of pressure being so weak and still working for hours. After that, I had trouble going into the office since the illness had left me quite frail. The strain of everyone in my family being ill brought my mental state to a very low point, and it was difficult for me to lead a normal life at that time. But, I feel that this virus has taught me a lesson to face difficulties while handling a lot.

Employee “F”

As the vice president of the branch I was very worried about my all bankers because of the difficulties and unwanted pressure. The small deposits were withdrawn because people needed money they did not had any business or anything because of the lockdown. Thus, good amount of capital was gone and it was very stressful for the bank entirely. Keeping a safe social distance and constantly washing my hands and being disinfected seemed like the new normal, yet it was a really stressful experience for me to deal with everything. I used to exercise a lot when I couldn’t bear the stress anymore and it helped me to relax. Entirely, it was a very horrible experience for every individual I believe and we are still recovering from the loss caused by the global pandemic.



4.4 Research Analysis

People before the Covid-19 coronavirus had no clue about a pandemic and how to overcome with it. It came as a big surprise to all. Coronavirus spread around the world like a wild fire. People had nothing to do but to stay at home and work. By staying home for a long period of time, it impacted on the mental health of many people, also the employees of NCC bank. Even when one person was infected with coronavirus, he/she had to stay in the room for straight 14 days. They couldn't come out or talk to anyone face to face or do anything. Staying inside a room in a house full of people were making them depressed. People should not stay alone for a long time, if they do, then they get falls into depression. It is what happened to the people and to all the employees. When I asked the employees of NCC bank how was their health during the pandemic and lockdown, most of them said it was stressful because they had nothing to do, no place to go outside because everyone was afraid of coronavirus. The employees of the Bank were not satisfied with the facilities that were provided during Covid-19 because it was not that much flexible according to them and they had very much pressure of work which they couldn't handle properly. If they were given proper facilities, then they would have worked without any stress. People likes to work physically being in the office and likes to finish the work at the office and return home stress-free. But during pandemic lockdown, employees had to work from home, so it was becoming very stressful for them as they couldn't concentrate on the work properly. And most of the employees were not well known about the technology of online meeting, seminars or work so it was hard for them to cope up with. When I asked the employees of NCC bank about their experience of working on the rooster basis, more than half of the employees said they are not satisfied with it. Since Covid-19 coronavirus pandemic shook the whole world, the trading system, the procedures and everything were changed because of the situation. So, to overcome the situation, NCC bank had to make some new

policies so that it can keep up with the current situation. But the employees could not cope up with the new policies. They did but it was very stressful for them.

During the pandemic, it was mandatory to wear masks and PPE and use sanitizer once in a while and stay clean and sanitized. Organizations are supposed to provide these essentials to their employees so that if they come at work in the pandemic, it is the organization's duty that their employees stay safe. NCC bank did provided these essential things to their employees for their safety and protection. During the lockdown, local transportations were not allowed on roads so those who does not have their own transportation, it was very difficult for them. Many employees of NCC bank faced difficulties during the lockdown. Also, the expenses for transportation also increased, as a result, the employees were very stressed about their income and expenses and transportation. The whole world came to a stop due to the pandemic of Covid-19. Trade among the countries, flights, and everything was stopped. No organization could do business, not even NCC bank. Thus, a huge gap was created in business activities. Sadly, the gap is still not being recovered because the world came to a halt for a long period of time, so, the loss which occurred due to the huge gap will take time to recover. During the pandemic, most of the employees of NCC bank was infected by coronavirus. When employees started to work from the office, some of the employees were also infected twice and they were told to work from home while being ill. As a result, they were very much stressed about the work load but they could not exercise the stress during the lockdown because there was no scope for them. The employees of NCC bank did maintain and follow the safety measurements and protocols which were given by the government during the pandemic because of their own physical health. During the pandemic and coronavirus, employees had lost many relatives and close ones. Sudden deaths of the loved ones had caused them stress and depression which also affected their work life. When the employees of NCC bank were asked how they handled themselves

during the pandemic of Covid-19, they did not want to talk or share about their experiences because it was very stressful for them and they don't want to remember their bad times.

4.5 Findings of the issues

From the above analysis, there are some findings that I found out. Those are-

- Pandemic period of Covid-19 has caused many troubles to the employees which led them to stress and depression.
- Employees of NCC bank were being mentally affected by staying at home for a long period of time, gradually they were not in a stable healthy situation.
- NCC bank does not plan any campaigns and programs for the employees for exercise their stress management.
- There is no counseling department in NCC bank for the employees who will be needing mental support.
- If an employee is infected with coronavirus, they permit them to work from home but they don't allow them to take leaves.
- NCC bank did not provide any transportation service during the pandemic period.
- During the pandemic, the employees had to work from home, as a result, their home life was disrupted.
- Maintaining social distance can be a lonely and difficult situation at work for the employees of NCC bank. This may cause domestic strife, loneliness, and a sense of constraint.
- Employees have experienced disruptions in their daily routines because of the virus, both at work and at home.

- Home is frequently our refuge from the day-to-day stresses of work. Some of employee had to work from home and take care of children, partners, or dependents.
- Many events have been canceled or postponed as a result of social distancing. Sports, conferences, vacations, and etc. This can result in an unfair sense of grief or loss for the employees of NCC bank.

4.6 Recommendations to overcome post pandemic era

- There should a counseling department in NCC bank so that if an employee feels stressed and demotivated, they can ask for help.
- NCC bank should start campaigns and programs for the employees for exercise their stress management.
- NCC bank should allow their employees go to on a vacation so that they can freshen up their mind after such a hectic pandemic period.
- If an employee if infected by coronavirus, then the bank should give them 14 days leave and not pressurize them to work from home during the period.
- NCC bank should host some social events so that the employees get together and get rid of loneliness.
- Employees should create a new routine for themselves. Taking the initiative to establish routines with coworkers.
- No more work from home initiatives.
- Employees should express themselves and talk to their co-workers in NCC bank.
- Determine which factors in the work environment of NCC bank are contributing to the stress and, if possible, eliminate them.
- Recognizing when the actions of the employees are causing negative states of emotion.

4.7 Conclusion

The pandemic caused by the COVID-19 virus has resulted in a large loss of human life around the globe, offering a challenge that has never been seen before to public health, food systems, and the workplace. The pandemic has had a catastrophic impact, both economically and socially, an estimated 11 million people are at risk of falling into extreme poverty, and a significant number of individuals are malnourished. The employees of NCC bank were having a difficult time meeting the fundamental requirements of their families. In addition, in the post-covid-19 period, it is quite challenging for working people to maintain their standard of living. It is currently a matter of worry as to how losses can be recouped and what steps need to be taken to ensure the successful operation of NCC bank following the Covid-19 era. In an effort to begin the process of recovering from the economic shock, businesses have begun reopening their doors in the midst of the ongoing pandemic. These businesses are operating under new guidelines and a different mode of operation, and no one can accurately predict when the pandemic will end. As a consequence of this, the environment in which managers and practitioners of human resource management (HRM) work has become complicated and difficult. These professionals have been forced to come up with innovative solutions in order to keep their businesses operating normally and to assist their employees in coping with the difficulties posed by this unprecedented circumstance. HR faces numerous challenges in dealing with the aftereffects of covid-19. Employees must think about how they can work tirelessly for their companies or organizations. They must have problem-solving ideas because they must deal with a variety of situations. They must also understand how to use modern technologies. Because technology makes life easier. While developing other skills such as technological and critical thinking abilities, corporate workers must also maintain good physical and mental health.

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Appendix A.

Interview Questions:

- 1. How did you handle the pandemic and how much difference did it make than your normal life?*
- 2. To this date, what circumstances you faced in your professional life due to covid-19?*
- 3. What did you do after facing the consequences of the corona virus?*
- 4. What did you do when things started to grow too stressful for you to handle?*