

Report On

Recruitments and Selection Process of NRB Commercial Bank Limited (NRBC)

By

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ID: 18104160

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

BRAC Business School

BRAC University

May 2022

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Declaration

It is hereby declared that

1. The internship report submitted is my original work while completing my degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except by complete and accurate citation, if necessary.
3. The report does not contain material that has been accepted or submitted for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

SohanaRupanti

ID: 18104160

Supervisor's Full Name & Signature:

FeihanAhsan

Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

FeihanAhsan

Lecturer,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Subject: Internship report on "Recruitment and selection at NRB Commercial Bank Limited (NRBC)"

Dear Sir,

As part of my Bachelor's degree program, I am delighted to offer the internship report I prepared for BRAC University's BRAC Business School. In the past three months, I exerted considerable effort and completed my internship at NRB Commercial Bank Limited. During my internship at the NRB Commercial Bank Limited, I was able to differentiate between real-world experience and theoretical concepts. This report summarizes my experience as an entry-level employee at NRB Commercial Bank Limited and focuses on the recruitment and selection process at NRB Commercial Bank. I have attempted to fill up the report's holes with as much core information and staff suggestions as feasible. Moreover, the internship presented me with a wonderful opportunity to get commercial experience.

I would want to thank you for all of your assistance and advice, which I expect to continue receiving in the future. Consequently, I demand that you acknowledge and adhere to my entry-level work report.

Sincerely yours,

SohanaRupanti

ID: 18104160

BRAC Business School

BRAC University

Date: 22 May,2022

Non-Disclosure Agreement

This agreement is made and entered into by and between NRB commercial Bank Limited and the undersigned student at BRAC University for the commitment of avoiding the unauthorized disclosure of confidential information of the organization.

.....

NRB Commercial Bank Limited

.....

Sohana Rupanti

Acknowledgment

To the one to whom all dignity, respect, and glory are due, the single possessor of faultless traits, who neither begets nor is begotten, benefits all praise. He has never been equaled, but he is all-powerful and able to prepare these internship papers effectively. Firstly, Mr. FeihanAhsan has provided me with invaluable advice and assistance. Without his assistance, I could not have finished my internship report. I was only able to complete it successfully because of the insightful advice that Sir supplied. Secondly, Mr. Gopal Chandra Roy, Head of Branch of the Barisal branch of the NRB Commercial Bank, provided me with the professional support and data I required to complete my study. In addition, only because of his consistent support was I able to quickly integrate into business life while preserving a healthy balance. MehediHasan, Indera Das, Golamkabir Junior Officer, and other officers of NRB Commercial Bank ltd are thanked for their unrelenting efforts in doing my research. They gave me crucial information and extended their hand to me. Without their collaborative care, valuable suggestions, and teaching, it would have been impossible for me to finish my internship report. Without them, my journey would have been fruitless.

SohanaRupanti

ID-18104160

BRAC University

Dhaka

Executive Summary

This report is based on my three-month internship at NRB Barisal Branch. This report covers practical working experience from NRBC Commercial Bank Limited and the recruitment process. The NRB Commercial Bank Ltd. is a popular bank in Bangladesh. Talented employees are key to this bank's growth. Recruitment and selection are key to attracting talent and generating a competitive advantage for banks to compete. Companies strive to hire the best workers. These talented people can help firms develop. They use a "best fit" method to attract the right people for the position. In the selection process, they shortlist and test a group. Organizations must develop selection procedures to ensure employees' personal attributes meet their goals. Poor selection can waste time and money. If a company wants to excel in selecting, it must follow several strategies. The goal of this study is to evaluate existing recruiting and selection policies and executive selection procedures in the organization, estimate their effectiveness, and compare them. Create studies based on existing models of administrative decisions, supervisor enrollment and choice techniques and practices in diverse locations, and chief choice arrangements and practices. Take a look. This was a descriptive/exploratory study. The study aimed to clarify sample organizations' recruitment and selection methods. Mixed techniques or triangulation were utilized. This means qualitative and quantitative data were collected. Structured survey Stats.

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Bangladeshi's) Commercial Bank Limited is one of the most reputable and well-known financial administration institutions in Bangladesh. It has earned a great deal of respect and renown among the general public. This bank's main office is located in Dhaka at 114, Motijheel C/A, Dhaka-1000. The bank engages in a variety of banking transactions in an effort to promote the growth of commerce and trade in the nation. The NRBC Banks service is also available to entrepreneurs seeking to establish new businesses. To provide demographic administrations relating to international trade, a wide-ranging banking association with local and foreign banks covering foreign exchange and monetary premiums at home and abroad has been established. NRB Commercial Bank places a premium on providing highly personalized and cordial client management. It has established a modified administration quality model known as CRP that focuses on ensuring happy clients by establishing standards for the bank's representatives' demeanor, preparation level, precision, and administration quality timetables.

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Managing Director (MD)
Additional Managing Director (AMD)
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
First Vice President (FVP)
Assistant Vice President (AVP)
First Assistant Vice President (FAVP)
Principle Officer (PO)
Senior Executive Officer (SEO)
Executive Officer (EO)
Probationary Officer (PRO)
Officer(O)
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The world of work is evolving rapidly. As part of an affiliation, HRM should be prepared for the changing workplace. For their motivations, this means understanding globalization, advancement changes, workforce selection, changing capacity needs, unending development drives, unexpected workforce, decentralized work areas, and worker commitment. How does this change affect HRM goals and practices? Current HRM test is coordinating HR projects with key hierarchical destinations. Globally, associations are under colossal cutthroat strain. HR directors should create successful projects to address the issue. An important part of HRM is ensuring project and arrangement cost-adequacy through HR.	58
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Acronyms

NRBC-NRB Commercial Bank Limited

HRM- Human Resource Management

HRD- Human Resource Department

CSR- Corporate Social Responsibility

LC- Letter of credit

CIB- Customer Information Bureau

ROA- Return on Asset

ROE- Return on equity

NPM-Net Profit Margin

EPS- Earning Per Share

LDR- Loan to Deposit Ratio

MMS- Money Maker Scheme

GB- General Banking

Chapter-1

1.1 Student Information

Name: Sohana Rupanti

ID: 18104160

Program: Bachelor of Business Administration

Major: Human Resource Management (HRM)

1.2 Internship Information

1.2.1 Internship Period, Company Name, Department & Address

Period: 3 Months

Company Name: NRB commercial Bank Limited

Department: General Banking & Credit

Address: Lisa Plaza, 140/1 Sadar Road, Barishal

1.2.2 Internship Company Supervisor's Information

Supervisor Name: Gopal Chandra Roy

Position: First Vice President & Head of Branch

1.3 Internship Outcomes

The most important duty that I am expected to fulfill at the bank is to ensure that all of the necessary documents, as well as reviews of those documents, are in order before various sorts of accounts may be opened.

- Be on the lookout for requests regarding the checkbook.
- Keep track of checks with a checklist book that has a unique serial number.

- A request for a debit card should be received, and then this form should be filled out. Furthermore, a list of debit cards that can be found in the debit card book, organized by their serial numbers.
- Informing clients of this by phone call will allow them to receive their check books and debit cards in a timely manner.
- Create money orders, deposit slips, and checkbooks on behalf of the customer. Furthermore, Giving serial numbers on money order deposit slips.
- Become familiar with the process for inputting information about customers into the system.
- Letter of credit Paper Review.
- Needed to go to the place for giving loan.
- Become knowledgeable in the art of providing service to customers.

1.3.1 Contribution to the company

My job schedule was 10 am to 6 pm. I had to report to the office by 9:40 a.m. Among other daily responsibilities, I was required to fill out a variety of paperwork, including those for savings accounts, FDR accounts, debit card information, and CIB. In addition, I had to phone consumers daily to ensure that they received their cards on time. Lastly, I can state that I worked in an environment where everyone strives to meet the needs of others.

1.3.2 Benefit

Primary learning

As an intern at NRB Commercial Bank Limited (Barishal Branch), I had practical responsibilities. The activities include the following.

- Help customers supply the necessary information. Furthermore, Create a check for a client.
- Collect from clients' relevant documents such as copies
 - *NID Verification

*Card / passport, Trade license copy, Taxpayer identification number (TIN), utility bill, etc.

- Numerous account opening and closing procedures. Also need to complete CIB form and debit card.
- Verify the client's signature with a signature card to prevent fraud
- Occasionally, a filed visit is required to determine whether a consumer is capable of taking out a loan.

Secondary learning

- The best way to interact with the various kinds of customers
- Tips for dealing with unsatisfactory actions taken by customers
- How to respond appropriately in a variety of circumstances
- The best way to navigate the culture of the company
- How to persuade and influence customers to make a deposit or loan
- The culture of the company and the atmosphere of the workplace
- Competences, Both Theoretical and Practical

1.3.3 Problems

During my internship of three months, I gained a lot of knowledge about banking and SME Sectors . In addition to that, I work in both the General banking and credit management Departments. However, that was not sufficient to know everything in detail. There were some limitations that could not be disregarded in any way. The following are the parameters:

- During my time as an intern, I had the opportunity to get experience in a number of different departments. However, there is restricted access to the Cash area.
- Another significant limitation is that I completed my internship on the Barishal Branch. I needed to visit their central office in Dhaka in order to learn the specifics of their policies.

- Due to the management policies of the World Bank and the confidentiality of the data, access must be restricted to some secondary data that is required from the NRBC database.

1.3.4 Recommendation

1. Ought to offer some form of Honorarium.⊘
2. Should make efforts to provide a healthier and more secure environment for female interns.
3. Should take interns' opinions via Google forms in order to learn about interns' perspectives.
4. There ought to be a separate place for female interns to pray.

Chapter -2

Recruitment and selection process of NRBC Bank limited

2.1 Introduction

In Bangladesh, the banking industry is a significant contributor to the nation's economic growth. Similarly compelling is the banking industry. This industry is extraordinarily large in Bangladesh and is staffed by a large number of talented professionals. NRB (Non-Resident Bangladeshi's) Commercial Bank Limited is one of the most reputable and well-known financial administration institutions in Bangladesh. It has earned a great deal of respect and renown among the general public. This bank's main office is located in Dhaka at 114, Motijheel C/A, Dhaka-1000. The bank engages in a variety of banking transactions in an effort to promote the growth of commerce and trade in the nation. The NRBC Banks service is also available to entrepreneurs seeking to establish new businesses. To provide demographic administrations relating to international trade, a wide-ranging banking association with local and foreign banks covering foreign exchange and monetary premiums at home and abroad has been established. NRB Commercial Bank places a premium on providing highly personalized and cordial client management. It has established a modified administration quality model known as CRP that focuses on ensuring happy clients by establishing standards for the bank's representatives' demeanor, preparation level, precision, and administration quality timetables.

2.2 Organizational profile

Background of (NRBC)

Began the Journey on 2 April 2013

Capital (Equity) 562.07 CRORE (As on half yearly financial Report-June-2018)

One billion BDT (Allowed) in Capital

83 total branches

9 AD Divisions

Overall, Agent Points 563

Total of 69 ATM Booths

An overview of NRBC Bank Ltd:

A variety of clients receive business banking services from the Bank. The range of services provided by the Organization consists of allowing storage, creating credit in addition to advances, bill restriction, directing domestic and international cash transfers, and conducting remote trade. Trade exchanges regardless of global cash movements and offering other client controls, including accumulations, safekeeping, and the issuance of guarantees, acknowledgments, and letters of credit. The Bank's core operations consist of store preparation and lending activities involving present-day, long-distance, import, and airfare financing. Agricultural and rural, Textiles, Garments, Jute, Tannery, Engineering and Steel, Bricks and Cement, Food products, Beverage, Printing, Chemical, Pharmaceuticals, Glass, Packaging, Ceramics, and so on are just a few of the economic sectors that financing exercises target.

Vision and Mission

Vision

The chairman of the board of directors of the National Bank of Bangladesh (NRBC) has outlined his vision for the bank, which he describes as to become an excellent bank that provides productive and creative financial administrations, protects investor enthusiasm, satisfies investor

want, and supports the economic growth of the nation with particular consideration regarding the channelization of the regular inflow of Bangladeshis who have settled outside of the country.

Mission

NRBC Bank will pledge to ensure investment among national exiles by offering them wanted services, attractive profits, and verified investment through financial products.

- The bank will offer extra chances to aspiring workers in landing positions abroad through trustworthy and solid middle person services.
- The bank will organize a need-based powerful training and instruction program for aspiring FC breadwinners of Bangladesh to get by against competitors of other nations.
- The bank will deliver administrative excellence by offering current and creative products in a cost- and time-effective approach to retail and corporate clients.
- The bank will always monitor the changing needs and wants of clients to grow and re-engineer administration delivery.
- The bank will always manage banking business risks within a bearable point to protect investor's benefit and ensure the highest return.
- The bank will be the herald in misusing new wellsprings of reserve, such as Securitization of assets, issuance of common store, etc., for tending to the requirements of recently rose financing zones, such as miniaturized scale account, IT based items, lodging financing, SME financing, etc., with the goal of facilitating the nation's financial development.
- The bank will create an empowering environment, accept and encourage a group-based culture, and urge people to address banking problems and face competitors.

NRBC Bank Objectives

- Creating new opportunities for the entire organization in order for them to contribute to the organization's profit and make use of their expert skills to improve the country.
- Reduce the size of the unproductive reserve while maintaining its profitability.

- Participate in the Fixed Deposit Investment of NRBCs through a variety of different things and activities.
- Development that is well-balanced and within manageable bounds, as well as an expansion of Wealth Held by Shareholders
- Excellence in labor efficiency achieved through the provision of enticing pay packages; advancement of staff morale achieved through provision of training, advancement, and vocation plan.
- To invest resources in the push segment for the overall improvement of the company's financial situation.
- Move toward technological innovation with the help of the accomplished experts and experienced supporters of the bank in order to have an environmentally friendly financial practice
- Establish an appropriate process for monitoring the implementation of CSR.
- Commit to making the organization's sphere of influence somewhat larger and more consistent with your efforts.

Outstanding products of NRBC banks:

A company's success depends on the products and services it offers at a reasonable price. It draws customers. Banks are in the service business, and their business will be successful if they can provide quality customer service at a reasonable price. NRBC Commercial Bank offers products like other Bangladeshi banks. They're-

1. Deposit-on-demand
2. FDR
3. Credit
4. Savings

5. Plan.

Deposit-on-demand:

This bank has two demand deposits:

1. CD (Current Deposit) Account-for It's business trades with no limits on withdrawal or storage. Other key workplaces consolidate checkbook, VISA platinum card, web cash office access through ATM, and premium, etc.

2. SND (Short Notice Deposit) Account-also It's used for business trade, but in a larger amount. Here, the record holder must give short notice when withdrawing cash so the bank can plan the exact amount.

FDR:

The bank also makes FDR. FDR means Fixed Deposit Receipt, where customers keep money in the bank for a certain time against varying interest.

Credit (Loan):

1. Continuous Loan: Loan accounts with a limit on transactions and an expiration date for full adjustment. Overdraft, cash credit, etc.

2. Demand Loan: Loans repaid on demand by the bank. Any contingent or other liabilities turned into forced loans (i.e. without prior approval as a regular loan) will also be treated as Demand Loans. Forced Loan Against Imported Goods, Payment Against Documents, Foreign Bill Purchased, etc.

3. Fixed Term Loan: Loans with a set term and repayment schedule are Fixed Term Loans.

4. Short-term Agricultural & Micro-Credit: Includes short-term credits listed in Bangladesh Bank's Annual Credit Program (ACFID). Included are 12-month agricultural loans. Short-term microcredit includes micro-credits not exceeding an amount determined by the ACFID of Bangladesh Bank from time to time and repayable within 12 (twelve) months, such as Non-agricultural credit, Self-reliant credit, Weaver's credit, or Bank's individual project credit.

Savings:

This bank has three savings accounts:

Individual Savings Account: Cheque book, VISA platinum card, web banking, and ATM access are also available. Clients can open accounts in their own name or jointly. This record shows equality. Bank Limited ensures a steady benefit.

Student Savings Account: This account is meant to introduce future generations to banking. Anyone under 18 can access this record. The understudy's legal guardian keeps the record.

RMG Workers Savings Account: They can do it in their own name or jointly. This record shows equality. NRBC Bank Limited ensures a steady benefit pace. Cheque book, VISA platinum card, web banking, and ATM access are also available.

Scheme:

NRBC Bank offers 12 different schemes.

NRB Commercial Bank Corporate Banking: NRBC Bank's corporate financial administrations in Bangladesh are improving. This bank's service focuses on the residential and overseas fund-transfer needs of independent ventures. This bank's customers get local and global banking services. NRBC Bank's nationwide retail procedure offers wholesale and other items. This company creates flexible financial management by understanding client needs. This is done to provide clients with reliable, effective, and professional services. All must be responsive, supportive, and individual.

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ATM Service :NRBC Bank Ltd. has implemented ATM Exchange since 2013. Customers can use ATMs to withdraw money, check balances, and buy merchandise at Offer Point offices (POS).

SMS Banking: NRBCBL. has managed SMS banking from the beginning to help customers.

2.3 Human Resources Department of NRBC Bank Limited :

The Human Resources Department of NRBC Bank Limited the Human Resources Department of is quite possibly the most esteemed divisions with the responsibility of staffing, preparing and development, association advancement, performance evaluations, fulfilling, control and maintenance, and so on With the beginning of The Human Assets Office of experienced pioneers to total the entire commitments. The Human Resource Development department puts a lot of effort into developing human resources in a way that is congruent with the long-term corporate

goals and vision of the bank. In addition, the HR department's efforts to strengthen employees' commitment, qualifications, and loyalty to the NRBC result in a competitive advantage.

Organogram of the (NRBC)

Managing Director (MD)
Additional Managing Director (AMD)
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
First Vice President (FVP)
Assistant Vice President (AVP)
First Assistant Vice President (FAVP)
Principle Officer (PO)
Senior Executive Officer (SEO)
Executive Officer (EO)
Probationary Officer (PRO)
Officer(O)
Assistant Officer (AO)
Junior Officer (JO)
Trainee Junior Officer (TJO)

Figure 1

Work of the HR team:

1) Training and Development: NRBC Bank takes care of its employees' training so that they can advance their careers. Upon Arrival, You Will Receive Orientation Training, Training That Is

Specifically Tailored to Your Job, Training That Is Fundamental, And Training That Is Tailored To.

- 2) The Human Resources team is currently preparing job descriptions for the bank.
- 3) The HR team is also responsible for creating a budget for the recruitment process.
- 4) The HR Team is also responsible for establishing the code of conduct, and if any employees are harassed, the HR Team will take appropriate action.
- 5) HR is also responsible for establishing certain formalities for employees. For instance, they clearly described the kinds of clothes that employees should wear while they are working in the office.
- 6) If an employee passes away, the HR team will send out an email to the entire workforce to let them know about the situation.
- 7) The HR team communicates with employees via email regarding any and all national events. The manager of the branch is responsible for arranging the program with each employee.

Barishal Branch Operation Team:

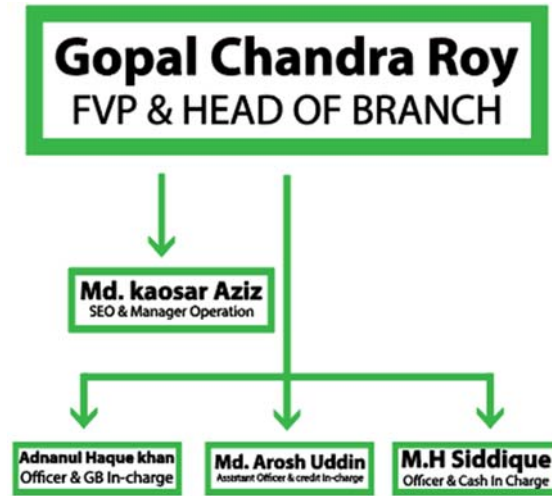


Figure 2

2.3.1-Recruitment and Selection

Recruiting entails: Selection and Requirement is a portion of the significant contributions to effective administrative activities. Enrollment methodology is initiated within the bank due to turnover, advancement, retirement, and the introduction of a new business procedure, etc. Bank's philosophy is to retain and cultivate in-house talent and recruit the best entertainers in the industry. The recruitment method includes both Internal Job watch and external sources. Set of skills, need accessibility, level of education, and set of job responsibilities are the essential components of an effective recruitment process.

2.3 Recruitment Process



Figure 3

2.3.1- The recruitment process.

After the selection process, the HR department selects qualified candidates for the "recruitment" phase. Initially, the HR Team notifies selected candidates via text message and email. In this email, the candidates' responsibilities are outlined in detail.

1) Collect Educational Certificate: NRBC Bank requires candidates to bring two copies of their educational certificate: the original and a photocopy. Here, the HR Team verifies the candidates' credentials so that they can be certain of the candidates' results. They take a photocopy and return their original copy. Obtaining professional certification demonstrates a candidate's

commitment to their field and provides evidence that they are well-versed in the tools of the trade.

2) Collect Tax Identification: According to NBR, employees with salaries over 16000 tk must collect tax identification. As a Bangladeshi citizen, the NRBC bank required identification so that they could confirm your identity. Because it comes from the city, and because this certificate verifies the correct address, house number, etc.

3) Collect References from two individuals: The HR team requests references to verify a candidate's work history or academic experience. In addition, certain jobs have a more stringent application process that includes contacting references to confirm a candidate's identity and qualifications before proceeding to the next phase of their recruitment procedure.

4) Obtain a Character Certificate: A character certificate is required in order to determine the employee's conduct at the previous employer. Due to the financial nature of their work, bank employees must be truthful. The character certification ensures that employees are trustworthy. In addition, it indicates whether the employee is involved in any cases

5) Medical Test: Pre-employment medical test may include history and physical, drug screening. The HR team requires candidates to undergo a medical examination so they can confirm their health status. Officially, bank employees are required to work from 10 a.m. to 6 p.m., but their shifts end between 8 and 8:30 p.m. Good health increases the work output of employees.

6) Examine All Documents and Provide Salary Structure: In this step, the HR team verifies whether or not all the information provided is accurate. If all papers are acceptable, they proceed to the subsequent and final step.

7) Give an appointment letter and job location: This is the final step in recruitment. Here, the HR department recruits future employees. In addition, they provide employees with a salary structure, and if they accept it, they send an appointment letter with the job location.

Outside Recruitment: External Recruitment brings in new members. The external selection process is a crucial HR procedure. The external enlistment cycle is very sensitive to external market changes like joblessness rate, work financial circumstances, money related components, and others, and bosses are as well.

Outside Recruitment Channels: HR executives at NRB Commercial Bank Limited (NRBC) worry about outside recruitment and a clear NRB Commercial Bank Limited (NRBC) uses outside enrollment channels to reach the general public with jobs. By using outer enrollment channels accurately, HRM is responsible for noticing the work market and responding to changes in the work market to guide the right candidate to specific positions. Generally, by using channels to reach normal levels and numbers of up-and-comers at a reasonable cost.

NRBC Bank uses these enrollment channels:

- **Banks website**
- **Talent Hunt**
- **Advertisements**
- **Drop-Ins**

Bank Top executives must make important decisions based on speed, cost, quality, and outer enrollment budgets. Managers determine if there are enough people to do the job, how much it will cost, what the quality will be, and if there are resources to bring in new people.

To use external recruitment channels, HRM should create an enrollment plan at the beginning of the year so banks can distribute assets. The HR improvement office needs a leader. This division is responsible for advertising costs and content.

Internal recruitment:

Internal hiring means choosing existing employees to fill company vacancies, rather than hiring from outside.

2.3.2-Sources of Internal Recruitment:

Internal Hires

NRBC Bank's internal recruitment is diverse. NRBC Bank's top staffing methods are listed below. An exchange could be between reviews. This may change jobs, responsibilities, working conditions, etc., but not pay. Advancements involve exchanging moo for tall representatives with changes in obligations, positions, and values. Organizations can create a transfer list or central pool to fill manual activity vacancies. These people are given to different departments based on their needs. Banks use classified ads for internal recruitment. Another way to hire internally. The company posts jobs on bulletin boards, staff bulletin boards, and internal advertisements. The best in-house applicants can look for growth opportunities with this method.

- **Employee Referrals:** Personal Contact to find a job. Most Bangladeshis get jobs through referrals. Current employees recommend jobseekers. Employees are advised to suggest friends who work in other organizations whose positions may become vacant soon. In today's competitive job market, it's a popular way to hire.

Promotions & Transfers: This is frequently a way to fill empty seats in the organization through internal advancements and promotions. A conversation between two people, either within the same review or from one post to another, is an example of an exchange. It's possible that this will change jobs and responsibilities, as well as working conditions and other factors, but it won't fundamentally affect pay. On the other hand, advancements involve the movement of representatives from low to high positions, along with corresponding shifts in responsibilities, positions, and values. In most cases, companies are able to create either a transfer list or a central pool of people from which they can select individuals to fill open positions in manual labor. Depending on the needs of each individual department, these individuals are typically transferred to one of several other departments.

Job posting: Job posting Banks use a different method of internal recruitment in addition to classified ads to fill open positions. This is yet another method for hiring from within the company. The company advertises available positions by affixing flyers to bulletin boards, posting them on staff bulletin boards, and publishing them in internal magazines. One of the most significant benefits of using this approach is that it enables banks to give the best applicants who already work for the institution the opportunity to look for growth opportunities within the institution itself.

The internal enrollment plan favors banks. NRBC's advantages are:

- **Economical:** In-house hiring is cheap. Advertising is free.
- **Appropriate:** Organizations can choose qualified candidates. Talented candidates can choose the right job.
- **Dependability:** The company knows the candidate's qualifications. Banks can identify credibility for known positions. "Known demons are better than unknown," says Banks.
- **Satisfaction:** The bank's internal preference policy promotes employees regularly. It encourages hard work and promotion.
- **Employee Retention:** Inside enrollment helps keep NRBC's top agents.

2.3.3- Inner Recruitment Weakness: NRBC Bank likes in-house enrollment, but it has drawbacks. Bank's weaknesses are: Hiring reduces internal choices. Reducing the voting area reduces candidates. Bank employees decide. It discourages outside talent. Internal sources promote system favors. Bosses often pick favorites. Incompetent people are appointed to these positions, resulting in huge bank losses. Due to a lack of in-house recruitment sources, youth with the latest specialized skills are rejected. The elderly person then demands old thoughts and considerations.

2.4 - Selection

2.4.1- Selection Process:



Figure 4

2.4.2- Figure - Selection Process:

First, the purpose of the selection procedure is to select qualified candidates from a pool of candidates. Selection is a crucial aspect of human resource acquisition. Without a trustworthy selection mechanism, a business can never flourish, especially in today's fiercely competitive market economy.

1) **Job Posting:** Initially, The NRBC Bank will post a job description on their website and Facebook page. Here, they specify the required number of candidates for their position. They establish a deadline by which applicants must submit their resumes. Candidates can apply for the position online. Here, they provide a one-month application window. In the job description, specific qualifications for applicants are listed. First, applicants must have either a first or second class, while third class is not permitted for any examination. Occasionally, two or three years is mentioned as the apprenticeship period. Here, the criteria for the various positions vary.

2) **Short List:** In this step, the HR team selects candidates whose skills align with the job description. The selected candidates must take an examination. The NRBC Bank notifies applicants of the written examination. Here, if any applicants have prior experience, they are exempt from taking the examination. They will directly participate in an in-house interview.

3) **Written Exam:** Exams are administered by third-party institutions on behalf of NRBC Bank. For example, the faculty at Dhaka University create questions for the applicants. Here, two types of questions are posed:

a) **MCQ:** Applicants must first fill out the MCQ question. Competitors are required to answer numerical questions in MCQs or a similar format.

b) **Written:** In this section, applicants are given a topic and instructed to solve it. Through this examination, the bank seeks to assess general knowledge.

4) **Interview:** In this step, the NRBC conducts an interview. Bank Set an in-house interview. Here, those who pass the written examination will participate in an interview session. Here, the HR team conducts the interview.

5) **Job Offer:** After the interview session, the HR directors select the final candidates for employment at this stage. In addition, the HR team sends an email containing a list of the final documents required for the recruitment process.

2.5 -Survey Analysis:

Internal Recruitment versus External Sourcing:

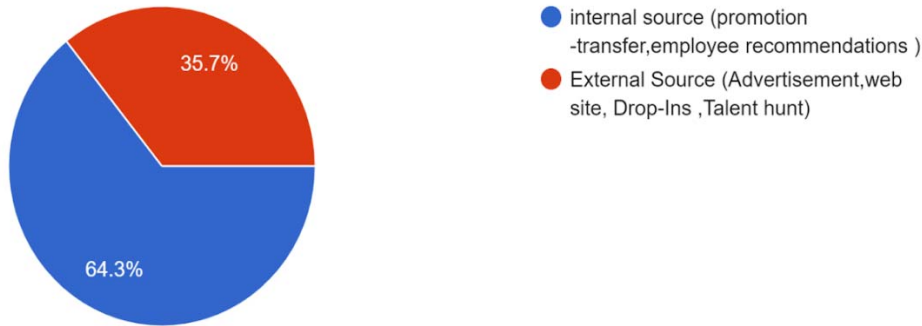


Figure 5

According to respondents, 35.7% of candidates originated from external sources. Moreover, 64.3% of the population originated from internal sources. Barishal Branch recruited 64.3 percent of its personnel from internal sources.

Best Method for Recruiting from Internal Sources:

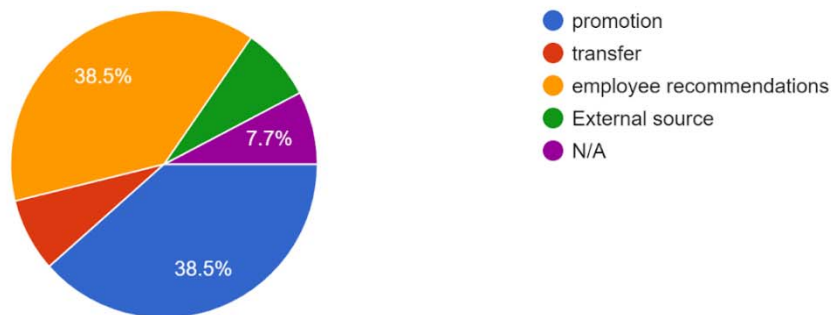


Figure 6

According to respondents, 38.5% of the candidates came from promotions and employee recommendations, which is the most effective method for recruiting from internal channels. In Barishal Branch, this is the most effective method of internal recruitment.

Best Method for Recruiting from External Sources:

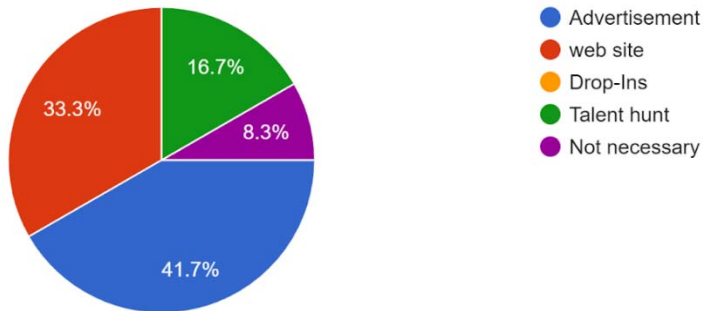


Figure 7

According to responses, 41.7% of the candidates came from advertisements. Second, 33.3% of the candidates came from the website. In the Barishal Branch, this is the most effective method for external recruitment.

Disadvantages of internal source:

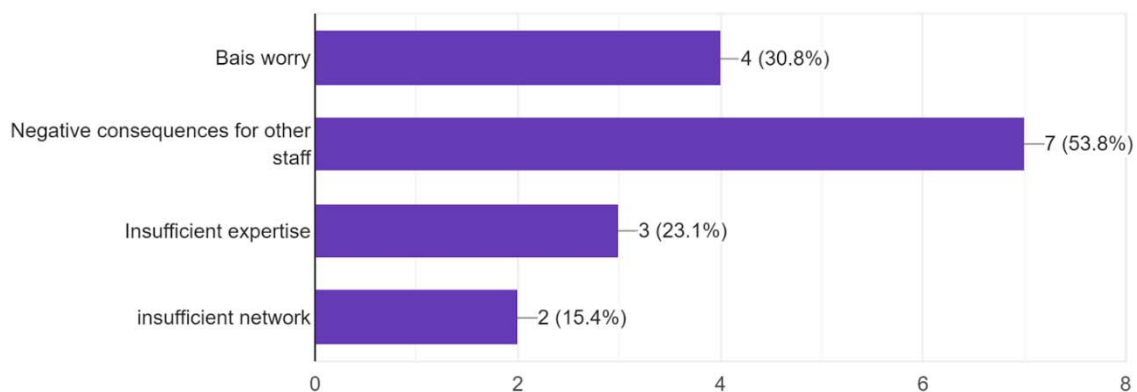


Figure 8

According to respondents, 53.8% of candidates believe that unfavorable repercussions for other employees are the greatest disadvantage of internal source.

Negative aspects of External source:

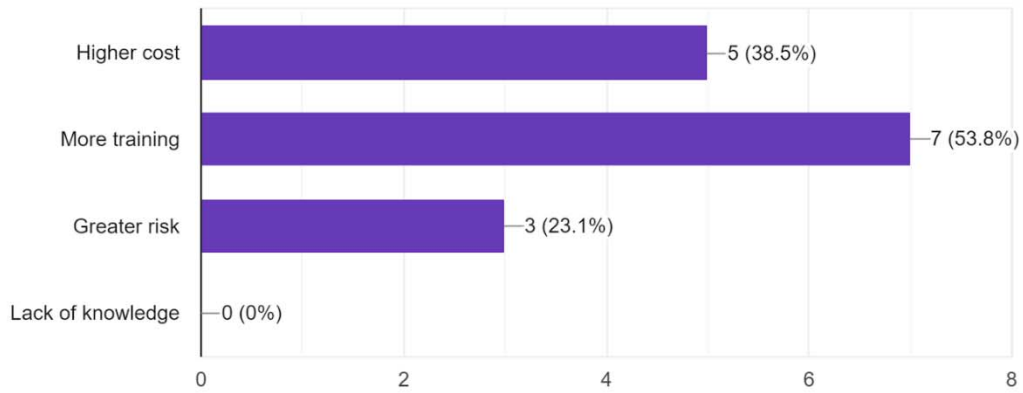


Figure 9

According to respondents, 53.8% of candidates believe that additional training is the most detrimental aspect of external sources.

Percentage of Male versus Female:

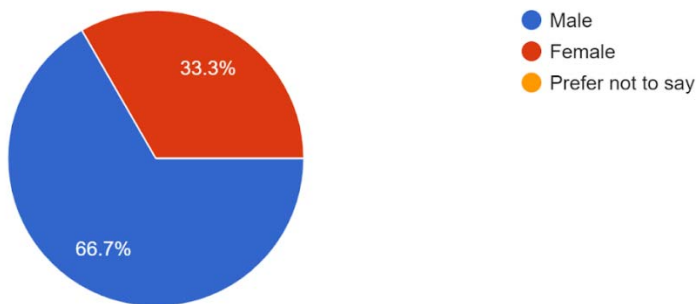


Figure 10

According to the replies, 66.7% of the candidates are male and 33.3% of the candidates are female. In Barishal Branch, there are many male members.

2.6- Porter's Five Forces:

Threat of new entrants: new entrants is low in Bangladesh's Banking Industry. We need legal help to start a bank due to political unrest. In Bangladesh, starting a bank costs 400 crore, which is a lot. It is hard to start a business with this much money, so the threat of new entrants is low. Such as brand loyalty. In Bangladesh's banking industry, loyal customers abound. Cost advantage is another element that clients care about, and established banks keep up with cost advantage banking framework all over Bangladesh, so it will be hard for competitors to go into business with cost advantage at first.

Threat of substitute products or services: There are 34 non-banking financial institutions in Bangladesh, all of which offer various items at competitive prices. IDLC Finance, MIDAS Money, and Investment Corporation of Bangladesh are more well-known than some Bangladeshi banks. In Bangladesh's banking industry, substitutes are available. Some of the 34 non-banking financial institutions give clients credit with lower interest rates, and the most common way to take credit is simply, in contrast to many administration banks in Bangladesh. In this situation, it's normal for clients to move to subbed items. Sri Lanka Bangla offers low-interest loans. Overall, Bangladesh's banking industry faces a high threat of substitutes.

Bargaining power of suppliers: In the banking industry, suppliers are considered depositors. There are two types of banking providers: individual and corporate. As an individual provider,

your bargaining power is low because the central bank of Bangladesh imposes rules and guidelines on depository organizations and banks are constrained by their parent branch. In this situation, individual investors store less money in banks, and banks benefit most by setting a low interest rate. As far as corporate provider haggling power is low in banking industry, but the corporate provider is the bank's primary provider, they store a lot of cash, and without their inventory a bank can't run long-term. So, banks consider a minor corporate power structure provider. We can expect low corporate provider bargaining power in banking.

Bargaining power of buyers: In banking, buyers are those who take bank advances or services. There are two types of buyers in the banking industry: individual clients and corporate customers. Individual clients have low haggling power because they can't set the interest rate as a financial guideline. Corporate clients' bargaining power is low in the financial industry, but they can negotiate the investment sum because they have a lot of money in the bank and took a large advance from the bank by using their haggling power. In this situation, the buyer acts as both a client and a supplier. So, banks keep a good relationship with their corporate clients. Yet, buyer activity is low in banking.

Rivalry among existing competitors: In Bangladesh's banking industry, existing banks compete to increase their market share by offering different products and services to customers. Many banks are exploiting the market, so competition has risen.

According to porters Five forces of the NRBC, the buyers' bargaining power is the riskiest part of this analysis. So, bank should come up with unique idea to build loyal customer base.

Financial performance and practice:

Procedures for Financial Accounting

The financial statements included in the annual report are compiled using an accrual basis, the going concern concept, and the historical cost convention. The financial statements have been prepared in accordance with the International Financial Reporting Standards (IFRS), which also include the International Accounting Standards (IAS), the Companies Act from 1994, the Bangladesh Securities and Exchange Commission (Stock Dealer, Stock Broker, and Authorized Representatives) Rules from 2000, as well as any other applicable laws and regulations. In addition, the financial statements are prepared in Bangladesh Taka (BDT), which is the company's presentation currency in addition to serving as the company's operational currency. In addition to a statement of financial position, a statement of changes in equity, a statement of profit or loss and other comprehensive income, a statement of cash flows, and a summary of significant accounting policies, the financial statements also include other information that explains certain matters. Last but not least, they adopt cutting-edge technology to boost their productivity and cut their expenses; the benefits of this innovation are then distributed to their customers.

Procedures for Informational System Use

The NRB Commercial Bank Limited is committed to sustaining a robust and effective IT division as a means of managing the bank's day-to-day operations. During the lockdown, it would be impossible for the employee to perform their job duties from home in the absence of a reliable information system. The "Planet app" and the "Instant debit card" are two examples of the advanced technology that it possesses. A well-equipped information technology division can be found within the human resources department. This division is in charge of keeping the employee database up to date. The system stores all of the pertinent information there is to know about the staff members. In addition, the bank is better able to control its risk exposure thanks to the efficient management information system that it has implemented, which supports organizational and procedural controls. It is fair to say that the NRBC Bank Limited has

developed practices for its information system that are both efficient and effective, which enables the bank to carry out its operations in a streamlined manner.

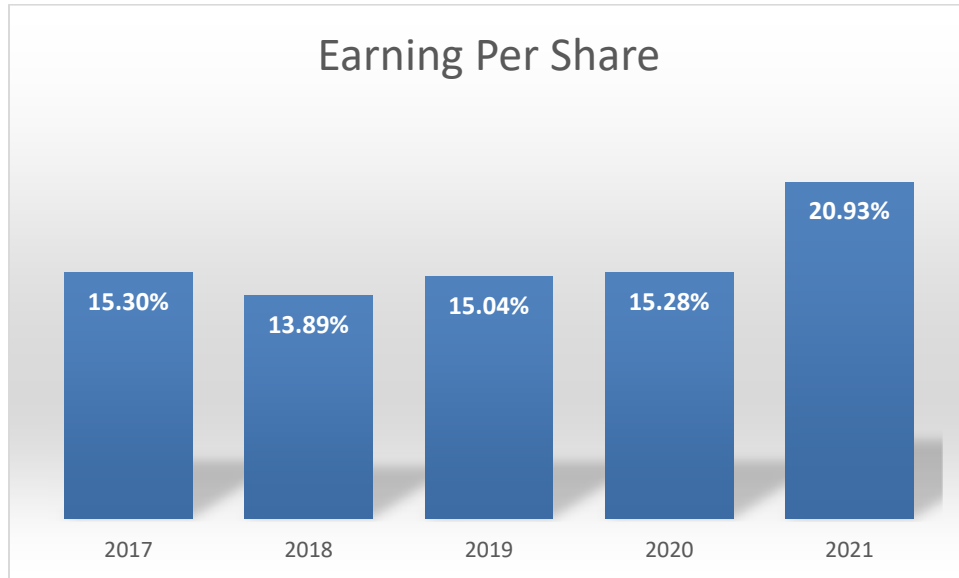


Figure 11

Interpretation: Over the course of 5 years there has been an uptrend in EPS rate from 1.89 to 2.83 during the period of 2017 to 2021. This suggests that NRBC bank is maintaining a good profitability growth rate. The EPS growth rate from 2017 to 2021 was 49.74 %.

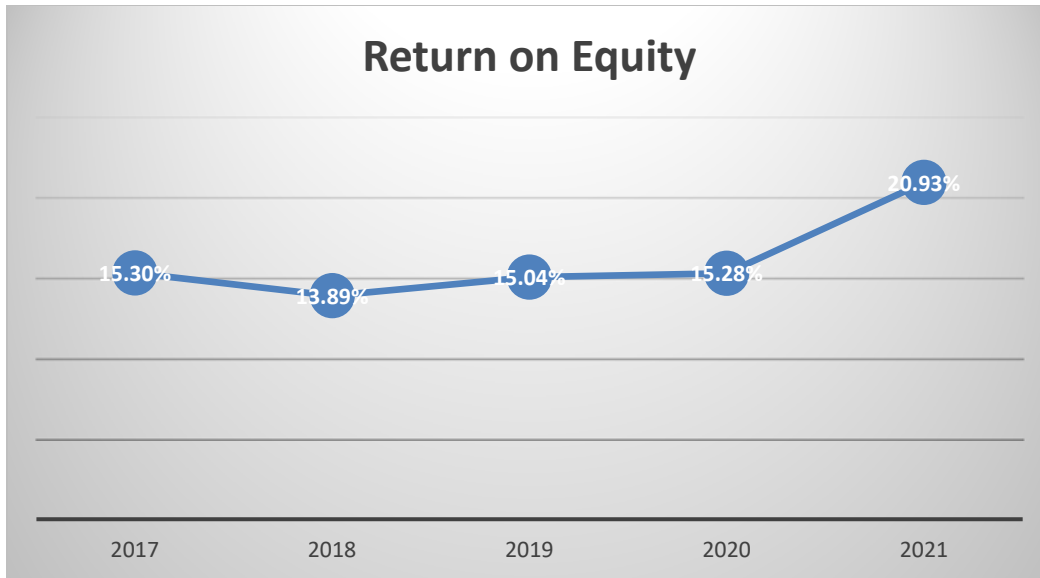


Figure 12

Interpretation: Return on Equity is a financial measure where net income is divided by total common equity. This ratio measures how effectively the company is using the funds raised from the public to generate profits. ROE for NRBC bank is on the uptrend. ROE has risen from 15.3% to 20.93% from 2017 to 2021.

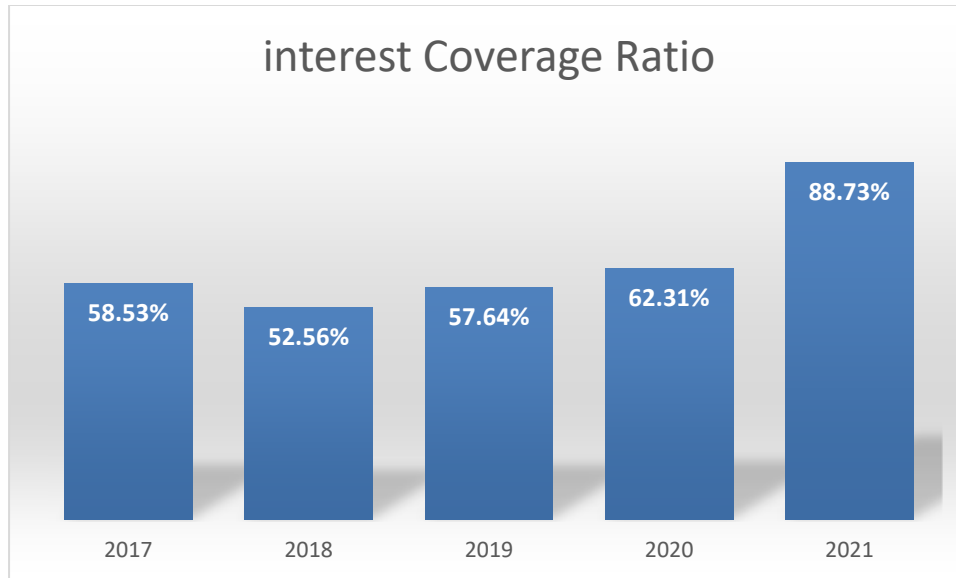


Figure 13

Interpretation: This ratio measures how a company can cover its interest using outstanding debt. The higher the ratio the better as it means more interest expense can be covered. From 2017 to 2021 interest coverage ratio has jumped up from 58.53 % to 88.73 % which indicates it has sufficient funds to cover interest.

Return On Asset

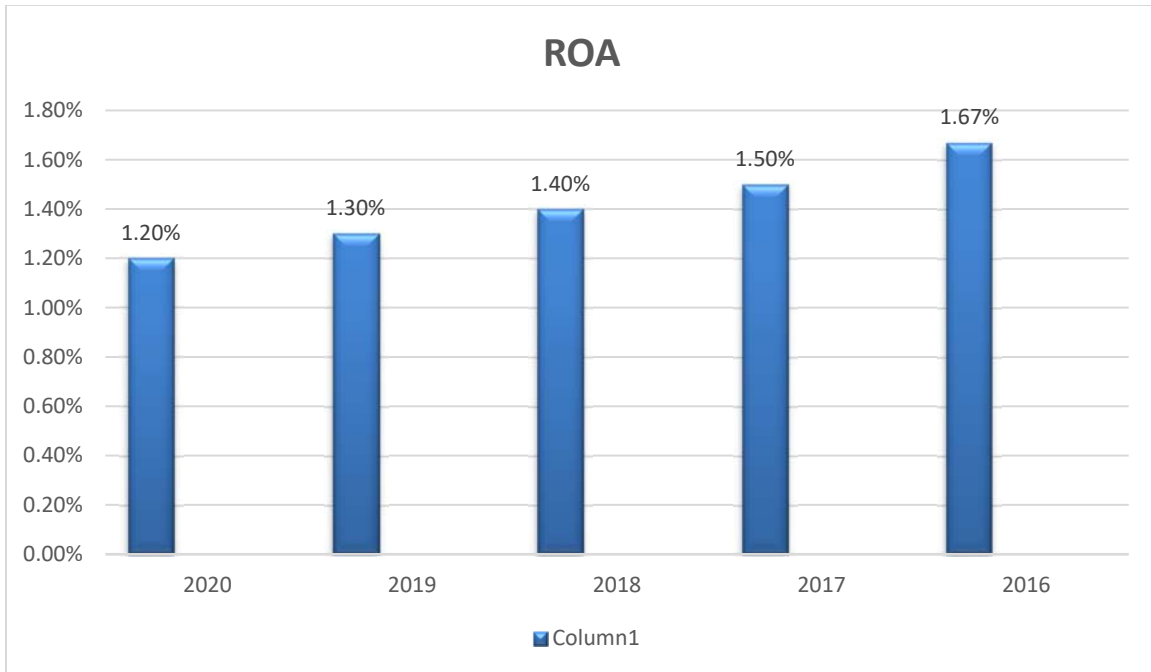


Figure 14 Current ratio from 2016 to 2020

Interpretation: Current ratio is a liquidity ratio that measures a company's ability to meet short-term or annual obligations. It describes to investors and analysts how a company might use its current assets to pay off its current debt and other obligations. The graphic demonstrates that the present ratio was highest in 2016 and lowest in 2020. In 2016 it was 1.67 percent, in 2017 it was 1.50 percent, in 2018 it was 1.4 percent, in 2019 it was 1.3 percent, and in 2020 it was 1.20 percent, therefore NRBC's current ratio is consistent with the industry average. Due to the fact that NRBC's current ratio is comparable to that of its industry rivals, we can conclude that it has the financial resources to remain solvent in the short term. It also implies that the NRBC's management makes optimum use of its current assets.

Net Profit Margin



Figure 15 Net profit margin from 2016 to 2020

Interpretation: Net profit margin measures net income as a percentage of revenue. It's a company's or segment's net profit-to-revenue ratio. The net profit margin can be stated as a percentage or a decimal. Net profit margin measures a company's profit per dollar of revenue. Chart shows NRBC's net profit margin falling sharply. Due to rebranding and expansion, operating costs rose. In 2016 NRBC's net profit margin was 14.78%. It decreased to 13.92% in 2017, then 12.69% in 2018, 12.35% in 2019 and now it is 11.96% in 2020.

2.7 Competitive Analysis

Strength

An organization's strengths, opportunities, weaknesses, and threats can be identified and analyzed using the SWOT framework. In addition, it can be stated that a SWOT analysis will aid

an organization in identifying high-performing areas to sustain over the long term. The following is a SWOT analysis of NRBC Bank Limited:

1) Innovation and advanced technology adoption: The NRBC Bank Limited is a dynamic financial institution that strives to adopt new technologies before the competition. For example, NRBC Bank has introduced the "Planet app." This app allows users to access all banking services on their mobile devices. Customers can easily pay or transfer funds from one bank to another. Moreover, the NRBC Bank Limited manages its internal and external operations with a modern software system. In addition, technological advancements enhance the company's capacity to provide modern facilities and faster service to its customers.

2) The NRBC Bank Limited enjoys a solid reputation in the banking industry. It is one of the most reputable and well-known private commercial banks in Bangladesh. The bank has grown for four generations.

3) Devoted management and staff The NRBC Bank Limited employs courteous and competent banking personnel. In addition, the bank has a well-trained and professional staff, as well as a strong and experienced management team that is solely focused on the bank's success and growth.

4) Innovative and improved banking system: The NRBC Bank offers ATM services throughout Bangladesh. In addition, the bank has announced the launch of Female Bank, a banking division for women. Through this innovative strategy, they've attracted female customers.

Threat:

1) Instability in the economy the bank's financial position is significantly influenced by the fluctuating rate of economic growth in the country. For instance, the pandemic caused by the COVID-19 virus has had a detrimental effect on the economy of the entire world. The banking industry of Bangladesh has also been impacted negatively as a result of the pandemic's effect on the country's economy. Customers did not repay their loans or make their deposits when they were supposed to.

2) The growth of international financial institutions Many international financial institutions already have operations in Bangladesh. These institutions include Standard Chartered Bank, HSBC Bank, city bank, and others. It is anticipated that these institutions will grow as the economy develops. The sophisticated and up-to-date banking systems utilized by the competing banks may present a challenge to the NRBC Bank Limited in terms of its ability to grow and take advantage of future opportunities.

3) The stringent restrictions imposed by the Bangladesh Bank the Bangladesh Bank exercises stringent authority over other banks in terms of lending and deposit rates, in addition to other

functions related to the financial industry. As a possible consequence of these laws, the potential returns of NRBC Bank Limited could be constrained.

4) Enhanced Competition: Bangladeshi banks are increasingly incorporating new features into their products and services, and the NRBC Bank Limited should be aware of these initiatives or risk losing profitability and growth. Bangladeshi banks are increasingly incorporating new features into their products and services.

Weakness: The number of ATM booths is quite small in comparison to the number of customers, which limits the potential for further expansion and decreases profitability.

1) Problems with the ATM system and a lack of booths: The number of ATM booths is quite small in comparison to the number of customers. Customers frequently run into technical issues when trying to use their ATM cards.

2) An insufficiency of resources in branch locations There is an insufficiency of resources in branch locations, which hinders the ability of branch banking to function normally.

3) A protracted process for the approval of loans Because the NRBC Bank Limited's loan process is quite stringent, sanctions and loan procedures can take a long time, which may result in dissatisfaction on the part of the customer.

4) An increase in costs as a result of the bank's high degree of adaptability to emerging forms of technology and creativity, the bank faces an increase in the many different kinds of costs and expenses.

Opportunities:

1) Investment in the expansion of ATM booths and VISA Card: The bank should increase the number of ATM booths in order to provide more convenient services to its customers and, as a result, boost its profitability. Customers can use their visa cards when traveling internationally.

2) Extending branches to new locations The NRBC Bank Limited might establish new branches in various locations in order to extend its operations and, as a result, increase its profitability. This would be in response to the growing size of the bank's workforce as well as its customer base.

- 3) The ability to target a particular demographic of customers The bank is able to target a particular demographic of customers. It is able to do things like provide RMG workers with services based on their income, for instance.
- 4) The Bangladesh Bank and the assistance provided by the government If the NRBC Bank Limited requires additional funding to expand its operations, it may obtain financing from the Bangladesh Bank (Federal Funds). It is also able to rely on the Bangladesh Bank for additional forms of assistance and direction in order to stay afloat in the financial sector of Bangladesh. The business of the bank can also be grown and expanded with the assistance of the government of Bangladesh.
- 5) The development of online banking the expansion of online banking will give the NRBC Bank Limited more options not only for customers in the banking industry in Bangladesh but also for customers in other countries around the world.

2.7- Summary and conclusion

Department of Human Resources at NRBC Bank the Human Resources Department is the most sensitive division at any organization. As an intern, the amount of information you will receive to study here will be restricted. You are not authorized to receive private banking information under any circumstances. It is obvious that they did not mention anything about their repayment process. As a result, I am able to obtain all of the information I provide thanks to my report. I have put in a lot of effort to ensure that this report is informative. Despite the fact that the NRBC has the most recent strategy for recruiting new members. You have a number of options available to you for making improvements. According to the findings of a study conducted by HRD titled "Recruitment and Choice of NRBC Bank, Basic Training Procedures and Promotions and Rewards and Benefits," employees are the most important resource for the development of an

organization. There is a large number of moving parts involved in the production of these valuable resources. The procedure for enrolling new members and making determinations plays a significant role. In addition to this, a hiring and selection process that is efficient and innovative is absolutely necessary in order to raise the level of productivity achieved by the organization. To assist your organization in reaching its ultimate goals, you will additionally require a method that is appropriate for orientation and training. They have a plan for their OBU for the year 2022, and it focuses on discounting the import and export bills of their own customers.

2.8- Recommendation

The NRBC Bank Confined (also known simply as NRBC) is one of the most prominent financial institutions in Bangladesh. The work being done in HR is increasing the value of existing affiliations. In regard to the enrollment process and the decision-making region for the development of this bank, I have visited a couple of centers.

1. One of the most common perceptions of a circumstance in Bangladesh is that of an employee reference. This structure determines the location of the majority of the people's lands. Therefore, when selecting an external source, you should accord it the same level of importance as an internal source would.
2. The NRBC only conducts the process of enrolling new members and making financial arrangements once per year, at the beginning of the calendar year. When the bank has a need to enroll new delegates, which happens every so often, it should be done.

3. The entire enrollment and assurance process at the bank does not use a computerized system. In order to make the process of enrollment and decision making at the bank go more smoothly, HR programming should be used.

4. As a result, there are times when trustworthy specialists do not get chosen even though the process follows the authentic enrollment and decision association. Therefore, prior to using the bank, one should thoroughly investigate the agent's previous work histories and the reasons they gave for leaving their previous jobs. There is no distinction between HR workers in terms of the factors that motivate people to sign up. The bank ought to designate personnel who will be solely responsible for the recruitment and selection of human resources staff.

5. NRBC invests a significant amount of money in the wake of publicity while enrolling members remotely. The bank ought to advance representatives and should be able to configure training systems to make their employees more effective. Because of this, the spending plan for external enlistment may be reduced.

6. The financial institution may initiate a new test in order to gauge the level of knowledge possessed. Candidates who are available should be confined to one location for a period of time, and there will be a panel present to observe how they interact with one another during this time. Their perspective on the people they work with can be inferred from this.

7. The Human Resources department in Bangladesh is typically only found in the Head Office. It is important for each of the departments to have a human resources department so that they can accurately predict future staffing requirements and conduct thorough job analyses.

Chapter -3:

3.1 Introduction

This report is the result of an accomplished articulation of my insight in the Resources Department of NRBC Bank. It was founded in 2013 and is one of the leading private business banks in Bangladesh's financial institutions. The primary objective of a bank is to be the bank of choice for all partners as well as our esteemed customers. The report is divided into two primary sections. First, the member is aware of the organization's mission, vision, objectives, financial status, divisions, ongoing activities, and products and services. The final option part is contingent on the advancing part outlined in different sections of NRBC Bank's HR. The learning section is essential to this report and is based on the various HR perspectives and practices in banking from the perspective of NRBC, the reason for the division, its core capabilities, structure, and vision; its diagrams provide distinguishing evidence and recommendations. This report focuses primarily on the activities of the Human Resources department. This section primarily focuses on the HR office's primary components. This includes enlistment and choice, preparation and training, rewards and perks, etc. This office's primary objective is to equip representatives with the tools they need to perform effectively and to ensure that their career advancement leads to a happy workplace. The NRBC Resources Department, for instance, has talent hunt policies, modern talent management systems, Succession planning, learning and development through training, ongoing performance assessment processes, and outstanding collaboration.

3.1.1- Background of the study

The world of work is evolving rapidly. As part of an affiliation, HRM should be prepared for the changing workplace. For their motivations, this means understanding globalization, advancement changes, workforce selection, changing capacity needs, unending development drives, unexpected workforce, decentralized work areas, and worker commitment. How does this change affect HRM goals and practices? Current HRM test is coordinating HR projects with key hierarchical destinations. Globally, associations are under colossal cutthroat strain. HR directors should create successful projects to address the issue. An important part of HRM is ensuring project and arrangement cost-adequacy through HR.

3.1.2- Study Objective

The survey is for the internship report.

3.1.3- Specific Goals:

The report's main goals are:

- Feature representative determination strategies.
- Focus on enlistment and media.
- To emphasize pay and support for workers.
- Highlight persuasive elements for workers and executives.
- Focus on representative execution assessment.
- Focus on turnover rate and causes.

- Highlight the representative-board connection.

- To focus on present and future planning and development
- Human Resource Management practice.
- Seek a successful executive arrangement by ensuring moral standards, honesty, and responsibility at all levels.

3.2- Methodology

I used a simple method to make a thorough project report. The reporting strategy is to use overviews to gather data from HR administrators and trusted workers. Once again, supplementary info was gathered. The report's goals require a variety of data and information. This data came from various sources. From the essential and auxiliary sources below.

Primary data:

1. Check hierarchy cycles.
2. Bank officials and reps interviewed.
3. Talk with customer

Auxiliary data:

1. Bank guide
2. Meetings with representatives from different fields.

3. Added data sources
4. Bank report annual
5. A few types of academic tests.
6. Dispersion in account management.
7. Data on affiliation from their profile.
8. Web-Sites of Bangladesh Bank.

3.3 Findings and analysis

1. Upon completion of the report, you will observe that the appointees of internally hired employees adhere to standard procedures. Despite the fact that this system often results in less qualified employees.
2. At banks, recruitment budgets are only created once a year, but are sometimes created based on demand.
3. The entire recruitment and selection procedure is computerized.
4. NRBC relies on advertising to recruit external candidates. For example, university faculties and other institutions in Dhaka administer exams.
5. We do not specifically hire personnel for recruitment purposes. This process involves a typical HR team.
6. New employee orientation and basic training programs are limited to the banking industry and do not emphasize anger management and pressure tolerance.
7. The NRBC selection procedure includes multiple tests. Several additional tests may be administered to assess the applicant's competence.

8. The emphasis is on theoretical training. They no longer receive training to enhance their communication abilities, appearance, etc.
9. Their system is pretty sluggish. They occasionally encounter problems with their system.
10. I completed an internship at the Barishal. No help desk exists at the branch level.
11. Their debit and credit card processing is so slow that it takes over one month.
12. Their recruitment process is effective, but it took two to three months, which is lengthy.
13. In the Barishal Branch, the number of employees exceeds the office's capacity.

3.4- Conclusion

A suitable Recruitment and selection cycle reduces turnover, and we further develop our enlistment connection with the expectation that we pitch express quotes that are pertinent to the gig. Include a summary of implausible skills that would be advantageous to the candidate's prospects in addition to a listing of all essential skills. If we fail to do so, we may end up with a poor-quality pool of promising newcomers to the neighborhood and limited options to fill the vacant position. We will find the "best fit" for the position when we select a candidate based on the skills outlined in the resume, the interview, the work history, and personal verification, character certificate. Considering our decisions about a particular candidate based on unambiguous confirmation rather than any faculties that obliterate evidence. If we employ those who are qualified for the job rather than those we simply like, our products and services will be of a higher quality and level of proficiency.

3.5 Recommendation

- Create an efficient application procedure
- Maximize the effectiveness of screening calls
- Use skills evaluations to narrow the list of candidates

- Use tools to eliminate bias and improve productivity
- Continue to optimize your orientation program

Appendix

Questionnaire:

Why do you think people want to work for NRB Commercial Bank Limited?

- a. The Bank's Reputation
- b. Working Conditions
- c. Workplace Respect
- d. Compensation Package

Answer: All of the above mentioned.

2. What is your organization's recruitment process?

- a. Send a letter to the candidates is the first step.
- b. Second, candidates must adhere to the following guidelines: (Educational certificate, character certificate, Tax Identification, Reference from two people)
- c. medical tests from the mentioned hospital
- d. Candidates must submit all papers to the main office in the fourth step.

e. Finally, send the candidate a joining letter along with the salary structure and the posting location.

f. Every step listed above is correct.

Answer: f. Every step listed above is correct.

3. Is there any follow-up from the bank?

a. External Recruitment

b. Internal Recruitment

c. Both

Answer: c. Both

(If you answered "Both" to the previous question, please answer the following questions.)

4. What are the different types of external recruitment sources?

a. Advertisement

b. Website of the Corporation

c. Job Search Engine

d. Employment Agencies

e. Drop-Ins (Internee)

f. Talent hunt

(If any other information is required, please provide it)

Answer: a. Advertisement, b) Website of the Corporation, e. Drop-Ins (Internee), f) Talent hunt

5. Where can you find internal recruiters?

a. Job Advertisement

b. Employee Recommendations

c. Promotion & Transfer

(If any other information is required, please provide it)

Answer: b. Employee Recommendations, c. Promotion & Transfer

6. What are the advantages of external recruitment for the Bank?

a) Recruiting Highly Qualified Candidates

- b) Expanding Opportunities
- c) Creating a Competitive Environment
- d) Motivating Current Employees
- e) Establishing Authority

Answer: a) Recruiting Highly Qualified Candidates

- b) Expanding Opportunities
- c) Creating a Competitive Environment

6. What are the potential drawbacks of external recruitment?

- a) Higher costs
- b) More training
- c) Legal risk
- d) Limited knowledge of the company
- e) Greater risk

Answer: a) Higher costs

- b) More training

7. What are the advantages of internal recruitment for the Bank?

- a) Lower hiring costs
- b) better understanding of employee performance
- c) Employees are more familiar with the organization
- d) No further training
- e) Low risk

Answer: All of the above.

8. What are the potential drawbacks of internal recruitment?

- a) Insufficient expertise
- b) Insufficient network and talent
- c) Bias worry
- d) Negative consequences for other staff

Answer: All of the above

10. Is there a set procedure for choosing a candidate?

- a. Yes

b. No

Answer: Yes

11. What is the best way to recruit people, in your opinion?

a. Advertisement

b. Job Board

c. Employee Recommendation

d. Promotions

Answer: a. Advertisement & d. Promotions

12. Do you believe the current recruitment process is effective?

a. Effective

b. Ineffective

c. Requires modification

d. There are no comments

Answer: a. Effective

13. What is your organization's Selection process?

- a) Job posting
- b) short listing
- c) Written test (MCQ+written)
- d) Interview

Answer: All of the above

14. How long does the selection procedure take?

- a) 1 month
- b) 2 month
- c) 3 month

Answer: 2-3 Months

15. How many steps does a candidate have to go through in the selection process?

- a) Experienced level candidates must go through three steps.
- b) Freshmen must go through four steps.
- c) A & B

Answer: c) A & B

16. Do you believe the current selection process is effective?

- a. Effective
- b. Ineffective
- c. Requires modification
- d. There are no comments

Answer: a. Effective

17. What is the procedure for promotion?

- a) good customer interactions
- b) Quick work completion
- c) Recommendation by the "appropriate" person
- d) Work completion cooperation
- e) Work accuracy
- f) All

Answer: f) All

18. What types of remuneration and benefits does the company offer to its employees?

- a) Friendly environment

- b) remuneration package
- c) promotional opportunities
- d) Recognize and reward high-performing personnel

Answer: All of the above

19. Is there any training available for employees to improve their personal skills?

- a) Orientation program
- b) job-specific training
- c) Fundamental training
- d) Need-based training

Answer: All of the above.

20. What characteristics do you believe help a bank stand out in the long run?

Answer: Good corporate cultures, competitive benefit packages, efficient cost-control and potential customer engagement.

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