

INTERNSHIP REPORT ON

“Customize Employees Training To Increase Efficiency In NATIONAL BANK LTD.”

(This Report is prepared and submitted as a partial requirement for the fulfillment of the degree of Masters of Business Administration, BRAC University)

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Submission date: 26/08/2015

LETTER OF TRANSMITTAL



Date: August, 23, 2015

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Subject: Submission of the Term paper on customize employees training to increase organizational efficiencies.

Dear Sir,

I am pleased to inform you that I have completed the Term paper on “**customize employees training to increase organizational efficiencies of National Bank Ltd.**” I am in high spirits that now I can present it. Though due to shortage of time I face some difficulties to complete this report properly but I have tried my level best.

I, therefore, hope and pray that my report would quench your thirst and will leave up to your satisfaction

Sincerely Yours

Sharmin Yesmin

ID # 12264083

ACKNOWLEDGEMENT

First of all, I am especially grateful to our honorable course instructor **Nusrat Hafiz** for her kind and sincere guidance throughout these endeavors.

Secondly, I am extremely obliged to all employees of National Bank Ltd.

Although, this project was undertaken as a sole group venture, there are numerous individual who contributed to the “final product”. Therefore, we would like to thank all of them for their support and contributions for the completion of the research work.

EXECUTIVE SUMMARY

National bank Ltd is famous Private bank in Bangladesh. I find out some strong side of training by intervening and top level employee and questions development among the general employee. By questioner development I can observe the bank recruit qualified trainer for training. The instructor is most of time answering all valid questions. Based on the instruction it helps to increase the experience of the employee by getting different type of training program. Authority sometimes arrange job rotation program for increasing experience. Authority transfer system follows regularly but the employee is not like transform they are sometimes habited for their transfer. Authority arranges lecture related training. It creates heavy impact on mind. Visible training it very much impact on employee mind. This training increased work ability and image. NBL arranges temporary promotion. It is a perfect system. In the NBL training committee here junior member are also play rules in committee. Moreover NBL bank training program is much helpful to build up there employee experience and development. This report is prepared to determine “customize employees training to increase organizational efficiencies “of National Bank Ltd. This Bank have effective training department it follows the new technology, process. Here I have mentioned the training process to increase efficiencies.

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CHAPTER ONE

1.1 INTRODUCTION:

National Bank Limited (NBL) is a Banking Company registered under the Companies Act, 1994 with its Head Office at Dilkusha. The Bank undertakes all types of banking transactions to support the development of trade and commerce of the country. NBL's services are also available for the entrepreneurs to set up new ventures and BMRE of industrial units. National Bank Ltd., the only Bengali named new generation private commercial bank was established by a group of winning local entrepreneurs conceiving an idea of creating a model banking institution with different outlook to offer the valued customers, a comprehensive range of financial services and innovative products for sustainable mutual growth and prosperity. The sponsors are reputed personalities in the filed of trade, commerce and industries. The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customers' needs. The scenario of banking business is changing day by day, so the bank's responsibility is to device strategy and new products to cope with the changing environment. National Bank Ltd. has already achieved tremendous progress within only this years. The bank has already ranked as one of top quality service providers & is known for its reputation.

1.2 Scope of the Study

This report is about training which helps to increase efficiencies of existing employees of NBL.

Here training is very much significant for any organization. National Bank Ltd gives training to their employee, based on their working capability. Probation employee are given training after a certain period, by getting training employees are much more effective in their working areas. In our country training system is very poor but now days this training process is expanding in the organization. Training process is an indispensable part of banks and in fact for any organizations all over the world. Training process is used in a bank to increase the performance and efficiency of the individuals and the bank as a whole. Here is useful information about the overall Training process of NBL.

1.3 Objective the Study

Broad Objective

National Bank Ltd gathers all its assets, like employee, machine etc. By giving training all the employees become more productive and they are very much serious about the company goal. The bank has contribution for the national economy. To reach their goal the company gives their employee training & development process. To be in the top position, here the company takes several of the steps. This is significant over the organization.

Specific Objective

- First** Identify the training process of National Bank Limited.
2. To understand the training process of National Bank Limited.
 3. Getting the whole knowledge about the performance of National Bank Limited.
 4. How the training is effective to the various department of people.
 5. To get idea about the overall NBL banking system and its training and development process.
 6. To know about the overall banking activity of NBL bank.
 7. To find out the variety of the training and development used on the people with different level.
 8. To gather knowledge about the current scenario of NBL Bank Training process.

1.4 Methodology

This report is consisting of National Bank Ltd training method that helps to increase employee's efficiencies. Every report must be based on some data .This data collecting by two ways. One is primary data another is secondary data. So at the same way I make the report. I also follow this method.

This assignment based on both primary and secondary data. Moreover we make some questioner then the employee tick mark the answer. And some we collect by direct interview to some top level employee. For collecting data I take help from several books.

The secondary and primary resources are:

	Secondary	Primary
Data	Newspaper, magazine, Internet etc.	discuss, face to face questionnaire, etc

a) The primary sources of data and information:

1. Asking question to the employee of the bank.
2. Performing the work in the internship period.
3. Discuss with the staff.
4. Face to face conversation.

b) The secondary sources of data are as follows:

1. Human resource management related books.
2. National Bank Ltd annual report.
3. The bank web site.
4. Internet, Newspapers is also used to collect data.

1.5 Limitation of the Study

1. Office employee is always busy so it is difficult to collect information from the employee.
2. There is limited information available in the internet so to make a report many obstacle come in front of me.
3. Constrain of make the report is always available.
4. To make the report it is difficult to collect the necessary information.
5. Lack of practical knowledge here many problem come problem come to prepare this report.

CHAPTER TWO

2.1. History of the Bank

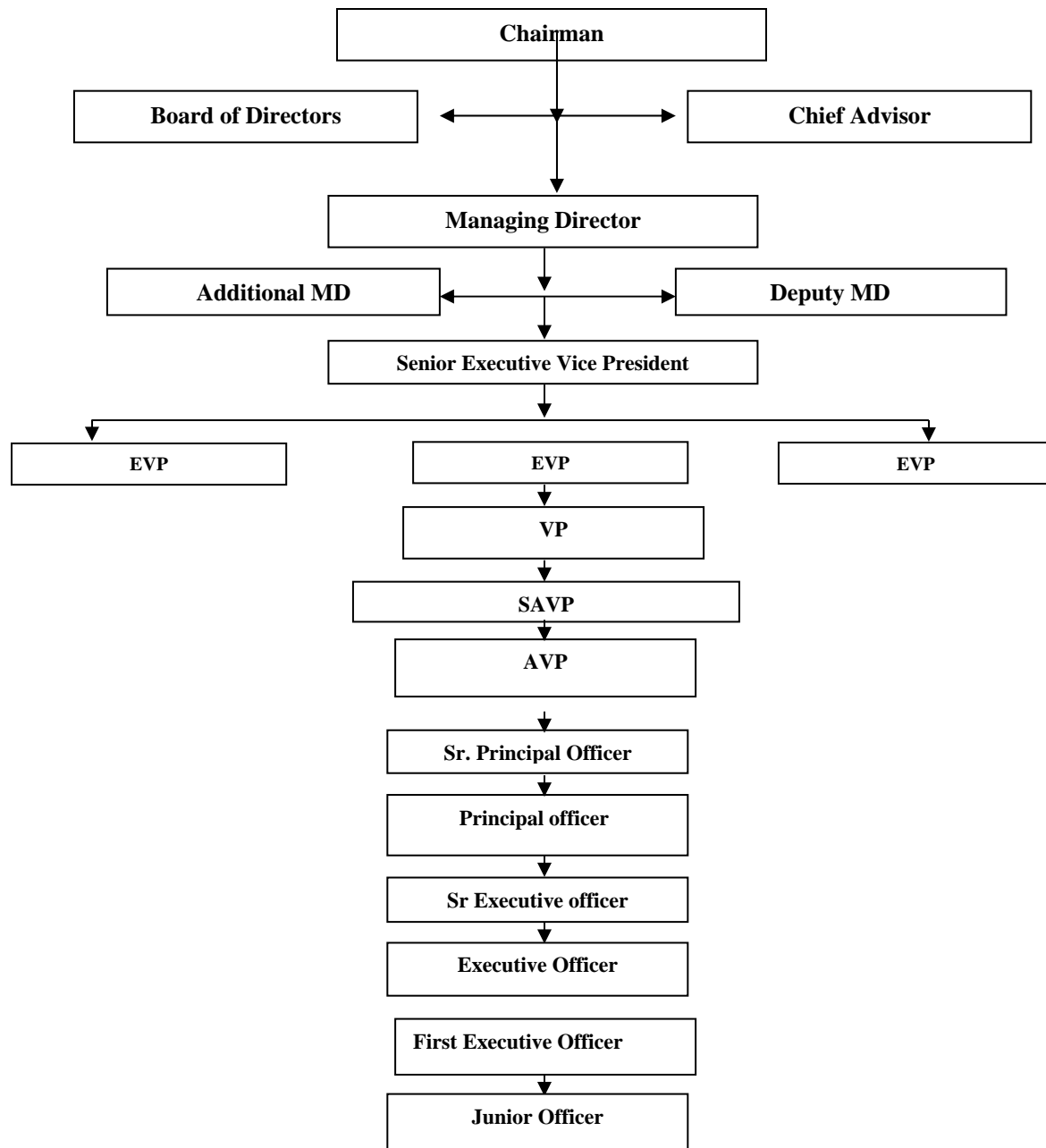
National Bank Limited has its prosperous past, glorious present, prospective future and under processing projects and activities. Established as the first private sector bank fully owned by Bangladeshi entrepreneurs, NBL has been flourishing as the largest private sector Bank with the passage of time after facing many stress and strain. The members of the board of directors are creative businessmen and leading industrialists of the country. To keep pace with time and in harmony with national and international economic activities and for rendering all modern services, NBL, as a financial institution, automated all its branches with computer networks in accordance with the competitive commercial demand of time. Moreover, considering its forthcoming future, the infrastructure of the Bank has been rearranging. The expectation of all class businessmen, entrepreneurs and general public is much more to NBL. At present we have 181 branches under our branch network. In addition, our effective and diversified approach to seize the market opportunities is going on as continuous process to accommodate new customers by developing and expanding rural, SME financing and offshore banking facilities.

The then President of the People's Republic of Bangladesh Justice Ahsanuddin Chowdhury inaugurated the bank formally on March 28, 1983 but the first branch at 48, Dilkusha Commercial Area, Dhaka started commercial operation on March 23, 1983. The 2nd Branch was opened on 11th May 1983 at Khatungonj, Chittagong.

2.2. NATIONAL BANK SERVICES / PRODUCTS OFFERED:

- ❑ Deposit schemes
- ❑ Remittance and collection
- ❑ Import & Export handling and financing
- ❑ Corporate Banking
- ❑ Loan Syndication
- ❑ Project Finance
- ❑ Retail Banking
- ❑ Investment Banking
- ❑ SMS Banking
- ❑ Internet Banking
- ❑ Lease Finance
- ❑ Hire Purchase

2.3. Structure of the organization:



2.4. VISION

To become a leading banking institution and to play a pivotal role in the development of the country.

2.5. MISSION:

- Anticipating business solutions required by all customers everywhere and innovatively supplying them beyond expectation.
- Setting industry benchmarks of world class standard in delivering customer value through our comprehensive product range, customer service and all our activities.
- Building and exciting team based working environment that will attract, develop and retain employees of exceptional ability who help celebrate the success of bank's business of bank's customers and of national development.
- Maintaining the highest ethical standards and a community responsibility worthy of a leading corporate citizen.
- Continuously improving productivity and profitability and thereby enhancing shareholder value.

To mobilize resources from within to contribute to development and growth of the country and also to play a catalyst role in the formation of capital market.

2.6. STRATEGIES:

- To manage and operate the Bank in the most efficient manner to enhance financial performance and to control cost of fund
- To strive for customer satisfaction through quality control and delivery of timely services.
- To identify customers' credit and other banking needs and monitor their perception towards our performance in meeting those requirements.
- To review and update policies, procedures and practices to enhance the ability to extend better service to customers.

- To train and develop all employees and provide them adequate resources so that customers need can be reasonably addressed.
- To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion
- To cultivate a working environment that fosters positive motivation for improved performance
- To diversify portfolio both in the retail and wholesale market

2.7. Objectives:

- To create new opportunities for its clients.
- To give customized services and maintains harmonious banker-client relationship.
- To contribute towards formation capital, growth of savings & investment in trade, commerce & industrial sectors.

2.8. Human Resource Division:

The necessary of having an efficient Human Resource Division is one of the unique requirements for the success of any business organization. National Bank Limited unlike other commercial banks has a proficient Human Resource Division that deals with recruitment and manpower planning, performance evaluation, disciplinary actions, promotion, cadre charge, employee service rules and benefits, training and development. An Executive Vice President leads this division with the assistance of a Vice President.

2.9.Job Description:

I am currently working in the FDR and Clearing dept under general Banking. The main responsibility of FDR dept is to convince parties to open FDR in the bank. Meeting target provided by the company is another key responsibility. In clearing section the main responsibility is to convince the big clients to open account in the bank as per the target. I have to maintain monthly scheme. Processing cheque for the clients is another responsibility.

CHAPTER THREE

“Customize Employees Training To Increase Efficiency”

DEFINITION OF THE TRAINING

3.1. Meaning and Definition of the Training:

Training is to improve current or future employee performance by increasing an employee's ability to perform through, usually by changing the employee's attitude or increasing his or her skills and knowledge.

- Training refers to improvement in required skills and knowledge of the employees in short run. Example: Training given to improve skills in order to improve skills for making outbound calls.
- Education is the process of increasing the level of knowledge and understanding. Therefore, training is the "know-how" and education in the "know-why". Essentially, organizations are concerned with increasing the know how of the employees. Thus, employee training is what companies are mostly concerned with.

3.2. Purposes of Training programs at National Bank Limited:

- Improve various facts of job performance such as quality and quantity.
- Overcome deficiencies in job performance.
- Teach new employee how to perform their jobs and orient them to the organization.
- Comply with government regulations for upgrading selected minorities and women.
- Help employees adapt to changing technology.
- Allow for integration of organizational and individual goals. When employees are being developed, trained they often believe that what they are doing is benefiting both themselves and the organization.
- Bring about long term, gradual strengthening of the organization. It is commonly believed that a well-trained work force improves organization effectiveness.

3.3. Training at National Bank Limited:

The training programs are provided to employees to develop them for their future. Through the development of present employees, the department reduces the company's dependence on hiring new workers. The term training is often used in reference to programs for lower ranking employees, while

development is reserved for higher ranking employees. Although this distinction is seldom used now-a-days, the overall emphasis is on total human resource's optimum utilization.

The management of National bank Ltd perceives training in a different way. They do not treat it as an expense, rather they think of it as an investment on their own people for future, which will result in skilled and educated people. Generally National Bank Ltd conduct training program for each and every employee and they have their own training department for this purpose.

The general training programs for current employees conducted by NBTI (National Bank Training Institute). If the employee needs any specific training and he/she thinks that it is required for their career development they can apply for one. If the employee is not performing strongly in any of his work, the immediate manager can advise for one.

The training programs are also selected on the basis of past experience and future need. Especially in the selling department, which is changing continuously, future vision is likely to be more important. So the four bases can be shown in the following figure:



3.4. Employee training method of NBL:

After successful selection process they start their own strategy to make a very effective man power. They have divided their training process in the following sections. All this training are arranged and taken by support segment.

- Service mind set.
- Service based training.
- Value added service based training.

- Computer skill.
- Diversity.
- Ethics.
- Human relations.
- Communication.
- Quality initiatives.
- Safety.

3.5. Type of training programs:

For fresher, foundation courses on elementary knowledge of banking are organized. Specialized courses on the area like credit, foreign exchange, accounts, inspection and marketing etc. are meant for officials working in those areas. Higher level courses are run on specific knowledge area. Certain courses are a blend of different knowledge areas. In addition, certain priority programs are also being conducted by the academy. These include programs on Basel-II Accord, productivity Improvement, Money Laundering Prevention, new skill required to perform new jobs. The basic training is:

1. **Workshop:** It's a very short time training procedure which tenure 2 to 3 days training has given by this workshop. No examination has need on this training.
2. **Experience officer training:** This training is taken desk wise or various purposes. It could be short and long time both. Short term has given by the department and long term training has given on BIBM or other institution.

3.6. Training as a Process in National Bank Limited:

Training has most emphasis to achieve the organizational objectives.

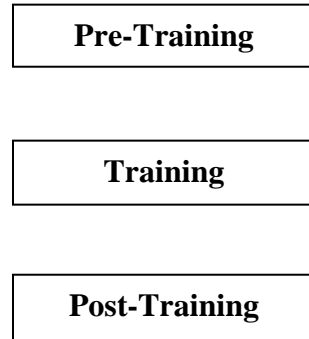


FIG: 2. THE BASIC TRAINING PROCESS IN NATIONAL BANK LIMITED.

3.6.1. Pre-training: This is before training stage, where reason for training and types of training are determined.

3.6.2. Training: As stated earlier, is the process to increase the attitudes skills, and abilities of the employees to perform specific jobs.

3.6.3. Post training: This stage contains the evaluation of the training. It shows whether the training is effective or not.

3.7. The Reasons for Employee Training in National Bank Limited:

Training can be initiated for a variety of reasons for an employee as well as the group of employees:

- When a performance appraisal indicates performance is not up to the mark then there is a need for training.
- Helps people to identify with the goals
- Improve relationship between boss and subordinate.
- Helps to prepare guidelines for different types of work.
- Provides information for future needs in all areas of the organization
- Helps individuals in making better decisions effectively increasing the problem solving abilities.
- To eliminates fear in attempting new works.

3.8. Training in National Bank Limited:

The training in Consumer Banking and in fact to all department of National Bank Ltd is given by its human resource department. There is no specific topic that training is given on a routine basis. It varies from time to time and according to the need of the bank. Here are some training courses that are given to employees in Consumer Banking and other department:

- ❖ English communication.
- ❖ Computer skills.
- ❖ Written for professionals, Stress management.
- ❖ Time management.
- ❖ Basic accounting.
- ❖ Decision making process.
- ❖ Problem solving process.
- ❖ Job related technical training.
- ❖ Leadership, Personal management.
- ❖ Company rules and procedures.
- ❖ Interpersonal communication.
- ❖ Team work, Common goal
- ❖ Office management, Service quality
- ❖ Major investment decision criteria.

3.9. Steps of training of National Bank Ltd:

National Bank Ltd follows the following strategies to provide training to its employees:

3.9.1. Creating Learning Environment:

As learning involves a permanent change in behavior, therefore National Bank Ltd provides an emphasis on creating a learning environment within the bank for the personals. For employees to acquire knowledge and skills in the training program and apply this information in their jobs the training program needs to include specific learning principals and therefore it is necessary to have a learning environment within the organization.

According to HR Manager of National Bank Ltd, they create the learning environment within the bank through following ways:

- Informing objectives of learning to the employees.
- Providing learning guidance to the employees through verbal cues with proper combining sequence and larger meaningful context.
- Providing feedback on degree of accuracy and timing of performance to the employees during their on job time.
- Selecting and supplying the necessary and modernize training material to the employees. Usually National Bank Ltd uses the following training materials as shown below:

3.9.2. Materials:

- a) Well-qualified instructor.
- b) Computer.
- c) Overhead projectors.
- d) Slide projectors.
- e) White board.
- f) Markers.
- g) Graphs and charts, etc.

National Bank Ltd assures the availability of its training materials to its trainees. Also it ensures a friendly and encouraging classroom to its trainees. Unlike most other training centers, the class

rooms of National Bank Ltd are well maintained and clean. The positive points of the classroom are as below:

- a) Clean.
- b) Carpeted Floor.
- c) Air-Conditioned.
- d) Bathroom Facilities.
- e) Water Dispenser (mineral water -hot or cold).
- f) Single desk-chairs.
- g) Big open spaces to give breathing space.
- h) Enough space for trainer to teach and move about.

3.9.3. Free flow of necessary information:

National Bank also creates learning environment informally such as arranging picnic, tour, debate competition, cultural program (specially done in Consumer Banking) etc.

3.9.4. Selecting Training Methods:

A number of different methods can be used to help employees acquire new Knowledge, skills, & behaviors. Survey results suggest that videotapes, lectures, one-on-one instruction, and simulations are the most frequently used training methods. National Bank Ltd HR authority believes that training is major thing to achieve organizational goals precisely. Therefore, they strictly follow modern and sophisticated training process that is attributable on their existing employees. Throughout National Bank Ltd and in Overall Banking, in order to provide training to its top-level and mid-Level executives NBL uses the following training methods:

NBL overall training methods are divided into two broad categories.

These are:

- a) **On The Job Training.**
- b) **Off The Job Training.**

On the job training:

On the job methods refer to the methods that are applied in the work place, when the employees are actually working. Virtually every employee of NBL gets on the job training when he or she joins the National Bank Ltd. They use this training process for newly hired employees, upgrading the skills of experienced employees when new technology is introduced, cross-training employees within a department (happens frequently in Consumer Banking) or work unit and orienting transferred or promote employees to their new jobs. NBL applies on the training technique for training their employee. Those are:

- Job instruction training
- Job rotation
- Internship

Bank does not follow the entire job training properly.

Off-the-job training:

Off -the-job training NBL covers the following method:

❑ **Presentation Techniques:**

NBL uses presentation techniques for presenting new facts, information, different philosophies, and alternative problem solving solutions through traditional classroom instruction, distance learning, and audiovisual techniques.

❑ **Classroom instruction:**

Despite new modern techniques, classroom instruction remains a popular training method to different organizations and NBL is no exception.

❑ **Audiovisual technique:**

To improve communication skills, interview skills, and customer service skill NBL in Consumer Banking uses this technique where overheads, slides, and video are used.

❑ **Temporary promotion.**

❑ **Committee to junior board.**

3.10. Post- Training Definition:

In simple sense, post-training refers to the evaluation done after the training program is completed. It measures the benefits and cost of the training program in qualitative as well as quantitative forms, National Bank Ltd uses both forms of this information to evaluate its training program. Examining the outcomes of program helps to evaluate the training effectiveness.

In NBL, the training program is evaluated in the following ways:

- To determine whether the program is meeting the objectives or not.
- To determine whether trainees believe that the content and administration of the program were satisfactory.
- To determine the financial benefits and costs of the training program.

- To compare the costs and benefits to different training programs to choose the best program
- To market training programs and services to different clients

3.11. Steps of Post- Training in NBL:

During post-training NBL follows the following strategies to evaluate its training programs:

3.11.1. Identification of Training Outcomes:

In order to evaluate the overall training programs to increase efficiencies and also other departments of NBL, the first step uses by the HR Manager is to identify the training outcomes that can be categorized into four categories:

- Cognitive
- Skill-based
- Affective
- Result.

To collect the above training outcomes in NBL, the following methods are performed:

- Surveys.
- Observations.
- Focus groups, and
- Personnel records

CHAPTER FOUR

“Evaluating the Employee Efficiency”

4.1 Sample Questionnaire Survey on training in increase efficiencies of National Bank Limited

I am a student of Brac University. I am doing my internship in National Bank Limited, Mohakhali Branch. I want to study about customize employee training that helps to increase efficiencies of NBL, MB. So your valuable information is very much essential for my study. I am also ensuring you that your provided information will be confidential and private and it will be used for my internship report only. Please fill up the sample questionnaire.

Name: _____.

Gender

- Male
- Female

1. Are training needs regularly assessed at your organization?

- Yes
- No

2. Do you agree that after training program if employees fail to achieve organizing goal then training needed for those employees?

- Strongly agree
- Agree
- Somewhat agree
- Disagree
- Strongly disagree.

3. Did NBL meet your expectations of training that increasing efficiencies of employee?

- Yes.
- No

4. Do you think that after receiving the training, employees are able to give better services to their client?

- Yes.
- No

5. Do you think after receiving the training, employees can do much better performance regarding knowledge than without training?

- Yes
- No

6. Do you think that the training given to your employees is helps to increase the capacity to find out the solution of any problem by them?

- Yes.
- No

7. Do you think that the training given to your employees, that reduces the dependency in terms of decision making?

- Yes.
- No

8. Do you think that your employees can take decision or can find out any solution without any assistance?

- Yes
- No

CHAPTER FIVE

5.1 RECOMMENDATION

For the probable solutions of the identified problems ensure better progress to NBL Bank in future, some necessary steps are recommended below on the basis of collected data, observation, expert staffs opinion and my knowledge and judgment. If the entire banking system is fully online on computerized system then they satisfy the customer buy providing fast service with minimum service charge.

NBL should ensure networking system among its branches then it could easily transfer data within short time.

The NBL needs the transparent recruitment & selection for training because after the training this employee will carry or increase the Bank Reputation by performing more efficiently and by giving better outputs.

Training, most of the time should be done with the expert people. But often the bank uses their new employee to take the training class.

Bank need to maintain proper succession plan because this helps to increase employee efficiency as well as will help them to grow, develop and sell their product, help the Bank to achieve the future goals.

NBL Bank should give more attention to advertisement for creating more attraction among its customers, which is helpful to collect more deposits and increase investments scope. That's why bank should give emphasis on advertisement in various media like TV, News Paper, Internet and Billboard.

- ✓ It's very important for an organization to ensure that the training will be providing the selected employees to increase their efficiencies, must be appropriate and related to the job.
- ✓ Decision making is one of the important elements for an organization so be ensure that the training will increase their knowledge so that they can take decision without any assistance.

- ✓ Be ensuring that the employee is benefited by the training in terms of reducing the dependency in workplace.

- ✓ The entire department should be well informed regarding their goals and objectives. It is essential to execute company objective into individual target.

- ✓ A philosophy of working for the customer instead of working for boss must be introduced.

- ✓ Job description should be clarified and proper training facilities should ensure to improve the performance of bottom line management.

- ✓ It was observed that the officers of NBL have to spend more time in preparing vouchers; this can be avoided by the automation.

- ✓ NBL should develop online banking system to compete with other commercial banks.

- ✓ The Bank has the provision of internship but there is no organized program for internship.

CHAPTER SIX

6.1 CONCLUSION

There are a number of private commercial bank, nationalized commercial banks and foreign bank operating their activities in Bangladesh. The NBL bank ltd is one of them. For the future planning and the successful operation for achieving its prime goal in this current comparative environment this report can be a helpful guideline

I can say truly that I have enjoyed my internship at NBL bank from the first day. Moreover, internship programs that is mandatory for my MBA program, although it is obviously helpful for my further thinking about my career.

Banks always contribute towards the economic development of a country. Compared with others bank, NBL is contributing more by investing most of its funds in fruitful projects leading to increase in production of the country. It is obvious that right channel of banking establish a successful network over the country and increase resources; will be able to play a considerable role in the portfolio of development in developing country like ours.

NBL is playing its leading role in socio-economic development of the country. It has been rendering its banking services with the needs of the nation to cope with the demands of the people in the country. By doing many other works for state in society, NBL bank has emerged as the pioneer of playing key role in the country,

Recently NBL has perform very well to quarter and evaluation, I strongly aspect it will do must better in its future years.

CHAPTER SEVEN

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