

NRB Global Bank limited started operation on 23rd October, 2013 with corporate slogan “Great Experience”. Taken together with the whole nation we want to grow and prosper.

Internship Report on “Recruitment & Selection Process” NRB Global Bank limited

BY S.M.AL-AMIN

BRAC University

INTERNSHIP REPORT ON “RECRUITMENT & SELECTION
PROCESS”

NRB GLOBAL BANK LIMITED

(NRBGB)

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LETTER OF TRANSMITTAL

Arifur Rahman Khan

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Subject: Internship report on Recruitment and selection process on NRB Global Bank Limited.

Honorable Sir,

With great pleasure, I hereby submit my internship report on Recruitment and Selection process on NRB Global Bank Limited that you have approved and assigned as a compulsory requirement to complete my BBA program. I have tried my level best to put all the thing which are related with my internship report.

I have learnt a lot during my internship period, which I could not have learnt from text book. The knowledge I have gained will certainly help me in my job career and so on.

I hope that this report will has been to your expectation. If any clarification is needed about this report it will be my pleasure to clarify it to you.

Sincerely

S.M.AL-Amin

Id 11104046

BRAC Business School

BRAC University

LETTER OF ACCEPTANCE

This is to certify that this internship report titled “Internship report on Recruitment and selection process on NRB Global Bank Limited” is bonafide work of Mr. S.M.AL-Amin who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported here in does not form part of any other project or dissertation on the basis of which a degree or a word was conferred an earlier occasion on this or any other candidate.

Countersigned by

ArifurRahman Khan

Lecturer

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ACKNOWLEDGEMENT

First off all I would like to thanks to my Almighty Allah for giving my strength I needed to complete my internship period.

A warm thanks goes to those people who has deliberately encouraged me during my internship period. I would like to convey my deepest respect to my supervisor Mr.Ekram Elahi, senior vice president and branch manager of NRB Global Bank Limited, Uttara Branch. I would also like to thank my mentor Ariful Rahman khan, lecturer Brac Business School, who has motivated and helped me throughout my internship period and also helped me to complete my report. Without the help of my mentor I couldn't have completed this report.

Throughout my internship period I was in touch with Salman Saif , Trainee Assistant Officer , Corporate head office and Arman Ud Dowla , Trainee Assistant Officer , Uttara Branch who also helped my during my internship period with information regarding recruitment and selection process which takes place in NRB Global Bank limited.

Lastly, I would like to thank Mr. S.M.Shahab Uddin, Deputy General Manager, Bangladesh Bank, who deliberately provided me the opportunity to do my internship in NRB Global Bank Limited.

EXECUTIVE SUMMARY

THIS REPORT SHOWS THE RECRUITMENT AND SELECTION PROCESS OF NRB GLOBAL BANK LIMITED. TO COMPLETE THE STUDY I HAD TO WORK IN THE HR DEPARTMENT OF THE BANK. DURING MY INTERNSHIP PERIOD I GATHERED LOADS OF KNOWLEDGE ABOUT RECRUITMENT AND SELECTION PROCESS AND POLICIES. NRB GLOBAL BANK LTD BELIEVES THAT SPONTANEOUS STRONG PERFORMANCE ALONG WITH STRONG INTERPERSONAL SKILLS, EFFECTIVE COMMUNICATION AND WORK KNOWLEDGE WILL BE THE PILLAR FOR AN INDIVIDUAL'S SUCCESS. ACCORDING TO THE HR SPECIALISTS OF NRBGB "THE HUMAN RESOURCES ARE THE MOST VALUABLE ASSETS FOR THE BANK" THE BANK IS COMMITTED TO RECRUIT HIGH-POTENTIAL EMPLOYEES AND PROVIDE THEM THE MOTIVATIONS, TRAININGS, WORKING ENVIRONMENT AND COMPENSATION PACKAGE WHICH THEY NEED TO PERFORM AT THE HIGHEST LEVEL AND SO.

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Welcome to a great banking experience

Our Gulshan Corporate Branch starts its operation
today at Khandker Tower, 94 Gulshan Avenue
Gulshan 1, Dhaka 1212

NRB Global Bank
great experience 

CHAPTER 1

SCOPE OF THE STUDY

OBJECTIVES OF THE STUDY

METHODOLOGY OF THE STUDY

LIMITATIONS OF THE STUDY

SCOPE OF THE STUDY:

The essential of the study is to go through the “Recruitment and Selection” process of NRB Global Bank Limited. In this project I tried to cover overview of NRBGB’s objective, function, management, recruitment and selection process & policy. Also given the problems regarding recruiting and selection process and some recommendations.

OBJECTIVES OF THE STUDY

The objective of the report is to find out recruitment and selection process takes place in NRB Global Bank Limited.

METHODOLOGY OF THE STUDY

Primary data sources:

1. Face to face conversation with clients and officials.
2. Practically office work.

Secondary data sources:

1. Documents from bank
2. Website of Bank
3. Different reports of banks.

LIMITATIONS OF THE STUDY

Human resource department is not an easy department to go through. There are loads of secrecy in this department not only in this bank but in every organizations. It was vert tuff for me to come up with the inside news of the bank.

As I had only three weeks in this department due to time constraint I think I have done my level best to provide all the info’s regarding this internship report with is about recruitment and selection process of NRB Global Bank Limited.

CHAPTER 2

HISTORY

MISSION OF THE BANK

VISION OF THE BANK

PROFILE OF NRBGB

HIERARCHY OF NRB GLOBAL BANK LIMITED

SUPPORT STUFF'S

HR VISION

FUNCTIONAL STRUCTURE OF HUMAN RESOURCES DIVISION

HISTORY

Since Bangladesh Bank approved nine banks as fourth generation banks in which, three banks have the funding of non-resident Bangladeshi (NRB) people. NRB Global Bank Limited is one of those three banks to materialize the dream of people having the goal to keep Bangladesh well connected with other advanced nations. It is the brainchild of 25 (twenty five) well reputed visionary Non-Resident Bangladeshi (NRB) people residing in different countries of the world. It has been approved by the regulatory bodies in 2013 to operate business in banking of Bangladesh.

After hard labor of almost three years complying with all regulatory rules and regulations, it has got the final approval on July 25, 2013 from the regulatory body to run the banking business in Bangladesh. Gradually, the mentioned brainchild of those NRBs has become the reality.

Head office of this bank has already been formally inaugurated on September 09, 2013. Its head office is situated at Khandker Tower, 94 Gulshan Avenue, Gulshan 1, Dhaka 1212, which is a great example of postmodern structure and one of the finest buildings in Bangladesh. Even, this bank has opened its first branch at the same premise on October 23, 2013. (NRB Global Bank Limited , 2013)

MISSION OF THE BANK:

1. Building confidence for the non-residential Bangladeshi for investment.
2. Straightening remittance.
3. Matching technologies with the correspondences of well qualified professionals and experienced sponsors of the Bank.
4. Create well work environment for Employees.(NRB Global Bank Limited, 2016)

VISION OF THE BANK

To become a brand in the financial sector by offering service excellence and creating values for everybody through transparencies, technologies, innovation & integrity.(NRB Global Bank Limited , 2013)

GOAL OF NRB GLOBAL BANK

To Provide “Great Experience” of Banking at Home and Abroad.

(NRB Global Bank Limited , 2013)

PROFILE OF NRBGB:

Particular	Date
Getting NOC from Bangladesh Bank	June 19, 2013
Consent from BSEC for raising Paid up Capital	July 07, 2013
Date of Incorporation from RJSC	July 21, 2013
Date of Commencement of Business	July 21, 2013
License from Bangladesh Bank for Head Office	July 25, 2013
Listed as a Bank	July 29, 2013
Opening the Head Office	September 09, 2013
License from Bangladesh Bank for Gulshan Corporate Branch	October 10, 2013

(NRB Global Bank , 2013)

HIERARCHY OF NRB GLOBAL BANK LIMITED

The Organizational Structure of NRBGB

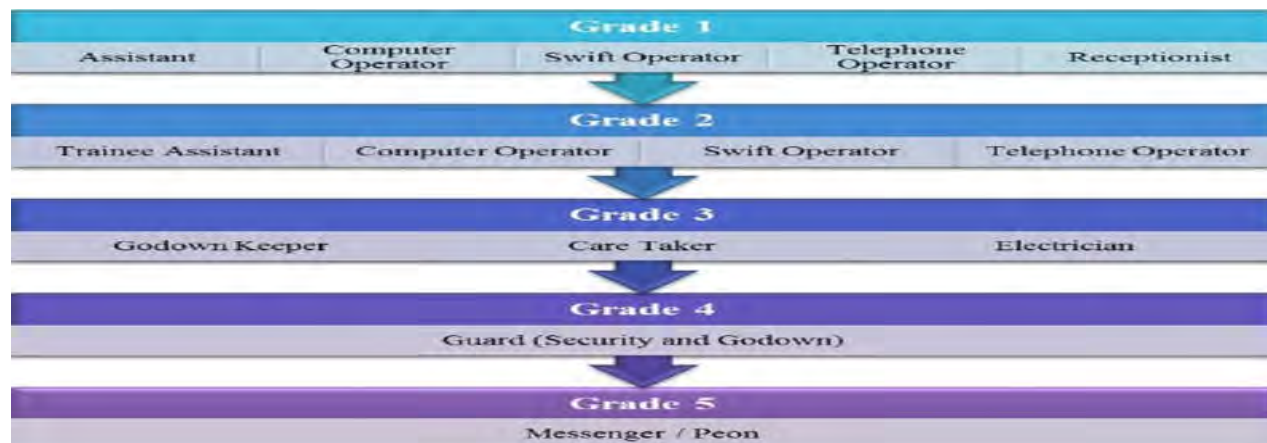
Managing Director
Additional Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
First Vice President
Senior Assistant Vice President
Assistant Vice President
Senior Principal Officer
Principal Officer
Management Trainee Officer
Senior Officer
Officer
Trainee Officer
Supporting Staff

(Collected picture)

Trainee assistant officer, junior officer are considered as the entry level post for any individual who has completed his/her graduation. Management trainee officer is also an entry level position any one can apply who has completed his /her post-graduation.

From the senior officer post to senior principle officer these post are the mid-level officer after the senior principle officer all the post are the higher level officers. The promotion time takes normally about a year long. For example if trainee assistant officer wants to get promoted to junior officer it will take a year long. Sometime it takes more than a year.

SUPPORT STUFF'S



(Internet picture)

Telephone operator, peon, Clark, front desk people, these are those people who are known as supporting stuffs. Supporting stuffs are those who play a vital role in any organization.

NRB Global Bank Ltd believes that spontaneous strong performance along with strong interpersonal skills, effective communication and work knowledge will be the pillar for an individual's success.

According to the HR specialists of NRBGB "The human resources are the most valuable assets for the Bank" the bank is committed to recruit high-potential employees and provide them the motivations, trainings, working environment and compensation package which they need to perform at the highest level and so.

The Bank promotes the importance of ethical behaviors in its employees. They have or need to act according to the code of conduct. They are not allowed to do any kind of unethical doings in their duty times.

HR Vision: Best managed, most productiveness and cost efficient workforce among local banks in Bangladesh.

Functional structure of Human Resources Division: There are total 12 human resource person engaged in human resource division to deal with human resource activities. The head of human resource who is also the vice president and in the absence of the head of HR additional managing director conducts all the activities which are done by the employees. For recruitment managing director (MD) will provide its final decision. The recruitment panel is headed by the managing director of the NRB Global bank limited.

CHAPTER 3

MY



INTERNSHIP

ACTIVITY

INTERNSHIP ACTIVITIES

I have been working as an intern in NRB global bank limited from 6th October 2015 to 16th December 2015 total 70 days. In this time period I have learnt so much that I could not have learned in the class rooms. I was in the head office for total 3 weeks in the human resource department and worked there with the officials in the bank. The human resource department deals with recruitment and selection, forecasting, head hunting activity, salary, employee orientation and so on. After that I was transferred to the utara branch which deals with the general banking activity. General activity includes check clearance, bank account opening, and cash withdrawal for clients and so on. The general banking activity is very important for the bank because these branches directly deals with their respected clients.

The Human Resource division of NRB Global Bank limited has four functional unit. These units deals with various activities regarding HR activity in NRB Global Bank. Now I am going to illustrate my activities and findings of these four functional units of the bank.

Resource Planning Unit- in this unit I have helped my senior officers to sort out the CV's of the new recruitment. I have contacted with those applicants who has been shortlisted for written exam and also asked them to collect their admit card.

Career Development Unit- In career development unit I had deal with the new interns and provide the new interns with the appointment letters and also I have also prepared the interns certificates for those individuals who have already completed their internship.

There are also two more units, **Compensation management unit** and **performance management unit**. Due to lack of time I did not get the chance to work in these two units.

For about three weeks I worked in the HR department of NRB Global Bank. After that I was transferred to Uttara branch. In Uttara branch I have conducted many general banking activities. I have learnt how to open a bank account. What are the procedures to open an account I have also learnt about check clearing and its procedure. The high value check and low value check, and which software is used to do these activities. Temenos 24 or t24 is the software which is used for check clearing procedure.

In NRBGB, different types of services that I did are given below in short-

- I. Opening bank account
- ii. Sending thanks letters to the new customers who are new in the branch.
- iii. Issuing cheques books.
- iv. Issue voucher of transfer money
- v. Received cheques of different bank for collection and send it to clearing house for collection.
- vi. Registered outward cheques in register book
- vii. Checking account balance of clients.
- viii. Closing a bank accounts
- ix. Giving cheques books.
- x. Supervise the loan and foreign trade documents

CHAPTER 4



RECRUITMENT & SELECTION PROCESS

RECRUITMENT CHANNEL

INTERNAL RECRUITMENT PROCESS OF NRBGB

RECRUITING & SELECTING PROCESS CYCLE

RECRUITMENT AND SELECTION POLICY

RECRUITING PROCESS OF NRB GLOBAL BANK LIMITED

NRB Global Bank begins its recruitment procedure when fresh employees are needed and it is conclude the process when all applications are submitted. HR division of NRB global bank screens out the applicable ones, and rejects that application which is not according to the company's recruitment policy. Recruiting an employee it's a long procedure and expensive too. Recruiting too many times is not good for any company, it shows that inner environment or work environment is not good. So people move on to a new company.

While recruiting an individual certain thing needs to be checked first.

1. Work environment
2. Communication environment
3. Conflict management
4. Motivational strategy
5. Incentives

NRB Global Bank Limited follows the following process to recruit candidates:

Personal planning & vacancy Announcement: The NRB global bank human resource or recruitment division is headed by the head of human resource department, in addition sometimes additional managing director leads the human resource department in the absence of head of human resource department. The recruiting process starts when the human resource department receives requisitions for recruitment from any department or branch of NRB global bank.

Decisions about the positions which are needed to be filled are taken by the HR department by engaging in personnel planning and forecasting. HR department of NRBGB sends a notice to the branches where vacancy post needed to fill to know about their desired personal needs. Below I have given some entry level post requirement.

TAO (TRAINEE ASSISTANT OFFICER)

- Minimum Graduation from any discipline.
- Graduation Degree from any public university and UGC approved private universities.
- No 3rd class/division result is accepted

- Age – maximum 27 years
- Experience - No needed.

WEB – BASED RECRUITMENT PROCEDURE JOB CIRCULAR OF NRB GLOBAL BANK LIMITED.

NRB Global Bank Job Circular 2015

Branch Operations Manager (Khulna, Bogra, Sylhet)

Requirements:

MBA/ MBM/ Masters in any discipline having no third division/class in any examination.

Experience:

Minimum 8 year(s) experience in Branch Management and Banks

Additional Requirements:

- Age At most 45 year(s)
- The applicants must have substantial experience in Branch Operations with at least 03 years working experience as Branch Operations Manager in any commercial bank preferably in Khulna, Bogra, Sylhet Region.
- Age will be calculated as on April 30, 2015.

Responsibilities:

- Sound knowledge in Branch Operations, Relationship Management, Leadership Capability and be highly committed to customer services.
- Procuring New Potential Business for the new Branch of the Bank.
- Administrative quality to run a full service branch office i.e. Cash Management, General Banking, Foreign Trade etc.
- Knowledge on different types of Banking Software, Loans and advances.
- Should have a willingness to train the fellow employees of the Branch.
- Providing a superior level of customer relations.
- Promoting the Bank's Products through improved service culture; proper guidance and staff motivation;
- Achieving individual and branch sales targets through new business sales, referrals and retention of account relationships.
- Ensuring conformity with Bank policies and procedures.

Location: Khulna, Bogra, Sylhet

FOR JUNIOR OFFICER/CASH OFFICER:

- Minimum graduate degree from any discipline. MBA /Master degree holder will be given extra preference.
- Graduate Degree from any public university and UGC approved private universities.
- No 3rd class/division result is accepted.
- Age- maximum 27 years.
- Experience - No needed.
- Probation period – 1 year.

FOR MANAGEMENT TRAINEE OFFICER (MTO)

- MBA/MBM/Master's degree from any discipline - Business administration, Management, Development studies, Economics, Finance, Accounting, MIS, Marketing.
- GPA- Minimum 3.0 out of scale 4.0
- MBA/MBM/Master's Degree from any public university and UGC approved private universities.
- No 3rd class/division result is accepted.
- Age- maximum 30 years.
- Experience - No needed.
- Probation period – 1 year

FOR SENIOR OFFICER (SO)

- MBA/MBM/Master's degree from any discipline - Business administration, Management, Development studies, Economics, Finance, Accounting, MIS, Marketing.
- GPA- Minimum 3.0 out of scale 4.0
- MBA/MBM/Master's Degree from any public university and UGC approved private universities.
- No 3rd class/division result is accepted.
- Experience – Minimum 2 years relative work experience with bank or any other reputed company.
- Contract- 5 years

RECRUITMENT CHANNEL

NRB Global Bank limited recruits their employees through 2 channels.

- Internal channels
- External channels.

Internal recruiting channels: Existing pool of employees are important sources of internal recruiting channel. Existing employees know the bank very well then new ones. Internal candidates can easily blend in with the organization. Basically NRB global do this internal recruitment when experienced employees are needed to fill up the vacant position.

External Recruitment Channel: Sometimes inner sources of the company are not quite significant for the vacant post. In these scenarios the human resource division needs to look outside the bank.

MTO (Management Trainee Officer), ATO (Assistant Trainee Officer), JO (Junior Officer) these post are filled through external channels. The external channels are described below.

That are-

- Advertising- Advertising through national daily Bengali or English newspaper is the most popular channel. At the same time social media, job based websites are another effective and efficient way to advertise. Prothom alo.com, bdjobs.com are some of the most popular job sources.
- Employee referrals- Employee referral is also done at some point. But for MTO post it does not happen practically speaking.

SELECTION PROCESS OF NRB GLOBAL BANK LIMITED

Gathering of Applications- Once the recruitment process is finished, NRBGB moves towards the selection process which begins with the gathering of application forms through online. After gathering all the application they investigate the forms and decide who will sit for the written exam or not. If the application does not meet the bank's desired requirement then the application will not be selected.

Informing Candidates- After short listing of the application or CV's human resource department contact the candidate about the written test (Entry level) or interview (upper-level). Now for the written test, the bank provides admit cards for the applicants. The applicants needs to collect the admit card through online process.

Written Tests- NRBGB is concerned to pick the best candidates for the jobs. After shortlisting the candidates from the earlier stages, the selected applicants sit for the written exam. The written test measures:

- i. Mental ability
- ii. Logical ability
- iii. Numerical ability

The written exam question contains magmatic problems, logical reasoning, sometimes and essay writing and so on. NRBGB takes written test for entry level positions, for example Trainee assistant officer (TAO) and for MTO (Management Trainee Officer) level. After the written test the top marked candidates are called for interview. Before that document check is also conducted.



Document Check- One of the most important element of selection process is document check. The bank's authorized employees check all the documents carefully. If any false information is found the application will be disqualified. If any applicant have criminal record the bank will not accept the applicant. In document check, the bank check institutional results of school, colleges and universities.

Interview- After the written test, those who passed the written test are called for interview. In interview session applicants are asked various questions. The interview board observes every attempt the applicant makes.

The interview board is no less than three individuals. Managing director, head of HR employers normally conduct the interview session. This first meeting is called Preliminary Interview. During Interview session the personals look for some of those thing which are given below.

- Get up: Dresses, body language and eye contacts etc.
- Communicative skill: ways to communicate with the interviewers.

- Confidence level
- Creativity.
- Customer Service Abilities.
- General knowledge about the job.
- Management skills, planning & organizing skills.

Taking all the above points, marks are given to the applicants.

1= Poor; 2= Average; 3= Good; 4= Very Good; 5=Excellent.

Moreover the minimum passing number for MTO's are 40 and for others positions are 35.

Reference Check- In this point when the desired candidates is chosen for the job, the reference he/she written in the CV will be checked by the hr division of NRBGB. False referencing by the candidate will face penalty.

Job Offer- after the reference and background check if everything is in order and every requirement is fulfilled by the applicant the candidates is then offered a job , which will be approved by the managing director of NRBGB.

Medical Test- The candidates need to collect a medical form for checkup from the bank. The bank needs to be sure that the candidate is health condition is up to the mark.

Appointment Letter- At the end of the medical test or medical checkup, the candidate is then offered appointment letter, which he/she has to collect it from human resource division of the bank.

Orientation-The last part of the selection process is orientation program. In this program the candidate is given instruction about the job, and the guide line, manuals, ethical issues, the dos and don'ts and so on.

INTERNAL RECRUITMENT PROCESS OF NRBGB

1. Managers inform about the vacant post or positions.
2. HR looks for files about the candidates.
3. HR makes a short list and forwards it to top management.
4. Interview sessions start which are taken by HR managers and top management.
5. Positions are filled by the desired candidates which are selected by the top management.

RECRUITING & SELECTING PROCESS CYCLE OF NRB GLOBAL BANK

Human Resources Department of NRBGB takes a minimum of 62 days to finish recruiting processes.

1. Requisitioning process 5 days
2. Advertising 15 days
3. Short listing process 7 days
4. Written test and result publication 10 days
5. Compilation and approval 15 days
6. Reference checking 7 days
7. Medical checkup process 1 day
8. Appointment letter 2 days.

EMPLOYEE REQUISITION FORM

1. Division/Department/Unit/ Branch _____
2. Job Title _____
3. Job Desk _____
4. Job Description (Attach a copy) _____
5. Person Specification (Attach a copy) _____
6. Present Strength (number) in the area _____
7. Business Growth over the period of (_____) _____
8. Reasons for Employment (requirement) _____

In – Charge (_____) Desk/Dept/Unit

Division/Department/Unit/Branch Manager Head of

Head of Human Resources Division

Approved By: **Managing Director**

Date: _____

RECRUITMENT AND SELECTION POLICY OF NRG GLOBAL BANK LIMITED

RECRUITMENT POLICY:

1. When the organization needs to fill up the vacancy post the organization will raise Employee Requisition Form along with job description and specification needs to be forwarded to the human resource dept. of NRBGB.
2. Every vacancy's shall be filled either by advancement or by direct enlistment.

When qualified person is not found within the organization then the advertisement be set in the national daily newspapers or web media for the qualified person. (NRB Global Bank Limited , 2013)

SELECTION POLICY:

1. The human resource division will contact the qualified applicant/s and arrange tests or walk in interview session for the position which needs to be filled.
2. It is mandatory for the short-listed applicants to take part in the test for the post of MTO, TAO, and JO.
3. Apart from the test, for posts, as chosen by Managements, short-listed applicants normally needs to be sit only for the interview. The interview board will be selected by the MD of NRB Global Bank Limited.

Positions	Selection committee / panels
Trainee assistant officer, Junior officer.	Head of Human resource.
Officer to executive vice president	MD, president, vice president.
Senior executive vice president and above.	Member of board and MD.

4. Every appointments of the bank needs to be prepared through HRD of NRBGB.
5. After the selecting procedure, appointment letters shall be issued for DMD, SEVP by the MD with the assent of the Board Committee.
6. Age limit restriction: No applicants will be appointed in the Bank as MTO/ TAO/ Trainee ACO, JO who is below 18 (eighteen) years of age and above 30 (thirty) years of age in respect of direct fresh recruitment.

CHAPTER 5

FINDINGS

RECOMMENDATION

CONCLUSION

PHOTO GALLERY

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REFERENCE

FINDINGS

For quite sometimes NRB global bank is facing problems and challenges regarding desired candidates. Bank is providing great effort like attractive salary and incentives. Still bank is facing some problems and challenges which is pointed below.

- NRBGB employers are facing problems regarding qualified candidates. A huge number of graduates and post graduates are passing each and every year still low supply of qualified candidates are occurred. On the other hand those minor candidates who are talented but they are not joining the banks rather they go to the multinational companies like Grameen phone or go abroad for better living standard. For these points NRB global bank is not getting their qualified applicant.
- The recruitment and selection process cost is very expensive and time consuming. Due to budget constraints NRB global bank recruit specialist fails to enroll or appoint qualified candidates.
- NRBGB has an issue with the employee turnover. The turnover ratio is 5.08% of NRB global bank and this ration is very consistent. The recruitment and selection procedure is hugely expensive. It's a huge problem for any organization to recruit spontaneously. It is also very time consuming.
- The software bank uses sometimes lags.
- There is no training facility still now in NRB Global bank limited.
- After one year period the salary increment rate is 2.5%
- Normally the Provation period is 1 year duration. Sometimes it takes about 2 years. So the promotion period takes time.
- The supporting stuff in NRB Global Bank limited utara branch is very low than usual.
- The salary package is not that attractive.
- Each and every branches of NRB Global bank is very lucrative.

RECOMMENDATION

1. NRBGB is facing problems regarding new talents and capable employees, so the bank must ensure one thing that is the working environment suiting for the new talents or not. Working environment is very important fact for new generation talents. Making sure the environment is suiting is the foremost duty for NRBGB.
2. Qualified employees does not mean he/she has done exciding well is his/hers academic life. NRBGB must ensure that every one can apply for any job vacancy.
3. Every organization has done well where the managements has blended with the employees. So the managements must be friendly type, so then employees can come to him/her regarding any professional problems at any moments.
4. NRBGB uses Temenos 24 software for clearing checks, the software needs to be updates as the software lags during work hour.
5. As a fourth generation bank NRBGB must go the roots to gather new talents, like universities. Must organize career path seminar to encourage student towards their company.
6. Salary increment rate should be increased
7. The probation period needs to be maintained.
8. The salary package needs to be more attractive.

CONCLUSION

NRB Global Bank Limited is a fourth generation bank with all the latest technology which is blended with the bank. The banks ami is to satisfy the client in every way possible. It takes a lot to be a recognized brand, in which NRB Global Bank is doing quite good. It near future this bank will be in the top ranked bank in Bangladesh.

NRB Global bank employees are very communicative and helpful. They helped me in every way possible to provide me all the information regarding this internship report.

In this bank the employees are not that much motivated on the basis of the remuneration package the bank offers, due to that the turn over ration is 5.08%, the bank should take a step forward to resolve these manner as soon as possible. Here, all the employees are very much cooperative with their customers, colleagues and visitors. To sum up, I want to say that I am very lucky to join here as an internee because I always got the support and motivation to assemble knowledge from NRB Global Bank.

APPENDIX

NRB Global Bank Limited formally opens its Anwara Branch at Chittagong on November 16, 2014. Mr. Mohammad Hanif Chowdhury, honorable Vice Chairman of the bank has inaugurated the operation of the branch as chief guest.



Half yearly managers conference Meeting in the year 2014.

Audit Committee Meeting of NRB Global Bank Limited.



ACRONYMS

- **NRB-Non Residential Bangladeshi**
- **H.R.D- Human Resource Division**
- **C.S.R-Corporate Social Responsibility**
- **O.J.T-On the Job Training**
- **R&D-Research & Development**
- **CRM-Credit Risk Management**
- **SME-Small and Medium Enterprise**
- **PR-Public Relation**
- **MD-Managing Director**
- **MTO-Management Trainee Officer**
- **TO-Trainee Officer**
- **TCO-Trainee Cash Officer**
- **TAO- Trainee assistant officer**
- **JO- Junior officer**
- **SEVP- Senior Executive Vice president**
- **VP- Vice President.**

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