



Internship Report

On

Human Resource Management Practices

At National Bank Limited

**Submitted To:**

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**National Bank Limited**

A Bank for Performance with Potential

## Letter of transmittal

26<sup>th</sup> July, 2017

Feihan Ahsan  
Lecturer  
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**Subject: Submission of Internship Report on “Human Resource Management Practices in National Bank Limited”**

Dear Sir,

With due respect, I am representing my internship report on the topic “**Human Resources Management Practices in National Bank Limited**”. When I was preparing this report, I have followed your every instruction and guidelines as well as those given by my company supervisor. This report is an essential part of my internship course and I have tried my best to work on it with utmost care and sincerely to make it more informative, presentable, useful and precise as well as much as possible.

I would like to express my gratitude to you for your tiresome endeavor which has helped me to complete this project out successfully. Thank you for your kind consideration. Lastly I would be thankful once again if you please give your judicious advice on effort

Sincerely yours

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I am especially thankful to Mr. Md. Mazharul Alam Chowdhury for providing me the upgraded organizational profile and allow me to check other related papers and documents.

I would like to thank all who provided me necessary information and helped me in every step. I express my deepest sense of regards and gratitude to them.

## **HR Acronym**

Words	Meaning
Pay	means the amount drawn monthly by an employees as the pay which has been sanctioned for the post held by him substantively
The Bank	National Bank Limited
Rules	National Bank Limited (Employees) Retirement and Retirement Benefit Rules.
Board of Directors	Board of Directors of National Bank Limited.
Employees	Only for the purpose of this rules, an employee shall mean and include every confirmed and permanent employee of the Bank in any Grade appointed directly by the Bank and exclude a probationer, casual
Management	the management of the National Bank Limited
Benefit	the financial benefits payable to an employee and other privileges such as house accommodation, transport facility, leave preparatory to retirement etc.
Gratuity Rules	Employees with the approval of the Board of Directors.
Service	Includes the period during which an employee is on duty on sanctioned leave and on deputation elsewhere with the expressed approval of the Bank.
Provident Fund	National Bank Limited Employees Provident Fund.
Family	Includes wife/wives or husband, children wholly dependent upon the employee.
Re-employment	employment on contract basis after normal retirement

## Executive Summary

About Bank we can say it is an organization where the people are agree to take financial deposits from the public and make a credit for the purpose of giving loan to the people can be done straight or secondarily by the capital markets. Usually Bank regulatory depends on the economics condition of the country. In Bangladesh, Banking Sector is facing remarkable reorganization because of the economic regulation and advancing of the economic system. We can see that at this time our Banking industry turning into the enormous completion sight due to enter several new Banks along with high development by increasing technological advancement, proper credit management, strong performance level with the customer satisfaction. This Report has been made based on **“Human Resource Management Practices in National Bank Limited”** who plays the vital role & the most essential part for the organization & business. So for this reason importance of management system in human resource of banking sector has been increased rapidly worldwide. Human resource is the only effective way to increase the value of capital, land, technique for adding proper value of business. As a result human resource management practices in the organization considering major part of the Bank. In today’s competitive world we are facing vigorous competition in every step of our life adding a new era. Currently all the organization hiring, retaining and maintaining the best employees instead of thinking achievement of profit. Efficient human resource only via too rich the corporate vision

## *Table of Contents*

<b>Chapter</b>		<b>Page No.</b>
<b>1.</b>	<b>Prefatory</b>	<b>1</b>
	1.1 Present condition of Banking Sector	2
<b>2.</b>	<b>Introduction</b>	<b>4</b>
	2.1 Introduction	5
	2.2 Origin of the Report	5
	2.3 Objectives	6
	2.4 Purpose of the report	6
	2.5 Scope	6
	2.6 Problem statement	7
	2.7 Methodology	7
	2.8 Limitations	8
	2.9 Literature review	9
<b>3.</b>	<b>Organizational Overview</b>	<b>10</b>
	3.1 Organization Orientation	11
	3.2 Company's board of directors	13
	3.3 Conventional Banking System	14
	3.4 Mission	14
	3.5 Vision	14
	3.6 Corporate Strategies	15
	3.7 Strategic Focus	15
	3.8 Objective & Activities	17
	3.9 Product and service	17
	3.10 Corporate social responsibilities	23
	3.11 Future Plan	24
	3.12 Achievement Awards & Recognitions	24

<b>4.</b>	<b>Human Resource Practices At National Bank Limited</b>	<b>25</b>
	4.1 Management and appointment	26
	4.2 Recruitment Procedure	27
	4.3 Flow chart of recruitment process	30
	4.4 Probation and Confirmation	31
	4.5 Resignation	31
	4.6 Gift or Benefits Offered to Employees	31
	4.7 Training and development policy	32
	4.8 Training Authority	33
	4.9 Retirement	34
	4.10 Retirement Benefits	35
	4.11 Pay and Allowances	36
	4.12 Increment	37
	4.13 Bonus Policy	38
	4.14 Provident Fund	38
	4.15 Gratuity	38
	4.16 Medical Benefits	39
	4.17 Reimbursement	40
	4.18 Transport Policy	40
	4.19 Leave rules & regulations	41
	4.20 Promotion Policy	42
	4.21 Criteria for Promotion of Non-Officers	43
	4.22 Disciplinary Action	43
	4.23 Disciplinary Authority	44
	4.24 Suspension	44
	4.25 SWOT Analysis	44
<b>5.</b>	<b>Supplementary Part</b>	<b>47</b>
	5.1 Findings of the study	48
	5.2 Recommendation	48
	5.3 Concluding remarks	50



<b>4.</b>	<b>Reference</b>	<b>51</b>
<b>6.</b>	<b>Appendix</b>	<b>54</b>



**National Bank Limited**  
A Bank for Performance with Potential

# Prefatory



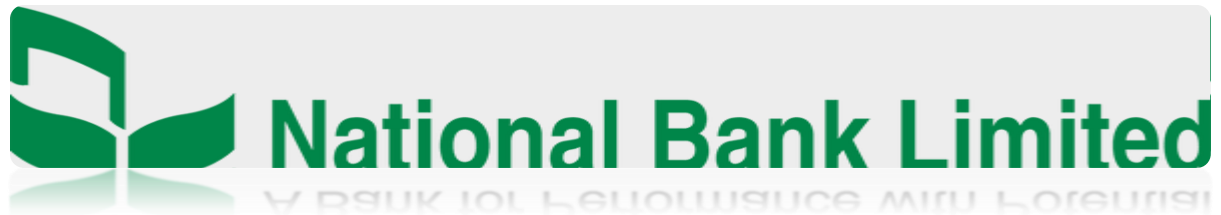
## **1.1 Present condition of Banking Sector:**

Bangladesh is known to be as heavily populated countries in this world and bulk of people are till now many people not included with the banking service properly. For this reason Bangladesh is facing obstruction in progressing with the financial status. So as to avoid with this type of difficult scenario, Bangladesh Bank which is the central Bank of Bangladesh, has been decided to implement and promote the banking services among the rural people by promoting agent banking service in the areas under central financing. Now the current situation is mobile operator can play important role and to motivate the rural people to avoid financial risk in their daily life. Also, top banking service can work together to build unified platform and to provide effective service to the rural people in Bangladesh. Being a part of this modernization Bangladesh wants to be developed in banking sector by giving the idea about mobile banking to the rural people with this effective step rural people will be benefitted with the better, secure.

Banking sector is dominating since the birth of Bangladesh. Dominance power of the banking system helps to economic growth of a country. On the other hand with the enormous ups and downs the banking sector of Bangladesh travelled a journey where the country faced several traumas. For the improvement, a number of steps have been taken by the concern authority to make this sector more productive.

Capital adequacy of bank, streamlining guidelines for rescheduling of various types of loan, tightening provision for non-performing loan, strengthening disclosure and improving accounting system etc objective can play to become more efficient. Over the years this sector has improved remarkably. Though earlier in this sector has not achieved its goal satisfactorily as like today. Right now still its need to be constructed by the Central Bank in some areas to make it healthier more.

Bangladesh Bank increased his observation because of large financial regulatory on Sonali Bank Limited, BASIC Bank limited & also on fourteen bank and financial institution, state owned and private to improve their governance and also to mitigate the financial trauma.



In recent years some negativity showing has been observed that the state owned bank profitability is not up to the mark. In private commercial bank it's positive but low. For non-performing loans (NPL) has similar performance which has been observed though the rate is still high 21.82%. On the other side private commercial Bank and foreign commercial bank has increased. So for high NPL state owned Bank has to keep high provision thank profit. Government has to insert wealth into these Banks to keep them going. So the capital adequacy ratio to be raised to 12.5% of their risk oriented weighted assets by 2019 will change for the SCB challenging for the SCBs. In 2015 capital adequacy of SCB was only 6.2%.

Due to political interference, bad assets and inefficiency are the reasons for lower profit in SCB. For public sector sluggish environment is the reason less profit which reflected high volume of liquidity in the Bank. The advance deposit ratio has been little over 70% in 2015 and also Bank is allowed to lend up to 80%.

In spite of anemic performance of the sector, governance still remains distant from the reality. The authorities slow to take money action. The hallmark group has not returned their money till now. The Banking sector even unwilling to take this misappropriates money which is creating more problems in the sector. This shock is creating more challenges and further reforms the said sector. The Commission can perform by seeing the emerging need and in order to build up more transparent and responsible banking system.

Due to reforms in the 1990s, 2000 and afterward banking sector achieved considerable success. Though, this sector will have to prepare for the next generation of global regulatory framework and meet emerging clients need. The upcoming days banking industry will have to achieve the ability of absorb shocks arising from financial and economic stress, improve risk management and governance and strengthen Bank transparency and disclosure. So, if the sector wants to achieve larger role to contribute with stable and sound macroeconomics. For this reason the banking sector has to go through the painful path of stricter policy.

# Introduction



## 2.1 Introduction

Human resource management is the function of within an organization that focuses recruitment, management and providing direction for the people who work in the organization .Human resource management can also be performed by line manager.

Employees are the core resource of any organization, without them one cannot run their organization and human resource is conducted with the growth of development of people toward higher level of competency, creativity and fulfillment. it keep employees become better more responsible person and then it tries to create a climate in which they contribute to the limits of their improved their abilities .it assumes that expanded capabilities and opportunities for people with directly improvement .

National Bank Limited always determinate what jobs need to be done and how many types of workers will be required. So establishing the structure of the bank, it assist in determining the skills, knowledge and abilities of job holders. To ensure appropriate personnel are available to meet the requirements set during the strategic planning process .this bank believes that the quality of work comes from quality workers

## 2.2 Origin of the Report

As a student of BBA it's mandatory to engage in an organization as interns to know more about the corporate world to increase more business knowledge. A report is a representation of that learning which I have learnt as an intern. The allotted proposition recommended by the guide teacher the topic of my report is **“Human Resources management Practices in National Bank Limited”** and I have accomplished my task with National Bank Limited. In this report i have written the analysis findings and achievements which is consisting with my research, findings, and achievements. This document **“Human Resources management Practices in National Bank Limited”** is arranged under the supervision and guidance of Mr. Md. Delwar Hossain Bhuiyan (Senior Assistance Vice President), HR Operations, Mr. Md. Mazharul Alam Chowdhury (Senior Principal Officer), Office Administration, Mr. Arafath Rahman (Officer), HR Operations, Mr. Md. Nazim Uddin (Senior Executive Officer), Recruitment and HR Development



## 2.3 Objectives

The objective of the study can be broadly be classified under two branches as General objectives and specified objectives. Achievement of the specified objectives will automatically lead to the achievement of general objectives and the study has been completed keeping in mind.

The general objective is to prepare and submit a report on the topic “**Human Resources management Practices in National Bank Limited**” within the specified time. It will help to achieve a broad objective of synchronizing academic knowledge with the practical experience in professional sector.

## 2.4 Purpose of the report

- ✚ Main objective in this study is organize a report on “**HRM practices in National Bank Limited**”
- ✚ Increasing knowledge about the function of human resource.
- ✚ Getting clear idea about HR practice process of National Bank Limited Process
- ✚ To know in depth about human resource management of National Bank Limited
- ✚ Find out the problem of human resource division in National Bank Limited
- ✚ Efficiency of HR practices and limitation in the National Bank Limited limitations

## 2.5 Scope

The scope for this report basically surrounded with National Bank Limited. In this report mostly focused on practical observation. There was interview and secondary data sources from NBL and also from other Bank. Report scope was not that much easy going, only bank branch and field operations of the bank could use for this paper. As I was doing internship in National Bank limited, Head Office, Human Resource Division, so for that reason scope of the study was only restricted to the Human Resource Division of National Bank Limited.

When I started doing report this areas I have focused on area which are as follows:

- a) Acquirement of employee or employer
- b) Development of employee or employer
- c) Facilities, benefits and compensation



## 2.6 Problem statement

Our commercial banking system facing increased competition for their business in upcoming days. Even in getting appropriate people for appropriate post is becoming a challenge. The people who work in an organization Human Resource Management is for them. The Manager, employees, project officer, field workers, coordinators and staffs are the part of human resource management. In the meantime, organization run by this people and they are main ‘resource’. Bank needs the people to manage the organization properly.

- ✓ Establishing superior management in the organization
- ✓ Best performance for best result
- ✓ Appropriate resource mobilization and funding for the organization

## 2.7 Methodology

Nature of the study: Exploratory

Sources of information: For collecting data and information I have adopted variety of data collection procedures. These are empirical reasoning; interviews, observation and experience. This study has been conducted mainly on the basis of both primary & secondary data. To some extend primary data are used and these are collected from relevant journals, magazines newspapers etc. and also from publication of professional institutes. Observation techniques also have been used in case of necessity. However data used in this study has been further analyzed and processed for the purpose of the study. For secondary data I investigated some pdf documents, records. On the other hand, primary data has been collected by the interview with the several interviews with various types of employees of National Bank Limited.

- I have asked many questions to my Supervisors and some banker HR implementation, which can be referred to as interviews.
- I have read some books, manuals, reports which have provided me empirical support. So, it is empirical reasoning.
- I have also used my experience which I have gathered during the course of my internship in Banks.





Besides The details of these sources are highlighted below:

#### **The Primary Sources of Data:**

- ❖ interview with the branch manager, operation manger and also with the employees , discussion session with HR division which is in the Head office

#### **The Secondary Sources of Data:**

- ❖ Annual Report of national bank limited Dhaka Bank Limited Annual Report
- ❖ Annual Report of national bank limited Dhaka Bank Limited Annual Report
- ❖ HR division, each employee's job description.
- ❖ Websites, journal, books manuals and related books.

## **2.8 Limitations**

All the officers of National Bank Limited were very cooperative and helpful. But as it's a financial organization, so they had too busy with many responsibilities. For this reason they couldn't manage proper time for serving the information to me properly and to get clear knowledge .Furthermore, they have to deal with a very competitive environment which is based on money related activities. Task and limitations related with each other, every task has some limitation and problem. Though I didn't face any serious problem, but therefore some limitations in the period of making report which are as follows:-

- ✦ Lack of analytical ability and rational thought was the first limitation that I faced during accomplish my task
- ✦ As the time was not sufficient so I had to equalizer with the quality. I couldn't go more depth of the organizational HR procedure which is seemingly a limitation.
- ✦ Lacking of recent data and information also not disclosing the human resource division data because of confidentiality was another drawback. This data could helpful to complete my report properly.
- ✦ Lastly Limited time where I have to draw the whole HR procedure of national bank limited within one month, which was tough for me because it's a big organization. So one month is tough to understand whole procedure with properway

## 2.9 Literature review

Understanding the antecedents to and outcomes of customer satisfaction is a critical issue for both academics and bank marketers which are previously identified service quality expectations, disconfirmation and performance. (Ahmad and Kamal, 2002). Non risk rated deposit insurance ignores the potential loss of a valuable bank charter due to insolvency and effecting optimal financial policy (Alan j Marcus, 1984) .Global bank played a significant role in the transmission of the 2007 to 2009 crisis to emerging market economies. (Nicole and linda,2010) A fiercer level competition is becoming the most influential factor in the structure and activities of the banking system around the globe (sudinnorafifah and planisek, 1994). Bank can establish, maintain and enhance ongoing long term multi service partnership with corporate clients where the partnership phase can be changed anytime(Mosad,1996).Competitive pressure from other European countries, regulatory form, large scale consolidation, European have changed substantially the banking environment with potentially offsetting effects. (angelini and Nicole,2003). Online banking is the newest and least understood delivery channel for retail banking and cutting edge technologyOnline .(Adel ,2001).Virtual banking system exists in the form of ATM, phone banking , home banking and internet banking. (shayoi, yuanhuaiqing and ada, 1999). European union bank strategies similarities with post-merger performance. European Union Bank' has strategic similarities on post-merger performance. Domestic deals which is costly and dissimilar in terms of their loan earning cost , deposit and strategies also for cross border merger. (yener and david, 2008). Rural and financial banking have been center of development from last few decades(Jacob,2003)

# Organizational Overview



### 3.1 Organization Orientation

National bank limited is one of the prominent private banks in Bangladesh. Its consist with well-off past , outstanding present , prosperous future also with constructive project and activities .national bank limited is the first private sector bank which is fully owned by Bangladeshi Entrepreneurs , National Bank Limited is a booming as like as the leading sector bank with the canal of time afterwards fronting a lot of pressure and stress. Board of directors is very well known and creative and leading industrialist of the country. Always up to date through time and agreement by national and international economic activities and for acquiring all modern information's .As a financial institute ,National Bank Limited operates all the branches work with the computer network in keeping competition with the commercial sector according need of time. Furthermore, bearing in mind its forth coming generation, structure of the bank started readjusting. All class of people like Businessmen, Entrepreneur's and Mob has deep expectancy from this bank. Now they have 192 branches under their branch network. Additionally, they're in effect and expanded methodology to grab the market opportunities is now on going as nonstop procedure for lodging new customer through improving and operation on March 1, 1983 at 48, Dilkusha Commercial Area. Second branch of the bank was opened on May 11, 1983 at khatunganj, Chittagong.

Right now, NBL is carrying their business by their 192 branches and Agri business has been spread all over the country. At the beginning stage Bank had put much emphasize on overseas operations and handle sizable quantum of home bound foreign remittance. They have illustrative arrangements which are 415 correspondents in 75 countries of the world, in addition to 37 overseas Exchange Companies located in 13 countries. National Bank Limited considered to be the first domestic bank to who constructed agency arrangement with the world famous western union for giving the customer quick facility and also for safety remittance of valuable foreign exchange earnings for the country. It has been has meant the exile can remit their hard earning for the contribution of the country through the safety smoothly. They are also the first mover to introduce master card in Bangladesh. On that time they also introduce visa card and power card. This bank has also latest information technology services of SWIFT and REUTERS. Their small credit program for disbursement of collateral free agriculture loans still on going the area Barindra and Rajshahi district to improve their livelihood. They always concentrate on every key factor on all key areas by covering financial issues properly.



As a consequence, it was possible to a record growth of 175.51 percent with Tk. 8,809.40 million pretax profits in the year under review over the preceding year. The net profit after tax and provision stood at Tk. 6,860.34 million which was Tk. 2,070.47 million in the previous year registering a 231.34 percent rise. The total deposits increased to Tk. 102,471.83 million being 33.37 percent increase over the preceding year. Loans and advances stood at Tk.92,003.56 million in the year under report which was Tk. 65,129.289 million representing 41.26 percent rise over the preceding year. Foreign trade stood at Tk. 144,255.00 million in 2010 compared to Tk. 115,939.00 million, increased by 24.42 percent compared to that of the previous year. During 2010, the bank handled inward remittance of Tk. 49,145.30 million, 10.73 percent higher than that of the previous year. Return on Equity (ROE) registered a 77.84 percent rise over the preceding year.

National bank is now that position where they have earned strength to support the banking needs of the foreign investors. For foreign investors and wage earners they opened offshore banking unit at Mohakhali. Meanwhile its beginning, NBL was conscious for conforming to corporate social responsibilities. With this direction they started doing different type of development programs like education, healthcare, sponsoring sports events and also cultural activities in 1989, during the times of natural disaster which was cyclone , they helped the victim by giving them shelter , food etc. Also they conquered NBL foundation to remain with social welfare activities .NBL public school and college is also established on that time. They also provide financial assistance to the Asiatic society for the publication banglapedia. NBL was awarded by certificate of appreciation in year 1999 & 2000 by the Chartered Accountants Institute because of transparency of their financial balance sheet. The bank has also strong team, highly qualified and experienced professionals and also effective board of directors who's playing important role for implementing policy (National Bank Limited, 2014)

## 3.2 Company's board of directors

<i>Designation</i>	<i>Name</i>
<b>Chairman</b>	Zainul Haque Sikder
<b>Directors</b>	Monowara Sikder Parveen Haque Sikder Alhaj KhalilurRahman Moazzam Hossain Zakaria Taher Rick HaqueSikder Ron HaqueSikder Mabroor Hossain Jonas Sikder Khan
<b>Independent Director</b>	A K M Enamul Hoque Shameem Md. Mahbubur Rahman Khan Md. Anwar Hussain
<b>Managing Director &amp; CEO</b>	A F M Shariful Islam
<b>Executive Committee</b>	Ms. Parveen Haque Sikder Chairperson Mrs. Monowara Sikder Member Alhaj Khalilur Rahman Member Mr. Moazzam Hossain Member Mr. Rick Haque Sikder Member Mr. Ron Haque Sikder Member Mr. A K M Enamul HoqueShameem Member Managing Director Ex. Officio member
<b>Audit Committee</b>	Mr. Md. Anwar Hussain Chairman Mr. Mabroor Hossain Member Mr. Md. Mahbubur Rahman Khan Member
<b>Risk Management Committee</b>	Ms. Parveen Haque Sikder Chairperson Mr. Md. Anwar Hussain Member Mr. Ron HaqueSikder Member



### 3.3 Conventional Banking System

From the starting period, National Bank Limited follows a conventional banking system. Well, a conventional banking system is based on the fundamentals of the creditor-debtor relationship, while the interest acts as the cost of money for the borrower and the reward for the money depositor. In an Islamic banking system, only the sharing relationship between the bank and the customers works. In Islamic banking, the relationship is based on profit and risk sharing, and interest (riba) is strictly prohibited under Shariah. Hence, profit and risk sharing relationships exist only between the customer and the bank. On the other hand, a conventional banking system offers predetermined returns, while an Islamic bank offers variable returns. Even if an entrepreneur faces a loss, a Shariah banking system shares the losses.

### 3.4 Mission

Here is the mission statement of NBL, which is: "Efforts for expansion of our activities at home and abroad by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, account ability, improved clientele service as well as to our commitment to serve the society through which we want to get closer and closer to the people of all strata. Winning an everlasting seat in the hearts of the people as a caring companion in uplifting the national economic standard through continuous up gradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach." (National Bank Limited annual report, 2015)

### 3.5 Vision

About the vision, NBL focuses on "Ensuring the highest standard of clientele services through the best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as a front-ranking bank of the country are our cherished vision." (National Bank Limited annual report, 2015)



### 3.6 Corporate Strategies

National bank's corporate strategy cares their bank's vision for contributing to the national economy and establishing themselves firmly at home and abroad as a top ranking bank through providing best financial economy services. Through the cycle, this strategy is more conservative in relationship business. National Bank Limited is a diversified financial institution and has largest network and providing among the country by doing corporate, retail and SME sector. They have leading position in many of the markets specifically SME and Agri sector, a market leading distribution capability, proper organized and big customer are the main drivers. Organization's product and services, system and training all these things connected with a large scale which making supreme service to the customers. Their corporate strategy is focused on developing strong customer franchises which is based on deep customer relationships. Entirely their business is concentrated on expanding the reach and depth of their customer relationships also emphasizing on product for building competitive advantages. By confirming that they understand and effectively meet the needs of the customer from core banking products to provide more specialist service such as brokerage, issue manager or corporate banking in the heart of business and is fundamental to ensure that they maintaining long lasting relationship to the customer.

### 3.7 Strategic Focus

#### **Establishing high performance organization.**

- For delivering great performance the bank is focusing on improving their cost efficiency and utilizing their capital more for maintaining careful approach to risk.
- By Using capital more effectively is increasing more important in the current environment and capital will be more effectively to reallocate the portfolio.

#### **Handling the most valuable resource, their people**

Their purpose is executing their strategy effectually delivered on aligning with their corporate strategy and also they manage their most valuable resource, their people, have that skill and capabilities to deliver the strategy but driving the strategy to ensure their courage to the customer that they can manage and develop their staff as a great place to work. The effective integration of the two businesses will be a significant challenge over the next few years, but comprehensive plans are in place and excellent progress is already being made.





National Bank believes that the successful execution of its strategy to focus on core markets, customer and cost leadership, capital efficiency and a prudent risk appetite will enable the Bank to achieve its vision of being recognized as the best financial services company.

#### **Focusing on what really matters**

Their aim is being a best bank to their customer providing strong and sustainable returns to their shareholder. Their brands, their people, everything is only for the customer because they consider the customer as heart for the organization. Superior customer insight, high quality committed colleagues, basically they are putting emphasize on these elements for creating more value to the customer.

#### **Equality and Diversity**

Diversity and inclusion is fundamental to their business success. There are many diverse customers who are taking their service every day. They believe that customer is the only media to achieve their corporate goal. So for that they are creating such an environment where everybody can provide great service to the customer, no matter what type of education background they have they are providing their best service to the customer and creating their carrier with this organization. From top to bottom part of the organization is taking the lead initiative to improve both customer service and working environment for the employee and employer. With this initiative NBL ensure that it's an inclusive for all. Through a range of initiatives and strategies we work hard to ensure NBL is inclusive for all.

#### **Business focus and accountability**

NBL judged each and everyone's performance. Business always related with a risk but the employee and employer try to mitigate the risk portion. For strong risk they are maintain control framework to continue with the system properly. Wide branch networks create wide range base National Bank Limited is committed to provide excellent service to mass people in the country so they are expanding branches and crating network among the country. by creating attractive and innovative product. Service them and trying to help the people in the rural area. They are also helping them by providing SME and AGRI loan the pastoral people. Women entrepreneur's become more self-dependent based on wide branch network they are trying to helping them with this modern banking.



### 3.8 Objective & Activities

The whole organization followed some objective to maintain their operation properly

- The audit committee reviews the statement to confirm that the activities are in under control.
- All the rule and role make sure with the law and regulation also with the statutory.
- Make certain active harmonization of peripheral environment
- Audit work always revised by external auditor to make sure that whether ongoing is appropriate or not.
- By doing corporate social responsibilities they are committing and contributing with progress towards the nation
- Employees are main part of the organization for serving proper facility to the customer , they are representing this organization, so promoting and developing their carrier by giving proper training and appropriate compensation national bank try to maintain accurate relationship with the employees
- By paying tax, NBL fulfilling the responsibilities to the government
- They are doing green banking which is showing their support for the environment

### 3.9 Products and services

#### **Savings Deposit**

National bank limited offers hassle free low charges saving account by the branches

#### **Current Deposit**

They are offering day to day business transaction through current deposit without any restriction.

#### **Special Notice Deposit**

The bank is offering inters on customers special notice deposit withdraw the money any time.

#### **Fixed Deposit**

National bank offers fixed term savings that will scale up your savings amount with time.



### ✚ Resident Foreign Currency (RFC) Deposit

NBL is offering to maintain the foreign currency through authorized dealer branches Bangladesh and foreign firms operating in Bangladesh or abroad or foreign missions and their expatriate .

### ✚ Non Resident Foreign Currency (NFC)

All non– resident Bangladeshi nationals and persons of Bangladesh origin including those having dual nationality and ordinarily residing abroad may maintain interest bearing NFCD

### ✚ Monthly Savings

National bank offers monthly savings scheme for its retail customer .

Monthly Installment (in Tk.)	Matured Amount @ 7.00% P.A. (in Tk.)			
	3 Years	5 Years	8 Years	10 Years
500	19,950.00	35,700.00	63,700.00	85,800.00
1,000	39,900.00	71,400.00	127,400.00	171,600.00
1,500	59,850.00	107,100.00	191,100.00	257,400.00
2,000	79,800.00	142,800.00	254,800.00	343,200.00
3,000	119,700.00	214,200.00	382,200.00	514,800.00
5,000	199,500.00	357,000.00	637,000.00	858,000.00
10,000	399,000.00	714,000.00	1,274,000.00	1,716,000.00
20,000	798,000.00	1,428,000.00	2,548,000.00	3,432,000.00
30,000	1,197,000.00	2,142,000.00	3,822,000.00	5,148,000.00
50,000	1,995,000.00	3,570,000.00	6,370,000.00	8,580,000.00



## ✚ Monthly Earning Scheme

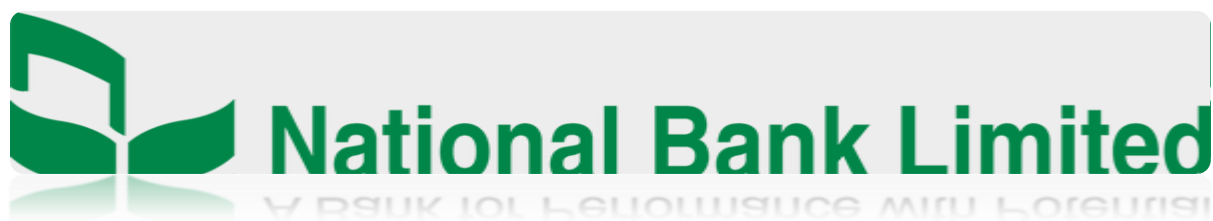
Under this scheme one will deposit a minimum of Tk 10,000,000/- or its multiple up to

Deposit Amount	Monthly Interest @ 7.51%	Net Payable After 10% Tax	Net Payable After 15% Tax
100,000.00	605.00	544.50	514.25
200,000.00	1,210.00	1,089.00	1,028.50
300,000.00	1,815.00	1,633.50	1,542.75
400,000.00	2,420.00	2,178.00	2,057.00
500,000.00	3,025.00	2,722.50	2,571.25
1,000,000.00	6,050.00	5,445.00	5,142.50
1,500,000.00	9,075.00	8,167.50	7,713.75
2,000,000.00	12,100.00	10,890.00	10,285.00
3,000,000.00	18,150.00	16,335.00	15,427.50
5,000,000.00	30,250.00	27,225.00	25,712.50
10,000,000.00	60,500.00	54,450.00	51,425.00

## ✚ Double Benefit Account

National Bank limited now offers double benefit accounts for its customer .this benefit under this scheme shall become double after nine years six months. Deposit of Tk 100000/- and its multiple without any upper limit shall be acceptable under this scheme

- A person is allowed to open more than one double benefit scheme.
- The account may be opened either single or jointly
- All Double benefit account holder shall be offered with free life insurance policy under this scheme.



### ✚ Millionaire Deposit Scheme (MDS)

Under this scheme one will deposit a fixed amount on monthly basis for 4, 6, 9 or 12 years and on maturity he /she will be just a millionaire

Monthly Installment (in Tk.)	Investment Period	Terminal Value @ 7.03% (in Tk.)
18,125.00	4 Years	1,000,000.00
11,245.00	6 Years	
6,715.00	9 Years	
4,495.00	12 Years	

### ✚ Apon Thikhana Shonchoy Prakalpa (ATSP)

Tenure	Monthly Installment (Amount in Tk.)	Terminal Value (Amount in Tk.)
5 Years	41,600	3,000,000
8 Years	27,100	3,500,000
10 Years	23,000	4,000,000

#### ➤ Benefits feature

1. The maturity period of the deposit will be 5, 8 & 10 years.
2. Upon maturity, the depositor either can en-cash the terminal amount, or can apply for loan facility, up to 100% of the terminal amount, for the purpose of purchasing Flat at the prevailing rate of interest of the Bank after complying with the procedures, terms & conditions of the Bank.
3. Loan facility up to 80% of the amount received from the customer can be availed at the prevailing rate of the Bank during the scheme period.
4. Locker facilities can be availed at 50% rent for the first year subject to the availability of locker facility in the respective branch.

## ✚ Luxury Savings Deposit Scheme (LSDS)

Tenure	Monthly Installment (Amount in Tk.)	Terminal Value (Amount in Tk.)
2 Years	96,800	2,500,000
3 Years	64,700	2,600,000
4 Years	48,600	2,700,000
5 Years	38,900	2,800,000

### ➤ Benefit Features:

1. The period of the deposit will be 2, 3, 4 & 5 years.
2. Loan facilities up to 80% of the amount received from the customer can be availed at the prevailing rate of the Bank during the scheme period.
3. Locker facilities can be availed at 50% rent for the first year subject to the availability of locker facility in the respective branch.

## ✚ Overdraft:

NBL offers overdraft facility for corporate customer for day to day business operations.

### ➤ Benefits (condition apply)

- a) Low charges in overdraft account maintenance.
- b) Facility is available against deposit receipt or mortgage property.
- c) Low interest rate 13-16%

## ✚ Lease finance

National bank limited offers leasing facility for clients with easy installment facility.



### **Home loan**

NBL offers home loan facility for purchasing flats or construction of house.

#### **> Benefits (condition apply)**

- Financing amount extend up to 70% or tk 7500000 which is highest of total construction cost
- Grace period available up to 9 months in flat purchase or 12 months in construction.
- Competitive interest rate Competitive interest rate.
- No application or processing fee.

#### **> Eligibility**

Any Bangladeshi citizen or NRB who is capable of repayment can apply for this loan

### **Trade finance**

NBL provides comprehensive banking service to all .types of commercial concerns such as in the industrial sector for export –import purpose as working capital , packing credit , trade finance insurance of import l/c .advising and confirming exports bond and guarantee

#### **> Benefits (Condition Apply)**

- Low interest rate 13.00%-14.50%
- Minimum processing time.
- Low service charges

### **Agricultural Finance: Agricultural and Rural**

Realizing the importance of agriculture finance in creating self employment opportunities and socio economic development of the country, national bank limited has been providing agriculture & rural credit through its own branches across the country since its inception.

#### **> Features**

- For cultivation of crops and farming of fishery , poultry and livestock , purchasing of agriculture tools & irrigation equipment's , crop growing of pulse , oil seeds , spices and maize under concessional rate of interest
- Credit for solar home system , solar irrigation system and bio gas plant under refinance scheme of Bangladesh bank



## **Agricultural Finance: Daridra Mukti**

### **> Features**

Target people daridra mukti is mainly aimed to small enterprise. These entre premier sand professionals can open their bank account by depositing only Tk 10.

- Low rate of interest rate on simple basis Interest rate: Low rate of interest on simple basis.
- Collateral security Collateral security: No collateral security.
- Loan limit Tk 1.00 lac maximum.

## **Small medium enterprise loan**

Small medium enterprise loan also offers financial support to small business/enterprise with new product named “festival small business loan” and “NBL small business loan” has been introduced in the bank.

## **3.10 Corporate social responsibilities**

national bank limited contributed for the society y not only by giving money to the people but also the y did some social activities which is also a great contribution for the society .

### **Education**

In 1989 national bank limited foundation was established to fulfill the responsibilities of welfare for the society .about 997 students is currently studying at national bank public school and college which is situated at moghbazar .the bank also accommodating prospective graduates of recognized university for completing their internship .nbl also awarded scholarship to the bright student of employees and also they have spent tk 8.12 lac in various sector .





## Sports & Culture

The national bank volleyball league 2007 was arranged under the patronization of the bank in 2009. They had donated Tk.64.65 lac taka in sports. National bank limited also helped the victim who has lost their belongings everything in times of natural calamities. In 2007 they have donated Tk.40.00 lac to help the flooded area people, Tk. 20.00 lac for land victims, Tk.50.00 lac SIDR victims. On 10<sup>th</sup> March, 2009 a pay order Tk.25.00 lac which was handed over to the honorable prime minister's financial fund for the martyred army officer who lost their life BDR carnage which happened 25<sup>th</sup> February 2009.

## 3.11 Future Plan

National Bank Limited is one of the most prominent oldest Bank of Bangladesh. From 1983 it's serving and settled the trust with their clients and customer. It has been thirty four years which is a long time and they made successful bonding as a private with the general people. Sufficient service, proper commitment with the customer, modern and innovative facilities like other Bank made their thirty four years long journey more smooth and glorious. The workers, employers, employee all of them are brilliant and about the environment amiable. Even so it has strong brand image among the clients, retail division of the bank needs to be stronger. One of the major problems of retail banking is lack of ATM booths. To keep that mind they want to improve this situation to create their own ATM booth. Also they have plan to create more structured it facilities to compete with their competition

## 3.12 Achievement Awards & Recognitions

NBL awarded several times for their transparency and recognized commitments to the customer and also for the honest accountability. In respect of frame work with financial information, corporate risk management, annual report review, corporate governance, human resource management and corporate social responsibilities, NBL won the best corporate award from the Institute of Cost And Management Accounts of Bangladesh (ICMAB) and Certificate Of Merit from The Institute Of Chartered Accounts Of Bangladesh (ICAB) for best published accounts and reports in different years. All this accolades proved that they always cared about the disclosing their information to their share holder and to the customer (National Bank Limited, 2015)



**National Bank Limited**

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**Human Resource Practices  
At  
National Bank Limited**

## 4.1 Management and Appointment





## 4.2 Recruitment Procedure

An institution or an organization cannot be succeeding without giving proper service to the customer and clients. For bank it's even more important in terms of service. So for serving Valuable service to the consumers they always hire resourceful officer to maintain the standard of the bank. NBL believes by paying sufficient salary and emoluments to their staff to get maximum services out of them. As a result, bank authority has to be careful in recruiting the right person for the right job.

Without priority of the post no sanction and recruitment is allowed

The responsibility of board of directors to analyze the manpower requirement of the organization every year and fix up the number of staff officer , executives and number of officer each category .if the bank demand any temporary or permanent post for the sake of the organization , the board of directors implies the commitments and also fund for thirty years. National Bank Limited cannot manage to pay for maintaining extra manpower . NBL must recognize the importance of manpower estimation and accordingly an chart they for the hiring people. When they requiring, its need to be reviewed and revised from time to time for expanding the business.

Still, professionals will take the edge to fill up posts lying vacant within the approved chart or organogram. For the justification they can take initiative and can revise the chart for justification of the post. The organogram has to be revised time to time.



## ✚ Recruitment through Advertisement

When an organization needs people they give advertisements in the media, it's also called the part of the recruitment. Right type of talent is the main object to the recruitment policy. NBL always follows the advertisements print, online. The department will handle all matters relating to recruitment and selection of staff.

**National Bank Limited**, a leading first generation, innovative and vision driven private sector Commercial Bank having 192 branches all over the country and substantial overseas operations around the Globe with excellent working environment and corporate culture, invites applications from dynamic, proactive, self-motivated and talented young individuals for the post of "PROBATIONARY OFFICER".

**Eligibility for Application:**  
Candidates must be from a well reputed University (visit [www.nblbd.com/career.php](http://www.nblbd.com/career.php) to see the list of eligible universities) having three first Divisions/Classes, GPA 4.00 out of 5.00 and CGPA 3.25 out of 4.00 where applicable in any of the following discipline:

- BMM, MBA
- Masters with Honours in Economics, English, Statistics, International Relation, Public Administration, Mathematics, Physics, Chemistry, Law, Agriculture and Agri-Economics
- Masters with Honours in Accounting, Finance, Banking, Marketing, International Business, MIS, AEs, HRM and Management
- M. Sc or B. Sc Engineering in Environmental Science, Computer Science, Electrical, Mechanical, Civil and Architecture
- Only in case of English, two first divisions/classes are acceptable.
- Third division/class or CGPA below 2.00 is not acceptable in any case.
- Age should not exceed 30 years as on 30.06.2017.
- Having sound Computer Literacy with operational knowledge of Windows, MS Office, MS Excel and MS Power Point, strong interpersonal skill & communication skill both in Bengali and English.

**Take a Look:**

- The candidates fulfilling the required criteria will have to sit for written test & Viva-Voce.
- Successful candidates will be selected on the basis of merit.
- All selected candidates will remain on Probation for a period of 01 (one) year.
- The consolidated pay during Probation period will be Tk.34,500/- (Taka thirty four thousand five hundred) only per month.
- After successful completion of probation period, they will be absorbed in the Rank of Executive Officer as per Bank's prescribed pay scale.
- The Candidates who will not qualify for the post of Probationary Officer after written test and Viva-voce, they may be offered for the post of First Executive Officer (on Probation) from merit list.
- First Executive Officer (on Probation) shall remain on Probation for a period of 01 (one) year and their consolidated pay during probation period will be Tk. 25,300/- (Taka twenty five thousand three hundred) only per month.
- After successful completion of probation period First Executive Officer (on Probation) will be confirmed as First Executive Officer as per Bank's prescribed pay scale.

**Application Procedure:**  
If you think you are the right person, have passion for success, want to be a part of NBL family for building up your career, please submit your resume with your recent photograph (maximum 30x30) through our on-line application system at [www.nblbd.com/career.php](http://www.nblbd.com/career.php).  
Postal/courier/physical submission of application will not be acceptable. All correspondence related to this recruitment will be communicated via e-mail and mobile SMS. Candidates must have a valid e-mail address and mobile number. The candidates must preserve their Tracking number and Password for future reference which will be generated during submission of application.

**Important Information:**

- Finally selected candidates have to agree with a Service Bond for a period of 3 (three) years from the date of joining.
- Selected candidates have to surrender their original educational certificates to the bank for the bond period.

**Job location: Anywhere in Bangladesh.**  
• Only published academic results are acceptable.  
• Any persuasion will be treated as disqualification.  
• The Management of the Bank reserves the right to reject or accept any application.

**Last date of Submission: August 05, 2017**

DEPUTY MANAGING DIRECTOR  
HUMAN RESOURCES DIVISION

**National Bank Limited**  
A Bank for Performance with Potential

Fig: Job Circular Of National Bank Limited For Probationary Officer



Regarding recruitment of Probationary Officer the criteria has been set as under:-

- i. He/ She must be a citizen of Bangladesh.
- ii. Candidates must be Masters/BBA from a well reputed University having three first Divisions/Class or CGPA-3.00 out of 4.00 or GPA 3.25 out of 5.00 where applicable (no 3rd Division/Class is acceptable).
- iii. Preference will be given to those having MBA/BBA in Accounting, Finance & Banking, Marketing, Management & other business oriented subjects and Masters with Honors in Economics, English, Statistics, Mathematics and other business oriented subjects.
- iv. His/ Her age must be between 21 to 30. These conditions may be relax able in special cases to be recorded in writing.
- v. He/ She must be physically fit.
- vi. The new recruit be required to get full medical examination from the Doctor, appointed by the Bank. The fees of the Doctor be paid by the Candidate. However, any fees for Pathological/other services required by Doctor for full medical examination be paid by the prospective employee.

### Interview Performance

Like other bank NBL also follow the same rule for probationary officer that they have to be probation for one year. After the time of probation, their performance will be analyzed by the Management and place the report to the Managing Director. If the candidate found suitable for the post, they will be confirmed. If they got unfitting their probationary period may be further extended or their services will-be terminated by the authority. Selection Committee will consider the candidate's appearance, personality, communicating ability, presence of mind, manners, general and common sense and award marks individually which will be totaled and averaged for determining interview performance score. The following criterion for interview may be followed:

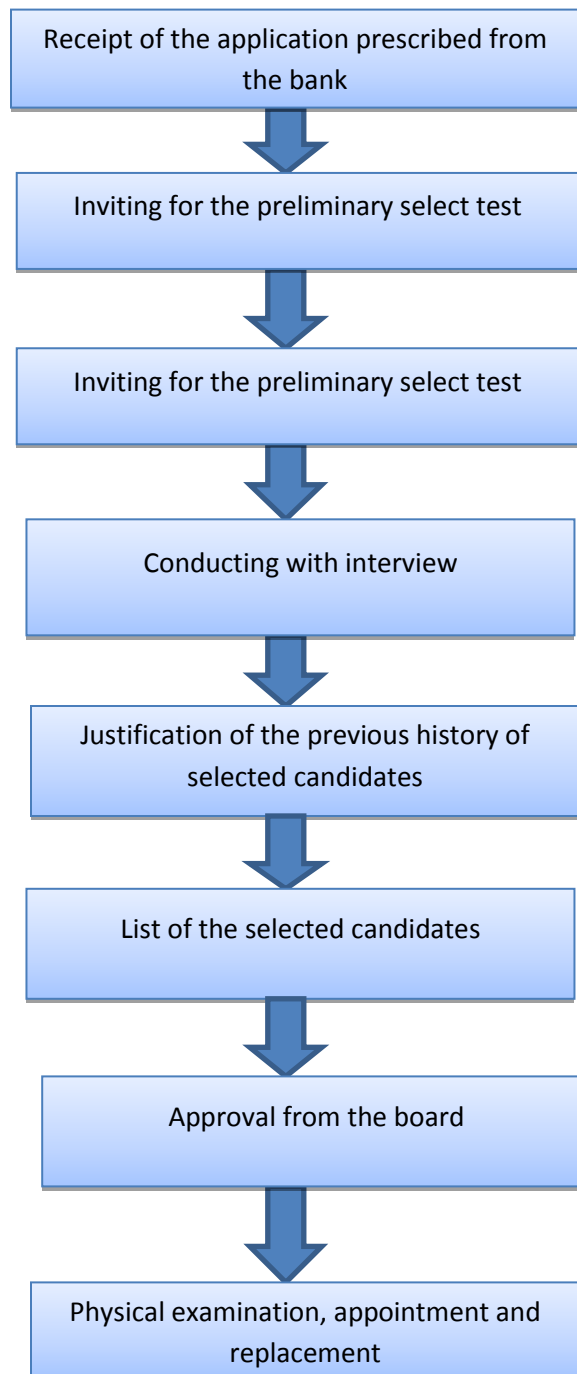
- i. Appearance & Personality: 5
- ii. Expression & Presentation capacity & manners : 5
- iii. General knowledge : 5
- iv. General & common Sense : 3v) Assessment : 2

### Written Test

It's mandatory to for the all applicants to attempt the written test which is 60 marks exam. The test should be containing with general knowledge and mathematical bias. NBL take the help of outside experts for setting the questions, supervising the examination work and marking the scripts. Passing with minimum marks of 60% will qualify the candidate.



## 4.3 Flow chart of recruitment process





## 4.4 Probation and Confirmation

Here are the rules that NBL follow for the probationary officer

- Entry level officers will be on probation for a minimum of one year. Afterward the probation period, management committee will evaluate their performance and they will present a report. If they find the officer is suitable they will confirm him or her otherwise they transfer or can terminate
- Also they have that rules for staff that if they recruit any sub staff they can be occupied as regular employee if they complete 8 years of continuous service in the Bank by seeing their records and educational qualification.

## 4.5 Resignation

For resignation NBL gives notices three months early of the termination. Its applicable for all the staffs here they also mentioned if the managing director fails to provide the writing documents to them, managing committee liable to pay the compensation an amount equal their basic salary three months' salary. It's also applicable for the probationary officer if there any disciplinary action implied on an officer or if any officer using any equipment which belongs from the bank they can't resign without the permission of the authority.

## 4.6 Gift or Benefits Offered to Employees

It is an offence to solicit, demand or accept for the benefit of an employee, anything of value from anyone in return for any business, service or confidential information, either before or after a transaction is discussed or completed.

Advertising or promotional material of nominal value, such as pens, pencils, note pads, key chains, calendars and similar items etc and gifts of reasonable value on wedding are exempted.

Whenever any situation arises with regard to matters concerning things of value, an employee must make full disclosure to the management and receive management's written response.





#### **✚ Things Offered By Employees**

Employees shall not, on behalf of NBL directly or indirectly give, offer or promise anything of value to any individual, business entity, organization, public official, and political party for the purpose of influencing the recipient. Normal business practices of offering meals; entertainment promotional gifts etc are exempted. Employees shall not, on behalf of NBL directly or indirectly give, offer or promise anything of value to any individual, business entity, organization, public official, and political party for the purpose of influencing the recipient.

### **4.7 Training and development policy**

In every well reputed organization training is very common practice to place new employee into managerial responsibilities after process of training and development .We know Training means acquainting everyone with the technical aspect of the job so that his technical skills will be upgraded. It's a client oriented job , so training is not enough for specifically who needs human relation and social skill in this training provides individuals perception, attitude, values and expectations, so that and employee or employer can develop their with the latest update . Human Resources develop skill and knowledge for better outstanding of job responsibilities. Its embraces with on -the-job and formed training programs.

#### **✚ Here is the NBL training programs**

- \* Orientation Training
- \* In-House Training
- \* Job Specific Training
- \* Need based Local/Foreign Training
- \* Peer or supervisors' coaching
- \* E-Learning: Online Training & Evaluation



- **Orientation Training:** for the fresher, National Bank Limited has orientation internal training program to give them the general view of the bank and also introduce them with the organizational culture.
- **Job specific training:** this is training where Norm of the bank is to train them by peer or supervisors' coaching. Employees must attempt this training to know the job description and follow on the on the job training.
- **Need based training:** this training can be either Foreign or local. After analyzing employees gap between skills and knowledge and competency required for the current role.

#### ✚ **Basic training program:**

- i. Joining/ Participating in orientation with different Departments
- ii. Foundation Course
- iii. Attachment with SME Unit Offices & Branches
- iv. Organization of Development Program
- v. Attachment with different departments
- vi. Information Technology Training
- vii. On job hands-on training according to Job Description

## 4.8 Training Authority

The Managing Director has the power to decide issues relating to training of the employees of the Bank. For training/education within or outside the country, the decision may be made by Managing Director in consultation with Heads of the Divisions/Deputy Managing Directors.



## 4.9 Retirement

An officer earned Regardless skill and knowledge throughout of his working life. Then a certain time later time comes when ability to perform reduce quite. Where it's the time to retire of a senior officer shall replace new officer to work with more strength and extra enthusiasm to improve the quality of management of the company. The rules may be called the “ National Bank Limited” (Employees)retirement and Retirement benefit Rules, 1993.It shall come into force at once and shall be deemed to have taken effect from the date of inception of the Bank.An employee of the Bank shall retire on attainment of theage of 58 (fifty eight) years which is considered as normal retirement

### ➤ **Voluntary Retirement:**

Any employee of the Bank may opt to retire from the service of the Bank at any time after he/she has completed minimum 10(ten) years of service in NBL giving notice in writing to the Managing Director at least 60 (sixty) days prior to the date of his intended retirement

### ➤ **Normal Retirement:**

An employee of the Bank shall retire on attainment of the age of 58 (fifty eight) years

### ➤ **Forced Retirement:**

Forced retirement is not a matter of Age. An employee may be dismissed from the service of the Bank for his committing any misconduct after conforming to rules and procedures provided in law.

### ➤ **Early Retirement:**

An employee of the Bank may opt for early retirement in writing to the Managing Director with or without showing any ground thereof at any time during his service in the Bank. There is no bar of prior notice or length of service for it. However, option for early retirement, once exercised shall be final and irrevocable.

## 4.10 Retirement Benefits

### + **Voluntary Retirement:**

- ❖ An employee whose voluntary retirement has been accepted by the Bank shall be entitled to the following retirement benefits
- ❖ Gratuity as per Gratuity Rules shall be paid, calculated at (one) months basic pay (immediate last month's basic pay) for each completed years of service in the Bank.
- ❖ He/she shall be entitled to payments admissible to him/her as per Provident fund Rules of the Bank.
- ❖ The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- ❖ The concerned employee shall be entitled to benefits under Employees Welfare Scheme

### + **Normal Retirement:**

- ❖ An employee who has retired at the age of 58 (fifty Eight) years in usual course shall be entitled to the following retirement benefits:-
- ❖ Leave preparatory to retirement for 03 (three) months with pay, allowances and other facilities in full which he/she was availing from the Bank before proceeding to such leave. The leave preparatory to retirement shall not be debited from his leave account.
- ❖ Leave preparatory to retirement for 03 (three) months with pay, allowances and other facilities in full which he/she was availing from the Bank before proceeding to such leave. The leave preparatory to retirement shall not be debited from his leave account.
- ❖ Provident fund both own & Bank's contribution payable as per provident fund rules.
- ❖ The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- ❖ The concerned employee shall be entitled to benefits under Employees Welfare Scheme.



## **+ Forced Retirement**

An employee who has been put to forced retirement as a measure of lesser punishment for committing any misconduct shall be entitled to the following benefits

Banks and his own contribution to the Provident Fund if he is otherwise entitled to them as per existing Provident Fund Rules.

- ❖ Gratuity benefit if admissible as per existing Employees Gratuity Rules of the Bank.
- ❖ Benefits from Superannuation Fund Scheme.
- ❖ Benefits under Employees Welfare Scheme.

## **+ Early Retirement**

Employees of the Bank who applied for Early Retirement and accepted by the Management shall be entitled to the following retirement benefits

- ❖ Salary and Allowances for 4(four) months (Calculated at immediate last month's pay).
- ❖ Provident Funds both own and Bank's contribution shall be paid as per Provident Fund Rules.
- ❖ The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- ❖ The concerned employee shall be entitled to benefits under Employees Welfare Scheme.

# **Employee Benefit and Service Rules**

## **4.11 Pay and Allowances**

The success of NBL in sound advancing and deposit mobilization as well as other investment will depend on efficient and effective service rendered by competent and enthusiastic executives, officers and staff. At the moment the existing pay scale inclusive of other benefits for different category of officers and staff can be considered as fair and equitable. These may be reviewed every two years depending on the development, growth and situation in the Bank. According to employee The bank is paying current amount is not that sufficient like for probationary officer they are paying tk30000/-, first executive officer tk 32000/- Senior Executive Vice President Tk.1,63,900/-, Deputy Managing Director Tk.2,25,000/-, Additional Managing Director Tk.3,05,500/-



#### 4.12 Increment

Like other organization NBL has some increment rules also. Their Annual increment fixed based of 10 years, the basic salary would increase by approximately 100% of the starting salary. This rules review every after two years. They have marking system for this increment , employees increment happened basis of marks received. Up to 19 no increment, from 20 -28 grading scale normal increment, 29-40 grading scale is considered as special increment. All the increment will be approved by the Board/Committee However, the Board may recognize the outstanding performance of any individual officers in the form of deposit mobilization, loan recovery and loan administration and award extra cash or extra increment or a letter of appreciation. In case of promotion of an employee effective from first January

- ❖ An employee would get his normal annual increment, if otherwise in order, with effect from first day of January every year.
- ❖ All special increment shall be approved by the Board/Committee on the basis of Company's Financial Performance and Policy which shall be reviewed every year.
- ❖ List of all officers who obtained less that 40 Marks shall be reported to the Board every year for appropriate action/decision.

#### 4.13 Bonus Policy

Bonus is an extra payment in addition to fair and reasonable normal salary. It is an incentive payment not a routine salary. Therefore it must be strictly linked only with effort and profitability of the Bank. Two Festival Bonus every year, pay dividend 7%- 9% only one Festival Bonus/ no Incentive Bonus.

- ❖ Bonus always on the basis of the Basic Salary
- ❖ Nevertheless even if net profit not enough to pay minimum dividend as mentioned at National Bank Law under serial no. b(1) Board shall consider the matter every year.



#### 4.14 Provident Fund

For every commercial organization a Provident Fund is a legal entity which is created by to provide long term benefit to the workers and employees. Employer contributes with the fund based on fixed percentage of the monthly pay roll expenses. On the other hand, employees are to make deposit similar amount or more to the fund every month. Provident Fund Administered by a Board of Trustee Comprising both Board Members and Executives. The Fund shall be overseen by these Rules or by such other Rules as may be framed from time to time .The custody, management, investment and control of the fund shall be vested in the Trustees.

- ❖ There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.
- ❖ The custody, management, investment and control of the fund shall be vested in the Trustees.
- ❖ There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.

#### 4.15 Gratuity

Gratuity is the part of the salary that an employee received from his or her employer. This is another form of benefit for the employees. National bank has their own rules which are called the “**National Bank Limited Employees Gratuity Rules**”. These Rules has been activated from November 01, 1988

##### Eligibility

For this gratuity employees who has been in their service for a minimum period of 12 (twelve) years without any break, they will be eligible to have the benefit under the gratuity scheme. But sometimes Gratuity can be approved to an employee under this condition

- In case of sudden death during in the service
- In capability of mental and physical permanently.
- Any special case



### **+ Disqualification**

The following categories of employees will not be eligible for the Gratuity:-

- Those who are dismissed from the service of the Bank.

OR

- Those who leave or discontinue their service without the permission of the

### **+ Amount Payable**

One month basic salary for each completed year of service on the basic pay drawn by the employee.

### **+ Payment of Gratuity**

- a) The Gratuity will be paid to the employee concerned.
- b) In case of his/her death the Gratuity has to be paid
- c) The person(s) nominated by death
- d) His/her legal heirs in the absence of any nomination.

## **4.16 Medical Benefits**

The benefits are over and above the normal monthly allowance. It is not mandatory by any law but NBL Board only introduced such benefits to ensure that all employees dedicate themselves to NBL for its continuous growth, better clientele service and good health. Obvious monthly medical allowance does not cover the expenses for hospitalization for major illness where prolong hospitalization are necessary including surgery.

### **+ Rules & regulations**

Employee all confirmed employee who is in the permanent payroll. The facility also covers their wife and maximum two dependent children.

### **+ Declaration**

A specimen copy of declaration form is required to be filled and signed in duplicate by individual employee. The first copy of the declaration form should be forwarded to Head Office, Administration Division for their record and the second copy should be retained by the branch which should be kept in the personal file of concerned employee. Please note that only wife and two children whose names and particulars will appear in the declaration form will be eligible for this facility.





#### **✚ The scheme:**

The organization will pay at actual all charges incurred in the hospitals for the under noted purposes only which will include rent for cabin/ward, operation charges, all pathological and X-ray charges. Doctor's fees and cost of medicines:

- Accident cases requiring hospitalization but only when going/coming from office and on official duty.
- Heart diseases requiring hospitalization.
- Major surgery requiring hospitalization.
- Major diseases/ailment i.e. Requiring hospitalization for problem in Kidney, Heart,
- Gastroenteritis, Brain, Eye, Ear, Nose, Liver, Lungs, Spine as well as other vital organs.
- Hospitalization on account of maternity requiring surgical operation only.

For the cases of hospitalization and surgery has to be referred and recommended by a recognized specialist not below the rank of Associate Professor and should be approved by the Management before the admission/surgery.

### **4.17 Reimbursement**

The scheme is constant for the employee and also for board of director which is same amount cabin charges also paid for them .A separate account shall be opened in the Bank. Bank to allocate the fund as per Budget allocation. At the end of every financial year there shall be report made as to the total amount giving full details of expenses with name/amount paid date of payment/nature of treatment. The payment for All Officers and Non-Officers also the M.d is Maximum Tk. 25000/-, for Board of Directors its Exceeding Tk.25000/- .

### **4.18 Transport Policy**

National Bank Limited (NBL) started with an progressive step of providing cars to all its Executives and Branch-in-Charges. In the initial days, terms of offer as an Executive in NBL used to contain a condition for providing fulltime car to him/her by the Bank. Though high maintenance cost thereof. In the meantime, various qualitative changes have taken place in the NBL is emerging with a new commitment in the Banking Sector which is being reflected in its ever increasing profitability. All these have become possible due to the devotion & commitment



of the people working in it. By hold the morale of these people and to make them more motivated and devoted to the cause of the Bank, it has become necessary to revise the existing Transport Policy to make it more relevant to present day needs.

#### **+ Category of Transport used in the Bank:**

- Bank's Car i.e transport owned by the Bank and attached with the Executives/ Branches.
- Car Loan Scheme i.e. transports purchased under Car Loan Scheme.
- Pool Transport i.e. transports owned by the Bank for meeting specific transport needs of the Bank.

There are some rules under the categories of transports which are

- i. Bank's cars/microbuses/jeep presently attached to various branches will continue to be attached with those branches.
- ii. Branches which produce reasonable profit per year for two sequential years will be eligible to get a car/microbus/jeep as deemed appropriate. The branches to be provided with cars/microbuses/jeep will be decided by the Managing Director in consultation with the Executive Committee depending mainly on the profitability, importance and location of the Branch.

### **4.19 Leave rules & regulations**

The following leave Rules and Regulations shall be followed by NBL. These rules shall be followed strictly without any exceptions and any deviation shall be reported to Board/ Committee properly for necessary information & consideration.

- Any Important Issues for leaving.
- Leave has to be earned by duty only.
- The period spent on tour will be counted as duty.
- Leave application will be addressed to the competent authority and it must be submitted. No employee shall be allowed any leave unless the leave application is forwarded timely to the leave sanctioning authority.

**+ Leave encashment benefit (in case of resignation)**

Any exception on valid reason has to be approved by the Board, Executive, Officer; Non-Officer who resigns from the Bank will not be allowed to receive any Leave with Encashment.

## 4.20 Promotion Policy

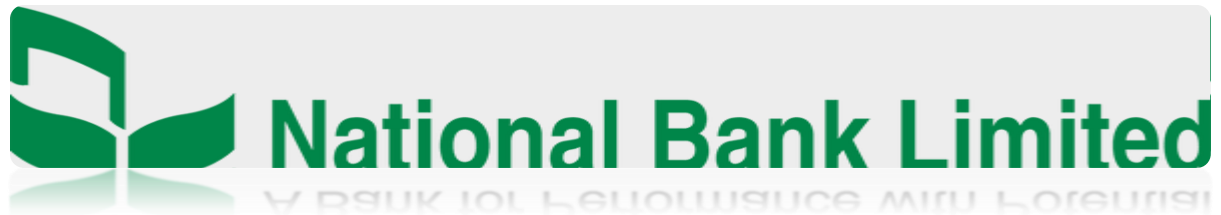
Promotion means to next higher post should be handled carefully and judiciously because of in one hand its importance in maintaining executives/officer's and staff morals and on the other hand the future growth of the Bank . However, promotion cannot be claimed as a matter of right. It is the duty of Management to ensure that one gets an upward lift only on the basis of the performance at the interval of reasonable period of time. It has to be an accepted as a principle that promotion should be strictly on the basis of merit. But in practice, it has been found difficult to measure merit and promotions, by and large, have been taking place on the basis of seniority.

**+ Non-Graduate candidates will not be considered for promotion beyond Principal Officer**

For preparing the eligible list for promotion of promote Officers to the next higher grades, the cumulative points with the ratings, academic degrees professional degree, professional training etc. shall be the basis. Officers having higher academic degrees would get priority over the other in the eligible list .Around three years of complete service may be fixed to make a person eligible for promotion. Promotions also depend largely on the availability of post.

**+ There are also some other factor plays for promotion**

- i. Greater importance should be attached to merit, though measurement of merit of an individual is a difficult job with subjective judgment. By involving Seniority or length of service should not guide promotion to higher post.
- ii. Also part one and Part two examination of the Institute of Bankers and trained by their Training institute may be considered to have acquired relatively more technical competence. Therefore passing of this examination may be given some weight at the time of promotion.



Therefore, the superior is in a better position to evaluate their merits. NBL should therefore, install a well- designed system of grading and train the ACR writing officers and executives. The grading should contain items which are very much relevant for evaluating the performance of an executive/officer. For Probationary Officer, after successful completion of Probation period of one year he/she will be confirmed as Executive Officer.

#### **4.21 Criteria for Promotion of Non-Officers**

Their promotion in higher grade may be considered by keeping in view the scale of pay and present grades, we are furnishing below particulars of different grades of Non-Officers.

#### **4.22 Disciplinary Action**

Anyone doing anything harmful to the interest of NBL will be penalized. Disciplinary action will be taken also if found guilty of misconduct or disloyalty, whether executive, officer or staff is subject to disciplinary action if there is sufficient evidence that he has misconducted his duty to NBL by reason of inefficiency, mental, inability, physical infirmity or any other reason like conviction by a court corruption. Like fraud, forgery, commercial bribery etc. and misuse of official power will be another ground for penal measure.

#### **In NBL “Misconduct” will cover the follows**

- ✚ Disobedience to Lawful or order of the authority.
- ✚ Bank property or business property Theft, fraud or dishonesty.
- ✚ Damage or loss of goods or property.
- ✚ Late coming and early going on habitual basis.
- ✚ Absence from duty without obtaining prior permission.
- ✚ Indecent or Unsystematic behavior when on duty.
- ✚ Striking picketing and agitation surrounded by the Bank, Distribution of hand bills, pamphlets or posters inside the Bank premises.
- ✚ Leaving the seat or place of work without permission on duty hours.
- ✚ Unapproved use of Bank’s property.
- ✚ Absenteeism work show-down or undue delay in the discharge of duty.
- ✚ Negligence of duty, Habitual Negligence of duty.
- ✚ Break of Bank’s regulation, standing orders, instruction, rules, procedure etc.



## 4.23 Disciplinary Authority

The Managing Director is the responsible for handling the Disciplinary cases relating to executive and officers will be examined and decided by the Policy & Regulations Committee/Board and those relating to staff .Managing Director will have the power to suspended any one if situation demands immediate action. The action taken by the Managing Director should be reported to the Committee for its approval. The Committee/Board will be the supreme authority to decide what actions call for penalty. Disciplinary actions will be initiated by the Managing Director when events of misconduct or other offenses committed by executive/officer are taken to his notice.

## 4.24 Suspension

During the suspension period, the Bank may consider giving the suspended employee subsistence allowance. If he is honorably acquitted he should be given full pay.

### Enquiry Procedure

The troubled employee should be given an opportunity to explain his conduct and his explanation should be examined and evaluated objectively without any bias. If the authority is not satisfied with his written explanation, he should be charge-sheeted with reasonable opportunity to the concerned employee to defend his innocence. If charges are provided, the competent authority will impose the punishment.

### Review & Appeal

On whom penalty has been imposed shall have the right to submit an application to the punishment awarding authority to review his punishment. He can also make an appeal to the next higher authority for reconsideration of his punishment order. The review petition or appeal must be filed within one month from the date on which the incumbent is informed of the punishment order.

## 4.25 SWOT Analysis

For a company strength is like pillar to hold the entity strongly so that it can stand forever.National bank limited has strenght where they are standing from last thirty four years. The following strength is existing in National Bank Limited



### ❖ *Strength*

#### **In control authority:**

The board has fourteen members, three independent directors. They have formal schedule especially its reserved for the decision making including corporate strategy, approval of budget and balance, annual financial result, proposal for dividend, all of the major corporate transaction, credit proposal approval done by the board of directors.

#### **Having exchange house in abroad:**

Not only in Bangladesh National Bank has exchange house in abroad. The bank has extended their branches one hundred ninety two branch throughout in Bangladesh. Being a gigantic bank they also prolonged also in abroad. By managing third party they are doing their transaction with Malaysia, Maldives, Greece, United States of America, Oman, Saudi Arabia. They are creating network and contributing with our economy.

#### **Adept management always promoting strong business ethics**

The management of the bank maintaining highest ethics and integrity. They always maintain foster culture throughout the bank that emphasize and demonstrates integrity and close relationship with customer. Though there is lot competition in the banking sector as well, but still higher officials convince its clients on their terms and condition and strong bondings.

#### **Long term relationship with the people of Bangladesh**

National bank limited started their journey in 1983. In this thirty four years journey they made an trustable, strong bondings relations with Bangladesh. When people think about business loan first name comes in their mind is national bank limited. We have now around fifty six bank, but still people in this country only trust national bank limited for loan.

### ❖ *Weakness*

#### **Online service is not constructive yet**

The bank online service is not constructive yet. Today's in our banking system, online service added new area. People are being online person and they are mostly dependable on online service right now. So they are demanding fastest online transaction but the server is not up to the satisfactory level.



### **Loan sanction duration is taking long time**

National bank is trustworthy bank to the business people. but sometimes they are delay in terms of sanction of loan , where they may lost their customer

### *❖ Opportunity*

#### **Focusing on more retail marketing**

Like Dutch Bangla Bank they are focusing more retail banking which is helping them to grab the market. So NBL can focus on retail banking to get more customers for them

#### **Creating more ATM Booth**

People will be easily get their money if the bank can manage more ATM booth for them and it will be helpful to get the customer for creating more opportunity

#### **Making strong network through fastest internet**

People are becoming more online based so fastest internet banking requirement highly to them because their other competitor has fastest internet service for their general people

### *❖ Threat*

#### **Less focus on consumer banking**

Their competitor Dhaka bank limited, Dutch Bangla Bank limited they are more customer centric , they have several service like DBBL has “Mobile Banking Service “ for customer whether national bank limited are only doing wholesale banking system which is only concentrate on business loan .

#### **Less amount of ATM service**

The bank is well reputed bank and it has huge amount of branches but the bank has less amount booth which is like threat to them.

#### **Less interest rate**

Their interest rate is only 6% and 7%, For that reason savings person mostly has interest on savings certificate because its rate 11.75%



## Supplementary Part





## 5.1 Findings of the study

- ❖ National Bank Limited has their own training center which is situated at new Eskaton road where they only provide theoretical materials, not with the practical one like showing videos, also no pre and post evaluation or survey takes in the training session.
- ❖ In performance appraisal they don't follow updated version properly
- ❖ When the customer wants to open an account specially for business purpose they don't take details about their financial condition that whether they have loss or any debt
- ❖ The bank has online service .But the service system is slow which interrupt during transition hour
- ❖ The entire employer is very knowledgeable, but they are totally unaware of the philosophy behind the work or task.
- ❖ The Bank should follow their specific objective properly

## 5.2 Recommendation

When I have started writing this report I found some important issue which is considered to more construct. Not huge number of challenges has been found but some significant things of the organization which is actually help an organization to become more productive. The recommendation part has been focused on this issues where they need to be improve more

### Performance appraisal

Purpose of performance appraisal is to know more about the workforce top to bottom condition clearly that how much they are diligent, hardworking, industrious, and meticulous for the organization. So some areas they need to improve which are

- Performance appraisal form should have three and four categories depending on the designation of executives and officers
- For branch manager, regional head, divisional head will be different.
- Form should have to be different for head office and in branch level.
- Quality and quantity of desk works are not define and acknowledge in the form
- Existing measureable performance have to be updated according to the business strategy and modern requirement



- Marking system needs to be updated.
- There is no scope for assesses to make agreement or disagreement with the performance rating of the supervisor.
- Quality and reputation of educational institute especially for university is not addressed
- There are areas of favoritism during performance appraisal.
- Real performance cannot be identified.
- Absence of individual instant reward for extra ordinary performance.
- This appraisal system should be happened at least twice in a year where this appraisal system happened only in a year.
- There also some other issues which needs to consider further consideration

#### **Gratuity**

Well, according to labor law 2006, an employee and employer gratuity can paid in five years if he or she leave the organization whereas National Bank Limited they provide this gratuity after twelve years. Before that they don't provide this fund to the employer.

#### **Incentive bonus has to be regular**

Incentive bonus is the part of facilities which is for employee. National bank limited has incentive bonus but it's not regular. They don't maintain regularity with providing bonus, sometimes

#### **Health insurance, group insurance needs to provide properly**

As part of human resource management, getting health insurance and group insurance is a part of the employee or employer right. But national bank limited doesn't provide any kind of insurance to them. So, as part of recommendation they should provide proper health and group insurance to them.



### **+ Training needs to be organized more**

Training offers for Employee improvement, so it's very important for the organization. So their training needs to be structured more like

- Survey preferred, through a survey the bank can understand in which area training needs to be provide.
- in the training session they should provide pre and post evaluation process which will helpful for the supervisor to know more about the employee that what was the condition before training and also after the training what they have learnt .

### **+ Promotion should be regular**

The promotion system is not regular in National Bank Limited. They don't follow structured time period for the promotion like a last promotion happened in 2015, within two years no employees were promoted

- Online server system needs to be changed
- Bank marketing policy needs to be more constructive like during festive time they can give their employer gifts also for customer

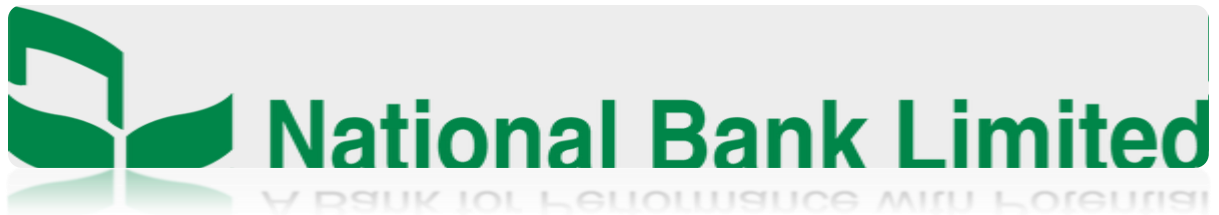
## **5.3 Concluding remarks**

National bank limited maintain conventional banking system for their making policy and for their procedure .there are lots of commercial bank and public Bank we have in this country.in this competitive environment national bank is competing successfully with all of them. National bank limited is not only doing competition successfully but also its contributing in our economy sector. their SME loan AGRI loan and also several loan helping the general people to create more opportunity to them .from the last thirty four years they are paying to the society . They have made many funds in export and import business. It obvious clear that national bank limited created more one hundred ninety seven branch overall Bangladesh. Increased so many sources which created a portfolio in the development .less the amount of loans and losses, more income are the factor which played vital role behind the every banking success



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Md .Delwar Hosaain, Senior Assistant Vice President  
Md .MazharulAlam, Senior Principal Officer  
Kumar Gaurob Roy, Senior Principal Officer  
Md .Nazim Uddin, Senior Executive Officer  
Arafath Rahman, Officer



## Appendix

### Questionnaire

- What type of criteria national bank follows for hiring new employee or fresher?
- Executive, officer, staff in terms of recruiting what is the steps bank follow for them?
- What is the duration for probationary officer? Tell us about the details of probation period.
- If employee is unwilling to work with organization or if authority found that person is not appropriate for the post, how bank handle with this kind of issue?
- How they follow the rules for employee, employer, staffs of national bank, does anyone break the rules what type of punishment procedure they follow?
- In occasion or as part of the good performance, appraising do they provide any special gift or benefits to the employee and employer?
- For employee, employer improvement, how the Bank provide training to them?
- What is the facility for retired employer? How bank providing the facilities to them?
- “Increment” with this service, how national bank deal with it?
- Is there any special bonus for employee? How they follow the bonus policy?
- In Gratuity, provident fund, how they reserve it for employer?
- When any staffs, employer or employee faces any accident how bank provide them medical benefit? If an employer or employee needs to take in abroad for treat how this Bank deal with it?
- Can everyone enjoy the transport facility of national bank ltd? If there is any specific requirement for giving transport facility to the employee or employer?
- An employee or employer in a year how many times they can take leave ?is this paid or non paid ?what is the rules regulation for taking dispensation?
- How many days they consider for maternal leave?
- What are the criteria, eligibility for promotion? If organization wants to transfer any employee how they deal with this issue?
- Tell us about the disciplinary action?
- How many days an employer can be suspended?
- “Performance appraisal” how they deal with it?