

Spring 18
Internship Report

On



Not Just Another Bank





Topic:

Analyzing HR Objectives of NRB Bank Ltd

Submitted To:

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Date: 08-04-18



Letter of Transmittal

5th March 2018

Suman Paul Chowdhury
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Subject: Letter of Transmittal

Dear Sir,

I submit here my internship report, which has been assigned to me on a mandatory basis by the BRAC Business School, in order for me to achieve my under-graduate degree from BRAC University. I did my internship at NRB Bank Ltd., which is a 4th generation bank and consists entirely of Migrants' Sponsored Banking (MSB) system. The crucial difference between our local banks and NRB Bank is the fact that its initial capital is funded by non-residential nationals and are proudly transparent about it.

This report contains of a detailed study on how Human Resource Division works in a banking industry. I have gathered information primarily through the HR Division and secondarily through organizational booklets and websites.

I have discussed the objective of HR on how they process recruitment, separation and operation of employment factors that keeps the whole organization fit in a unity. I want show my gratitude towards my faculties at BRAC University for this internship program, and also towards my supervisors at NRB Bank Ltd, for this opportunity.

Sincerely,

Anupama Biswas



Executive Summary

Bangladesh government only allows two types of bank to be presently operative in the country, Specialized Banks and Commercial Banks. The difference being that specialized banks only practice banking services for those who are targeted, for example, Bangladesh Krishi Bank, which only deals with the agricultural sector. However, commercial banks are entirely different because it runs under the rules and regulations set by the central bank of the country, which currently is the Bangladesh Bank.

NRB Bank Ltd. is one such 4th generation private commercial bank. What makes it different from the other banks is the fact that operates with a recently invented banking structure, which runs through the funds from foreign residents. The crucial system of NRB Bank is that Non-Residential Nationals, provide the maximum amount of deposits which are eventually lent to the home country, being the home country Bangladesh itself.

This report is the full picture on how the HR objectives of NRB Bank Ltd. holds the organization together. Having worked there three months directly under the HR Manager and with the help of the disciplinary and the planning manager alongside with executives and officers, I have deduced a landscape on the HR division of the Bank.

Being one of the younger banks in Bangladesh, NRB Bank targets to be one of the best banks which serve the Non-Residential Nationals, a platform to have better investments into the home country. Their long-term objective is to reduce dependency on foreign direct investments, and on international financial institutes for external source of financing in Bangladesh.

In the end I included a piece of my own opinions and recommendation in order to give a practical, and a primary source of information through my day-to-day job in the HR department.



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Chapter 01

Introduction

NRB Bank Ltd was founded on February 06, 2013 by Iqbal Ahmed, Officer of the order of the British Empire, a Bangladesh-Born British entrepreneur, with its headquarters standing in Dhaka Bangladesh. The bank received its issuance of No Objection Certificate from Bangladesh Bank, on 7th February, with some of the sponsor Directors and staff.

NRB Bank has multiple objectives as opposed to other generation private banks. It is one of the leading banks nowadays with its single structure and typical lending deposit functions.

The first objective is to a stand for the Non-resident Nationals for the betterment of their economic transfer from foreign to home economy. Their first objective is to reduce dependency for NNs, their long term objective, similarly is to reduce dependency on international financial institutes for external financing in home economy.

NRB Bank offers vast range of products and services for Corporate, Retail and SME, in this category NRB Bank is no different than other private commercial banks. However, being a fourth generation bank, NRB Bank is the first to introduce secure VISA EMV card. The Bank can access fully online 'any-branch' banking from day-to-day transactions, with state of art internet banking for both consumer and corporate account holders.

Scope

This report deals with the full HR Objective of the organization, since I worked with the HR Department. I mainly put the focus on internal objectives rather than external. This is because I spent my time knowing about the particular organization rather than the whole sector of this organization. The report contains the theoretical and practical stand point of how HR operates in NRB Bank Ltd. While writing the report what grabbed me most was the fact that I was able to differentiate between the book-based knowledge and the practical usage of those practices in real life.

Methodology

The report is mainly based on qualitative approach. The focus of this report is how the HR works on a banking sector. Therefore, I adapted to ways which I found more worth-based. There was no need for surveys or interviews because the organization excels in privacy and confidentiality. My main source was primarily during the three months of my internship, with all the lessons I learned verbally and practically from my supervisors. Secondary source was the organizations' recent annual report and through online information from their database and websites.

Limitations

As I have mentioned earlier that the organization excels at confidentiality, therefore extracting details about a few things were difficult. For example, the whole disciplinary process was not available to me; the metric on how employees are evaluated was kept enclosed by one of the supervisors. Other departments did not give out much information about the HR or other aspects because even they were strictly confidential. Hence, collection of the information was difficult if not the source.

Another major challenge was managing the time. Even though I was an intern, they treated me as one of their own. It had both pros and cons; I was able to learn like a regular colleague, however I could not manage enough time to work, to gather information, and finally to put in words.

Chapter 02

Corporate Directory

Provided in the Annual Report of NRB Bank, 2016

Formal Inauguration	August 04, 2013
	467
Registered Office	Simple tree- Anarkali, 89 Glushan Avenue Gulshan-1, Dhaka 1212, Bangladesh
Number of branches	25
Website	www.nrbbankbd.com
Number of ATM Booths	25
Auditors	ACNABIN Chartered Accountants
Chairman	Mohammed Mahtabur Rahman
Managing Director & CEO	MD. Mehmood Husain
Tax Consultant	AND Associates
Deputy Company Secretary	A.F.M Zakaria Huqe
Legal Advisor	Rafique-Ul-Huq Barrister At-Law
Authorized Capital	Tk. 10,000,000,000
Credit Rating Agency	Credit Rating Agency of Bangladesh Ltd (CRAB)
Paid-up Capital	Tk. 4,000,000,000

Chapter 03

Organizational Overview

Vision:

“To be the leading dedicated financial institutions for NRBs to invest in Bangladesh and for Bangladeshi individuals and corporates to access international market.”

Mission:

“NRB Banks aims to be the preferred provider of targeted financial services as a conduit for investment to and from Bangladesh for our Bangladeshi communities both domestically and internationally, to accelerate the industrialization of Bangladesh.

We will strengthen these relationships by providing the right solutions that combine professionalism, expertise and financial strength.”

Values:

“We are trusted financial advisors; values our local roots and remaining dedicated to our global presence by being different than any other banks.

D- Dynamic: We strive to change and perform to progress

I-Innovative: We foster ideas through finding better ways to improve

G- Global: We empower to create competitive edge to set international standard

I- Integrity: We govern by the principles of ethics and transparency

T- Techno centric: We step ahead of technological advancement”

Chapter 04

Job Description

As an intern of HR Department

After finishing my courses, I applied in NRB Bank through a post in Facebook. The HR Department was specifically looking for interns. I submitted my CV via email to my supervisor, Manager of HR Department, Mr. Fahad Anwar Sinha. I was called upon for an interview. My job description was to help all of the members of HR Department, a team of five, excluding the Head of HR, Mr. Imteaz Ahmed.

On my first day as an intern at NRB Bank Ltd. I was told about the environment they feel comfortable in. They told me to not hold up a strict professional demeanor towards the people and that they preferred to work with a friendly environment and behavior. I started petty works on my first day but eventually I began to feel like a regular. I was involved in multiple projects and assignments and I learned a lot through each.

My joining form contained the same message about my job description. I have broken down my full job description below:

Job Title	Intern
Division/ Department	Human Resource Division
Reporting to	Mr. Fahad Anwar Sinha Manager of Human Resource Division
Date of Joining	01/01/18
Date of Closing	31/03/18
Contribution to	All the members of the HR team.

Job Description	<ul style="list-style-type: none"> • Manage files; make photocopies or scan as needed; • Assist in preparing information and research materials; create MIS for different database (CV for interview database; Past Interns and their status; Leave Plan for the bank; Separation database for ex-employees etc.) • Type documents, drafts and reports • Manage database and input information, data and records. • Make direct calls in reference with the need: Promotion interview invitation, Contractual interview invitation, Job recruitment offers etc. • Update Leave and Attendance database for all employees • Control Birthday Wish Mail for all employees. • Oversee mail deliveries, packages, and couriers. • Manage employment appraisal files • Manage ID Card Requisitions • Handle joining process for new recruitments. • Conduct interviews.
Personal Development	<ul style="list-style-type: none"> • Develop Planning, Organizational and Time Management Skills • Increase knowledge of computer skills • Develop team-based work competencies • Develop interpersonal skills in the professional and corporate field • Excel in providing full support to team member.

The first thing I noticed about NRB Bank was that they were very friendly. They told me to not hold up a strict professional demeanor towards the people and that they preferred to work with a friendly environment and behavior. I started petty works on my first day but eventually I began to feel like a regular. I was involved in multiple projects and assignments and I learned a lot through each. What I loved most about the environment is that it is very friendly and all my supervisors were always open to my queries and problems. From the first day they were able to

make me feel at home and all of my colleagues were always reachable whenever I had any curiosity about the work I was given.

Challenges faced as an intern in NRB Bank.

The biggest challenge I faced while I did my internship at NRB Bank was the drastic change in my schedule. It is paradoxical as it's not much of the organizations' fault but that of an entry level job. There is much to learn on the process of getting to know the organization, its people, mission, vision and the clientele it serves. Much of that learning needs to take place while doing the busy work that is considered as running errands or doing menial tasks. It is ones perception on how to handle this challenge. I always considered as taking the best out of every job I was given and tried my best to always learn from my mistakes and rectify my faults.

Another challenge I faced was Time Management. It took me a while to get used to the corporate world and I faced some difficulties in organizing my jobs as per time on a need basis. Quite frequently I found myself unable to deliver my projects even after putting my best effort. Eventually I learned from my supervisors to place jobs at the current time and utilize each time frame as opposed to the job or task I was given.

Lastly, I could not organize some database related to attendance and leave MIS in the system because of lack of orders. When there are more supervisors involved it is difficult to follow orders that work satisfactorily for all. Hence I found myself sometimes contemplating on whose orders to follow and on which task.

Chapter 05

Overview of the HR Department

The Human Resource Division of NRB Bank Ltd. contains policies relating to development, planning and sourcing, recruitment, promotion, transfer, leave and attendance, salary structure, employment appraisal, disciplinary and retributive measures. HRD is also responsible for preparing and recommending rewards plans and compensation for the employees who work extra-ordinarily hard.

Human Resource management and development, does not contain any sort of involvement from the directors or the Chairman himself. It is written in their annual report, that no member of the Board of Directors shall be included in the selection committees for recruitment and promotion to different levels. It is in their policy that Recruitment, Promotion, Transfer & Punishment of the officers that are immediate two grades below the CEO shall rest upon the Board.

Another major factor, for the HR Team in NRB Bank, the Board has composed a Code of Conduct for every tier in bank, which has to be followed by every department. This Code of Conduct is distributed initially by the HR Team whilst joining. This Code of Conduct is made to have an ethical and a strong compliance in the culture of the organization.

The HR Team is also responsible for the promotion of skills and learning development through performance appraisals, loan or investment proposals, adoption of modern technologies and lastly, a practice of effective Management Information System (through the MIS databases, the team keeps constant track of multiple projects and ongoing features of the organization)

The HR Team consists of 6 active members, excluding the Head of HR. During the three months of my internship, I worked individually as well as in group, with the entire HR team. All of them are a great mentor and below I have broken down each job objectives that I have learned from each of them, including their designation.

- Md. Akhter-Uz-Zaman – Manager
He taught me about the whole disciplinary process (which I have explained in the latter part of this report) of the organization.

- Md. Fahad Anwar Sinha- Manager:
Organization, Development, Planning & Sourcing

Throughout my internship, I never reported my work directly to the managers mentioned above. This is because I mainly worked with the officers who reported to them. But even then I was constantly involved in conversation with the managers and they were always available towards my queries.

- Meadad Mustak - Senior Officer
Under his authority I learned the whole leave and attendance process of the organization. I learned how to update the leave and attendance database for each individual employee. There is an intranet system for the whole organization including different branches that each employee updates themselves. If they fail to do so, it is under the jurisdiction of HR how they handle it. They either penalize the employee in cases of deliberate flaws, or rectify the situation in cases of mismanagement. Updating leave database was something I did on a regular basis throughout the last 3 months.

- Rohimul Hossan Shepon - Senior Officer
He taught me all about the organizations' appraisal process, promotional measures that are executed, employee evaluation processes, remuneration, head hunting and how to seek links to the employees' performances. With him I worked with numerous Performance Appraisal Forms, which shows how the employee is performing (on this basis and a span of two years active time in the bank, will judge if the employee will get promoted or not). The PAF assessment of each employee determines if the employee is fit for promotion, if there is any necessary remuneration or compensation to be made (which is decided by an internal Remuneration Committee), and it oversees factors of performance bonuses for employees.

- Md. Shariar Alam - Officer

Through him I learned about the organization's salary scheme. He taught me to manually enter employee details employee personal files. He also taught me about separation schemes for the employees and how they affect the organization on man-power.

➤ Apurba Ranjan Das- Officer

He taught me about the joining process of the bank, the recruitment process (which I have discussed in the latter part of the report), the company's ongoing recruitment policies, etc. During the end of my internship, he also involved me into a project he was overseeing which was called "Shadow Filing". It is mainly creating a duplicate personal file for all the employees in organization, which contained only their academic background and a clarification from the bank authority about its verification. Basically to proof check each employees academic history.

Chapter 06

Leave Database

NRB Bank's Leave Database is operated in a complicated fashion. The employees have to mail in a leave form to one of the Senior Officers in HR and then those forms are cross checked by the HR Head. In some cases the HR Head does not approve of the leave if the reasons are invalid or if the employee in question does not have any leave left to take. In those cases the leave forms are not availed.

For Permanent employees there are 6 categories of leave and for HR-Contractual employees there are three. HR maintains two separate MIS for them, and it requires and new MIS for every year. The database and leave calculations are all circulated once a year. The balances of each employee's leaves are renewed at the start of each year.

The database fairly looks like this:

Employee ID:	10*** (Permanent Employees)
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Type of leave	No. of leave availed during the year.	Balance after availing	Applied for	Remaining Balance
Casual Leave	**	**	**	**
Annual/Earned Leave	**	**	**	**
Medical/Sick Leave	**	**	**	**
Maternity/Paternity Leave	**	**	**	**
Special Leave	**	**	**	**
LWP	**	**	**	**

Employee ID:	90*** (HR-Contractual Employees)
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Type of leave	No. of leave availed during the year.	Balance after availing	Applied for	Remaining Balance
Annual/Earned Leave	**	**	**	**
Medical/Sick Leave	**	**	**	**
LWP	**	**	**	**

Each Excel sheet has a sub-sheets based on the number of leaves the employees are provided. For Permanent employees the MIS contains of the front sheet as the one given above and 6 more sheets as per their types of leave. As for Hr-Contractual MIS, the front sheet of is given above, however, the whole MIS contains of the three extra sheets based on the types of leave they can avail in the time of their probation period.

These sub-sheets, be it of Permanent employees or HR-Contractual, they contain full details of the employee, including their current leave status. Information like: Their name, joining date, business closing date, their age, date of birth, place of posting, their permanent address etc.

With each leave form the balances are updated and the leave balance is deducted accordingly, through which the authorities are able to keep track about the employees having enough balance to avail or not.

Attendance Database

The attendance policy of the organization is very strict. Each department has a bio-metric finger-print system which monitors the in and out time of each employee. Through this system the organization keeps track of each employees' attendance and if they are late or not. The bank follows a strict rule on entering the office premises sharp before 10:05am. If any employee is consecutively late for 5 or more days, he/she is automatically availed one leave. This means that the

employees' leave balance is deducted by one day for every consecutive 5 late days.

The banks' attendance system currently is being operated through a database via intranet. Each employee is viable to input their own attendance in the system. If they fail to so their leave balance and attendance balance are miscalculated. During the three months of my internship, one of the common problems the HR faced was fixing the leave and attendance calculations and putting it in the system. Basically rectifying others mistakes.

The attendance system somewhat looks like this:

Date	To	**/**/**	Date	From	**/**/**	Branch/Department
	Employee Name	****				
	Employee ID	****				
	Status:	Updated/Leave Added				

All the information is selected either by the employee himself/herself or the HR Management in order to rectify a miscalculation.

Common problems that workers face while providing fingerprint for the bio-metric:

- Change in the weather or season causes a change in the skin pattern if the employee has a skin condition.
- Bio-metric systems fails to record entrance
- The system mismatches one employees' print for another.
- The employee is on time but the system records late.

Chapter 07

Recruitment Process

Throughout my internship, what I have deduced about the recruitment policy is that NRB Bank currently operates with a simple recruitment process which contemplates the future man-power of the bank.

The bank's first motto is giving employee needs top priority. This is even mentioned in the annual report. NRB Bank strongly believes that their source of competitive advantages is laid inside their company itself. They are very proud of their current man-power and this pride lies on their brand of employees.

The recruitment process roughly consists of the following stages:

- Application for CV submission: CVs were submitted by many ways, some delivered it by post directly to HR, some were mailed, there were few CVs which were delivered internally by their own employees and some were delivered manually.
- Once the CVs are shortlisted, the details of each CV are checked thoroughly and put into database. These databases contained typical applicants' information.
- The next step is conducting an interview based on the company needs and the availability of enough candidates. During my internship period, there were no recruitment interviews, but one was on the process. One interview shall contain minimum of five members. Interview for executive positions are exclusive and exceptional.
- The next step is the joining process. Once the candidate has been selected, it is up-to the candidate for assurance of the recruitment. The joining process is the last step of recruitment. Once the candidate has provided all the documents, he/she is placed in the particular department or position.

NRB Bank Ltd. adopts a process with two recruitment types.

- 1) HR-Contractual
- 2) Permanent

The employment process under the HR-Contractual scheme is a lot different than the Permanent scheme. The employees are kept under probation typically for 6 months, which was 2 years earlier. The new 6 month probation period started in 2018. During this probation if the employee are successful in displaying their motivation and success towards their job, their contract is either expanded or they get hired permanently in their current/higher position. Even if they are recruited permanently, they have to undergo an interview and an exam. The employees under HR-Contract are also given employee benefits; however they slightly differ from the permanent ones. For example, a permanent employee has 6 categories of leave: Casual Leave, Annual/Earned Leave, Medical/Sick Leave, Paternity/Maternity Leave, Special Leave, and Leave without Pay. An HR-Contractual employee had only 3; Annual Leave, Medical/Sick Leave, and Leave without Pay. Employees under the Permanent type are provided with much more employee benefits. Including 6 categories of leave, they are also provided with insurance benefits, remuneration benefits; in addition, permanent employees with compliance and supervisory responsibilities are also provided additional benefits alongside their basic salary. Unlike HR-Contractual employees, Permanent employees are not given any probation period, they get appointed on a policy basis. Permanent employees also have given contributory provident fund, which is funded by the bank equally. This contribution is made each month by the bank and is recorded under salary and allowance in the balance sheet of the bank. Other benefits include:

Gratuity Fund:In order to cover all its permanent employees, the company operates a Gratuity Fund Scheme. Provision is made annually, however it only provides coverage for permanent eligible employees in agreement with Bank Service Rules.

Hospitalization Insurance: This enables banks' confirmed employees to have a health insurance scheme. This scheme is also available for the employees' spouses and children at the rates provided in the health insurance coverage policy.

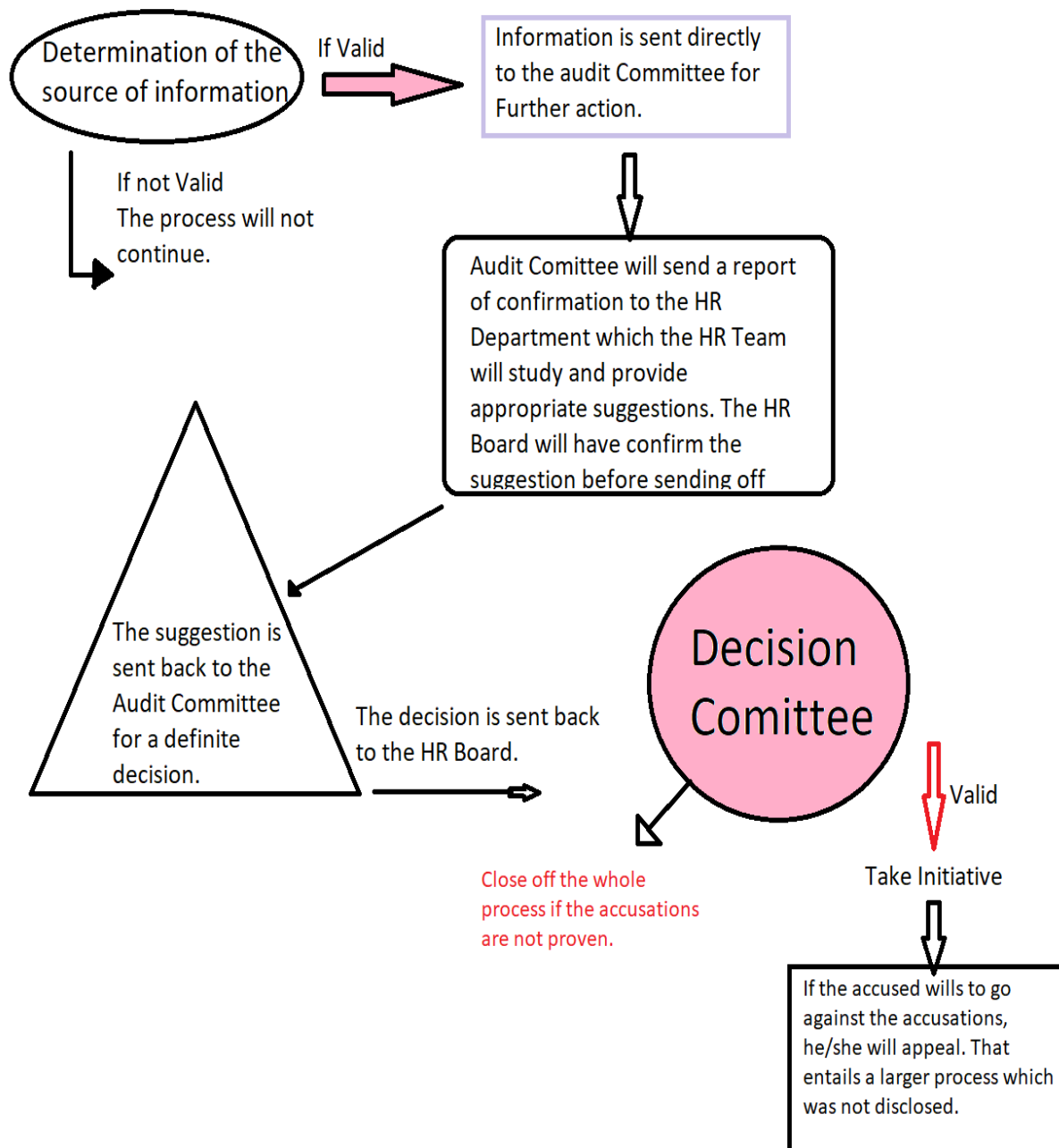
Group Life Insurance:

Group life insurance is purchased under a single contract for multiple employees. It is issued by the organization but the deed differs from the typical insurance policies.

Chapter 08

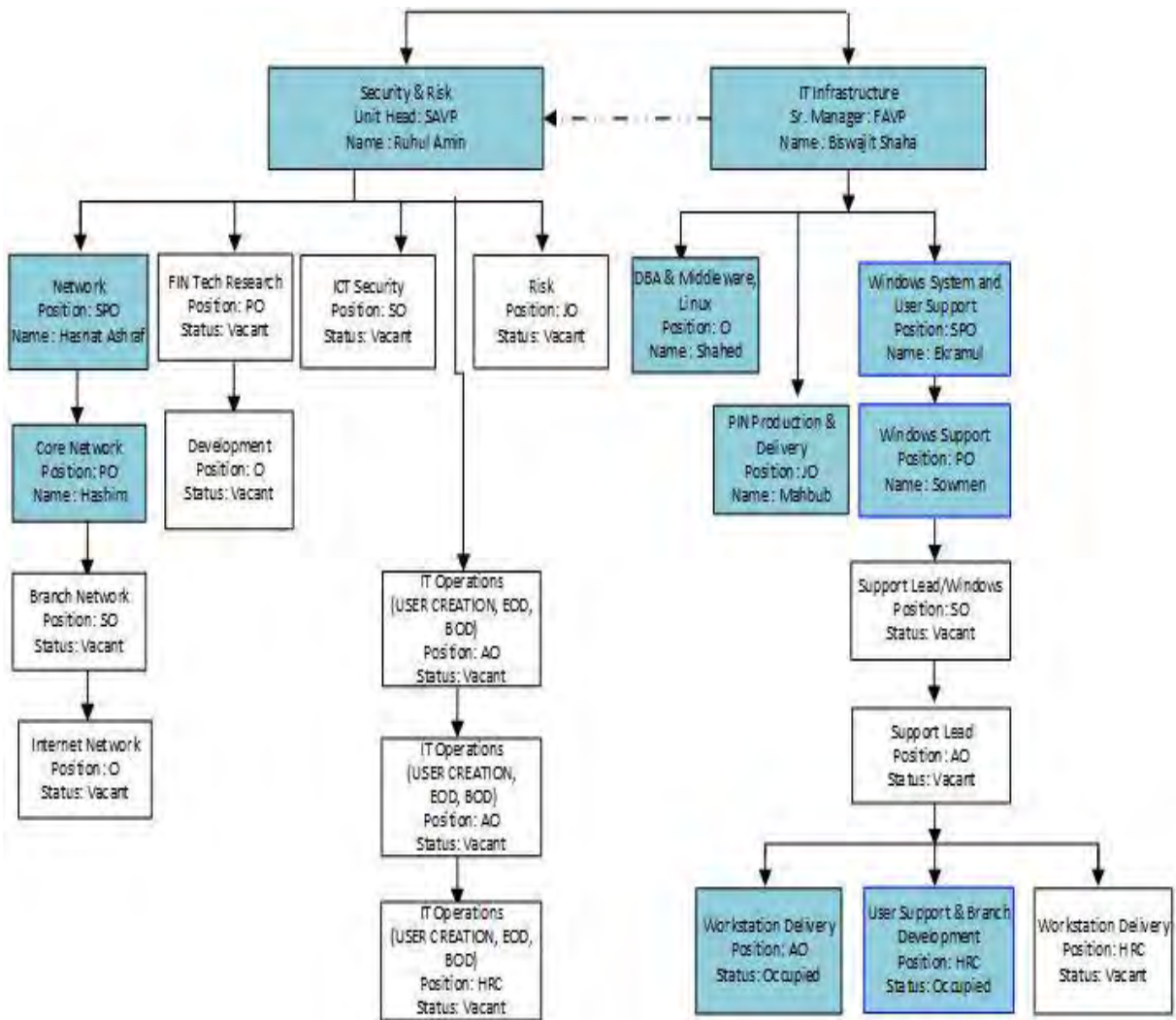
Disciplinary Process

The disciplinary process of NRB Bank Ltd can be described with one simple diagram. Throughout my internship, I did not work with the HR Manager, however I got to learn the whole process in how the organization handles penalization and unfair activities. The diagram is given below:



Chapter 09

Functions of the IT Department



Organogram of Security and IT Infrastructure

Being a 4th generation Bank, NRB Bank has been a techno-centric bank since the birth of it. The bank operates under a single networking system which is run by the people mentioned next. The Security & Risk Team Unit head Mr. Ruhul Amin; IT Infrastructure Team Head Mr. Biswajit Saha; Card pin Production and its delivery to bank branches are made by Mr. Mahbub Alom; Networking system is operated by a Mr. Hasnat Ashraf and Hashim Ahmed; Soumen Kumar and Ekramul Chowdhury works with the windows 09

NRB Bank Ltd; is the first bank among 4th generation banks to adopt a Cards Management System (CMS). Through this the bank authorities are able to manage its customers and their cards on a smart scheme, enabling registration and management of customers. Through this the issuance and management of the applicants can be easily availed in a smart card, be it credit card, debit card or other banking cards.

A typical Card Management System looks somewhat like this:



NRB Bank operates with a number of techno-centric products which enables them to work with an interactive customer access. Currently the platform of NRB Bank Ltd contains Oracle Flex Cube Direct Banking and Universal Banking System, through which the organization is able to provide a wide range of products and services throughout the globe. The bank is able to operate internet banking system through Apple and Android Products, which lets individuals to constantly keep track of their transactions.

Chapter 10

Internship Analysis

During my internship I mainly worked with the HR Team, however I was also able to gather some knowledge about the organizational structure regarding various factors. Formation of these organizational structures and the committees are written in details in the annual report. It is guided by the Bangladesh Bank itself that each organization can form one executive committee, one audit committee and one risk management committee. These committees should be created with the permission and involvement of the Director itself. There is also one rule that strictly says that the Board cannot form any other permanent, temporary or sub-committee other than those three. The organizational structure of the Bank is written down with full closure in the annual report.

For instance, the organizational structure regarding its executive board is as follows:

1. Members of the committee will be nominated by the Board of Directors from themselves;
2. The executive committee will comprise of maximum 07 (seven) members;
3. Members may be appointed for a 03 (three)-year term of office;
4. Chairman of the Board of Directors can be the chairman of executive committee;
5. Company secretary of the bank will be the secretary of the executive committee.

The organizational structure regarding its audit committee is as follows:

1. Members of the committee will be nominated by the Board of Directors from the Directors;
2. The audit committee will include of maximum 05 (five) members, with minimum 2 (two) independent Director;
3. Audit committee will include with Directors who are not executive committee members;
4. Members may be appointed for a 03 (three) year term of office;
5. Company secretary of the bank will be the secretary of the audit committee.

Internal Audit:

- It is up-to the audit committee to check if the internal audit is working independently from the management.
- Audit committee is bound to check the efficiency and effectiveness of internal audit function and also examine whether the findings and recommendation made by the internal auditors are thoroughly considered by the Management or not.
- The committee shall review the activities of the internal audit and the organizational structure and ensure that no unjustified or unfair restriction of limitation delays the internal audit process.

External Audit:

- The committee shall review the enactment of the external auditor and their reports before sending off to Management. The Management will then check if the reports, findings or recommendations made by the external auditors are authentic or not.
- Is it up-to the committee to make suggestions to the Board of Directors about selecting the external auditors and recruiting them

Organizational structure regarding its Risk Management Committee:

Members of the committee will be nominated by the Board of Directors from themselves;

1. The Risk Management Committee will comprise of maximum 05 (five) members;
2. Members may be appointed for a 03 (three) year term of office;
3. Company secretary of the bank will be the secretary of the Risk Management Committee.

Chapter 11

Conclusion

NRB Bank Ltd. is one the top 4th generation banks currently in the city. The Bank's total assets stood at BDT 24,730 million in 2016 from BDT 20,535 million in 2015. The growth is of 20.43 percent. This growth was mostly determined by their strong goal of maximization of shareholder's value, for improving Earnings per share, as well as dividends. Another reason for the growth is the increase of deposits was used for funding growth in credit and holding of securities for SLR purpose. The organization has had a reasonable growth in credit and deposits deployment. Operating profit of the organization for the year 2016 was BDT 810 million. The organization faced numerous expenditures in order to increase branches and ATM booths around the country and improving its IT infrastructure.

Financial Highlights of NRB Bank Ltd.

<i>BDT Million</i>			
Particulars	2016	2015	Change (%)
Performance During the Year			
Net Interest Income	503	282	78.5%
Non Interest Income	1,177	842	39.8%
Operating Income	1,680	1,124	49.5%
Operating Profit/(Loss)	810	394	105.7%
Profit/(Loss) After Tax	525	236	122.6%
Year End Financial Position			
Loan	12,589	11,092	13.5%
Investment	6,944	5,385	28.9%
Deposits	17,466	13,357	30.8%
Eligible Capital (Tier-I & Tier-II)	4,834	4,188	15.4%
Total Asset	24,730	20,535	20.4%
Ratios (%)			
Capital adequacy ratio (as per Basel II)	27.4%	26.1%	1.3%
Non performing loans	1.9%	0.2%	1.7%
Cost to income ratio	51.8%	65.0%	(13.2%)
Channel			
Branch	25	16	56.2%
ATM (Own)	25	20	25.0%
ATM (Shared)	1,770	1,588	11.5%

Chapter 12

Recommendations

During my internship, I noticed a few flaws at NRB Bank Ltd. The HR Department is a very confidential place, which is the case in maximum organizations since they contain details about salaries and appraisals. However, other departments also maintain a fair amount of privacy. The IT Department, Finance Department, as well as Operations Department have their own privacy. It was difficult for me to bring out information from individual departments. Another reason why that was difficult was that since I worked in the HR Department, it was of my instructions to remain within the HR Department. The interior of NRB Bank Ltd. has some room to improve. The offices are somewhat scattered and compared to the number of recruitment they are taking in; the organization needs to expand a little.

References:

1) Primary source:

- Personal observation through internship;
- Communication with the HR Team.

2) Secondary sources:

- Annual Report
- Wikipedia
- www.nrbbankbd.com