

# Internship Report

## On

# HRM Practice in NCC Bank Ltd





Internship Report  
On  
HRM Practice in NCC Bank Ltd

**Submitted To**  
Shamim Ehsanul Haque  
Assistant Professor  
**BRAC Business School**

**Submitted By**  
Adnan Ahmed  
ID: 12104254  
Program: BBA, Major: HRM & E-Business  
**BRAC University**

**Date of Submission**  
29 May, 2016

## Letter of Transmittal

29<sup>th</sup> May, 2016

Shamim Ehsanul Haque

Assistant Professor

BRAC Business School

BRAC University

**Sub: Submission of the Internship Report.**

Dear Sir,

As per the requirements for the completion of the Internship program, this report has been prepared by me on “**HRM Practice in NCC Bank Ltd**”. The report focuses on the implementations of some of the key elements in Human Resource Management.

During this project, I tried to relate the theories that I taught in class into the NCC Bank Ltd and understand how these theories are practiced in real life situations. I always try to put my honest and sincere effort to give this report a presentable shape and make it as informative as possible considering the constraints. I believe this paper will give an actual scenario of the present Human Resource management practice of NCC Bank Ltd.

In the making of this report, I have followed all your specific instructions involving report writing so as to present my views and in the easiest manner. However, I will be glad to clarify any discrepancy that may arise.

Thank you.

Yours sincerely,

Adnan Ahmed

ID: 12104254

## **Acknowledgement**

I would like to take this opportunity to express my deepest appreciation to all those who provided me the possibility to complete this internship report. My acknowledgement begins with thanking my academic supervisor Mr. Shamim Ehsanul Haque, whose constant help mattered a lot regarding certain aspects of this report, and also for giving me the opportunity to learn how the theories in the book actually are implemented in real life situations.

I am especially grateful to Mohammad Toufiqul Islam (Senior Officer) for his invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under his supervision and really grateful to him for a big time for helping me in my each and every step of work at office

After that I would like to thank Md. Shagedul Islam, Principal Officer (Loan & Recovery Department), Mohammad Mamun Bhuiyan (General Banking Department) & Mr. Arman Sarker for their kind assistance regarding the report. Without them it would be impossible for me to complete this internship report. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.

I also convey my deep gratitude to, Ishtiaque Ahmad (Sr. Executive Vice President) of NCC Bank Ltd for sharing his vast experience and knowledge with me and helping me to get reliable information about the NCC Bank Ltd.

## **Executive Summary**

This report is prepared on the basis of my three months practical experience at NCC Bank Limited. The Internship Program helped me a lot to learn about the realistic situation of a financial institution. In the age of modern evolution bank plays a vital role to keep to the economic development wheel moving. NCC Bank Limited has been operating as a leading private commercial bank with its strong business arrangement of 104 branches all over Bangladesh and providing sincere and customized banking service to its customers in a receptive and technology based environment. The functions of the Bank cover a multiple services and functional activities to individuals, firms, corporate bodies and other multinational agencies.

The report starts with an organization profile of NCC Bank Ltd giving its background history, mission, vision, products and services they offer, their corporate culture and the organizational hierarchy. Following that the next section contains information about my internship activity, and my job responsibility during internship period at the Bank. The next section is the largest which comprises the project, HRM Practice in NCC Bank Ltd. The project encompasses introduction to the topic, recruitment and selection process, training and development, compensation policy, leave management, training evaluation process, performance appraisal, career development etc. Each chapter contains detailed explanation of the HR functions with relevant examples followed by NCC Bank HRD. The next part of the report carries out SWOT analysis that analyzing strengths, weakness, opportunities and threats to the organization and figure out some important factors regarding HRM practice in NCC Bank Ltd. In this report I also try to include my real life experience in branch banking and I also acknowledged different banking functions and day-to-day banking activities on my way to complete internship.

## Table of Contents

Chapter-1.....	1
Introduction.....	1
1.2 Background of the Report .....	2
1.3 Objectives of the Study.....	2
1.4 Methodology .....	3
1.5 Limitations.....	3
Chapter-2.....	4
Background of the Organization .....	4
2.1 History of NCC Bank Ltd.....	5
2.2 Objectives of NCC Bank Ltd .....	5
2.3 Mission .....	5
2.4 Vision.....	5
2.5 Corporate Culture of NCC Bank Ltd.....	6
2.6 Organizational Hierarchy of Motijheel Main Branch.....	6
2.7 Product & Service Information .....	7
Chapter-3.....	8
Internship Experience of NCC Bank Ltd.....	8
3.1 Internship Activity .....	9
3.2 Job Description and Responsibilities.....	9
3.3 Learning Outcomes.....	10
3.4 Personal Recommendations .....	10
Chapter-4.....	11
Project Part.....	11
4.1 Human Resource practice in NCC Bank Ltd .....	12
4.2 Recruitment and Selection Process of NCCBL .....	13
4.3 Training and Development .....	16
Training process: .....	16

Training Materials .....	19
4.4 Evaluation of Training .....	20
4.5 Performance Appraisal system in NCC Bank Limited .....	22
4.6 Compensation Policy .....	24
4.7 Bonus and Benefit .....	24
4.8 Leave Management: .....	25
4.9 Career Development in NCC Bank Ltd. ....	26
4.10 A Possible Career Path in HRD of NCC Bank Ltd: .....	27
Chapter-5 .....	28
Findings & Analysis .....	28
5.1 SWOT Analysis .....	29
5.2 Findings .....	31
Chapter-6 .....	32
Recommendations and Conclusion .....	32
6.1 Recommendations .....	33
6.2 Conclusion .....	34
List of Abbreviations .....	35
References .....	36

# **Chapter-1**

## **Introduction**



## **1.1 Origin of the Report**

This report has been made as a part of an internship program, Mr. Shamim Ehsanul Haque has assigned this topic in order to gain some practical knowledge about theoretical HR activities and practical HR activities and this analysis based on NCC Bank Ltd. The main perspective of this report is too familiar with the key factors of NCC Bank Ltd about HR activities. The report has discussed HRM practices and policy of NCC Bank Ltd and how they can use their Human Resource for the growth of their bank.

## **1.2 Background of the Report**

I have worked in various Department of NCC Bank Ltd, Motijheel Main Branch. In this report, I will try to make an overall analysis on all activities of NCC Bank Ltd. specially focuses on HRM practice in NCC Bank Ltd.

## **1.3 Objectives of the Study**

The objective of the study is to make differences between theoretical knowledge and practical knowledge and if the organization applies theoretical practices in the practical field then how they do that. Therefore the objective behind conducting this study is to find out the differences between bookish HRM activities and real world HRM activities by taking interview of some HR Personnel from Human Resource division and try to conclude with some findings and some possible recommendation for improving those areas to make HR activities more effectively for the company.

## **1.4 Methodology**

This analysis is basically a combination of primary and secondary data. The main source of data is different officers from NCC Bank Ltd, to collect information I try to ask them and they responded to my questions and for that reason that information was very much restrictive with the organization as they want to keep these confidential.

### **Primary Data**

- Personal Observation
- Conversation of bank officials and HR personnel

### **Secondary Data**

- Information from web
- Annual reports of NCC Bank Ltd
- HR Books

## **1.5 Limitations**

Some limitations were faced while constructing this term paper. Some of the limitations are listed below:-

- Every organization has their own secrecy that is not exposed to others. While collection the data they did not disclose their internal policy that hampers the organizational confidentiality.
- Access to more internal information which we could not get hold of and they did not even discloses those points in front of us.
- Many officers of the branch are not well informed about their HR Policy.
- Sometimes they unable to provide information due to busy working schedule.

# **Chapter-2**

## **Background of the Organization**

## **2.1 History of NCC Bank Ltd**

National Credit and Commerce Bank Limited started their journey in 1985 as an investment company. They try to organize resources from within and invest them in such way so as to develop country's industrial and trade sector and playing a vital role in the formation of countries capital market as well. The company operated up to 1992 with 16 branches and after that with the permission of the Central Bank converted into a fully fledged private commercial Bank in 1993 with paid up capital of Tk. 39.00 crore to serve the whole nation. NCC Bank Ltd always tries to provide genuine personalized service to its customers in a technology based environment.

## **2.2 Objectives of NCC Bank Ltd**

The main objective of NCC Bank Ltd is to achieve Profit maximization and increase customer satisfaction level. To achieve this objective NCC Bank Ltd Provide excellent customer service for his customers. They also insure high return of investment.

## **2.3 Mission**

To end up a most adorable commercial Bank in serving the Nation as a progressive and socially responsible financial institution by bringing credit & commerce together for increased Shareholders value and sustainable growth.

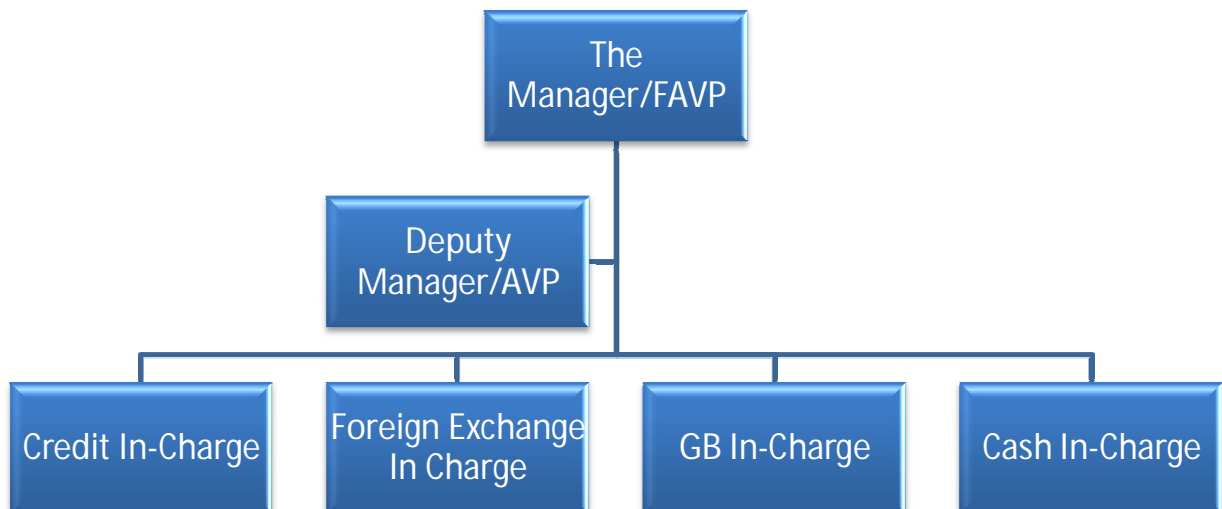
## **2.4 Vision**

- Delivering excellent financial service to our communities based on strong customer relationship.
- Providing long lasting solutions for our existing clients and stakeholders.
- Creating an organized and friendly environment where customers and our people can excel.

## 2.5 Corporate Culture of NCC Bank Ltd

Corporate culture refers to share their principles, attitudes, values, and beliefs that describe members of an organization and characterize its nature. It helps to create an organization goals, strategies, structure, and approaches to labor, customers, investors, and the greater community. So, organization with their strong corporate culture creates strong relationship with their stakeholders. It also creates employee and customer loyalty. NCC Bank is one of the most disciplined Banks with their unique corporate culture. The people in the Bank see themselves as a community and family that believe in working together for development. In the long run positive corporate cultures create a competitive advantage and serve as a valuable organizational asset.

## 2.6 Organizational Hierarchy of Motijheel Main Branch



## **2.7 Product & Service Information**

### **A. Deposit Scheme**

- ❖ Saving Bank Account (SB A/C)
- ❖ Current Deposit Account (CD A/C)
- ❖ NCC Bank Special Savings Scheme(SSS)
- ❖ Fixed Term Deposit (FDR)
- ❖ Short Term Deposit (STD)
- ❖ Money Double deposit programs
- ❖ Premium term Deposit
- ❖ Interest Earning Term Deposit

### **B. Foreign Exchange**

- ❖ Non Resident Foreign Currency Deposit Account (NFCD)
- ❖ Non Resident BDT Deposit Account (NRTA)
- ❖ Resident Foreign Currency Deposit Account (RFCD)
- ❖ Foreign Currency Deposit Account
- ❖ UAE Exchange
- ❖ Placid Express
- ❖ Arab National Bank (ANB)
- ❖ Dhaka Janata
- ❖ Habib Qatar
- ❖ Al Fardan

### **C. Loans/Finance**

- ❖ Cash Credit
- ❖ Long Term and Short term financing
- ❖ House Building Loan
- ❖ Car Loan
- ❖ Small Business Loan

## **Chapter-3**

# **Internship Experience of NCC Bank Ltd**

### **3.1 Internship Activity**

I have worked as an intern at NCC Bank Limited in the Motijheel Principal branch from 9<sup>th</sup> February to 11<sup>th</sup> may. This three month internship program give me the broad scopes to learn and get the real insight of practical banking works which will help me in developing my future career. Through this three month I have an opportunity to learn regular banking activities as well as corporate work activities which I never learnt in the classroom. Moreover, besides the regular office work I have learned to deal with different challenges, observing different customer behavior, financial documentation which helps me to learn practical banking experience. Since, my first day I had the chance to handle multiple task. Mainly I worked in general banking department but sometimes I also worked in loan and recovery department throughout my three month internship program.

### **3.2 Job Description and Responsibilities**

- Receiving inward and outward mails.
- Accounts opening and helps customer to fill this application form.
- Cheque receiving.
- Answer Customer inquiry.
- Maintain Different types of register book.
- Opening and preparing instrument 5 Years & 3 Monthly Interest bearing Sanchayapatra and Poribar Sanchayapatra.



### **3.3 Learning Outcomes**

- Adapt with new environment.
- Serving Clients and Stakeholders.
- Allocating time effectively.
- Helps to understand workplace behavior and customers attitude
- Developing individual responsibility.
- Increasing professionalism and helps to addressing colleagues and superiors appropriately.

### **3.4 Personal Recommendations**

As an intern in NCC Bank Ltd I have some personal recommendation for their internship program:

- Management of NCC Bank should try to structure their internship program.
- NCC Bank does not give any compensation to an intern. So, they should plan basic remuneration for intern.
- In Motijheel branch employee are very friendly but from my realization branch manager has less involvement to communicate with their employees.
- In this three month they instruct me properly but they cannot give the proper information about HR division.

# **Chapter-4**

## **Project Part**

#### **4.1 Human Resource practice in NCC Bank Ltd**

Human Resources the greatest strength of NCC Bank Limited have the ability to go beyond and constantly bring about changes for the betterment and success to achieve the Bank's goal. Human Resource division has the responsibility of developing, retaining and attracting talents and ensures the "Right Person in Right Place in Right Time with Right Position" which helps to insure the organizational long term growth by its effective employee's involvement. Their recruitment & selection process, compensation, training and development, performance appraisals are designed and controlled by the HR department. The HR department of NCC Bank is also highly equipped with the latest technological support which helps to enrich their knowledge and skills. NCC Bank has a central controlled HR system, so the bank uses a HRD system named Core banking software designed by Flora which helps to support all kinds of HR needs both for the employee and HR officials. All branch offices employees can communicate within the HRD system for any kind of query leave application, transfer order, discharge order, training, salary and others with the head office. NCC Bank Ltd, a bank with its own training institute named NCC Bank Training Institute (NCCBTI) to train its employees for any kind of banking trainings compulsory to develop their effectiveness. The HR arranges different training programs for their employees of different branch office and arranges trainings for them, which held in NCC Bank Training Institute (NCCBTI) or at different training institutes like BIBM, BBTA etc. The bank has a planning and administrative department (under HRD) and this department mainly responsible for overall planning process.

## **4.2 Recruitment and Selection Process of NCCBL**

NCC Bank Ltd Provides an equal employment Opportunity for all Bangladeshi citizens. In general the board of directors determines the recruitment policy of bank from time to time. The minimum entry level qualification for any official position is a Masters degree. However, NCC Bank prefer minimum Masters Degree or MBA in any discipline for the appointed of Junior officer, management trainee officer position. The recruitment for entry level position begins with a formal written test which is conducted and supervised by the Institute of Business Administration, University of Dhaka or Bangladesh Institute of Bank Management (BIBM). After successful completion of the written test, a personal interview is conducted for the successful candidates by a panel of experts comprising of renowned and prominent bankers of the country.

### **Recruitment and selection procedure for Entry level Position:**

#### **✓ Job Analysis**

Job analysis is the procedure for determining the duties and skill requirements of a job and the kind of person who should be hired for it. Job analysis produces information for writing job description and job specification. The purposes of the job analysis are-

- Recruitment and selection decision
- Compensation
- Training
- Performance Appraisal
- Discovering unassigned duties

NCC Bank Ltd conducted the job analysis process. In the help of job analysis they try to inform about the jobs actual work activities. NCC Bank conducted their job analysis once a year. Actually it's a very time consuming process. It might take few days to interview five or six employees and their managers are involved and they explain process and the reason for the analysis.

### ✓ **Job description**

Job description is the process of general and written statement of a specific job, based on the findings of a job analysis. NCC Bank save a written statement which included with the activities performs in the job information about the duties and responsibilities; requirement working condition under job is performed

### ✓ **Job Specification**

A job specification describes the knowledge, skills, education, experience, and abilities you believe are essential to performing a particular job. It provides detailed characteristics, knowledge, education, skills, and experience needed to perform the job, with an overview of the specific job requirements. NCC Bank Ltd tries to customize this process on the basis of vacancy.

### ✓ **Submission C.V**

Candidates seeing the job advertisement on the daily newspaper or online job portal like bdjobs.com to submit their C.V. and sometimes they go there with references.

### ✓ **Preparation of preliminary list**

NCC Bank selection committee shorting the CVs list, or preparing the short list NCC Bank follows their selected educational requirement for the selected posts which are given below:

### **Management Trainee**

- The applicant should be at least a MBA/MBM/Master with a four year Honors holder from any public university or NSU, BRAC, AIUB, EWU, IUB, ULAB, IIUT.
- Minimum CGPA 3.00 in the scale of 4 and Minimum CGPA 4.00 in the scale of CGPA 5.00. No. 3<sup>rd</sup> division/class in his/her academic career shall be acceptable.

### **Junior Officer**

The applicant should be a Master Degree holder from a recognized educational institution

### ✓ **Conducting written test**

After initial screening selected candidates are sit for the written exam. This competitive written exam conducted by IBA or BIBM. The question pattern statured the subject matter of the written exam may be English, Bengali, Analytical Ability, Computer, Math and general knowledge.

### ✓ **Selection of eligible candidates for the Interview**

Those who are selected in the written test selection panel called those qualified applicants by phone or mail for attaining Interview.

### ✓ **Employment interviews**

The selection panel organized an interview. The interviews always hold at face to face conversation. But the qualification marks for viva-voce will be determined by the Management committee.

### ✓ **IT Test**

After completing interview candidates have to give a short IT test which helps to justify their computer and IT skill.

### ✓ **Physical fitness for employment**

It's part of selection process. In NCC Bank accomplish physical health checkup for all type of employees. Although it is a lengthy process but NCC Bank is committed to do physical Checkup for ensuring employees sound health.

### ✓ **Appointment and placement**

Management and selection committee has issued the appointment letter, who are physically sound according to the medical test. When the appointed candidate join in the bank Head Office assigned them in selected branch to work for probationary period.

## 4.3 Training and Development

Training is the systematic process of providing an opportunity to learn KSA (knowledge, skills and ability) for current or future job. Training is not only for the newly recruited employee but also for the existing employee of the organization. Actually it can provide employee with knowledge and skills to perform more effectively and prepare them more productive. So, training help to bridge the gap between theoretical knowledge and knowledge required for the profession.

### **Training process:**

Training is the process of teaching new employees about basic skills so that they can implement it on their jobsite. It is a process for providing employees with basic idea or basic background information about the firm that is called Training.

Training processes are:

1. Training needs analysis:
  - i) Organizational analysis: Identify training needs of the organization according to its long term goals- set the training goals.
  - ii) Job analysis: Identify training needs according to job description and job specification; specify skills/knowledge/behavior to be trained.
  - iii) People analysis: Identify people that need training and identify potential trainees.
2. Instructional design: Set training goals, determine what to train identifies trainees and select trainers, choose training materials, determine training methods, develop training budget.
3. Validation: Validate the training program before implementation. For this, conduct the program with small number of trainees to tests its effect.
4. Implementation: Implementation means group-wise work. Appoint manager for the training program, develop managing guideline for the program, and provide logistic supply.
5. Evaluation: The whole training process is evaluated after the training.

### **Some major training providers:**

- NCCBTI (National Credit and Commerce Bank Training Institute)
- BIBM (Bangladesh Institute of Bank Management)
- BBTA (Bangladesh Bank Training Academy)
- SCB (Standard Chartered Bank)

### **Training Institute at NCC Bank Ltd:**

At the very beginning NCCBL Training Institute was known as NCL Training & Research Institute (NCLTR). In the year 1993 NCL emerged in the NCC Bank Limited and in accordance with that NCLTR renamed with NCC Bank Training & Research Institute (NCCBTRI). NCCBTRI used to operate their training at Green road in 1994 with the objective to train up their internal human resource. Afterwards with the introduction of Human Resource Division in Head Office, NCCBTRI again remained with NCC Bank Training Institute (NCCBTI) and started its journey in January 2002.

### **Function of NCCBTI:**

NCC bank training institute has implemented need based training program and trained the officials of the bank. In addition to foundation training course for the Junior/ Assistant officer and newly recruited management trainee officer, Training institute conduct several workshops on particular issue to develop competency skills of the employees.



## **Training Techniques followed by NCCBL:**

After analyzing the training needs NCCBTI design training program for their newly recruited and existing employee. Training and development methods used by most of the organization can be two types:

- ✓ On the job training
- ✓ Off the job training

### **On the job training:**

In this method the NCC bank head office assigned the newly recruited employee in actual work situation and develops their productivity. Apprenticeship, job rotation and special assignment are included in this training program.

#### **• Job Rotation**

Job rotation is a horizontal process of rotating job responsibilities with the various departments in the organization. NCC Bank practices job rotation among the managers so that they can have an over understanding of the functioning of different departments.

#### **• Coach or Understudy**

Managers are also mentored by supervisors and senior officer who educate them about the job. This not only ensures that the employees are learning the work from observing but also has access to immediate feedback on pressure points of executing the job.

On the job training can also be called apprenticeship program where the trainee or the probationary officer put under the supervision of senior officers and branch manager.

### **Off the job training:**

Training institution of NCC Bank Ltd applies off the job training for their newly recruited and existing officers. Experts from outside NCC Bank conduct different types of seminars and workshops for the employees. Since it is a banking industry, experts within the Bangladesh Bank and industry specialist also provide with useful, relevant information from their job knowledge and experiences. Under this approach Lecture method is commonly used. Lecture focus on understanding rather than emitting knowledge and skills through reading assignments and experience. This kind of training is given based on the necessity like enforcement of new laws and regulation, introduction of new product, etc. Sometimes off the job training is given to update the knowledge and to get promoted in a new post. New employees are given orientation course and foundation course. Training institute of NCC Bank Ltd uses many other techniques under this method like conference, demonstration, case studies, programmed instruction and computer based training along with classroom lecture.

### **Training Materials**

Materials those are used by instructors, facilitators, and students in a training environment is called training materials. These materials store the information needed by the learner to perform tasks and helps the trainers and the trainees to make the training more effective.

The materials that NCC Bank Ltd uses for providing training are given below:

1. Training manuals
2. Training equipments

As we already know NCC Bank Ltd provides the employees with on the job, lecture based, off the job training etc. For all kinds of training they use white board, projectors, training curriculum, software, handouts, lectures, computer, internet, power point remote, sound system and other general things.

## **4.4 Evaluation of Training**

Training should be evaluated several times during the process. Employees are evaluated by comparing their newly acquired skills with the skills defined by the goals of the training program. Any discrepancies are noted and adjustments are made to the training program to enable it to meet specified goals. Many training programs fall short of their expectations simply because the administrator fails to evaluate its progress until it is too late. Timely evaluation prevents the training from straying from its goals. Training evaluation is a systematic method for collecting, analyzing, and using information to answer questions about projects, policies and particularly about the effectiveness and efficiency of those projects, policies or programs. Training evaluation can involve both quantitative and qualitative methods of social research.

Evaluating the effectiveness of workplace training involves examining the following areas: the results of the training in terms of visible productivity or efficiency, whether or not those trained changed their behavior as a result of the training, the knowledge that the trainees gained from the training, and the reaction of the trainees to the program. Assuming that NCC Bank Ltd uses the Kirk Patrick's Model, to evaluate the effectiveness of the training program.

**The four stages of the Kirk Patrick's Model are as follows:**

- ✓ Reaction
- ✓ Learning
- ✓ Behavior
- ✓ Results

### **Level 1: Reaction**

Reaction measures whether the employees like the training, the trainer and the facilities. NCC Bank Ltd usually measure it by a questionnaire or they can take it as a verbal interview. Then they judge regarding the employee comments; if employees have less than favorable reactions to the program, it is unlikely those other employees will have interest in the training or that employees attending the training received anything of value from it. Since the group of trainee is eventually large in NCC Bank they are usually does the questionnaire process to get the feedback.

### **Level 2: Learning**

Learning measures whether the employees know more than they did prior to undertake the training. Knowledge based training can be measured by tests, skill based training can be through demonstration or simulation. If employees did not learn anything than obviously we can expect no change in their behavior. At times, the management also arranges performance tests where the trainees perform certain tasks or demonstrate certain skills that they have learned from the program.

### **Level 3: Behavior**

Behavior measures what employees do on the job after the training. In this test NCC Bank check the status whether employees are doing things differently or solving a problem in a different ways or not. The answers can be achieved by appraising their performance and the performance appraisal can be conducted by the supervisors, peers, subordinates or clients to receive a 360 degree feedback for better understanding.

### **Level 4: Results**

Evaluation of results looks at the overall outcomes of the training and the impact that the training has had on productivity, efficiency, quality, customer service or any other mean. As the last stage the management decides whether the training program and the skills or knowledge gained by the employees from those programs have improved the workforce and the organization as a whole. This can be determined by measuring rate of turnover of the employees, morale of the workforce, productivity of the employees, level of profit, customer complaints, quality of the employees as well as the particular departments of the organization.

## **4.5 Performance Appraisal system in NCC Bank Limited**

Performance appraisal is the process of determining and communicating to an employee how he / she is performing on the job and ideally, establishing a plan of improvement. It is very much critical because it helps the managers to take the administrative decisions effectively relating to promotions, payoffs and merit pay increases of the employees. So, performance appraisal is a must for all organizations. This report helps to evaluating the existing performance appraisal systems of NCC Bank Limited. So, it is an annual review of an employee's overall contributions to the organization by his/her manager.

NCC Bank conducts a performance appraisal program to evaluate performance of executives, officers, and staffs. Regular employee's performances are evaluated annually. The newly recruited management trainee officers and are to undergo training on basic training course both practical and theoretical for three months from their joining. Evaluation of training for management trainee officer contains evaluation criteria like direct functions and indirect functions. Direct functions include general banking, credit management and investment and foreign exchange etc. and indirect functions include dress sense, punctuality, attendance, manner, departments, behavior with senior colleagues, Behavior with Clients, communication skills, accuracy in Work, eagerness to Learn, ability to match with new things, innovativeness, convincing Power, ability to perform under stress. The evaluation is done according to Avg. /Poor Average, Good, Very good and Excellent on criteria-wise performance of each trainee. Actually NCC Bank use in the graphic rating scale method, a rater describe an employee as falling at 5 point on a performance scale, such as, poor, average, good, very good, excellent. The scale point is assigned (5 points for excellent to 1 for poor). Total score for an employee can be computed by summing the rating across all dimensions rated.



**NATIONAL CREDIT AND COMMERCE BANK LIMITED**  
**HUMAN RESOURCES DIVISION, HEAD OFFICE, DHAKA**

**PERFORMANCE APPRAISAL FOR MANAGEMENT TRAINEE OFFICER, BATCH-2016**

i)	Name	:					
ii)	Designation	:					
iii)	Employee ID	:					
iv)	Place of Posting	:					
v)	Date of Joining	:					
vi)	Performance Appraisal for	:	<b>1st Quarter/ Rotation (January 2016 to April 2016)</b>				
vii)	Rating on personal character & performance	:	Excellent	V. Good	Good	Average	Avg./Poor
			<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
			(4)	(3)	(2)	(1)	(0)
01.	Attendance	:					
02.	Punctuality	:					
03.	Dress Sense	:					
04.	Behaviour with Superiors	:					
05.	Behaviour with Colleagues	:					
06.	Behaviour with Sub-ordinates	:					
07.	Behaviour with Clients	:					
08.	Sincerity	:					
09.	Grasping Power	:					
10.	Initiative & Drive	:					
11.	Commitment to Work	:					
12.	Integrity	:					
13.	Accuracy in Work	:					
14.	Knowledge of Rule/Regulation:	:					
15.	Power of Expression (Speaking):	:					
16.	Power of Expression (Writing) :	:					
17.	Co-operation & Tact	:					
18.	Sense of Responsibility	:					
19.	Official Conduct (Discipline)	:					
20.	Development performance :	:					
	(a) Target Tk.	:					
	(b) Achievement Tk.	:					
21.	Eagerness to Learn	:					
22.	Ability to match with new things:	:					
23.	Innovativeness	:					
24.	Convincing Power	:					
25.	Ability to perform under stress :	:					
			<u>Excellent</u>	<u>V.Good</u>	<u>Good</u>	<u>Average</u>	<u>Avg./Poor</u>
			:(4 X )	(3 X )	(2X )	(1 X )	(0)

**Total Points Obtained = Out of 100.**

**SPECIAL COMMENTS/REMARKS:**

Total Marks 100 (each point carrying 4 marks i.e. 25 X 4 = 100)

BRANCH IN-CHARGE  
Seal & Signature

## **4.6 Compensation Policy**

NCC Bank Ltd offer attractive compensation package for their employees which is divided into two parts:

### **I. Direct Compensation**

**Salaries:** NCC bank Compensation based on a longer time period, a month.

**Incentives:** They offer cash incentives which depend on bank revenue, target they fulfill.

### **II. Indirect Compensation**

**Benefits:** Forms of indirect compensation those are financial in nature like provident fund gratuity fund etc.

**Services:** NCC bank provides extra facility and service for their employees which includes transport facility, loan facility, credit card facility etc.

## **4.7 Bonus and Benefit**

### **I. Performance Bonus**

NCC Bank provides performance bonus based on their organization's profit, higher authority and management committee will declare a certain percentage of the pre-tax profit as Performance Bonus.

### **II. Festival Bonus**

All permanent employees get two bonuses each year. One in Eid-ul-Fitr and another during Eid-ul-Azha only for Muslims and employees of different religion gets that bonus during their respective religious festivals. NCC Bank also given another festival bonus in Pohela Baishakh The amount is usually dependent on the basic salary of the employee.

### **III. Gratuity fund**

It refers terminal benefit that an employee receives at the time of retirement or resignation. NCC Bank has given it to regular and permanent employees who have completed at least 10 years continuous service. It is calculated based on last month's basic salary multiplied by the years of service completed.

## **4.8 Leave Management:**

### **1. Annual/Earned Leave**

Type of leave that is earned through working in the organization. Any leave not taken can be encashed at the time of leaving the organization. For Example NCC Bank provides 30 days of leave of which 10 days must be taken as consecutive leave each year.

### **2. Casual/Sick Leave**

Usually NCC Bank employees can take 10 days of sick leave including non-working days. However, the time can be extended depending on the severity of the illness.

### **3. Maternity Leave**

Actually this leave given to female employees who have passed one year in the organization for a period of 6 months. This leave is given with pay and can be extended without payment of salary. Usually it is not given more than twice in an organization.

### **4. Extra Ordinary Leave:**

This type of leave given to employee for any kind of unavoidable and unusual situation for example, marriage and taking leave to pursue on medical treatment in abroad.

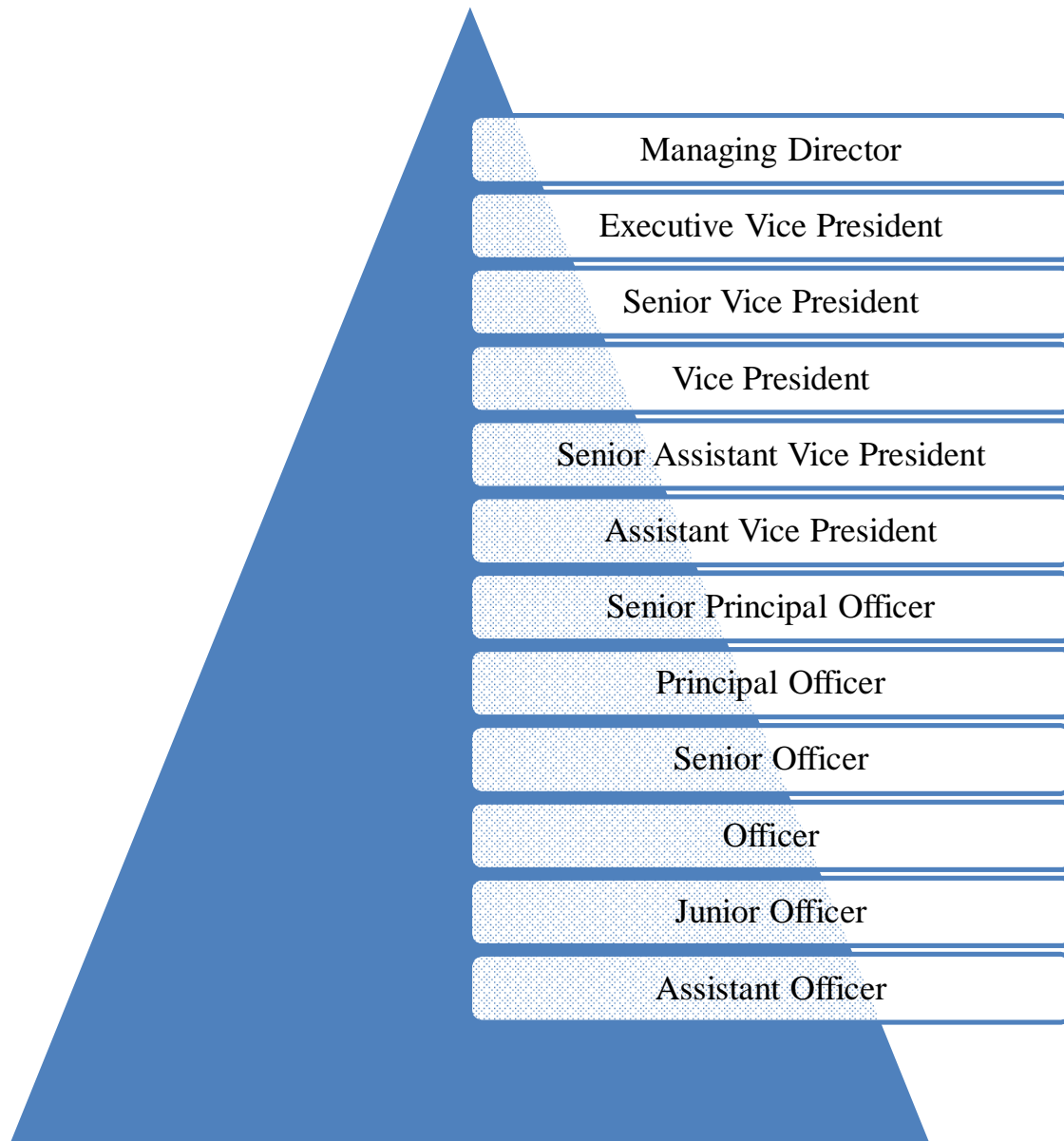


## **4.9 Career Development in NCC Bank Ltd**

Career development is the process of an employee capability and potential for advancement and career change. So, it's a systematic process of guiding the movement of human resources of an organization through different hierarchical positions.

NCC Bank Ltd provides an attractive career development opportunity for their employees. Developing manpower, proper training method and restructured the job are the most important priorities of NCC Bank Ltd. NCC Bank Limited recognizes that a productive and motivated work force is a prerequisite to leadership with its customers, its shareholders and in the market it serves. NCC bank treats every employee with dignity and respect in a supportive environment of trust and openness where people of different backgrounds can reach their full potential. The bank's human resources policy emphasize on providing job satisfaction, growth opportunities, and due recognition of superior performance.

#### 4.10 A Possible Career Path in HRD of NCC Bank Ltd:



# **Chapter-5**

## **Findings & Analysis**

## 5.1 SWOT Analysis

### **Strength:**

- NCC Bank provides quality service to the customers compared to its other bank.
- Experienced bankers and corporate personnel have formed the management.
- NCC Bank follows strong recruitment and selection policy. They recruit talented candidates from the market through proper selection process.
- Recently they offer online banking service which will enable it to automate all of its operations.
- NCC Bank highly emphasizes on training and development of employees which helps to improve employee personal development and increase organizational productivity.
- NCC Bank has already achieved goodwill which helps to keep the valuable clients.

### **Weaknesses:**

- The bank has only a few ATM booths and not in proper places. So, the scope of using ATM card is limited.
- In NCC Bank HR division is a very small sector of the organization taking into consideration the large number of employees.
- Computer and internet facility for all the officers is not available. Moreover, all the officers have no computer knowledge.
- The bank has not any research and development division.

## **Opportunities:**

- The bank can introduce more innovative and modern products and services for their customers.
- The bank can offer micro credit business for individuals and small businesses.
- It can diversify its portfolio by taking new sector.
- Many branches can be opened to reach the bank's services to the remote areas.
- It can recruit more efficient and experienced persons to give fast and efficient service to the customers.

## **Threats:**

- In Bangladesh banking sector is highly competitive because there are so many private banks, foreign multinational bank within the country. So, NCC Bank needs to periodically analysis their HR plan and policies so that they can recruit best talent.
- Employee turnover rate is high.
- The common attitude of Bangladeshi clients is default.
- Multinational as well as the fast growing local banks with modern products and services are capturing huge market within a short period and resulting to switch over the existing customers of the bank
- Bangladesh Bank sometimes requires Private Commercial Banks to be abided by such rules and regulations which are not suitable for every commercial bank.

## 5.2 Findings

- NCC Bank has a structured HR team.
- They offer attractive compensation benefit for their employees.
- The relation between employee and management level are very good.
- They offer each and every employee for their service benefit after completed ten or fifteen years.
- They give festival bonus, incentives and other facilities to the employees in a year.
- NCC Bank provides foundation training for each and every employee.
- IT and Technical support team has to be more aware of customer care service.

# **Chapter-6**

## **Recommendations and Conclusion**

## 6.1 Recommendations

Though NCC Bank Ltd is a well-established Commercial bank in Bangladesh and running successfully in the domestic market however we think the bank should improve some of its policy process regarding general banking, recruitment, training and development program.

- NCC Bank should open more ATM booths.
- They need to be more diversification among its products and services.
- All of these organizations must use open up recruiting efforts to the external community like job fair through external search. They can participate in career and job fairs and open houses and must develop and support educational programs and become more involved with educational institution that can refer more diverse talent pool.
- They need to focus proper strategic planning which helps to figure out forecasting demand of the employee and try to prevent shortage of employee or overstaffing.
- Successful employment planning is designed to identify an organization human resources need. NCC Bank Limited can establish HRIS software to keep employees update; which type of qualified employees they have; forecast future requirement of qualified employees like other MNC Bank.
- NCC Bank use Flora banking software which is not comprehensive banking software. So, they must need comprehensive and advanced banking software.
- 360 degree performance appraisal method must be needed as result branch manager supervisor and subordinate can evaluate each other's performance which is a very important for the department of HR Division.



## **6.2 Conclusion**

In conclusion, even though NCC Bank HR policy and their banking system and initiatives are generating good outcomes, I believe they would be even more fruitful if they implemented the above mentioned recommendations. NCC Bank recruitment and selection process, training programs and initiatives taken in order to improve the quality of their employees and to ensure that they work to their fullest potential have generated good outcomes, which shows that their investment in their employees have not gone in vain. However, I do believe that by following the above mentioned recommendations NCC Bank can get even better results.

## **List of Abbreviations**

**NCCBTI:** National Credit and Commerce Bank Training Institute

**BIBM:** Bangladesh Institute of Bank Management

**BB:** Bangladesh Bank

**BBTA:** Bangladesh Bank Training Academy

**SCB:** Standard Chartered Bank

**HRD:** Human Resource Department

**HRIS:** Human Resource Information System

**PO:** Pay Order

**LC:** Letter of Credit

**SWIFT:** Society for Worldwide Inter Telecommunication Network

**ATM:** Automated Teller Machine

**FDR:** Fixed Term Deposit

**STD:** Short Term Deposit

**NFCD:** Non Resident Foreign Currency Deposit Account

**NRTA:** Non Resident BDT Deposit Account

**RFCD:** Resident Foreign Currency Deposit Account

## References

- Mello, Jeffrey A. (2011) Strategic Management of Human Resource, 3rd Edition, Delhi: Cengage Learning India Private Limited.
- Alutto, J. A. “Just in time Management Education for the 21st Century,” HR Magazine, July, 2000, p. 57.
- Griffen, R. W. Text book: Management, 5<sup>th</sup> edition, published by Houghton Mifflin Company, 1997, P-456.
- <https://www.nccbank.com.bd/>
- <https://www.bb.org.bd/>
- [https://dsebd.org /](https://dsebd.org/)
- David A. Decenzo & Stephen P. Robbins, Human Resource Management, 6th Edition.
- Annual Report 2015of NCCBL