INTERNSHIP REPORT ON

HUMAN RESOURCE PRACTICE IN NCC BANK Ltd.

Submitted To:

Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Submitted By:

Israt Jahan Smrite
Id:201-11-1123
Major In HRM
Department of Business Administration
Daffodil International University

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Letter of Submission

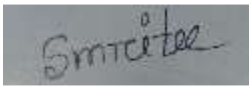
10 January, 2024

To,
Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “Human Resource Practice In NCC Bank Ltd.”

Dear Ma’am,
Respectfully, I am presenting my internship report as part of my BBA program on the subject of Human Resource Practice In NCC Bank Ltd.
I’m happy to let you know that I have already concluded my internship at NCC Bank Ltd, a reputable Bank in Bangladesh. It was a wonderful chance to learn about and gain experience with operational tasks, procedures, and functions unrelated to my area of study. This report is an integral aspect of my BBA degree, which emphasizes the importance of our academic backgrounds in terms of joining the workforce. I made every effort during the preparation of this report to gather pertinent data from all of the sources accessible. If you would be so kind as to receive this intern report paper, it would be greatly appreciated.
As a result, I genuinely hope that you will recognize my efforts, and I will be eternally grateful if my report is approved for the challenging but necessary purpose.

Sincerely Yours,



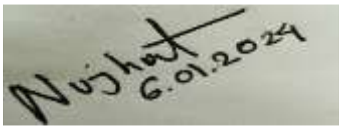
Israt Jahan Smrite
ID: 201-11-1123
Major in HRM
BBA Program
Department of Business Administration
Daffodil International University

Acknowledgment

The internship opportunity with **NCC Bank Ltd.** provides an excellent chance for study and professional growth. I am grateful to NCC Bank Ltd. for enabling me to join their organization. First and foremost, I would want to thank the All-Powerful Allah (SWT) for providing me with the chance, courage, and poise to complete my undergraduate degree as well as the internship program. Second, I want to express my gratitude to my supervisor, Ma'am **Nujhat Anjum Ani**, Senior lecturer in the Department of Business Administration Faculty of Business & Entrepreneurship at Daffodil International University, for all the support she gave me as I prepared my report. And last, without the help of several members of the staff of NCC Bank Ltd, my internship would not have been complete. I will always keep all the help I require. My sincere gratitude and appreciation to my internship supervisor for providing me
with helpful guidance, suggestions, and assistance in understanding concepts that were unfamiliar to me as well as for sharing resources and materials on the Bank HR practice which were crucial to the completion of my internship report.

Supervisor's Declaration

This is to certify that, the internship report on NCC Bank Ltd, titled **"Internship Report on Human Resource Practice"** is prepared by a student of the Department of Business Administration belonging to **Israt Jahan Smrite,** for the partial fulfillment of the BBA program of Daffodil International University. I certify that this work and the contents of this internship report have been conducted under my supervision and guidance. She is permitted to submit the internship report. I wish her very success in her life.



Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration,
Faculty of Business & Entrepreneurship
Daffodil International University

Executive Summary

NCC Bank Limited or National Credit and Commerce Bank Limited is a Bangladeshi private commercial bank. The report includes an overview and information gathered on the Human Resource Practice of NCC Bank. Both primary data and secondary data are included in the findings and study. In this insightful report, I will go through the significant aspects of my work with NCC Bank. In this report, I will talk about the mission, vision, and core values of NCC Bank. I will talk about a different banking process, the Human Resource Division of National Credit and Commerce Bank Limited.

This report is basically divided into Six chapters:

Chapter One: Introduction

Chapter Two: Company Profile

Chapter Three: Theoretical Framework

Chapter Four: Analysis.

Chapter Five: Findings.

Chapter Six: Recommendation & Conclusion.

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Chapter 1
Introduction

1.1 Introduction

The third world economies, like Bangladesh's, are feeling the effects of globalization and the effects of relationships across distant organizations as the new century begins. Bangladeshi financial institutions and other groups are collaborating in this way to tackle issues in both domestic and international markets, as a result of the fierce competition this sector is experiencing. In order to use cash and to insure the currency, a bank is an essential and basic financial structure. Saving money has become a very competitive industry due to globalization and technological advancement. Investors should have a wealth of hypothetical knowledge, skilled education, and specific foundations to handle this. Because I was a business student, I thought that banking would be the best way to get real, practical knowledge.
Daffodil International University in Bangladesh has adopted an entry-level job preparation curriculum for its students in an effort to produce talented specialists in the field of financial domain. The expert recommended NCC Bank Limited as a necessary and intermediate step toward my BBA degree.Tongi branch for actively participating in a three-month job-saving challenge.

1.2 Origin of the Study

I have analyzed NCC Bank Ltd. for this report as part of my internship program; my supervisor gave me this subject so that I could learn both theoretical and practical aspects of human resources. This research primarily focuses on NCC Bank Ltd.'s HR operations from a familiarity with their critical components. This research has covered the human resource management policies and procedures of NCC Bank Ltd, as well as their potential to leverage their HR for the expansion of their bank.

1.3 Background of Study

I have experience working in many departments in the Uttara Branch of NCC Bank Ltd. With an emphasis on NCC Bank Ltd.'s human resource management practices, this study aims to provide a comprehensive review of the company's operations.

1.4 Objectives of the Study

• Analyze NCC Bank Limited's HR Policies and Procedures.
• Determine NCC Bank Limited's Policy on Recruitment and Selection.
• Assess the efficacy of NCCBL training and development programs.
• To assess how NCC Bank Limited handles performance reviews.
• To learn about NCC Bank Limited's policy on compensation management.
The primary objective is to: • Locate issues in NCC Bank Limited's HRM procedures.
• On the basis of issues, make some recommendations.

1.5 Scope of the Study

This report covers all aspects of the NCC bank worker's performance over the three months of the entry-level job program. Nevertheless, the report is prepared only with input from officials of the Uttara branch. Everyone in the Uttara branch has contributed to this report.

1.6 Methodology

The two main types of data used in this research are primary and secondary. I attempted to gather information from several personnel at NCC Bank Ltd by asking them questions; however, their responses were highly restricted inside the corporation due to their desire to keep these details hidden.

1.7 Study Design:

An analytical character permeated the whole paper. Data has been collected from primary and secondary sources. Primary sources for this analysis include supplementary data made available by various NCC Bank Limited departments and bureaus; secondary sources include relevant diaries, daily newspapers, annual reports from Bangladesh Bank(BB), Ministry of Finance and Planning, and other relevant organizations.

1.8 Primary Sources of Data:

While working as an intern at The NCC Bank Ltd., I was able to get valuable experience and speak with authorities, which allowed me to collect a wealth of knowledge. Particulars pertaining to registration and selection, planning and enhancement, and data and information.

1.8.1 Primary sources data also regarding:

- Direct interaction with bank personnel and employees
- Communication with the instructor of the class

1.8.2 Secondary Sources of Data:

Secondary sources, such as the NCC Bank Ltd.'s Annual Report, brochures, manuals, and publications, as well as the General, were used to gather data pertaining to the bank's operations and financial statement analysis. The primary sources of secondary data included manager's circulars pertaining to operational rules, etc.

Data sources also concerning:

- NCC Bank Limited-published manuals of procedures
- The branch's records and paperwork
- Various NCC Bank Limited documents
- Various literature reviews.
- On the web

1.9 Limitations of the Study

The process of writing this term paper was not without its challenges. The following are examples of some of the restrictions: -

- Not everyone knows about the secret information that every organization holds. Their failure to share their internal policies during data collecting jeopardizes organizational confidentiality.
- access to further internal information that was not disclosed to us and that we were unable to get.
- A large number of branch officers lack proper knowledge regarding their HR policy.

Occasionally, their hectic work schedule prevents them from providing the requested information.

Chapter 2
Company Profile

2.1 History of NCCBL

The 1985-founded National Credit and Commerce Bank Limited got its beginnings in the investing industry. They play an important role in the development of the capital market of a nation and strive to organize and invest internal resources in a way that develops the industrial and commercial sectors of the economy. In 1992, the firm had 16 branches and was allowed by the Central Bank to become a fully-fledged private commercial bank in 1993. They had paid up capital of Tk. 39.00 crore and could service the entire nation. In an increasingly digital world, NCC Bank Ltd strives relentlessly to deliver real, individualized service to each and every one of its clients.

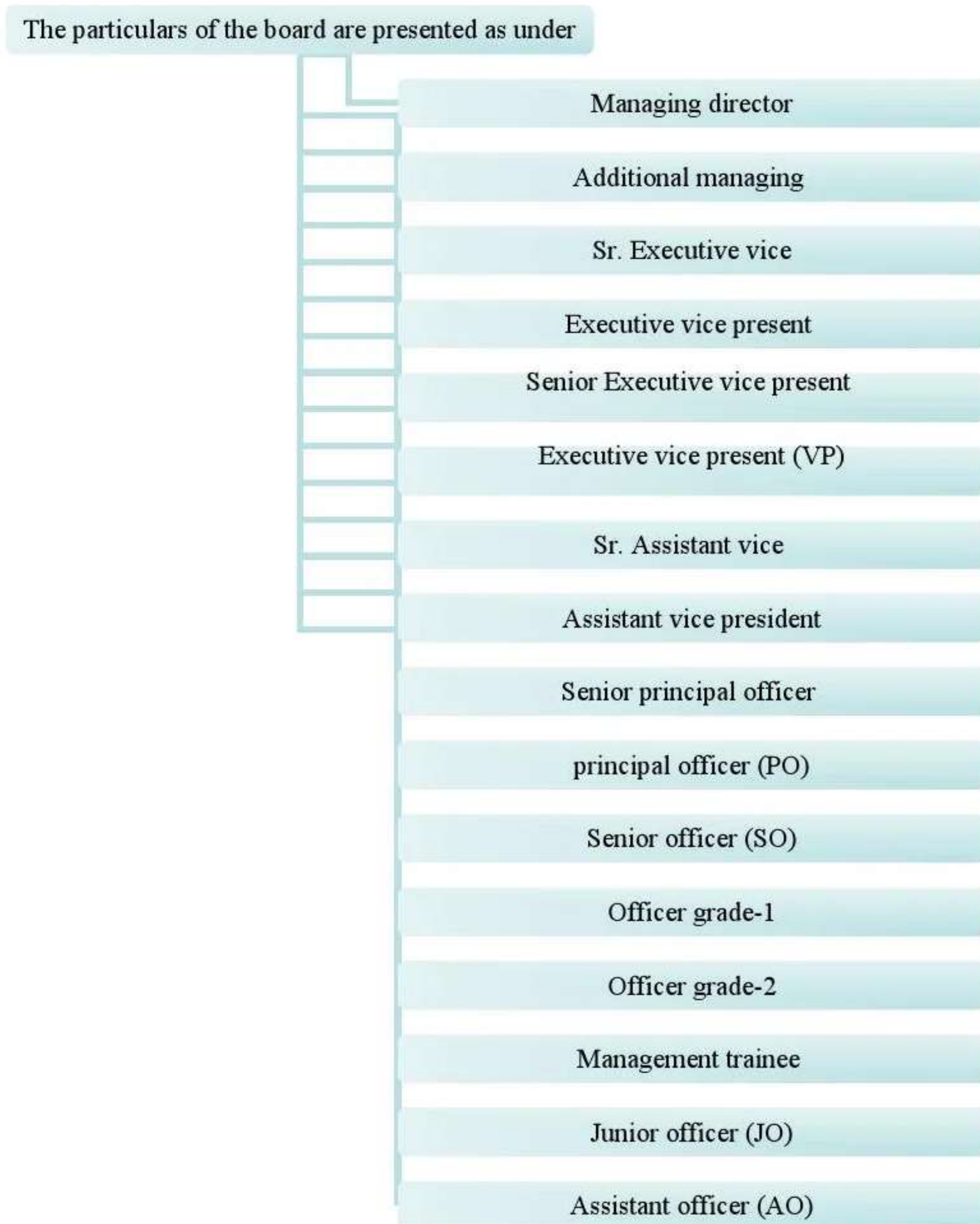
2.2 Objectives of NCC Bank Limited

Maximizing profits while simultaneously raising customer happiness is NCC Bank Ltd's top priority. Excellent customer service is the means by which NCC Bank Ltd. accomplishes this goal. Furthermore, they guarantee a substantial financial return.

2.3 Vision and Mission

Vision.
- Providing our communities with first-rate financial services by building solid relationships with our customers.
- Offering our current clients and stakeholders solutions that will last.
Establishing a well
-structured and welcoming atmosphere that enables both our employees and clients to thrive.
Mission Human Resource Practice Of NCC Bank
Through the integration of credit and commerce, we aim to become the most beloved commercial bank in the nation, serving the nation as a forward-thinking and socially conscious financial institution that enhances shareholder value and fosters sustainable growth.

2.4 Organigram of NCCBL



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2.5 Corporate Culture of NCCBL

What makes up an organization's culture are the shared principles, attitudes, values, and beliefs held by its members. Organizational structure, objectives, and methods toward employees, clients, investors, and the society at large can all be shaped in this way. As a result, a company's strong corporate culture fosters solid relationships with its constituents. Customer and staff loyalty are also fostered. NCC Bank has a distinct corporate culture that makes them one of the most disciplined banks. Everyone who works at the bank considers themselves part of a close-knit family that values progress achieved through collective effort. Positive company cultures are an asset to any corporation and may help it gain a competitive edge over time.

To understand the current corporate culture of NCC Bank Limited, I recommend checking the latest official publications, annual reports, and corporate communications from the bank. Additionally, you may want to explore employee reviews on websites like Glassdoor or seek insights from current or former employees.

When researching the corporate culture of a specific organization, consider looking into the following aspects:

1. **Mission and Values:** Examine the bank's stated mission and values. This can provide insight into the principles that guide the organization.

2. **Leadership Style:** The leadership style of top executives can have a significant impact on corporate culture. Understanding the leadership philosophy and approach can help you gauge the overall tone of the organization.

3. **Employee Engagement:** Look for information on employee engagement initiatives, training programs, and opportunities for professional development. A positive and supportive environment often fosters employee satisfaction.

4. **Innovation and Adaptability:** Assess the organization's approach to innovation and adaptability. A culture that encourages creativity and embraces change is often indicative of a dynamic work environment.

5. **Work-Life Balance:** Consider how the organization values and supports work-life balance. Policies related to flexible working hours, remote work, and employee well-being can provide insights into this aspect of the corporate culture.

6. **Diversity and Inclusion:** Evaluate the organization's commitment to diversity and inclusion. A culture that values diversity often fosters a more inclusive and collaborative work environment.

7. **Communication Channels:** Understand how communication flows within the organization. Transparent and open communication is a key component of a healthy corporate culture.

Remember that corporate culture can vary across different departments and teams within an organization. Therefore, it can be helpful to gather information from multiple sources to form a comprehensive understanding.

Chapter 3

Theoretical Framework

3.1 Human Resource Management.

The board of human resources (HR) encompasses all administrative decisions and procedures that directly affect or effect the association's workforce. The ways in which associations manage HR have recently received more attention. The realization that human resources (HR) are fundamental to an organization's success and that an association's representatives are its most valuable asset has led to this heightened focus on HR. A crucial organizational function, human resource management (HRM) entails the strategic administration of an organization's personnel. Maximizing individual efforts in service of organizational objectives is its principal focus. Recruiting, training, performance evaluation, and employee interactions are all essential parts of human resource management. Improving employee engagement, maintaining legal compliance, and cultivating a healthy work environment are all significantly impacted by it. Human resources experts should promote diversity and inclusion, plan the organization's staff, and ensure that HR procedures are in line with the company's goal. They also oversee benefits and compensation, ensuring that HR operations are run efficiently through the use of technology. As the corporate landscape and personnel expectations evolve, the field also changes. Successful human resource management helps businesses succeed by bringing in top talent, keeping current employees happy and fulfilled, and preventing injuries on the job. people resource management (HRM) is an essential factor in enabling firms to be productive and competitive as they acknowledge the significance of their people capital.

3.2 Functions of HRM

- Strategy for Groups, Positions, and Individuals
- Human Resource Strategy
- Career Assessment
- Human Resource Acquisition
- Equal Employment Opportunity
- Recruiting • Selection
- Building Execution
- HR Development
- HR Approaches to Enhancing Competitiveness
- Employee Recognition
- Performance Evaluation
- Compensation and Benefits
- Human Resource Management
- Health and Safety
- Labor Relations
- Employee Transitions

3.3 Importance of HRM
These days, no group can succeed without human resources specialists. Their jobs need an additional level of innovation that is unparalleled among HR leaders. Their standing in the association has also been enhanced, naturally. As a matter of fact, the very term has evolved. A person and an HR board are phrases that are sometimes used interchangeably, but keep in mind that they imply quite different things.

3.4 Philosophy of HRM
The association's officials and human resources collaborate. Its main goals are to place the right people in the right jobs and to turn them into an asset to a company.

3.5 Objectives of HRM
The rules and procedures that managers rely on to handle the people or personnel side of their jobs are collectively known as human resource management. Examining potential employees, creating a list of job requirements, and registering new employees are all part of this.
• Choosing candidates for jobs
• Getting new reps up to speed and ready to work
• Setting salaries and compensation plans
• Offering incentives and benefits
• Evaluating performance • Having conversations with, directing, and educating others
• Developing and enhancing skills
It is the responsibility of the building representative.

3.6 Recruitment
After a position becomes available and the scouts receive clearance to fill it, the next step is to carefully analyze the role and outline the skills, knowledge, and experience needed to do the job well.

Internal recruitment:
When possible, most companies fill internal positions. For different aspects of jobs, different internal enrollment procedures are used. Workers in lower-level jobs, such as administrative and physical labor, are sometimes referred to as "nonexempt" since they are not exempt from the Fair Labor Standards Act's minimum wage and overtime provisions. A time-based remuneration is typically offered to these personnel. Curiously, the Fair Labor Standards Act does not apply to higher-paid administrative, professional, and regulatory employees since they are paid on a salary basis.
External recruitment:
In addition to looking within, it is common practice for organizations to go out to external networks in their recruitment efforts. The purchasing manager should keep in close contact with the enrolling advisor during the selection process. Resumes or applications that made it past the enrollment specialist's initial screening should be reviewed by the director of enrollment. The director should also review the parts of the application that the scout rejected in the first round. This kind of relationship with the recruiting chief allows for feedback on whether or not the selection representative's decisions are consistent with the preferences of the purchasing supervisor. There are two main categories of outside enrollment strategies: casual and formal.

Informal Method:
Compared to formal methods, casual enrollment tactics target a smaller pool of potential employees. Recruiting from among those who have linked without being asked is known as door enlisting or walk-ins, and rehiring former representatives or pleasant training understudies is also part of the casual method.
Referrals from representatives, sometimes known as word-of-mouth advertising, are quick, effective, and usually reasonable. Salespeople who avoid asking friends and coworkers for recommendations as candidates put their credibility at risk; as a result, they are less likely to hire highly qualified and motivated individuals and are also less likely to provide them with the guidance they need once they're on the job.

Formal Methods:
Searching the job board for candidates with no prior connection to the company is the formal method of external enrollment. Paper advertising, using work groups and official inquiry businesses, and grounds enrolling have traditionally been some of these methods. In addition, it has been increasingly common in recent years to advertise open positions online, either on the company's website or on a corporate job board.
Paper advertising has, in fact, been the most often used method of enrollment. What is included in formal technique

3.7 Selection

It is vital for an organization to choose the right spokespeople. To a certain degree, subordinates are responsible for the reliable implementation of the first claim. Employees that possess the necessary skills and traits will perform an excellent job for the company. As a result, the company will be able to stay in business if its employees lack certain skills.

3.8 Training
Getting new reps up to speed on the basics of their jobs as quickly as possible. The term "preparation" refers to the methods utilized to equip current and future employees with the skills necessary to do their jobs well. In this way, preparation may include showing an engineer the right way to operate a new machine, another businessperson the right way to transport an organization's product, or yet another CEO the right way to meet with and evaluate employees. Workers at the entry level rely on preparation.

On the job training:
"Learning by doing" is what it suggests. While he works, it means that representatives have finished preparation. In essence, it is a practical location-based training program.

Off the job training:
It denotes training that employees get away from the office at a training organization for a certain period of time, usually between fifteen and twenty days. The employee is not required to report to the office during this period.

3.9 Development

Orientation is the process of providing new hires with the knowledge and abilities necessary to do their positions. Training is the process of imparting knowledge and abilities to current and prospective workers so that they can carry out their duties effectively. For example, a machinist may need to learn how to operate a new equipment, a salesperson how to market the firm's product, or a supervisor how to conduct performance reviews and interviews. Training is often given to employees who are just starting out.

3.10 Performance Appraisal

Why Need Performance Appraisal

Assessing performance has four possible justifications.

1. Advancement and salary decisions can be informed by evaluations.
2. Allow the subordinate and manager an opportunity to review the subordinate's actions in relation to the company.

The evaluation provides an opportunity to assess the individual's career goals in light of their shown strengths and areas for improvement, making it an integral part of the organization's career planning process.

4. Lastly, it helps the director or manager to improve the association's performance oversight.

3.11 Compensation

There are two main components to worker pay, which include all forms of compensation that representatives get and that arise from their firm. There are regular monetary installments like salaries, pay rates, incentives, commissions, and rewards, and there are irregular installments like boss-paid protection and get-always, which are monetary benefits.

Chapter 4

Analysis

4.1 Human Resource Management Practices of NCCBL

The people that work for NCC Bank Limited are its greatest asset because they can think outside the box and implement improvements that will help the bank reach its objectives. The HR department is in charge of talent acquisition, development, and retention, as well as making sure the "Right Person in Right Place at Right Time with Right Position" so that the company may prosper in the long run thanks to the hard work of its employees. The HR department is in charge of creating and overseeing their procedure for hiring new employees, as well as their remuneration, development opportunities, and performance reviews. The human resources team at NCC Bank has access to cutting-edge tools that allow them to constantly learn and grow in their roles. As a result of its centrally regulated HR system, NCC Bank Employs Flora's Core Banking software, an HR development system, to assist with all HR-related matters, whether they pertain to employees or HR authorities. If an employee has a question about their leave, application, transfer, dismissal, training, remuneration, or any other HR-related matter, they can contact the main office using the HRD system. NCC Bank Ltd. is a financial institution that provides its workers with mandatory training in banking through its own training institute, NCC Bank Training Institute (NCCBTI). Trainings for workers from various branch offices are organized by HR and often take place at the NCC Bank Training Institute (NCCBTI) or other reputable training centers like BIBM or BBTA. A department under HRD known as "planning and administration" is in charge of the bank's big-picture planning.

4.2 Recruitment and Selection Process of NCCBL

Every person of Bangladesh has the equal opportunity to find work in NCC Bank Ltd. The bank's hiring practices are typically decided upon by the board of directors at regular intervals. In order to be considered for any official employment, a master's degree is required at the entrance level. No less than a Master's degree or an MBA in any field is required to be employed as a Junior officer or a Management Trainee Officer in NCC Bank. The Institute of Business Administration, University of Dhaka, or the Bangladesh Institute of Bank Management (BIBM) administers and oversees the formal written test that starts the recruiting process for entry-level positions. After the written exam is over, a group of specialists, including well-known bankers from the nation, meet with the top applicants for an in-person interview.

Selection process for entry-level position recruitment:

- **Job Analysis**

  An examination of the job's responsibilities, necessary skills, and ideal candidate profile is known as a job analysis. The results of a job analysis may be used to craft a detailed description and set of requirements for the position. The job analysis serves the following purposes:

  • Payroll processing
  • Recruiting and selection
  • Learning
  • Evaluating Work Performance
  • Finding Extra Tasks

We performed the job analysis at NCC Bank Ltd. They make an effort to enlighten about the actual work activities of the job through job analysis. Once a year, NCC Bank would do its job analysis. It takes a lot of time, actually. When supervisors are involved and explain the method and the rationale for the study, it could take a few days to interview five or six people.

- **Job Description**

In order to put the results of a job analysis into writing, one must first conduct a job analysis. In addition to the tasks and obligations of the position, as well as the necessary working conditions, NCC Bank maintains a written statement detailing all of this information.

- **Job Specification**

To execute a job well, you need to have the right set of skills, which include the following: education, experience, knowledge, and talents. These are all listed in a job specification. Along with a general outline of the duties and responsibilities of the position, it delves into the specific qualities, education, training, and experience that are required to carry it out. Based on available positions, NCC Bank Ltd strives to personalize this procedure.

- **Submission C.V**

Applicants often provide references when they apply for positions advertised in newspapers or on internet job portals like bdjobs.com.

- **Preparation of preliminary list**

Creating a shortlist of resumes for consideration by the NCC Bank selection committee The following are the educational requirements that NCC Bank has chosen for the positions that they have advertised:
Trainee in Management
Applicants must possess an MBA, MBM, or Master degree with a minimum of four years of honors from an accredited public university or the following private institutions: NSU, BRAC, AIUB, EWU, IUB, DIU, ULAB, or IIUT.
An overall grade point average (CGPA) of at least 3.00 on a 4-point scale and at least 4.00 on a 5-point scale requires completion.
N Undergraduate Officer
A Master's degree from an accredited university is required of this applicant. o student shall be tolerated with a third-class or below academic record.

- **Conducting written test**

Only those applicants who pass the preliminary round move on to the written test. This cutthroat written test is administered by BIBM or IBA. Subjects included in the written test may include English, Bengali, Analytical Ability, Computer, Mathematics, and general knowledge, according to the question format.

- **Selection of eligible candidates for the interview**

Those who made it through the written exam selection process contacted the eligible candidates by mail or phone to set up an interview.

- **Employment interviews**

An interview was scheduled by the selection panel. Meeting face to face is the standard method of conducting interviews. However, the Management committee will decide on the viva-voce qualifying scores.

- **IT Test**

In order to demonstrate their proficiency with computers and other IT-related tasks, candidates are required to take a brief exam after the interview.

- **Physical fitness for employment**

The selecting procedure includes it. Get all of NCC Bank's personnel checked up on a regular basis. Physical exams are a long procedure, but NCC Bank is serious about making sure their staff are healthy.

- **Appointment and Placement**

The appointment letters have been given by the management and selection committee, and the candidates have all passed the medical examination. During their probationary term, newly hired bank employees are allocated to certain branches by the head office.

4.3 Training and Development of NCCBL

Training and Development

In order to acquire the KSA (knowledge, skills, and abilities) necessary for one's present or future employment, training is a methodical procedure. Everyone who works for the company, from new hires to long-term employees, receives training. Actually, it may teach workers new things that will make them more efficient and productive on the job. The gap between academic understanding and practical skill sets can be filled via training.

Training process:

During training, new hires learn the ropes so they can put those talents to use on the job. Training is the procedure by which new hires are introduced to the fundamentals of the business.

1. Analysis of training requirements:

i. As part of the organizational analysis, determine the training goals and determine what the organization requires to achieve them in the long run.
ii. Examine the job description and specifications to determine what training is necessary, and make a list of the specific abilities, knowledge, and behaviors that require improvement.
iii. People analysis: find those who could benefit from training and those who could be good candidates.
2. Creating an instructional plan: deciding what to teach, who to teach it to, how much to charge, who to train, and how to find them.
3. Verification: Prior to implementing, ensure that the training program is valid. This may be achieved by piloting the program with a small group of trainees and seeing how it goes.
4. Execution: Execution entails working in groups. Designate a person to oversee the training program, create guidelines for its management, and arrange for logistical support.
Fifth, when the training is over, the entire procedure is reviewed.

Some major training providers:

1. National Credit and Commerce Bank Training Institute
2. Bangladesh Institute of Bank Management
3. Bangladesh Bank Training Academy
4. Standard Chartered Bank

Training Institute at NCC Bank Ltd:

Formerly known as NCL Training & Research Institute (NCLTR), NCCBL Training Institute has recently changed its name. Following NCL's 1993 incorporation into NCC Bank Limited, NCLTR was rechristened NCC Bank Training & Research Institute (NCCBTRI). In1994, with the goal of developing their own human resource, NCCBTRI ran their training at Green Road. Afterwards, in January 2002, NCCBTRI resumed its affiliation with NCC Bank Training Institute (NCCBTI) with the establishment of the Human Resource Division at the headquarters.

Function of NCCBTI:

The bank's officials have been trained by the NCC Bank Training Institute's need-based training program. The Training Institute not only provides a basic training course for newly hired management trainee officers and junior/assistant officers, but it also hosts a number of workshops on specific topics to help staff hone their competence.

Training Techniques followed by NCCBL:

Training programs are developed for both current and new employees by NCCBTI following an analysis of their training requirements. There are two main categories of training and development approaches employed by most organizations:

Two types of training are available: on the job and off the job.

On the job training:

Through this strategy, the newly hired employee is placed in a real-life work environment by the NCC bank's headquarters, where their productivity is enhanced. This training program incorporates apprenticeship, employment rotation, and special assignments.

- **Job Rotation**

The term "job rotation" refers to a horizontal procedure wherein different departments within a company take turns performing different types of work. To ensure that all managers at NCC Bank have a thorough grasp of how each division operates, the bank uses a system of job rotation.

- **Coach or Understudy**

On the job, managers learn the ropes from their superiors and senior officers who act as mentors. Not only does this make sure that workers are picking up the ropes by seeing others at work, but it also gives them instantaneous feedback on when they're making mistakes.
Apprenticeships and on-the-job training both include senior officers and the branch manager supervising a trainee or probationary officer.

Off the job training:

Newly hired and current personnel at NCC Bank Ltd. receive their training in an off-the-job setting. The staff of NCC Bank attend a variety of seminars and workshops led by outside experts. Experts from the Bangladesh Bank and other relevant industries contribute valuable insights based on their professional experiences and knowledge, as this is a banking sector. This strategy often uses the lecture method. Instead than imparting information and abilities through reading assignments and practical experience, lectures concentrate on comprehension. The launch of new products, the implementation of new regulations, and other such exigencies necessitate this type of training. In order to advance in one's career or learn new skills, off-the-job training is occasionally required. A foundation training and an orientation are provided to new hires. Conferences, demonstrations, case studies, programmed teaching, computer-based training, and classroom lectures are just a few of the various methods used by NCC Bank Ltd's training center under this approach.

Training Materials

Training materials are those that are utilized in a training setting by facilitators, students, and instructors. Trainers and trainees alike can benefit from these resources, which serve to both retain and impart the knowledge necessary to complete assigned tasks.

The following are some of the training resources used by NCC Bank Ltd:

1. Guides for training

2. Devices for training

We are all aware that NCC Bank Ltd offers its workers a variety of training options, including classroom instruction, on-the-job learning, and more. They employ a variety of tools for training, including white boards, projectors, software, handouts, lectures, computers, the internet, PowerPoint, a remote control, and sound systems.

Evaluation of Training

Evaluation of training should be done many times during the process. When assessing an employee's performance, it is common practice to compare their newly gained abilities to those outlined in the training program's objectives. In order for the training program to achieve its objectives, it is necessary to identify and address any inconsistencies. Because administrators often wait until it's too late to assess the program's performance, many training programs don't live up to their potential. Making sure to evaluate the training at the right time keeps it focused on its objectives. The purpose of a training assessment is to provide answers on the efficacy and efficiency of a program, policy, or initiative by methodically gathering, evaluating, and applying relevant data.

Quantitative and qualitative social research methodologies can be used to evaluate training. The following factors should be considered when assessing the efficacy of training programs in the workplace: the training's impact on observable productivity or efficiency, the extent to which trainees altered their behavior in response to the training, the depth and breadth of trainee knowledge acquisition, and trainees' reactions to the program overall. The training program's efficacy is assessed by NCC Bank Ltd using the Kirk Patrick's Model.

The four stages of the Kirk Patrick’s, Model are as follows:

- Reaction.
- Learning.
- Behavior.
- Results.

Reaction: Employees' reactions reveal how well the training, instructor, and facilities worked together. The NCC Bank Limited may use a questionnaire or conduct an interview to gauge this. Next, they make a determination based on the feedback employees provided; if some feel the program was unsatisfactory, it's like that other employees won't be interested in the training either, or that the training wasn't very beneficial. In order to collect input from the wide number of trainees that NCC Bank eventually has, they frequently use a questionnaire.

Learning: Employees' ability to demonstrate learning is defined as the extent to which their knowledge increases as a result of the training. Tests are a good way to evaluate knowledge-based training, whereas demonstration and simulation are good ways to evaluate skill-based training. Obviously, we shouldn't anticipate any change in conduct from employees if they didn't learn anything. Management will occasionally set up performance assessments when trainees are required to show what they've learnt in the program.

Behavior: What workers do once they receive training is what behavior analysis looks at. This exam allows NCC Bank to see if its staff are approaching problems in a unique or conventional way. Performance appraisals can be carried out by superiors, peers, subordinates, or clients to gain a more complete picture of an employee's strengths and areas for improvement.

Results: The overall results of the training and its influence on productivity, efficiency, quality, customer service, or any other metric are examined in the evaluation of results. Finally, upper management evaluates the training program and the employees' performance to determine if it has improved the company's workforce and overall performance. You can find this out by tracking things like staff turnover, morale, productivity, profit, customer complaints, quality of staff, and the performance of certain departments.

4.4 Performance Appraisal Methods of NCCBL

Performance Appraisal

As part of the management and evaluation process, performance appraisals measure how much an employee has contributed to the company over a certain time frame. Employees are able to gauge their own performance in relation to organizational standards through performance feedback. Employees' attitudes about the company and themselves can be profoundly impacted by the emotionally charged process of giving and receiving performance criticism. When done right, performance evaluation has the power to boost morale and output in the workplace.

Performance Appraisal in NCC Bank Limited:

An annual report known as the "Annual Confidential Report" (ACR) is used to evaluate the performance of staff at NCC Bank Limited. Managers keep tabs on their employees' work and offer feedback on how they're doing, whether that's good or bad. This approach is formal. Almost every bank does ACR once a year. This is the formal, yearly performance evaluation when a supervisor grades each worker according to predetermined criteria.

Type of performance to measure:

At NCC Bank Limited, we measure performance based on results. What this means is that the outcomes are used to evaluate performance. How well an employee meets their goals, whether they are able to deposit the amount they promised, and how much profit they made for the company in a given year are all examples of the kinds of things that this method addresses.

Method of Performance Appraisal

A popular method of evaluation, the visual rating scale is used by NCC Bank Limited. The rater uses a variety of clearly defined scale points to assess an employee's performance on many criteria. Conduct, accountability, and an in-depth examination of the work itself form the basis of the grading dimensions.

The visual rating scale approach uses a 5-point scale from "poor" to "average" to "good" to "very good" to "excellent" to characterize an employee's performance. An allocated score (from 5 for great to 1 for terrible) is placed on the scale point. The sum of an employee's ratings across all criteria is their total score.

Rater of Employee Performance

Employees' performance is evaluated subjectively by managers at NCC Bank Limited.

Performance Evaluation

The performance appraisal of the company's personnel is initiated by EVP HRD at the conclusion of each year. Consequently, the relevant department heads get personnel assessment forms. Additionally, next year's training needs (if any) and opportunities for development are outlined. After being filled out, the assessment forms are returned to HR. The training needs that have been highlighted in the assessment forms are being addressed by the principle Officer/AVP HRD. They are also creating a plan for the IFIC Bank Limited Training Centre, where the principle is now working on the preliminary yearly plan. The training plan is evaluated and authorized by the chairman or managing director after a comprehensive evaluation by the relevant functional head.

4.5 Compensation and Benefits of NCCBL

Direct Compensation

Compensation: NCCB Payment is based on a month-long rolling cycle.

Incentive: They provide monetary bonuses that are tied to the bank's income and the goals they achieve.

Indirect Compensation

Bonuses: monetary forms of indirect remuneration such as provident funds, gratuity funds, etc.
Transportation, loans, credit cards, and other perks are just a few of the supplementary services offered by NCC Bank to its workers.
Bonus and Perk
Performance Bonus at NCC Bank, employees are eligible for a bonus that is directly tied to their performance. For this bonus, the higher-ups and the management committee will set aside a specific proportion of the pre-tax profit.
Bonus for the Festival
There are two annual bonuses for all permanent staff. Muslims only earn one bonus during Eid-ul-Fitr and another during Eid-ul-Azha; workers of other faiths receive their bonuses on the dates of their own religious celebrations. Another festive bonus was also given out by NCC Bank in Pohela Baishakh. Typically, it's based on the employee's base wage.

One service benefit that ordinary workers or bank employees may take advantage of is the Provident Fund, which allows them to put away 15% of their basic income every month. The bank matches employee contributions dollar for dollar, allowing the fund to grow to a substantial amount. After every new and confirmed employee has worked for the bank for two years, they will be eligible to receive the bank's contribution to the Provident Fund benefit when they retire. Experienced workers, on the other hand, are eligible to receive the bank's Provident fund contribution when they start working there. Contract workers do not have any rights to Provident Fund benefits.

4.6 Career Development in NCCBL

Career Development
When an employee's opportunities for growth and transformation are enhanced, this is known as career development. Basically, it's a way to map out all the many roles an employee may play in a company and prepare for each one by identifying potential opportunities for skill development. Consequently, being prepared to move up the corporate ladder is an important part of job advancement.

Career Development in NCCBL
The term "career development" refers to the steps an employee takes to improve their skills and open doors to new opportunities. Strategically directing the advancement of an organization's human resources via various levels of the organizational chart is what it is.
Employees at NCCB Ltd have access to enticing opportunities for professional growth. The top priority of NCCB Ltd. includes developing people, implementing effective training methods, and restructuring the work. In order to maintain leadership status among its customers, shareholders, and the market it services, NCC Bank Limited knows it needs a productive and inspired workforce. Every employee is treated with dignity and respect at NCC Bank, which fosters an environment of trust and openness that allows people from all backgrounds to thrive. The bank's HR philosophy is centered around making sure employees are happy in their jobs, giving them chances to advance, and giving them credit when they deserve it.

Chapter 5
Findings

5.1 Findings

No proper HR planning policy:
Human Resource Directors at NCC Bank Limited often do not consult with staff members while formulating HR strategies. Therefore, NCC Bank Limited is missing several key components necessary to develop an effective HR strategy.

Scarcity of standard recruitment and selection policy:

Everyone engaged and chosen by NCC Bank Limited relies on personal recommendations. Their ability to recruit new staff is being abused.

Lack of proper training and development policies:

Staff members at NCC Bank Limited are not given opportunities for professional growth and development. Upon joining NCC Bank Limited, prospective employees are only offered insufficient training in the form of seminars.

Imperfect performance appraisal:

When it comes to gauging staff performance, NCC Bank Limited is woefully inadequate.

Inefficient compensation policy:

The existing remuneration policy of NCC Bank Limited is not satisfactory to the employees. Services like as insurance, transportation, lunch, etc., are inadequate.

Chapter 6 Recommendations and Conclusion

6.1 Recommendations

The Human Resources department of NCC Bank Limited should consult with workers to get their feedback on HR policies and plans. That way, everyone on staff could focus intently on what they were supposed to be doing.

Revise NCC Bank Limited's recruiting and selection policy to structure it in line with industry standards. The selection procedure need to be based only on merit.

Developing an appropriate policy for training and development is essential for NCC Bank Limited. The policy on training and development has to be revamped by HR management. The assumption is that workers will be able to operate more efficiently and effectively if they get high-quality training and development from industry professionals.

A new performance appraisal policy is required for NCC Bank Limited in order to assess the efficiency and effectiveness of their current method of employee evaluations. When assessing workers' productivity, they might make use of tools like the Human Asset Accounting Method, Paired Comparison, and 360-Degree Feedback.

The pay policy that NCC Bank Limited offers its workers has to be revised in order for it to be more efficient. Insurance, transportation, and lunch should be provided as perks to encourage staff.

6.2 Conclusion

To sum up, NCC Bank's HR policy, banking system, and projects are producing fantastic results, but I think they might achieve even greater success if they adopted the aforementioned suggestions. Evidence that NCC Bank's investment in its people has not been in vain includes positive results from the bank's hiring practices, training programs, and other efforts to boost staff quality and productivity.

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