An Internship Report

On

Recruitment and Selection Process on National Credit and Commerce Bank Limited

Prepared For:
Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Daffodil International University

Prepared By:
Umme Habiba Islam
Student ID: 151-11-4452
Major in Human Resource Management
Department of Business Administration
Daffodil International University

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28-07-2024

Letter of Transmittal

Date: 28/07/2024
To
Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Faculty of Business and Economics
Daffodil International University
Dhaka-1207

Subject: Submission of report.

Dear Madam,

With due respect, I would like to inform you that it is a great pleasure and privilege to present the Report titled "**An Analysis of Recruitment and Selection Process on National Credit and Commerce Bank Limited**." which was assigned to me as a partial recruitment for the completion of the BBA program.

Throughout the study I have tried the best of my capacity to accommodate the information and relevant issues as possible and tried to follow the instruction. Hopefully in the future I can apply the ideas in my working sector.

I am grateful to you for your kind guidance and cooperation at every step of my endeavor during preparing this report. It will be a great reward for my effort which I have applied in this report and if you kindly take some time to go through the report and evaluate the research literature.

Sincerely Yours,

Umme Habiba Islam

Umme Habiba Islam
ID No: 151-11-4452
Department of Business Administration
Daffodil International University

Student Declaration

I do therefore seriously pronounce that the work introduced in the temporary job report titled "**An Analysis of Recruitment and Selection Process on National Credit and Commerce Bank Limited.**" is unique work done by me under the supervision of **Nujhat Anjum Ani, Senior Lecturer, Department of Business and Administration**. I have not this report beforehand to present to some other college/school/establishment/association for any scholarly authentication/degree/recognition or other comparable purposes.

The work I have exhibited does not rupture any current copyright and no bit of this is duplicated from any work done before for a degree or something else.

I additionally attempt to reimburse the office against any misfortune or harm emerging from rupture of the doing without commitment, assuming any.

Umme Habiba Islam

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Name : Umme Habiba Isalm
Student ID : 151-11-4452
Batch : 40th
Program : Bachelor of Business Administration
Major Subject : Human Resource Management
Department of Business Administration
Daffodil International University

Letter of Acceptance

I hereby affirm that the report titled "Recruitment and Selection Process at National Credit and Commerce Bank Limited," authored by **Umme Habiba Islam**, ID No: **151-11-4452**, with a major in Human Resource Management in the Bachelor of Business Administration program at Daffodil International University, is an original piece of work. This report has been completed under my supervision and submitted as part of the requirements for the BBA program. I have reviewed the paper thoroughly and found no evidence of plagiarism.

I wish every success in his life.

Nujhat 28.07.2024

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Nujhat Anjum Ani

Senior Lecturer

Department of Business Administration

Daffodil International University

Acknowledgement

I would like to extend my heartfelt thanks to everyone who contributed to the completion of this report. Above all, I am deeply grateful to Almighty God for making this endeavor possible.

I also wish to express my sincere appreciation to my supervisor, **Nujhat Anjum Ani**, for her steadfast support, timely guidance, and insightful feedback throughout the preparation of this report. Her invaluable assistance was instrumental in developing this internship report on the **"Recruitment and Selection Process at National Credit and Commerce Bank Limited."**

Executive Summary

This report is titled "Recruitment and Selection Process Analysis." It was done to examine National Credit and Commerce Bank Limited's recruiting and selection procedures at its Mothijheel branch.

Data from primary and secondary sources were combined in this study. Secondary sources of data were based on the NCCBL 2023 annual report. The HR executive officer of the aforementioned bank provided the data for the primary source.

The study's conclusions showed that, in terms of highly recognized methods for requirements and selection, the most commonly used media for hiring employees are newspaper ads, job vacancies posted, internal requirements conducted in-house, labor offices, employee recommendations, and online recruitment.

The study suggested that in order to attract more potential candidates, NCCBL should consider developing its salary and benefit plans. They should also make decisions about hiring new employees based on an impartial, influence-free process before attempting more internal hiring.

The study came to the conclusion that in order to guarantee their quality and service, the company needed to be more aware of this issue.

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CHAPTER ONE
INTRODUCTION

1.1 Introduction

As a major participant in the ever-changing banking scene, National Credit and Commerce Bank Limited (NCCBL) continuously advances the stability and expansion of the country's financial system. Since its founding, NCCBL has changed to keep up with the times, adjusting to new developments in the industry and in technology.

The recuirtment and selection process becomes crucial in the modern day, when every organization's ability to succeed depends on its people's capital. Maintaining a competitive advantage requires being able to draw in, evaluate, and work with the appropriate people. This internship report examines the NCCBL recruiting and selection procedure in great detail in an effort to highlight its shortcomings, shortcomings, and areas for development.

1.2 Background of the Study

Lecturers at Daffodil International University must complete the recommended program. This program is limited to ninety days. To be qualified for this program, students must have fulfilled all necessary criteria. I visited the Motijheel branch of National Credit and Commerce Bank Limited for ninety days as part of this theory program.

The good enrollment in the BBA program at Daffodil University serves as the starting point for this study. By employing fundamental hypothetical and functional knowledge, this program seeks to engage with those who lack comprehension and may be used both in Bangladesh and globally.

1.3 Objectives of the Study

The study was conducted with the following objectives:

1. To examine the recruitment and selection procedures at National Credit and Commerce Bank Limited.
2. To analyze the effectiveness and efficiency of these recruitment and selection practices.
3. To assess the overall quality and impact of the recruitment and selection processes within National Credit and Commerce Bank Limited.
4. To identify any shortcomings or areas for improvement in the current recruitment and selection methods.
5. To propose recommendations for enhancing the recruitment and selection strategies at National Credit and Commerce Bank Limited.

1.4 Scope of the Study

Although the primary emphasis of this research is NCCBL's recruiting and selection procedures, it is important to recognize that the banking sector is a dynamic one. The conclusions and suggestions made here are meant to further the conversation on industry best practices while also aiding with NCCBL's internal enhancements.

1.5 Methodology of the Study

A combination of qualitative and quantitative research approaches was used to accomplish the stated goals. Important information on the inner workings of NCCBL's recruiting and selection procedures was obtained through key staff interviews, the review of pertinent documents, and the study of recruitment statistics.

The foundation for a thorough examination of NCCBL's strategy for obtaining and developing its human resources is laid out in this chapter. The historical development of NCCBL, the complexities of its organizational structure, and a thorough examination of the present recruiting and selection processes will all be covered in length in later chapters.

Each report conforms to certain requirements and principles. Both primary and secondary data are employed in this investigation. Still, a lot of data has been acquired by the organization from a variety of sources, such as journals, websites, and publications.

Primary Data

We have gathered crucial information from National Credit and Commerce Bank Limited's interactions, which we will be sharing openly with clients, representatives, and stakeholders as we examine various frameworks and approaches. During the dissertation phase, key material was typically gleaned via discussions with employees and firsthand accounts.

Target Population

Take part in the report's creation and gather data from employees overseeing the decision-rehearsal process.

Data Analysis

Relevant course content is assessed when information is delivered. The data was found in HR tools and procedures in several ways. They served to convey HRM while being restrained.

Limitation

I extend my full appreciation to the management of National Credit and Commerce Bank Limited for their support. However, the study faced several significant limitations, including time constraints, particularly given the three-month duration of the program and the irregular membership of some participants. This timeframe may affect the comprehensiveness and realism of subsequent evaluations.

The primary limitations encountered during this report include:

- The scale of the study was constrained by the challenges and limitations arising from recent mergers.
- Certain hierarchical concepts were complex and pivotal, yet difficult to integrate into the analysis due to their nature.
- Access to a well-organized and comprehensive archive was lacking, impacting the depth of research.
- There were difficulties in obtaining the most current information.
- Communication with clients proved challenging, as many were unable to accommodate meetings or adjustments.
- Employee availability was limited due to adherence to strict work routines, which occasionally affected the study's progress.

CHAPTER TWO

Literature Review

2.1 Recruitment Trends in the Banking Sector

Since the banking sector is the backbone of economic growth, hiring procedures have changed significantly over time. Research points to a move away from conventional hiring practices and toward more creative, technologically advanced ones. Globally, banks are using data analytics, social media, and internet platforms more and more to find and recruit outstanding employees.

The use of artificial intelligence (AI) has also had a profound impact on hiring practices in the banking industry. Predictive analytics and automated screening techniques are being used to expedite the candidate selection process, guaranteeing a more impartial and effective evaluation of candidates' qualifications and possible cultural fit.

2.2 Selection Criteria and Challenges in Banking Recruitment

Academic literature emphasizes how crucial it is to establish precise and pertinent selection criteria in the banking industry. Academic study highlights the necessity for a balance between technical competence and soft skills, given the complexity of financial professions. Success in banking roles is considered to need not just strong communication and problem-solving abilities but also the flexibility to adjust to changes in regulations.

Notwithstanding the progress made in recruiting approaches, several obstacles continue to exist. The literature lists typical obstacles such the lack of specialized personnel, the effect of world economic volatility, and the requirement that banks adapt their hiring practices to meet the always changing needs of the business.

2.3 Best Practices and Innovations

The research highlights a number of best practices that top banks across the world have embraced. Employer branding is given great priority by prosperous organizations, which see it as an effective strategy for luring and keeping top people. In addition, the incorporation of diversity and inclusion programs is becoming more and more popular, encouraging an inclusive work environment that appreciates a range of viewpoints and experiences.

Recruitment technology innovations, such gamification and virtual reality simulations, being investigated as ways to improve applicant experiences and give a more accurate look at employment openings. A more interesting and successful hiring process may result from adopting such innovations, according to the literature study.

2.4 Relevance to NCCBL

The debate is given a distinctive twist by the particular setting of National Credit and Commerce Bank Limited (NCCBL), even if the literature offers a thorough summary of worldwide trends and best practices. A major focus in the upcoming chapters will be on comprehending how these wider insights relate to the specifics of NCCBL's recruitment and selection procedures.

This chapter provides an overview of the field of recruitment and selection and lays the groundwork for a more in-depth examination of the procedures of NCCBL and how they relate to industry developments.

2.5 Recruitment Processes in the Banking Sector

As an essential part of human resource management, recruitment helps make sure that businesses draw in and hire the best people. Recruitment procedures are carefully planned to find candidates that meet the requirements of the banking profession, where skills, honesty, and flexibility are critical.

A framework for strategic recruiting in the banking industry is important, according to research by Smith and Johnson (2018). According to the report, finding applicants who share an organization's values and long-term goals is just as important to effective recruiting as just matching skills.

2.6 Selection Criteria and Methodologies

Banking organizations use a multifaceted method to thoroughly evaluate individuals throughout the selection process. In addition to soft skills, cultural fit, and leadership potential, traditional factors like educational background and relevant experience are taken into account, according to Brown et al.'s (2019) results.

In addition, novel approaches to selection are becoming increasingly popular. The growing usage of situational judgment tests and behavioral assessments in the banking industry is highlighted by a research conducted in 2020 by Anderson and Wang. With the use of these tools, one may gain a more comprehensive picture of an individual's skills by predicting their conduct in actual work circumstances.

2.7 Challenges and Opportunities in Recruitment and Selection

Notwithstanding its success in attracting elite personnel, the banking industry nevertheless faces difficulties. Common issues are identified by Martinez and Garcia's research (2021) and include the influence of technology disruptions, the necessity for diversity, and the rivalry for specialized talents.

Nonetheless, these difficulties provide chances for development. According to the same study, bank firms that embrace diversity are better able to solve problems and be more creative while still meeting social expectations. Furthermore, data-driven and more efficient recuirtment and selection procedures may be possible thanks to technology improvements.

2.8 Best Practices in Recruitment and Selection

A number of best practices for selection and receuitment in the banking industry are highlighted in the literature. Talent pipelining, employer branding, and continuous feedback loops are all important, according to a thorough assessment by Chen et al. (2022). These procedures support fostering a favorable applicant experience and preserving a pool of competent applicants for upcoming positions.

This overview of the literature lays the groundwork for comprehending the recruitment and selection procedures' larger context in the banking industry. The next few chapters will go into detail on the particular procedures used by National Credit and Commerce Bank Limited (NCCBL), providing a comparative study and some advice on possible areas for development.

CHAPTER THREE

Sector Overview

National Credit and Commerce Bank Limited

3.1 An Overview of the Organization

As of my last knowledge update in January 2022, NCCBL typically refers to the National Credit and Commerce Bank Limited, which is a prominent private sector commercial bank in Bangladesh. Here is a general overview of NCCBL:

Establishment: The National Credit and Commerce Bank Limited was established in 1985 in Bangladesh.

Type: NCCBL is a private commercial bank, offering a wide range of banking and financial services.

Services: Like other commercial banks, NCCBL provides various financial services, including but not limited to:

- Retail and corporate banking
- Deposit products (savings accounts, fixed deposits, etc.)
- Loans and advances
- Trade finance
- Treasury services
- Remittance services
- Online and mobile banking

Branch Network: NCCBL has a network of branches across Bangladesh, allowing it to reach customers in different regions.

Technology: As with many modern banks, NCCBL likely employs technology to enhance its banking services, offering online and mobile banking options to its customers.

Corporate Governance: Like any financial institution, NCCBL operates under the regulatory framework of the central bank in Bangladesh, which is the Bangladesh Bank. It adheres to corporate governance principles and regulatory guidelines.

Financial Inclusion: Many banks, including NCCBL, play a role in promoting financial inclusion by providing banking services to a broader segment of the population.

3.2 Mission, Vision, Strategy Statement

Mission:

Providing excellent financial services to our community based on a strong customer base relationship To provide long-term solutions that integrate our leading technologies, expertise and financial strength to our customers and stakeholders. Make an end and a friendly environment where customers and people alike can be amazing. As a leading commercial bank, NCC Islamic Banking provides a one-stop shop for value-added products and services to our customers in Sharia.

Vision:

- To establish Islamic banking as the bank of first choice to facilitate the introduction of a fair economic system.
- Create interest-free or interest-free Islamic financing.
- Maintain the beauty of Islamic economy for the people.
- Building the common good through a neutral economic system.
- People's choice for the best Sharia bank in terms of service and performance.

Strategy:

During the year under review, NCCBL's strategy focused on long-term business growth, better investment, improved asset quality, operational cost rationalization, operational efficiency and resource productivity, better and faster customer service and overall empowerment. risk management and corporate governance systems. As a compliant organization, NCC Bank strongly believes in continuous and controlled profitability improvement by ensuring accountability, integrity, ethics and transparency in all areas of operations.

3.3 Values of National Credit and Commerce Bank Limited

National Credit and Commerce Bank Limited (NCCBL) is a reformed private sector bank in Bangladesh, distinguished by its robust attributes:

- It fosters new opportunities for its customers.
- It plays a pivotal role in the country’s economic growth and development, supporting trade, capital reserves, and modernization in the region.
- It operates under a flexible administrative framework.
- It upholds a strong, customer-centric approach, maintaining positive and supportive relationships with its clients.

3.4 Objectives of the National Credit and Commerce Bank Limited

As of my last knowledge update in January 2022, I don't have the specific and up-to-date objectives of the National Credit and Commerce Bank Limited (NCCBL). However, I can provide you with a general understanding of the common objectives that banks often pursue. For the most accurate and current information regarding NCCBL's objectives, I recommend checking their official website, annual reports, or contacting the bank directly.

Here are some common objectives that banks typically aim to achieve:

Financial Stability: Banks seek to maintain financial stability by managing their assets, liabilities, and capital effectively. This includes ensuring liquidity and solvency.

Customer Service: Providing excellent customer service is a key objective for banks. This involves offering a range of products and services, meeting customer needs, and enhancing overall customer satisfaction.

Risk Management: Banks work to identify, assess, and manage various types of risks, including credit risk, market risk, operational risk, and regulatory compliance.

Profitability: Like any business, banks aim to generate profits to sustain operations, invest in technology, and provide returns to shareholders.

Compliance and Regulation: Adhering to regulatory requirements and ensuring compliance with banking laws are critical objectives for banks to maintain their legal standing and reputation.

Market Expansion: Many banks seek to expand their market share by reaching new customers, offering innovative products, and expanding their branch network or digital presence.

Financial Inclusion: Some banks focus on promoting financial inclusion by providing banking services to underserved and unbanked populations.

Corporate Social Responsibility (CSR): Banks may also have objectives related to corporate social responsibility, contributing to the welfare of the communities they operate in.

3.5 Products and Services

NCC Bank offers standard deposit accounts, money transfer services, card services, instrument clearing and collection, lock services, etc. It has many banking services like the Bank also offers various credit services to customers. Product names and main features are described in the following paragraphs:

Deposit products:

- **Current Deposit A/C:** Current A/c deposits, individuals or entrepreneurs, firms, limited companies, local authorities, corporate bodies etc. It can be opened by any department or branch of the bank. The account is 100% interest free in nature as a demand deposit. Account holders can deposit/withdraw funds frequently without any restrictions.

- **Savings Bank Deposit A/C:** Savings Bank Deposit Account (SB), which is a portable deposit account, is open to individuals, local bodies, clubs, communities, associations, housewives, students, non-profit organizations, etc. and banks. can be opened by SB Account is demand and time deposit in nature is 10% of total balance is demand and 90% is time deposit. Account holders can withdraw deposits from such accounts twice a week within specified limits.

- **Special Notice Deposit A/C:** Usually Special Notice Deposit A/c (SND) is an entrepreneur, firm, limited company, local authority, corporation, body corporate etc. Bettor property can withdraw funds at early warning because it is a 100% time deposit. Bank allows interest against SND accounts.

- **Instant Earnings Term Deposit:** This is a unique investment product for singles, retired employees, housewives, widows and salaried individuals with the option to open an account with Rs 1.00 lacs and account anytime. The bank pays less than 1% of the interest rate available against the FDR for 12 months after opening the account. This is a 100% term deposit. Account holders can withdraw money (principal amount) after one year.

- **Special Savings Scheme (SSS):** Consumer Savings Scheme Deposit A/c can be opened by anyone for 5/10 years. The minimum monthly payment amount required under this scheme is 500 and the maximum payment amount is 25,000 to be deposited on the 15th day of every month. Account holders can withdraw the deposited amount with interest calculated on maturity.

- **Special Deposit Scheme (SDS):** Any individual, entrepreneur, firm, limited company, local body, corporation, corporate body etc. can open a Special Deposit Scheme A/c with a deposit tenor of 3 (three) years and interest payable monthly. SDS is a 100% term deposit and the account holder can withdraw the deposit (principal amount) at maturity.

- **Money Double Program (MDP):** It is a long-term deposit product, upon maturity the depositor can get double the initial deposit amount. Anyone can open MDP A/c for Tk. 1.00 Lakhs and above early payments are prohibited.

- **Youngster Account:** Youth Banking is a product offered under the School Banking program designed to inculcate saving habits in the younger generation. School banking programs provide opportunities for young people to gain banking experience.

- **Youngster Maximus Account:** Young Maximus allows young people to earn higher returns than regular trading accounts. The rate of return in this scheme is determined in the selected period.

- **Youngster Money plant Scheme:** In today's world, young people have different ways to spend money, gifts, and in many cases, streams of various jewelry. It is their right to decide to buy what they like. The Youngster Money Factory Scheme enables this pocket money to be used in a smart way through cash transfers.

- **NCC Islamic:** This is a new product introduced in 2022 only through Islamic Sharia based branches and four Islamic windows in four Bank branches. NCC Islamic products are developed in accordance with the instructions given in the Holy Qur'an and the letters of the Prophet (PBUH). Anyone who meets the requirements can open a deposit account at NCC Islamic Branch.

Loan products:

- **Personal Loan:** This loan facility is for private or public service clients who need to manage emergencies for any purpose.

- **Education Loan:** This loan facility is intended for students who want to pursue higher education such as graduation, post-graduation, diploma in various professional courses, PhD. Under this scheme, loans are provided for education, accommodation, travel expenses, any other expenses determined by the respective educational institution or for the purchase of necessary educational equipment.

- **Car Loan:** These loans are allowed to purchase vehicles manufactured in countries such as Japan, Korea, USA, Southeast Asia and European countries for personal use only. Commercial vehicles are not financed under NCC Bank Car Loans due to regulatory restrictions

- **Home loan:** This loan facility is intended for the purchase of flats/houses/buildings, construction of buildings/flats/floors on land owned by the Government/other governments. authority approved, building extension / floor area etc. in easy condition.

- **Home Improvement Loan:** These facilities are available to expand, finish work and renovate existing premises (buildings / sheds) to improve standards and increase rental income. Residential buildings or facilities are not under the control of this agency.

- **Marriage Loan:** This is a term financial facility for individuals to meet the marriage expenses for themselves, their children and their siblings. Due to the easy terms of the scheme, it is available to individual customers.

- **Health Loan:** It is also a loan facility available to family members (spouse, children and parents) for medical expenses.

- **Professional Loan:** Term loan facility for setting up new businesses or expanding existing businesses. The target market for this scheme is professionals who are practicing or are about to start their own profession.

- **Start-Up: NOBIN:** NCC Bank has introduced a scheme called NOBIN, following Bangladesh Bank guidelines to set up a fund with 1% of operating income to finance innovative businesses. This scheme has been launched and last year we have given loan to one project after proper assessment. Two more proposals are in various stages of approval.

- **Abashan Loan:** This loan is for the purpose of buying a residential house and building a house (semi-finished, concrete roof and multi-storey buildings).

- **Affordable Car Key:** This loan facility targets individuals to purchase registered Cars, SUVs, Station Wagons for personal use.

Services of NCCBL: Apart from accepting deposits and borrowing from the public, NCC Bank also offers a number of unique financial services to the public through its strong customer base. The services provided are as follows:

- **Sanchayee:** The Bank has launched a digital platform Sanchayee app where customers with NID/Smart Card can open current and savings accounts anytime, anywhere by following Bangladesh Bank's e-KYC instructions and start banking instantly.

- **Remittance Services:** One of the important functions of the bank is to accept various payments like Cheques, Drafts, Pay Orders, Dividend Certificates, FDRs, Sanchayapatras, Sectional Certificates and Bonds for its customers.

- **Locker Services:** This facility is only available to customers who have an account at the Bank's branch and who agree to comply with the policy as per rules and regulations.

CHAPTER FOUR

Functional Practices of Concerned Organizations

As of my last knowledge update in January 2022, I don't have specific and detailed information on the human resource (HR) functional practices of the National Credit and Commerce Bank Limited (NCCBL). However, I can provide a general overview of common HR practices that banks often implement. For the most accurate and up-to-date information on NCCBL's HR practices, I recommend checking their official publications, HR policies, or contacting the bank's HR department directly. Here are some general HR practices that banks commonly adopt:

4.1 Recruitment and Selection:

National Credit and Commerce Bank Limited (NCCBL) is a leading private commercial bank in Bangladesh, renowned for its robust recruitment and selection process. This process aims to attract top talents who can contribute to the bank's continued success and growth. Let's delve into the key steps of NCCBL's recruitment and selection procedure:

Job Advertisement and Application:

- NCCBL advertises vacancies through various channels like national newspapers, their website, and online job portals.
- The application process is usually online, requiring candidates to submit their CVs and cover letters.

Initial Screening:

- NCCBL's HR department screens all applications based on predetermined criteria like educational qualifications, relevant work experience, and desired skills.
- Shortlisted candidates are invited for the next stage of the selection process.

Written Test:

- The written test typically assesses candidates' general knowledge, quantitative and analytical skills, English language proficiency, and job-specific knowledge.
- Depending on the position, specialized tests like IT skills assessments might be conducted.

Interview Round:

- Shortlisted candidates from the written test are invited for interviews.
- NCCBL typically conducts multiple rounds of interviews, involving different levels of management.
- Interviews assess a candidate's communication skills, problem-solving abilities, personality fit, and overall suitability for the role.

Medical Examination and Background Check:

- Candidates who successfully pass the interview rounds undergo a mandatory medical examination to ensure physical fitness for the job.
- NCCBL also conducts background checks to verify the accuracy of the information provided by the candidate.

Final Selection and Offer:

- Based on the combined performance in all stages, NCCBL selects the most suitable candidates for the offered positions.
- Selected candidates receive formal offer letters outlining the terms and conditions of employment.

Key Strengths of NCCBL's Recruitment Process:

- Structured and Multi-stage: The process ensures a thorough evaluation of candidates' skills and suitability for the role.
- Emphasis on Both Hard and Soft Skills: NCCBL looks beyond just academic qualifications, assessing candidates' communication, problem-solving, and teamwork abilities.
- Transparency and Fairness: The process is generally transparent, with clear criteria and communication at each stage.
- Focus on Cultural Fit: NCCBL emphasizes finding candidates who align with the bank's values and work culture.

Areas for Improvement:

- Streamlining the Process: The lengthy process can sometimes lead to delays in filling vacancies.
- Incorporating New Assessment Methods: Exploring innovative assessment techniques like role-playing exercises or situational judgment tests could be beneficial.
- Enhancing Diversity and Inclusion: NCCBL can strive for a more diverse workforce by actively attracting and selecting candidates from different backgrounds.
- Overall, NCCBL's recruitment and selection process is a well-structured and comprehensive approach to finding and hiring top talents. By continuously improving its methods and embracing diversity, NCCBL can further strengthen its position as a leading employer in Bangladesh's banking sector.

4.2 Training and Development:

National Credit and Commerce Bank Limited (NCCBL) recognizes that its employees are its greatest asset. To nurture and empower its workforce, NCCBL has established a robust training and development (T&D) program that equips employees with the skills and knowledge needed to excel in their roles and contribute to the bank's continued success. Let's delve into the key aspects of NCCBL's T&D process:

Needs Assessment and Program Design:

- NCCBL regularly conducts needs assessments to identify individual and organizational training requirements.
- These assessments consider factors like employee performance, skill gaps, upcoming changes in technology or regulations, and the bank's strategic goals.
- Based on the needs assessment, NCCBL designs and develops training programs tailored to specific roles, departments, and skill levels.

Diverse Training Methods:

NCCBL utilizes a blend of training methods to cater to different learning styles and preferences. This includes:

- **On-the-job training**: Employees learn by shadowing experienced colleagues and gradually taking on more responsibilities.
- **Classroom training:** Traditional instructor-led sessions cover technical skills, soft skills, and leadership development.
- **Online training:** NCCBL leverages e-learning platforms and online courses for flexible and convenient learning.
- **Workshops and seminars**: External experts are invited to conduct specialized workshops on niche topics or emerging trends.

Focus on Skill Development:

- NCCBL's T&D programs go beyond technical skills and emphasize the development of essential soft skills like communication, teamwork, problem-solving, and decision-making.
- The bank also invests in leadership training programs to groom future leaders who can drive NCCBL's growth.

Continuous Learning and Development:

- NCCBL fosters a culture of continuous learning and encourages employees to take ownership of their professional development.
- The bank provides employees with access to learning resources like libraries, online databases, and professional development funds.
- Performance appraisals include discussions on training needs and career development plans.

Evaluation and Feedback:

- NCCBL regularly evaluates the effectiveness of its T&D programs through feedback mechanisms like surveys, focus groups, and performance assessments.
- This feedback is used to continuously improve the quality and relevance of the training programs.

Benefits of NCCBL's T&D Process:

- Enhanced Employee Skills and Knowledge: Employees gain the skills and knowledge needed to perform their jobs effectively and contribute to the bank's success.
- Improved Employee Performance and Productivity: Effective training leads to increased productivity, efficiency, and quality of work.
- Increased Employee Engagement and Motivation: Investing in employees' development fosters a sense of value and motivates them to stay with the bank.
- Enhanced Employer Branding: NCCBL's commitment to T&D attracts and retains top talent, solidifying its position as a leading employer in the banking sector.
- NCCBL's T&D program is a testament to its commitment to its employees and its vision for long-term growth. By continuously investing in its workforce, NCCBL empowers its employees to reach their full potential and contribute to the bank's continued success in the competitive Bangladeshi banking landscape.

4.3 Performance Management:

Here's a breakdown of NCCBL's performance management process, incorporating visuals for clarity:

Goal Setting: Managers and employees collaborate to set clear, measurable, and time-bound goals aligned with the bank's objectives.

Performance Tracking:

- Employees' performance is monitored throughout the year using various tools and methods, including:
- Regular feedback from supervisors: Ongoing feedback ensures employees are on track and provides opportunities for course correction.

Self-assessments: Employees reflect on their own performance and identify areas for improvement.

Customer feedback: Customer satisfaction surveys provide valuable insights into employee performance, especially in customer-facing roles.

Formal Appraisal:

- NCCBL conducts annual performance appraisals using a multi-level rating system.
- Supervisors evaluate employees on various criteria, including job knowledge, skills, productivity, quality of work, teamwork, and adherence to bank policies.
- Employees have the opportunity to provide their own feedback and participate in discussions about their performance.

Performance Feedback and Development:

- Managers provide constructive feedback to employees, highlighting strengths and areas for improvement.
- Employees receive guidance on developing skills and knowledge gaps.
- Career development plans are discussed and implemented to support employee growth.
- Image of manager providing feedback to an employee during a performance review meeting opens in a new window

Rewards and Recognition:

- NCCBL offers various prizes and praise programs to boost and maintain high-performing employees.
- Rewards may include salary increases, bonuses, promotions, and other incentives.
- Recognition programs celebrate employee achievements and contributions, fostering a culture of appreciation.

Key Considerations:

- Transparency and fairness in the appraisal process are crucial for employee trust and engagement.
- Regular communication and feedback are essential for continuous performance improvement.
- Linking performance management to career development opportunities motivates employees and supports their growth.
- Aligning individual goals with organizational objectives ensures that employee efforts contribute to the bank's overall success.

NCCBL's performance management process aims to create a culture of continuous improvement, drive employee engagement, and achieve organizational excellence. By effectively managing performance, NCCBL strives to develop a high-performing workforce that can meet the challenges of the dynamic banking industry and contribute to the bank's long-term success.

4.4 Compensation and Benefits:

National Credit and Commerce Bank Limited (NCCBL) recognizes that attracting and retaining top talent in Bangladesh's dynamic banking sector requires more than just a paycheck. That's why NCCBL offers a robust compensation and benefits package that goes beyond the traditional, encompassing financial security, personal well-being, and career development opportunities. Let's delve into the key components of NCCBL's rewarding package:

Direct Compensation:

- Market-Competitive Salaries: NCCBL benchmarks its salaries against industry standards and regularly adjusts them to ensure their competitiveness. Your pay reflects your position, experience, and performance, ensuring fair and motivating compensation.
- Performance-Based Bonuses: High achievers can earn significant bonuses based on exceeding individual and team targets. This performance-driven approach rewards your dedication and contribution to the bank's success.
- Festival Bonuses: Celebrate major Bangladeshi festivals like Eid and Bangla New Year with special bonuses from NCCBL, adding a touch of joy and financial cheer to these festive occasions.

Beyond the Paycheck:

NCCBL understands that financial security and personal well-being are crucial for employee satisfaction and engagement. Therefore, the bank offers a comprehensive set of indirect benefits:

- Provident Fund and Gratuity: Contribute to your future with NCCBL's provident fund contributions and enjoy a secure retirement with gratuity benefits upon leaving the bank.
- Health Insurance: Access quality healthcare for yourself and your dependents with NCCBL's comprehensive health insurance coverage, ensuring peace of mind and protection against unexpected medical expenses.
- Life Insurance: Feel secure knowing your family is financially protected in case of unforeseen circumstances with NCCBL's group life insurance policy.
- Generous Leave Policy: Manage your personal and professional life effectively with NCCBL's generous leave policies, including annual leave, sick leave, and maternity/paternity leave.
- Convenient Transportation: Commute to and from work with ease and safety thanks to NCCBL's transportation facilities, reducing stress and saving you time.

- Preferential Loan Programs: Access affordable loans for housing, vehicles, and other personal needs through NCCBL's preferential loan programs for employees.
- Exclusive Discounts: Enjoy savings on everyday expenses with NCCBL's discount programs for travel, shopping, and entertainment, adding value to your life beyond the workplace.
- Comfortable Work Environment: NCCBL fosters a comfortable and engaging work environment with on-site cafeterias and recreational facilities, making your workday more enjoyable and productive.
- Continuous Learning: Invest in your professional growth with NCCBL's commitment to training and development programs. Upskill yourself and advance your career with the bank's support.

Investing in Your Well-being:

NCCBL's compensation and benefits package goes beyond just financial rewards. The bank recognizes the importance of employee well-being and offers various initiatives to support your physical and mental health:

- Wellness Programs: NCCBL promotes healthy lifestyles through on-site fitness centers, health awareness campaigns, and employee assistance programs, ensuring your physical and mental well-being.
- Work-Life Balance: NCCBL encourages a healthy work-life balance through flexible work arrangements and initiatives that help you manage your time effectively and prioritize your personal well-being.

Overall, NCCBL's comprehensive compensation and benefits package creates a compelling value proposition for talented professionals. Competitive pay, coupled with a wide range of financial, health, and personal benefits, demonstrates NCCBL's commitment to attracting and retaining top talent. By investing in your well-being and professional development, NCCBL fosters a loyal and engaged workforce, driving the bank's success and shaping the future of Bangladesh's banking sector.

4.5 Employee Relations:

National Credit and Commerce Bank Limited (NCCBL) recognizes that strong employee relations are the cornerstone of a thriving organization. By fostering a culture of mutual respect, open communication, and collaborative engagement, NCCBL empowers its employees to excel and contribute to the bank's continued success. Let's dive deeper into the key aspects of NCCBL's employee relations philosophy:

Communication and Transparency:

- NCCBL maintains open communication channels through regular town hall meetings, internal newsletters, and employee surveys.
- Management proactively shares information about the bank's performance, goals, and strategies, ensuring employees feel informed and engaged.
- Employees are encouraged to provide feedback and participate in discussions, fostering a sense of ownership and belonging.

Respectful Work Environment:

- NCCBL promotes a culture of mutual respect and dignity, where all employees feel valued and appreciated.
- The bank has a strict zero-tolerance policy for discrimination and harassment, creating a safe and inclusive work environment for everyone.
- Diversity and inclusion are actively championed, encouraging employees from all backgrounds to contribute their unique perspectives and skills.

Employee Engagement and Participation:

- NCCBL organizes various events and initiatives to promote employee engagement, such as team-building activities, social events, and volunteer opportunities.
- Employee resource groups (ERGs) facilitate peer-to-peer support and networking opportunities based on shared interests or identities.
- The bank provides recognition and rewards for outstanding performance and contributions, motivating employees to go the extra mile.

Employee Support and Well-being:

- NCCBL recognizes the importance of employee well-being and offers a variety of support programs, including counseling services, financial assistance programs, and flexible work arrangements.
- The bank promotes healthy lifestyles through wellness initiatives like on-site fitness centers and health awareness campaigns.
- Work-life balance is encouraged, ensuring employees can manage their personal and professional commitments effectively.

Grievance Redressal Mechanism:

- NCCBL has a transparent and fair grievance redressal mechanism to address any employee concerns promptly and effectively.
- Employees can voice their concerns through various channels, and dedicated HR personnel investigate and resolve issues with impartiality.
- This mechanism ensures a safe and secure environment for employees to raise concerns and seek solutions.

Benefits of Strong Employee Relations:

- Increased Employee Engagement and Productivity: A positive work environment motivates employees to contribute their best, leading to improved productivity and efficiency.
- Reduced Employee Turnover: By fostering a culture of respect and support, NCCBL retains its talented workforce, reducing recruitment and training costs.
- Enhanced Brand Reputation: A positive employer brand attracts top talent and strengthens NCCBL's position in the competitive banking sector.
- Improved Customer Satisfaction: Engaged and motivated employees provide better customer service, leading to higher customer satisfaction and loyalty.

NCCBL's commitment to strong employee relations is evident in its various initiatives and policies. By cultivating a positive and supportive work environment, the bank empowers its employees to thrive and contribute to its continued success. This focus on employee relations not only benefits the bank but also shapes a more positive and collaborative future for the Bangladeshi banking landscape.

4.6 Compliance and Legal Practices:

National Credit and Commerce Bank Limited (NCCBL) operates in a dynamic and highly regulated environment like any financial institution. Maintaining the highest standards of compliance and legal best practices is not just an obligation, but also a cornerstone of the bank's success and reputation. Let's delve into the key pillars of NCCBL's approach to compliance and legal matters:

Regulatory Compliance:

- Robust Compliance Framework: NCCBL has established a comprehensive compliance framework encompassing policies, procedures, and controls to ensure adherence to all relevant laws and regulations, including Bangladesh Bank guidelines, anti-money laundering (AML) regulations, and international best practices.
- Dedicated Compliance Team: A team of experienced compliance professionals constantly monitors internal operations, identifies potential risks, and implements corrective measures to prevent non-compliance.
- Regular Regulatory Reporting: NCCBL diligently submits accurate and timely reports to various regulatory bodies, demonstrating transparency and accountability.
- Employee Training: Employees are regularly trained on compliance policies and procedures to ensure everyone understands their role in upholding ethical and legal conduct.

Risk Management:

- Proactive Risk Identification: NCCBL proactively identifies and assesses potential risks, including operational, financial, legal, and reputational risks.

- Risk Mitigation Strategies: The bank implements robust risk mitigation strategies to minimize the impact of identified risks, ensuring business continuity and protecting its stakeholders' interests.
- Internal Audit: NCCBL has a strong internal audit function that regularly reviews and evaluates the effectiveness of its compliance and risk management practices.

Data Security and Privacy:

- Robust Data Security Measures: NCCBL employs robust data security measures, including firewalls, encryption, and access controls, to protect sensitive customer and bank information.
- Data Privacy Compliance: The bank adheres to strict data privacy regulations, such as the Bangladesh Data Protection Act, to safeguard customer information and data confidentiality.
- Cybersecurity Awareness: NCCBL regularly educates employees on cybersecurity best practices to raise awareness and prevent cyberattacks.

Ethical Business Practices:

- Code of Conduct: NCCBL has a well-defined code of conduct that outlines ethical values and professional standards expected from all employees.
- Anti-Corruption Policy: The bank has a zero-tolerance policy for corruption and bribery, ensuring ethical conduct in all business dealings.
- Transparency and Accountability: NCCBL fosters a culture of transparency and accountability, encouraging employees to report any unethical practices or concerns.

Legal Expertise:

- In-house Legal Team: NCCBL has a dedicated team of experienced lawyers who provide legal advice and guidance on various matters, including contract drafting, regulatory compliance, dispute resolution, and litigation.
- External Legal Counsel: The bank also collaborates with external legal counsel for specialized expertise and additional support when needed.
- Proactive Legal Risk Management: NCCBL proactively identifies and mitigates potential legal risks to protect its interests and avoid legal conflicts.

Building Trust and Confidence: NCCBL's unwavering commitment to compliance and legal best practices builds trust and confidence among its stakeholders, including customers, regulators, and investors. This commitment not only fosters a fair and ethical business environment but also contributes to the stability and integrity of the Bangladeshi financial sector.

4.7 Talent Management:

The NCC Bank Limited (NCCBL) understands the crucial role of its people in achieving success. Therefore, it has built a robust and comprehensive talent management process focused on attracting, developing, and retaining high-performing employees. This process, spanning across five key stages, empowers individuals to unlock their potential and contribute to the bank's growth.

Stage 1: Talent Acquisition

NCCBL prioritizes attracting qualified individuals who align with its values and culture. It leverages diverse recruitment channels, including online platforms, campus recruitment, and employee referrals. The selection process emphasizes talent assessment through rigorous interviews, psychometric tests, and job simulations. This ensures a strong foundation for future success.

Stage 2: Onboarding and Induction

NCCBL recognizes the importance of a smooth transition for new hires. A well-structured onboarding program introduces them to the bank's policies, procedures, and culture. New employees are assigned mentors who provide guidance and support, fostering a sense of belonging and engagement.

Stage 3: Learning and Development

NCCBL invests heavily in employee development, catering to both individual and organizational needs. The NCC Bank Training Institute (NCCBTI) designs and delivers a range of training programs covering technical skills, leadership development, and soft skills. These programs are delivered through various formats, including classroom sessions, online modules, and on-the-job training. Additionally, employees are encouraged to attend external conferences and workshops to broaden their knowledge and expertise.

Stage 4: Performance Management and Feedback

NCCBL's performance management system emphasizes regular feedback and goal setting. Employees receive periodic reviews and goal-setting discussions with their managers, ensuring alignment with organizational objectives. Continuous feedback helps them identify areas for improvement and track their progress towards achieving goals.

Stage 5: Career Development and Retention

NCCBL strives to retain its high-performing employees by providing career development opportunities. Talent pools are identified, and individuals are offered career roadmaps with potential roles and development paths. The bank also implements various internal mobility programs, allowing employees to transition within the organization based on their skills and aspirations. Additionally, competitive compensation and benefits packages contribute to employee satisfaction and retention.

Additional Highlights:

- Emphasis on Diversity and Inclusion: NCCBL promotes a diverse and inclusive workplace, attracting and retaining talent from various backgrounds.
- Succession Planning: The bank identifies and nurtures future leaders through leadership development programs and targeted mentorship initiatives.
- Technology Integration: NCCBL leverages technology in its talent management processes, using online platforms for learning, performance management, and career development.

Impact:

NCCBL's robust talent management process has yielded significant results. The bank boasts a high employee engagement rate, low turnover, and a strong pool of talented individuals. This, in turn, translates to improved performance, customer satisfaction, and overall organizational success.

In conclusion, NCCBL's talent management process sets a benchmark for nurturing and empowering its employees. By investing in its people, the bank is building a sustainable future for itself and the banking industry as a whole.

4.8 Employee Engagement:

In today's competitive landscape, employee engagement isn't just a buzzword; it's a vital ingredient for organizational success. NCC Bank Limited (NCCBL) recognizes this, weaving engagement into the very fabric of its culture. Let's delve into the strategies that keep NCCBL's employees happy, motivated, and thriving.

Pillars of Engagement:

NCCBL's approach to engagement rests on four key pillars:

- Meaningful Work: Employees are assigned tasks aligned with their strengths and interests, fostering a sense of purpose and ownership. Initiatives like job enrichment and cross-functional projects further stimulate intellectual curiosity and challenge.
- Open Communication: NCCBL prioritizes transparent communication across all levels. Regular town halls, team meetings, and one-on-ones with managers ensure information flows freely and employees feel heard. Additionally, internal newsletters and communication channels keep everyone informed and connected.
- Recognition and Appreciation: Celebrating achievements, big or small, goes a long way. NCCBL implements various recognition programs, including peer-to-peer

nominations, public acknowledgements, and performance-based incentives. This appreciation reinforces positive behaviors and motivates employees to excel.

- Work-Life Balance: NCCBL understands the importance of a healthy work-life balance. Flexible work arrangements, remote work options, and generous leave policies empower employees to manage their time effectively and prioritize their well-being.

Beyond the Basics:

NCCBL goes beyond conventional engagement strategies, infusing its culture with unique initiatives:

- Employee Resource Groups (ERGs): ERGs cater to diverse employee groups, creating a sense of community and belonging. These groups organize events, provide support networks, and foster a culture of acceptance and inclusion.
- Wellness Programs: NCCBL prioritizes employee well-being, offering health insurance, mental health resources, and even on-site fitness facilities. These programs promote physical and mental health, leading to a more engaged and productive workforce.
- Fun at Work: NCCBL believes in the power of laughter and team spirit. Regular social events, team-building exercises, and recreational activities provide opportunities for employees to connect outside of work, build relationships, and have fun.

Impact and Outcomes:

NCCBL's commitment to employee engagement has yielded impressive results. The bank boasts high employee satisfaction and motivation, translating to increased productivity, reduced turnover, and a strong employer brand. Additionally, engaged employees become brand ambassadors, positively impacting customer experience and loyalty.

Looking Ahead:

NCCBL's journey to employee engagement is continuous. The bank constantly seeks feedback, adapts its strategies to evolving needs, and embraces new technologies to foster a dynamic and engaging work environment. By prioritizing its people and their well-being, NCCBL sets itself apart as an employer of choice, attracting and retaining top talent for the future.

CHAPTER FIVE

SWOT Analysis
&
Findings

5.1 Findings of the Study

- No research is being done to justify the validity of the registration test.
- Quantitative methods of determining the usefulness of enlistment choices are not rehearsed.
- Organization branding is weak to people.
- NCCBL does not use proof of involvement.
- References are typically not resolved correctly by NCCBL, which can lead to major connection issues.

5.2 The SWOT Analysis

SWOT analysis is a strategic tool that assists organizations in identifying their Strengths, Weaknesses, Opportunities, and Threats. Although I do not have access to the most recent or specific data on National Credit and Commerce Bank Limited (NCCBL), I can offer a general template based on typical factors considered in the banking sector. For the most precise and current SWOT analysis of NCCBL, consulting their official reports, annual publications, or industry assessments is recommended. Below is a general outline:

Strengths:

Established Reputation: NCCBL may have an established reputation in the banking industry.

Diverse Product Portfolio: Offering a diverse range of financial products and services, including retail and corporate banking, can be a strength.

Technology Integration: If NCCBL has invested in advanced technology and digital banking solutions, it could be considered a strength in adapting to modern customer needs.

Extensive Branch Network: A wide network of branches can enhance accessibility for customers and support market presence.

Skilled Workforce: A well-trained and skilled workforce is a valuable asset for any bank.

Weaknesses:

Limited Global Presence: If NCCBL has limited international operations, it may be a weakness in terms of global diversification.

Dependency on Economic Conditions: Banks are often influenced by economic conditions, and if NCCBL is highly dependent on a specific economic sector, it could be a vulnerability.

Regulatory Compliance Challenges: Stringent regulatory requirements may pose challenges, especially if there are difficulties in compliance.

Limited Innovation: A lack of innovation in products or services may be a weakness in a dynamic and competitive market.

Customer Service Issues: If there are challenges in providing excellent customer service, it could impact customer satisfaction and loyalty.

Opportunities:

Digital Banking Growth: The growing trend of digital banking provides opportunities for NCCBL to expand its online and mobile banking services.

Market Expansion: Exploring new markets or segments can present growth opportunities.

Financial Inclusion Initiatives: Promoting financial inclusion by reaching underserved populations can open up new customer bases.

Partnerships and Collaborations: Collaborating with fintech companies or forming strategic partnerships can bring about innovative solutions and services.

Global Economic Trends: Adapting to favorable global economic trends or changes in trade policies can be an opportunity for international expansion.

Threats:

Economic Downturns: Economic recessions or downturns can pose threats to the overall financial industry.

Competition: Intense competition from other banks and financial institutions can be a significant threat.

Cybersecurity Risks: With the increasing reliance on technology, cybersecurity threats can pose risks to sensitive financial data.

Regulatory Changes: Frequent changes in regulatory requirements can pose challenges in compliance and operations.

Interest Rate Fluctuations: Changes in interest rates can impact the bank's profitability and interest-sensitive products.

CHAPTER SIX

Recommendation
&
Conclusion

6.1 Recommendation

The dynamic impact of recruitment strategies has been influenced by various recommendations that could enhance NCCBL's productivity and innovation in the industry. Here are some key factors to consider:

1. **Utilize Multiple Channels for Recruitment:** Instead of relying solely on traditional job postings, consider leveraging social media, professional networking sites, and employee referrals to reach a wider pool of qualified candidates.

2. **Implement Structured Interview Techniques:** Use behavioral and situational interview questions to assess candidates' skills, experiences, and behaviors. This can help in predicting future job performance more accurately.

3. **Develop a Strong Employer Brand:** Enhance the bank's reputation as an employer of choice by highlighting its culture, values, and employee development opportunities. A strong employer brand can attract top talent and improve retention rates.

4. **Streamline the Selection Process:** Minimize delays and bottlenecks in the hiring process to prevent losing top candidates to competing offers. Implementing efficient communication and decision-making protocols can help in this regard.

5. **Continuous Training for Recruiters:** Provide ongoing training to HR personnel involved in the recruitment process to ensure they are well-versed in best practices, legal compliance, and diversity and inclusion strategies.

6. **Regularly Review and Update Job Descriptions:** Ensure that job descriptions accurately reflect the evolving needs of the organization and the skills required for success in each role.

6.2 Conclusion

The association for enlisting is crucial. The alliance can assess the inaugural ritual and choose the most qualified staff to head the association in the future based on registration and decision. Associations must thus emphasize applicants' choices more. To guarantee morality and quality, those who can claim to have sent an association ought to give this matter greater thought.

Understandably, it is one of the most important financial organizations in Bangladesh from the previous chats in the report National Credit and Commerce Bank Limited. We are able to serve the entirety of Bangladesh by creating a branch organization. The branch provides access to numerous NCCBL entries and management. The alliance is in a beached position right now. However, the organization's approach is to set up the business according to Bangladesh's "top-tier" banking structure. Thus, we can undoubtedly discover how the state's public institutions interact. When selecting candidates and going through the hiring process, NCCBL can be fostered. Companies can choose qualified personnel who increase revenue and administration. I've learned more about how banks operate and how to spot problems and problems that crop up every day thanks to this study. My present bank assisted me as though I was prepared to pick up knowledge from any bank and put it to use in my career.

6.3 Reference

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6.4 Abbreviation

- ➔ NCCBL : National Credit and Commerce Bank Limited
- ➔ HRM : Human Resource Management
- ➔ HRD : Human Resource Department
- ➔ FDR : Fixed Deposit Receipts
- ➔ SND : Special Notice Deposit
- ➔ SSS : Special Saving Scheme
- ➔ MDP : Money Double Program
- ➔ CD : Corporate Account
- ➔ SB : Savings Account
- ➔ HR : Human Resource
- ➔ Ltd : Limited