Internship report on

An Evaluation of Human Resources Management Practices of NRBC Bank PLC

Submitted To

Dr. Mohammad Shibli Shahriar

Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Submitted By

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ID: 242-14-029

Major in Human Resource Management

Masters of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

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Letter of Transmittal

To

Dr. Mohammad Shibli Shahriar

Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on "An Evaluation of Human Resources Management Practices of NRBC Bank PLC".

Dear Sir,

I am submitting my internship report on "**An Analysis of HRM Practices of NRBC Bank PLC**". I have the honor of being able to present it to you. The research that was carried out from 23/07/2015-23/10/2015 has been corollary by now.

The report discusses the HR policies and practices, training and development programs, performance appraisal system of the Bank, compensation policy, and employee welfare activities as these have significant impact on achieving organizational goals. I am deeply grateful to my supervisor and the employees of NRBC Bank PLC for their guidance and encouragement during my internship.

Sincerely,

Nusrat Jahan Nova

Nusrat Jahan Nova

ID: 242-14-029

Masters of Business Administration

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Acknowledgment

All praise is for Almighty ALLAH the most Merciful and Beneficial who enabled me to complete this internship and prepare this report on "**An Evaluation of Human Resources Management Practices of NRBC Bank PLC**" as part of academic requirement.

I would like to express my gratitude for the opportunity to work within NRBC Bank PLC for learning their HR policies & procedures practically in real life environment.

I would also like to thank my academic supervisor, Dr. Mohammad Shibli Shahriar , for their consistent advice, constructive criticisms and help during the drawing of this report.

I hereby declare that this internship report is the result of my own preparation and work except forms with regard to lessons.

Regards,

Nusrat Jahan Nova

Nusrat Jahan Nova

ID: 242-14-029

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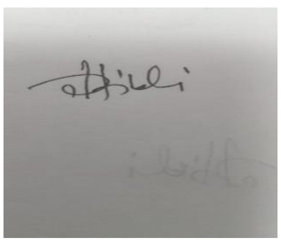
Certificate of Approval

This certifies that Nusrat Jahan Nova's internship report, "**An Evaluation of Human Resources Management Practices of NRBC Bank PLC**," which she submitted as a qualified applicant for a MBA degree, was completed under my supervision and direction. After studing the report, I'm happy with its presentation, analysis, and content.

This report is accepted and authorized for submission to the MBA program at Daffodil International University in order to complete the internship requirement.



Dr. Mohammad Shibli Shahriar

Professor & Director

MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Executive Summary

This internship report on HRM practice in NRBC Bank analyses explanation of the Human Resource (HR) policy and practice of NRBC Bank, PLC and how it helps in developing its employees as well as gaining efficiency and sustainable growth for the organization. The study analyzes some HRM practices such as recruitment and selection, training and development, performance appraisal, compensation & reward system, safety and health practice, retention policy of employees and culture in the organization. The study indicates that NRBC Bank possesses an effective HR system in place which facilitates the process of achieving organizational goals. The rule of recruitment and selection is on merit which justifies the employment of only able and suitable staff. In service training and staff development are key components of the Bank's human resource policy and practice with both in-house and external programs available for talent development. Performance management procedures support accountability, reward performance and motivate staff members to rewarding levels and, competitive pay, benefits, and retention programs drive employee satisfaction and loyalty. Similarly, NRBC Bank is a fair, honest and supportive employer promoting equal opportunity and professionalism. It HR practices resonate well with corporate needs, which lead to operational excellence and sustainable development.

The study also highlights recommendations to improve training programs, increase employee engagement, use technology in HR processes and promote innovation and well-being initiatives, based on the survey's analysis. The study concludes that NRBC Bank's HR policies and strategies are well managed to ensure the development of its employees while achieving long-term organizational objectives, which provide a catalyst for sustained success.

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Chapter 1

Introductio

1.1 Introduction:

As a developing bank, NRBC Bank considers its HR practices as crucial to bridging the gap between organizational structure and competitive advantage. Human Resource is a key role in any company as it involves getting the right people, training them and helping them build their career along with taking care of other HR processes like performance management, employee satisfaction etc. Good HRs take all necessary steps to make sure that the manpower are motivated, equipped and focused on your company's objectives.

During my internship at NRBC Bank, I realized the role played by Human resources (HR) and had been introduced to its field in a practical manner. And I'd already worked in HR getting involved in lots of hiring processes, onboarding courses & inductions, team trainings and performance evaluations, as well as motivational campaigning with employees.

The objective of this study is thus to present an overview on HR practices that are being followed by NRBC Bank and how these practices have resulted in effective human resource management and growth. The study assess HR functions and practices, strengths and limitations of the bank's HR management system, and the complementarities between HR practices on employee satisfaction, productivity as well as overall performance of institution. Besides, through the study, I have expressed my learning experiences and realizations that helped me during the internship.
In doing so, this study will explain the HR practices that NRBC Bank has adapted as a part of effectual employee management. It will detail how the bank works on tasks like hiring, training, reviewing performance and engaging employees. The report will describe the best and worst features of HR work, demonstrating how these policies influence employee satisfaction, productivity, and organization performance.

In this way, the study provides a comprehensive view of HR procedures in a modern banking institution by combining observation with analysis, and highlights their importance for maintaining an efficient and motivated long-term personnel.

1.2 Origin of the Study:

The study " An Analysis of Human Resource Practices of NRBC Bank" was conducted to fulfill the academic requirements of Daffodil International University, MBA Program . The NRBC Bank was chosen for its dynamic existence in Bangladesh banking scenario and organized HR policies. Recruitment, training, performance assessment and employee involvement are examined in the study to better connect academic HR theory with on-the-ground realities.

It aims to find out what works, where the problems are and how it can be improved. The study has been conducted for academic basis only, just for the purpose of students to observe practices with HR management Subject and study how good practices contribute with the satisfaction internal clients and the performance organizational.

Objective of the Study:

1.2.1 Broad Objective of the Study:

The broad objective of this study is to evaluate the human resources management practices of NRBC Bank PLC.

13.2 Specific Objectives of the Study:

The specific objective of the study are as follows :

I. To analyze the human resource management practices of NRBC Bank.
II. To evaluate the human resource management practices of NRBC Bank.

1.3 Scope of the Study:

The study looks into human resource strategy, employee management and human resource policies of NRBC bank. It examines human capital management issues and assesses efforts to enhance levels of worker satisfaction and engagement. The research is aimed at comparing our HR practices with industrial norms and deriving workable suggestions for improvement.

The study is on the current HR operations in impact bank, including recruitment, staff training and development, performance appraisal which are formed by qualitative observation and analysis from the practice internship. Project will hereby contribute to the advance of academic knowledge and business practice regarding effective HRM in a modern banking environment.

Significance of the Study:

This study is significant as it explains how the HRM practices are implemented in NRBC Bank and their effect on the performance of employees and organizational effectiveness. It isolates the most problematic aspects of human resources management, and also serves as a bridge to the difference between learning about HR in school and applying it in the working world. This research shall be beneficial for the students as well as organization (Bank) by providing theoretical and practical knowledge about effective HRM practices.

1.4 Methodology of the Study:

1.4.1 Research Design:

Descriptive research method is used for the study to investigate the existing HR practices of NRBC Bank. The benefits, limitations and further enhancement that could be achieved with the HRMIS of this bank were identified based on a qualitative interpretation of the collected data.

1.6.2 Primary Data:

- Observations of HR-related activities during the internship.
- Informal conversations with workers and HR personnel.

1.6.3. Secondary Data:

- Company reports and HR manuals.
- Official website of NRBC Bank.
- Books, articles, and research papers on human resource management.

1.7 Limitations of the Study:

- The study covers HR department of NBRC Bank and other departments in general were out of the purview.
- Observation was shallow as data retrieval was not of great length due to short duration of internship.
- Partial information was confidential and not available.
- The availability of resources may constrain the depth and breadth of data that can be collected and analyzed.

Chapter-2

Company Overview

2.1 History of the Company:

The bank commenced its operations on 2 April 2013, fulfilling a long-cherished dream of the expatriate Bangladeshis and will facilitate investment opportunities for offshore investors and act as a dependable bridge between the foreign and the local investor. The bank, owned by Non-Resident Bangladeshis (NRBs) was supposed to bring new technology and foreign expertise to the banking sector alongside injectable capital.

The bank has expanded rapidly since it was formed. As of September 2025, it had total assets worth UGX:107.736 billion (US$30 million) and a network of 109 branches, 497 sub branches, 9 AD branches, total ATMs at eighty one (81), agent points totaling six hundred twenty nine (). The bank has established a reputation for quality and excellence in the Bangladesh banking sector by focusing on asset quality, risk management and remittance export market development.

2.2 Corporate information about NRBC Bank:

By generating trust with clients, stakeholders and the business community, NRBC Bank creates strong corporate relationship. It connects the local economy with NRBs through development, investment and remittance opportunities. The bank partners closely with government agencies, corporate associates, and entrepreneurs to promote sustainable growth, ensure financial inclusion and support creative business ideas. A responsible partner in the economic development of Bangladesh, NRBC Bank is based on professionalism & accountability that thrive on being technologically innovative.

2.3 Company Profile

Particulars	Details
Name of the company	NRB Commercial Bank LTD.
Establish	April 2 , 2013
Head office	Dhaka, Bangladesh.
Nature of business	Commercial bank .
Reason for foundation	To connect Non-Resident Bangladeshis (NRBs) with Bangladesh's economy through remittance, investment, and financial services.
No of branches	109
Sub branches	497
Ad branches	9
ATM	81
Agent Points	629

Table 1 : Company Profile of NRBC Bank .

2.4 Mission of the Company: The bank will provide all of its retail and business clients with high-quality services by offering both current and innovative products in a timely and cost-effective way.

2.5 Vision of the Bank: To become a leading bank in terms of offering creative and efficient banking services, protecting depositors' interests, satisfying shareholder demands, and promoting national economic growth, paying special attention to directing the steady flow of foreign remittances from Bangladeshi expatriates employed overseas as well as the inflow of idle and underpaid funds held with wealthy NRBs.

2.7 Core Values: Transparency, creativity, stability, and customer-focused service.

2.8 Key focus: Promoting NRB investment, encouraging inward remittances, guaranteeing financial inclusion, and providing modern banking solutions.

2.9 Objective of the Organization:

- Foreigners (NRBs) savings and investments need to be utilized for the economic development of Bangladesh.
- To provide cutting-edge, user friendly and modern financial products & services. Banking facilities for rural, poor people to promote monetization.
- Support the safe, fast and reliable movement of money transfer and foreign remittances.
- To foster sustainable growth in the companies and to help small and medium enterprises (SMEs).
- To ensure transparency in all banking transactions and maintain good corporate governance.
- To build long lasting relationships of trust and professionalism between clients, stakeholders, the community.

2.10 Code of Conduct: NRBC Bank PLC is committed to the highest level of ethics, transparency and accountability in its activities and transactions. Safeguard the rights of all stakeholders (employees, shareholders and depositors) through good governance. The Board of Directors serve as protectors of the interests of everyone concerned and appointees ensure responsible leadership and sound corporate governance.

2.10.1 Ethical Standards:

- Never lie, be fair and professional.
- Create an ethos of candor and ethical behavior throughout the entire corporation.
- The interest of the Bank is always above personal interest.

2.10.2 Confidentiality:

- Prevent sensitive and private information from being revealed without authorization.
- Internal information should never be used unfairly to help others or for personal gain.

2.10.3 Conflict of Interest:

- Avoid clear of actions that might put a personal interests and the Bank's interests at conflict.
- Any current or possible conflicts should be disclosed right once.

- Avoid taking part in choices if there is a conflict of interest.
- Board members are not permitted to participate in the day-to-day operations of the bank.

2.10.4 Compliance:

- Observe all relevant laws, rules, and internal regulations.
- Provide regularly and accurate disclosures, reports, and declarations.
- Encourage a strong compliance culture inside the company.

2.10.5 Inside Trading:

- Avoid trading bank securities or shares on the basis of substantial, concealed knowledge.
- Prevent anyone through from manipulating insider knowledge.

2.10.6 Independence and Objectivity:

- Utilize good, independent judgment while making decisions in any situation.
- Avoid clear of any bond, guarantee, or personal gain that threatens independence.
- Avoid using the job for personal gain; instead, use it to accomplish corporate objectives.

2.10.7 Governance and Accountability:

- Be fully communicative in all committee and board meetings.
- Promote risk management, transparency and sound internal controls.
- Prior to scheduling meetings, declare any interest in agenda items and if necessary recuse yourself.
- The responsibility of ethical leadership, overseeing the successful implementation of Board agreed initiatives and financial discipline (including balancing inflows with outflows) rests with the CEO/Managing Director.

2.10.8 Stakeholder Relationships:

- Treat all stakeholders – partners, consumers, employees and regulators – fairly and reasonably.
- Develop trusting relationships through open and responsible communications.
- Foster corporate social responsibility and sustainability initiatives.

2.11 The Bank's Governance Structure:

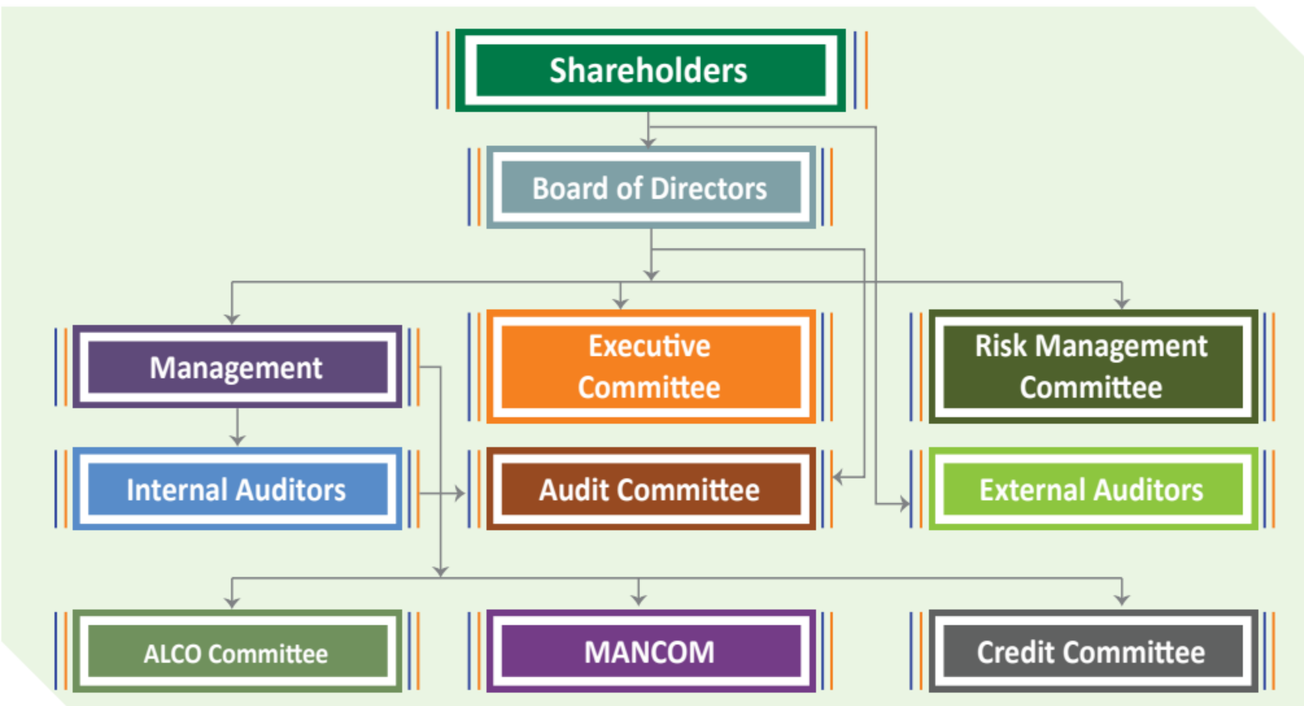

Figure 1: Governance Structure

2.12 Services of NRBC Bank:

2.12.1 **Account Products**:

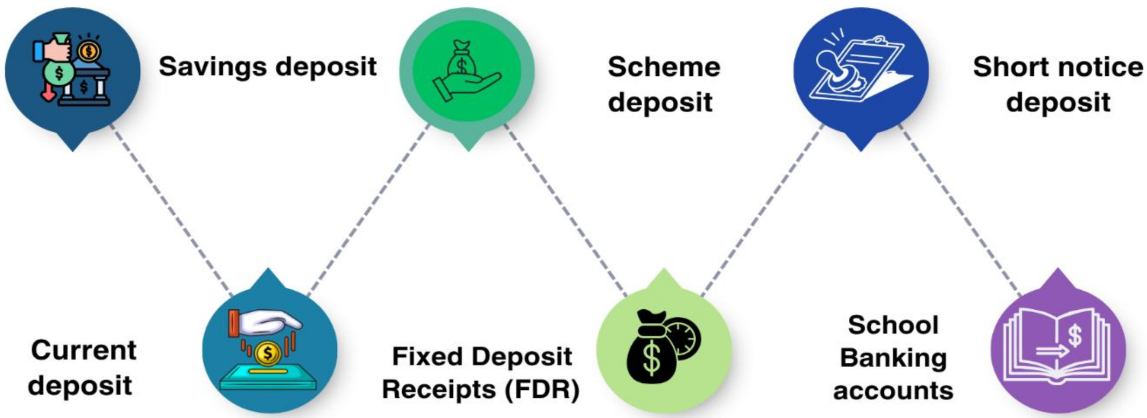

Figure 4 : Account Services

2.12.2 Credit Products:

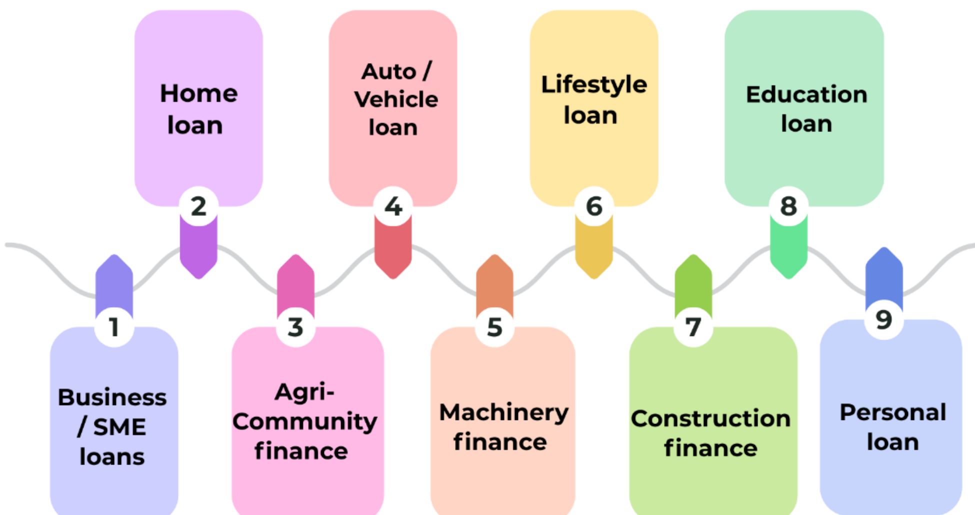

Figure 5: Credit Products

2.12.3. Other Products and Services:

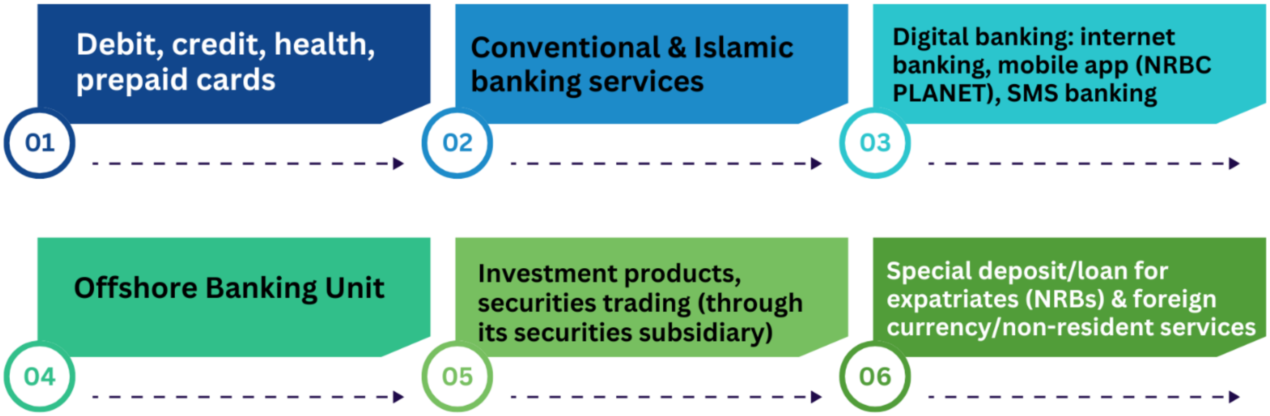

Figure 6: Other Products

Chapter-3

Analysis of Human Resource Practices of NRBC Bank

3.1 HR Policies and Practices in NRBC Bank PLC:

NRBC Bank PLC says its employees are the main drivers of the company's success. The Bank's policies and procedures for HR are designed to attract, develop and retain workforce talent that contribute to the Bank's growth, achievement of goals and long-term development;. Bank's commitment to innovation, effectiveness and customer happiness complements the HR department's dedication to integrity, transparency and continuous growth.

The main objective of NRBC Bank's HR policy is to create and institutionalize a corporate culture where work and performance are appreciated in the right perspective so that an environment of learning and creativity pervades. Recruitment and selection process is merit based to ensure the involvement of a competent staff. The Bank has a strong commitment that the workplace should reflect diversity and especially welcomes applications from Indigenous Peoples, visible minorities, women and persons with disabilities.

Training and development of employee are integral part of HR practice at NRBC Bank. For enhancement of technical and managerial skills of its staff members, the Bank frequently facilitates seminars, professional certifications and training sessions. These programs are focused on building leadership skills and preparing staff to move up in the ranks.

At NRBC Bank, performance management is based on measurable results and transparent valuation process. The Bank operates a reasonable appraisal system, which recognizes individual progress and motivates staff through awards, promotion etc.

And that's not including the value put on employee engagement and wellness. Social security, competitive remuneration and a good working environment are offered by the Bank. Policies on leave, code of conduct and work ethics are clearly laid in order to maintain order and peace at every level.

The human resources department also helps ensure that Bank objectives are met by linking employee productivity to the goals of the bank. "Through promoting a philosophy of accountability, innovation and professional growth, NRBC Bank ensures that its staff members are motivated and committed to achieving the company's vision of long-term financial edge.

3.2 Recruitment and Selection Process:

NRBC Bank PLC is a responsible employer, and one that considers that ensuring the employment of employees who are best skilled and best qualified is very important in order to create an efficient recruitment and selection process. Recruitment is, therefore, the process of attracting highly-skilled persons who are capable of making successful contributions to the organization's objectives and maintain its values since suitable people form an essential element of their success according to state that Bank has.

The first task is understanding the workforce needs for different departments according to their workload, expansion plans and strategic goals. In order to ensure a level playing field and wide access of all potential applicants, Job announcements are placed on the Banks's website and maintained there for at least 5 days when there is an opening; they are also advertised through online platforms and national media as authorized.

Applications for a job posting are thoroughly reviewed by the Human Resources Division to identify applicants meeting the education, experience, and class requirements of the job. Potential candidates are then tested with written exams to gauge their technical, communicative and analytical skills.

A board of senior officials and human resources specialists then invites those that pass the written portion to attend an interview. The candidate's professional skills, attitude, moral and pressure job abilities are checked throughout the interview.

After the interview phase, the final decision is based on candidate's global performances and competency profile. References And Backgrounds Checks References and backgrounds checks are completed prior to appointment. The "Human Resource Development (HRD)" division organizes an induction program for the newly recruited employees on the objectives, values, culture, rules and code of conduct of the Bank. New employees also benefit from this aggressive method because they can more quickly adapt and align their goals with that of the employer.

Through this systematic selection and recruitment process, NRBC Bank ensures that each employee has the professionalism, integrity and dedication required to fulfill the long term prospects of organization's mission.

3.3 Training and Development in NRBC Bank:

Training is an investment made by organization to improve the performance of individuals, that in turn improves the overall functioning of organization's activities. Knowledge, skills and abilities of employees are enhanced through training and development process.

For professional growth and achievement at the Bank, NRBC Bank PLC highly values learning on-going basis. To ensure the same has a special Human Resource Development (HRD) department, which directs and monitors all training activities. External and internal training programs are established by the HRD to enhance knowledge and skills of workers at all levels.

Foundation training workshops are also held extensively to familiarize new entrants with the Bank's structure, culture and code of conduct and modus operandi. New officers may be more familiar with their job duties and obligations and comfortable in the financial system through these training. The Bank also conducted various seminars and workshops on digital banking, information technology in banking, risk management, compliance, and customer service.

NRBC Bank also collaborates with reputed educational institutes such as the Bangladesh Institute of Bank Management (BIBM) to provide specialized professional courses. The individual contributors develop technical and managerial competences, while the Bank progressively attains its strategic goals. The emphasis on continuous training ensures that the staff will constantly be efficient, self-confident and capable of adapting to the rapid changes taking place in banking.

3.4 Performance Management:

NRBC Bank operates with a well-defined Performance Management System (PMS) for building in an effective and accountable culture. This approach is designed to evaluate each employee's performance based on metrics such as goal achievement, discipline, teamwork and customer cheer ability.

Performance reviews usually take place regularly, and the results are applied to promotions, raises in pay and other incentive programs. Moreover, the system identifies where workers need additional training or development. Constructive criticism is given to employees not only to improve in their role but also further their career. The bank motivates personnel to give their best in terms of work by acknowledging and rewarding high performance. The PMS ensures that each staff member contributes to a culture of performance based on merit, fairness and equality and is aware of the importance of their contribution in achieving the Bank's objectives.

3.5 Compensation and Benefits :

NRBC Bank maintains an open and competitive pay structure in an effort to attract and retain qualified employees. In order to ensure the safety and wellbeing of the employees, The Bank provides a number of financial and non-financial benefits.

"The remuneration package includes a basic pay, provident fund, gratuity, festival bonus, incentive bonus health insurance and medical allowances. Employees may also receive welfare fund assistance, emergency financial aid and low-interest staff loans. Long serving staff are given retirement benefits as a token of appreciation for their service and dedication.

These benefits are a testament to the Bank's commitment to promoting employee commitment that inspired and provides financial security. Bank NRBC provides for fair and just remuneration of employees ensuring their well-being and supporting sustainable development and performance.

3.6 Welfare and Leave Policies:

NRBC Bank has designed an elaborate leave and welfare programs so that the bank can have a work life balance situation and ensure wellbeing of its human resources. Employees are eligible to leave in various components like maternity leave, annual leave, casual leave and extra ordinary one is take during their family problem or medically unfitness.

To maintain the physical health of employees, the Bank provides resumed fee check-ups and medical consultation. The human resources department organizes recreational activities, annual sporting activities and cultural events to encourage employee participation and cooperation.

These welfare schemes contribute towards making a happy and conducive work environment apart from giving job satisfaction. The bank ensures that their staff continue to be engaged and motivated by placing focus on their health, well-being and happiness.

3.7 Retention and Reward Policy:

Employee retention is one of HR strategy for NRBC Bank. It's important to mention that the Bank recognizes that retaining competent and experienced personnel is critical for long term performance and operational sustainability. It accomplishes this through competitive salaries, opportunities for professional growth and recognition among key performers.

Reward The reward policy extends to all forms of recognition, including monetary and nonmonetary such as performance incentives, certificates, and public acknowledgment. Above and-beyond employees are recognized at company events, or they may receive special rewards.

These are the kind of approaches that build motivation, loyalty and camaraderie amongst employees. The loyalty of the staff to achieve the organizational vision and objectives has been achieved by NRBC Bank by rewarding merit and hard work.

3.8 Equal Opportunity and Work Ethics:

NRBC Bank is an equal opportunity employer and subscribes to the principle of nondiscrimination in all aspects relating to hired, promotion etc. The Bank is equal opportunity employer and does not discriminate based on social background, gender, religious beliefs or race. All employees are valued and provided with opportunities for career growth, training and promotions.

There's a strong culture at the whole firm of professionalism and doing things right. The Bank seeks to promote a culture in which staff can; mentions the following values as appreciated and encouraged be aware of appreciating each other, operate transparently together by functioning as team. The solid and reliable image of the Bank must be upheld by all employees in an honest, open and trustworthy manner.

By maintaining these values, NRBC Bank develops an atmosphere in which the work is conducted in gentle manner and that is free, welcoming and responsible to deliver its sustainable banking mission.

3.9 Corporate social responsibility of the organization:

NRBC Bank PLC firmly believes in maximizing social responsibility and making a strong commitment to sustainable corporate success. The Bank is committed to making a positive impact on society through numerous developmental projects and sees CSR as an integral part of the way it does business. Consistent with Bangladesh's SDGs, CSR activities of the corporate sector are focused on improving lives of underprivileged and promoting overall development of the country.

These CSR programs covers wide range of areas starting from education, healthcare, environment to community development etc. The Bank contributes a specified percentage of its annual profits to CSR activities and these are directed towards promoting social welfare and assistive programs for the underprivileged. It gives free education to children coming from the economically weaker classes in all of its projects NRBC Bank also provides students from the deprived section with financial assistance, scholarship and infrastructural help. To stimulate literacy and skills development, the Bank also ensures upgrading of schools in rural areas.

In the field of health, the Bank supports blood donation camps, free medical camps and health awareness programs especially for patients in rural vicinities. It has also led hospitals and health systems to enhance access to high-value care.

Environmental Conservation is also considered one of the Bank´s top priorities. Green Performance NRBC Bank promotes eco-friendly banking, support for projects like sustainable energy and tree planting program through a range of green activities. Equally, the Bank encourages clients and employees on eco-friendly living.

The Bank also helps in the relief and rehabilitation of disaster-affected people by providing them emergency help, food, accommodations during natural calamities. It also assists small businesses and entrepreneurs in the area through community-based development projects and financial-inclusion programs.

As part of its CSR initiatives, NRBC Bank is also committed to go green (Environmental sustainability), social well-being and inclusive growth. Such programs not only enhance the Banks' position towards community, but also comply with the motto of becoming a morally and socially responsible financial institution for accelerating Bangladesh.

Chapter 4

Findings,

Recommendation

And

Conclusion

2.1 Findings:

- The HR policy of NRBC Bank is methodical and encouraging for employee development as well as organizational growth.
- Merit base recruitment and selection processes ensure that the right people are placed in the right jobs.
- Staff management, technical and leadership skills are enhanced through an investment in continuous training and development activities.
- Employee motivation, merit recognition and responsibility are promoted through the Performance Management System (Ranked in Order of Importance).
- Competitive salary and benefits help in job satisfaction; further, there is financial security.
- Labor protection and welfare laws make the balance between life and work stable.
- Employee retention with incentive basis job help the company in their employee loyalty and reduce headcount.
- High-performing, inclusive environment is: Ethical behavior and equal opportunity. All of the Bank's operational goals such as sustainable growth and employee job performance also conform to HR standards.

2.2 Recommendations:

- Set up online learning platforms so employees can continuously enhance their skills at their own pace.
- Evaluate and rate your talent based on life like simulations.
- Create an innovation center, in which staff can share new ideas and develop new solutions.
- Use flexible work arrangements, so that employees can merge remote and office work, to boost productivity and work-life balance.
- Begin wellness programs focused on mindfulness, mental health and overall well-being of the worker.
- Encourage the older and younger workers to share knowledge, through a combination of conventional and reverse mentoring.
- Engage employees in CSR projects that utilize their skills to serve the community.
- Get smarter about employee development, performance and recruiting with HR analytics.

- Employ social media to callout and highlight staff achievements in an effort to boost morale and the brand.

4.3 Conclusion:

In conclusion the study indicates that NRBC Bank PLC has developed a consistent and robust HR framework, which is significantly contributory to accomplish the organizational objectives. The Bank's recruitment and selection process provides for the engagement of competent persons, whilst its extensive employee training and development programs upgrade skills, knowledge and professional growth. The Performance Management System along with the competitive compensation, benefits and retention strategies provide motivation to employees and promote a culture of performance and ownership.

As an employer, the Bank's vision is to 'establish world class banking industry employees' that highly believes in equal opportunity, ethical standards and corporate social responsibility and ensures a cheerful work environment while participating in nation building. In general, the HR policies and practices of NRBC Bank are consistent with its goals of sustainable growth, operational efficiency and employee satisfaction and therefore the bank employees are considered as one of the important determinants to achieve organization effectiveness.

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Shibli Shahriar

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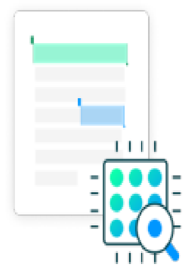

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