



Daffodil
International
University

INTERNSHIP REPORT

ON

**AN EVALUATION OF THE EFFECTIVENESS OF TRAINING
PROGRAMS OF
NATIONAL BANK LIMITED.**

Supervised By:

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Submission Date: 15th December, 2018

Letter of Transmittal

Date: 15th December, 2018

To,
Mr. Sheikh Abdur Rahim
Associate Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Prayer for the Submission of Internship Report

Dear Sir,

I have the pleasure to inform you that, I have prepared my internship report on **“An Evaluation of the Effectiveness of Training Program of National Bank Limited”**. I have tried my level best to prepare this internship report properly.

I would like to thank you for your value a see support and guidance during my Internship and preparing the report.

May I therefore pray, and hope that you would be lived enough to accept my internship report and obedient thereby.

Sincerely Yours,

Name: Sonia Khatun
ID :171-14-2330
MBA Program (Major in HRM)
Batch: 46th
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Declaration

I do hereby that the presented internship report on” Evaluation of the Effectiveness of Training Programs of National Bank Limited” is prepared by me.I tried my best to collect relevant information that made the report specific and original .This report is not submitted for any other course, degree, and fellowship. Whole report is uniquely prepared by me.

.....
Name: Sonia Khatun
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Letter of Acceptance

I am pleased to certify that the internship report on “An Evaluation of the Effectiveness of Training Program of National Bank Limited” has been submitted for the award of the degree of Master of Business Administration(MBA) major in “Human Resource Management “of Daffodil International University, prepared by Sonia Khatun, ID:171-14-2330, 46th Batch, under my supervision. To the best of my knowledge as per her declaration, the data and findings presented in this internship report seem to be authentic. Thus, she has given permission to submit the internship report for presentation in the internship defense.

I wish her all success in life.

.....
Mr. Sheikh Abdur Rahim
Associate Professor
Department of Business Administration
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Daffodil International University

Acknowledgement

At first I present my due regards to the Almighty, who have provided me the brilliant opportunity to build and complete this report successfully with good health and sound mind.

Here I would like to acknowledge some of the people, who have major contribution to organize, develop and write the paper.

It's a pleasure to convey my heartiest gratitude and greeting to my honorable supervisor Mr. Sheikh Abdur Rahim, Associate Professor Department of Business Administration, Faculty of Business & Entrepreneurship Daffodil International University. I deeply appreciate his cooperation, advice and guidance in preparing this report.

I would also like to thanks Md. Suruzzaman (Manager), Mrs. Kismot Ara (Senior Executive Officer), Mrs. Zenia Afroz (Executive Officer) and other official of National Bank Limited at Dhanmondi Branch, Dhaka for their comments and assistance. I express my deepest sense of regard and gratitude to them. Finally, my sincere gratitude goes to my family and friends for supporting me, sharing their thought and giving me the moral support during the presentation of this report.

I am also grateful to high officials and all the officials and staffs and officers, for their friendly behavior, heartiest cooperation and other services during my studies.

Executive Summary

The report based on Evaluation of the Effectiveness of Training Program of National Bank Limited as a part of internship report. The National Bank Limited is a schedule Bank under private sector .The main function of the Bank is Effectiveness of the Training Program process. In Internship program course student have to prepare an internship report at the end of the MBA program. This report based on evaluation of the Effectiveness of Training Program of National Bank Limited. I have tried to highlight the activities that are performed by National Bank Ltd. Dhanmondi branch and also the activities of whole National Bank Ltd. I have learnt during the preparation of the report .But there is some limitation while collecting the brief information about each and every department .The Human Resource Management (HRM) literature suggests that Evaluation of the Effectiveness of Training Program process in an organization should be vertically aligned with its strategic choices, supporting the strategy of the organization, and horizontally aligned with operational processes, facilitating the operations of the organization. Many have also argued that high strategic alignment can damage the capacity of the HRM function to fulfill its historical role balancing employee interests that need to be resolved. Project-oriented organization makes the strategic choice to adapt temporary organization, such as project and program. Here I show the history and background of National Bank Ltd. Its cooperate social responsibility and most of the activities of overall banking system.

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CHAPTER – ONE
INTRODUCTION

1.1 Background of the Study

This report has been prepared by Sonia Khatun, ID: 171-14-2330, under the Daffodil International University. I got the opportunity to work in one of the renowned banking brand of the country-National Bank Limited. I was placed in the Dhanmondi branch of National Bank for my internship program and prepare a report on the general banking practices of National Bank Limited. I got the opportunity to observe the banking practices in personal and assist in different department work and attend a on the job training from working in all the departments of the bank.

1.2 Objectives of the Study

There are two objectives of the Study. These are as follows:

1. General Objective
2. Specific Objectives

General Objective:

The general objective of the study is to evaluate the effectiveness of training programs of National Bank Limited.

Specific objectives:

- i. To investigate the training process of National Bank Limited.
- ii. To explore the training method used by the bank to provide training to the staff.
- iii. To find out the problems of training practices of National Bank Limited.
- iv. To suggest some measures to outcome the problems of training practices of National Bank Limited.

1.3 Methodology of the Study

Methodology can be termed as underlying principles and rules and regulation that work at the backdrop of any study. it clarifies the problems involving the research in a very ordered and systematic fashion. Strategic are determined at this stage for future implementation for smooth and accurate study everyone have to follow some rules & regulation. The study impute were collect from two sources:

1. Primary Sources
 - Practical desk work
 - Face to face conversation
 - Direct observation

2. Secondary Sources

- Annual report of national bank
- Memos & circulation
- Daily dairy (continuing of practical in) by me
- Various publication on bank
- Websites
- Different circulars by head office and bank.

1.4 Data Analysis Technique

The report was prepared with the observation of three month internship program. This is one of the biggest Limitations of the report the study done for preparing the report was very short period of time and therefore the report contains information about most of the banking product and practices those were prominent during the period.

1.5 Limitations of the Study

- Lack of experience.
- Inadequacy and lack of availability of required current data.
- This report suffers from a narrow data range for analysis.
- All the concerned personal of the bank have not been interviewed.

CHAPTER – TWO

COMPANY PROFILE

2.1 Historical Background of National Bank Limited

National bank limited is known for its successful past, glorious present, perspective future and under handling ventures and exercises. Built up as the first private bank completely claimed by Bangladeshi business people, NBL has been flourishing as the biggest private division bank with progression of time in the wake of confronting numerous anxiety and strain. The individuals from the top managerial staff are innovative representative and driving industrialists of the nation. to keep pace with time and in congruity with national and global monetary exercises and for rendering every present day administration, NBL, as a Bank, computerized all its branches with pc arranges as per the focused business interest in time. Also, considering its expected future, the base of the bank has been revising. The desire of all class representative, business people and overall population is a great deal more to NBL at present NBL have 181 branches under its branch system. Likewise, it is their powerful and broadened way to deal with potential consumers and grabbing business opportunities. NBL is going ahead as nonstop procedure to suit new clients by creating and growing country, SME financing and seaward managing accounts.

The development of national bank limited in the existing banks in the private sector was an essential occasion in the banking stadium of Bangladesh. at the point when the country was in the grasp of serious subsidence, the administration took the farsighted choice to permit the private division to recount the economy of the nation. a few dynamic business visionaries approached for building up keep money with a maxim to revitalize the economy of the nation.

National Bank Limited was conceived as the initial hundred percent Bangladeshi possessed bank in the private area. From the very commencement, it was the firm determination of national bank limited to assume an indispensable part in the national economy. NBL has resolved to bring back the long overlooked taste of bank management and flavors. NBL proceeds with the preservation that they need to serve every one instantly and with a feeling of commitment and respect.

Then the President of the People's Republic of Bangladesh justice Ahsanuddin Chowdhury initiated the bank formally on March 28, 1983 however the first branch at 48,Dilkushs Commercial Area, Dhaka began business operation on march 23,1983.The second branch was opened on 11 may 1983 at Khatungonj, Chittagong.

At present, NBL has been carrying on business through its 181 branches & Agri branches spread everywhere throughout the nation since absolute

starting point, the bank has applied much accentuation on abroad operation and took care of sizable quantum of home bound remote settlement. It has drawing competitive advantage with 415 journalists in 75 nation of the world, and additionally with 37 abroad exchange companies situated in 13 nations. NBL was the first local bank to set up account-based competitive advantage with the world acclaimed western union keeping in mind the end goal to encourage brisk and safe settlement of the significant outside trades earned by the exile Bangladeshi nationals. This has implied that the outside can dispatch their well-deserved cash to the nation without hardly lifting a finger, certainty, wellbeing and velocity.

NBL was likewise the first among residential banks to present universal Master Card in Bangladesh Meanwhile; NBL has additionally presented the visa card and Power Card. The Bank has in its utilization the most recent data innovation administrations of SWIFT and REUTERS.NBL has been proceeding with its little credit program for payment of insurance free horticultural advances among the poor ranchers of Barinas zone in Rajshahi area for enhancing their work.

NBL concentrated on every key region covering capital amplex, keeping up great resource quality, sound administration, palatable procuring and liquidity as an outcome, it was conceivable to an account development of 175.51 percent with TK. 8,809.40 million pre assessment benefits in the year under audit over the former year. The net benefit after duty and procurement remained at TK.6,860.34 million which was Tk. 2,070.47 million in the earlier year.

Enlisting a 231.34 percent raise .the aggregate accounts expanded to Tk.102,471.83 million being 33.37 percent expansion over the previous year. Credits and advanced remained at Tk. 92,003.56 million in the year under report which was Tk. 65,129.289 million speaking to 41.26 percent ascend over the former year. Remote exchange remained at Tk.144,255.00 million in 2010 contrasted with Tk.115,939.00 million ,expanded by 24.42 percent contrasted with that of the earlier year. Amid 2010, the bank took care of internal settlement of tk. 49.145.30 million,10.73 percent higher than that of the earlier year. Profit for equity (ROE) enlisted a 77.84 percent ascends over the first year.

National Bank, has now obtained quality and ability to bolster the saving money needs of the financial remote financial specialists. NBL ventured into another enclosure of business and opened offshore banking unit in Mohakhali to serve the pay workers and the remote financial specialists better than anyone might have expected.

Since its commencement, the bank was mindful of agreeing to corporate social responsibility in this bearing, we have stayed connected with the improvement of instruction, medicinal services and have supported donning and social exercises. Amid times of regular debacles like surges, typhoons, avalanches, we have extended our hand to moderate the suffering of casualties. It build up the national bank foundation in 1989 to stay included with social welfare exercise. The establishment runs the NBL public school& college at Moghbazar where present enrolment 1140. Other than honoring grant to the example offspring of the representatives, the bank has additionally amplified backing for their instruction. It additionally gave budgetary help to the Asiatic society of Bangladesh at the season of their production of Banglapedia and recognition of 400 years of Dhaka city.

The Transparency and responsibility of a money related establishment are reflected in its Annual Report containing its balance sheet and Profit & Loss Account in acknowledgement of this ,NBL was honored crest in 1999 and 2000, and certificate of appreciation in 2001 by the institute of chartered accountants of Bangladesh.

The bank has an in number group of profoundly qualified and experienced experts, together with a proficient board of directors who assume an essential part in detailing and actualizing approaches.

2.2 Historical Development of Banking Business in Bangladesh

Bangladesh acquired its banking structure from British Administration and had 49 banks and other kinds of financial establishments before the partition of India in 1947. The Dhaka bank secured in 1806 was the first business bank in the Bangladesh district of British India. Bengal bank, the first British-patronized advanced bank built in India in 1784, had opened its two branches in 1873 in Shirajganj and Chittagong of Bangladesh area. Later in 1862, the Bengal bank purchased the Dhaka bank and opened its first branch in Dhaka around the same time by reconstituting and consolidating the Dhaka bank. From there on, another branch of Bangla Bank was opened in Chandpur in 1900. Various different branches of Bangla Bank were opened in this district and some branches had been shut in course of time. There were six different branches of Bengla Bank in operation in the region of Bangladesh until the partition of British - India in 1947 and these branches were at Chittagong (1906), Mymensing (1922), Rampur (1923), Chandra (1924) and Narayanganj (1926).

Taking after the rise of Pakistan in 1947, State Bank of Pakistan, the Central Bank of the nation, started to exist in July 1948. Later, the National Bank of Pakistan, a solid business bank was situated up in 1949. Altogether, 36 booked business banks were in operation in the entire Pakistan until 1971. Pakistanis claimed the majority of these banks and just three of them in particular, National Bank of Pakistan, Habib Bank Ltd. Also, the Australasia Bank Ltd, had one branch of each in East Pakistan in 1949. Amid 1950-1958, there other Pakistan-Claimed banks, primer bank ltd, bank of Bhowalpur Ltd. Furthermore, Muslim commercial banks had opened their branch in east Pakistan. Four Pakistan-Claimed banks, the united bank Ltd, union bank ltd, standard bank ltd. Furthermore, the business bank Ltd, directed banking business in the Province amid 1959-1965. but every one of them had their central station in west Pakistan. East Pakistan had just two banks owned by neighborhood business gathering white home account in Dhaka. These were the Eastern Mercantile bank ltd and Eastern banking corporation Ltd. Secured in 1959 and 1965 separately.

First and foremost of 1971, there were 1130 branches of 12 banks in operation in East Pakistan. The establishment of free keeping money framework in Bangladesh was laid through the foundation of the Bangladesh bank in 1972 by the presidential order no.127 of 1972 (which took impact on 16th December, 1971). Through the order, the Eastern Branch of the previous State Bank of Pakistan at Dhaka was renamed as the Bangladesh Bank as an undeniable Account of the National Bank of Bangladesh and the whole undertaking of the state bank of Pakistan, and connection of Bangladesh has been conveyed to the Bank.

Bangladesh Bank has been depended with the greater part of customary focal saving money capacities including the sole obligation of issuing cash, keeping holds, planning and dealing with the monetary and credit strategy, controlling the banking framework, balancing out household and outside monetary worth, safeguarding the every estimation of Bangladeshi taka, cultivating monetary development and improvement and the advancement of the nation's business.

The Bangladesh bank's (nationalization) order sanctioned in 1972 nationalized all banks with the expectation of outside ones. six nationalized banks were framed through combining the current banks of the period. the rate of development and advancement of keeping money segment in the nation was amazingly moderate until 1983 when the administration permitted to build private banks and began denationalization process, at first the Uttar Bank around the same and from there on, the public Bank, and the Replay bank in 1986.

Financial history demonstrates that improvement has begun all over the place the keeping money framework and its commitment towards monetary advancement of a nation is the most noteworthy in the starting stage. Schumpeter(1933) viewed their keeping money framework as one of the two fundamental operators (other being business enterprise)in the entire procedure of improvement .Keynes likewise underline the part of saving money benefit during the time spent financial advancement of a nation, while she tending to the house of lords in regards to international and monetary system (cited in sharma1985).

Present day saving money framework assumes a fundamental part for a country's financial improvement .these progressions in the banking framework likewise acquired progressive changes a nation's economy .present world is changing quickly to face the test of aggressive free market economy.

It is all around perceived that there is a dire requirement for better, qualified administration and better –prepared staff in the element worldwide money related business. Bangladesh is no exemptions of this pattern. Saving money sector in Bangladesh is confronting difficulties from diverse points however its prospect is splendid later on.

2.3 History of Private Banks in Bangladesh

There was no household private business in Bangladesh until 1982; when the Arab-Bangladesh bank limited started private business saving money in the Nation .Five more business banks came up in 1983 and launched a moderate development in managing account budgetary organizations. Notwithstanding moderate development in number of individual banks, there had been a generally higher development of branches of nationalized business banks (NCBs) amid 1973-1983. There are number had expended from 1521 in 1973-1974 in 1982-1983.

Monetary part changes to reinforce the administrative and supervisory system for banks made progress in 2006 despite the fact that at a slower than anticipated pace. General strength of the saving money framework demonstrated change subsequent to 2002 as the gross non-performing loans (NPL) declined from 28 percent to 14 percent while net NPL (Less Provision)decreased to 8 percent from 21 percent .this drove noteworthy change in the gainfulness degrees. Despite the fact that the private commercial banks (PCB) NPL proportion enrolled an account low of 6 percent ,the four Nationalized Commercial Banks (NCB) position are still frail and demonstrated high NPL at 25 percent. The NCBs have expensive capital deficits with a danger weighted capital resource proportion of only

0.5 percent (June 2006) as against the obliged 9 percent. For the PCBs danger weighted capital resource proportion remained at 10 percent. Bangladesh bank issued a decent number of prudential amid the year 2006 and the first quarter of 2007 which among others identify with:

- Rationalization of prudential standards for advanced order and provisioning,
- Policy for rescheduling of advanced,
- Designing and upholding an” incorporated credit danger evaluating manual”,
- Credit rating of the banks and
- Revisions to the make- up of Tier- 2 capital.

In addition, late of the government to incorporate the staying three NCBs alongside the activity to deal the replay bank are certain to introduce changes in the banking area aggressiveness perspective. Further, the late authorization of the micro-credit regulatory authority act (MRAA) for the regulation of the micro finance institutions (MFI) has been a significant improvement in the year 2006. Since 1998 CAMEL rating of banks steadily enhanced and in 2006 Bangladesh bank upgraded this rating model by consolidating the business hazard and the new model is known as CAMELS.

Since, 1990 Bangladesh Government has taken a considerable measure of monetary area change estimations for making money related segment and also banking division more straightforward detailing and usage of these change exercises has likewise been partaken by diverse universal association like World Bank IMF and so on.

2.4 Current Structure of Banks in Bangladesh

Bangladesh bank (bb) has been filling in as the national bank following the nation's freedom. Its prime employments incorporate issuing of cash, keeping up outside trade save and giving exchange accounts of all open fiscal matters. BB is likewise in charge of arranging the administration's financial approach and executing it subsequently. The BB has representing body embodying nine individuals with the Governor as its boss. Aside from the head account in Dhaka, it has nine more branches, of which two in Dhaka and more one each in Chittagong, Rajshahi, Khulna, Bogra, Sylhet, Rangpur and Barisal.

Central Bank (Bangladesh Bank):

In accordance with Bangladesh Bank order, 1972 the Government of Bangladesh redesigned the Dhaka Branch of the state bank of Pakistan as the national bank of the nation, and named it Bangladesh bank with review impact from 16 December 1971.

State-Claimed Business Banks:

The banking arrangement of Bangladesh is overwhelmed by the nationalized commercial banks in which 3 is completely controlled by government and one bank (reply bank) is controlled by both government and private segment, which together controlled more than 54% of accounts and worked 3388 branches (54% of the segment) as a December 31,2004.

Nationalized Commercial Bank in Bangladesh:

- Somali bank,
- Agrani bank'
- Rupali bank
- Janata bank

Private Business Banks:

Private Banks are the most elevated development part because of the troubling exhibitions of government banks (above). They have a tendency to offer better administration and items presently 31 private business banks are working in Bangladesh. Here is the rundown:

- United Commercial Bank Limited
- Mutual Trust Bank Limited
- BRAC bank Limited
- Eastern Bank Limited
- Dutch Bangla Bank Limited
- Dhaka Bank Limited
- Islami Bank Bangladesh Limited
- Uttara Bank Limited
- Pubali Bank Limited
- IFIC Bank Limited
- National Bank Limited
- The City Bank Limited
- NCC Bank Limited
- Mercantile Bank Limited
- Prime Bank Limited
- South East Bank Limited
- Al-Arafah Islami Bank Limited
- Social Islami Bank Limited
- Standard Bank Limited
- One Bank Limited
- Exim Bank Limited
- Bangladesh Commerce Bank Limited
- First Security Islami Bank Limited
- The Premier Bank Limited

- Bank Asia Limited
- Trust Bank Limited
- Shahjalal Islami Bank Limited
- Jamuna Bank Limited
- ICB Islami Bank
- AB Bank

Next to this on 2012 Govt. additionally allowed 6 new Banks to work.

- Union Bank
- Modhumat iBank
- The Farmers Bank
- Midland Bank
- Meghna Bank
- South Bangla Agriculture and Commerce Bank

Foreign Business Banks:

10 Foreign business banks are working in Bangladesh, these are:

- City Bank
- HSBC
- Standard Chartered Bank
- Commercial Bank of Ceylon
- State Bank of India
- Habib Bank Limited
- National Bank of Pakistan
- Woori Bank
- Bank Alfalah
- ICICI Bank

Specialized Advancement Banks:

Out of the specific banks, two (Bangladesh Krishi Bank and Rajshahi Krishi Unnayan bank-just for the advancement of the agribusiness of the north Bengal of Bangladesh) were made to meet the credit needs of the agrarian segment while the other two (Bangladesh Shilpa Bank (BSB) & Bangladesh Shilpa Rin Sangtha (BSRS) are for stretching out term advances term to the mechanical sector. The specialized banks are:

- Karmasangsthan Bank
- Bangladesh Krishi Bank
- Rajshahi Krishi Unnayan Bank
- Progoti Co-agent Land mortgage Bank Limited (Progoti Bank)
- GrameenBank
- Bangladesh Development Bank imited
- Bangladesh Somobay Bank Limited.

CHAPTER – THREE

ANALYSIS

3.1 History of Human Resource Management

The history of human resource management is the strategic and coherent approach to the management of an organization's most valued assets the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "Human Resource (HR)" have largely replaced the term "Personal Management" as a description of the process involved in managing people in organization. Human Resource Management is evolving rapidly. Human Resource Management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a workforce.

3.2 Structure of the National Bank Limited

The whole structure of the National Bank Limited is very important for understanding the operation of the bank. There is divisional office, regional office, and a large number of branch offices of the National Bank Limited. All the offices are coordinated by the Head Office of the National Bank Limited.

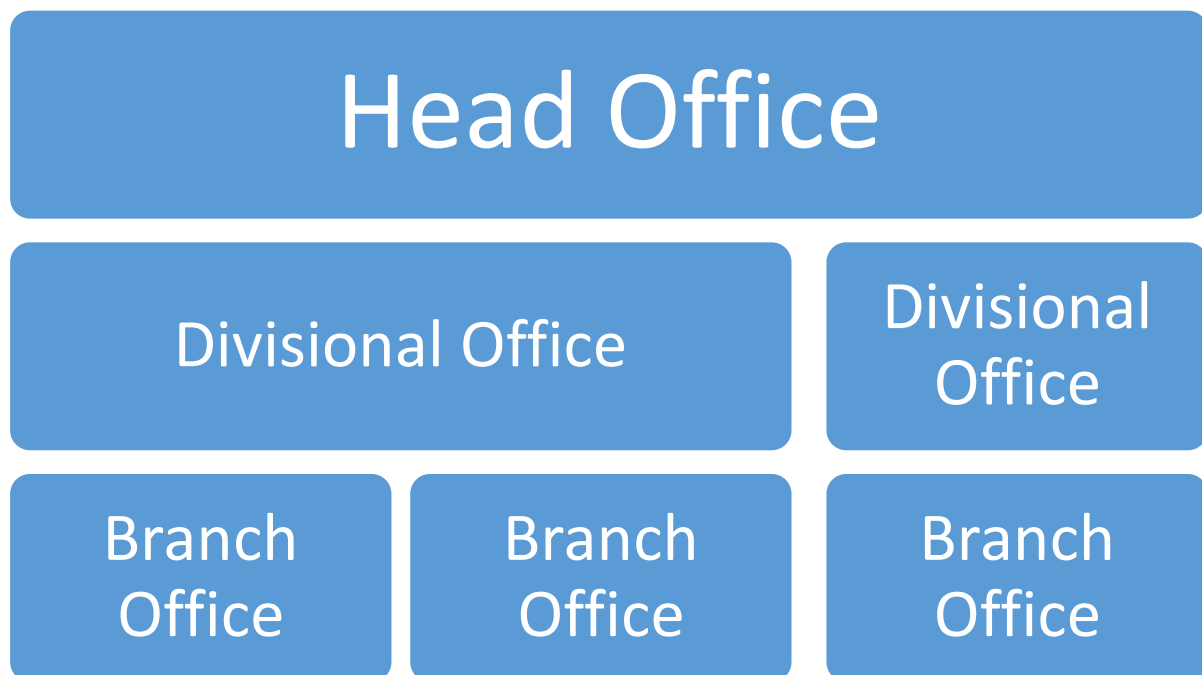
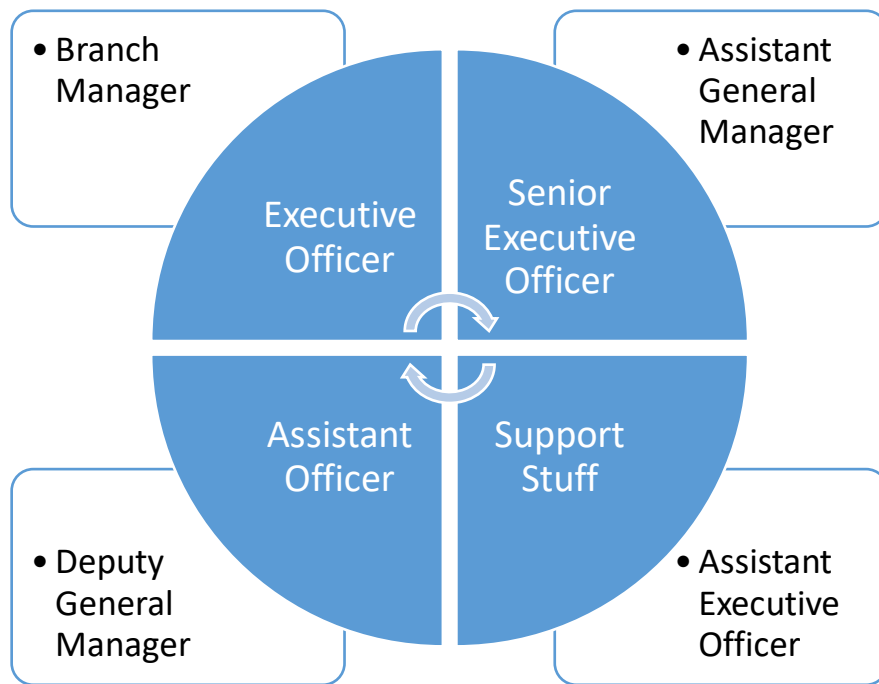


Figure: Structure of the NBL

3.3 Hierarchy of Dhanmondi Branch

Any organization is operated by maintaining the principle of hierarchy to maintain the operation of the organization. This will ensure the easy execution of the operation by the employees of the organization. The Dhanmondi branch of national bank limited has the following hierarchy:



3.4 SWOT Analysis of National Bank Limited



Figure: SWOT Analysis of NBL

Strategic director and the challenges of the bank:

Although the immediate outlook for the local operating environment is expected to be turbulent, the bank intends to continue its growth momentum through the initiatives and strategic priorities set out in the corporate plan. The bank is well positioned to imigate the risks posed by the potential volatility of microeconomics conditions in the country. The

Corporate Plan and the budget is a midterm plans, yet to being prepared annually covering a period of five years on a rolling basis. This year the bank prepared the plan for the period covering the year 2009-2010. The strategic direction of the bank is critically reviewed by the management as well as by the board at time of preparing and approving the corporate plan and the budget. In keeping with the mission at statement of the bank. The strategic direction has been clearly identified and laid down in the corporation plan. It detailed out SWOT analysis of the corporate banking, personal banking, treasury, information technology, human resource management and Bangladesh operation of the bank. Besides, it spells out goals and objectives of the main segment along with detailed action plans with specific time frames to achieve them. The Corporate Plan and the budget incorporate highly ambitions targets for the planned period.

The Corporate Plan and the budgets have immensely contributed in guiding the organization to its present level. Further, it has contributed to building up the target driven culture the organization and leading to record superlative performance and to maintain the eminent position in the banking industry.

3.5 Core Values

NBL core values consist of 6 key elements. Those elements are discussed below:

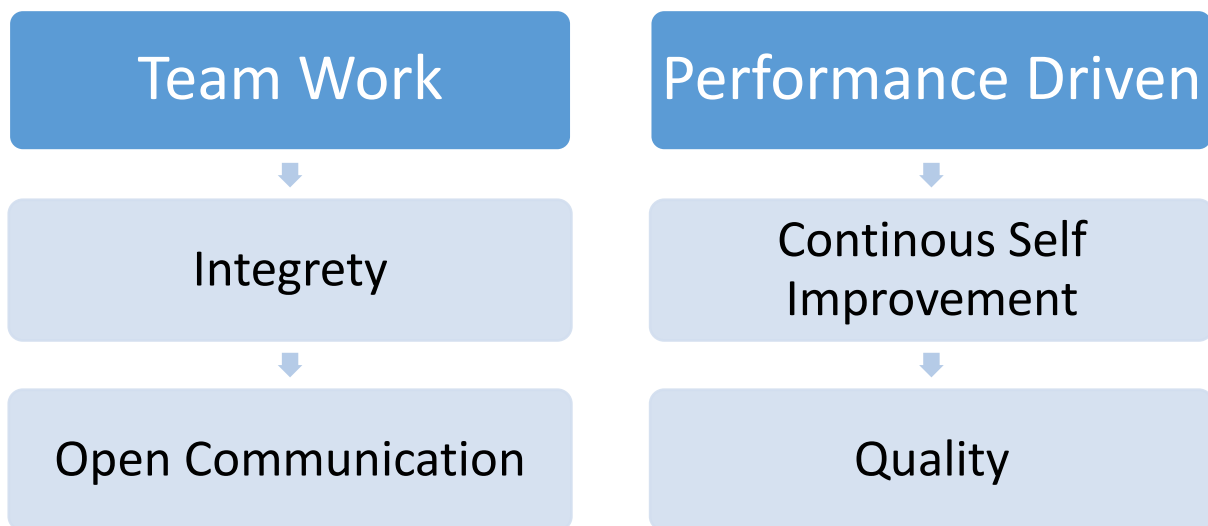


Figure: Core Value

3.6 Retail Banking Model of National Bank Limited

This report is combination of three months internship program in National Bank Limited “Bank” a little word but plays a very significant role in each

country for the economic development. Even it is become impossible now a day to think about a country's economical environment excluding banking system. Whatever the countries are stand poor, less develop, developing or developed but all the country's economic body, economic momentary and fiscal all the policy directly or indirectly depends on banking system its better implementation.

National Bank Limited is a banking company in comported in the republic of Bangladesh with limited liability. The satisfying of the export – import group, deposit group and borrower group is the first priority here It aims to maintaining the high quality of service, has already achieved at the same time being in a sound financial health. Credit risk and quality risk are well under control. The management of the national bank has been focusing on these key issues for ensuring a better base foe their bank to stand on. This internship report is consisting into four parts first two part are contain the organizational information; third part is all about the project and fourth part carry out the results of the report. The organizational information part includes the company's introduction, company's background and nature of business, vision, mission, goals, objectives, principles, core values, organization's organ gram, products and services of National Bank Limited.

Next part I mention the nature of the job, specific responsibility of the job, critical observation and different aspects of the job. Then finally comes to the major part of the report that on sided with brief introduction of retail banking model of National Bank Limited including SWOT in order to complete this report.

Integrity

- NBL protects safeguards all customer information.
- NBL treats everyone in an equitable and customer manner.
- NBL creates an environment, which earn and maintains customer trust.

Open communication

- NBL builds customer relationships based on integrity and respect.
- NBL offers a full line of product and excellent services.
- NBL is committed to the prosperity of the customers and shareholders.

Performance driven

- In NBL, customers and employees and judged in terms of their performance.

Continuous Self Improvement

- Continuous learning, self-challenge and strive make ways for self improvement of workforce at NBL.

Quality

- NBL offers hassle free better service timely.
- NBL builds up quality assets in portfolio.

Teamwork

- Interaction, open communication and maintain a positive attitude reflect NBL's commitment to a supportive environment based on teamwork.

CHAPTER – FOUR

**FINDINGS, RECOMMENDATIONS
AND CONCLUSION**

4.1 Findings of the Study

- i. Lack of training need measurement
- ii. Lack of proper schedule of the training program
- iii. Lack of proper evaluation after training program.
- iv. Training method are not enough structured?
- v. The notification of training is not given to the nominated from HRD.
For this reasons, the trainee does not able to get proper idea about the training.

4.2 Recommendation

- i. The HRD of National Bank Limited ducting the need make it necessary
- ii. Time schedule of the program should be completely
- iii. The evaluation of training should be scientific
- iv. Training procedure should be specific & obvious .various sample of training system like-vestibule training, special courses etc.
- v. The trainers of NBL must provide advice to HRD, usually about the importance of training program so that the program is more effective.

4.3 Conclusion

So, many new financial institutions have been founded in last few years. From the very first, this creates fundamental theatrical role in the national economy. To keep pace with the slogan, they give accurate view on every sector comprising the HRD and a necessary operation of this HRD is Training and Development. This report has tried to experiment I searched the training and development system is a very good one. In my internship period, I got the maximum support from my demand for attaining this learning and to get accurate information to provide accurate focus to increase their employee's skill for reaching in their desired goal. With the help of training and development programs, institution can enhance its productivity and efficiency level to an utmost level. Despite few of problems in training and development section in SIBL, its increasing employee and executive skill to reach the peak. Thanks to the government of the Pouv the People's Republic of Bangladesh and Bangladesh Bank for their co-operations and valuable guidance you the bank.

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