

Internship Report
On
Human Resource Management Practices
At National Bank Limited

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LETTER OF TRANSMITTAL

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Subject: Submission of Internship Report on Human Resource Management Practices at National Bank Limited.

Dear Sir,

I take pleasure in submitting the report on “Human Resource Management Practices At National Bank Limited” under your good supervision as a requirement of fulfilling the degree of BBA program. I have completed the report in due time and met all the proposed objectives. Apart from the academic knowledge gained, this internship program and preparation of report has given me the opportunity to understand the audit procedure and auditor’s independence.

I have tried my best to make this report comprehensive and informative one. I hope you will appreciate my effort and find the report up to your expectation.

Thanking you for your kind supervision.

Sincerely yours

Natiza Binte Zaman Nijhum
ID No: 143-11-4142
Department of Business Administration
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CERTIFICATE OF SUPERVISOR

Natiza Binte Zaman Nijhum, ID: 143-11-4142, major in HRM, has completed internship report under my supervision. She has done this report on “Human Resource Management Practices At National Bank Limited, (Mohammadpur Branch)” as a part of requirement of BBA degree from the Department of Business Administration, Daffodil International University.

The report has been prepared under my guidance and is a record of the field work perform successfully. I wish her every success in life.

Gouranga Chandra Debnath
Assistant Professor and Head
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STUDENT DECLARATION

I announce that this report entitled “Human Resource Management Practices At National Bank Limited” Mohammadpur Branch, Dhaka. Submitted by me to Daffodil International University, Dhaka for the fulfilment of BBA is of own and has not submitted to any other university.

Natiza Binte Zaman Nijhum

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BBA Program

Faculty of Business and Entrepreneurship

Department of Business Administration

Daffodil International University

Acknowledgement

The report titled as “**Human Resources Management Practices in National Bank Limited**” has been prepared to fulfill the requirements of BBA internship program. While preparing this report I have received utmost and sincere guidance, supervision and co-operation from numerous persons and organizations.

At first I would like to thank my supervisor Gouranga Chandra Debnath, Assistant professor and Head of Department of Business and Entrepreneurship, Daffodil International University who advised me in the right way and give me a proper guideline for preparing this internship report.

I am indebted to Mr. Syed Rois Uddin, Deputy Managing Director of National Bank Ltd and all of the officers and employees of National Bank Limited.

I would like to thank all who provided me necessary information and helped me in every step. I express my deepest sense of regards and gratitude to them.

Executive Summary

About Bank we can say it is an organization where the people are agree to take financial deposits from the public and make a credit for the purpose of giving loan to the people can be done straight or secondarily by the capital markets. Usually Bank regulatory depends on the economics condition of the country. In Bangladesh, Banking Sector is facing remarkable reorganization because of the economic regulation and advancing of the economic system. We can see that at this time our Banking industry turning into the enormous completion sight due to enter several new Banks along with high development by increasing technological advancement, proper credit management, strong performance level with the customer satisfaction. This Report has been made based on **“Human Resource Management Practices in National Bank Limited”** who plays the vital role & the most essential part for the organization & business. So for this reason importance of management system in human resource of banking sector has been increased rapidly worldwide. Human resource is the only effective way to increase the value of capital, land, technique for adding proper value of business. As a result human resource management practices in the organization considering major part of the Bank. In today’s competitive world we are facing vigorous competition in every step of our life adding a new era. Currently all the organization hiring, retaining and maintaining the best employees instead of thinking achievement of profit. Efficient human resource only via too rich the corporate vision.

This report has made by the carefully selected published annual report of National Bank and discussion their accountable employees of National Bank Limited.

I hope and trust by implementation the mention effective recommendation of National Bank Limited can reach the picks of its success.

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Prefatory

Present condition of Banking Sector:

Bangladesh is known to be as heavily populated countries in this world and bulk of people are till now many people not included with the banking service properly. For this reason Bangladesh is facing obstruction in progressing with the financial status. So as to avoid with this type of difficult scenario, Bangladesh Bank which is the central Bank of Bangladesh, has been decided to implement and promote the banking services among the rural people by promoting agent banking service in the areas under central financing. Now the current situation is mobile operator can play important role and to motivate the rural people to avoid financial risk in their daily life. Also, top banking service can work together to build unified platform and to provide effective service to the rural people in Bangladesh. Being a part of this modernization Bangladesh wants to be developed in banking sector by giving the idea about mobile banking to the rural people with this effective step rural people will be benefitted with the better, secure.

Banking sector is dominating since the birth of Bangladesh. Dominance power of the banking system helps to economic growth of a country. On the other hand with the enormous ups and downs the banking sector of Bangladesh travelled a journey where the country faced several traumas. For the improvement, a number of steps have been taken by the concern authority to make this sector more productive. Capital adequacy of bank, streamlining guidelines for rescheduling of various types of loan, tightening provision for non-performing loan, strengthening disclosure and improving accounting system etc. objective can play to become more efficient. Over the years this sector has improved remarkably. Though earlier in this sector has not achieved its goal satisfactorily as like today. Right now still its need to be constructed by the Central Bank in some areas to make it healthier more. Bangladesh Bank increased his observation because of large financial regulatory on Sonali Bank Limited, BASIC Bank limited & also on fourteen bank and financial institution, state owned and private to improve their governance and also to mitigate the financial trauma.

In recent years some negativity showing has been observed that the state owned bank profitability is not up to the mark. In private commercial bank it's positive but low. For non-performing loans (NPL) has similar performance which has been observed though the rate is still high 21.82%. On the other side private commercial Bank and foreign commercial bank has increased.

So for high NPL state owned Bank has to keep high provision than profit. Government has to insert wealth into these Banks to keep them going. So the capital adequacy ratio to be raised to 12.5% of their risk oriented weighted assets by 2019 will change for the SCB challenging for the SCBs. In 2015 capital adequacy of SCB was only 6.2%.

Due to political interference, bad assets and inefficiency are the reasons for lower profit in SCB. For public sector sluggish environment is the reason less profit which reflected high volume of liquidity in the Bank. The advance deposit ratio has been little over 70% in 2015 and also Bank is allowed to lend up to 80%.

In spite of anemic performance of the sector, governance still remains distant from the reality. The authorities slow to take money action. The hallmark group has not returned their money till now. The Banking sector even unwilling to take this misappropriates money which is creating more problems in the sector. This shock is creating more challenges and further reforms the said sector. The Commission can perform by seeing the emerging need and in order to build up more transparent and responsible banking system.

Due to reforms in the 1990s, 2000 and afterward banking sector achieved considerable success. Though, this sector will have to prepare for the next generation of global regulatory framework and meet emerging clients need. The upcoming days banking industry will have to achieve the ability of absorb shocks arising from financial and economic stress, improve risk management and governance and strengthen Bank transparency and disclosure. So, if the sector wants to achieve larger role to contribute with stable and sound macroeconomics. For this reason the banking sector has to go through the painful path of stricter policy.

Chapter-1

Introduction

Introduction

Human resource management is the function of within an organization that focuses recruitment, management and providing direction for the people who work in the organization .Human resource management can also be performed by line manager.

Employees are the core resource of any organization, without them one cannot run their organization and human resource is conducted with the growth of development of people toward higher level of competency, creativity and fulfillment. it keep employees become better more responsible person and then it tries to create a climate in which they contribute to the limits of their improved their abilities .it assumes that expanded capabilities and opportunities for people with directly improvement .

National Bank Limited always determinate what jobs need to be done and how many types of workers will be required. So establishing the structure of the bank, it assist in determining the skills, knowledge and abilities of job holders. To ensure appropriate personnel are available to meet the requirements set during the strategic planning process .this bank believes that the quality of work comes from quality workers

Objectives

The objective of the study can be broadly be classified under two branches as General objectives and Specified objectives.

General Objective: General objective of the report is to describe the Human Resource Management Practices of National Bank Limited.

Specified objective: To find out the recruitment and selection process of National Bank Limited.

- To know the recruitment and selection process in the National Bank Limited.
- To identify the training need assessment of National Bank Limited.
- To analyze the performance appraisal process of National Bank limited.
- To evaluate the compensation and benefit plans of National Bank Limited.
- To provide recommendations on the basis of findings.

Scope

The scope for this report basically surrounded with National Bank Limited. In this report mostly focused on practical observation. There was interview and secondary data sources from NBL and also from other Bank. Report scope was not that much easy going, only bank branch and field operations of the bank could use for this paper. As I was doing internship in National Bank limited, Head Office, Human Resource Division, so for that reason scope of the study was only restricted to the Human Resource Division of National Bank Limited.

When I started doing report this areas I have focused on area which are as follows:

- Acquirement of employee or employer
- Development of employee or employer
- Facilities, benefits and compensation
- Training and Development

Methodology

This internship report is based on the primary and secondary data. This report also bears the practical knowledge of individual worked at the particular branch during the internee period. So the methodology is the mixing of primary data and secondary data with practical knowledge.

Sources of information: For collecting data and information I have adopted variety of data collection procedures. These are empirical reasoning; interviews, observation and experience. This study has been conducted mainly on the basis of both primary & secondary data. To some extend primary data are used and these are collected from relevant journals, magazines newspapers etc. and also from publication of professional institutes. Observation techniques also have been used in case of necessity. However data used in this study has been further analyzed and processed for the purpose of the study. For secondary data I investigated some pdf documents, records. On the other hand, primary data has been collected by the interview with the several interviews with various types of employees of National Bank Limited.

- I have asked many questions to my Supervisors and some banker HR implementation, which can be referred to as interviews.
- I have read some books, manuals, reports which have provided me empirical support. So, it is empirical reasoning.

- I have also used my experience which I have gathered during my internship in Banks.

Besides The details of these sources are highlighted below:

The Primary Sources of Data:

- Interview with the branch manager, operation manger and also with the employees, discussion session with HR division which is in the Head office.
- Informal conversation with clients.
- Practical work experience from different department of the bank.
- Relevant files and documents as provided by the concerned officers.

The Secondary Sources of Data:

- Annual Report of national bank limited Dhaka Bank Limited Annual Report
- HR division, each employee's job description.
- Websites, journal, books manuals and related books.

Limitations

All the officers of National Bank Limited were very cooperative and helpful. But as it's a financial organization, so they had too busy with many responsibilities. For this reason they couldn't manage proper time for serving the information to me properly and to get clear knowledge .Furthermore, they have to deal with a very competitive environment which is based on money related activities. Task and limitations related with each other, every task has some limitation and problem. Though I didn't face any serious problem, but therefore some limitations in the period of making report which are as follows:-

- Lack of analytical ability and rational thought was the first limitation that I faced during accomplish my task.
- As the time was not sufficient so I had to equalizer with the quality. I couldn't go more depth of the organizational HR procedure which is seemingly a limitation.

- Lacking of recent data and information also not disclosing the human resource division data because of confidentiality was another drawback. This data could helpful to complete my report properly.
- Lastly Limited time where I have to draw the whole HR procedure of national bank limited within one month, which was tough for me because it's a big organization. So one month is tough to understand whole procedure with proper way.

Chapter-2

Organizational

Overview

Organization Orientation

National bank limited is one of the prominent private banks in Bangladesh. Its consist with well-off past, outstanding present, prosperous future also with constructive project and activities

National bank limited is the first private sector bank which is fully owned by Bangladeshi Entrepreneurs, National Bank Limited is a booming as like as the leading sector bank with the canal of time afterwards fronting a lot of pressure and stress. Board of directors is very well known and creative and leading industrialist of the country. Always up to date through time and agreement by national and international economic activities and for acquiring all modern information's.

As a financial institute, National Bank Limited operates all the branches work with the computer network in keeping competition with the commercial sector according need of time. Furthermore, bearing in mind its forth coming generation, structure of the bank started readjusting. All class of people like Businessmen, Entrepreneur's and Mob has deep expectancy from this bank. Now they have 192 branches under their branch network. Additionally, they're in effect and expanded methodology to grab the market opportunities is now on going as nonstop procedure for lodging new customer through improving and operation on March 1, 1983 at 48, Dilkusha Commercial Area. Second branch of the bank was opened on May 11, 1983 at khatunganj, Chittagong. Right now, NBL is carrying their business by their 192 branches and Agri business has been spread all over the country. At the beginning stage Bank had put much emphasize on overseas operations And handle sizable quantum of home bound foreign remittance. They have illustrative arrangements which are 415 correspondents in 75 countries of the world, in addition to 37 overseas Exchange Companies located in 13 countries. National Bank Limited considered to be the first domestic bank to who constructed agency arrangement with the world famous western union for

National bank is now that position where they have earned strength to support the banking needs of the foreign investors. For foreign investors and wage earners they opened offshore banking unit at Mohakhali. Meanwhile its beginning, NBL was conscious for conforming to corporate social responsibilities. With this direction they started doing different type of development programs like. Education, healthcare, sponsoring sports events and also cultural activities in 1989, during the times of natural disaster which was cyclone, they helped the victim by giving them shelter, food etc. Also they conquered NBL foundation to remain with social welfare activities. NBL public school and college is also established on that time. They also provide financial assistance to the Asiatic society for the publication banglapedia. NBL was awarded by certificate of appreciation

in year 1999 & 2000 by the Chartered Accountants Institute because of transparency of their financial balance sheet. The bank has also strong team, highly qualified and experienced professionals and also effective board of director's who's playing important role for implementing policy.

Conventional Banking System

From the starting period ,National bank limited follows conventional banking system .Well Conventional banking system based on the fundamentals on the creditor-debtor relationship while the interest acts cost of money borrower and reward for the money who deposited while Islamic Bank only work on the sharing relationship between Bank and the customers. In Islamic banking system riba or interest is strictly prohibited under Shariah hence profit and risk sharing relationship exist only in between customer and with bank. On the other hand conventional banking system offer predetermined returns, Islamic Bank offers variable returns. Even if an entrepreneurs faces loss Shariah banking system share the losses

Mission

Here is the mission statement of NBL which is “Efforts for expansion of our activities at home and abroad by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, account ability, improved clientele service as well as to our commitment to serve the society through which we want to get closer and closer to the people of all strata. Winning an everlasting seat in the hearts of the people as a caring companion in uplifting the national economic standard through continuous up gradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.”

Vision

About the vision NBL focused “Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as a front ranking bank of the country are our cherished vision.

Corporate Strategies

National bank's corporate strategy carries their bank's vision for contributing to the national economy and establishing themselves firmly at home and abroad as a top ranking bank through providing best financial economy services. Through the cycle, this strategy is more conservative in relationship business. National Bank Limited is a diversified financial institution and has largest network and providing among the country by doing corporate, retail and SME sector. They have leading position in many of the markets specifically SME and Agri sector, a market leading distribution capability, proper organized and big customer are the main drivers. Organization's product and services, system and training all these things connected with a large scale which making supreme service to the customers. Their corporate strategy is focused on developing strong customer franchises which is based on deep customer relationships. Entirely their business is concentrated on expanding the reach and depth of their customer relationships also emphasizing on product for building competitive advantages. By confirming that they understand and effectively meet the needs of the customer from core banking products to provide more specialist service such as brokerage, issue manager or corporate banking in the heart of business and is fundamental to ensure that they maintaining long lasting relationship to the customer.

Strategic Focus

Establishing high performance organization.

- For delivering great performance the bank is focusing on improving their cost efficiency and utilizing their capital more for maintaining careful approach to risk.
- By Using capital more effectively is increasing more important in the current environment and capital will be more effectively to reallocate the portfolio.

Handling the most valuable resource, their people

Their purpose is executing their strategy effectually delivered on aligning with their corporate strategy and also they manage their most valuable resource, their people, have that skill and capabilities to deliver the strategy but driving the strategy to ensure their courage to the customer that they can manage and develop their staff as a great place to work. The effective integration of the two businesses will be a significant challenge over the next few years, but comprehensive plans are in place and excellent progress is already being made.

Focusing on what really matters

Their aim is being a best bank to their customer providing strong and sustainable returns to their shareholder. Their brands, their people everything is only for the customer because they consider the customer as heart for the organization .superior customer insight, high quality committed colleagues, basically they are putting emphasize on these elements for creating more value to the customer.

Equality and Diversity

Diversity and inclusion is fundamental to their business success. There are many diverse customers who are taking their service every day. They believe that customer is the only media to achieve their corporate goal. So for that they are creating such an environment where everybody can provide great service to the customer, no matter what type of education background they have they are providing their best service to the customer and creating their carrier with this organization. From top to bottom part of the organization is taking the lead initiative to improve both customer service and working environment for the employee an d employer .With this initiative NBL ensure that it's an inclusive for all. Through a range of initiatives and strategies we work hard to ensure NBL is inclusive for all.

Business focus and accountability

NBL judged each and everyone's performance. Business always related with a risk but the employee and employer try to mitigate the risk portion .for strong risk they are maintain control framework to continue with the system properly wide branch networks create wide range base National Bank Limited is committed to provide excellent service to mass people in the country so they are expanding branches and crating network among the country. By creating attractive and innovative product. Service them and trying to help the people in the rural area. They are also helping them by providing SME and AGRI loan the pastoral people. Women entrepreneurs become more self-dependent based on wide branch network they are trying to helping them with this modern banking.

Objective of human resource policy

The whole organization followed some objective to maintain their operation properly. Those are:

- Maximum utilizing potentiality of Human Resource of the National Bank Limited: bringing about congruence between the need and aspirations of the individual employee and objective of the National Bank Limited.
- Helping the employees to realize about their fully potentially.
- Meeting the long term need for career development of the employees.
- Meeting the need for the exposure of the employee to different learning experience.

Corporate social responsibilities

National bank limited contributed for the society y not only by giving money to the people but also the y did some social activities which is also a great contribution for the society.

Education

In 1989 national bank limited foundation was established to fulfill the responsibilities of welfare for the society .about 997 students is currently studying at national bank public school and college which is situated at Moghbazar .the bank also accommodating prospective graduates of recognized university for completing their internship. NBL also awarded scholarship to the bright student of employees and also they have spent TK 8.12 lac in various sector.

Sports & Culture

The national bank volleyball league 2007 was arranged under the patronization of the bank in 2009. They had donated Tk.64.65 lac taka in sports. National bank limited also helped the victim who has lost their belongings everything in times of natural calamities. In 2007 they have donated Tk.40.00 lac to help the flooded area people, Tk. 20.00 lac for land victims, Tk.50.00 lac SIDR victims. On 10th March, 2009 a pay order Tk.25.00 lac which was handed over to the honorable prime minister's financial fund for the martyred army officer who lost their life BDR carnage which happened 25th February 2009.

Future Plan

National Bank Limited is one of the most prominent oldest Bank of Bangladesh. From 1983 it's serving and settled the trust with their clients and customer. It has been thirty four years which is a long time and they made successful bonding as a private with the general people. Sufficient service, proper commitment with the customer, modern and innovative facilities like other Bank made their thirty four years long journey more smooth and glorious. The workers, employers, employee all of them are brilliant and about the environment amiable. Even so it has strong brand image among the clients, retail division of the bank needs to be stronger. One of the major problems of retail banking is lack of ATM booths. To keep that mind they want to improve this situation to create their own ATM booth. Also, they have plan to create more structured it facilities to compete with their competition.

Achievement Awards & Recognitions

NBL awarded several times for their transparency and recognized commitments to the customer and also for the honest accountability. In respect of frame work with financial information, corporate risk management, annual report review, corporate governance, human resource management and corporate social responsibilities, NBL won the best corporate award from the Institute of Cost And Management Accounts of Bangladesh (ICMAB) and Certificate Of Merit from The Institute Of Chartered Accounts Of Bangladesh (ICAB) for best published accounts and reports in different years. All this accolades proved that they always cared about the disclosing their information to their share holder and to the customer (National Bank Limited, 2015)

Chapter-3
Human Resource Practices
At
National Bank Limited

Management and Appointment



Recruitment Procedure

An institution or an organization cannot be succeeding without giving proper service to the customer and clients. For bank it's even more important in terms of service. So for serving Valuable service to the consumers they always hire resourceful officer to maintain the standard of the bank. NBL believes by paying sufficient salary and emoluments to their staff to get maximum services out of them. As a result, bank authority has to be careful in recruiting the right person for the right job.

Without priority of the post no sanction and recruitment is allowed, the board of directors implies the commitments and also fund for thirty years. National Bank Limited cannot manage to pay for maintaining extra manpower. NBL must recognize the importance of manpower estimation and accordingly a chart they for the hiring people. When they requiring, its need to be reviewed and revised from time to time for expanding the business.

Still, professionals will take the edge to fill up posts lying vacant within the approved chart or organogram. For the justification they can take initiative and can revise the chart for justification of the post. The organogram has to be revised time to time.

Objectives of recruitment policy:

- To ensure that the availability of Human Resource with requisite skills, expertise knowledge and abilities is at par with the banks demand for the same.
- To ensure that the continued operation of the bank goes smoothly with rights number of human resource of right quality.
- To ensure that the most promising and best qualified candidates are selected for filling up organizational vacancies.

Function of HRM in National Bank limited Job analysis

- Human resource planning
- Recruitment and selection
- Training and development
- Performance appraisal
- Promotion and transfer policy
- Employee relation management

Recruitment through Advertisement

When an organization needs people they give advertisements in the media, it's also called the part of the recruitment. Right type of talent is the main object to the recruitment policy. NBL always follows the advertisements print, online. The department will handle all matters relating to recruitment and selection of staff.



National Bank Limited, a leading first generation, innovative and vision driven private sector Commercial Bank having 192 branches all over the country and substantial overseas operations around the Globe with excellent working environment and corporate culture, invites applications from dynamic, proactive, self-motivated and talented young individuals for the post of "PROBATIONARY OFFICER".

Eligibility for Application:
Candidates must be from a well reputed University (visit www.nblbd.com/career.php to see the list of eligible universities) having three first Divisions/Classes, GPA 4.00 out of 5.00 and CGPA 3.25 out of 4.00 where applicable in any of the following discipline:

- BBM, MBA
- Masters with Honours in Economics, English, Statistics, International Relation, Public Administration, Mathematics, Physics, Chemistry, Law, Agriculture and Agr-Economics
- Masters with Honours in Accounting, Finance, Banking, Marketing, International Business, MIB, AIS, HRM and Management
- M. Sc. or B. Sc. Engineering in Environmental Science, Computer Science, Electrical, Mechanical, Civil and Architecture
- Only in case of English, two first divisions/classes are acceptable
- Third division/class or CGPA below 2.00 is not acceptable in any case.
- Age should not exceed 30 years as on 30.06.2017.
- Having sound Computer Literacy with operational knowledge of Windows, MS Office, MS Excel and MS Power Point, strong interpersonal skill & communication skill both in Bengali and English.

Take a Look:

- The candidates fulfilling the required criteria will have to sit for written test & Viva-Voce.
- Successful candidates will be selected on the basis of merit.
- All selected candidates will remain on Probation for a period of 01(one) year.
- The consolidated pay during Probation period will be Tk.34,500/- (Taka thirty four thousand five hundred) only per month.
- After successful completion of probation period, they will be absorbed in the Rank of **Executive Officer** as per Bank's prescribed pay scale.
- The Candidates who will not qualify for the post of Probationary Officer after written test and Viva-voce, they may be offered for the post of **First Executive Officer (on Probation)** from merit list.
- First Executive Officer (on Probation) shall remain on Probation for a period of 01(one) year and their consolidated pay during probation period will be Tk. 25,100/- (Taka twenty five thousand three hundred) only per month.
- After successful completion of probation period First Executive Officer (on Probation) will be confirmed as First Executive Officer as per Bank's prescribed pay scale.

Important Information:

- Finally selected candidates have to agree with a Service Bond for a period of 3(three) years from the date of joining.
- Selected candidates have to surrender their original educational certificates to the bank for the bond period.

Application Procedure:
If you think you are the right person, have passion for success, want to be a part of NBL family for building up your career, please submit your resume with your recent photograph (maximum 3X3) through our on-line application system at www.nblbd.com/career.php.
Postal/courier/physical submission of application will not be acceptable. All correspondence related to this recruitment will be communicated via e-mail and mobile SMS. Candidates must have a valid e-mail address and mobile number. The candidates must preserve their Tracking number and Password for future reference which will be generated during submission of application.

Job location: Anywhere in Bangladesh.

- Only published academic results are acceptable.
- Any persuasion will be treated as disqualification.
- The Management of the Bank reserves the right to reject or accept any application.

Last date of Submission: August 05, 2017

DEPUTY MANAGING DIRECTOR
HUMAN RESOURCES DIVISION

National Bank Limited
A Bank for Performance with Potential

Be a proud MEMBER of the Winning Team

Fig: Job Circular Of National Bank Limited For Probationary Office

Regarding recruitment of Probationary Officer the criteria has been set as under: -

- He/ She must be a citizen of Bangladesh.
- Candidates must be Masters/BBA from a well reputed University having three first Divisions/Class or CGPA-3.00 out of 4.00 or GPA 3.25 out of 5.00 where applicable (no 3rd Division/Class is acceptable).
- Preference will be given to those having MBA/BBA in Accounting, Finance & Banking, Marketing, Management & other business oriented subjects and Masters with Honors in Economics, English, Statistics, Mathematics and other business oriented subjects.
- His/ Her age must be between 21-30. These conditions may be relax able in special cases to be recorded in writing.
- He/ She must be physically fit.

The new recruit be required to get full medical examination from the Doctor, appointed by the Bank. The fees of the Doctor be paid by the Candidate. However, any fees for Pathological/other services required by Doctor for full medical examination be paid by the prospective employee.

Interview Performance

Like other bank NBL also follow the same rule for probationary officer that they have to be probation for one year. After the time of probation, their performance will be analyzed by the Management and place the report to the Managing Director. If the candidate found suitable for the post, they will be confirmed. If they got unfitting their probationary period may be further extended or their services will-be terminated by the authority. Selection Committee will consider the candidate's appearance, personality, communicating ability, presence of mind, manners, general and common sense and award marks individually which will be totaled and averaged for determining interview performance score. The following criterion for interview may be followed:

- Appearance & Personality: 5
- Expression & Presentation capacity & manners: 5
- General knowledge: 5
- General & common Sense: 3
- Assessment: 2

Written Test

It's mandatory to for the all applicants to attempt the written test which is 60 marks exam. The test should be containing with general knowledge and mathematical bias. NBL take the help of outside experts for setting the questions, supervising the examination work and marking the scripts. Passing with minimum marks of 60% will qualify the candidate.

Probation and Confirmation

Here are the rules that NBL follow for the probationary officer

- Entry level officers a will be on probation for a minimum of one year. Afterward the probation period, management committee will evaluate their performance and they will present a report. If they find the officer is suitable, they will confirm him or her otherwise they transfer or can terminate
- Also they have that rules for staff that if they recruit any sub staff they can be occupied as regular employee if they complete 8 years of continuous service in the Bank by seeing their records and educational qualification.

Resignation

For resignation NBL gives notices three months early of the termination. Its applicable for all the staffs here they also mentioned if the managing director fails to provide the writing documents to them, managing committee liable to pay the compensation an amount equal their basic salary three months" salary. It's also applicable for the probationary officer if there any disciplinary action implied on an officer or if any officer using any equipment which belongs from the bank they can't resign without the permission of the authority.

Gift or Benefits Offered to Employees

It is an offence to solicit, demand or accept for the benefit of an employee, anything of value from anyone in return for any business, service or confidential information, either before or after a transaction is discussed or completed.

Advertising or promotional material of nominal value, such as pens, pencils, note pads, key chains, calendars and similar items etc. and gifts of reasonable value on wedding are exempted.

Whenever any situation arises with regard to matters concerning things of value, an employee must make full disclosure to the management and receive management's written response.

Things Offered By Employees

Employees shall not, on behalf of NBL directly or indirectly give, offer or promise anything of value to any individual, business entity, organization, public official, and political party for the purpose of influencing the recipient. Normal business practices of offering meals; entertainment promotional gifts etc. are exempted. Employees shall not, on behalf of NBL directly or indirectly give, offer or promise anything of value to any individual, business entity, organization, public official, and political party for the purpose of influencing the recipient.

Training and development policy

In every well reputed organization training is very common practice to place new employee into managerial responsibilities after process of training and development .We know Training means acquainting everyone with the technical aspect of the job so that his technical skills will be upgraded. It's a client oriented job , so training is not enough for specifically who needs human relation and social skill in this training provides individuals perception, attitude, values and expectations, so that and employee or employer can develop their with the latest update . Human Resources develop skill and knowledge for better outstanding of job responsibilities. Its embraces with on -the-job and formed training programs.

Here is the NBL training programs

- Orientation Training
- In-House Training
- Job Specific Training
- Need based Local/Foreign Training
- Peer or supervisors' coaching
- E-Learning: Online Training & Evaluation

Orientation Training: for the fresher, National Bank Limited has orientation internal training program to give them the general view of the bank and also introduce them with the organizational culture.

Job specific training: this is training where Norm of the bank is to train them by peer or supervisors' coaching. Employees must attempt this training to know the job description and follow on the on the job training.

Need based training: this training can be either Foreign or local. After analyzing employees gap between skills and knowledge and competency required for the current role.

Basic training program:

- Joining/ participating in orientation with different Departments
- Foundation Course
- Attachment with SME Unit Offices & Branches
- Organization of Development Program
- Attachment with different departments
- Information Technology Training
- On job hands-on training according to Job Description

Training Authority

The Managing Director has the power to decide issues relating to training of the employees of the Bank. For training/education within or outside the country, the decision may be made by Managing Director in consultation with Heads of the Divisions/Deputy Managing Directors. They give emphasis on need based trainings. During the promotion interview, they try to find out the weakness of the individual and then the individual get the training according to need.

Retirement

An officer earned Regardless skill and knowledge throughout of his working life. Then a certain time later time comes when ability to perform reduce quite. Where it's the time to retire of a senior officer shall replace new officer to work with more strength and extra enthusiasm to improve the quality of management of the company. The rules may be called the "National Bank Limited" (Employees) retirement and Retirement benefit Rules, 1993. It shall come into force at once and shall be deemed to have taken effect from the date of inception of the Bank. An employee of the

Bank shall retire on attainment of the age of 58 (fifty eight) years which is considered as normal retirement

Voluntary Retirement:

Any employee of the Bank may opt to retire from the service of the Bank at any time after he/she has completed minimum 10(ten) years of service in NBL giving notice in writing to the Managing Director at least 60 (sixty) days prior to the date of his intended retirement

Normal Retirement:

An employee of the Bank shall retire on attainment of the age of 58 (fifty eight) years

Forced Retirement:

Forced retirement is not a matter of Age. An employee may be dismissed from the service of the Bank for his committing any misconduct after conforming to rules and procedures provided in law.

Early Retirement:

An employee of the Bank may opt for early retirement in writing to the Managing Director with or without showing any ground thereof at any time during his service in the Bank. There is no bar of prior notice or length of service for it. However, option for early retirement, once exercised shall be final and irrevocable.

Retirement Benefits

Voluntary Retirement:

- An employee whose voluntary retirement has been accepted by the Bank shall be entitled to the following retirement benefits
- Gratuity as per Gratuity Rules shall be paid, calculated at (one) months basic pay (immediate last month's basic pay) for each completed years of service in the Bank.
- He/she shall be entitled to payments admissible to him/her as per Provident fund Rules of the Bank.
- The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- The concerned employee shall be entitled to benefits under Employees Welfare Scheme

Normal Retirement:

An employee who has retired at the age of 58 (fifty Eight) years in usual course shall be entitled to the following retirement benefits:-

- Leave preparatory to retirement for 03 (three) months with pay, allowances and other facilities in full which he/she was availing from the Bank before proceeding to such leave. The leave preparatory to retirement shall not be debited from his leave account.
- Leave preparatory to retirement for 03 (three) months with pay, allowances and other facilities in full which he/she was availing from the Bank before proceeding to such leave. The leave preparatory to retirement shall not be debited from his leave account.
- Provident fund both own & Bank's contribution payable as per provident fund rules.
- The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- The concerned employee shall be entitled to benefits under Employees Welfare Scheme.

Forced Retirement

An employee who has been put to forced retirement as a measure of lesser punishment for committing any misconduct shall be entitled to the following benefits

Banks and his own contribution to the Provident Fund if he is otherwise entitled to them as per existing Provident Fund Rules.

- Gratuity benefit if admissible as per existing Employees Gratuity Rules of the Bank.
- Benefits from Superannuation Fund Scheme.
- Benefits under Employees Welfare Scheme.

Early Retirement

Employees of the Bank who applied for Early Retirement and accepted by the Management shall be entitled to the following retirement benefits

- Salary and Allowances for 4(four) months (Calculated at immediate last month's pay).
- Provident Funds both own and Bank's contribution shall be paid as per Provident Fund rules.
- The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- The concerned employee shall be entitled to benefits under Employees Welfare Scheme.

Employee Benefit and Service Rules

Pay and Allowances

The success of NBL in sound advancing and deposit mobilization as well as other investment will depend on efficient and effective service rendered by competent and enthusiastic executives, officers and staff. At the moment the existing pay scale inclusive of other benefits for different category of officers and staff can be considered as fair and equitable. These may be reviewed every two years depending on the development, growth and situation in the Bank. According to employee the bank is paying current amount is not that sufficient like for probationary officer they are paying tk30000/-, first executive officer Tk.32000/- Senior Executive vice PresidentTk.1, 63,900/-, Deputy Managing Director Tk.2, 25,000/-, Additional Managing Director Tk.3, 05,500/-

Increment

Like other organization NBL has some increment rules also. Their Annual increment fixed based of 10 years, the basic salary would increase by approximately 100% of the starting salary. This rules review every after two years. They have marking system for this increment, employees increment happened basis of marks received. Up to 19 no increment, from 20 -28 grading scale normal increment, 29-40 grading scale is considered as special increment. All the increment will be approved by the Board/Committee However, the Board may recognize the outstanding performance of any individual officers in the form of deposit mobilization, loan recovery and loan administration and award extra cash or extra increment or a letter of appreciation. In case of promotion of an employee effective from first January

- An employee would get his normal annual increment, if otherwise in order, with effect from first day of January every year.
- All special increment shall be approved by the Board/Committee on the basis of Company's Financial Performance and Policy which shall be reviewed every year.
- List of all officers who obtained less than 40 Marks shall be reported to the Board every year for appropriate action/decision.

Bonus Policy

Bonus is an extra payment in addition to fair and reasonable normal salary. It is an incentive payment not a routine salary. Therefore it must be strictly linked only with effort and profitability of the Bank. Two Festival Bonus every year, pay dividend 7%- 9% only one Festival Bonus/ no Incentive Bonus.

- Bonus always on the basis of the Basic Salary
- Nevertheless even if net profit not enough to pay minimum dividend as mentioned at National Bank Law under serial no. b(1) Board shall consider the matter every year.

Provident Fund

For every commercial organization a Provident Fund is a legal entity which is created by to provide long term benefit to the workers and employees. Employer contributes with the fund based on fixed percentage of the monthly pay roll expenses. On the other hand, employees are to make deposit similar amount or more to the fund every month. Provident Fund Administered by a Board of Trustee Comprising both Board Members and Executives. The Fund shall be overseen by these Rules or by such other Rules as may be framed from time to time .The custody, management, investment and control of the fund shall be vested in the Trustees.

- There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.
- The custody, management, investment and control of the fund shall be vested in the Trustees.

- There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.

Gratuity

Gratuity is the part of the salary that an employee received from his or her employer. This is another form of benefit for the employees. National bank has their own rules which are called the “**National Bank Limited Employees Gratuity Rules**”. These Rules has been activated from November 01, 1988

Eligibility

For this gratuity employees who has been in their service for a minimum period of 12 (twelve) years without any break, they will be eligible to have the benefit under the gratuity scheme. But sometimes Gratuity can be approved to an employee under this condition

- In case of sudden death during in the service
- In capability of mental and physical permanently.
- Any special case

Disqualification

The following categories of employees will not be eligible for the Gratuity:-

- Those who are dismissed from the service of the Bank.
- OR
- Those who leave or discontinue their service without the permission of the

Amount Payable

One-month basic salary for each completed year of service on the basic pay drawn by the employee.

Payment of Gratuity

- The Gratuity will be paid to the employee concerned.

- In case of his/her death the Gratuity has to be paid
- The person(s) nominated by death
- His/her legal heirs in the absence of any nomination.

Medical Benefits

The benefits are over and above the normal monthly allowance. It is not mandatory by any law but NBL Board only introduced such benefits to ensure that all employees dedicate themselves to NBL for its continuous growth, better clientele service and good health. Obvious monthly medical allowance does not cover the expenses for hospitalization for major illness where prolonged hospitalization are necessary including surgery.

Rules & regulations

Employee all confirmed employee who is in the permanent payroll. The facility also covers their wife and maximum two dependent children.

Declaration

A specimen copy of declaration form is required to be filled and signed in duplicate by individual employee. The first copy of the declaration form should be forwarded to Head Office. Administration Division for their record and the second copy should be retained by the branch which should be kept in the personal file of concerned employee. Please note that only wife and two children whose names and particulars will appear in the declaration form will be eligible for this facility.

The scheme:

The organization will pay at actual all charges incurred in the hospitals for the under noted purposes only which will include rent for cabin/ward, operation charges, all pathological and X-ray charges. Doctor's fees and cost of medicines:

- Accident cases requiring hospitalization but only when going/coming from office and on official duty.
- Heart diseases requiring hospitalization.
- Major surgery requiring hospitalization.

- Major diseases/ailment i.e. requiring hospitalization for problem in Kidney, Heart,
- Gastroenteritis, Brain, Eye, Ear, Nose, Liver, Lungs, Spine as well as other vital organs.
- Hospitalization on account of maternity requiring surgical operation only.

For the cases of hospitalization and surgery has to be referred and recommended by a recognized specialist not below the rank of Associate Professor and should be approved by the Management before the admission/surgery.

Reimbursement

The scheme is constant for the employee and also for board of director which is same amount cabin charges also paid for them .A separate account shall be opened in the Bank. Bank to allocate the fund as per Budget allocation. At the end of every financial year there shall be report made as to the total amount giving full details of expenses with name/amount paid date of payment/nature of treatment. The payment for All Officers and Non-Officers also the M.d is Maximum Tk. 25000/- , for Board of Directors its Exceeding Tk.25000/- .

Transport Policy

National Bank Limited (NBL) started with a progressive step of providing cars to all its Executives and Branch-in-Charges. In the initial days, terms of offer as an Executive in NBL used to contain a condition for providing fulltime car to him/her by the Bank. Though high maintenance cost thereof. In the meantime, various qualitative changes have taken place in the NBL is emerging with a new commitment in the Banking Sector which is being reflected in its ever increasing profitability. All these have become possible due to the devotion & commitment Of the people working in it. By hold the morale of these people and to make them more motivated and devoted to the cause of the Bank, it has become necessary to revise the existing Transport Policy to make it more relevant to present day needs.

Category of Transport used in the Bank:

- Bank's Car i.e. transport owned by the Bank and attached with the Executives/ Branches.
- Car Loan Scheme i.e. transports purchased under Car Loan Scheme.
- Pool Transport i.e. transports owned by the Bank for meeting specific transport needs of the Bank.

There are some rules under the categories of transports which are:

- Bank's cars/microbuses/jeep presently attached to various branches will continue to be attached with those branches.
- Branches which produce reasonable profit per year for two sequential years will be eligible to get a car/microbus/jeep as deemed appropriate. The branches to be provided with cars/microbuses/jeep will be decided by the Managing Director in consultation with the Executive Committee depending mainly on the profitability, importance and location of the Branch.

Leave rules & regulations

The following leave Rules and Regulations shall be followed by NBL. These rules shall be followed strictly without any exceptions and any deviation shall be reported to Board/ Committee properly for necessary information & consideration.

- General leave policy
- Casual leave
- Earned leave
- Sick leave
- Maternity leave
- Leave without pay
- Paternity leave
- Holiday leave

Promotion Policy

Promotion means to next higher post should be handled carefully and judiciously because of in one hand its importance in maintaining executives/officers and staff morals and on the other hand the future growth of the Bank. However, promotion cannot be claimed as a matter of right. It is the duty of Management to ensure that one gets an upward lift only on the basis of the performance

at the interval of reasonable period of time. It has to be an accepted as a principle that promotion should be strictly on the basis of merit. But in practice, it has been found difficult to measure merit and promotions, by and large, have been taking place on the basis of seniority.

Non-Graduate candidates will not be considered for promotion beyond Principal Officer

For preparing the eligible list for promotion of promote Officers to the next higher grades, the cumulative points with the ratings, academic degrees professional degree, professional training etc. shall be the basis. Officers having higher academic degrees would get priority over the other in the eligible list .Around three years of complete service may be fixed to make a person eligible for promotion. Promotions also depend largely on the availability of post.

There are also some other factor plays for promotion

- Greater importance should be attached to merit, though measurement of merit of an individual is a difficult job with subjective judgment. By involving Seniority or length of service should not guide promotion to higher post.
- Also part one and Part two examination of the Institute of Bankers and trained by their Training institute may be considered to have acquired relatively more technical competence. Therefore passing of this examination may be given some weight at the time of promotion.

Therefore, the superior is in a better position to evaluate their merits. NBL should therefore, install a well- designed system of grading and train the ACR writing officers and executives. The grading should contain items which are very much relevant for evaluating the performance of an executive/officer. For Probationary Officer, after successful completion of Probation period of one year he/she will be confirmed as Executive Officer.

Compensation management system of National Bank Limited

National Bank applies this structure. The remuneration package of an employee includes wage/salary, incentives, fringe benefits and finally non-monetary benefits.

There will be an organization payroll system consist of the following parts:

- Basic salary taka.....
- House rent (45% of basic salary) taka.....

- Medical allowance (10% of basic salary) taka.....
- Conveyance allowance (10% of basic salary) taka.....
- Lunch allowance (10% of basic salary) taka.....
- Other allowances (10% of basic salary) taka.....
- Provident fund (10% of basic salary) taka.....
- Salary deduction (S.D) taka.....
- Income Tax (tax) taka.....

Salary will be paid by cash or cheque or by salary account in taka. For permanent employee it must be from bank.

- Total salary of employee may increase as per approved scale every year based on his/her performance in exceptional performance employee will get special increment.
- The higher management holds the right to reward any employee according to his/her outstanding performance.
- Management may also sanction advance increments to any employee according to his/her outstanding performance.
- Employees get festival bonuses as well.
- T/A and D/A will be borne by the company at actual and against valid documents.

Wages and salary: Wages represents hourly rates of pay and salary refers to the monthly rate of pay, irrespective of the number of hours put in by the employees. Wages and salaries are subject to the annual increments. They differ from employee to employee and depend upon the nature of the job, seniority and merit.

Incentives: Incentives are paid in addition to wages and salaries and are also called payments by results. Incentives depend upon productivity, sales, profit or cost reduction infringe benefits. This is monetary benefits provided to employees. This includes benefits of:

- Provident fund
- Medical care
- Gratuity
- Hospitalization payment
- Health and group insurance
- Provisions of uniforms of employee

Perquisites: There are special benefits offered to managers/executives. The purpose is to retain competent executives. Perquisites include following:

- Company car for traveling
- Club membership
- Paid holidays
- Furnished house or accommodations.

Non-monetary benefits: These benefits give psychological satisfaction to employees even when financial benefits are not available. Such are:

- Recognition of merit through certificate
- Offering challenging job responsibilities
- Promoting growth prospects
- Comfortable working condition
- Job sharing and flexible time

Direct Compensation: Direct compensation refers to monetary benefits and provided to employees in return of the services they provide to the organization. The monetary benefits include basic salary, house rent allowances, conveyance, leave travel allowances, medical allowances, special allowances, bonus, Pf/gratuity etc. They are given at a regular interval at a definite time. But National Bank provide basic salary, house rent allowances, medical allowances, bonus, all of employee and conveyance, leave travel allowances, medical allowances provide only to the executive vice president, vice president, first vice president, senior vice president, senior executive, president.

Indirect compensation: Indirect compensation refers to non-monetary benefits offered and provided to employees in lieu of the services provided by them to the organization. They include leave policy, overtime policy, car policy, hospitalization and insurance, retirement benefits, holidays. National Bank provide overtime policy, car policy, hospitalization, insurance, leave travel holiday homes only to the executive vice president, vice president, first vice president, senior vice president, senior executive, president and some regular employees too.

Criteria for Promotion of Non-Officers

Their promotion in higher grade may be considered by keeping in view the scale of pay and present grades, we are furnishing below particulars of different grades of Non-Officers.

Disciplinary Action

Anyone doing anything harmful to the interest of NBL will be penalized. Disciplinary action will be taken also if found guilty of misconduct or disloyalty, whether executive, officer or staff is subject to disciplinary action if there is sufficient evidence that he has misconducted his duty to NBL by reason of inefficiency, mental, inability, physical infirmity or any other reason like conviction by a court corruption. Like fraud, forgery, commercial bribery etc. and misuse of official power will be another ground for penal measure.

In NBL “Misconduct” will cover the follows:

- Disobedience to Lawful or order of the authority.
- Bank property or business property Theft, fraud or dishonesty.
- Damage or loss of goods or property.
- Late coming and early going on habitual basis.
- Absence from duty without obtaining prior permission.
- Indecent or Unsystematic behavior when on duty.
- Striking picketing and agitation surrounded by the Bank, Distribution of hand bills, pamphlets or posters inside the Bank premises.
- Leaving the seat or place of work without permission on duty hours.
- Unapproved use of Bank’s property.
- Absenteeism work show-down or undue delay in the discharge of duty.
- Negligence of duty, Habitual Negligence of duty.
- Break of Bank’s regulation, standing orders, instruction, rules, procedure etc.

Disciplinary Authority

The Managing Director is the responsible for handling the Disciplinary cases relating to executive and officers will be examined and decided by the Policy & Regulations Committee/Board and those relating to staff .Managing Director will have the power to suspended any one if situation demands immediate action. The action taken by the Managing Director should be reported to the Committee for its approval. The Committee/Board will be the supreme authority to decide what actions call for penalty. Disciplinary actions will be initiated by the Managing Director when events of misconduct or other offenses committed by executive/officer are taken to his notice.

Suspension

During the suspension period, the Bank may consider giving the suspended employee subsistence allowance. If he is honorably acquitted he should be given full pay.

Enquiry Procedure

The troubled employee should be given an opportunity to explain his conduct and his explanation should be examined and evaluated objectively without any bias. If the authority is not satisfied with his written explanation, he should be charge-sheeted with reasonable opportunity to the concerned employee to defend his innocence. If charges are provided, the competent authority will impose the punishment.

Review & Appeal

On whom penalty has been imposed shall have the right to submit an application to the punishment awarding authority to review his punishment. He can also make an appeal to the next higher authority for reconsideration of his punishment order. The review petition or appeal must be filed within one month from the date on which the incumbent is informed of the punishment order.

Chapter-4

Supplementary Part

Findings of the study

Findings of the study are as follows:

- **Lack of standard recruitment and selection system**
The recruitment and selection system of National Bank Limited is not so good. Because too much missuses of reference power. There is no attractive way to recruitment policy such as – internship, over time, job rotation etc.
- **Lack of effective training and development policy**
National Bank Limited provide classroom lecture training, seminar, audio visual training etc. But this process does not make an effective result for practicing this policy. Besides this the training and development system are not properly used or maintained.
- **Lack of proper job appraisal performance system**
There is some lack with the performance appraisal system of National Bank Limited. Because the HR head of National Bank Limited fail to apply a fair performance appraisal system.
- **Attractive compensation policy**
National Bank Limited has the most attractive compensation policy to hold the employee. Under the direct and indirect and retirement policy they offer all type of compensation system.

Recommendation

When I have started writing this report I found some important issue which is considered to more construct. Not huge number of challenges has been found but some significant things of the organization which is actually help an organization to become more productive. The recommendation part has been focused on this issues where they need to be improve more.

- **To formulate standard recruitment and selection policy**
Different sources of recruitment should be utilized. The recruitment and selection policy of National Bank Limited should be standard and short.

- **To formulate effective training and development policy**

National Bank Limited should create an effective training and development policy. They should also provide training to the employee according to the recruitment. Thus the staff members get the opportunity to sharpen their existing skills or develop specialized skills which will help them to play new roles.

- **To formulate proper job performance appraisal**

National Bank Limited should be more careful with the performance appraisal system. The job analysis and job design should be prepared before the recruitment is done.

- **To formulate effective Human Resource Planning Policy**

National Bank Limited should take strong and effective human resource planning policy. They should increase the manpower of human resource planning policy. They should increase the manpower of human resource planning policy to handle regular operation smoothly. Make sure about proper succession planning to ensure right people are placed at right time.

Concluding remarks

National bank limited maintain conventional banking system for their making policy and for their procedure .there are lots of commercial bank and public Bank we have in this country in this competitive environment national bank is competing successfully with all of them. National bank limited is not only doing competition successfully but also its contributing in our economy sector. Their SME loan AGRI loan and also several loan helping the general people to create more opportunity. They have made many funds in export and import business. It obvious clear that national bank limited created more than one hundred ninety seven branch overall Bangladesh. Increased so many sources which created a portfolio in the development less the amount of loans and losses, more income are the factor which played vital role behind the every banking success.

References

- ❖ Internet
- ❖ Other reports
- ❖ Branches of National bank limited
- ❖ National Bank Website.
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