

An Analysis of the Human Resource Management Practices of National Bank Limited



Daffodil
International
University

Submitted To:

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Submission Date: September 26, 2019

Letter of Transmittal

September 26, 2019

Professor Mohammed Masum Iqbal, PhD

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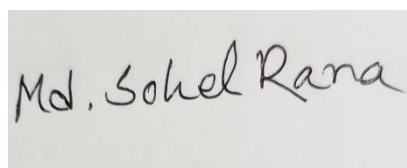
Subject: Submission of Internship Report on “An Analysis of the Human Resource Management Practices of National Bank Limited”.

Dear Sir,

It is a great pleasure for me to submit my internship report on “**An Analysis of the Human Resource Management Practices of National Bank Limited**”. I have completed my 3-month internship period at National Bank Limited. I have tried my level best to complete this report meaningfully and correctly, as much as possible. I have tried to prepare the report according to your instructions.

May I therefore, wish and hope that you would be gracious enough to accept my effort and oblige thereby.

Yours Sincerely

A rectangular box containing a handwritten signature in black ink that reads "Md. Sohel Rana".

Md. Sohel Rana

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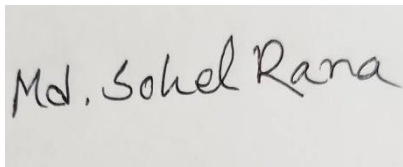
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Declaration

This is to notify that the work presented in this report has been carried out by me and has not been previously submitted to any other University/ Organization for an academic qualification or degree. This work I have presented does not breach any existing copyright and no portion of this report is copied from any work done earlier for a degree or otherwise.

I further undertake to indemnify the Department against any loss or damage arising from breach of the forgoing obligations.

A rectangular box containing a handwritten signature in black ink that reads "Md. Sohel Rana".

Md. Sohel Rana

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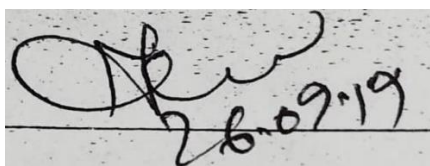
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Certificate of Approval

This is to certify that the internship report titled “**An Analysis of the Human Resource Management Practices of National Bank Limited**” prepared by Md. Sohel Rana, ID:171-14-2314, MBA in Human Resource Management , Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University under my supervision. Md. Sohel Rana worked at the National Bank Limited as an intern. The report is recommended for submission.

I wish him every success in life.

A handwritten signature in black ink, followed by the date "26.09.19". The signature is written over a horizontal line.

Professor Mohammed Masum Iqbal, PhD

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

By the cordial mercy of Allah, I am able to submit my internship affiliation report. I strongly believe that it would not be possible preparing such a report without Almighty's grace.

Now I would like to thank my internship supervisor **Mohammed Masum Iqbal, PhD Professor & Dean, Faculty of business & Entrepreneurship and Daffodil International University (DIU)** from the bottom of my heart for guiding me all through in the preparation of this report. Without his support this report would not have been possible.

I would like to thank **Mr. Aruk Shaha**, SVP & Manager, **Sofequl Islam**, SAVP, and Manager Operations. **Syeda Ishrat Jahan**, Senior officer of National Bank limited who helped me by giving valuable information. They gave me long patient hearing and sitting, practical orientation and answering my numerous queries elaborately. They provided the most valuable working experience and knowledge for which I express my utmost appreciation.

A special thanks and recognition is extended to all those who contributed to this report by taking part in the study and thus presenting their valuable opinions to me. All in all it was a wonderful experience to work as a team in doing the study and preparing this report on such an important issue.

Thanks to all from the core of my heart.

I prepared the report on the basis of knowledge, ideas and understanding of the Internship Program. I tried to make it precise and concise as well as informative. Even then, if there remains any short coming that is my own.

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Chapter: 1

Introduction

1.1 Background of the Study

Internship is an opportunity for practical work experience in a student's chosen field of study. To complete Masters of Business Administration (MBA) every student has to participate in an internship program. MBA is a two years course where we are being taught about the function of an organization theoretically. We hardly get any chance to know the practical implementation of the knowledge in real world. Internship means receiving practical training through attending particular work physically. Practically training means a way through which a person or a trainee can gather experience about the related subjects and be able to apply his or her theoretical experience in the field of real life action. As a student of MBA, major in Human Resource Management (HRM) course I was assigned to National Bank Limited (NBL), Kolabagan Branch for my internship. In this situation I was assigned to prepare report on "HRM Policy of National Bank Limited".

1.2 Scope of the Study

As I was an intern, my scope was very much limited and restricted. I had maintained some official formality for the collection of data of my report. This report mainly encompasses the Human Resource Practices of the National Bank Limited. I tried to understand in Human Resource Practice and some others for the purpose of this report.

1.3 Objectives of the Study

The study has been carried out with the following objectives:

1. To analyze human resource management practices of National Bank Ltd;
2. To identify problems related to human resource management practices of National Bank Ltd;
3. To make some recommendations to improve human resource management practices of National Bank Ltd;

1.4 Methodology of Study

Methods followed to perform a job or conducting activities to complete a task is called methodology. In conducting this study the following methodology was adopted in collecting data & information, preparation of reports etc. The methodology of report is given below:

Sources of Data

To prepare this report all the necessary information collected from both primary and secondary sources of data.

- ❖ Primary sources
- ❖ Secondary sources

Primary sources of data:

In the preparation of this report, data was collected from different primary sources. Different questionnaire for the HR officer of the bank used to come to the Kolabagan Branch was designed to collect the required data. The techniques were used to collect data are:

- Observation
- Informal Discussion
- In-Depth interview
- Focus Group discussion.

Secondary sources of data:

Secondary sources of data are of two kinds:

- **Internal:** Annual Reports of National Bank, Other published documents of the bank, National Banks Website.
- **External:** Books, Articles, Journals, Newspaper, Web browsing.

Data Analysis and Reporting

The both primary and secondary data's and information's sources have been processed and analyzed manually and qualitative approach has been used throughout the report.

Data has been analyzed by using computer program with the help of Microsoft Access, Microsoft Word, and Microsoft Excel.

1.5 Limitations of the Study

I have faced the following problems that may be terms as the limitation of the study.

- **Limitation of time:** The first obstruct is time itself. Due to the time limit, the scope and dimension of the report has been curtailed. I could not spend sufficient time for my report because the time limit given for submitting the report was very short.
- **Data insufficiency:** Since all the officers were very much busy, they were not always able to provide me much time. Since National Bank is a one of the old established bank; there is not enough data to analyze the proper growth according to market economy. Moreover, all strategic information is not possible to collect.
- **Lack of records:** Insufficient books, publications, Facts and figures narrowed the scope of accurate analyses
- **Fear of disclosure:** Another limitation of this report is Bank's policy of not disclosing some data and information for obvious reasons, which could be very much useful.

Chapter: 2

Overview of National Bank Limited

2.1 Historical Background of National Bank Limited:

National Bank Limited has its prosperous past, glorious present, prospective future and under processing projects and activities. Established as the first private bank fully owned by Bangladeshi entrepreneurs, NBL has been flourishing as the largest private Bank with the passage of time after facing many stress and strain. The members of the board of directors are creative businessmen and leading industrialists of the country. To keep pace with time and in harmony with national and international economic activities and for rendering all modern services, NBL as a financial institution, automated all its branches with computer networks in accordance with the competitive commercial demand of time. Moreover, considering its forthcoming future, the infrastructure of the Bank has been rearranging. The expectation of all class businessmen, entrepreneurs and general public is much more to NBL. At present NBL have 181 branches under our branch network. In addition, our effective and diversified approach to seize the market opportunities is going on as continuous process to accommodate new customers by developing and expanding rural, SME financing.

At present, NBL has been carrying on business through its 181 branches and 16 SME / Agri Branches (Total 181 service locations) spread all over the country. Since the very beginning, the bank has exerted much emphasis on overseas operations and handled a sizable quantum of homebound foreign remittance. It has drawing arrangements with 558 correspondents in 24 countries of the world, as well as with 43 overseas Exchange Companies located in 15 countries. NBL was the first domestic bank to establish agency arrangements with the world famous Western Union in order to facilitate quick and safe remittance of the valuable foreign exchanges earned by the expatriate Bangladeshi nationals. This has meant that the expatriates can remit their hard-earned money to the country with much ease, confidence, safety and speed.

2.2 Corporate information

Corporate Information of NBL

- 01 Date of Incorporation: 23 March, 1983
- 02 Date of Commencement of Business: 28 March, 1983

- 03 Capital Authorized: Tk. 17,500 Million
- 04 Deposits: Tk. 210,004.66 Million
- 05 Loans & Advances: Tk. 176,154.70 Million
- 06 Net Profit: Tk. 1,090.34 Million (June-2015)
- 07 Loan as a % of total deposit: 90.00 %
- 08 Global Reach: 558 Correspondents Worldwide
- 09 Number of Employees: 4358 as on June 2015
- 10 Capital Adequacy Ratio: 12.65%
- 11 Liquidity Assets: 25.76%
- 12 Non Performing Loan: 2.83%
- 13 Return on Assets: 4.01%
- 14 Return on Average Shareholders Fund: 21.6%
- 15 Return on Investment: 13.2%
- 16 Earnings per Share (EPS): 7.07%
- 17 Name of the Chairman of NBL: Mr. Zoinul Haque Sikder
- 18 Number of Branches: 181 (At present June 2015)
- 19 Number of SME Branches: 16
- 20 It is a Publicly Traded Company: Share quoted daily in DSE & CSE
- 21 Credit Card: Member of Master Card, Visa Card
- 22 Banking Operation System: conventional System
- 23 Technology Used: Member of SWIFT, Online Banking UNIX Based Computer System
- 24 Head Office Address: 18, Dilkusha, Mothijheel, Dhaka-1000.
- 25 Slogan A Bank for Performance with Potential
- 26 Website Address: www.nblbd.com

2.3 Vision:

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.

2.4 Mission:

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 upgradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.

2.5 NBL Core Values:

NBL`s core values consist of 6 key elements. These values bind their people together with an emphasis that their people are essential to everything being done in the Bank.

- Integrity
- Open Communication
- Performance Driven
- Continuous Self-improvement
- Quality
- Teamwork

NBL Corporate Culture

- Employees of NBL share certain common values, which helps to create a NBL culture.
- The client comes first.
- Search for professional excellence.

- Openness to new ideas & new methods to encourage creativity.
- Quick decision-making.
- Flexibility and prompt response.
- A sense of professional ethics

2.6 Management Functions of NBL

National Bank Limited is being managed by highly skilled professionals with long experience in banking. They constantly focus on understanding and anticipating customer needs and operate according to it to survive in the changing market condition.

Now we would look into each of the four basic management activities Planning, Organizing, Staffing and Leading & Controlling that the bank practices, in order to stay on top of its competitors.

Planning: The overall planning approach in National Bank is top-down. Management of National Bank Ltd. can be categorized into two broader teams, one is the Top Management team and other one is the Mid-Level Management team. The top level management team usually comprises of the Board of Director's where the meetings are headed by the Bank's Chairman. Long terms goals are usually discussed in these high profile meetings, here the bank owners decides. The Mid-Level Management team on the other hand deals with Short Term goals. They are here to see whether the short terms goals are in line with the long term targets

Organizing: The term organizing for Banks indicates the way through which the day to day activities of the bank are carried out for smooth operation. National Bank follows two approaches for organizing its business, one is the Branch Based Approach and the other is the Department Based Approach.

Staffing: Hiring the right people for the right position is one of the most important functions of any banks since it operates in the service industry. Recruitment at National Bank is of two basic types, one is the hiring of fresh new employees and other is the recruitment of experienced employee.

Leading and Controlling: National Bank Ltd achieved its current success because of its expert team of management whether it be the Branch Manager or the Department Head, each has their equal shares in making this Bank a success. The Head of each branch belongs to the mid level management unlike the department heads who usually belongs to the higher level in the corporate ladders.

2.7 Management Structure of National Bank Limited

Chairman
Board of Directors
Executive Committee
Managing Director
Additional Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
Senior Assistant Vice President
Assistant Vice President
Senior Principal Officer
Principal Officer
Senior Officer
Probationary Officer
Junior Officer
Assistant Officer



2.8 Functional Division of NBL

The Bank accomplishes its functions through different functional divisions/ departments. The divisions/departments along with their major functions are listed below:

2.8.1 Financial Division

- Financial planning, budget preparation and monitoring
- Payment of salary
- Controlling inter-branch transaction
- Disbursement of bills
- Preparation of financial reports and annual reports
- Preparation/Review of returns and statements

2.8.2 Credit and risk management

- Loan administration
- Loan disbursement
- Project evaluation
- Processing and approving credit proposals of the branches
- Documentation, CIB (Credit Information Bureau) report etc
- Arranging different credit facilities
- Providing related statements to the Bangladesh Bank and other departments

2.8.3 Human Resource Division (HRD)

- Recruiting
- Training and development
- Compensation, employee benefit, leave and service rules program and upgration
- Placement and performance appraisal of employees
- Preparing related reports

2.8.4 Information Technology (IT) Department

- Software development
- Network management and expansion
- Software and Hardware management
- Member banks reconciliation
- Data entry and processing
- Procurement of hardware and maintenance

2.8.5 Branches Control & Inspection Division

- Controlling different functions of the branches and search for location for expansion
- Conducting internal audit and inspection both regularly and suddenly
- Ensuring compliance with Bangladesh Bank (BB), monitoring BB's inspection and
- external audit reports

2.8.6 Retail Division

- ATM card, Credit and system operation and maintenance
- SWIFT operation
- Credit Card Operation (Proposed)
- Customer and vendor relations

Chapter: 3

Human Resource Management

3.1 Human Resource Management

HRM is concerned with ‘people’ dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to high levels of performance, and ensuring that they continue to maintain their commitment to the organization are essential to achieving organizational objectives.

Those organizations that are able to acquire, develop, stimulate, and keep outstanding workers will be both effective and efficient.

3.2 Human Resource Management Components:

The Human Resource Management (HRM) components are described below:

3.2.1 External influences

Important environmental influences of HRM practices include government regulations, labor unions, management practices, an Equal Employment Opportunity (EEOC). It has been argued that these forces have a major impact on HRM by constraining the decision-making discretion of managers. Who can be hired and fired, how personnel information is disseminated, what equipment can and cannot be used, what methods can be used for evaluating jobs and employee performance, and how wage rates are determined are just a few of the issues that have constrained many organizations.

3.2.2 Acquisition of Human Resources

It is here that management ensure that is has the right number and kind of people, at the right places, at the right times, capable of effectively and efficiently completing the work required so that the organization can achieve its overall objectives.

If human resource planning discovers the need to hire additional employees, one must discover potential applicants. These potential applicants must be screened to identify job applicants who are likely to be successful if hired.

The acquisition function is completed when the selected applicants have been placed in the organization's culture and their work environment. The organization's culture conveys how things are done and what matters. When employees have adapted to the organization's culture, they have "learned the rope" or "Socializing the New Employee."

3.2.3 Development of Human Resources

Competent employees will not remain competent forever. Some are minimally qualified upon entering the organization but require additional training or education. Others enter the organization capable of performing at an optimal level, but their skills become obsolete over time and of course organizations change over time and management must ensure that there is an appropriate match of individual abilities with organizational needs from future. Each of these is considered in the development function.

Employee training gives individuals specific skills that they will use on the job; management development looks at practice for ensuring a continual flow of managers. When human resources have been developed effectively, one can expect to have competent employees with up-to-date skills and knowledge.

3.2.4 Motivation of Human Resources

High performance depends on both ability and motivation. Many employees with extraordinary talent do not perform satisfactorily because they will not exert the necessary effort. Therefore, we desire to have capable employees who are highly motivated.

If a person performs effectively, extrinsic factors such as job design, working conditions, job security, and supervision must be seen as satisfactory. But that alone is not enough. Many people also look for intrinsic factors such as achievement, recognition, and responsibility from their work. For individuals who place high value on intrinsic factors, the absence of these factors can reduce one's willingness to exert high degrees of effort.

But other forces can influence motivation. The performance appraisal process and its outcome will affect an employee's motivation. People expect their work to be objectively evaluated. If they think their efforts will be unfairly judged, motivation will decrease. Furthermore, there are rewards or punishments that follow the appraisal will influence motivation. At this juncture, if we have effectively motivated the individual who has up-to-date skills and knowledge we can expect to have a competent employee who desires to exert a high level of effort.

3.3 Meaning of Recruitment

Recruitment means to estimate the available vacancies and to make suitable arrangements for their selection and appointment. Recruitment is understood as the process of searching for and obtaining applicants for the jobs from among whom the right people can be selected.

According to Edwin B. Flippo, "Recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organization". Recruitment is the activity that links the employers and the job seekers.

3.4 Purpose of Recruitment

- Determine the present and future requirements of the organization in conjunction with its personnel-planning and job analysis activities.
- Increase the pool of job candidates at minimum cost.
- Help increase the success rate of the selection process by reducing the number of visibly under qualified or overqualified job applicants.
- Help to reduce the probability that job applicants.
- Meet the organization's legal and social obligations regarding the composition of its work force.
- Begin identifying and preparing potential job applicants who will be appropriate candidates.

3.5 Sources of Recruitment

Every organization has the option of choosing the candidates for its recruitment processes from two kinds of sources: internal and external sources. The sources within the organization itself (like transfer of employees from one department to other, promotions) to fill a position are known as the internal sources of recruitment. Recruitment candidates from all the other sources (like outsourcing agencies etc.) are known as the external sources of recruitment.

3.5.1 Internal Recruitment

Internal recruitment seeks applicants for positions from within the company. The various internal sources include:

a) Promotions and Transfers: Promotion is an effective means using job posting and personnel records. Job posting requires notifying vacant positions by posting notices, circulating publications or announcing at staff meetings and inviting employees to apply. Promotions has many advantages like it is good public relations, builds morale, encourages competent individuals who are ambitious, improves the probability of good selection since information on the individual's performance is readily available, is cheaper than going outside to recruit, those chosen internally are familiar with the organization thus reducing the orientation time and energy and also acts as a training device for developing middle-level and top-level managers.

b) Employee referrals: Employees can develop good prospects for their families and friends by acquainting them with the advantages of a job with the company, furnishing them with introduction and encouraging them to apply. This is a very effective means as many qualified people can be reached at a very low cost to the company. The other advantages are that the employees would bring only those referrals that they feel would be able to fit in the organization based on their own experience. The organization can be assured of the reliability and the character of the referrals. In this way, the organization can also fulfill social obligations and create goodwill.

c) Former Employees: These include retired employees who are willing to work on a part-time basis, individuals who left work and are willing to come back for higher compensations. Even retrenched employees are taken up once again.

d) Dependents of deceased employees: Usually, banks follow this policy. If an employee dies, his / her spouse or son or daughter is recruited in their place. This is usually an effective way to fulfill social obligation and create goodwill.

e) Recalls: When management faces a problem, which can be solved only by a manager who has proceeded on long leave, it may be decided to recall that person after the problem is solved, his leave may be extended.

f) Retirements: At times, management may not find suitable candidates in place of the one who had retired, after meritorious service. Under the circumstances, management may decide to call retired managers with new extension.

g) Internal notification (advertisement): Sometimes, management issues an internal notification for the benefit of existing employees. Most employees know from their own experience about the requirement of the job and what sort of person the company is looking for.

3.5.2 External Recruitment

External recruitment seeks to apply

for positions from sources outside the company. They have outnumbered the internal methods. The various external sources include:

a) Professional or Trade Associations: Many associations provide placement service to its members. It consists of compiling job seeker's lists and providing access to members during regional or national conventions. Also, the publications of these associations carry classified advertisements from employers interested in recruiting their members. These are particularly useful for attracting highly educated, experienced or skilled personnel. Also, the recruiters can zero in on specific job seekers, especially for hard-to-fill technical posts.

b) Advertisements: It is a popular method of seeking recruits, as many recruiters prefer advertisements because of their wide reach. Want ads describe the job benefits, identify the employer and tell those interested how to apply. Newspaper is the most common medium but for highly specialized recruits, advertisements may be placed in professional or business journals.

Advertisements must contain proper information like the job content, working conditions, location of job, compensation including fringe benefits, job specifications, growth aspects, etc..

c) Employment Exchanges: Employment Exchanges have been set up all over the country in deference to the provision of the Employment Exchanges (Compulsory Notification of Vacancies) Act, 1959. The Act applies to all industrial establishments having 25 workers or more each. The Act requires all the industrial establishments to notify the vacancies before they are filled. The major functions of the exchanges are to increase the pool of possible applicants and to do the preliminary screening. Thus, employment exchanges act as a link between the employers and the prospective employees.

d) Campus Recruitments: Colleges, universities, research laboratories, sports fields and institutes are fertile ground for recruiters, particularly the institutes. Campus Recruitment is going global with companies like HLL, Citibank, HCL-HP, ANZ Grind lays, L&T, Motorola and Reliance looking for global markets. Some companies recruit a given number of candidates from these institutes every year. Campus recruitment is so much sought after that each college; university department or institute will have a placement officer to handle recruitment functions. Yet, it is a major source of recruitment for prestigious companies.

e) Walk-ins, Write-ins and Talk-ins: The most common and least expensive approach for candidates is direct applications, in which job seekers submit unsolicited application letters or resumes. Direct applications can also provide a pool of potential employees to meet future needs. From employees' viewpoint, walk-ins are preferable as they are free from the hassles associated with other methods of recruitment. While direct applications are particularly effective in filling entry-level and unskilled vacancies, some organizations compile pools of potential employees from direct applications for skilled positions.

f) Contractors: They are used to recruit casual workers. The names of the workers are not entered in the company records and, to this extent; difficulties experienced in maintaining permanent workers are avoided.

g) Consultants: They are in the profession for recruiting and selecting managerial and executive personnel. They are useful as they have nationwide contacts and lend professionalism to the

hiring process. They also keep prospective employer and employee anonymous. However, the cost can be a deterrent factor.

h) Head Hunters: They are useful in specialized and skilled candidate working in a particular company. An agent is sent to represent the recruiting company and offer is made to the candidate. This is a useful source when both the companies involved are in the same field, and the employee is reluctant to take the offer since he fears, that his company is testing his loyalty.

i) Competitors: This method is popularly known as “poaching” or “raiding” which involves identifying the right people in rival companies, offering them better terms and luring them away. For instance, several executives of HMT left to join Titan Watch Company. There are legal and ethical issues involved in raiding rival firms for potential candidates.

j) Mergers and Acquisitions: When organizations combine, they have a pool of employees, out of whom some may not be necessary any longer. As a result, the new organization has, in effect, a pool of qualified job applicants. As a result, new jobs may be created. Both new and old jobs may be readily staffed by drawing the best-qualified applicants from this employee pool.

3.5.3 Evaluation of External Recruitment:

External sources of recruitment have both merits and demerits.

The merits are-

- The organization will have the benefit of new skills, new talents and new experiences, if people are hired from external sources.
- The management will be able to fulfill reservation requirements in favor of the disadvantaged sections of the society.
- Scope for resentment, heartburn and jealousy can be avoided by recruiting from outside.

The demerits are-

- Better motivation and increased morale associated with promoting own employees re lost to the organization.
- External recruitment is costly.
- If recruitment and selection processes are not properly carried out, chances of right candidates being rejected and wrong applicants being selected occur.
- High training time is associated with external recruitment.

3.6 Recruitment Strategies

Recruitment is of the most crucial roles of the human resource professionals. The level of performance of an organization depends on the effectiveness of its recruitment function. Organizations have developed and follow recruitment strategies to hire the best talent for their organization and to utilize their resources optimally. A successful recruitment strategy should be well planned and practical to attract more and good talent to apply in the organization.

For formulating an effective and successful recruitment strategy, the strategy should cover the following elements:

3.6.1 Identifying and prioritizing jobs

Requirements keep arising at various levels in every organization; it is almost a never-ending process. It is impossible to fill all the positions immediately. Therefore, there is a need to identify the positions requiring immediate attention and action. To maintain the quality of the recruitment activities, it is useful to prioritize the vacancies whether to focus on all vacancies equally or focusing on key jobs first.

3.6.2 Candidates to target:

The recruitment process can be effective only if the organization completely understands the requirements of the type of candidates that are required and will be beneficial for the organization. This covers the following parameters as well:

Performance level required: Different strategies are required for focusing on hiring high performers and average performers.

Experience level required: the strategy should be clear as to what is the experience level required by the organization. The candidate's experience can range from being a fresher to experienced senior professionals.

Category of the candidate: the strategy should clearly define the target candidate. He/she can be from the same industry, different industry, unemployed, top performers of the industry etc.

3.6.3 Sources of recruitment:

The strategy should define various sources (external and internal) of recruitment. Which are the sources to be used and focused for the recruitment purposes for various positions? Employee referral is one of the most effective sources of recruitment.

3.6.4 Trained recruiters:

The recruitment professionals conducting the interviews and the other recruitment activities should be well-trained and experienced to conduct the activities. They should also be aware of the major parameters and skills (e.g.: behavioral, technical etc.) to focus while interviewing and selecting a candidate.

3.6.5 How to evaluate the candidates:

The various parameters and the ways to judge them i.e. the entire recruitment process should be planned in advance. Like the rounds of technical interviews, HR interviews, written tests, psychometric tests etc.

3.7 Meaning of Selection

The term ‘selection’ denotes a choice of one or some from amongst many. The vital importance of making the right selection of staff for any enterprise cannot be overemphasized. While selecting employees, it should be borne in mind that they are the greatest source of an organization. Building and money are always secondary. The critical element is always the spirit, teamwork and the skill of the organization’s personnel. Everything can be bought or reproduced except skilled and dedicated service.

Selection is basically picking an applicant from (a pool of applicants) who has the appropriate qualification and competency to do the job.

Selection is the process that starts with gathering complete information about the applicant from his application form and ends with inducting the candidate into the organization.

3.8 Selection Process

Standard Selection Process

3.8.1 Collection of Curriculum Vitae (CV)

It is the applicant’s responsibility to send his/her CVs in time to the given address. Lafarge collects CVs through internets, postal Dak, currier and by hand who are coming physically.

3.8.2 Screening/Short listing

After detail study and analysis the CVs are sorted department wise and short listed for call up message. Important aspect that is noticed during sorting is whether the qualification, experience and other details matches with the requirement. The underlying objectives of the initial or preliminary searching are to eliminate obvious misfits from a considerably large number of applicants. It reduces time and cost of actual selection. Initially a list of qualifications and experience is prepared and the HR department alone or in association with the concerned departmental head reviews the lists and sorts out likely acceptable applicants.

In the process of initial screening, generally the eliminatory factors pointing to the unsuitability of an applicant are:

- In adequacy of applicants experience and education.
- Too many jobs of short duration changes of job frequently shows a person with poor records.
- Frequent changes of residence (may be as a result of job change) shows instability in the makeup of the applicant.
- Applicants those with a recent separation or divorce shows instability and under emotional involvement that may hamper the work they would do.
- Long unemployment shows particular information of unwillingness or not desired for employment.
- Application poorly written misspelling, blots erasures, and at places illegible shows less interest.

3.8.3 Reference check

Generally reference imply letter of commendation, which are mainly two types:

Character references as provided by friends and acquaintance of the applicant.

From previous employers or teachers, .the process is mainly regular checks which concerned with verification or confirmation of factual information as provided in the application.

3.8.4 Methodology of reference check

There are many methods to check the reference but mostly used are:

a) The Mail .This method is used in soliciting opinion of people who cannot be easily accessible on telephone. Though it is economical but suffers from drawbacks like not answering and delayed answer etc.

b) The Telephone. This is more useful and advantageous method. It is more popular, quicker, and cheaper than the written queries through mail. The reliability of such personal contacts is also greater.

c) Personal Visit. The personal visit is of still more beneficial than a telephone call. It allows longer conversation and reliability is more. Though it is time consuming and expensive.

One thing is more important while reference checking is that the kind of relationship of the candidates with those whom they refer. It should be carefully determined, considered and weighted while evaluating the opinion expressed. It is often the case that reference with high commendation carries a stigma behind it that the employer wants to get rid of the applicant. It is nothing unusual in the modern business practice.

d) Test: Selection and employment tests are usually administered after the application has been examined and candidate appears to be acceptable, test involves both professional and psychological. The importance of tests is recognized and found more suitable tool for selecting their employees, primarily tests supplement the information already collected through application.

3.9 Objective of Test:

The main objectives of the test include:

- Measuring job applicant's latent abilities, experience, education and suitability to perform assigned job.
- Means of eliminating misfits and failure and thus selecting the right man for right job.
- Tests help improving the personnel selection procedure.

- The test seeks to eliminate the possibility of prejudice or bias on the part of an interviewer for taking selection decisions.
- Test contributes greatly to training programs by identifying the weaknesses and deficiencies of individuals.

3.9.2 Types of Test

In broad classification of test, it may be placed in two categories firstly, those tests involving group approach and applicable to many individual at one time. Secondly, those tests with individual approach, which require separate examination for each person being tested. Few of the typical tests in each category are:

- Intelligence test.
- Aptitude test.
- Dexterity test.
- Personality test.
- Interest test.
- Achievement of proficiency test.

In Lafarge IT test is carried out to judge the IT knowledge of the candidates.

3.10 Interview

The applicant passed though the screening test and his/her references also having been checked up, he/she is now ready for final interview. It is the last phase of selection process. According to the Scott “An interview is purposeful exchange of ideas, the answering of questions and communication between two or more persons”.

In the process the interviewer also well equipped with a significant amount of factual data about the applicant, the personal history, test scores and references etc.

Interview is considered to be the most important universal method of evaluation and is widely used for effective selection and placement. It is recognized as the “heart” of the employment process. However at the same time the interview is perhaps a highly intricate, complicated and difficult part of the selection procedure.

3.10.1 Types of Interview:

There are four types of interview commonly in use in the process of selection. These are:

a) Preliminary Interview. In the preliminary interview the applicant is apprised of the nature of the job terms and condition and the policies of the company. If the candidate after the preliminary interview appears to be likely acceptable, he/she is placed in the short list.

b) Structured Interview. The structural interview primarily relates to direct or indirect questioning, questions more or less have been already framed. The question mainly covers work experience, education and career planning.

c) The Stress Interview. This type of interview is used to discover and assess some of the very important personality characteristics of the applicant. In brief it helps to find out his/her reaction towards any stress or uncomfortable situation likely to face. It should be remember that, the situation to be created tactfully and carefully to bring out the exact feelings of the candidate.

d) Group Interview. This type of interview is used when the numbers of applicants for a given job is large and there is less time available. This type of Interview saves time and proves to be economical. However, it should be conducted by an interviewer having well judgment and long experience.

3.11 Selection Approaches

3.11.1. Ethnocentric Selection:

In this approach, staffing decisions are made at the organization's headquarters. Subsidiaries have limited autonomy, and the employees from the headquarters at home and abroad fill key jobs. Nationals from the parent country dominate the organizations at home and abroad.

3.11.2. Polycentric Selection:

In polycentric selection, each subsidiary is treated as a distinct national entity with local control key financial targets and investment decisions. Local citizens manage subsidiaries, but the key jobs remain with staff from the parent country. This is the approach, which is largely practiced in our country.

3.11.3 Re-geocentric Selection:

Here, control within the group and the movements of staff are managed on a regional basis, reflecting the particular disposition of business and operations within the group. Regional managers have greater discretion in decision. Movement of staff is largely restricted to specific geographical regions and promotions to the jobs continue to be dominated by managers from the parent's bank.

3.11.4. Geocentric Staffing:

In this case, business strategy is integrated thoroughly on global basis. Staff development and promotion are based on ability, not nationality. The broad and other parts of the top management structure are thoroughly international in composition. Needless to say, such organizations are uncommon.

Chapter: 4

Human Resource Management Practices of National Bank Limited.

4.1 The National Bank Ltd. Human Resource Department

Human resource department in The National Bank Ltd. exist to help people and organization reach their goals. Along the way, they face many challenges arising from the demands of the employees, the organization, the society. The domestic and international environments are the particularly turbulent because of the growing challenges also result from ever changing laws, especially laws that address the need for equal employment opportunity. Within these constraints, the human resource department of The National Bank Ltd. must contribute to the organization's "bottom line" in ways that are both ethical and socially responsible.

4.2 Functions of Human Resource Division

The National Bank Ltd has a fully functional Human Resources Division (HRD) supported by manpower. The HRD of the National Bank Limited performs the following functions:

- Selection and Recruitment.
- Training and Development of Employees.
- Compensation and Benefits Planning.
- Promotion Planning.
- Making Reward and Recognition Policies.
- Policy Formulation for Staff Loans (Car/Housing).
- Policies for Resignation or Termination from Services.

Human Resource Division's Wings: Human Resource Division of the National Bank Limited has work with six wings. The wings are-

- Recruitment.
- Administration.
- Training.
- Pay Benefits. &
- Performance Appraisal
- MIS & Strategic Planning.

4.3 Recruitment

Selection and Recruitment is an integral part of any organization that heavily depends on their workforce to successfully perform their mission and achieve their vision in the long run. Thus appropriate selection of candidates to join in the workforce is a necessary part of Human Resource Management, which is ensured by the Human Resource Division in The National Bank Limited.

4.3.1 Recruitment Process:For the recruitment The National Bank Limited use the following process

a) Direct Recruitment:The National Bank Limited has a CV Bank in HRD. In direct recruitment the HRD short list the CVs from the CV Bank or collect the CVs that referred by the employees of The National Bank Limited for direct interview for the specific selected post.

b) Through Advertisement: Sometimes the HRD of the National Bank Limited can't able to short list CVs for specific post from their CV Bank. In this situation the HRD advertise of recruitment in specific post mentioning the job description with the minimum requirement that the applicant should have for the post. And collect CVs which are being specified according to the requirement that has been published in the advertisement. After that the CVs will be short listed and the recruitment procedure will go according to the direct recruitment process.

c) Internal Job Posting:For any kind of internal job search it will operate through a circular as lotus notes or board notice. Any existing staff other than permanent also HR Temporary (minimum one year with The National Bank Limited) & outsource staff (minimum three years with The National Bank Limited). Only the Managing Director & Chief Executive Officer can allow exceptions. Job specification will be clarified in that circular and interested candidates will have full liberty to apply subsequent to the clearance from respective line manager.

d) Promotion: Promotion can be used as an effective tool for recruitment as it can serve the internal purpose for recruitment within the organization. Promotion may also take place if the job size increased and the MD/ Management Committee decide(s) to upgrade the job upon recommendation of the respective Department Head or Line Manager. The process of upgrading a job will have to be undertaken through a process of reviewing the Job Content, Responsibilities, Dimensions, Changes in the Organization Structure, etc. Full justification of the necessity of the change must be presented.

d) Transfer on deputation: Based on requirements and needs bank can adopt that policy after taking the approval from MD's Offices.

e) Contract as specialist/consultant/counsel: It is not a post of regular employee. It is a contractual job and these persons are directly appointed by MD with the reference of the Chairman/ Board of Directors or Management Committee.

4.3.2 Recruitment Budget

- Managing Director & CEO will determine and analyze the necessity of manpower based on recruitment required by the Departments and projected budget based on the year after discussing with different department heads. Therefore, it is the responsibility of the management to examine the work load and carry out the job analysis and as well as looking into the real requirement of employees under various categories, to see whether an additional hand is really necessary
- Board of directors holds the authority to finally decide any matter regarding any sort of recruitment. Besides they are the supreme authority to create any kind of new position.
- THE NATIONAL Bank must recognize the importance of manpower estimation and accordingly an Organ gram should be prepared for the Bank and for each Division & Branch. The Organ gram shall however, not be rigid, it may be reviewed and revised when

necessary from time to time. Subject to review from time to time, the competent authority as per power delegated by the Board will make the appointments.

4.3.3 Recruitment Policy

- All regular employees will appointed by the Managing Director.
- All HR contract and outsource contract employees will be appointed by The Head of Human Resource Division.
- The schedule of recruitment will be created according to the Service Level Agreement (SLA).
- The interview board will with The Head of Department of that post, The Supporting Department Head and The Head of HRD.

4.4 Administration

The Administration is the wing that maintains and controls the employees of The National Bank Limited. The administration has to go with the following work.

4.4.1 Leave:

The policies followed for employee leaves management based on the types of leaves and their criteria are given below:

a) Annual Leave: All officers will become eligible for annual leave of 24 working days after completion of one-calendar year. Of these 24 days 15 days must be taken as consecutive leave each year. Any pending leave may be carried forward to the next year.

b) Casual/Sick Leave: Casual leave up to 14 calendar days can be granted per year to an employee who may be unable to attend duty due to sudden illness or urgent private affairs. Not more than 2 days casual leave can be taken at a time in a month.

c) Maternity Leave: Female (confirmed) employees will enjoy 4 months maternity leave. One employee will be entitled to avail this leave for 2 times in her entire service period.

d) Study Leave: Study Leave is granted to an employee Study leave of maximum 2 years can only be granted to an employee without pay and allowances provided he/she has put in at least three years of service.

e) Leave without Pay: Leave without pay may be granted to an employee in special circumstances where no other leave is admissible under these rules. In case of Leave without Pay, the period does not exceed 60 days.

f) Leave during Probation Period: For sick leave in the probation period, the leave has to be specially mentioned by the department. Casual leave will be granted to probationary employees after completion of 6 months. Any leave taken prior to completion of 6 months will be adjusted against the casual leave.

g) Encashment Facilities of Annual Leave: Annual leave encashment facilities may be allowed to the employees for a maximum of 90 days (based on last basic) at the time of employee's leaving the bank.

4.4.2 Probation and Confirmation

The terms of probation are as follows:

- A person selected for appointment with less than 3 years job experience will be on probation period of one year.
- An employee with job experience of 3 years or more will be on probation for 6 months.

In the event of the probationer's failure to show satisfactory progress and acquire required efficiency during employee's probationary period, the appointing authority may, at its discretion, extend his probationary period by a maximum of additional 6 (six) months, or dispense with his service by giving one months notice or by paying a sum equal to one month's pay without assigning any reason.

4.4.3 Promotion

Promotion is a continuous process by which the employee motivates for better work; get the price for employee's better work. In The National Bank there are two types of promotions-

Regular Promotion: Regular promotion is given according to the employee's regular performance. When the supervisor or department head of the employee evaluate that his employee is become an asset for the bank and deserve promotion then the supervisor or the department head take a promotion appraisal form from HRD and recommended the employee for promotion.

PM Promotion: Performance Matter (PM) is the annual performance report of individual employee of The National Bank Limited. According to Performance Matter ranking scale the employee can get promotion in the job grade of their own.

4.4.4 Resignation:

The following sections will display the policies of The National Bank Limited regarding its employees' resignation and termination situations. This part will discuss about the policies and procedures for resignation or termination in situations when:

- A regular employee wishes to resign
- A probationary or temporary employee wishes to resign
- When a regular employee is terminated
- When a probationary or temporary employee is terminated

a) Resignation of Regular Employee: A confirmed employee may leave or discontinue from the services of the bank by giving one month notice, in writing or pay to the bank as compensation an amount equal to the employee's total pay for one month.

b) Resignation of Probationary or Temporary Employee: Probationary or any temporary employee shall leave or discontinue employee's service from the Bank by giving 15 (fifteen) days prior notice in writing of employee's intention to do so or pay to the bank as compensation an amount equal to employee's total pay for fifteen (15) days.

c) Termination of Regular Employee: The competent authority may terminate the services of a confirmed employee or call upon him/her to resign without assigning any reason, by giving him/her one month notice in writing or on payment of one month substantive pay in lieu of such notice and the employee shall not be entitled to any form of compensation for termination of service.

d) Termination of Probationary or Temporary Employee: The service of a probationer or a temporary employee shall be liable to be terminated by the competent authority without assigning any reason without giving him or her any notice and the probationer or the employee shall not be entitled to any form of compensation for termination of service.

4.5 Training

After recruiting a potential candidate the next important function of HRD is to orient the new entrant to the organization and providing the employees with all the necessary knowledge about their duties and responsibilities. This is done to ensure effective input from the employees into the organization thus, their most efficient level of performance. The training program used in the organization also ensures employee retention to The National Bank Limited spending in training programs for employees is not an expense, but an investment.

4.5.1 The training program includes:

- Orientation Training
- In-house training
- Job specific training
- Need based local/foreign training
- Peer or Supervisor's coaching
- E-learning: Online training and evaluation

4.6 Pay & Benefits

Proper Compensation, benefits and rewards works as primary motivational factors for most employees. Designing an effective compensation and benefits plan also works to retain well-motivated, efficient employees in the organization.

The Bank is committed to follow a fair, competitive and flexible remuneration policy. The Board is the final authority for approval of this policy and will amend and review the policy on recommendation of the Managing Director / Management Committee periodically.

The remuneration policy of the bank will all persons engaged in permanent service of the bank.

4.6.1 The remuneration of employees consists of

- Basic Salary
- House Rent and
- Medical Allowance

Salaries are confidential between the employees concerned and the Management. The salary ranges for these job grades will be reviewed from time to time.

HR Temporary & outsource staff do not have any assigned job grade. The contract will have a consolidated payment per month and there will be no other entitlements applicable except commission based on job criteria.

4.6.2 Major employee benefits are

- Retirement plans
- Health promotion programs
- Paid time off
- Family benefits
- Insurance
- Educational

4.6.3 Objectives of Pay & Benefits

- Reduce fatigue
- Discourage labor unrest
- Satisfy employee objectives
- Aid recruitment
- Reduce turnover
- Minimize overtime cost

a) Basic Salary: Basic salary is the actual salary that The National Bank Limited is giving the employees without any other allowances. This is the main margin of salary range. In The National Bank Limited there are thirty slabs of salary range for every job grades where basic salaries are in flexible amount.

b) House Rent: House Rent Allowance may be paid to the employees at such rates and on such conditions as may be prescribed by the Competent Authority from time to time.

c) Medical Allowance: Medical Allowances may be paid in accordance with the job grades and on such conditions that may be prescribed by the Competent Authority from time to time.

4.6.4 Performance Management

Performance appraisal is the process of assessing employee's past performance, primarily for reward, promotion and staff development purposes. Performance appraisal is a process that identifies, evaluates and develops employee performance to meet organizational goals.

4.6.5 Purposes of Performance appraisal in The National Bank Limited

- To review past performance
- To assess training needs
- To help develop individuals
- To audit the skills within an organization
- To set targets for future performance

4.6.6 Performance Appraisal Process

- Supervisors
- Subordinates
- Peers
- Clients / Customers
- Self-appraisal
- 180/360 degree approach

4.6.7 Approaches to measuring employee performance in The National Bank Limited:

There is various kind of method for measuring performance appraisal. Only two type of Performance method are at below:

a) 360-degree feedback: One currently popular methods of Performance appraisal is called 360-degree feedback. With this method managers peers, suppliers are ask to complete questionnaire. The questionnaire is generally lengthy.

b) Experience based: The National Bank Limited measures the performance of employee by experience. For example MR. X has been working in the organization for three years and MR, Y has been working in The National Bank Limited for two years. So The National Bank favors MR. X for his more experience.

4.6.8 Job Evaluation

Meaning of Job evaluation: Job evaluation is an–

Orderly and systematic techniques Of determining the relative worth of various jobs within the organization, So as to develop an equitable wage and salary structure.

The two most common methods of job evaluation that have been used are first, whole job ranking, where jobs are taken as a whole and ranked against each other. The second method is one of the awarding points for various aspects of the job. In the points system various aspects or parts of the job such as education and experience required to perform the job are assessed and a points value awarded- the higher the educational requirements of the job the higher the points scored.

4.6.9 Compensation Administration

Employee benefits & services were formerly known as fringe benefits and these benefits were primarily the in-kind payments employees receive in additions to payments in the form of money. Employees exchange work for rewards.

Employees benefits are usually inherent components of the non-compensation system are made available to employees that provide:

- Protection in case of health & accident
- Income upon retirement & termination.

4.6.10 Employee relation

Employers and employees each have their own sets of needs and values, and successful relationship between these two sides requires that some sort of balance be struck. This balance often takes the form of a psychological contract, an understood agreement between employer and employees that defines the work relationship.

The National Bank Limited is maintaining three channel categories employee relationship those are:

- Employee safety
- Employee health
- Employee working condition

Employee safety:The National Bank Limited provides the employee safety. It ensure the all kinds of job safety such as insurance of each employee not this provide insurance to the labor.

Employee health:Free medical checkup; provide health care and necessary medical facilities for each employee.

Employee working condition:The working condition of employee is very hygienic because it always based on “Right work for the Right person.”

4.6.11 Goals of Compensation Administration

The goals of Compensation Administration are to design the lowest-cost pay structure that will attract and that also will be perceived as fair by these employees fairness is a term that frequently arises in the Administration of an organization’s Compensation program. It balance often takes the form of a psychological contract, an understood agreement between employer and employees that defines the work relationship. This contract with or without support of a formal collective bargaining, agreement influence the outcome achieve by each side.

4.6. 12 Incentives of the National Bank Limited

Incentives add to base pay: It controls costs because the employee is being paid for his/her extra effort and for the benefits brought to the organization.

4.6.13 Motivates employees

- Individual
- Group
- Company-wide

Individual incentive plans:

- Awards bases on individual Employee Performance vs. company standards
- Awards bases on individual Performance standards using Objective & subjective criteria
- Quantity and / or quality goals
- Quantity of work output How many units produced
- Quality of work output what the quality of the product or service being produced.
- Monthly sales How much sales was generated

Group incentives:

- Group incentive plans
- Customer satisfaction
- Official cost savings
- Material cost savings
- Reduction in accidents
- Services cost savings

Company-Wide Incentives:

- Wide Performance Measures Company
- Wide incentives plans
- Company profits
- Cost containment/prevention
- Market share Sales revenue

4.7 MIS and Strategic Planning

The Management Information System (MIS) & Strategic planning section does not follow any procedure of work, as most of the functions are project or assignment based. The National Bank Ltd. different departments and divisions use different Management Information System {MIS}, there is no centralized system formed yet. Thus Management Information System (MIS) & Strategic Planning does not go by any specific work procedure. The Manager, of Management Information System (MIS) & Strategic Planning is in charge of the Projects/Assignments and currently the Management Information System (MIS)& Strategic Planning section is maintaining the “E-Learning” system which is an Employee Development program based on Online Training & Evaluation. Employees can sit for online exams within the workplace and it is the duty of the Management Information System (MIS)& Strategic Planning Manager to evaluate the electronic scripts and distribute the results after evaluation.

The current projects of Management Information System (MIS) & Strategic Planning are development of two computerized systems named “E-Attendance” and “E-PM”, one for employee attendance management and the other is for employees’ performance measurement matter respectively.

Chapter: 5

Problems & Recommendations

5.1 Problems Identified

1. NBL Bank does not give their high attention on advertisement at Newspaper, TV, and Radio etc. As a competition market it is too much important for any organization to increasing their advertisements procedure to provide information to the clients & Probable clients. Advertising is continuous process; it does mean that when a brand becomes successful then it doesn't need advertising.
2. There have some lacking in training and development system. They mainly follow short term training process for their new recruit employees.
3. In case of opening an account some big parties come to open accounts in reference with the high official of the bank. They do not submit all the necessary papers in the time of account opening so it crates pending account and bankers find it difficult on later to collect necessary papers.
4. NBL Bank does not give much importance to the Customer Relationship Management (CRM) tools through which they could acquire more depth information of their prospective customers. Now-a-days these customer utility tools are widely being used by the Telecom companies as well as most of Multinational Banks.
5. NBL follow very simple steps for recruitment. Sometimes employees are recruited and selected on unfairness

5.2 Recommendations

1. National bank ltd. should upgrade the promotional activities so that customers as well as other people can be well informed about the facilities given by national bank ltd.
2. NBL should monitor their performance and get well trained for the better customer service.
3. National bank ltd. Should collect all documents and papers while providing any services from bank. They should practice and need to follow that all customers are equal.
4. They needs to increase the number of personnel especially in customer services department to respond its customers demand smoothly.
5. Recruitment and selection process of National Bank Limited has need to careful monitoring to minimize subjectivity and ensure fairness.

Chapter: 6

Conclusion

Conclusion

Recruitment is an important issue for any organization. Recruitment and selection allows an organization to assess the vacancy and choose the best personnel who will lead the organization in future. So the organization should give more emphasize on selecting a person. At this moment National Bank Ltd. is in growing position. But the strategies of the Bank will make it a good performer. So we find out that the human resource practice, recruitment and selection process, employee satisfaction and relations practice etc at National bank is developing rapidly. As a private bank should analyze the recruitment and selection process. The most important key source factor of the bank is its efficient human resource. It is high time for the authority to look closely the prevailing issue of recruiting people and thus the Bank will get efficient professionals, which will increase the productivity as well as revenue.

Appendix:

NBL: National Bank Limited

SME: Small & Medium Entrepreneur

EPS: Earnings per Share

DSE: Dhaka Stock Exchange

CSE: Chittagong Stock Exchange

AAR: Annual Appraisal Report

HRD: Human Resource Division

HRM: Human Resource Management

EEO: Equal Employment Opportunity

JTOR: Job Terms of Reference

AO: Assistant Officer

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