



**“Human Resource Management Practices of NCC Bank Limited”**

**Date of Submission: 29<sup>th</sup> November, 2019**



**“Human Resource Management Practices of NCC Bank Limited”**

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**Date of Submission: 29<sup>th</sup> November, 2019**

## Letter of Transmittal

29<sup>th</sup> November, 2019

Dr. Gouranga Chandra Debnath  
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**Subject: Submission of Internship Report on “Human Resource Management Practices of NCC Bank Limited”**

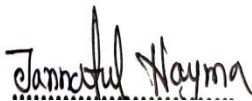
Dear Sir,

I have prepared my internship report on the topic of “Human Resource Management Practices of NCC Bank limited” under your kind supervision as a requirement of completing the degree of BBA program. I have tried my best to prepare the report in consistence with the optimal standard under your valuable direction.

I made every effort to reveal greater insight in this report. I hope that this will meet the standard of your judgment.

Thanking you for your kind supervision.

Sincerely yours



.....  
Jannatul Nayma

ID: 113-11-321

Program: BBA

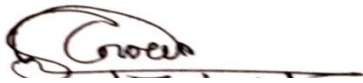
Major in HRM

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## **Certificate of Supervisor**

I hereby certify that Jannatul Nayma, ID No. 113-11-321, a student of BBA Program, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, has prepared the Internship Report titled “Human Resource Management Practices of NCC Bank Limited ” as a requirement for fulfillment of degree of Bachelor of Business Administration. The report is recommended for submission.



.....  
**(Dr. Gouranga Chandra Debnath)**

Associate Professor and Head

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## Student's Declaration

I, the undersigned, hereby declare that the Internship Report “Human Resource Management Practices of NCC Bank Limited” has been prepared by me under the guidance of Dr. Gouranga Chandra Debnath, Associate Professor and Head, Department of Business Administration, Daffodil International University as a requirement for the accomplishment of BBA degree from the Dean, Faculty of Business & Entrepreneurship. It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted elsewhere for any other purpose.



.....  
Jannatul Nayma

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Program: BBA

Major in HRM

Department of Business Administration

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## **Acknowledgement**

In the context of rapidly changing global scenario the importance of practical knowledge can no longer be ignored. In this view Department of Business Administration, Daffodil International University always encourages the students for improving their skills and efficiency.

I am in a learning process. Hence, whatever is the yield, this internship report undoubtedly enriched my learning with a lot of potential knowledge not available in the traditional education system. Thus, I express my humble gratitude and thanks to my honorable internship Supervisor **Dr. Gouranga Chandra Debnath** for his co-operative approach that enabled me to taste such an outstanding experience.

I express my sincere to the person I meet who helped me a lot by providing valuable information along with enough articles and theory while preparing this internship report. I believe that this report will be helpful for the next students who are going to prosecute further research in this important field.

Last of all I express my gratefulness to all mighty Allah, without whose will and help nothing would be possible in this world.

## **Executive Summary**

This report is prepared on the basis of my three months practical experience at NCC Bank Limited. The Internship Program helped me a lot to learn about the realistic situation of a financial institution. In the age of modern evolution bank plays a vital role to keep to the economic development wheel moving. NCC Bank Limited has been operating as a leading private commercial bank with its strong business arrangement of 117 branches all over Bangladesh and providing sincere and customized banking service to its customers in a receptive and technology based environment. The functions of the Bank cover a multiple services and functional activities to individuals, firms, corporate bodies and other multinational agencies.

The report starts with an organization profile of NCC Bank Ltd giving its background history, mission, vision, products and services they offer, their corporate culture and the organizational hierarchy. Following that the next section contains information about my internship activity, and my job responsibility during internship period at the Bank. The next section is the largest which comprises the project, HRM Practice in NCC Bank Ltd. The project encompasses introduction to the topic, recruitment and selection process, training and development, compensation policy, leave management, training evaluation process, performance appraisal, career development etc. Each chapter contains detailed explanation of the HR functions with relevant examples followed by NCC Bank HRD. In this report I also try to include my real life experience in branch banking and I also acknowledged different banking functions and day-to- day banking activities on my way to complete internship.

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## **1.1 Introduction**

With the appearance of the 21st century, globalization and relationship among the worldwide and remote organizations are having their effect in the third world economies including that of Bangladesh. To address this consistently expanding rivalry, Bangladesh money related organizations and different organizations are working such a path with the end goal to address difficulties both locally and also universal markets.

Bank is a vital and fundamental budgetary foundation for the need of the utilization of cash and insurance of the cash .for the globalization and mechanical development, saving money business has turned out to be aggressive. To manage this, investors ought to have huge hypothetical information and capable learning and additionally specialized rudiments. As a business understudy I felt like bank was my predetermination to accumulate the genuine down to earth information.

With a view to create gifted experts in saving money territory, Daffodil International University, Bangladesh has embraced the entry level position preparing program for its understudies. As a halfway and basic prerequisite of BBA degree, the specialist has put me to NCC Bank Limited. Uttara Branch Dhaka, for having functional involvement in saving money for three months temporary job program.

## **1.2 Origin of the Study**

This report has been made as a part of an internship program, Dr. Gouranga Chandra Debnath has assigned this topic in order to gain some practical knowledge about theoretical HR activities and practical HR activities and this analysis based on NCC Bank Ltd. The main perspective of this report is too familiar with the key factors of NCC Bank Ltd about HR activities. The report has discussed HRM practices and policy of NCC Bank Ltd and how they can use their Human Resource for the growth of their bank.

## **1.3 Background of the Study**

I have worked in various Department of NCC Bank Ltd, Uttara Branch. In this report, I will try to make an overall analysis on all activities of NCC Bank Ltd. specially focuses on HRM practice in NCC Bank Ltd.

## **1.4 Objectives of the Study**

The study has been conducted with the following objectives

- To explore the Human Resource Management Practices of NCC Bank Limited.
- To identify Recruitment and Selection Policy of NCC Bank Limited.
- To evaluate Training and Development Methods of NCC Bank Limited.
- To analyze Performance Appraisal Management of NCC Bank Limited.
- To find out the Compensation Management Policy of NCC Bank Limited.
- To identify the problems related to Human Resource Management Practices of NCC Bank Limited.
- To provide some suggestions on the basis of problems.

## **1.5 Scope of the Study**

The investigation report is set up in term of the three months of entry level position program; the report secured every one of the parts of NCC bank worker's activity fulfillment. However, the report is readied based just Uttara branch representatives. All the division of Uttara branch has taken part on this report.

## **1.6 Methodology of the Study**

This analysis is basically a combination of primary and secondary data. The main source of data is different officers from NCC Bank Ltd, to collect information I try to ask them and they responded to my questions and for that reason that information was very much restrictive with the organization as they want to keep these confidential.

### **1.6.1 Study Design:**

The report was completely analytical in nature. Information has been gathered from both essential and auxiliary sources. This examination principally dependent on auxiliary information accessible from the different divisions and bureaus of NCC Bank Limited, notwithstanding these other important data have been gathered from the day by day news papers, pertinent diaries, yearly reports of NCC Bank Limited, Bangladesh Bank, Ministry of Finance and Planning and productions of other applicable organizations have likewise been thought about.

### **1.6.2 Primary Sources of Data:**

A large number of the information and data were gathered from my viable experience and inquiries from the officials while doing my temporary job at The NCC Bank Ltd. Data and information with respect to enrollment and choice, preparing and improvement.

#### **Primary sources data also regarding:**

- Face to face conversation with the bank officers & staffs
- Contact with the course teacher

### **1.6.3 Secondary Sources of Data:**

Data regarding the operation of The NCC Bank Ltd. and analysis of financial statement were collected from secondary sources like Annual Report, Brochures, Manuals and Publication of The NCC Bank Ltd, and also the General. Manager's circulars regarding rules of operation etc. were the major sources of secondary data

#### **Secondary sources data also regarding:**

- Procedure manuals published by the NCC Bank Limited
- Files and documents of the branch
- Different papers of NCC Bank Limited
- Different text books.
- Websites

## **1.7 Limitations of the Study**

Some limitations were faced while constructing this term paper. Some of the limitations are listed below:-

- Every organization has their own secrecy that is not exposed to others. While collection the data they did not disclose their internal policy that hampers the organizational confidentiality.
- Access to more internal information which we could not get hold of and they did not even discloses those points in front of us.
- Many officers of the branch are not well informed about their HR Policy.
- Sometimes they unable to provide information due to busy working schedule.

## **2.1 History of NCC Bank Limited:**

National Credit and Commerce Bank Limited started their journey in 1985 as an investment company. They try to organize resources from within and invest them in such way so as to develop country's industrial and trade sector and playing a vital role in the formation of countries capital market as well. The company operated up to 1992 with 16 branches and after that with the permission of the Central Bank converted into a fully fledged private commercial Bank in 1993 with paid up capital of Tk. 39.00 crore to serve the whole nation. NCC Bank Ltd always tries to provide genuine personalized service to its customers in a technology based environment.

## **2.2 Objectives of NCC Bank Limited**

The main objective of NCC Bank Ltd is to achieve Profit maximization and increase customer satisfaction level. To achieve this objective NCC Bank Ltd Provide excellent customer service for his customers. They also insure high return of investment.

## **2.3 Vision and Mission**

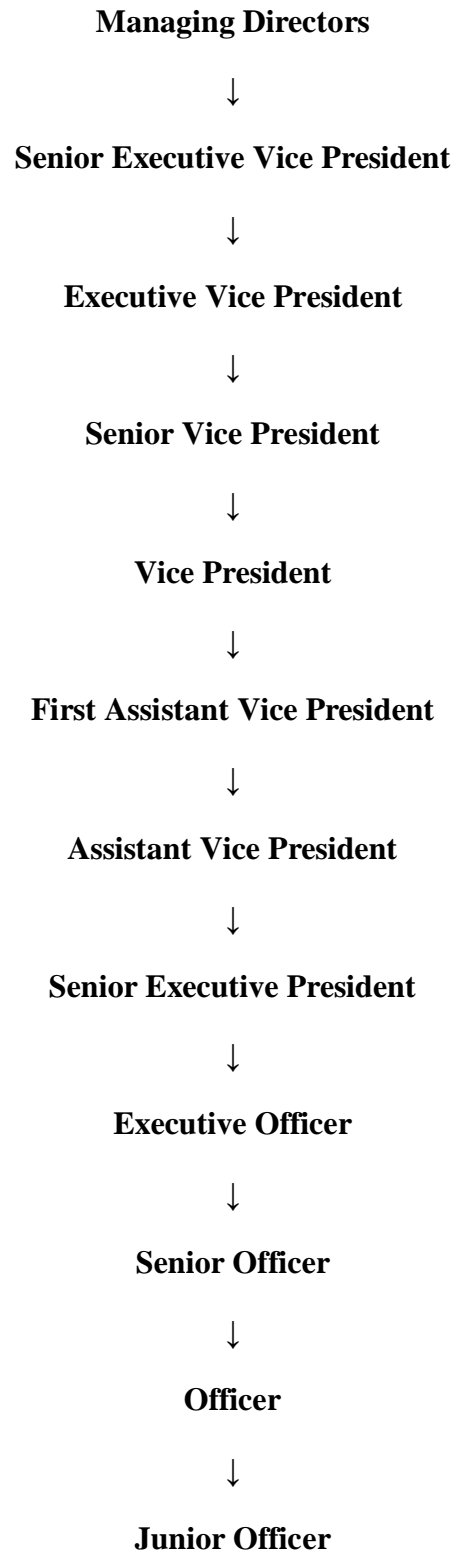
### **Vision**

- Delivering excellent financial service to our communities based on strong customer relationship.
- Providing long lasting solutions for our existing clients and stakeholders.
- Creating an organized and friendly environment where customers and our people can excel.

### **Mission**

To end up a most adorable commercial Bank in serving the Nation as a progressive and socially responsible financial institution by bringing credit & commerce together for increased Shareholders value and sustainable growth.

## 2.4 Organ gram of NCC Bank Limited



## **2.5 Corporate Culture of NCC Bank Limited**

Corporate culture refers to share their principles, attitudes, values, and beliefs that describe members of an organization and characterize its nature. It helps to create an organization goals, strategies, structure, and approaches to labor, customers, investors, and the greater community. So, organization with their strong corporate culture creates strong relationship with their stakeholders. It also creates employee and customer loyalty. NCC Bank is one of the most disciplined Banks with their unique corporate culture. The people in the Bank see themselves as a community and family that believe in working together for development. In the long run positive corporate cultures create a competitive advantage and serve as a valuable organizational asset.

## **2.6 Products and Services of NCC Bank Limited**

### **A. Deposit Scheme**

- ❖ Saving Bank Account (SB A/C)
- ❖ Current Deposit Account (CD A/C)
- ❖ NCC Bank Special Savings Scheme(SSS)
- ❖ Fixed Term Deposit (FDR)
- ❖ Short Term Deposit (STD)
- ❖ Money Double deposit programs
- ❖ Premium term Deposit
- ❖ Interest Earning Term Deposit

### **B. Foreign Exchange**

- ❖ Non Resident Foreign Currency Deposit Account (NFCD)
- ❖ Non Resident BDT Deposit Account (NRTA)
- ❖ Resident Foreign Currency Deposit Account (RFCD)
- ❖ Foreign Currency Deposit Account
- ❖ UAE Exchange
- ❖ Placid Express
- ❖ Arab National Bank (ANB)
- ❖ Dhaka Janata

- ❖ Habib Qatar
- ❖ Al Fardan

### **C. Loans/Finance**

- ❖ Cash Credit
- ❖ Long Term and Short term financing
- ❖ House Building Loan
- ❖ Car Loan
- ❖ Small Business Loan



### **3.1 Human Resource Management:**

Human asset the board includes all administration choices and practices that straightforwardly influence or impact the general population, or HR, who work for the association. As of late, expanded consideration has been given to how associations oversee Human Resources. This expanded consideration originates from the acknowledgment that an association's representatives empower an association to accomplish its objectives and the administration of these HR is basic to an association's prosperity.

### **3.2 Functions of HRM:**

- Planning for Organization, Jobs and People
- Strategic Human Resources
- Human Resources Planning
- Job Analysis
- Acquiring Human Resources
- EEO (Equal Employment Opportunity)
- Recruiting
- Selection
- Building execution
- Human Resources Development
- Human Resources Approaches to enhancing Competitiveness
- Rewarding workers
- Performance Appraisal
- Compensation and Benefits

- Maintaining Human Resources
- Safety and Health
- Labor Relation
- Employment Transitions
- Managing Multinational HRM

### **3.3 Importance of HRM:**

Today, experts in the HR territory are critical components in the achievement of any association. There occupations require another dimension of modernity that is extraordinary in HR the executives. Of course, their status in the association has additionally been lifted. Indeed, even the name has changed. In spite of the fact that the terms individual and HR the board are every now and again utilized reciprocally, take note of that the two hint very extraordinary viewpoints.

### **3.4 Philosophy of HRM:**

Human Resource works with the representatives in the association. Its primary perspectives are to put the correct individuals in the correct spots and furthermore make them an advantage for an association.

### **3.5 Objectives of HRM:**

Human Resource Management refers to the practices and policies one need to carry out the people or personnel aspects of one's management job. These include:

- Conducting work examination (deciding the idea of every representative's activity)
- Planning work needs and enrolling work applicant.
- Selecting work applicants
- Orienting and preparing new representatives

- Managing wages and pay rates (deciding how to remunerate workers)
- Providing impetuses and advantages
- Appraising execution
- Communicating (talking with, guiding, teaching)
- Training and improvement
- Building representative duty.

### **3.6 Recruitment:**

At the point when an opening happens and the scouts get approval to fill it, the subsequent stage is a watchful examination of the activity and a specification of the aptitudes, capacities, and experience expected to play out the activity effectively.

#### **Method of recruitment:**

There are two method of recruitment:

1. Internal recruitment
2. External recruitment

#### **Internal recruitment:**

Most organizations fill opportunities inside at whatever point conceivable. Various inside enrollment strategies are use for various dimensions of occupations. Lower-level occupations, for example, manual and administrative employments are frequently called nonexempt occupations in light of the fact that their officeholders are not absolved from the lowest pay permitted by law and additional time arrangements of the Fair Labor Standards Act. These individuals normally are paid a time-based compensation. Interestingly, larger amount regulatory, administrative, and proficient workers are paid on a pay premise and are excluded from the additional time arrangements of the Fair standard Labor Act.

### **External recruitment:**

Notwithstanding searching inside for hopefuls, it is standard for associations to open up enrolling endeavors to the outer network. Through the selecting procedure, the procuring supervisor should remain in near touch with the enrollment specialist. The enlisting director ought to look at resumes or application that have passed starting screening by the enrollment specialist and ought to likewise audit a portion of the application that the scout rejected amid the initial steps. Such association with respect to the enlisting chief permits input concerning regardless of whether the selection representative's choices are reliable with the procuring supervisor's inclinations. Outside enrollment strategies are frequently assembled into two classes: 1. Casual and 2. Formal.

**Informal Method:** Casual enrolling strategies tap a smaller work advertise than formal technique. Casual strategy incorporates rehiring previous representatives or previous agreeable training understudies, procuring individuals alluded to by present workers, and contracting from among the individuals who have connected without being requested (such candidates are called walk-ins or door enlists).

Representative's referral, otherwise called word - of-mouth publicizing, is snappy, successful, and typically reasonable. Since representatives who elude their companions and colleague as hopefuls have their very own validity hanging in the balance, they will in general elude individuals who are all around qualified and all around propelled and after that to coach these people once they are employing

### **Formal Methods:**

Formal technique for outside enrolling involves hunting the work showcase down applicants who have no past association with the firm. These techniques generally have included paper promoting, utilization of work organizations and official inquiry firms, and grounds enlisting. Posting occupations promotions on the Internet, either on the organization's own website or a business work board has likewise turned out to be greatly famous over the most recent couple of years.

Truly, paper publicizing has been the most regularly utilized strategy for enrolling. Formal technique incorporates:

- Recruitment Advertising
- Internet Recruiting
- Employment Agencies
- Public Job Service Agencies
- Private, For-benefit Agencies
- Unions
- Additional Recruiting Methods
- Campus Recruiting
- Executive Search Firms and so forth.

### **3.7 Selection:**

Choice the correct representatives are critical for an association. First claim execution dependably depends to a limited extent on subordinates. Representatives with the correct abilities and qualities will complete a superior occupation for the organization. Workers without these abilities won't perform successfully and therefore the firm will endure.

### **Process of Selection:**

Choice exercises commonly pursue a standard example, starting with an underlying screening meeting and finishing up with the last work choice. The choice procedure commonly comprises of eight stages:

1. Initial screening meeting
2. Completing the application frame
3. Employment test
4. Comprehensive meeting
5. Background examination
6. A Conditional employment offer
7. Medical or physical examination
8. The changeless occupation offer

### **3.8 Training:**

The way toward showing new representatives the fundamental abilities they have to play out their occupations. Preparing alludes to the strategies used to give new or present workers the aptitudes they have to play out their employments. Preparing may in this manner mean demonstrating to an engineer proper methodologies to work his or her new machine, another businessperson how to move his or her association's item, or another chief how to meet and assess representatives. Preparing fundamentally give to the passage level workers.

#### **On the job training**

It implies learning by doing. It implies representatives preparing finished while he works. It is essentially a useful situated preparing program.

#### **Off the job training:**

It implies preparing gave to the workers out of the workplace in a preparation organization for a specific timeframe i.e. for 15 to 20 days. Amid this time the worker does not need to go to office.

### **3.9 Development:**

The process of teaching new employees the basic skills they need to perform their jobs. Training refers to the methods used to give new or present employees the skills they need to perform their jobs. Training might thus mean showing a machinist how to operate his or her new machine, a new salesperson how to sell his or her firm's product, or a new supervisor how to interview and appraise employees. Training basically provide to the entry-level employees.

### **3.10 Performance Appraisal:**

Performance Appraisal is characterized as assessing a worker's current or past execution with respect to his or her execution standard. The examination procedure in this way includes:

1. Setting work standard
2. Assessing the worker's real execution with respect to these standard and

3. Providing input to the worker with the point of rousing the individual to take out execution lacks or to keep on performing above per.

## **Why Need Performance Appraisal**

There are four explanations behind evaluate execution.

1. Appraisals give data whereupon advancement and compensation choices can be made.
2. Provide open door for manager and subordinate to audit the subordinate's business related conduct.
3. Appraisal is a piece of the association's profession arranging process, since it gives a chance to audit the individual's vocation designs in light of his or her displayed qualities and shortcoming.
4. Finally it enables the Manager or the director to better to oversee and enhance association's execution.

### **3.11 Compensation:**

Worker pay alludes to all types of pay or rewards going to representative and emerging from their business, and it has two primary parts. There are immediate monetary installments as wages, pay rates, motivating forces, commissions, and reward and there are aberrant installments as money related advantages like boss paid protection and get-always.

## **4.1 Human Resource Management Practices of NCC Bank Limited**

Human Resources the greatest strength of NCC Bank Limited have the ability to go beyond and constantly bring about changes for the betterment and success to achieve the Bank's goal. Human Resource division has the responsibility of developing, retaining and attracting talents and ensures the "Right Person in Right Place in Right Time with Right Position" which helps to insure the organizational long term growth by its effective employee's involvement. Their recruitment & selection process, compensation, training and development, performance appraisals are designed and controlled by the HR department. The HR department of NCC Bank is also highly equipped with the latest technological support which helps to enrich their knowledge and skills. NCC Bank has a central controlled HR system, so the bank uses a HRD system named Core banking software designed by Flora which helps to support all kinds of HR needs both for the employee and HR officials. All branch offices employees can communicate within the HRD system for any kind of query leave application, transfer order, discharge order, training, salary and others with the head office. NCC Bank Ltd, a bank with its own training institute named NCC Bank Training Institute (NCCBTI) to train its employees for any kind of banking trainings compulsory to develop their effectiveness. The HR arranges different training programs for their employees of different branch office and arranges trainings for them, which held in NCC Bank Training Institute (NCCBTI) or at different training institutes like BIBM, BBTA etc. The bank has a planning and administrative department (under HRD) and this department mainly responsible for overall planning process.

## **4.2 Recruitment and Selection Process of NCC Bank Limited**

NCC Bank Ltd Provides an equal employment Opportunity for all Bangladeshi citizens. In general the board of directors determines the recruitment policy of bank from time to time. The minimum entry level qualification for any official position is a Masters degree. However, NCC Bank prefer minimum Masters Degree or MBA in any discipline for the appointed of Junior officer, management trainee officer position. The recruitment for entry level position begins with a formal written test which is conducted and supervised by the Institute of Business Administration, University of Dhaka or Bangladesh Institute of Bank Management (BIBM). After successful completion of the written test, a personal interview is conducted for the



successful candidates by a panel of experts comprising of renowned and prominent bankers of the country.

### **Recruitment and selection procedure for Entry level Position:**

#### **✓ Job Analysis**

Job analysis is the procedure for determining the duties and skill requirements of a job and the kind of person who should be hired for it. Job analysis produces information for writing job description and job specification. The purposes of the job analysis are-

- Recruitment and selection decision
- Compensation
- Training
- Performance Appraisal
- Discovering unassigned duties

NCC Bank Ltd conducted the job analysis process. In the help of job analysis they try to inform about the jobs actual work activities. NCC Bank conducted their job analysis once a year. Actually it's a very time consuming process. It might take few days to interview five or six employees and their managers are involved and they explain process and the reason for the analysis.

#### **✓ Job description**

Job description is the process of general and written statement of a specific job, based on the findings of a job analysis. NCC Bank save a written statement which included with the activities performs in the job information about the duties and responsibilities; requirement working condition under job is performed

#### **✓ Job Specification**

A job specification describes the knowledge, skills, education, experience, and abilities you believe are essential to performing a particular job. It provides detailed characteristics, knowledge, education, skills, and experience needed to perform the job, with an overview of the specific job requirements. NCC Bank Ltd tries to customize this process on the basis of vacancy.

✓ **Submission C.V**

Candidates seeing the job advertisement on the daily newspaper or online job portal like bdjobs.com to submit their C.V. and sometimes they go there with references.

✓ **Preparation of preliminary list**

NCC Bank selection committee shorting the CVs list, or preparing the short list NCC Bank follows their selected educational requirement for the selected posts which are given below:

**Management Trainee**

The applicant should be at least a MBA/MBM/Master with a four year Honors holder from any public university or NSU, BRAC, AIUB, EWU, IUB, DIU, ULAB, IIUT.

Minimum CGPA 3.00 in the scale of 4 and Minimum CGPA 4.00 in the scale of CGPA 5.00. No. 3<sup>rd</sup> division/class in his/her academic career shall be acceptable.

**Junior Officer**

The applicant should be a Master Degree holder from a recognized educational institution.

✓ **Conducting written test**

After initial screening selected candidates are sit for the written exam. This competitive written exam conducted by IBA or BIBM. The question pattern statured the subject matter of the written exam may be English, Bengali, Analytical Ability, Computer, Math and general knowledge.

✓ **Selection of eligible candidates for the Interview**

Those who are selected in the written test selection panel called those qualified applicants by phone or mail for attaining Interview.

✓ **Employment interviews**

The selection panel organized an interview. The interviews always hold at face to face conversation. But the qualification marks for viva-voce will be determined by the Management committee.

✓ **IT Test**

After completing interview candidates have to give a short IT test which helps to justify their computer and IT skill.

✓ **Physical fitness for employment**

It's part of selection process. In NCC Bank accomplish physical health checkup for all type of employees. Although it is a lengthy process but NCC Bank is committed to do physical Checkup for ensuring employees sound health.

✓ **Appointment and placement**

Management and selection committee has issued the appointment letter, which are physically sound according to the medical test. When the appointed candidate join in the bank Head Office assigned them in selected branch to work for probationary period.

### **4.3 Training and Development of NCC Bank Limited**

#### **Training and Development**

Training is the systematic process of providing an opportunity to learn KSA (knowledge, skills and ability) for current or future job. Training is not only for the newly recruited employee but also for the existing employee of the organization. Actually it can provide employee with knowledge and skills to perform more effectively and prepare them more productive. So, training help to bridge the gap between theoretical knowledge and knowledge required for the profession.

#### **Training process:**

Training is the process of teaching new employees about basic skills so that they can implement it on their jobsite. It is a process for providing employees with basic idea or basic background information about the firm that is called Training.

Training processes are:

1. Training needs analysis:
  - i. Organizational analysis: Identify training needs of the organization according to its long term goals- set the training goals.
  - ii. Job analysis: Identify training needs according to job description and job specification; specify skills/knowledge/behavior to be trained.
  - iii. People analysis: Identify people that need training and identify potential trainees.
2. Instructional design: Set training goals, determine what to train identifies trainees and select trainers, choose training materials, determine training methods, develop training budget.
3. Validation: Validate the training program before implementation. For this, conduct the program with small number of trainees to tests its effect.
4. Implementation: Implementation means group-wise work. Appoint manager for the training program, develop managing guideline for the program, and provide logistic supply
5. Evaluation: The whole training process is evaluated after the training.

**Some major training providers:**

- NCCBTI (National Credit and Commerce Bank Training Institute)
- BIBM (Bangladesh Institute of Bank Management)
- BBTA (Bangladesh Bank Training Academy)
- SCB (Standard Chartered Bank)

**Training Institute at NCC Bank Ltd:**

At the very beginning NCCBL Training Institute was known as NCL Training & Research Institute (NCLTR). In the year 1993 NCL emerged in the NCC Bank Limited and in accordance with that NCLTR renamed with NCC Bank Training & Research Institute (NCCBTRI). NCCBTRI used to operate their training at Green road in 1994 with the objective to train up their internal human resource. Afterwards with the introduction of Human Resource Division in Head Office, NCCBTRI again remained with NCC Bank Training Institute (NCCBTI) and started its journey in January 2002.

**Function of NCCBTI:**

NCC bank training institute has implemented need based training program and trained the officials of the bank. In addition to foundation training course for the Junior/ Assistant officer and newly recruited management trainee officer, Training institute conduct several workshops on particular issue to develop competency skills of the employees.

**Training Techniques followed by NCCBL:**

After analyzing the training needs NCCBTI design training program for their newly recruited and existing employee. Training and development methods used by most of the organization can be two types:

- On the job training
- Off the job training

**On the job training:**

In this method the NCC bank head office assigned the newly recruited employee in actual work situation and develops their productivity. Apprenticeship, job rotation and special assignment are included in this training program.

**• Job Rotation**

Job rotation is a horizontal process of rotating job responsibilities with the various departments in the organization. NCC Bank practices job rotation among the managers so that they can have an over understanding of the functioning of different departments.

**• Coach or Understudy**

Managers are also mentored by supervisors and senior officer who educate them about the job. This not only ensures that the employees are learning the work from observing but also has access to immediate feedback on pressure points of executing the job.

On the job training can also be called apprenticeship program where the trainee or the probationary officer put under the supervision of senior officers and branch manager.

### **Off the job training:**

Training institution of NCC Bank Ltd applies off the job training for their newly recruited and existing officers. Experts from outside NCC Bank conduct different types of seminars and workshops for the employees. Since it is a banking industry, experts within the Bangladesh Bank and industry specialist also provide with useful, relevant information from their job knowledge and experiences. Under this approach Lecture method is commonly used. Lecture focus on understanding rather than emitting knowledge and skills through reading assignments and experience. This kind of training is given based on the necessity like enforcement of new laws and regulation, introduction of new product, etc. Sometimes off the job training is given to update the knowledge and to get promoted in a new post. New employees are given orientation course and foundation course. Training institute of NCC Bank Ltd uses many other techniques under this method like conference, demonstration, case studies, programmed instruction and computer based training along with classroom lecture.

### **Training Materials**

Materials those are used by instructors, facilitators, and students in a training environment is called training materials. These materials store the information needed by the learner to perform tasks and helps the trainers and the trainees to make the training more effective.

The materials that NCC Bank Ltd uses for providing training are given below:

1. Training manuals
2. Training equipments

As we already know NCC Bank Ltd provides the employees with on the job, lecture based, off the job training etc. For all kinds of training they use white board, projectors, training curriculum, software, handouts, lectures, computer, internet, power point remote, sound system and other general things.

### **Evaluation of Training**

Training should be evaluated several times during the process. Employees are evaluated by comparing their newly acquired skills with the skills defined by the goals of the training program. Any discrepancies are noted and adjustments are made to the training program to

enable it to meet specified goals. Many training programs fall short of their expectations simply because the administrator fails to evaluate its progress until it is too late. Timely evaluation prevents the training from straying from its goals. Training evaluation is a systematic method for collecting, analyzing, and using information to answer questions about projects, policies and particularly about the effectiveness and efficiency of those projects, policies or programs. Training evaluation can involve both quantitative and qualitative methods of social research. Evaluating the effectiveness of workplace training involves examining the following areas: the results of the training in terms of visible productivity or efficiency, whether or not those trained changed their behavior as a result of the training, the knowledge that the trainees gained from the training, and the reaction of the trainees to the program. NCC Bank Ltd uses the Kirk Patrick's Model to evaluate the effectiveness of the training program.

**The four stages of the Kirk Patrick's Model are as follows:**

1. Reaction
2. Learning
3. Behavior
4. Results

**Level 1: Reaction**

Reaction measures whether the employees the training, the trainer and the facilities. NCC Bank Limited usually measures it by a questionnaire or they can take it as a verbal interview. Then they judge regarding the employee comments; if employees have less than favorable reactions to the program, it is unlikely those other employees will have interest in the training or that employees attending the training received anything of value from it. Since the group of trainee is eventually large in NCC Bank they are usually does the questionnaire process to get the feedback.

**Level 2: Learning**

Learning measures whether the employees know more than they did prior to undertake the training. Knowledge based training can be measured by tests, skill based training can be through demonstration or simulation. If employees did not learn anything than obviously we can expect

no change in their behavior. At times, the management also arranges performance tests where the trainees perform certain tasks or demonstrate certain skills that they have learned from the program.

### **Level 3: Behavior**

Behavior measures what employees do on the job after the training. In this test NCC Bank check the status whether employees are doing things differently or solving a problem in a different way or not. The answers can be achieved by appraising their performance and the performance appraisal can be conducted by the supervisors, peers, subordinates or clients to receive a 360 degree feedback for better understanding.

### **Level 4: Results**

Evaluation of results looks at the overall outcomes of the training and the impact that the training has had on productivity, efficiency, quality, customer service or any other mean. As the last stage the management decides whether the training program and the skills or knowledge gained by the employees from those programs have improved the workforce and the organization as a whole. This can be determined by measuring rate of turnover of the employees, morale of the workforce, productivity of the employees, level of profit, customer complaints, quality of the employees as well as the particular departments of the organization.

## **4.4 Performance Appraisal Methods of NCC Bank Limited**

### **Performance Appraisal**

Performance appraisal is the part of the performance assessment and management process in which an employee's contribution to the organization during a specific period of time is assessed. Performance feedback let employees know how well they have performed in comparison with the standard of the organization. Delivering and receiving performance feedback can be an emotionally laden process that dramatically affects employee's attitude toward the organization and themselves. If used effectively performance assessment can improve employee motivation and performance.



### **Performance Appraisal in NCC Bank Limited:**

In NCC Bank Limited employees performance is assessed annually which they called “Annual Confidential Report (ACR). Supervisors notice and observe the performance of their subordinates and make comments on a good or poor performance. It’s a formal method. Most of banks do ACR annually. It is the structured annual performance review, in which a supervisor assesses each employee’s performance using some official assessment procedure.

### **Type of performance to measure:**

Result based performance is assessed in NCC Bank Limited. It means performance is assessed based on the results. This approaches deals with bottom-line issues like, to what extent an employee can fulfill their target, are they able to fill up their deposit target or not, how much profit the employee brought into the organization during a year.

### **Method of Performance Appraisal**

NCC Bank Limited uses graphic rating scale which is widely applied evaluation technique. The rater evaluates an employee on each of several performance dimensions using a range made up of clearly defined scale points. The rating dimensions are based on behavior, responsibility, and on a careful job analysis.

In the graphic rating scale method , a rater describe an employee as falling at 5 point on a performance scale, such as, poor, average, good, very good, excellent. The scale point is assigned score (ranging for 5 points for excellent to 1 for poor). Total score for an employee can be computed by summing the rating across all dimensions rated.

### **Rater of Employee Performance**

In NCC Bank Limited supervisors provide subjective ratings of employee performance.

### **Performance Evaluation**

At the end of each year, EVP HRD initiates the performance evaluation of company’s personnel. Accordingly performance evaluation forms of personnel are sent to the concerned department Heads. In addition, the improvement areas and the corresponding training requirements, if any, for next year are also identified. The evaluation forms duly filled are sent back to the HR

department. Principal Officer/AVP HRD complies the training requirements identified in the evaluation forms and prepare a requirement for the IFIC Bank Limited Training Centre where the principal prepare the tentative annual plan. The training plan is thoroughly reviewed by concerned functional Head and approved by chairman / Managing Director.

## **4.5 Compensation and Benefits of NCC Bank Limited**

NCC Bank Ltd offer attractive compensation package for their employees which is divided into two parts:

### **Direct Compensation**

**Salaries:** NCC bank Compensation based on a longer time period, a month.

**Incentives:** They offer cash incentives which depend on bank revenue, target they fulfill.

### **Indirect Compensation**

**Benefits:** Forms of indirect compensation those are financial in nature like provident fund gratuity fund etc.

**Services:** NCC bank provides extra facility and service for their employees which includes transport facility, loan facility, credit card facility etc.

### **Bonus and Benefit**

#### **Performance Bonus**

NCC Bank provides performance bonus based on their organization's profit, higher authority and management committee will declare a certain percentage of the pre-tax profit as Performance Bonus.

#### **Festival Bonus**

All permanent employees get two bonuses each year. One in Eid-ul-Fitr and another during Eid-ul-Azha only for Muslims and employees of different religion gets that bonus during their respective religious festivals. NCC Bank also given another festival bonus in Pohela Baishakh The amount is usually dependent on the basic salary of the employee.

**Provident Fund:**

Provident Fund is the service benefit which allows regular employees or the Bank to save 15% of their basic salary in every month. The Bank also contributes an equal amount in this fund as the employees to amass an attractive sum. Every confirmed and fresh employee will be entitled to bank's contribution to Provident Fund benefit after completion of 2 years of service in Bank and the benefit will be paid to him or her on retirement. Conversely, experienced employees are entitled to the Bank's contribution of Provident fund on joining Employees recruited on contract basis are not entitled to Provident Fund.

**4.6 Career Development in NCC Bank Limited****Career Development**

Career development essentially means the process of increasing an employee's potential for advancement and career change. In other words, it is a process of planning the series of possible jobs which an individual may hold in the organization overtime and developing strategies designed to provide necessary job skills as the opportunity arises. Therefore, career development relates to the readiness for progression through a series of positions during an individuals working life.

**Career Development in NCC Bank Limited**

Career development is the process of an employee capability and potential for advancement and career change. So, it's a systematic process of guiding the movement of human resources of an organization through different hierarchical positions.

NCC Bank Ltd provides an attractive career development opportunity for their employees. Developing manpower, proper training method and restructured the job are the most important priorities of NCC Bank Ltd. NCC Bank Limited recognizes that a productive and motivated work force is a prerequisite to leadership with its customers, its shareholders and in the market it serves. NCC bank treats every employee with dignity and respect in a supportive environment of trust and openness where people of different backgrounds can reach their full potential. The bank's human resources policy emphasize on providing job satisfaction, growth opportunities, and due recognition of superior performance.

## 5.1 Findings of the Study

Following things is found from analysis:

### **No proper HR planning policy:**

When HRD of NCC Bank Limited is made a Human Resource Planning that times the HRD does not take any opinion from their employees. So that NCC Bank Limited has some lacking to prepare a proper Human Resource Planning.

### **Scarcity of standard recruitment and selection policy:**

NCC Bank Limited are employed and selected on the basis of references. They abuse their power to hire new employees.

### **Lack of proper training and development policies:**

NCC Bank Limited does not provide proper training and development to employees. When a person joins the NCC Bank Limited, they only provide seminars that are not enough for an employee.

### **Imperfect performance appraisal:**

NCC Bank Limited does not use effective performance appraisal methods to evaluate the performance of their employees.

### **Inefficient compensation policy:**

Employees of NCC Bank Limited are not satisfied with their current compensation policy. They have not enough facilities like Insurance, Transport, and Lunch etc.

## **5.2 Recommendations**

### **Need to formulate proper HR planning policy:**

Human Resource Division of NCC Bank Limited should be taken employee opinion before preparing a proper Human Resource Planning. As a result all employees would be applied full concentration to their responsibility and duties.

### **Structure the standard recruitment and selection policy:**

NCC Bank Limited should revise their recruitment and selection policy. Their selection process should be purely on merit basis.

### **To formulate proper training and development policy:**

NCC Bank Limited needs to develop proper training and development policy. HR Management should reform their training and development policy. They should provide effective training and development by experts as if employees can work more effectively and efficiently.

### **To formulate effective performance appraisal system:**

NCC Bank Limited needs to develop new performance appraisal policy to evaluate their employees' performance. They can use 360 degree feedback, Paired Comparison Method, Human Asset Accounting Method to evaluate the performance of their employees.

### **To prepare efficient compensation policy:**

NCC Bank Limited needs to change compensation policy offer to the employees. They should provide facilities like Insurance, Transport and Lunch to motivate employees.

## **5.3 Conclusion:**

In conclusion, even though NCC Bank HR policy and their banking system and initiatives are generating good outcomes, I believe they would be even more fruitful if they implemented the above mentioned recommendations. NCC Bank recruitment and selection process, training programs and initiatives taken in order to improve the quality of their employees and to ensure that they work to their fullest potential have generated good outcomes, which shows that their investment in their employees have not gone in vain.

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