

Internship Report
On
General Banking In National Bank Limited
(NBL)
Mirpur Branch



NATIONAL BANK LIMITED
A Bank for Performance with Potential



Daffodil
International
University

Internship Report

On

General Banking In National Bank Limited (NBL)

Submitted To

Dr. Md. Abdur Rouf

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Submitted By

Ashif Zaman

ID: 191-14-103

Program: MBA

Major: HRM

Faculty of Business & Entrepreneurship

Daffodil International University

This Internship Report is submitted to the Department of Business Administration, Daffodil International University for the fulfillment of Partial Requirement for the Degree of Masters of Business Administration (MBA)

Letter of Transmittal

30th April 2020

Dr. Md. Abdur Rouf

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I am very much delighted and honored to submit my internship report entitled on **General Banking In National Bank Limited (NBL)**. This report contains the structure and material instructed by you.

I have tried my level best to gather all necessary information to fulfill the internship report. I hope and believe that, within my limited knowledge and capability, this report will provide a clear and core concept about General Banking in National Bank Limited (NBL). The overall General Banking in National Bank Limited (NBL) have been discussed in this report.

I hope you will consider all the short comings and unexpected mistakes and will be kind enough to accept my report.

Sincerely Yours,

.....

Ashif Zaman

ID: 191-14-103

Department of Business Administration

Daffodil International University

Approval Certificate

I am Ashif Zaman, hereby declare that the following internship report titled **General Banking In National Bank Limited (NBL)** is solely prepared by me right after the completion of my internship at General Banking In National Bank Limited (NBL), Mirpur Branch Branch, Dhaka under the supervision of **Dr. Md. Abdur Rouf**, Associate Professor, Faculty of Business and Entrepreneurship.

I ensure that the report has been prepared in consideration of the fulfillment of my academic purpose and not for any other reason though the concerned authorities may find it useful for the improvement of general banking.

Dr. Md. Abdur Rouf

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

At first I would like to express my gratitude to Almighty Allah who has given me opportunity to go through the total process of internship and to write a report in this regard.

I would like to take the opportunity to express my gratitude to my Internship supervisor **Dr. Md. Abdur Rouf** Sir for his guidance and support helped me a lot in writing this report.

It was a great pleasure for me to work in National Bank Limited Mirpur Branch as an intern. I thank all the employees for being friendly and cooperative. They helped me to know about general banking activity of National Bank Limited. I was taught lots of important things throughout my internship career because of their proper attention and cooperation.

At last I must mention the wonderful working environment and group commitment of this bank that has enabled me a lot deal to do and observe the banking activities during my internship period of three months. Finally I convey my sincere thanks to my friends who inspire in different ways to complete the report and the course as well.

Executive Summary

I got the opportunity to work in National Bank Ltd. Mirpur Branch as an intern for four month. I had the opportunity during the program to get a closure look at the various general banking activities of NBL. In this three month most of the time I have worked in various section. I have learned many things about general banking activity but three month is not good enough to learn. I have made this report based on whatever I have done in three month at National Bank Limited.

In chapter one I have shown different aspects like a brief introduction and objective of the report, background of the NBL, history, mission, vision, goal, objective, tagline and logo of NBL, organizational profile, hierarchy of NBL.

In chapter two I have discussed about activities undertaken like work related activity and other relevant activity. In this chapter I have discussed only those works that I did in the bank. Most of time I used to work in account opening section and filled up different form like savings A/C, current A/C, school banking, monthly deposit scheme and also cheque book issue, closing different accounts.

In chapter three I have talked about constraints and challenges what I have faced in the NBL when I was working there. I have discussed about mismatch between academic preparation and organizational activity where I have found out mismatches between what we have learned in the university and what I saw in the practical work life. I have also discussed about some missing knowledge and skills that need to be learned in the university.

In chapter four it was all about lessons what I have learned from the internship program. I have mentioned all the works that I did and also those works that I have observed in this three month.

In chapter five I gave concluding statement where I have given a summary of the report and some suggestion about the challenges or constraints. I have also given some suggestion about the bank and their activity.

Overall it was a very good experience to work with some nice people in National Bank Ltd, and this working experience will help me in my professional life. This internship helped me to learn a lot of things which will be very effective for the near future.

Preface

The successful completion of this Internship Report is the result of the help and involvement of a number of people, especially from those who share time to provide their thoughtful thinking and suggestion to furnish the report. I am undoubtedly thankful to all of those people who have contributed their best to make this report.

First of all, I would like to thank Almighty Allah for giving me the ability and knowledge to prepare this report. I am very much grateful to my academic supervisor Dr. Md. Abdur Rouf Sir as he has provided enormous support and guidance to complete this report. I am thankful to him for his invaluable supervision that was very much needed to complete this report.

Then, I express my sincere gratitude to Mr. Kamol Chandra Roy (Branch Manager of National Bank Limited, Mirpur Branch) for supervising me during the entire internship period. I would also like to express my gratitude to Md. Ashraful Islam (Executive Officer) of National Bank Limited for supporting me during my internship period.

Finally my gratitude goes to my family, friend, classmates and colleagues who helped me whenever I needed their support.

Abstract

National Bank Limited is the first private sector bank fully owned by Bangladeshi nationals. The bank was opened on 28 March 1983 but the first branch at 48, Dilkusha Commercial Area, Dhaka started commercial operation on 23 March 1983. The second branch was opened on 11 May 1983 at Khatungonj, Chittagong.

HRM strategies of an organization is an important part of discussion for many years. Now a days this area is being researched very deeply in the prospect of Bangladesh and other developing countries.

Organizational performance is highly involved with the proper implementation of the right and strategic HRM policies .The employees of an organization get satisfied when they are treated with full comfort and honor by the organization. The researcher has found this reason when he/she was completed the internship term.

The researcher has faced some limitations while working for internship. One of the major limitations was the intern didn't get enough excess to know and collect some internal HR policies on general banking that are currently implementing by the organization .By the grace of the almighty the intern has become able to make everything in a perfect manner.

The findings of the study will give important overview of the present banking sector of Bangladesh by revealing the hidden causes of poor employee performance and the importance of HR policies on banking industry.

Table Of Content:

Chapters		Page No.
Chapter 1: Introduction		11-16
1.1	Introduction	11
1.2	Background	11
1.3	What Is General Banking	13
1.4	Vision And Mission	13
1.4.1	Vision	13
1.4.2	Mission	14
1.5	Scope Of The Study	14
1.6	Objectives	14
1.6.1	Broad Objectives	14
1.6.2	Specific Objectives	15
1.7	Methodology Of The Study	15
1.8	Limitations Of The Study	16
Chapter 2: Activities Undertaken		17-20
2.1	Work Related	17
2.1.1	Opening Savings Account	17
2.1.2	Opening Current Account	18
2.1.3	Opening School Banking	18
2.1.4	Issue Cheque Books	19
2.1.5	Closing Different Types of Account	19
2.1.6	Opening USSP	20
2.1.7	Issuing Debit Card	20
2.2	Other relevant activities	20
2.2.1	SMS Banking	20
Chapter 3: Constraints / Challenges		21-23
3.1	Identified/Observed in the Organization	21
3.1.1	Problems Related to Savings Account	21

3.1.2	Problems Related to Current Account	21
3.1.3	Problems Related to School Banking	21
3.1.4	Problems Related to Issue Cheque Books	22
3.2	Mismatch between academic preparation and organizational activity	23
3.3	Any missing knowledge and skills that need to be learn in the university	23
Chapter 4: Lessons Learned From Internship Program		24-25
4.1	Account Opening	24
4.2	Western Union's Money	24
4.3	Loans And The Procedure	24
4.4	Others Activities	24
4.5	SMS Banking	25
Chapter 5: Analysis And Findings		26-37
5.1	Research And Question Analysis	26
5.1	Question 1	26
5.1	Question 2	27
5.1	Question 3	28
5.1	Question 4	29
5.1	Question 5	30
5.1	Question 6	31
5.1	Question 7	32
5.1	Question 8	33
5.1	Question 9	34
5.1	Question 10	35
5.2	Findings	36
5.3	Recommendations	37
Chapter 6: Conclusion		38
Chapter 7: References		39

Introduction

Chapter: 1

1.1 Introduction:

Internship is a partial requirement for graduation. It offers a great opportunity for any student to get some tremendous and brilliant ideas about the practical field. It is also a challenging experience to prepare internship report which increases intellectual abilities as an efficient graduate.

Under the internship program, every student is assigned to an organization with a view to acquire practical knowledge. After taking practical knowledge, each student is required to prepare a report on the selected organization under the guideline of his/ her assigned teacher.

As a participant of MBA program and as Human Resource Management major student bank is the most suitable place to enter and enhance my knowledge. So I have done my internship in general banking department of National Bank Ltd Mirpur branch. Hence I have decided to prepare my internship report on general banking activities of National Bank Ltd.

1.2 Background of the Organization:

The People's Republic of Bangladesh has started its banking industry after the independence in 1971 on the day of victory. After that till now total 61 banks have been established in the country. Most of them are private commercial banks.

National Bank Limited is the first and major private sector commercial bank in Bangladesh fully owned by the Bangladeshi Entrepreneurs. The Bank started its operation from 1983 but the first branch at 48, Dilkusha commercial area, Dhaka started commercial operation on March 23, 1983. At present, NBL has been carrying on business through its 192 branches and 36 SME spread all over the country since the very beginning, the bank has exerted much emphasis on overseas operations and handled a sizable quantum of home bound foreign remittance.

People in all regions can easily avail of the services of NBL through its 121 branches spread all over the country. Besides, the bank has been smoothly conducting its overseas activities with utmost efficiency through its 415 correspondents in 75 countries of the world. NBL has drawing with 32 overseas exchange houses including the gulf overseas exchange. The bank maintains round the clock communication with the external world using the latest information technology services of SWIFT and REUTERS. In order to give improved and risk free banking services to the valuable clients, all arrangements for launching line banking are its final stage. Since the very beginning the bank extended much emphasis on overseas operation and handled a sizeable quantum of homebound foreign remittance. The Bank established extensive drawing arrangement network with Banks and Exchange companies, located in important countries of the world. Expatriates Bangladeshi wage earners residing in those countries can now easily remit their hard earned money to the country with confidence safety and speed.

NBL was the pioneer bank to allow back-to-back LC facility without any margin to the entrepreneurs of garment industry during the Eighties, thereby helping the industry thrive to its present position. This has not only contributed to enrich of the country's foreign exchange reserves, but also opened employment opportunities for a large numbers of labor force of the country. As a pioneer in this sector, NBL's name will remain in golden letters.

NBL has been the pioneer in promoting readymade garment industries and still is the single largest financier in this sector. In the early 80's when garment industry in Bangladesh was experiencing a process of trial, the bank foresights the bright prospect of this sector and extend finance to the deserving and promising entrepreneurs. It provided them with financial support including market information and advice .NBL is the first bank to introduce international Master Card in Bangladesh, which has facilitated the users to get benefit to different facilities in home and abroad. NBL is the first among private sector banks, which has set an uncommon precedence of extending fully, supervised collateral agriculture credit in the brained area of Rajshahi district to help small farmers to grow.

The wise directions and guidance of a prudent and versatile Board of directors and concerted efforts of a team of well-qualified and professionally heightened executives and officials have brought an extraordinary distinctiveness for the bank. Above two thousand dedicated executives, offers and staffs' working day and night to serve its customers satisfactorily. Through strong commitment base, the bank has introduced new products like Credit card, E-cash. The popularity

of the bank has gained momentum with quick money transfer arrangement anywhere in world in association with Western Union's U.S.A

NBL has been continuing its small credit program for disbursement of collateral free agricultural loans among the poor farmers of Brindra area in Rajshahi district for improving the livelihood.

As a consequence, it was possible to a record growth of 175.51 percent with Tk. 8,809.40 million pretax profits in the year under review over the preceding year. The net profit after tax and provision stood at Tk. 6,860.34 million which was Tk. 2,070.47 million in the previous year registering a 231.34 percent rise. The total deposits increased to Tk. 102,471.83 million being 33.37 percent increase over the preceding year. During 2010, the bank handled inward remittance of Tk. 49,145.30 million, 10.73 percent higher than that of the previous year. Return on Equity (ROE) registered a 77.84 percent rise over the preceding year.

1.3 What Is General Banking:

General Banking Department is considered as the direct customer service center. It is the starting point of all the banking operation. It opens new accounts, remits funds, honor cheque, takes deposits, issues bank draft and pay order etc. general Banking is also known as retail banking. General Banking consists of the management of deposit, cash, clearing house, bills, account opening, security instrument handling, customer service, locker facilities and other services of the bank besides Advance and Foreign Trade.

1.4 Vision and Mission:

Vision:

- Development of the economy through the help of technology
- Creating customers confidence so that they can invest more
- Providing best clientele services

Mission:

- Its effort for expansion of its activities in home and abroad by adding new dimension to its banking services is contributed unabated.
- To become the most caring and customer friendly and service oriented bank.
- It is also putting highest priority in ensuring transparency, accountability, and improved clientele services as well as to its commitment to serve the society through which it wants to get closer and closer to the people.
- It intends to meet the needs of its clients and enhance its profitability by creating corporate culture.
- Its aim is to ensure its competitive advantages by upgrading banking technology and information system.

1.5 Scope Of The Study:

This report is a type of case study. So there are limitations to find out the scopes. The first scope of this study is to gather practical experience and knowledge on how a research is conducted in the banking era. The report has the potential to cover different prospects of General Banking practices in National Bank Limited Mirpur Branch.

1.6 Objectives:**Broad Objective:**

The main objective of this report is to get an idea about general banking activities of National Bank Limited Mirpur Branch.

Specific Objectives:

- To learn about the overall management system of National Bank Limited as a private commercial bank and the relation they maintain along with their customers.
- To achieve the practical knowledge by applying theoretical knowledge corporate sector.
- To observe the working environment and learn office employer's behavior and the rules and regulation of several schemes of deposits and loan accounts.

1.7 Methodology Of The Study:

There are several types of methods that are used in different field of research. Since it is a analysis type of study, some specific methods have been used to fulfill the objective of the study. The methods that are able to find out more scopes of study and create less limitations have been used here. Four types of method have been used in this study. These are:

- **Qualitative Method:** Qualitative method is concerned with the standard of any idea or view. It describes the best of the idea by evaluating the quality or standard of the idea or study. It describes best whether the quality of the study is very much okay by evaluating the standard.
- **Quantitative Method:** Quantitative method is concerned with the measurement or number or mass of the any study. It is concerned with the measurement of any work. How much good it is or how much bad the idea is. This method describes anything through statistical viewpoint.
- **Analytical Method:** This method works with the data or ideas or documents that are already available. By using this method the researcher analyze any idea by using the existed idea or viewpoint.
- **Descriptive method:** Descriptive research involves with the surveys and finding the fact of any idea. In this report there is also the use of descriptive methodology.

1.8 Limitation of the Study:

To discuss the overall general banking of a bank is a tough task. Besides this due to security reasons, the organization employees usually don't want to share the intern all the data and papers about policy and procedures of general banking. Time limitation has become a vital issue as the duration of the internship term was just for three months. Besides some of the vital obstacles to prepare the report are:

- **Time inadequacy:** The intern didn't have time to gather overall view about general banking.
- **Inadequate Date:** For unhelpful attitude of the top authority to provide the demanded information, data collection became very challenging.
- **Lack of Record:** Sufficient written documents and update data was not available to make this study more comprehensive.
- **Lack of experiences:** As the intern as not a permanent member of NBL, Sometimes he/she became unable to find out many secret and sensitive issues of the company. The intern was a first hand researcher as well not to find out the secret policy.

Activities Undertaken

Chapter: 2

During my internship program I have done some general banking activities and some of them are listed below:

2.1 Work Related Activities:

- Opening Savings A/C.
- Opening Current A/C.
- Opening School Banking.
- Issue Cheque Books.
- Closing Different Types of Accounts.
- Opening USSP (Uttoron Shopnopuron Sonchiti Prokolpo).
- Issuing Debit Card.

2.2 Other Relevant Activities:

- SMS Banking.

2.1.1 Savings Account:

To open a savings bank account I used to give a prescribed form to the client. Clients fill up the prescribed form by themselves but usually I just took account holder sign and nominees sign and I filled up the form to take information from their national ID. I took two copies passport size photograph and NID photocopy of both account holder and nominee. Introducer need to write the client name and need to give sign on the opposite side of the photograph. In the form I gave an account number and write it in the form and in Specimen Signature cards. To open this account client need to give minimum 1000 taka. In the form I gave attested seal, branch seal, manager seal, and signature verification seal. I deposited the amount in their account by their deposit slip book and I gave the book to the account holder. I gave the cheque

book after the 8 or 10 working days. After all this I used to give entry in the registry book where I write the account holder name, account number, and date.

2.1.2 Opening Current Account:

2.1.2.1 Opening Individual Account:For individual current account I follow the same rule as savings account and the same prescribed form. For this account just I extra require account holders Tax Identification Number (TIN) and minimum 2000 taka to open the account.

2.1.2.2 Opening Proprietorship Account:For this type of account I provide different prescribed form. It's totally different from savings account form but the process is same as savings account. Clients fill up the prescribed form by them or I help them to fill it up. Any adult and mentally sound person can open the current account. Any client cannot open more than one current account of his/her own in any branch. I take two copies passport size photograph, NID photocopy and trade License photocopy. To open a current account initial deposit of taka 2000 (Two Thousand Taka) is compulsory. If the current balance of any current account falls below 2000 taka, bank can claim 100 (One Hundred) taka as incidental charge in the month of June and December. In the form I give attested seal, branch seal, manager seal, and signature verification seal. I deposited the amount in their account by their deposit slip book and I give the book to the account holder. After all this I give entry in the registry book where I write the account holder name, account number, and date.

2.1.3 Opening School Banking:

The clients who are under 18 they can open the school banking account. They can deposit their money which is normally saved from their tiffin money or gifts. Parents also deposit for their children. For opening account we give a form to the client. Their parents have to fill up the form on the clients details there should put both the clients name and also their parents father/mothers name. On the signature verification card there need father/mothers signature. With the guardians signature on the cheque book he/she can withdraw money from his/her account. There should minimum 60 taka deposit when they open the account. The clients can deposit their money 3 times in a month. When the clients become 18 they can transaction their money and withdraw their money with their signature. To open this account I used to tell them to bring the clients birth certificate's photocopy, schools id card or any document of schools photocopy, 2 copy

attested picture of client and his/her guardian, guardians national ID card's photocopy. I gave them the prescribed form and give instruction how to fill up the form or I did it by myself. I took the money and deposit it in his/her account and give them the deposit book. After that I take the form to give the authorize sign and seal. Fulfill all this I used to give entry in the registry book.

2.1.4 Issuing Cheque Books:

All the procedure for issuing a new cheque book for old account is same as the procedure of new account. Only difference is those accounts have to submit the requisition slip of the old cheque book with date, signature and his/her address. Computer posting is then given to the requisition slip to know the position of account. The number of new cheque book is entered on the back of the old requisition slip and is signed by officer.

After opening an account bank give cheque book. When account holder come to collect the cheque book I took a sign of the account holder in a form and also in the registry book after that I gave the cheque book to the account holder.

2.1.5 Closing different types of accounts:

Upon the request of a customer, an account can be closed. Bank has a prescribed form for closing any account. When someone comes to close his/her account I give the form and they fill up the form and I take it. After receiving an application from the customer to close an account, some procedures are followed by a banker. The customer should be asked to draw the final cheque for the amount standing to the credit of his account less the amount of closing and other incidental chargers and surrender the unused cheque leaves. To close an account NBL charge 230 taka. The account should be debited for the account closing charges etc. and an authorized officer of the bank should destroy unused cheque leaves. In case of joint account the application for closing the account should be signed by all joint holders.

2.1.6 USSP:

Any adult Bangladeshi national will be eligible to open this account. The period of the scheme will be 2 (Two), 3 (Three) and 5 (Five) years term. Monthly installment will be Tk.500/-, 1000/-, 2000/-, 3000/-, 5000/- and 10000/-. Monthly installment to be deposited within 10th day of the month. After due date a penalty of Tk.50/- will be realized from the account holder. NBL is currently giving 9% interest on this account. If the account holder fails to deposit 3(three) consecutive monthly installments, the account will be automatically closed. No cheque book will be issued against the account. Deposit may be en-cashed before maturity. But no interest will be paid if en-cashed before 1(one) year of deposit.

When a client came to open this account I used to take two copies passport size photograph and NID photocopy of both account holder and nominee. I helped them to fill up the form or I did it by myself according to their NID card information. I took their sign in the account opening form and I gave attested seal, branch seal, manager seal, and signature verification seal. After that gave the form to the account opening section officer and she did the rest of work.

2.1.7 Issuing Debit card:

If a customer wants to have debit card they can apply for free. They just need their account number, one copy passport size photograph and NID card photocopy. When a customer came to apply for debit card, I took a form and fill up the form to see the NID card information. I took two signature of the customer in the form, gave a branch seal and gave it to the officer. Account officer take a photocopy of the form in the branch and main copy send to the head office.

2.2 Other Relevant Activities:

2.2.1 SMS Banking:

When a client or someone else deposit or withdraw any amount of money from his/her account a message will automatically deliver to the client's mobile number. For this opportunity clients have to fill up a form and give his/her mobile number. When clients came I gave them a prescribed form where they write their name, account number and mobile number or I wrote all this and clients gave their signature. After that I give the form to the officer.

Constraints/Challenges

Chapter: 3

3.1 Identified/Observed in the Organization:

During the time of my internship program in National Bank Ltd, I have closely observed their general banking process and activities. When I was working I have faced some constraints in different situation or work, which are as follows:

3.1.1 Problems related to savings A/C opening:

The bank rule is if a person wants to open an account he/she needs an introducer who has an account in the same branch. I face the problem that people come to open an account but they do not have any introducer so ultimately they cannot open the account. There are different types of customers so some of them just do not understand what they do. I have to try making them understand several times a single thing. There are some rare clients who do not believe the percentage of interest. Because the rate of interest fluctuate depends on the government rules. Sometimes some clients come and want to know the others accounts details but I could not show them the statement because it's beyond the rules.

3.1.2 Problems related to current A/C opening:

To open current account I have faced the same problem as like savings account. Sometimes clients make mistake when they fill up the form. Clients were confused about their signature. Sometimes they ask unnecessary question like “How much interest they will get” though I told them in current account bank do not give any interest. When it is a partnership business want to open a joint account but they come alone where both of them need to come.

3.1.3 Problems related school Banking opening:

To open the school banking accounts I have faced some problems such as I gave the information to the client that they need to bring the students certificate or any school document and birth certificate but when they come to open the account they did not brought any school document, they just only brought the birth certificate. For school banking there is a limit that one can

deposit money three times in a month and it will not more than 30,000 taka. But I have faced that people want to deposit more than three times and more than 30,000 taka.

3.1.4 Problems related to cheque book issue:

To issue cheque book I have faced some problem like sometimes people come to collect their cheque book before the day I said. It takes 10 working days to give the cheque book for a new account holder. Some existing account holder comes to apply for new book when they finish all the cheque of their previous book. And that time if they need money they cannot take it. Some customer come to say that they lost their cheque book and request to give them a new one but there are some rules, they first need to do a general diary in the police station but they do not want to go to police station they just request to give them book.

3.1.4.1 New environment: The office environment was totally new for me. Everyone was unknown so it was an uncomfortable initially.

3.1.4.2 Everyone was not cooperative: Every employee in the bank was not cooperative. They did not want to teach me and did not want given to me.

3.1.4.3 New branch: The branch was in new place. It was shifted to Mirpur. So all employees were busy to arrange all the work and there was less work to give me.

3.1.4.4 Less willingness to teach me: Employees were less willing to teach me and give me work.

3.1.4.5 Less experienced workers: In my branch most of the employees were less experienced and not so skillful in the work.

3.1.4.6 Did not give access to technical site/work: They did not give me access to the computer and other technological stuff.

3.1.4.7 Different types of customers: There were different customers and used to ask me the same question again and again and also irrelevant questions.

3.2 Mismatch between academic preparation and organizational activity:

Throughout my MBA program I have completed many subjects those are related to organization and management style. I did learn many thing in several courses about office environment and behavior, how to treat with customer and give prompt service to make them happy. When I have started working in National Bank Ltd, I have noticed many things are not matching with my academic learning. In some subject like Introduction to Management, Principle of Management, Organizational Behavioral Science etc. I have learned there are typically three levels of management: top-level, middle-level, and first-level but in National Bank Ltd. I have seen another level that is executive level. I have learned that different department will do their own job but here I have seen except for cash department all other department employees are not doing specific department job.

3.2.1 Relevance of academic preparation and organizational activity:

In NBL I have seen something that matches with our study. I have learned manager should be someone who can drive his/her employee in the right way, give them motivation to work hard and achieve their goal. I got the manager who is very energetic, helpful, and very good to lead the employees.

3.3 Any missing knowledge and skills that need to be learned in the university:

I have completed all the theoretical courses in DIU but when I have entered the practical life means in job I have faced many new things which are not taught in university.

3.3.1 MS Excel: In our university I got very little idea about excel. I just got only one practical class to learn excel work in a subject. So one class is not good enough to learn excel work. Now a days in almost in every office all works are done by excel. But in DIU what I have learned about Excel was not enough to do the work.

3.3.2 Computer LAB: In DIU we did only 10 computer LAB class in a specific subject but now in this modern world computer is the most important part in the office work. DIU should include more computer related class and LAB for the students.

Lessons Learned From Internship Program

Chapter: 4

The things I have learned from the entire internship program were really important. I have learned a lot of things about general banking activity of National Bank Limited some of them are given below:

4.1 Account Opening:

I have learned from my whole internship that how to open savings account, how to open school banking account, how to open current account, how to close different types of account, how customers are requested to close their account, how to issue new cheque books to new account holder and how to issue cheque book for the existing customer, how to give entry saving A/C, current A/C, School banking A/C, close account, cheque issue etc. in the register book, how to open joint account and write pay order and how to open USSP. This is actually an account where people save money on a monthly basis for a specific period.

4.2 Western Union's money:

I have learned how to give money to the customers when someone sent money from abroad for them.

4.3 Loans and the procedure:

NBL gives car loan, home repair loan, land loan, business loan. So I have learned how to apply for the loan and how the bank gives the loan.

4.4 Others Activities:

I have learned how to match with office environment because it was the first time I was working in any office. I have also learned how to deal with different customers. There are different types of customers so I needed to make them understand in their own way. I have become more punctual than before because I have to follow office rules and regulations and how to maintain the office timing and how to follow senior's orders as well. I have not only learned how to do these but also

learned how to open fixed deposit receipt (FDR), and how apply for the debit card as well as fill up the forms.

4.5 SMS Banking:

It is an automatic SMS delivery system to the clients mobile when they deposit or withdraw money in their account.

Analysis And Findings

Chapter: 5

5.1 Research And Question Analysis:

In this section a set of questionnaire has been used to analyze the topic “Recruitment & selection process of National Bank Limited’. This questionnaire survey was held among the employees of NBL Mirpur Branch. The number of respondent is 25. Number of questions is 11.”Likert Scale” measurement has been used here.

Question 1. Is general banking process need assessment system appropriate?

Type	Number of respondent
Strongly Agree	13
Agree	4
Neutral	2
Disagree	3
Strongly Disagree	3

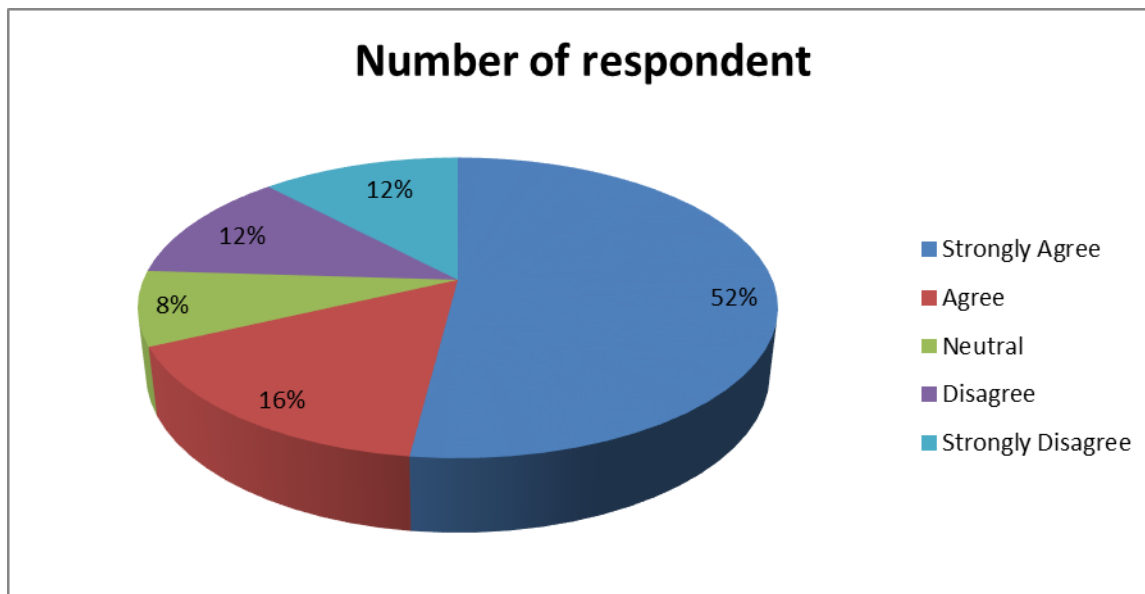


Figure: Need Assessment is appropriate

Interpretation: The figure shows that 52% respondents strongly agree, 16% respondents agree, 8% respondents neutral, 12% respondents disagree.

Comments: It shows that NBL's need assessment is appropriate.

Question 2. Are general banking process easy going and suitable?

Type	Number of respondent
Strongly Agree	17
Agree	5
Neutral	1
Disagree	1
Strongly Disagree	1

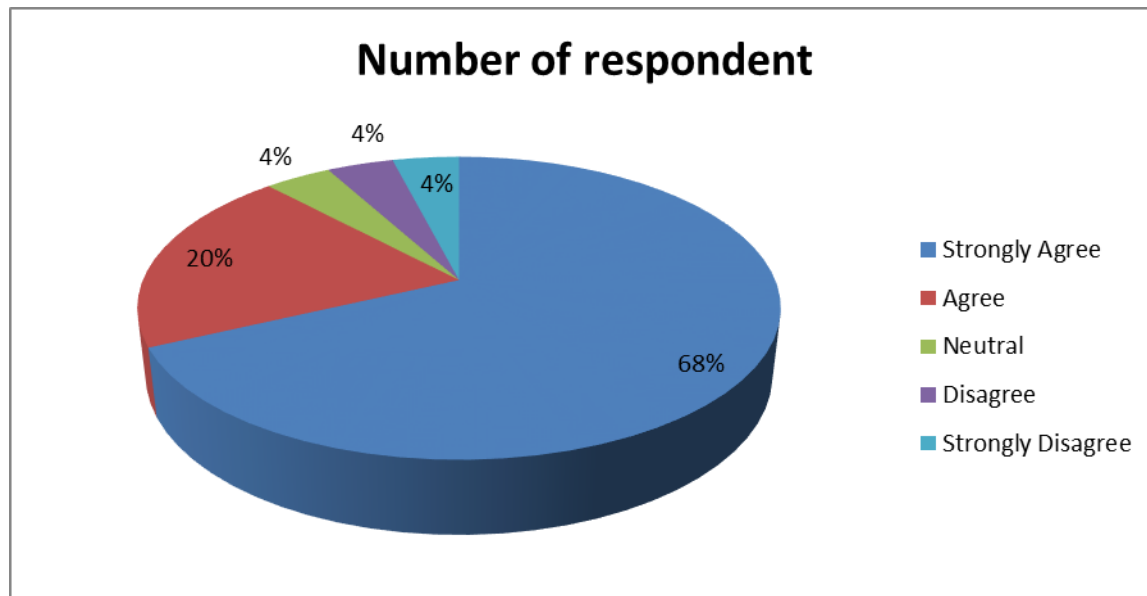


Figure: Media for attracting candidates are suitable

Interpretation: The figure shows that 68% respondents strongly agree, 20% respondents agree , 4% respondents disagree,4% neutral,4% Strongly disagree.

Comments: It proves that NBL is using media coverage properly for attracting suitable candidates.

Question 3. Is the general banking process highly bureaucratic?

Type	Number of respondent
Strongly Agree	2
Agree	1
Neutral	1
Disagree	1
Strongly Disagree	20

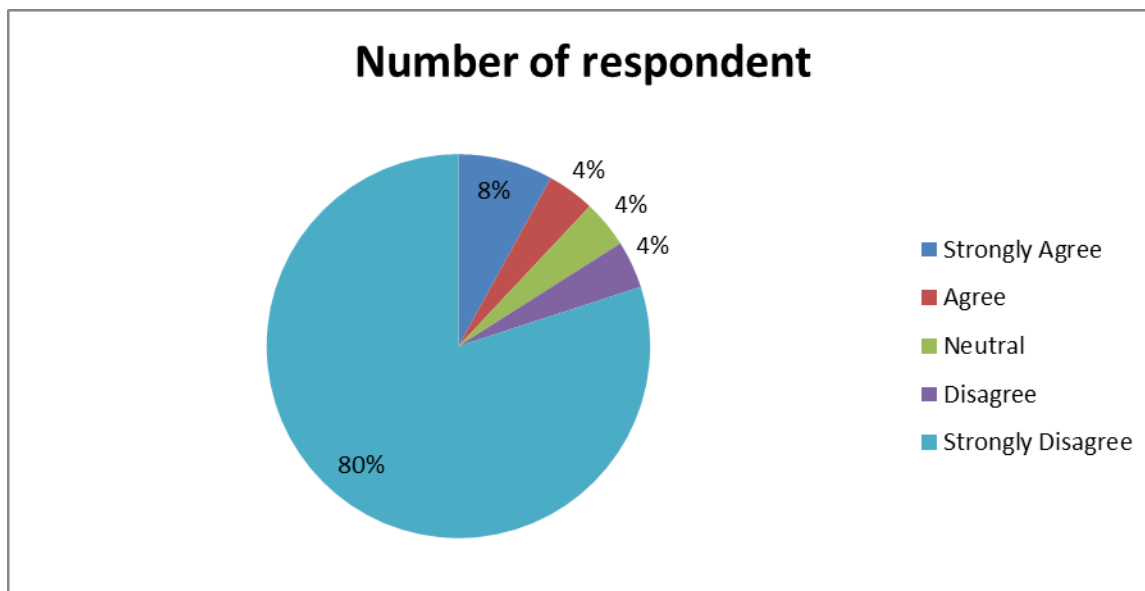


Figure: recruitment and selection process is highly bureaucratic

Interpretation: The figure shows that 8% respondents strongly disagree, 80% respondents disagree strongly and 4% respondents deny that recruitment and selection process is highly bureaucratic in NBL.

Comments: It means NBL is highly bureaucratic in recruitment & selection process.

Question 4. Is the banking process time consuming?

Type	Number of respondent
Strongly Agree	10
Agree	4
Neutral	4
Disagree	3
Strongly Disagree	4

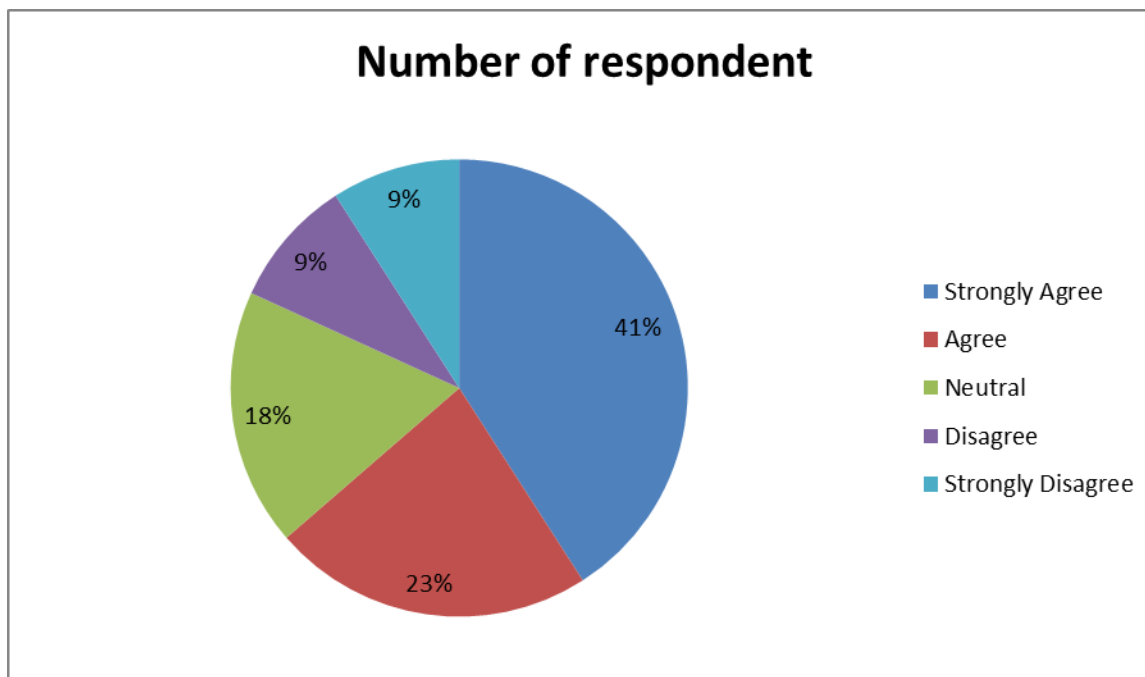


Figure: process is Time-consuming

Interpretation: The figure shows that 41% respondents strongly agree, 23% respondents agree and 18% respondents neutral,9% disagree,9% strongly disagree.

Comments: As 41% respondents have negative views regarding that the process is time consuming so it can be understood that the process is time consuming.

Question 5. Does general banking process appear to be complex?

Type	Number of respondent
Strongly Agree	5
Agree	2
Neutral	2
Disagree	3
Strongly Disagree	13

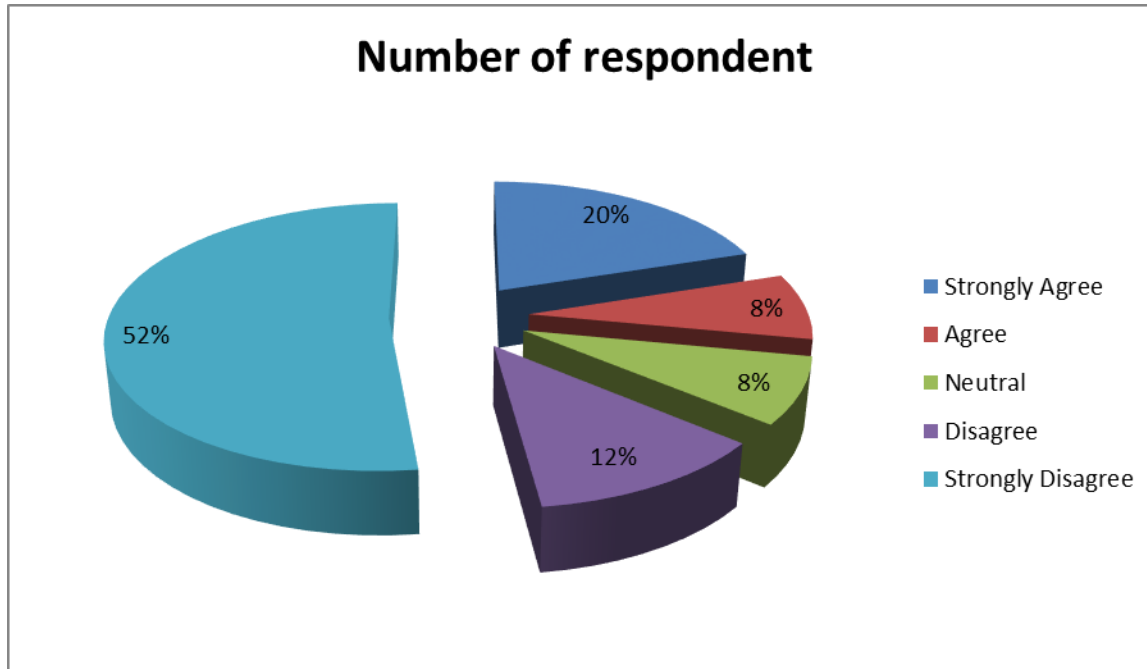


Figure: process appears to be complex

Interpretation: The figure shows that 20% respondents strongly agree, 8% respondents agree, 52% respondents disagree and 8% respondent neutral .

Comments: Since more than half of the respondents answer is that the process appears not to be complex.

Question 6. Does the banking process suffer from nepotism?

Type	Number of respondent
Strongly Agree	1
Agree	2
Neutral	3
Disagree	5
Strongly Disagree	14

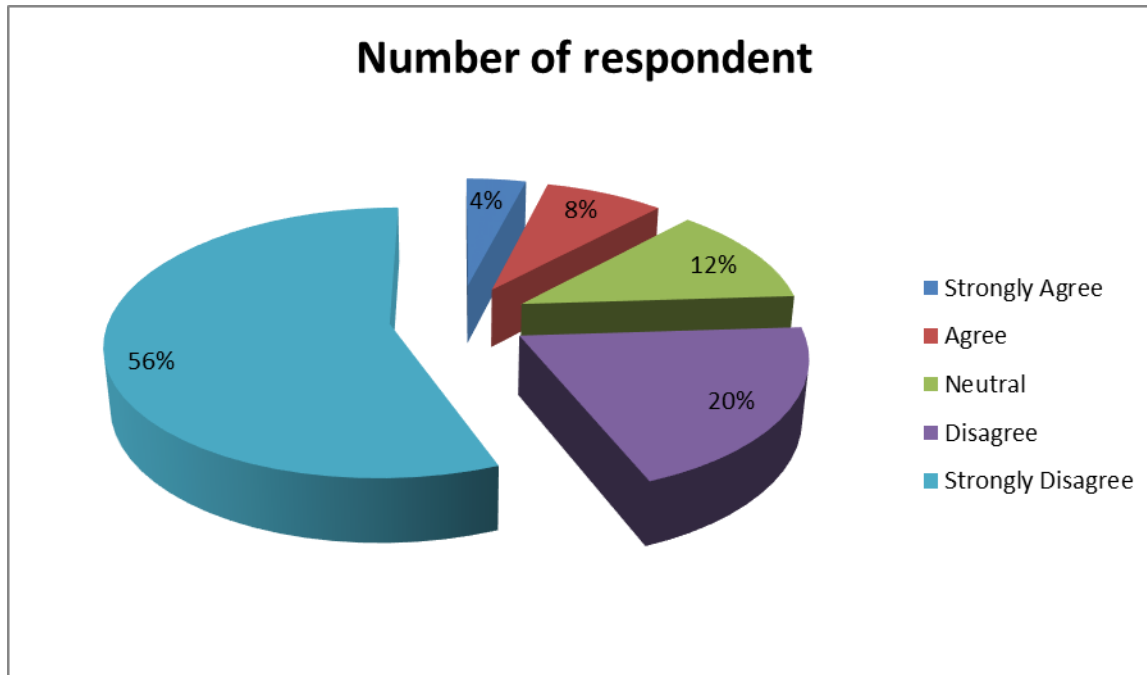


Figure: process suffers from nepotism

Interpretation: The figure shows that 4% respondents strongly agree, 08% respondents agree, 20% respondents disagree and 56% respondents strongly disagree that process suffers from nepotism in NBL.

Comments: The process is almost free from nepotism.

Question 7. Does gender discrimination affect banking process?

Type	Number of respondent
Strongly Agree	1
Agree	2
Neutral	3
Disagree	5
Strongly Disagree	14

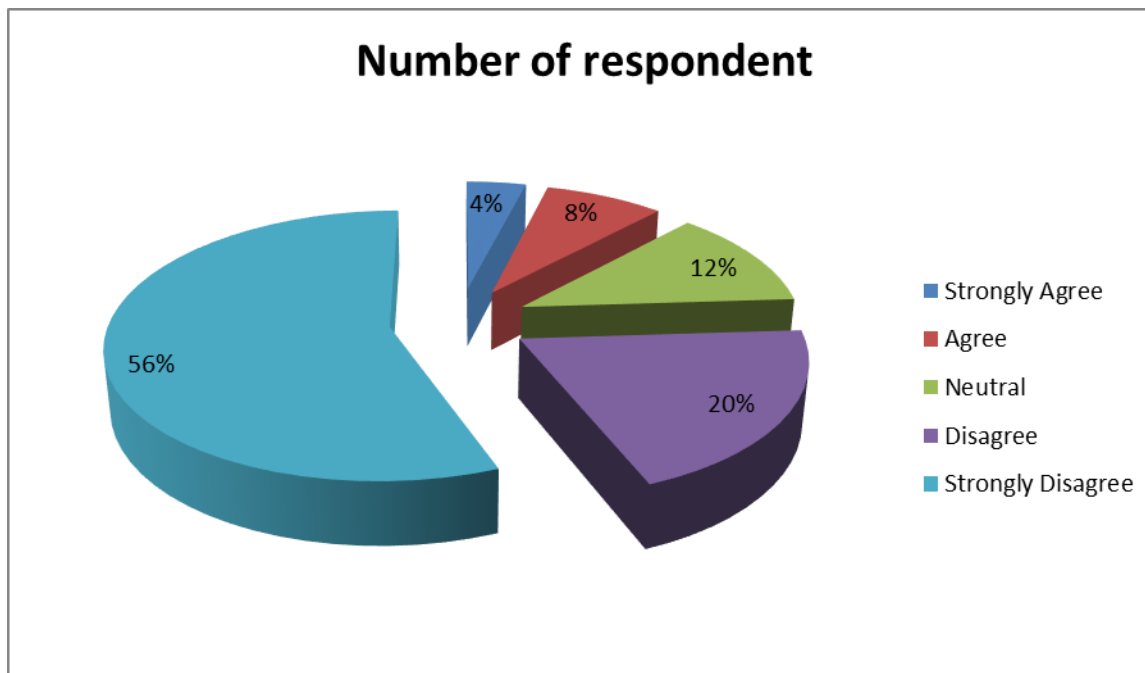


Figure: Gender discrimination affects the process

Interpretation: The figure shows that 4% respondents strongly agree, 56% respondents disagree and 20% respondents strongly disagree that Gender discrimination affects the process in NBL.

Comments: There is no gender discrimination in the process.

Question 8. Does general banking process comply ethical?

Type	Number of respondent
Strongly Agree	5
Agree	12
Neutral	1
Disagree	3
Strongly Disagree	4

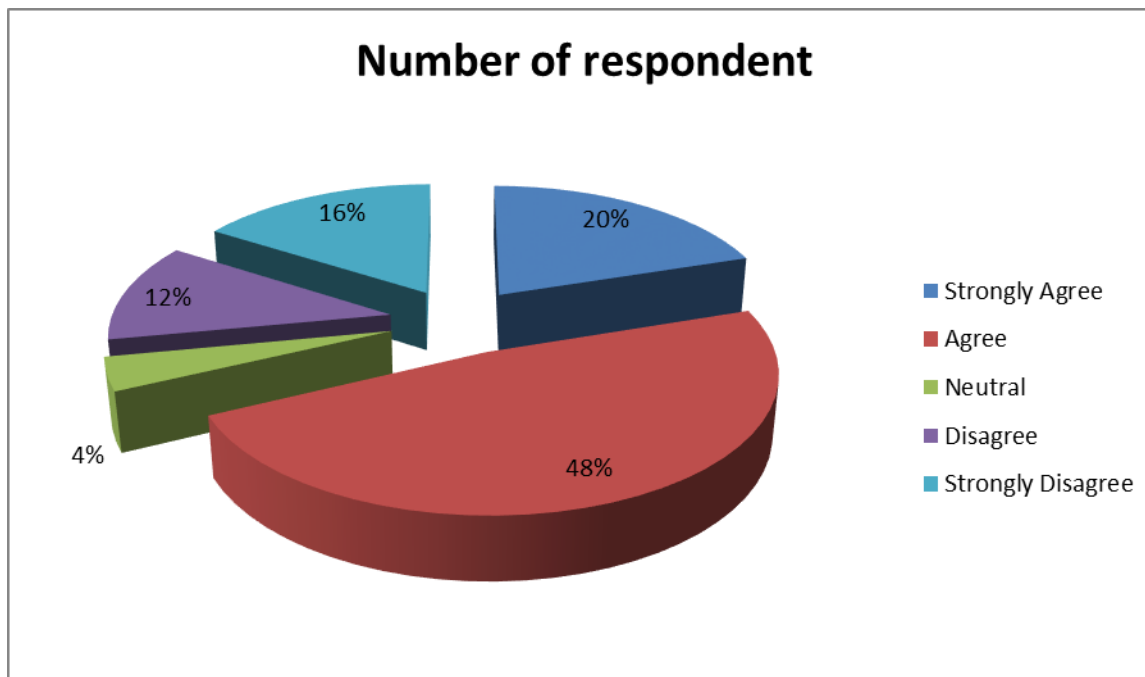


Figure: process comply Employment Laws

Interpretation: The figure shows that 20% respondents strongly agree, 48% respondents agree and 4% respondents neutral that the process comply Employment Laws in NBL.

Comments: A large ratio of the respondents thinks that the process complies with the employment law which is a very positive sign for the organization.

Question 9. Is general banking process unmethodical?

Type	Number of respondent
Strongly Agree	1
Agree	2
Neutral	1
Disagree	5
Strongly Disagree	16

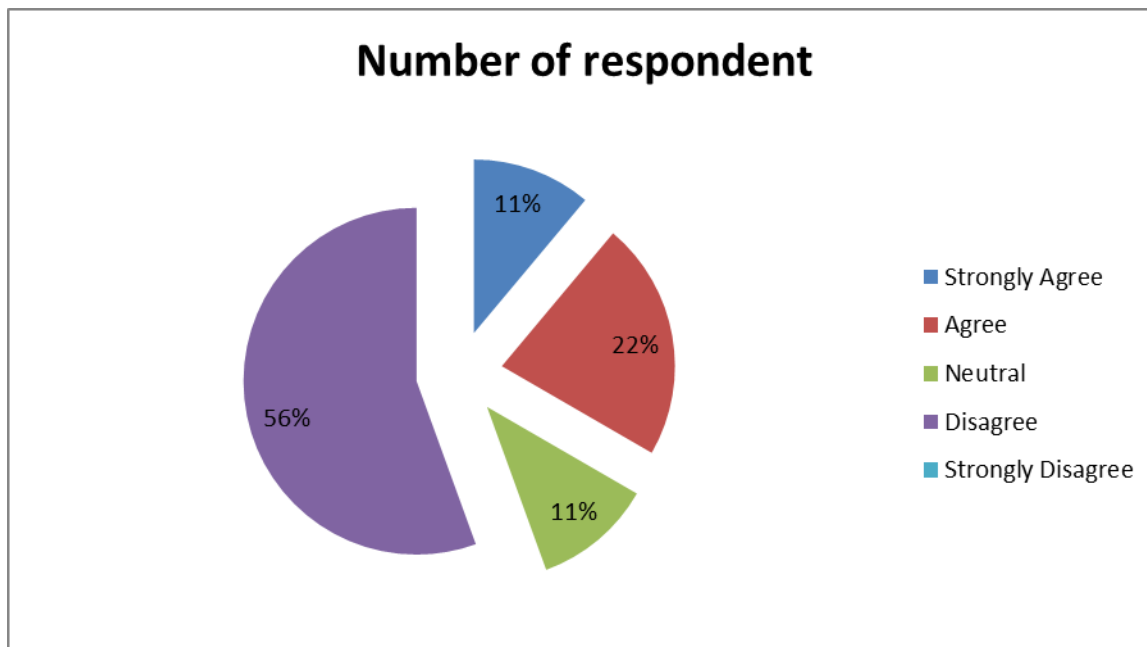


Figure: Recruitment & Selection process is unmethodical

Interpretation: The figure shows that 11% respondents strongly agree, 56% respondents disagree and 11% respondents strongly disagree that Recruitment & Selection process is unmethodical in NBL.

Comments: It means 56% respondents think that the recruitment & selection process is methodical.

Question 10. Is overall general banking process unsatisfactory?

Type	Number of respondent
Strongly Agree	1
Agree	2
Neutral	1
Disagree	6
Strongly Disagree	15

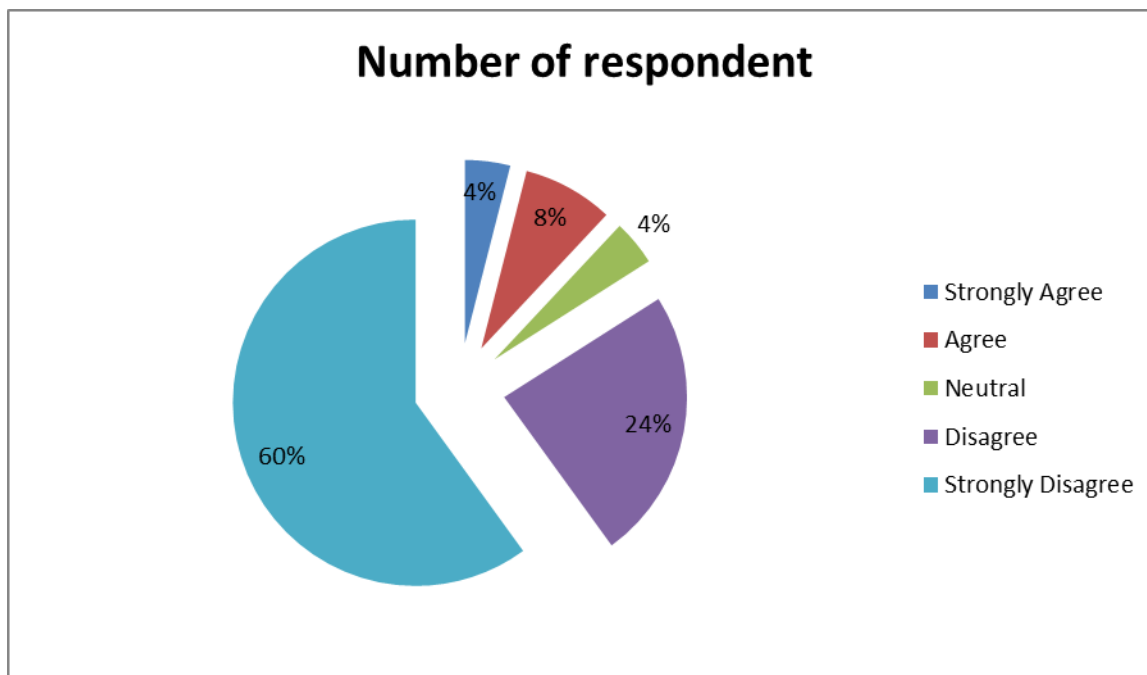


Figure: Overall Recruitment & Selection process is unsatisfactory

Interpretation: The figure shows that 8% respondents agree, 4% respondents neutral and 60% respondents strongly disagree that overall Recruitment & Selection process is satisfactory in NBL.

Comments: It shows that the maximum portions of respondents are agreed on the fact that the overall recruitment & selection process is satisfactory.

5.2 Findings:

- In National Bank Limited, IT Department, it doesn't have any alert service when they update their software.
- In National Bank Limited Mirpur Branch, the communication process with the customers is in an informal way.
- National Bank Limited Mirpur Branch, is still doing their banking procedure in traditional or analogue system.
- In National Bank Limited Mirpur Branch, there is no specific space or desk and ID for interns.
- In National Bank Limited Mirpur Branch, the office equipments are in a very improper condition.
- In National Bank Limited Mirpur Branch, there is no car parking space for the customers.
- In National Bank Limited Mirpur Branch, there is no different desk for different customers such as VIP and Local.

5.3 Recommendations:

- IT department should be alert about updating software during bank hour and they should be aware about their server while I was working there I faced critical at the time of entry any information.
- The communication with the customer is very important and it should be in more formal way, so that the impression on bank would be praiseworthy they should open an information desk for the customers.
- It is important to implement more modern banking process instead of traditional system. It should be more computerized means dynamic process so that they can provide faster service.
- They should increase their space and also increase desk for intern and also they should provide ID card to the intern.
- They should keep office equipment in regular servicing and provide car parking space for the customers.
- They can set up different desk for different customer like VIP and Local.

Conclusion

Chapter: 6

I got the opportunity to work in National Bank Ltd. (Mirpur Branch) as an intern from 10th October to 10th January. I had the opportunity during the program to get a closure look at the various general banking activities along with all other financial activities of the National Bank Limited. While doing this internship I have learned lots of new things, which was totally unknown for me such as how to open different accounts, how to close the accounts, how to issue cheque book, how to apply for debit card and how to fill up the form, how to give entry in the registry book, NBL loan procedure, how to follow the office rules and regulations, how to work with others as a team etc.

During this program I have faced some problems when I have opened different accounts, closed different accounts, deal with customers etc. There were some other problems that I have faced such as the office environment was totally new for me and also the branch was new, all employees were not co-operative and showed less willingness to teach me, they did not give me the access to operate the computer so I did not learn anything about online banking.

Moreover in this three month internship program whatever I have learned it will be very effective for the near future. The whole program helped me both understanding the banking activities and increase my personal experience.

Reference

Chapter: 7

- History of National Bank Limited. 2020. Retrieved from www.nbl.com.bd
Accessed on 30th April 2020
- www.google.com.bd
- Annual Report
- Arthur, J. B. (1994), Effects of Human Resource Systems on Manufacturing Performance and Turnover: *Academy of Management Journal*, Vol.37, pp. 670-687.
- Dessler, Gary. *A Framework for Human Resource Management*, 7th Edition, pp(145-187).
Bratton, John. and Gold, Jeff. (1999), *human resource management. theory and practice*.
Macmillan Press Limited, London.
- Harris, L.C. & Ogbonna, E.O. (2001) .Strategic human resource management, market orientation, and organizational performance. *Journal of Business Research*.51(2).pp-157-166.
- Decenzo David A & Robbins P. Stephen, *Fundamentals of human resource management*, 8th Edition, pp 44-70.
- Gilbertson, D. (1984). Personnel's path to organizational effectiveness. *Proceedings of the National Conference of the New Zealand Institute of Personnel Management*, (pp. 48–51).
- Nurul Absar Mohammad, Mir. Muhammad, Muhammad Abdul Kader Jilani, Balasundaram, Nimalathan. *Impact of HR practices on Organizational Performance in Bangladesh: The Academy of Management Journal*, vol-39, No-4, pp 949-969.