



**An Internship Report  
On  
An Analysis of Recruitment and Selection Process on National  
Credit and Commerce Bank Limited**

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## Letter of Transmittal

Date: 31-07-2021

To

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### **Subject: Submission of Report.**

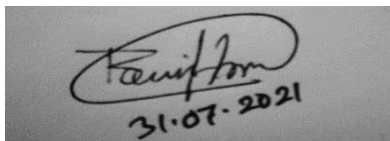
Dear Madam,

With due respect, I would like to inform you that it is a great pleasure and privilege to present the Report titled "**An Analysis of Recruitment and Selection Process on National Credit and Commerce Bank Limited.**" which was assigned to me as a partial recruitment for the completion of BBA program.

Throughout the study I have tried the best of my capacity to accommodate the information and relevant issues as possible and tried to follow the instruction. Hopefully in future I can apply the ideas in my working sector.

I am grateful to you for your kind guidance and cooperation at every step of my endeavor during preparing this report. It will be a great reward for my effort which I have applied in this report and if you kindly take some time to go through the report and evaluate the research literature.

Sincerely yours,



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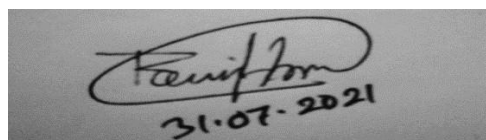
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## Student's Declaration

I do therefore seriously pronounce that the work introduced in the temporary job report titled **"An Analysis of Recruitment and Selection Process on National Credit and Commerce Bank Limited."** is unique work done by me under the supervision of **Nujhat Anjum Ani, Senior Lecture, Department of Business and Administration.** I have not this report beforehand to present some other college/school/establishment/association for any scholarly authentication/degree/recognition or other comparable purposes.

The work I have exhibited does not rupture any current copyright and no bit of this duplicated from any work done before for a degree or something else.

I additionally attempt to reimburse the office against any misfortune or harm emerging from rupture of the doing without commitment, assuming any.

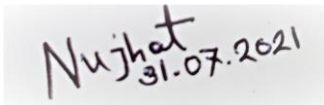


-----  
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## Letter of Acceptance

I hereby declare that the concerned report entitled “Recruitment and Selection Process on National Credit and Commerce Bank Limited” is an original work by Rabbi Hasan Mazumder, ID No: 151-11-4435, Major in Human Resource Management, Department of Bachelor of Business Administration, Daffodil International University. He has completed his report under my supervision and submitted this report as a requirement of BBA program. I have gone through this paper and no signs of plagiarism have been observed in it.

I wish every success in his life.



-----  
Nujhat Anjum Ani

Senior Lecturer

Department of Business Administration

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## Acknowledgement

I would like to cordially give thanks to those, who have helped me during making this report successfully and I want to show my gratitude to **Almighty God**, who made my each attempt successful.

**Nujhat Anjum Ani**, my supervisor, for her constant spontaneous support, efficient care and constructive recommendations and suggestions regarding this report, which was really very helpful for me to prepare this Internship Report on the topic – “Recruitment and Selection Process of National Credit and Commerce Bank Limited”.

**Md. Ehsanul Karim, Senior Principal Officer, Mothijheel Branch** of National Credit and Commerce Bank Limited, who has helped me from the beginning of my Internship course. I would like to thank him for his generous help by giving some authentic information about the bank.

## Executive Summary

This Report on Recruitment and Selection Process: An analysis of National Credit and Commerce Bank Limited, Mothijheel branch was conducted to analyze the recruitment and selection process of National Credit and Commerce Bank Limited.

In this study both primary and secondary sources data were used. Annual report of NCCBL 2019 was a basis of secondary sources of data. For primary source, data were collected from HR executive officer of the above bank.

The findings of the study revealed that requirement and selection methods, the most frequently used medium of employee's selection in the order of highly recognized method includes newspaper advert, advertising of job vacancies, in house (internal requirement), labor office, employee referrals and lastly internet recruitment.

The study recommended that, NCCBL should think about the development of salary and benefit programs, so that it will become more famous and attractive for potential job applicants and also they should follow an influence free and fair judgment decision to recruit any new employees and only then NCCBL can try the more internal recruitment.

The study concluded that, the organization should be more conscious on this issue to ensure their quality and service.

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# **CHAPTER ONE**

## **INTRODUCTION**

## **1.1 Introduction**

The recruitment and selection practice depends on the financial realm and cannot be overlooked in any way. It presents an approach to carry out all financial affairs and may be considered the basis of all banks as it is in fact the beginning of all financial activity. We guarantee customers' needs, demands and demands based on competition with changing climates by providing them with the opportunity to store cash at similar times. National Credit Commerce Bank Ltd. Record opening and closing, check payment, reserve shipping, bank bill issuance, payment request, remittance exchange, mail transfer, check request, etc. provide customers with additional check receipt etc. Save FDR (Time Deposit Receipt) cash with cumulative funding costs during development. In this context, all work begins with credits and progress and unfamiliar transactions and relies on monetary-related exchanges. This requires records of all ephemeral areas in cutting-edge business areas. In addition to recording, it integrates methods of communicating, summarizing, and clarifying the financial situation of a bank at a specific time. So, for this reason, I think "credit commercial bank enrollment and selection cycle and my theme. Here I will focus on credit commercial bank bookkeeping practices and closing programs. I expressly agree that graduates of the business need to have premise thinking and basic bookkeeping strategies that are more concerned about the evaluation of various impending exhibitions in all parts of the National Credit Commerce Bank Ltd.

## **1.2 Background of the Study**

An offered program is required for the faculty of Daffodil International University. It's just a 90-day program. Students who have completed all the necessary processes are eligible for this program. In this theory program, I participated in the National Credit Commerce Bank Limited of Motijheel Points for 90 days.

This report begins to satisfy Daffodil University's exam BBA program enrollment. The program aims to collaborate with understudy using basic hypothetical and functional information to practice working on Bangladesh, like the world.

### **1.3 Scope of the Report**

One of Bangladesh's largest banks, National Credit Commerce Bank Ltd. in. National Credit Commerce Bank Ltd. works through 207 points. Connected to 686 foreign journalists around the world. The scope of this report is generally limited to the description of the registration and selection of National Credit Commerce Bank Ltd. Motijheel points regarding the customer's condition. I work there as an assistant. Therefore, Motijheel Branch's National Credit & Commerce Bank Ltd. may collect customer data as well as collect data.

### **1.4 Objectives of the Study**

The study was carried out with the following objectives:

1. To identify selection and recruitment process of National Credit and Commerce Bank Limited.
2. To analyses the recruitment and selection procedure of National Credit and Commerce Bank Limited.
3. To Evaluate recruitment and selection procedure of National Commerce and Credit Bank Limited.
4. To find out the shortcomings of recruitment and selection procedure of National Credit and Commerce Bank Limited.
5. To create recommendations for improving the recruitment and selection process of the National Credit and Commerce Bank Limited.

### **1.5 Methodology of the Study**

Each report follows several methods and criteria. This report uses both important and auxiliary information. In any case, on the part of the association there is a lot of material collected from various distribution articles, diaries, sites.

#### **Primary Data**

By interactions between National Credit and Commerce Bank Limited, we have gathered important data to discuss with representatives and stakeholders, paying attention to hierarchical methods and structures, and to discuss candidly with clients. Important information was usually obtained from conversations and personal experiences with workers during the dissertation period.

**The information you need will be reviewed in the following ways:**

- Actual work area work
- Face-to-face discussion with officials
- Direct observation
- Face-to-face discussion with customers.

### **Auxiliary Data**

I was helped with various types of option information in my report. These sources can be ordered as follows:

### **Inward Sources**

- NCCBL Annual Report
- Description of the successful functioning of other sectors of the bank
- Preliminary research papers

### **Outer Sources**

- Various books and periodicals identified in the territory of the bank
- Bangladesh Bank Report
- Relevant participation with internet access

### **Target Population**

Participate in the preparation of this report and collect information from workers in charge of decision rehearsals.

## **Data Analysis**

Information is presented along with the relevant course material investigated. In many ways, the information was in HR devices and methods. They were controlled and helped express HRM.

## **Limitation**

Confirm and confirm the board execution of National Credit Commerce Bank Ltd. Time is another important limitation. The duration of the program was, in particular, a non-regular member of the association, which was three months, so we have specified in the second notice whether it is practical or partly. Sensitive issues and perspectives. Nonetheless, some of the limitations I have experienced when writing this report are recorded as follows:

- Large studies were impractical due to the coercions and restrictions issued by the association.
- Part of the hierarchy consists of a single insight and is important to each individual.
- Properly configured and unusable archives required for extensive research.
- Often you do not have access to cutting-edge data.
- Communication with customers was difficult. Because most of the customers couldn't make many adjustments to see me.
- All workers are overcrowded in banks. There may be a break from the tight schedule at that point.

# Chapter Two Literature Review

## 2.1 History of Human Resource Management

The history of human resource management is an important surefire way to tackle the management of the most respected resources of associations that work there, independently and in addition to achieving business destinations in general. The expressions "Human Resource Management" and "HR" (HR) are increasingly replacing the expression 'Employee Management' as descriptions of the cycle engaged in overseeing individuals in associations. The Talent Development Committee is developing rapidly. Management's human capital is both an academic hypothesis and a hypothetical, functional, step-by-step business practice for coping with the workforce.

Human Resources Board has its foundations in the late 1900s to mid-century. Less work means more hardware work. The development of logic management has begun. This development began when Frederick Taylor described the book "Principles of Scientific Management". The book said, "The main goal of management is to bring the most extreme prosperity to the business with maximum prosperity for all workers." Taylor acknowledged that governments should study and test labor capacity using methods used by researchers to address the effects of the workforce. Also around the same opportunity, modern government-funded developments arrived. This was generally a deliberate effort by the company to manipulate the conditions of the processing plant. The effort continued into the life of a representative outside of work. Companies seek to buy homes and provide clinical review and educational support to workers. The development of relationships is an important influence of highly-skilled human asset management. Development focused on how representatives behave and how workers' emotions are occurring. This development was influenced by Hawthorne Studies.

## 2.2 Functional area of HRM

- > Examination of human assets
- > Key summary of human assets
- > Organization of human assets
- > Human resources pan
- > Recruitment / decision
- > Introduction
- > Orientation



- > Education
- > Management improvement
- > Compensation improvement 444
  - > Career Summary / Improvement
- > Coaching
- > Employee Convenience
- > Succession
- > Executive Human Resources
- > Board Safety
- > Employee Response
- > Award

### **2.3 Human Resource Management Process**

All associations work after acknowledging one vision. Equivalents are done through planning specific procedures and similar executions, which are done by the affairs department. There are various cycles at the basis of the planning of this system, and the feasibility of the previous cycle lies in the rigorous planning of such cycles. Anyway, exactly what are these cycles related to? We need to read more and investigate. Here are the various HR metrics that come up:

- > Placement of Human Assets (Recruitment, Selection, Recruitment, Training, Placement, Training, Evaluation, Promotion, Dismissal).
- > Employee Compensation and Benefits Management
- > Performance Management.
- > Relationships with employees.

The skilled planning of these cycles, separated from branches, depends on the level of their respective correspondences. This means that each cycle obeys the other. You start with a human capital plan, and with each progress there is a continual expansion of value.

- **Human resource planning:** Generally, I think it is a cycle in which an individual decides a human resource plan. Just still fragmented! Here, evaluation, promotion and dismissal cycles are added.
- **Recruitment:** The purpose is to recruit candidates that match the rules of a particular job. «J»
- **Decision:** Higher level of filtration. Focus on short-term presentation applicants who are most similar in expressiveness, ability and potential for a particular task.
- **Employment:** Determine the last applicant to take on the responsibility.
- **Training and Development:** Operation cycles available locally, depending on the ability of the worker and the degree of improvement of the ability.
- **Employee Compensation and Benefits Management:** The cycle includes choices such as salary and wages, incentives, additional benefits and performance pay. Cash is a great help to all the work and, as a result, the importance of these interactions. Successful workers want higher prices and better salaries and rewards.
- **Performance Management:** To help associations train, persuade and compensate workers. Likewise, it aims to ensure that reliable objectives are met for productivity. Cycles are not only built by workers, they are also used in offices, merchandise management or clients' measurements. All for its improvement or enhancement.

Robotized Execution Executive Framework (PMS), which carries all recent data, assists managers in properly evaluating representatives' exhibits for evaluation preparation and promotion needs.

Representatives, maintenance can be frustrating, especially for corporate bodies that are very aggressive in nature. However, there are many factors that make people stick to the association and leave it, but there are certainly few people who are strongly influenced by us. Representative relationships are related to labor law, work environment, employee welfare and security, employee peace, employee conflict management, work quality of life, worker compensation, employee health and help programs, language related Includes consultation about pressure. All of these are the basis of worker maintenance that is separated from cash, which is simply a clean element. Every cycle is essential to the patience and achievement of the HR methodology, and no single interaction can be separated. Between the equivalences, there is unmistakable similarity and cohesiveness.

## 2.4 Human Resource Planning

HRP helps determine the number and type of individuals the association needs. Vocational exams and professional composition show fangs and obligations and tasks and abilities recognized by the next profession. The next intelligent advance is to secure many of the right kind of individuals to fill the work of the athletic society.

- 1) Recruitment
- 2) Selection

There are four key phases to the recruitment and selections,

- i. Pre-recruitment
- ii. Recruitment
- iii. Selection
- iv. Post Selection

### **Pre-recruitment**

**Requirements Study:** Directs an audit of the current position introduced to consider the impact of the expenditure of space and the needs of the relevant senior business prior to starting the enlistment cycle.

### **Preparer position and supporting**

Directors plan positions and support data that violate draft publication, taking into account the grouping principles described in the description of their position and placement in the work environment.

### **Determine recruitment strategy:**

Managers bury positions to determine the best way to win applicants.

### **Redeployment:**

Workplace HRM is the main event, listing college relocations and guiding seniors if there are suitable promising people.

**Transfer at level:**

This high-ranking official can support the selection of progress by exchanging the university faculty and staff numbers gathered with the similar positions granted to the major high-ranking officials.

**Standard recruitment:**

A senior official on short-term consent is aiming for consent of up to six shopping centers without advertising and decision-making.

\* More than half a year the opening is promoted through opportunities on all university sites

- ❖ **Value and Variety:** One of the heads of enlistment and selection is enlistment and determination to develop value and diversity. A general procedure value goal for a university is to develop employee profiles that reflect different networks.
- ❖ **Special Measure:** If important senior officials are worried that an application should be dragged in a collection of value goals for extraordinary efforts, HRM workshops develop appropriate methodologies.
- ❖ **Recruitment of ladies:** High-ranking continuous shooting partner education and teachers and regulators and director-general waiting list The waiting list extends the description of female applicants and integrates one female applicant into the program to empower them. To do.
- ❖ **Reaching value bunch:** Positive behavior that draws in a pool of other possibilities should be considered to ensure a value target group that individuals know about the opportunity.
- ❖ **Set up determination board:** Administrators use the Admissions and Enrollment Framework to define the selection period for senior selection committees for promotion and promotion. Understand how work adds to the appropriateness of a space.
  - Portions that contain learning or related information in an area, such as a public position.
  - Two-thirds of participation for field-in-level positions on the list.
  - Shows are ideally seated by one individual.

## 2.5 Responsibility of HR Department in Organization

Position	Job Responsibilities
HR	Executive committee, organization planning, HR planning & policy, Organization development
Manage, Recruitment & Employment	Recruiting, Interviewing, Testing, Placement & Termination
Manager, Compensation & Benefits	Job analysis and evaluation, surveys, Performance appraisal, compensation administration, bonus, Profit sharing plans, Employee benefits.
Manage, Training & Development	Orientation, Training, Management development, Career Planning & development
Manage, Employee relations	EEO relations, contract compliance, staff assistance programs, Employee counseling.

**Table: Responsibility of HR department**

## 2.6 Definition of Recruitment

It implies a method of screening and selecting a certified individual for a registration operation to be withdrawn. At an intrinsic level, this may include advances in business brands that incorporate 'workers' provision'.

Employers enlistment period is required for organizations to post work days to organizations and external sites through advertising support school site registration, online media enlistment, etc.

It takes job candidates when trying to get to the pool of candidates who then respond to the enlistment effort into the organization and will be screened to determine whether they are qualified for the job.

Selected participants welcome a variety of strategies for evaluation in the meeting. You can verify the base of a desperate worker, such as bidding on this hire and checking references before hiring the best competitor for that position. The registration interaction stage includes: Facilitate work research and individual decisions; take advantage of promising procurement and testing (technical and property assessments) through systems management, public relations and other contact strategies to coordinate the potential of sorting work. Assess applicants' inspiration and suitability for authoritative registration through conversation and other assessment methods. The registration cycle creates bids for employment and additionally includes settlement, agent consent and boarding.

Association Enlistment Depending on size and lifestyle, directors, human resources columnists and / or registered educated professionals can try enlistment in-house. Then again part of the entire cycle will be an attempt to search and consult open area work organizations, business registration offices or professionals.

### **Types of Recruitment**

There are two types of recruitment they are following by:

- Internal Recruitment
- External Recruitment

## **Internal Recruitment**

I. You can raise a fair amount of reserve funds. If you have inside information about how your business works, you need some preparation time and "censorship" time.

II. The association will probably not be significantly "emerging" by those who are accustomed to working others from the association.

III. Internal growth is lazy in everything to work harder within the association.

IV. From an organizational perspective, we investigated the qualities and weaknesses of insiders. There is an ongoing risk of leveraging predators that can only be achieved with "paper".

## **External recruitment**

By hiring outside, you will be given the opportunity to gain new insights and ideas into the business you think can leverage your broader skills. The obstacle is that it's expensive and organizations end up being the one to lose persuasiveness when paperless and in meeting situations.

### **Wellsprings of Recruitment: Sources of inside Recruitment**

- Company's site.
- Placement Specialist.
- Employee Reference.
- Band at entry level position.

### **Wellsprings of External enlistment**

- Advertise in newspapers.
- Campus recruitment
- Advertising on the web.

## **2.7 Definition of Selection**

A representative determination is a way to get men to do the right thing. It is a hierarchical enlistment coordination strategy with individual abilities and abilities. Only if the reconciliation is successful will a viable choice become available. By selecting the best possibilities for the work required, the association will gain the quality enforcement of its representatives. It also reduces associations that can face absenteeism or problems with representative turnover. By choosing the right one for the task required, the association will likewise provide a separate adjustment with cash. Appropriate screening for applicants will occur during the decision process. All potential

open comers in pursuing a given position have endeavored. It is necessary to remove the selection and registration after the measurement period of two operations. Enlistment is considered a solid cycle as it inspires more competitors to follow their jobs. It has no pool of candidates. It is simply a procurement of information. The choice is a negative interaction as the ugly applicant gets fired here. Small measures are taken before choosing to enlist. You can choose the best competitor to give you the best skills, abilities and information for the job you need to make your selection. The selection of stuffing is part of the registration interaction used by the pick prep to recruit from a limited summary of notable applicants. Decisions can actually occur multiple times throughout the selection cycle. Directors select candidates to contract based on their resume. The last thing you can attend the meeting is which candidates will be in the recruitment job. It will help you understand the different degrees of willpower and what you are looking for at each level, and select the best job candidates for long-distance achievement.

After the interview is directed, the hiring director and HR personnel meet and select the possibility to extend to the job. The term carefully considers competitors' ability assessments and meetings and determines who to expand employment opportunities to. If the hiring director is dissatisfied with the competitor, the enlistment cycle is likely to start again. As a rule, the term of employment is a bid for employment to select an emerging person. The selection cycle is often restarted by chance when a competitor abandons a bid for employment.

## **2.8 Methodology of Selection**

The Interview as a selection method: pros and cons

- Test as decision device
- Elective meeting

Stuffing selection is part of the enlistment cycle when selecting personnel to recruit from a limited number of applicants. The choice can actually cause some songs throughout the registration cycle. The administrator selects the candidates to contact based on the resume, and the candidate who is likely to be able to attend the meeting is finally recruited to a public place. Understanding the different levels of determination and what to find at each level can help you choose the best job candidates for long-term achievement. After instructing the interview, hiring and hiring managers meet to select the possibility of expanding hiring opportunities. The term carefully examines



competitors' competency assessments and meetings and decides who to expand employment opportunities to. If the hiring manager is dissatisfied with the competitor, the registration cycle may start again.

# Chapter Three Sector Overview

# National Credit and Commerce Bank Limited

## 3.1 An Overview of the Organization

The National Credit and Commerce Bank Ltd (NCCBL) began operations on November 25, 1985, under the name National Credit Ltd (NCL), a non-bank monetary organization. Capital 300 million. NCC Bank was integrated into a financial organization under the 1994 Organization Act. At the end of 2001, there were 30 points throughout Bangladesh. 17 points support the entire financial activity through the approved sales points of unfamiliar transactions. Banks, in the case of equities, are recorded in Dhaka and Chittagong stock exchanges in private sector organizations for the entire class. The authorized capital of the bank is currently 250 million copies. Through an IPO, the bank raised settlement funds from 67.81 million copies in 2004 to 975.4 million copies in 2005, and the value of its supporting chief/investor was not 185.9 million copies left. As the settled funds expanded to 975.4 million Taka, the bank's capital base became solid. NCC Bank is now in a position to be an accomplice in progress, with the client best suited to the client's financial needs. The purpose of the organization was to revitalize assets within and deploy them to nurture and play the industry and trade sectors of the country. It is also the work of the driving force of the consent of the capital market. Enrollment in perusal generally helped organizations in this regard. The organization was operated at 16 points by 1992 and, with the consent of the central bank from that point on, was transformed into a fully-fledged private sector bank with capital Tk in 1993. 39.00 crore to serve the country at a broader stage. Since its inception, NCC Bank Ltd. has gained an excellent phase in an innovative base environment by providing serious customization support to its customers.

Banks have set different standards in financing industry, trade and foreign trade businesses. Various store and credit items responded with additional dragging of both corporate and people customers who feel the yuan while working with the bank.

National Credit and Commerce Bank Limited is one of Bangladesh's largest business private banks. We provide large-scale financial administration to our customers through our nationwide branch network. The bank plays an important role in the development of finance, machinery and

agriculture, as it generally begins through the monetary improvement of national science, the activation of investment funds and the contribution of assets.

The Banking Framework contains an important part of the country's economy. The financial base is very important in a cutting-edge society. It plays an important part in improving the country's finances. In contrast to the progress-based financial agreements of Bangladesh, NCCBL was born as another business bank that provides skilled financial support to address the country's fiscal progress.

### 3.2 Mission, Vision, Strategy Statement

#### **Mission:**

Predict the business agreements that every customer, anywhere, need, and creatively deliver a home from the past.

- Extensive Entry Coverage Sets standard industry benchmarks when communicating client management and evaluation of client support through all walkthroughs.
- Establishing and encouraging a group-based workspace that attracts, creates, and retains representatives of special abilities that support bank clients' achievements in banking and commend significant transitions of events.
- Uphold the highest moral principles and local obligations befitting major corporate residents.
- Continue to further develop efficiencies and profits to improve your investment grade in accordance with these policies.
- Prepare assets internally, add to organizational improvement and development, and gain more momentum in the capital markets.
- Provides the highest level of support.
- We provide excellent quality client care.
- Comply with corporate and business morals.
- To be a reliable person in changing the location of your cash and financial consultation.
- Offering outages and maintenance more than customers.

### **Vision :**

By integrating transactions with credit for profit and substantive development, it transforms into a bank of decisions that serve the country on the basis of a reformist, socially credible currency.

- National Credit and Commerce Bank Limited will be a notable association in Bangladesh. NCCBL professionals are to recognize a base association that can receive the continued respect of customers and partners around the world. They collectively fill, extend themselves, break down with obstacles, serve clients, and create client commitments through a chain of expert help transmission with valuable responses.
- Continuous improvement, problem placement, support excellence, business rationality, efficiency, and adding value are useful expressions of the association. National Credit and Commerce Bank Limited is committed to serving customers with respect and providing a strong client support culture throughout the bank. It builds an organization of highly capable professionals focused on its prosperity, with strength and trust in the vision of the bank, treating its representatives calmly. National Credit and Commerce Bank Limited is a socially capable organization that does not lend to businesses that adversely affect the climate and individuals.

### **Strategy :**

Moving towards the best attainment of clients and earning their certainty.

- The best way is to oversee and function the bank.
- To identify the client's necessities and screen the insights that meet its prerequisites.
- Methodology for improving capacity to investigate and update government issues.
- Prepare and nurture all workers and provide sufficient assets.
- Improve hierarchical productivity by transparently communicating organizational plans, agreements and methods to representatives in an appropriate way.
- Develop an essential workplace.
- Expand two portfolios: the retail market and the discount market.
- Progress towards the client's best attainment and gain certainty.
- The best way is to oversee and function the bank.
- Recognizes the client's needs and assesses the client's discernment in meeting its prerequisites
- Methodology for improving capacity to audit and update government issues.

- Prepare and nurture all workers and provide sufficient assets.
- Facilitate authoritative effectiveness by communicating the organization's plans, consents and skills directly to representatives in a legitimate way.
- Develop your own workplace.
- Expand two portfolios: the retail market and the discount market.

### **3.3 Values of National Credit and Commerce Bank Limited**

The value of NCCBL is a private reform bank in Bangladesh. This bank leads the strong qualities:

- Create new freedoms for their customers.
- Contributes to public capital development, development, interest rate reserve funds for changes, trade and modern regions.
- Offer tweak administration.
- It holds a friendly financial customer relationship.

### **3.4 Objectives of the National Credit and Commerce Bank Limited**

The main purpose of this bank is to build the value of the proposal to increase investor wealth, but to profit through consumer loyalty with the intention of placing these benefits in some areas of creation. Is to improve.

National Credit and Commerce Bank secures profits by providing other companies' goals, additional development and customer support as described below:

- Choose NCCBL first to provide great client service to our customers
- Buy and sell unfamiliar transactions Manage unfamiliar banknotes Accept letters of credit and navigator's check rounds to continue contracting unfamiliar transactions, taking notes and organizing freight reports, and unfamiliar transactions The rest of the issues related to .
- Guaranteed outstanding returns in a variety of government agencies and ventures.
- Take an important part of the progress of the country's monetary condition.
- Create an informative venture-trained development process.

### **3.5 Management Structure of National Credit and Commerce Bank Limited**

NCCBL management is skilled and experienced. The bank's top management and the definition of strategy give top management staff. The Chief Pig consists of 26 individuals led by management. Most of the seniors are owners of large corporate groups with large total assets. The bank's leaders and employees execute projects with agreements defined by the board of directors. Chief Executive Officer, CEO of Bank, he is SEVP (Senior Executive VP), EVP (Executive VP), Vice President (VP), Senior Vice President, and other officers with various qualifications and employees. I support you with the help of. The bank has nine departments and one department in preparation for establishment.

### **3.6 Human Resource Department**

National Credit and Commerce Bank Limited has a separate Human Resources Department (HRD) to handle worker placements and practices. The president and officials are struggling for a smooth financial situation. Banks are standardized and carry out human asset strategies. Bank HRD implements a simple, free and rational framework to ensure standard registration, preparation and improvement of a bank's human assets. Banks feature HR placements that include registration, preparation, improvement, promotion, vacation, travel, and disciplinary action strategies. In general, the internal enlistment method considers the agreement of middle and upper managers to be final, but section level positions are easy, but consistency is loaded through registration tests. They follow the candid and clearly difficult principle of deploying officials or employees with the help of banks. The importance of having a productive human resources department is one of the new necessities for the attainment of any industry organization. Unlike other corporate banks, National Credit and Commerce Bank Limited has a skilled workforce division that arranges registration and labor readiness, performance assessment, disciplinary progress framework rates, representative support rules and advantages preparation and improvement. The vice president is driving this division with the help of the vice president.

### 3.7 Products and Services

Banks consider everything and have a wide range of product lines to suit their individual needs. Despite the items displayed on the asset and obligation side, banks offer customers exceptional credit items. They are:

#### **Deposit Products**

1. Current A/C
2. Savings Bank Deposit A/C
3. Short Term Deposit A/C
4. Term Deposit A/C
5. Premium Term Deposit A/C
6. Instant Earnings Term Deposit A/C
7. Special Savings Scheme
8. Special Fixed Deposit Scheme
9. NFCD
10. RFCD
11. Money Double Program

#### **Loans and Advance Products**

1. Working Capital Financing
2. Commercial and Trade Financing
3. Long Term (Capital) Financing
4. House Building Financing
5. Retail and Consumer Financing
6. SME Financing
7. Agricultural Financing
8. Import and Export Financing

#### **Cards**

1. ATM Card.
2. Credit Card (Local, International and Dual).



### **Remittance Products**

1. Special Interest rate on Savings and Term Deposits.
2. Wage Earners Welfare Deposit Pension Scheme.
3. Loans for Real Estate (Land purchase and House construction/renovation).
4. Advance against Regular Remittance.

## **3.8 Strategic Business Units of Head Office**

### **Credit Division:**

The credit sector is perhaps the most basic and important sector of each corporate bank. The bank's credit division manages corporate money general credit and special planning matters such as homebuilding loans (HBL) and consumer credit systems (COS).

### **Audit Inspection Recovery Distribution:**

The bank's credit sector doesn't match the pre-management department when it comes to human assets, but the bank's wartime relies heavily on this sector. It can respond to credit monitoring, documentation, L.D.O delivery (loans, discounts, overdrafts) preparation of MSOCF (monthly declaration by Office of Temporary Approval), management of TR (trust receipt), and more.

### **Central Account Division:**

This department screens out some important elements of banking operations that are carried out at various points across the country. Manage accounts, money consolidation, financial planning observations, profit reserves and explanations, compromises, PF (lucky fund) support, tips, retirement reserves, nearby deposits and more.

### **Human Resource Division:**

The importance of having a skilled workforce sector is one of the notable necessities for the achievement of any industry organization. National Credit and Commerce Bank Limited, unlike any other business bank, has a competent workforce division that arranges registration and labor readiness, performance evaluation, discipline, promotion, framework fee representative support rules and advantages, preparation and progress. The vice president is driving this division with the help of the vice president.

### **Establishment Division:**

The Strategic and General Services sector is considered intermediate for providing the type of support essential to other offices like workers. Capabilities in this sector include providing utility-type assistance, facility assistance, printing and general written material collection, shipping and transportation pools. The senior vice president will judge this division.

### **International Division:**

The work of the International Division is very basic to provide our customers with a variety of financial support. This department maintains a common relationship with many comparative banks on some additional issues. For example, office and loan limit measures, coordination, approved display control, TKC (test key control), lawyer approval, reserve officers and deposit activities (unfamiliar).

### **Information Technology Division:**

It is very important to adjust for ongoing data innovation reassessment to provide faster types of support to customers. The Information Technology Department directs the general computerization of financial operations and systems management, provides framework support, manages the preparation and section of information, secures and maintains equipment, and cooperates with banks. Maintain and develop the programming needed to support and support. Daily activities.

### **Card Division:**

The core of the Card Division includes management issues for check cards, ATM cards, customers and seller executives. The First Vice President leads this division.

### **Marketing and Branch Division:**

This department needs to manage issues such as advertising of resource and risk items, point expansion, etc., and this department includes new monetary item presentations. Similarly, redesign new points and manage areas for new points.

### **Training Division:**

The main goal of this sector is to represent effectively. In general, this sector provides preparation to devote time to representative opportunities. This helps the individual to get the job done well and properly.

### **Treasury Division:**

An important obligation of this sector is to use its assets in various production organizations. Typically, currency associations have huge capital, and they put this capital into other businesses. With convincing fund management, the bank was able to earn 2,8260.00 million TK per year by managing its room activity. (Source Bank's Annual Report 2007).

### **Public Relation Division:**

The main purpose of the public connection sector is to expand inside the association and the outcasts. This sector easily manages the entire population.

### **Board Division:**

This department manages the association's chilife. In general, different practice ends in the office than when the board meeting was held.

## **3.9 Organizational Chart of National Credit & Commerce Bank Ltd**

### **Key Function**

The capacity of NCCBL (Mothijheel Branch) is completed by someone versed in the office. There are many disciplines under this kind of everyday practice, all of which are run through. These important sectors are:

- 1) General Banking Department
- 2) Loans and Advanced Department
- 3) Foreign Exchange Department

1) **General Banking Department:**

The Ministry of Finance is the "heart" of banking this year. It performs the core elements of a bank and operates routine exchanges. Inexperienced trade offices, advanced and advanced offices, and capacity points for a wide range of exchanges in their own right. Most typical bank offices manage areas such as:

- a) Account Opening Section.
- b) Cash Section.
- c) Bills & Clearing Section (Inward & Outward).
- d) Remittance Section.
- e) FDR Section.
- f) Accounts section.

**a) Account Opening Section**

The connection between the financier and the client starts at the beginning of the record by the client. Upon opening the record, the financier and the client are tied into a legally binding relationship of deposit. Starting with opening records, they are tainting various blackmails and imitations. So, banks have to issue huge warnings from segment clients.

**Different Types of Account: -**

1. Current Deposit Account
2. Saving Deposit Account
3. Short term Deposit Account
4. Fixed Deposit Account
5. Monthly Saving Deposit Account

**1. Current Account:**

The connection between the financial company and the client will start selling records for the client. When you open the record, the financial institution and the customer are connected in a legally binding deposit account relationship. Start by publishing the album and defile large-scale exploitation and imitation. Therefore, banks send a great deal of warning to customers in the segment. The current store record can be manipulated several times while it is running. There is no limit to the measurement when you can withdraw from the current record The broker does not allow my advantage in the current record.

To meet that obligation, the financier is saving enough money in such a store. There are currently two offices for individuals to open records. They are:

- Overdraft Office
- Check Collection and Cash Delivery Office, General Utility Administration. Individuals can open current a/c or substances. Entities are organizations, limited organizations, clubs belonging to ownership companies, and so on. The need and procedures to track from this point of opening the current record above are as follows-

**For a person -**

There are individual application structures for opening individual currents / c. Suppose an individual who needs to open these types of / c meets the prerequisites that accompany it.

1. Name/ Father's Name/ Husband's Name.
2. Present and Permanent Address.
3. Occupation.
4. Mandate in Writing.
5. Declaration of Nominee.
6. Letter of Introduction.
7. Specimen Signature.

**For Joint Stock Companies, Association, Clubs etc.**

In the case of an opening a / c currently participates in securities organizations, links, clubs, etc. with the appended conditions to be fulfilled:

1. Real copy of the certificates genuine participation or offsetting (for organizations and registration agencies).
2. Two copies confirm the beginning of the company (if the organization is limited).
3. Two updated copies and articles about the relationship (if the appearance of the organization is limited). The standards of the legal guidelines (if an appearance of links, clubs, etc.)
4. The true copy of the Target of the Board of Directors / Agency Management, in connection with the leader of records.
5. The Redone certificate contains the name and the brand of the Board / employee carrier.

**For Partnership / Proprietorship Company:**

The following archives are required to open the current a / c of the association or ownership company name.

1. I have created an application structure that displays the company name and address.
2. Partnership Certificate.
3. trade license.

4. Two replicas of the photo.
5. Approval of a/c holder of the same point. (Association Organization)
6. Association promises / claims are taken by banks in this white paper (owned and used).

**For Private & Public Limited Company:**

The repository is needed by the bank to open the current A / C is:

1. Copy of consolidation or registration.
2. Copy of the business equipment.
3. Two copies of link updates and articles of the link reserve the law.
4. Two copies of the target of the Board of Directors / Management Commission / Management Agencies to improve datasets.

To open a protocol, the customer is the topic of the first importance required by the top of the application structure specified by the bank. The bank does not require many customer archives for manufacturers, eg. As clauses to open A / C, the full name and location (both available as well as permanently).

## **2. Saving Account**

- a) Savings a / c are for lower class and working class individuals who plan to save a portion of their salary to raise their savings salary to meet future needs.
- b) The whole element is similar to CD a / c, except for certain bank-enforced restrictions.
- c) Banks are offering reasonable speed profits.
- d) The number of withdrawals over time is limited. Withdrawals can only be made twice a week. But beyond that, the remaining amount of interest for the month has not been paid.
- e) The sum of at least one withdrawal on any date must not exceed 25% of the air conditioning balance, except if notified 7 days in advance.



**The necessary requirements for opening a saving account:**

- a. Name,
- b. Father's or Husband Name
- c. Permanent and Present Address,
- d. Occupation
- e. Special Instruction regarding operation of the a/c
- f. Mandate in Writing
- g. Declaration of nominee
- h. Letter of introduction.
- i. Specimen signature
- j. Two copies of passport size photograph
- k. Initial deposit of Tk. 5000.

In this case, stores are given routes and checkbooks for cash savings and withdrawal reasons to familiarize themselves with the savings bank's a/c opening register.

**3. Short Term Deposit**

Rare notifications a / c, commonly known as temporary storage a / c, are stored in temporary memory records. The client should slowly sign the a / c open structure and signature card.

Withdrawal of cash from STD a / c requires a notification period of at least 7 days. The broker has no legal obligation to the client. If the check is properly withdrawn but the check is not respected under the accompanying conditions:

- If there is a shortage of assets.
- If the installation is interrupted by the cabinet.
- If the court suspends the installment due to a foreclosure request.
- Installed power problem Attached request.
- Checks were introduced after passing the client.

### **Letter of Introduction**

This is the credential character of a person who is a valid customer at a particular point and maintains / c of all kinds. Generally, customers in other branches are not allowed to be referrals, but they are. The process of deploying a new client can be done on the form itself. Introduction There is space on the application to create your own / C number. Then sign the specimen signature.

### **A letter of introduction always protects a banker in the following ways:-**

- False protection.
- Protection against immutable overdrafts.
- Not discouraged bankruptcy protection.
- Inadvertent protection sec. NI Law Article 131
- Protection against providing erroneous data is depending on the investor.

### **Declaration of Nominee:**

Individuals who need to open A / C can specify the two selected. The application is to give the space given to the air-conditioned open structure a revelation displaying the name and father's name, age address, connection, and suggestion level (s). The a/c person can change the candidate at any time and is practical only after the a/c person.

### **Specimen Signature:**

Candidates hand over signature additional documents to the application. There are at least 3 marks to sign. This should be maintained throughout the length of the record.

### **Interview:**

Another a/c kickoff time this issue continues to escalate, and meetings with imminent clients are taken to block the possibility of preparing for misrepresentation at the letter stage.

**Initial Deposit:**

It is always a typical practice between financiers who enable another to open A / C only with real money and branch principles NCC banks accept TK.5000 as a referral storage to save A / C and TK. 1000For Books can consist:

Customers are provided with compensation in the sliding book to save money or save invoices with A / C. Customers are also provided with a checkbook to withdraw cash, and if customers want, the usual thing contains 10 to 50 structures.

However, there is no use of this structure in this branch. Although there has been a customer with a savings account, which reflects the customer's A / C in the database of the broker. It usually contains the principles and guidelines of the bank and the agreements of the store.

**4. Fixed Deposit Accounts**

Fixed store air conditioners can be repaid after the customer's direct scheduled period has expired. The period varies from 90 days to 5 years. Clients can open the air conditioner for various periods such as 90 days, 6 months, 1 year, 2 years, 3 years, 4 years, 5 years. The borrowing cost of FDR a / c is roaring:

However, FDR is different from what you would expect from a / c and other a / c. FDR is a drawer-type store. Usually the client can open this a/c for a certain period. The rate of interest changes according to the conditions of the store. Conditions and rates of interest for NCCBL are as follows:

<b>Term</b>	<b>Interest Rate</b>
<b>3 months</b>	<b>3.75%</b>
<b>6 months</b>	<b>4.00%</b>
<b>12 months</b>	<b>4.25%</b>
<b>2 year and above</b>	<b>5.00%</b>

You pay only once for FDR measurements. The FDR will be developed after the period when a / c is opened. Second, in addition to the plot, paying the guideline amount will reduce your personal reputation.

## 5. Opening of FDR:

There are approved structures for opening FDRs. You don't need a picture of the speaker to open this A/C record. Specifically, opening a/c requires a base amount administered by the hearing office. Untimely Cash of

FDR: Participants reserve the right to guarantee their store's discount before the expiry of the fixed period. Banks may, on rare occasions, allow early cashing out to investors' use under the following conditions:

- a) For FDRs that are three months or half a year of development, no interest is paid and only the standard amount is discounted.
- b) Timely cashing is possible and if the residence period is FDR for more than half a year, the insurance premium will not be paid every time it is stored before the half year expires.
- c) Only the amount after deducting the amount for the month will be paid by the cashing procedure date. It is
- d) and can be seen as having the same speed as the first contract.

## 6. Monthly Saving Scheme

Another venture of NCCBL, which is a project like DPS. This plan started in 1998. The contribution will be paid to the bank within the first 10 days of each month. It can be very common for 5 or 10 years of development of Tk. 500 to 10000.

<b>Monthly Installment</b>	<b>5 Years</b>	<b>10 Years</b>
<b>500.00</b>	<b>40500</b>	<b>1, 10,750</b>
<b>1000.00</b>	<b>81,000</b>	<b>2, 21,500</b>
<b>1500.00</b>	<b>1, 21,500</b>	<b>3, 32,250</b>
<b>2000.00</b>	<b>162,000</b>	<b>4, 43,000</b>
<b>2500.00</b>	<b>2, 02,500</b>	<b>5, 53,750</b>

## Cash Department

The branch's money segment is a very important part of the daily financial office. Because it manages the most liquid resources. NCCBL has a very prepared money segment. This part receives cash from investors, and pays cash in-store to payments from checks, drafts, and payment requisition slips.

### **Cash Receive Section**

The individual who keeps the cash fills the over-the-counter journal and hands the structure along with the cash to the cashier guards. The cashier checks the money, contrast and numbers on the store's slip.

Then, at that point, he prints in the journal next to the "cash got" pull and records it in the numbered money get register. Towards the end of this manufacturer, forward the store slips to the PC segment for post reasons and forward the copy slips to the customer.

### **Cash Disbursement Section**

The Cabinet, who needs to receive check cash, goes to the installment counter and gives the check to the administration. Staff verifies relevant data:

- Inspection date,
- A/C holder signature,
- Material adjustment
- Whether the check will intersect
- Whether the check will be accepted
- Where the total of pictures and word reporter

Then at that point transfer the check to the PC and post it. When the rep on the PC finds them all together, they put a 'cash' sticker on the check and pass the check to the money rep to split. Money management is money to the owner.

### **Bills and Clearing Section**

As a support readiness association, banks need to make some additional controls for the benefit of their customers. The main function of this part is to collect goods for the benefit of customers through the Bangladesh Bank Exchange. External bank clearing (OBC), over-the-counter point clearing (IBC). Upon receipt of the goods, this segment confirms the following:

- Whether it is a bank inside Dhaka City
- Whether it is a bank outside Dhaka City
- Whether it is a bank that pays your points.

## **Remittance Department**

It is not safe to start in one location and pay a lot of money to move to the next. Thus, the bank transfers its assets to the customer, protecting the client from anomalies occurring through the branch's organization. There are 3 ways to ship a store from one location to the next. Here is what it looks like:

- Payment Order (PO)
- Remittance Check (DD)
- Remittance (TT) / Mail Transmission (MT)
- Online Transfer

## **Pay Order**

A claim for compensation is a means for transferring reserves in the liquidation area. A claim for reimbursement is to require the responsible bank to make an installment of the amount referenced therein, to or as shown by its request.

### **Characteristics:**

- A separate payment request will be given in local installments.
- Payment requests are certainly uncontroversial.
- The person cannot take more ownership than what the transferor has.
- The division cannot be interrupted or inconsistent as easily.

## **Demand Draft**

As per second. Under NI Act 85(A), a bank check is a request for payment of an amount owed by an employee of a bank to arrange upon request cash withdrawn to another office of the same bank.

### **Characteristics:**

- It is drawn by one office of a bank upon some another office of a similar bank
- It is payable on request.
- Its installment is to be made to the individual whose name is referenced in that or as per his request.

- It can't be made payable to the carrier.
- Parties of the D.D
- The cabinet branch.
- The payee.

### **Issue of duplicate Draft:**

When losing the opportunity that a design is calculated to lose and a copy copy is required to specify. Investors should accept the accompanying steps:

- It must comply with the validity of the mention of the designs of the drafts.
- It should have the basic adaptation of the cabinet branch, which the design with this branch is still remarkable.
- An refunded bond should be acquired by the draft buyer.
- When issuing a copy of a copy, the number of drafts was first given to withdraw the design structure.
- Roses.
- Commissions 0.10% of total rules and post fees TK.15 TK15 In addition to 15% MWStraum for the total amount of the commissions.
- Transfer of telegraph / post transmission.
- T.T represents the wire movement, and M.T represents the postal transmission. These two people are often used to move the real estate settlements.

### **Mail Transfer**

- Email movements are rubbed inside, etc. through the customary email channel , where points and banks are advised to pay a predetermined recipient, or at the request of his.
- Online Remittance
  - An online variant is a cash transfer that fills points and banks over the Internet and pays a predetermined recipient or in exchange. Now is the time to familiarize yourself with the most compelling customers. So NCCBL explained 64 points from the web.

### **Account section**

This is the private part of a bank. Write down all types of two gums by confirming your planning and accurate instructions is the basic occupation of this room. Currently per day in the modernized financial framework, the work of the recordings it turns out that it is extremely simple. Currently, the PC is honest to explain perfect money and benefits. Explain the Party Profile Voucher. The record is similar, different physical doses filled with additional security.



- The capacity of the record space. Can be divided into two parts:
- Daily functions,
- Periodic functions.
- Daily Functional Account Part:
- Post A / C to A / C Replacement in Moving Register,
- Preparation Explanation Advantages,
- Items of various trade floors agreed on one day on a day on the day of official record analysis.

### **Loans and Advanced Department**

Banking consists of acquisitions and loans. Banks act as financial intermediaries between excess (final lending specialists) and scarce financial units (extreme lenders). Thus, a broker is a seller of cash and credit. The bank recognizes its stores of numerous customers and then lends a significant portion of the cash it collects to individuals who wish to receive it. This cycle secures a sensible profit for bank savings and raises the profit after processing the cost of the asset so that you can access your loan reserve at your expense.

NCC Bank Primary Branch is a down payment lending branch, awarding down payment to various sectors, especially industrial exchange business. In the matter of loan purposes, this branch conducts related investigations in accordance with sound lending standards of a preparatory approach, especially for the purpose of project screening.

- Loan Risk Analysis,
- Spreadsheet Analysis,
- Credit Bureau (CIB) Report Bangladesh Bank.

### **Definition of Credit:**

Credit is the borrower's ability to repay the loan in the not too distant future and the certainty of the lender of the ability. It is generally accepted that certainty is the premise of all credit exchanges. The main rule that most credits fit together is for 3c's:

- Character,
- Capability &
- Capital

**And the 3R's are: -**

- Reliability,
- Responsibility and
- Resources of the borrower.

### **3.10 Foreign Exchange Department**

Banks play a very important role in influencing the country's unfamiliar trade exchanges. Exchanges with foreign countries are mainly considered - imports; Trade and unfamiliar settlements belong to the unfamiliar territory of trade exchanges. National Bank has a record of all sorts of foreign trade exchanges, and the exchanges affected by its other approved branch banks are regularly accounted for by the Bangladesh Bank.

### **3.11 Fundamentals of Foreign Exchange**

Unfamiliar trade has three basic things:

1. All countries have legal cash.
2. The bank runs a reservation storage section in the two related communities to influence the conversion of money into other currencies.
3. These transactions are subject to credit instruments. Draft mail move send exchange, etc.

### **3.12 Foreign Exchange Department of NCC Bank Limited**

NCC Bank A strange trade sector. I am in charge of the essential part to get the maximum profit of the bank. Commanded by department practice. Unfamiliar trade sector.

1. Import Zone
2. Export Zone
3. Foreign Settlement Zone

Bangladesh's imports are dictated by the Ministry of Commerce until the Import Freight Act of 1950, and import strategy orders are made intermittently by the Chief Controller of Import and Export (CCI&E) at work from time to time publicly known. The shipper, exporter, and inquisitor demanded 1981. You are not allowed to bring products into Bangladesh except if you are

subscribed to CCI&E. In the next step, the shipper applies to Bangladesh Bank through an approved sale of the imported goods. Merchants importing goods abroad are required to present the bank with an application clearly stating the opening of a letter of credit (L.C.).

# **Chapter Four**

## **Functional Practices of Concerned Organizations**

## **4.1 Analysis of the Recruitment Process of National Credit and Commerce Bank Limited**

### **Approval of Requisition:**

Under other conditions that workers need, orders can be submitted to HR on paper or online and will be leveraged to collect order data if there is internal demand.

### **Advertisement:**

Publicize can be distributed to various work locations as well as to newspapers, just as it is distributed on National Credit and Commerce Bank Limited's own site.

### **CV Shorting:**

National Credit and Commerce Bank Limited has links to other workplaces, such as the entrance to the BD profession. The assertion in this cycle is like checking the job participant on the resume of a close competitor. After completing this step, you should check on the resume of your training program to make sure it is correct. If it is not coordinated with a unique resume, the remedy should consist of relative arty.

### **Call for Interview:**

Short applicants recorded after resume short are asked to meet.

### **Employment Interviews:**

A balanced cooperation between the questioner and the prospective candidate. It is used to understand whether the applicant is optimal for the required work. Such meetings consume both time and cash. Also, it is not possible to judge the ability of competitors. Such meetings are probably in line with time. Such meetings should be properly guided. Extinction does not have to be in the room. A legitimate response is required between competitors and questions.

**Written Exam and Result:**

The various constructed tests directed during the decision strategy are the gradient test, knowledge test, thought test, personality test, etc. These tests are used to fairly evaluate the possibilities. Applicants who are selected after meeting are prepared for a test made up of a test made up of a test set. Assessment questions are provided by the HR branch of National Credit and Commerce Bank Limited, and have the design of the questions. So, after running a configured test, a certified upstart is selected by the HR department of National Credit and Commerce Bank Limited. The inquiry documents are checked by the HR manager. 25 out of 50 who achieve the top 30 can be considered passed players. Then you will then write your name here for a clear decision.

**VIVA:**

A final decision is required in the up-anchor optic viva test that has passed the configuration test.

**Approval of the Selected CV:**

Contestants who passed in composition and **vibe test** were eventually selected as the bank's newest workers.

**Document Checking and Giving Appointment Letter:**

After the last decision action, bank representatives check the first archives as evidence of useful skills and experienced encounters. After checking all these things, they verified the workers via email address and finally the rising ones landed on the post.

**Orientation of the Employees:**

National Credit and Commerce Bank Limited aims for official and group orientation. On the day of orientation, portray the business obligations of representatives of the organization on all days. They invite new representatives. National Credit and Commerce Bank Limited are pleased that they are now working for the Banking Foundation.

## 4.2 Selections Process in National Credit and Commerce Bank Limited

Bank employees work amazingly through an effective decision-making cycle to ensure they are referred to the absolute best up anchorers. At the heart of the interaction is to provide the applicant with the proper fit so that the customer can reasonably implement their skills to understand the inside of the project time.

### **Completion of Resume:**

Resume is based on our wealth of information and is obtained from a variety of sources that integrate web-wide job titles, job fairs, representative references and direct registration.

### **Employee Screening:**

A representative examination depends on the premise required. Candidates' expectations are screened by phone to confirm their applicable abilities, experience and abilities. In some cases, National Credit and Commerce Bank Limited uses the job investigation method. This is a select cycle gadget that competitors have to do their own thing.

### **Interview and Other Investigations:**

Candidates must actually meet with one of our staff to secretly approve the contract and agree with you. Crime-based confirmation-every time considered a true word about necessity, health and safety, morality, improper behavior and general openness. Business contact with National Credit and Commerce Bank Limited. Each time the review is completed, the review is divided into four individual steps that are considered below.

### **Stage – 1**

#### **Interview:**

National Credit and Commerce Bank Limited must lead a successive audit of the contender's edification and capability.

## **Stage – 2**

### **Behavioral Based Assessment:**

Candidates participate in a wide range of social infrastructure meetings to determine work inclination, firm quality, honesty and health regarding their personality type and procedure.

## **Stage – 3**

### **Knowledge and Skills Assessment:**

Candidates will receive a similar assessment by attending a professional meeting that integrates an exhibition of past abilities to determine the level of professional suitability.

## **Stage – 4**

### **Verification of Employment Requirements:**

Candidates confirm their placement and understanding of the work area and, if it is reasonable to them, their accessible start date, the long travel required for the work and adequate means of transport for the work and present, in this case the advertised remuneration rate.

- Candidates are tested for significant professional tests to approve the level in the procedural direction. For example: - Call Center, Windows, MSOffice, MS Excel, MSPOWER point, MSACCESS, according to administrative functions, immediately to meet instructions, physical diets, and so to
- The documents will be confirmed for detailed information about work and jobs.
- Check the criminal platform and the reliable status of the government takes place. In the case of the determination of career advice, they are prerequisites related to the fire.
- Submission of the request to contact the candidate to work with the commitment of a customer who, together with these lines, has approved its recognition of contact contracts.

## **4.3 Identifying the Skills and Competencies needed to meet the Strategic Objectives**

Personnel must be assured of scale for exhibit estimation to determine the progress required for board goals. There are two types of execution estimation. It is as follows:



**Job Based Approach:**

The methodology expects representatives with extensive experience as responsible persons and business abilities such as inspiration, place names, advertising and financial supervision to become fruitful directors.

**Competency Based Approach:**

It implies a collection of relevant acts necessary for effective implementation. They run an effective senior that distinguishes them from other seniors. These techniques may be difficult and delicate. The ability to build innovations that are different from hard features, it is a delicate skill that is the ability to enter the best ten. Supervisors acquire these skills with the spirit of learning new things through the sequence of tasks.

Of the two skill assessment scales, many managers and HR professionals lean towards the latter scale. In light of the fact that the world of business around the world is changing day by day and effective oversight must achieve all that is equated with the association's problems.

# **Chapter Five**

## **SWOT Analysis**

**&**

## **Findings**

## 5.1 Findings of the study

- No research is being done to justify the validity of the registration test.
- Quantitative methods of determining the usefulness of enlistment choices are not rehearsed.
- There is no critique framework established to discover proficiency in the framework and to correct its shortcomings.
- NCCL does not utilize participation in evidence.
- NCCL usually does not resolve references properly, which can cause serious connection problems.

## 5.2 The SWOT Analysis for National Credit and Commerce Bank Limited:

- STRENGTH
- WEAKNESS
- OPPORTUNITY
- THREAT

### **STRENGTH:**

As a huge bank it has come to experience the labor it deserves. Quarterly area is perfect for business. The bank's resource position is very good, and there is currently no asset emergency. Banks have the essential abundance to support the various challenges of a market economy, an association of nationalized banks, and are typically supported by governments in every last bit of their work.

### **WEAKNESS:**

Many companies have left the bank and the bank has a huge labor force. The official cycle of administrators disrupted internal business processes every day. Absence of inspiration for workers. Representative low compensation structure. Officer representative connection is not allowed now.

**OPPORTUNITIES:**

Development of a new speculative area. Automation opens the main lamp of opportunity. In the event of an asset emergency, National Credit and Commerce Bank Limited will receive government support. A banking attempt-based preparation program is required.

**THREATS:**

A recently created privatized unfamiliar bank. Facing amazing competitions with presentation banks and financial foundations in different regions. The framework of pre-recovery is very fragile. Access is not as expected.

# **Chapter six**

## **Recommendation and Conclusion**

## **6.1 Recommendations**

The interactive effect of enlistment choices has been brought about by various proposals that may help NCCBL become more productive and novel in the business world. Suggestions are a few variables to consider:

- NCCBL should have years of HR predictions to meet peace times.
- NCCBL should constantly check the reference appropriately, the serious problem for the association can remember.
- NCCBL introduces a careful report to legalize the wealth of login tests.
- NCCBL should be developed a criticized frame to discover its capabilities of framework and disadvantage.
- NCCBL should register messages and real employees the fact that this NCCBL registry results in praise, and it is the advantage for NCCBL.

## **6.2 . Conclusion:**

The enlistment association is essential. Based on registration and decision, the association can evaluate the opening ceremony and select the best workforce to lead the future association. Therefore, associations need to put more stress on applicants' choices. Individuals who can say that they have sent an association should pay more attention to this issue to ensure quality and morality.

It is certainly understandable that is one of the most financial institutions in Bangladesh from the previous conversations in the report National Credit and Commerce Bank Limited. By establishing a branch organization, we cover all of Bangladesh. There are many entries and administration of the NCCBL accessible from the branch. Currently, the organization is in a grounded position. Nevertheless, the organization's methodology is to organize the organization based on Bangladesh's 'number one' banking framework. So we can certainly find the interaction of the public institutions of the state. NCCBL can be nurtured when choosing individuals as well as the enlistment decision cycle, and organizations acquire skilled professionals that expand administration as well as income. This report has helped me think about how banks are functioning and how to identify issues and issues that arise on a daily basis. The current bank helped me as if I was ready to learn from any bank and apply my insights to work.

## **6.3 References**

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## **6.4 Abbreviation**

- NCCBL : National Credit and Commerce Bank Limited
- HRM : Human Resource Management
- HRD : Human Resource Department
- FDR : Fixed Deposit Receipts
- SND : Special Notice Deposit
- SSS : Special Saving Scheme
- CD : Corporate Account
- SB : Savings Account
- HR : Human Resource
- IT : Information Technology
- CV : Curriculum Vitae
- Ltd : Limited