



**Daffodil**  
*International*  
**University**

**An Evaluation of Human Research Management  
Practices of Uttara Bank Limited: A Study on Uttara  
Branch**



**Uttara Bank Limited**



**Daffodil**  
*International*  
**University**

**Internship Report**

**On**

**An Evaluation of Human Resource Management Practices of Uttara Bank Limited:**

**A Study on Uttara Branch**

**Submitted To**

**Mohammad Shibli Shahriar**

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**Submitted By**

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**Date of Submission:**

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## Letter Of Transmittal

To

**Mohammad Shibli Shahriar**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report **"An Evaluation of Human Resource Management Practices of Uttara Bank Limited"**

Dear Sir,

I got a chance for place in Uttara Bank restricted, Uttara Branch and ready Associate in Nursing place report on "An analysis of Human Resource Management Practices of Uttara Bank Limited". As a mandatory requirement for BBA program.

While operating in Uttara Bank restricted, I gathered information and skills associated with Human Resource Division that i think that might be useful for my future job life. once gathering experiences in three-month place program, i attempted my boundary to come back up with an efficient report.

I pray and hope that you will analyze and accept my report and oblige thereby.

Sincerely Yours

*Washik Ahmed.*

.....

Washik Ahmed

Id: 191-11-784

Major in HRM

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

### **Certificate of Approval**

This is to certify that Washik Ahmed has done the internship program under my guidance and supervision. He has prepared a report on "**Evaluation of Human Resource Management Practices of Uttara Bank Limited**" and submitted in to me by fulfilling the rules and regulation.

Washik Ahmed has submitted this report in partial fulfillment of requirement for the degree of BBA program. The report is accepted for presentation.

The report is recommended for submission



.....  
**(Mohammad Shibli Shahriar)**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **Acknowledgement**

Firstly, I would need to supply me because of the Almighty WHO has allowed ME the possibility to travel through the interaction of temporary job report composing on examination of analysis of Human Resource Management Practices of Uttara Bank Limited.

I acknowledgement my immeasurable feeling to Professor Mohammad Shibli Shahriar, Associate Professor, Department of Business Administration Faculty of Business and Entrepreneurship, Daffodil International University for his useful direction, suggestion, guidance and encouragement. Indeed, he was both my ideal teacher and source of inspiration.

To help me comprehend and complete a comprehensive report like this one. I respectfully acknowledge his assistance and extend my heartfelt gratitude to the Manager and all officers of Uttara Bank Limited Uttara Branch. Thank you also to the employees and officers who spent so much of their time talking with me. Also thank you from bottom of my heart to the Department of Business Administration.

Finally, I am grateful to everybody for their cooperation, resistance and duty towards this project.

## **Executive Summary**

This Internship report may be a partial demand for the Bachelor of Business Administration program. The report is based on operative experience on Uttara Bank Limited (UBL). I went to be appointed among the Uttara Branch, Dhaka of Uttara Bank Ltd. This report provides a transparent arrangement of evaluating the performance and Human analysis Policy of Uttara Bank limited. The knowledge has been collected from primary and secondary sources. Primary sources square measure give-and-take, sensible work expertise, case study. Secondary sources square measure library, many books, and periodicals related to the banking sector, People's Republic of Bangladesh bank report, completely completely different circular sent by workplace work and Annual report of Uttara Bank limited (UBL). Methodology, data collection process, HR practices, in the Uttara bank are displayed here. I am describing more origin, background, objectives, etc.

Besides this there is also analysis human research management practices, evaluate human research management practices and find out some problems of those practices of the bank and make some suggestions to overcome the problems.

The other part is that is performance evaluation of the Uttara Bank Limited which are provides cash, share capital, reserve funds, deposit, investment, import & export, foreign remittance. Human resource and training, all of these matters are very much influence to evaluate the performance of UBL.

The Banking Industry is an assistance situated industry which offers various types of assistance to its clients in different manners with the assistance of its HR. Along these lines productive and very much prepared HR can massively affect the result of the financial business. So, a financial association should be quick to distinguish the HR as in workers and train and create them to get down to business the financial activity appropriately.

A legitimate Human Resource Department with sufficient preparing and advancement office can make Uttara Bank Limited more productive and make it the best bank in Bangladesh.



# **Chapter- 01**

## **Introduction**

**1.1 Introduction:** Associate Degree Lays the foundation for economics. Banks make and manage currency advances to develop capital as companies produce products and commodities. A bank is a structure that provides minimal money management through lending and speculation. Store at the lowest possible price and pay upfront at your own expense. Prominence among these is the triumph of the bank. As a requirement for the Bachelor of Business Administration Degree of the Daffodil International University. I used to be needed to complete an internship in suitable organization and submit a report on my findings. I was appointed to work as an intern in Uttara Bank Limited, Uttara Branch

I undertake a quick analysis of most of the various style Patterns of UBL and therefore the art also.

**1.2 Origin of the Study:** Internship report plays an important role in completing all credits of Bachelor of business administration (BBA) program. My major is Human Resource Management. The first objective of this paper is to provide broad information on the recruitment and selection process.

### **1.3 Objective of the Report:**

#### **1.3.1 Broad Objective**

The broad objective of the study is to illustrate an evaluation of Human Resource Management Practices of Uttara Bank Limited: A Study on Uttara Branch.

#### **1.3.2 Specific Objectives**

This study has been done with some specific objectives. They are described below:

1. Analysis human resource of UBL
2. To evaluate human resource management practices of UBL

3. Find out some problems of those practices of the UBL
  
4. Some suggestions to overcome the problems

**1.4 Methodology of the Study:** This report is created in a slightly different manner from other reports. However, I point out the realistic perception of this report sufficient information coverage. In the long run, most of the reports are collections of information accessible on the internet, and the reports correspond to my useful perceptions. This report has been prepared using 2 types of data.

**Primary data Collection:**

- Face to face conversation
- Important document provided by officer of UBL
- Informal conversation with colleagues
- From some familiar and intimate representatives

**Secondary data Collection:**

**1. Internal Sources**

- i) Personal conversation with the client
- ii) From the bank website
- iii) Personal observations

**2. External Sources**

- i) Yearly report of UBL
- ii) Annual report of UBL
- iii) Web site of UBL
- iv) Different internship report from internet and newspaper

**1.5 Background of the Study:** Banking sector is an important part of a country. It plays a massive role in the economy as well as the driving force of a country and always tries to make a dent in the economy. This establishment is chargeable for the money stability of a rustic because of the economic process of the market. The foreign banks are available to the local market. Besides, local banks struggle the most to gain market share. Also developing financial institutions in Bangladesh immediately strive to develop them thereby helping to create a strong infrastructure. We need to advise the banks to conduct their activities in such a way that they can contribute to our economy. In addition to the economic sector, the efficiency of the workers should be increased.

And contribute to the economy. Banks want economical staff with up-to-date banking information to be more efficient every day. This report was produced as part of this reading to gather actionable information and is provided under guidance.

# **Chapter 02**

## **Organization Overview**

## **2.1 History of UBL**

Uttara Bank occurred on January 28, 1965. Uttara Bank It was a nationalized bank under the name of Uttara Bank under the Bangladesh Bank (Nationalization) Order of 1972 and was formally known as Eastern Banking Corporation Limited. Uttara Bank Renamed Uttara Bank. It was established in 1983 as a public limited company and received a certificate of commencement of business on August 21, 1983. Uttara Bank has 207 branches across Bangladesh.

Uttara Bank is one of the largest and oldest private commercial banks in Bangladesh with many years of experience. Adapting to the latest technology, both in terms of facilities and banking operations, ensures efficient service to customers. With 207 branches in Germany and 600 branches worldwide, we ensure an efficient network and reach. Uttara could become a bank serving all customers and all countries. The total number of employees is about 3600 people. UBL is he one of the largest private banks in Bangladesh. The bank is managed by a managing director who is also the chief executive officer.

## **2.2 Overview of Uttara Bank Limited**

Uttara Bank Limited was established in 1965 under the name Eastern Banking Corporation Limited with the aim of expediting transactions and investments in the economically distressed Japanese sector of Pakistan. In particular, after the liberation of Bangladesh, the bank underwent major changes and was nationalized in March 1972 under the name 'Bank of Uttara'.

The bank was privatized again in 1983 and a private sector commercial bank was established under the name Uttara Bank Limited. The bank he listed in 1984. UBL is he one of the most important private banks in Bangladesh. With over 211 fully traded branches, we guarantee the best and fastest service to our valued customers. The bank has over 600 foreign correspondents worldwide. Uttara bank is a traditional and trusted bank of Bangla.

## 2.3 Mission of UBL

- Uphold the highest ethical standards worthy of community responsibility
- important business issues.
- Continued improvement in profitability and productivity, thereby increasing shareholders worth.
- Creating and maintaining groups of stressful operational and economic personnel.
- Increased financial aid to poorer segments of the population
- To achieve balanced growth and equitable development

## 2.4 Vision of UBL

- To be one of the nation's leading commercial banks and contribute most of the wealth country individual
- The ultimate goal is to deliver quality that truly reflects his vision.
- Superior banking.
- High level of integrity to the line.
- Complete satisfaction of customers, sponsors and employees.
- Customer benefits and services

**2.5 Objectives of UBL:** Target means that the tip is directed towards this employee's activity. Organization is the type of person who wanders aimlessly, albeit not objectively. Additionally, UBL has the following goals:

- ✓ Use bank resources quickly.
- ✓ Induce more deposits.
- ✓ Ensuring the growth and development of the bank.
- ✓ Participate in the development of the country.
- ✓ Pay particular attention to less developed areas.
- ✓ Development of small and medium enterprises, remittance abroad, foreign trade.
- ✓ Domestic industrial expansion.
- ✓ To provide employment opportunities.
- ✓ Individuals put a lot of thought into them

## 2.6 Products & Services of UBL

UBL's products and services are frequently updated and reorganized to meet customer expectations. Their shipping standards are constantly monitored and improved to ensure the highest level of satisfaction. Their people are usually complete and skeptical, and respond effectively to customer requests. Banks attach particular importance to their service infrastructure.

technology. The result is a shorter lifespan and other people want to use the service within that time. The consumer banking division of a bank handles many tasks related to various services. A trading account, savings plan or credit facility also offers a rare combination of convenience and unmatched quality. Here are the products that this area unit has recently offered in its bank area unit:

➤ **Remittance:**

- Pay Order
- Mail Transfer
- Telegraphic Transfer
- Demand Draft

➤ **Service:**

- Money Gram
- International Money Order
- SWIFT Service
- Express Money

➤ **Deposit Schemes:**

- Monthly deposit
- Fixed deposit
- Deposit Scheme
- Short-term deposit
- Pension scheme deposit
- Kotipoti Scheme
- FDR Scheme
- Current Deposit
- Foreign currency deposit
- Time deposit



➤ **Investment Method:**

- Plant Cultivation Loan
- Term Loan
- Crop Production Loan
- Home Loan
- Loan of business purpose
- Fee sponsoring
- Demand loan
- Primary procurers of loans
- Others loan

➤ **Foreign exchange models:**

- Deposit to foreign currency account
- Foreign currency deposits from individuals
- Deposits into non-foreign currency accounts

## **2.7 Strategies of UBL**

Uttara Bank Limited primarily follows a prime down approach in making business decisions. First and foremost, he pursues a strategy of focusing on the highest levels of bank management and oversees all branch activities. Only in the case of marketing strategies, which are already well assumed, rely mainly on word of mouth.

For many years of service in the banking industry. Success in banking depends on how you lead people and manage risk. Without an economical and skilled workforce, effective risk management may not be possible. Ratings are very important, but there can be other valid reasons why people stick with a particular bank.

# **Chapter 03**

## **Human Resource Management Process of UBL**

**3.1 Human Resource Management:** Human resource management includes all management decisions and practices that directly affect or affect the people or human resources working in an organization. In recent years, human resource management in organizations has attracted attention.

This growing interest stems from the realization that corporate employees will modify associate degree organizations to meet their goals, so managing these human resources is critical to the success of associate degree organizations. HRM works with employees in your organization. His main concern is putting the right people in the right place and making them an asset to the company. Identifying the right and qualified people is easy by practicing HRM policy. As a result, the organization has a positive impact and the organization is able to move forward very easily. Here are some policies and practices.

- Conducting job analysis
- Wage & salary management
- Selection of job applicants
- Communication (interview, advice)
- Training & Development
- Mentoring and training new candidates
- Providing benefits & bonus
- Performance evaluation
- Building employee relation
- Hire the right people
- Create a common healthy work environment

**3.2 Human Resource Management is Important for Banks:** Human Resource Management is vitally important part of the banking sector. Because banking sector is one of the service industries for our country. Talent management and risk management measure two key challenges facing banks. Both leadership and risk management are significant factors on which bank success depends. Banks have no choice but to maintain their own image especially in the obvious struggle of HRM department. The survival of every bank depends on customer satisfaction. Those who are unable to serve customers or meet expectations find it difficult to meet their goals. Banks should clarify their core values and emphasize their rules to attract and retain customers. HR management team is active in recruiting qualified personnel while analyzing their future requirements of the bank. Along with technology, the working style of the banking sector is changing. Schemes and policies are changing along with new technology. The importance of HR management is incomparable in the matter of how to utilize the new recruits and the old ones mixed with the new ones.

**3.3 Human Resource Planning:** But as more people move in and out of the company, they become more concerned about workforce planning.

Hourly planning includes forecasting labor supply and demand and planning required programs to ensure organizations have the right mix of labor and skills where and when they are needed including. Employee hiring, their position, salary etc. Are all included in this procedure.

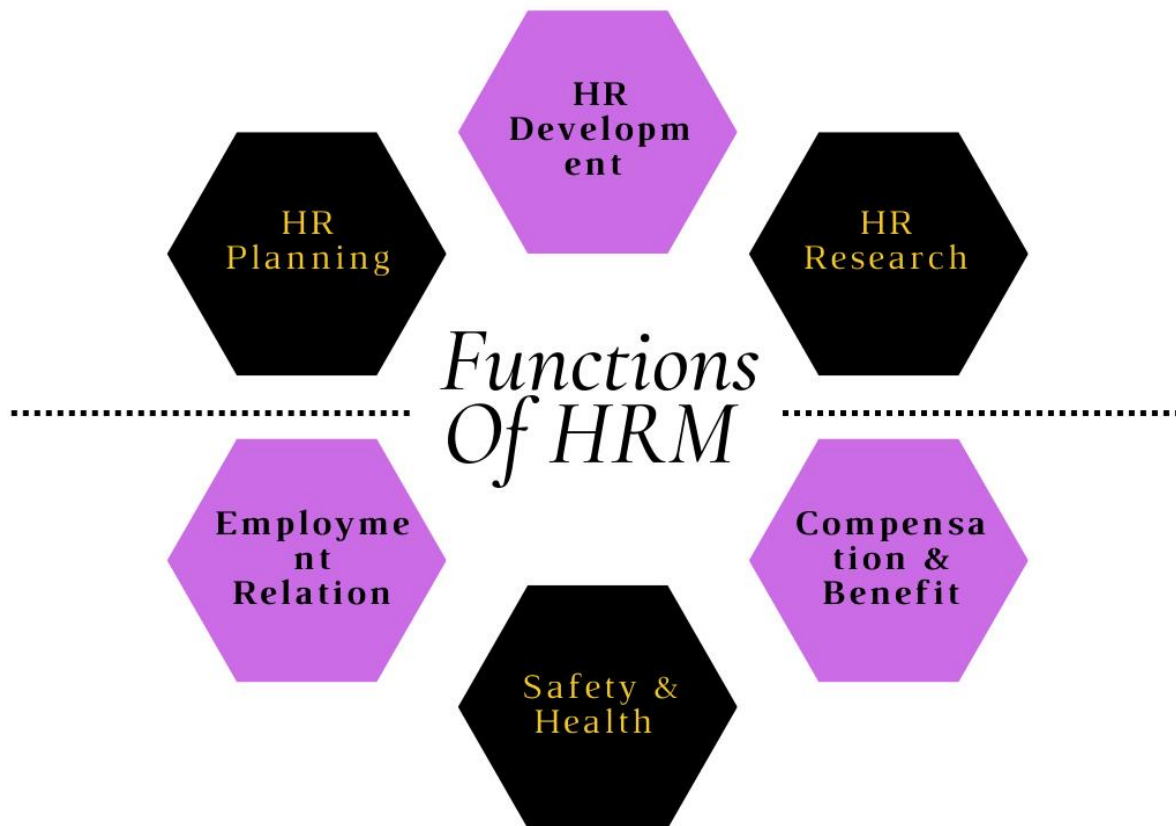
**3.4 Human Resource Demand:** A time unit planner gathers information from internal and external sources to forecast labor demand. The number and type of people required to carry out the plans for the future organization.

A common assumption of many is that past trends and relationship between variables can wait into the future. Describe organization's business plans, sales forecasts, and pinpoint exactly will actually happen. The quantitative productivity relationship is not constant (or follows a known pattern) as the number of units produced increases. Describe your organization's business plans, sales forecasts, and pinpoint exactly what will actually happen. In highly volatile businesses, these assumptions may not be valid that is always want to explicitly list their assumptions in predictions and rely on many religious beliefs Prognosis as within the assumption that it was absolutely most based.

**3.5 Judgmental Method:** Evaluation strategies are used by knowledgeable people for long-term forecasting. Judgmental strategies consider quantitative information, but also provide intuition and experience to incorporate into these strategies, helping small businesses that don't yet have the databases and expertise to handle the more complex stuff. increase. It is also used by companies and new personnel forecasts. mathematical model.

Assessment strategies become more complex when an organization or environment is in transition or turmoil. In such cases, past trends and correlations cannot be used to accurately predict the future. When problems arise in the bank or corporation, judgmental method help to solve those problems.

**3.6 Human Resource Functions Performed by Uttara Bank:** Following human resource management functions are mainly performed by Uttara bank. Explained with a diagram below:



**3.7 Recruitment:** The recruitment process is to recruit the right and qualified candidates of the organization and present the attractive objectives of the company to them. The process begins with the search for new employees and ends with the submission of application documents.

According to Stephen P. Robbins, "Recruitment is that the discovering of potential candidates for actual or anticipated structure vacancies. Or from another perspective, it is often checked out the linking activity transportation along those with jobs and people seeking jobs"

There square measure 2 method of enlisting. they're delineate as follows:

**3.7.1 Internal recruitment:** Most companies fill positions in-house whenever possible. The number of internal recruitment methods measures usage at various job levels. subordinate positions such as Manual and clerical work, commonly referred to as non-exempt work, does not appear to be exempt from the wage and overtime provisions of the Labor Standards Act, thanks to established jobs.

These people usually measure the hourly rate of caregivers. In contrast, senior executives, managers, and professionals are paid on a salary basis based on overtime work. This is an exception to the Truthful Labor Code overtime policy.

**3.7.2 External Recruitment:** In addition to searching internally during recruitment external process should also be searched. Throughout the hiring process, the hiring manager should stay in close contact with the recruiter. Hiring managers should review resumes or applications that have passed the initial round of employer screening and should also review some of the applications that employers rejected in the early stages. Such involvement on the part of the hiring manager helps to know if the employer's decisions are in line with the hiring manager's preferences.

**3.8 Method of Selection:** Usually two methods are followed in selection. The first is correlation and the second is regression. Correlation is used to assess the strength and direction of the relationship between variables, while regression uses connectivity to predict the score of one variable from the score of one or more surrogate variables. Uttara Bank Ltd employs both formal and informal staff. Formal hiring is sometimes done through newspaper advertising, wherever new employees are recruited.

However, they often work together to recruit qualified individuals at the MEd and entry level. Informal engineering is also for this bank. In this case they take into account the education level for the entry level i.e., currency dealer, junior dealer etc.

They also hire experienced and smart mid-level people. First-level individual recruitment is done by contract. Uttara Bank outlines their own requirements through recruitment and then starts the selection process. They complete this selection task in a variety of ways that can be considered accurate assessments.

### **3.9 Compensations, Rewards and Benefits:**

**Compensation:** Compensation generally refers to salary given to an employee, or a reward for meeting an objective, or a payment for fulfilling a target. Compensation has two parts. There is a squared measure of direct financial payments in the form of wages, salaries, incentives, commissions and bonuses and there are indirect payments in the form of monetary benefits such as insurance and employer-paid vacation. This compensation system is in operation in Uttara Bank. It is given to employees by fulfilling various targets.

**Rewards:** Uttara bank has kept the reward system in their HR policy. By this they motivate the employees financially. It is usually given on the basis of good performance. It is of two parts.

- i. Intrinsic
- ii. Extrinsic

**Benefits:** Benefits are usually provided for many reasons within an organization. There are different categories of benefits, including payment without working, providing security, paid vacation, temporary retirement, or travel at company expense.

Uttara Bank Limited generally offers more or less rewards, incentives and benefits. They provided monetary compensation such as base salary, bonuses, wages and incentives, as well as non-monetary benefits such as housing, medical care, transportation and insurance.

**3.10 Gap Analysis:** Although HR policy of Uttara Bank Limited is prepared, they do not follow it properly. Many a times they do not practice their rules properly while recruiting staff which results in hiring some unskilled and less qualified staff.

Job descriptions and specifications exist within an organization, but when there is demand and supply of talent across many departments and industries, they typically do not adequately assess the gap between supply and demand. Many departments are overworked or understaffed. branch additionally. In this case, what they've done If they're understaffed, they'll have to try to find the world and look for staff from other regions to give them proper coaching. If there is excess staff, the branch manager or area manager is usually not there until HR.

**Shortage:** Shortest means there is more demand but lack of human resource or lack of products in that area is called shortage. This problem is noticeable in some branches of Uttara Bank due to which there is a hindrance in the service delivery of the employees.

**Surplus:** Surplus happens when supply is high and human resource is low.

**3.11 Employee Safety and Health:** The key to an organization is its employees. Because it is through them that an organization becomes strong and is able to move forward. Therefore, the safety and well-being of the workers must be given importance. HR Department of Uttara Bank Limited is quite active in this matter. There is good relationship between workers and officers. They can go to the manager or officer for any problem and tell their problems openly.

Bank Uttara protects workers' safety. Handles all kinds of enrollment security like insurance of workers do not provide labor insurance. Uttara Bank tries to solve the problem very quickly, and ensures the safety of the workers. Also, Uttara Bank's compensation package includes free medical checkup. There are necessary medical and health care facilities for every employee. Also, Uttara Bank has provided various insurance facilities for indigent employees. The working environment for employees is extremely hygienic, as we always support the "personal way of working".

**3.12 Training & Development:** There is no substitute for skilled and experienced craftsmen. If an organization can provide proper and timely training to its employees, they can become the real asset of the organization. Some of the shortcomings of Uttara Bank's HR Department can be corrected through this training and development sector, which will make their organization a pioneer faster.

The latest information on talent development and creation for Uttara Bank Ltd. At his well-equipped training institute in Tejgaon's Aoulad Hossain Market, employees work all year round. The institute has its own trainers and also offers experts as guest speakers. In 2005, 536 employees will be trained by the bank's training institutes as part of the 16th training programmed. Other Pages 81 Acquired Courses/work/seminars organized by BIBM. In 2005, 91 employees from Bangladesh Bank, 34 employees from various training institutes and 19 employees from abroad were trained.

**Training:** There is no substitute for learning in a company. This training provides employees with a clear understanding of their own work and work methods. The process of giving new employees an idea of their job and how to perform it is provided by this training. Training refers to imparting work techniques. Which helps both new and old employees to perform their work. Training therefore means teaching a handyman how to operate a new machine, teaching a new employee how to sell the company's products, or teaching a new manager how to interview and evaluate employees. To do. We mainly offer training for young professionals.

Training is usually given in two ways. The first is hands-on learning. It is a practical training to master by watching and understanding from other personnel or officers. This is out of office learning, for a specific period of time going to a training institute or training center and providing this training for 20/30 days. Uttara Bank conducts these trainings for their new employees and to make their old employees more efficient.



**Development:** Development is the stage of development of a company. Through development, companies will try to change their traditions and adapt to new technologies. Uttara Bank is ahead in this aspect. They have advanced a lot by developing all the new technologies along with the old rules and are able to digitize. Development is an attempt to improve the performance of social control by transmitting data. Change your attitude or expand your skills. Of course, the ultimate goal of such development programs is to improve the long-term performance of the organization itself.

There are some processes for development,

- a. Assess company targets and needs
- b. Evaluate the performance of executive's
- c. Development of leaders themselves

# **Chapter- 04**

## **Findings, Recommendations and Conclusions**

#### **4.1 Findings of the Study:**

1. Uttara Bank Limited has weaknesses in its training and development sector and is deficient in its design and management.
2. HR TDC jobs of Uttara Bank have seen labor shortage.
3. Their training capacity is less than that of employees which cannot meet the morning demand.
4. There is often a mismatch between their advertisements and the work, which leaves many consumers unsatisfied
5. Improve skills, improve performance apprentice, encourage and Inform Authorized Staff my only concern was my performance in the bank.
6. UBL's commitment to IT labs and training isn't new, but it's already Designed in a traditional way.
7. Uttara Bank can hire some experienced people in their top management.

#### **4.2 Recommendations:**

- a. UBL's performance ratio was satisfactory and they should maintain this
- b. So analytical thinking shows that UBL's ROA has fluctuated. So they should try this and take the necessary steps to increase their ROA.
- c. Uttara Bank should try to improve their turnover rate. Although Uttara Bank has more turnover than many other banks.
- d. Uttara Bank's profit targets are largely met and efforts should be made to improve their operating efficiency
- e. Uttara Bank Limited's price earnings ratio is satisfactory and they must strive to maintain it.
- f. Uttara Bank rightly theirs Being able to invest money, loan to deposit is all doing well, thereby making their investment profitable.

**4.3 Conclusion:** Uttara Bank Limited is one of the oldest, traditional and reliable banks in Bangladesh. UBL is a trusted place for customers. Strategically setting standards in the banking sector amid tough and volatile economic conditions. Despite being an old bank, they have adapted to new ones. As a result, the customer's place of trust has become stronger. Also, UBL is also playing a major role in earning the country's foreign exchange.

UBL helps mobilize resources and maintain robustness in key operational areas. In the area of treasury operations, UBL remains a major player in the country's foreign exchange and financial markets, increasing profitability through careful assessment and assessment of risks and relying on investments. Treasury transactions are well suited to facilitate transactions requiring additional sophisticated products and services for large institutional and corporate clients. It's a good choice in terms of network and customer trust, but there are some issues that hurt the financial return.

I was able to gain first practical work experience in life by doing internship in this bank. I have enjoyed this job since day one. This internship part is important part of my BBA program. This internship program helped me rethink my career. I have tried to organize the report as best I can, and have added the necessary information here.

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