

PROJECT
ON
**An Overview On
Training and Satisfaction Level of the Employees'
of National Bank Ltd**

COURSE:
Project (BUS498)

Submitted To:
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Letter of Transmittal

Decembert 21, 2009

S I Nusrat A Chaudhury
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Sub: Submission of Project Report

Dear Sir

I am very pleased to submit the project report that you have assigned me to **Training and Satisfaction Level of the Employees' of National Bank Ltd.** This is my final report where I tried to find out the problem and prospect of mobile commerce. After finishing the report, I think I have gathered knowledge about how to conduct a quantitative research about service of an organization. Thus this report not only enhances my knowledge but also the scope of marketing with the research paper as a marketing major student. This report extends my knowledge and may help me in the future.

Thank you very much for giving me such kind of opportunity to enrich my knowledge. I would like to thank you for your valuable guidance in every problem I had and the precious time that you gave me. I will be available for any further clarifications required.

Thank you

Yours truly,



Osman Goni Sunny
ID: 2002-2-13-021
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Preface

A Project Report is an essential work of the last platform of completion of BBA degree. It is a three months program. After doing the job, the submission of Project Report will fulfill the requirements of final degree in Business Administration.

The main theme of the project is to gather practical experience and knowledge about the activities of the Mobile Commerce service in telecommunication sector in our country. It also help a student compare to the theoretical knowledge with the practical field and this helps the student to get more exposure in the service life in telecommunication sector.

It familiarizes student to the working environment of the real world. It gives student the best opportunity to improve their interpersonal skills as well as they can implement their theoretical enlightenment to the real life situation. After graduating, this experience would be very much useful to their working life.

Lastly, by this program, a student can polish his or her strengths and weaknesses by having this real life hands or experience.

Acknowledgement

First I pay my gratitude to the Almighty for giving me the ability and patience to work hard successfully. I am also grateful to my parent's, sister who encouraged me to reach the goal.

I have tried the best and also worked hard over the last two months for preparing this project report. I have received whole-hearted cooperation from project coordinator S I Nusrat A Chaudhury Business Administration Department, East West University who advised me and guided me, in preparing the project report. Without his assistance this project report would not be possible.

I would also like to unfold my gratitude to **Mr. Farhan Faruqui**, (Senior Lecturer, East West University) because he learn me how to conduct a project report.

The report could never been completed without the help of some helpful and cooperative persons. I would like to thanks some of my friends to help me to survey as well as some of those supportive bodies.



Student's Declaration

This is to inform that this Project on **“Training and Satisfaction Level of the Employees’ of National Bank Ltd”** has only been prepared as a partial fulfillment of the BBA Program under EAST WEST UNIVERSITY. It has not been prepared for any other purpose, reward, or re-presentation.

Sincerely,

OSMAN GONI SUNNY

ID: 2005-2-13-021

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Executive summary:

National Bank Limited is one of the front ranking first generation private sector bank in Bangladesh. **National Bank Limited** has its prosperous past, glorious present, prospective future and under processing projects and activities The Bank started its commercial operation on 23rd March 1983.

So I have done my internee in national bank ltd. I have worked In Mohakhali branch. I have worked in Mohakhali branch but I have made this report on overall employee in National bank ltd. I have taken a sample size then I have done my Report paper. I have gone to the others branches of National Bank.

I have taken this topic because i have preferred this topic.

I have also discussed the National bank's condition, their banking activities, socio activities and current position in banking market in Bangladesh. I also discussed about the employee in national bank.

I have also discussed about NBTI. Mainly I focused the training system of NBI.

I also recommend about their training system. I have gone to the others bank and collect data. I have tried to compare the National bank with the other private bank in Bangladesh.



Orientation of the report

Background:

The organization can attain the goal by the performance of the employee. The investor should have the right knowledge to operate the employee. If the employee is motivated, well trained and effective then the organization can reach the mission and vision within the period of time which one the investor is looking for. If the management can lead the employee as a effective way then the organization can run on the exact way to accomplish the goal. The appropriate training method can make the employee effectively and efficiency. Because on the training period the employee will learn what will he do on his job life? On the training period he can achieve the knowledge about his work style. On the job period he will apply the knowledge what could he learn? That's the training period is more important for the employee.

Here, motivation part is necessary to the manager. Because on the branch level the manager should run the branch. If the manager should motivated the employee then the branch can make good profit.

The training evaluation process also is important for the trainee. Because on the basis of the evaluation he can know about his efficiency.

Objectives:

Broad Objective:

The overall objective of the Report paper is the Training Needs Assessment and the satisfaction level of the employees of national bank ltd on the evaluation process.

Specific objectives:

- To identify the NBL's training method.
- To identify the employee's satisfaction about the training.
- To identify about the trainee efficiency.
- To identify the output of the employee on the training period.
- To find out the employees benefit on the job period
- To identify whether the employee are applying their knowledge on the job life.

Scope of the study:

This Report will identify the training assessment of the employees regarding with the company's training method, motivation level, job characteristics, on the working period, trainee output efficiency. This Report will find out the training effectiveness of the employees.

Methodology:

Report design:

The Report is exploratory in nature because the attempt of the Report paper is to identify whether the employees of National Bank could take the effective training and by that training they can pick out the maximum out put on their job period. At first, the project paper has described the organizational background, objectives, scope, methodology and literature review. Then the most important part of the project paper has been covered. This part is known as analysis and finding through which mostly the objectives of the project paper has performed. Lastly, recommendation and conclusion have given

DATA SOURCE:

In order to collect the aforesaid information and data followings potential sources has been used:

Secondary source:

- Printed papers – annual report 2004-2008, corporate brochure, and profile.
- Company's Web Site- www.nblbd.com

Data collection procedures

The following procedures have been used to collect data with the respective instruments for conducting the Report paper:

Collection of Secondary data:

I have collected secondary data from various printed materials such as annual report of National Bank, Many brochures, text books (Human Resource Department, Organizational Behavior, Management Process, Business Report) and some relatives who are work in NBL.

Data requirements:

To accomplish this Report the information is needed as following:

- ✓ To get information about NBTI
- ✓ To get information about the employees' training
- ✓ To get information how other banks are trained to the employees'
- ✓ To get information about NBL
- ✓ To get information about NBL employee

Limitation:

The major limitation is The NBL have a large amount of employee and branches. Thereby I am not able to conduct every branch. I have gone four branches in the Dhaka city. Lacking of marketing research is the great limitation of the report. Time limitation is also an important factor. Three month time is too short to make a project.

Company Overview of NBL:

National Bank Limited is one of the front ranking first generation private sector bank in Bangladesh. **National Bank Limited** has its prosperous past, glorious present, prospective future and under processing projects and activities The Bank started its commercial operation on 23rd March 1983. When it was started the capital was 10 crore Tk. But now national bank's capital is Tk. 245.00 crore and the reserve capital is Tk. 251.81 crore. At present, NBL has been carrying on business through its 91 branches spread all over the country. Besides, the Bank has drawing arrangement with 415 correspondents in 75 countries of the world as well as with 32 overseas Exchange Companies.

National Bank Ltd. has been flourishing as the largest private sector Bank with the passage of time after facing many stress and strain. The member of the board of directors is creative businessman and leading industrialist of the country.

National Bank Ltd. is not only a profit-oriented commercial institution but it has a public base and social commitment. Furthermore NBL is going on with its diversified banking activities. NBL already introduced National Bank Monthly Savings Scheme (NMS), Special Deposit Scheme, Consumer's Credit Scheme and NBL Housing Loan, NBL Small Business Loan, Small House Loan Scheme, Festival Small Business loan etc. to combine the people of lower and middle-income group.

The total employee is 2270 and the shareholder is 10240. National Bank is providing some excellent compensation package to the employee. National Bank established a training institute for the employee. Since the beginning national bank is providing the effective training to the employee. The year of 2006 is one of the golden stair in the history of NBL's success story. Compared to 2007, Foreign exchange business of the Bank increased by 34.40% to Tk.5186 crore, of which export, import and remittance business increased by 34.16%, 31.27% and 56.50% respectively. Total assets of the Bank stood at Tk. 4483 crore on 30.09.2008.

Established as the first private sector Bank fully owned by Bangladeshi entrepreneurs, NBL has been flourishing as the largest private sector Bank with the passage of time after facing many stress and strain. **National Bank Limited** was born as the first hundred percent Bangladeshi owned Bank in the private sector. From the very inception it is the firm determination of **National Bank Limited** to play a vital role in the national economy.

National Bank Ltd. the premier sector Bank of the country is making headway with a mark of sustainable growth. The overall performance indicates mark of improvement with Deposit reaching BDT. 40350.87, which is precisely 14% higher than the preceding year.

NBL was awarded **Crest** in 1999 and 2000, and **Certificate** of Appreciation in 2001 by the Institute of Chartered Accountants of Bangladesh. On account of Foreign Trade, the Bank made a significant headway in respect of import, export and inflow of foreign exchange remittances from abroad.

Bank's profile:

1. **Bank's Name:** National Bank Ltd.
2. **Established:** 1983 in Dhaka
3. **Industry:** Banking
4. **Type:** Private
5. **First Capital:** Tk. 10.00 crore
6. **Present Capital:** Tk. 245.00 crore



7. **Total reserve:** Tk. 251.81 crore

8. **Number of employee:** 2270

9. **Number of branch:** 91

10. **Product and service of NBL:**

- Consumer Credit Scheme
- Special Deposit Scheme
- Monthly Savings Scheme
- Credit Card

- Visa

- Master Card



- NBL ATM Service
- Western Union Money Transfer
- NBL housing loan

11. **Head office:** 18, Dilkusha commercial area. Dhaka.

12. **Dialogue:** ***A Bank for performance with potential***

13. **SWIFT** (Society for Worldwide Inter-bank Financial Telecommunication) :

NBLBDDHA043

14. **Logo:**



15. **Website:** www.nblbd.com

Mission:

By using latest version of technology and by this technology to serve the customer without anxiety. We also want to take a part of activities in our economic sector then we want to make good position in the international banking market by representative of Bangladesh.

Vision:

To put most recent activities in the banking sector and spread our activities within the country and international banking sector. Side by side we also look after explanation, transparency, to provide better satisfaction to the customer and to serve the society. By these activities we want to go every people in our society level

Objectives

1. By using of latest version of technology to serve the customer as quickly and better way.
2. By better relationship between the bank and the customer to take participation in the growing economic society.
3. By using of better equity to certain the highest profit and provide it to the customer.
4. To hold the bank's performance and continue it.
5. By effective banking we can make strong position in the competition banking market.
6. We have to provide the micro credit loan in our agriculture and we want to do something in our economic sector.

NBL's product:

National is providing some eye-catching product to the customer. These are-

1. Consumer Credit Scheme
2. Special Deposit Scheme
3. Monthly Savings Scheme
4. Credit Card
 - 4.1 Visa
 - 4.2. Master Card
 - 4.3. NBL power card
5. NBL ATM Service
6. Western Union Money Transfer
7. NBL housing loan
8. NBL Bank Home Delivery Scheme



View of business:

Side by side of serving the customer we can also put our activities to improve the society and to take a part of activities to improve the economic sector.

National Bank is the first generation private bank in Bangladesh. At the first when National bank started it's operation then it had 10 crore taka capital. But now National Bank's capital is 245 crore taka.

Now National bank is running it's business over the all Bangladesh by 91 branches. Although National bank has made an arrangement with 400 correspondent and 32 exchange companies in 75 countries.

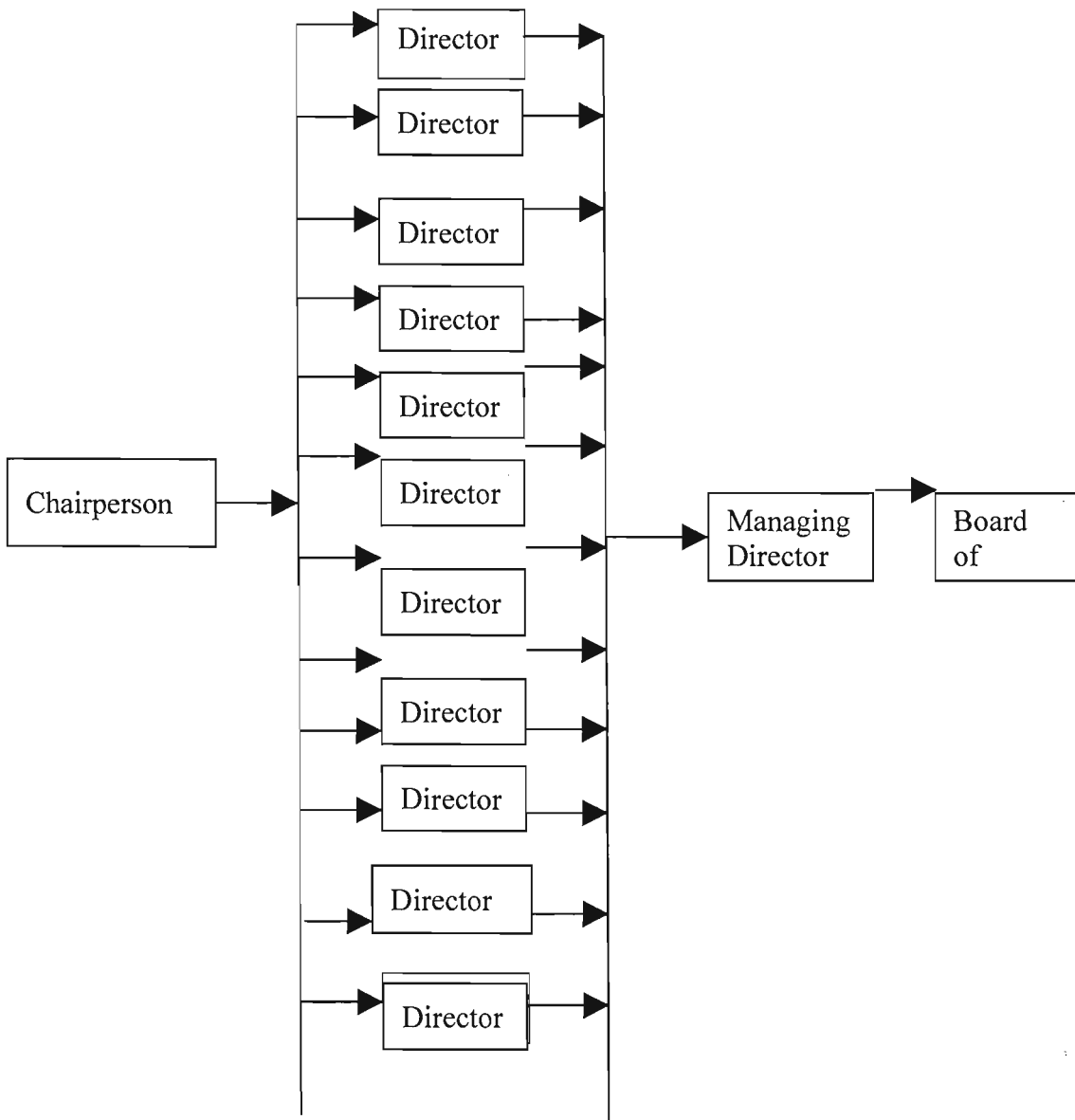
Those people who are earning money outside the country then can send their money within short period of time by western union. National Bank is the first bank in Bangladesh who has made an arrangement with Western Union. **National Bank** has SWIFT service that has latest technology.

In the year of 2006 is one of the golden year of National Bank. The loan and deposit is Is 81:100. The bank's loan 7.06% could decrease and now it is 3.01%. The bank's import, export and foreign remittance increase 34.16%, 31.27% and 56.50%. The net profit is increase 37.71% then previous year. The banks total asset is increase 21.86% and now the amount is 7679.60 crore taka.

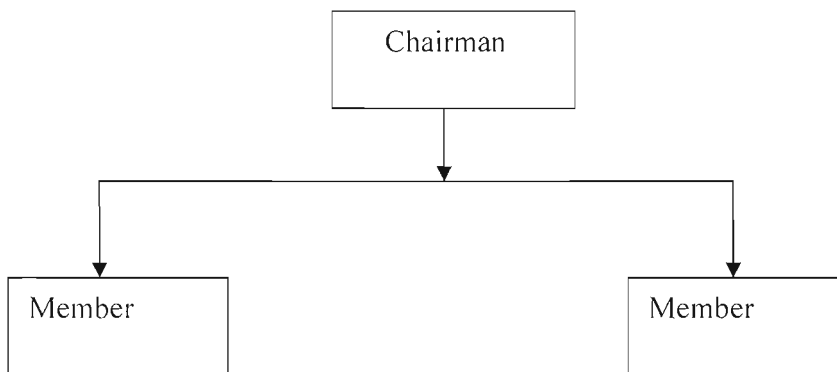
In the year of 2008 the national bank's capital rate was 13.10%, which was the up side, rate whatever Bangladesh Bank's rule.

The top Management of NBL:

National Banks top management is the Chairperson, the board of directors and the managing director sand the secretary of the board. They are taking all kinds of strategy to run their bank operation. The chairperson is the main responsible person to call the board meeting. On the meeting the chairperson is the main speaker to discuss about all kinds of activities to the board members. The organogram of top management of NBL is picked up below:



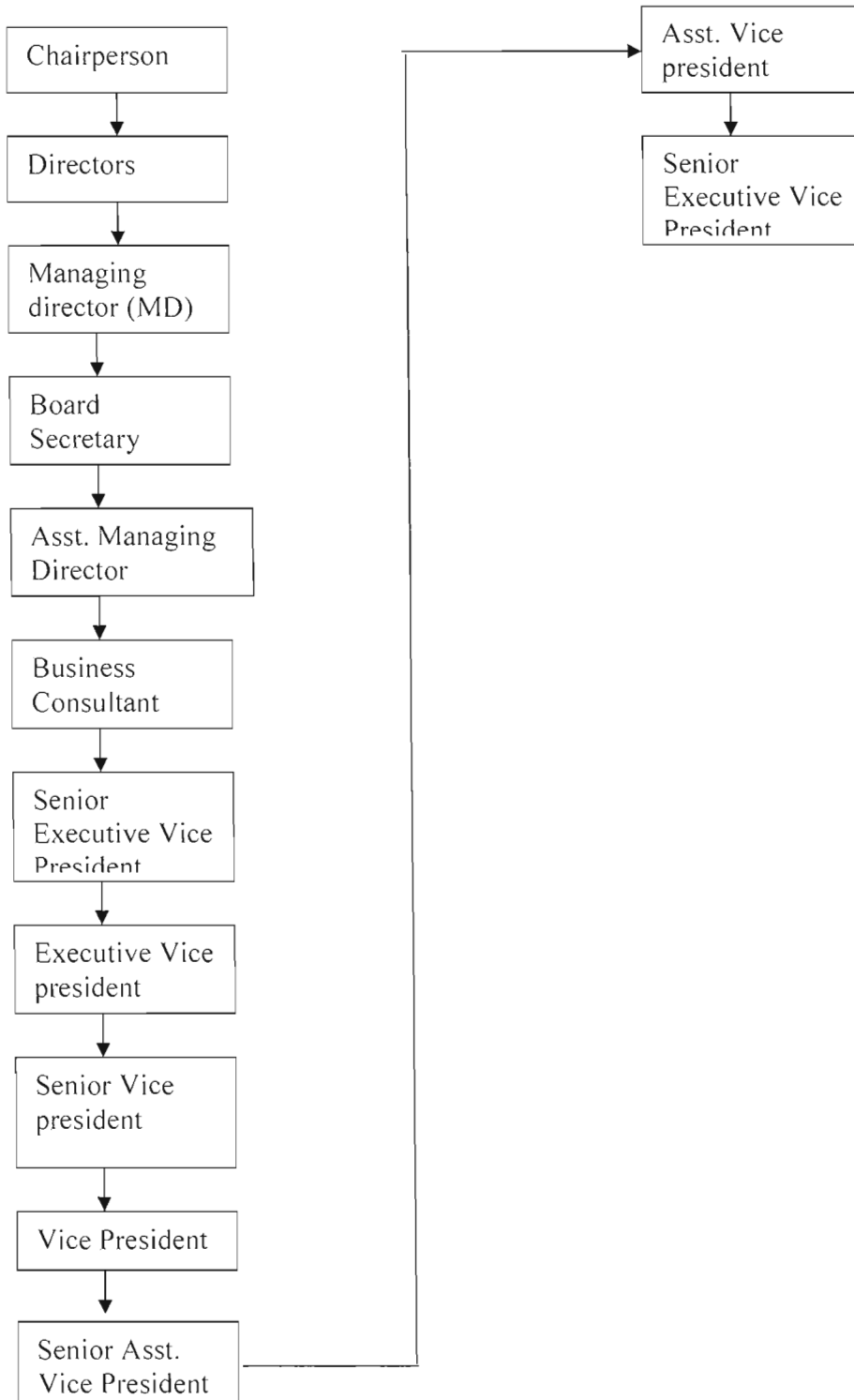
Audit Committee in 2008:

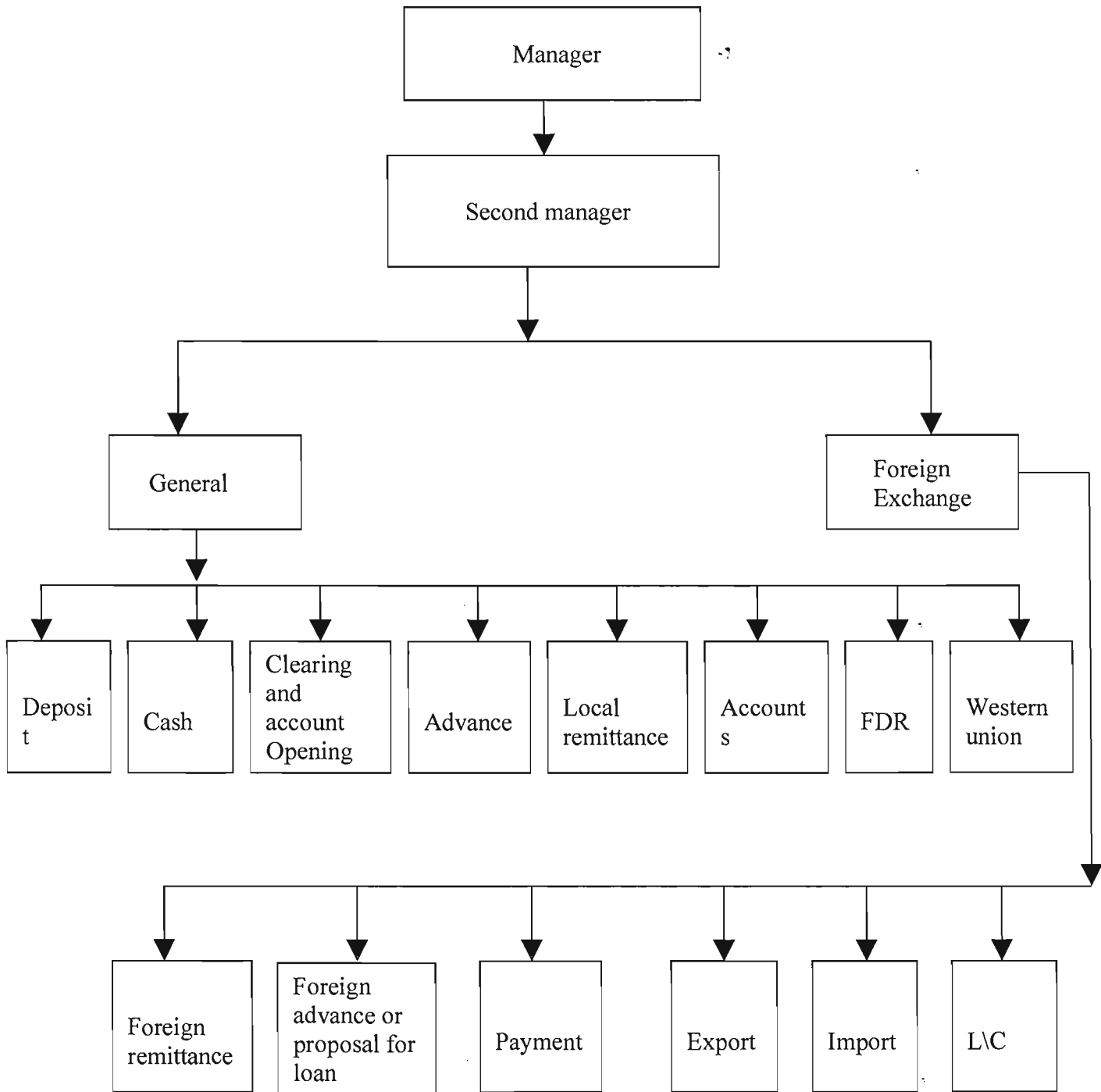


Executive Committee:

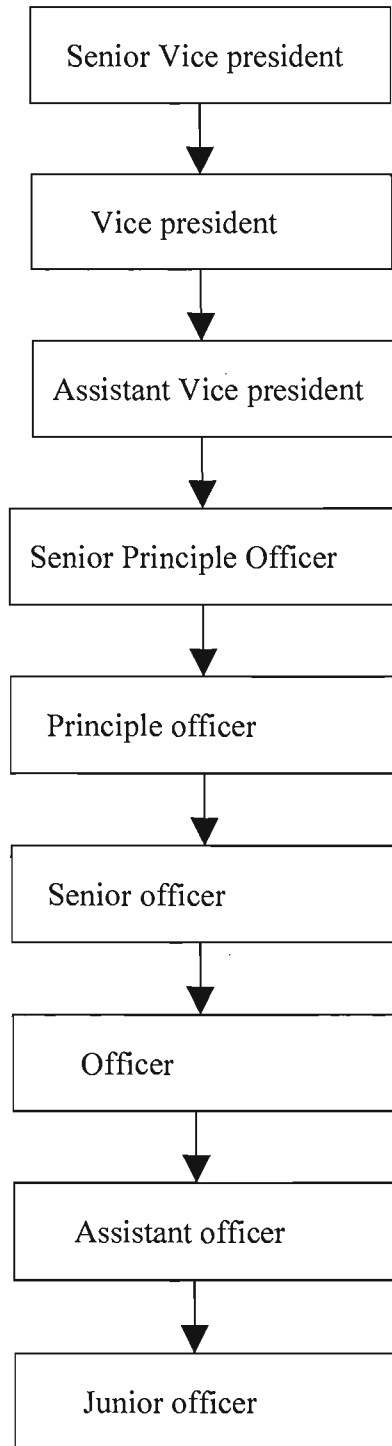
The Managing Director leads the executive committee. The managing directors is to be the CEO (Chief Executive Officer). The company secretary is also a member of the executive committee. The directors, Chief Financial officer and the head of Internal Audit are also the member of the executive member.

Management Formation of National Bank Ltd.





Rank position on the branches of NBL:



Key department of NBL:

The key departments are:

1. *Human Resource Department*
2. *International Department (ID)*
3. *Computer Department*
4. *Card Division*

The functions of the key department:

1. Human Resource Department:

On the basis of the National Bank Ltd. the main responsibility of this departments are,

- To recruit new employee
- Transfer the employee
- To monitoring the promotion
- To provide the training

NBL human resource department is looking for these criteria. Human resource department is depended on the branch manager. Because Human resource department don't have any direct communication with the branch level employee. The branch manger provides the employee's all documents to the Human recourse department. So, here nepotism might be taken place.

The National Bank Training Institute is also one of the part of National Bank Human Resource Department. This training institute is giving training to the newly recruit employee and if employee has needed training.

International department:

This department is looking to the foreign exchange (import and export division), western union and international credit card.

On the basis of these criteria, if any branch have fallen any kind of problem then they can communicate with this department. This department is monitoring this activities also. This

department is collecting the whole data from the branches everyday, Then they can make the final transaction for that day.

Computer Department:

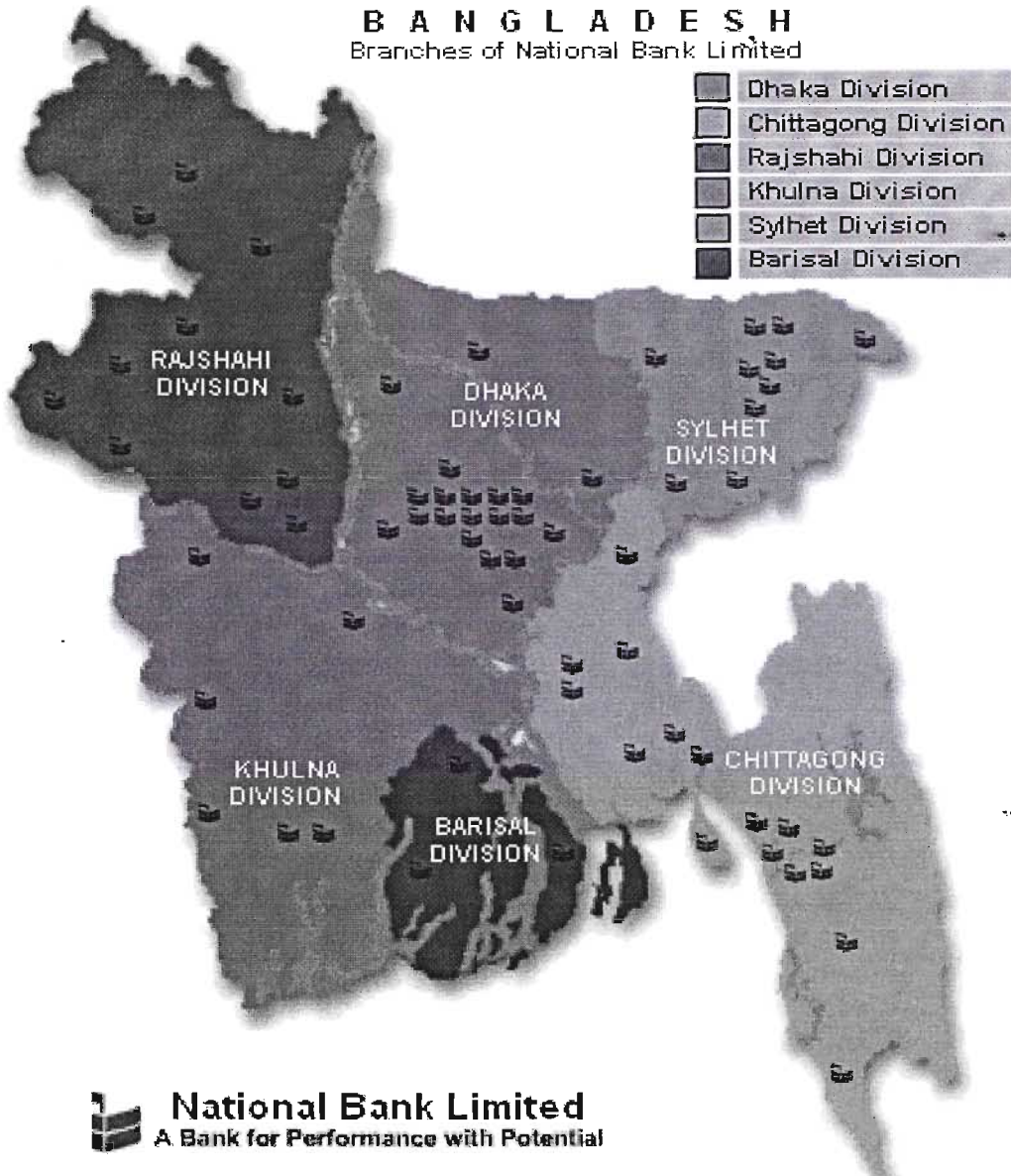
This department is monitoring the whole computerized system. NBL has made a contract with the A to Z computer system. NBL is using all kinds of A To Z company's software. The computer division is monitoring the National Bank's server. Because National Bank is using computer in every branch's department. Example is clearing house, deposit department to put the data of depositors and the account opener, and the cash. FDR department also uses software to put data to the customer all information.

Computer is needed in every section in the branch. Without computer the bank cannot think a single minutes of transition. That's why this department is most important for NBL. This department also solves the problem, if any branch have fallen any kind of the problem. This department is looking which branch has needed the computer, and which branch needs new computer. Moreover we can say that this branch is looking all types of matter about the computer in National Bank Ltd.

Card division:

This department is looking on the credit cards and the power card. If any branch has fallen any problem then this department can solve it. If any kinds of query, question accordingly with the credit card then this department can do it. Because National Bank has local and international credit card. Thereby there are huge numbers of customer for credit card. Moreover every day the customer is coming about their credit card.

Branch's of NBL in Bangladesh:



National Bank Social Activity:

Moreover National Bank Ltd. has provided micro credit loan to the farmer in Rajshai district particularly in Rajshahi, Noagoang, and Chapainabaganj. This project is operating by **Borantharo Bohomokhi Unnion Kortrepoko and National Bank lid.**

On this project, there are 25,383 farmers have taken this micro credit loan until 2006. The amount was 23.83 crore and already 95% the bank could take out it. The bank was provided it in higher technology, to make better irrigation and to buy cultivate instrument for the farmer.

The National bank is providing the micro credit loan to the farmer for better cultivate instrument, to better technology and to establish small industry under Agro based Industries And Technology Development Project(ATDP) and Loan portfolio Guarantee Scheme(LPGS) project.

However, the farmers are invested this money on electric cultivate instrument e.g. tractor and to use this money to cultivate the paddy.

National Bank is providing micro credit loan following theses area

- ✓ **To cultivate wheat**
- ✓ **To cultivate potato**
- ✓ **To cultivate onion**
- ✓ **To make a fish farm**
- ✓ **To make poultry farm**

There are some industries are running by National Bank's loan. These are:

- ✓ **Omreto Oil And Food Products Industries**
- ✓ **Mirza Ovan Bag (Pvt.) Ltd.**
- ✓ **Priayanca Spinning ltd.**
- ✓ **Nipon Sinthatic Industries Ltd.**

□ **National Bank's foundation:**

National Bank has made a foundation for the purpose of expand the education and to take some responsibility for the people. By this foundation National Bank has made an educational Institute. The name of the education Institute is National Bank Public School and College.

There are 820 students in the school level and there are 120 students are studying in the college level.

NBL's Employee:

Now National bank has 2270 employee. There are big number of employee National Bank has. National is looking all kinds of facilities to provide the employee according with their ability. The employee is increasing year by year. The Increasing rate is like this:

	2004	2005	2006	2007	2008
Employee number	2171	2185	2133	2183	2270

The facilities of the employee in the National Bank is:

- ✓ Bonus (average 6 bonus according with their rank)
- ✓ House rent
- ✓ Transportation cost
- ✓ Lunch on the off day (Especially Saturday)
- ✓ Increments
- ✓ Festival Bonus
- ✓ To get incentives on the closing day
- ✓ Provident fund
- ✓ Retirement opportunity
- ✓ Insurance
- ✓ Medical opportunity

-
- ✓ Contributing fund
 - ✓ Yearly moving money (based on rank)

Banking system of National Bank Ltd.:

Clearing department



1. Checkbook entry-

1. Put the account number
2. Then write the name
3. Give the serial number
4. Then authorized officer put the signature

2. LBC (local bank collection in Dhaka) and OBC (outside bank collection outside Dhaka) by post entry-

First give the LBC and OBC number on the check then we entry on the register book.
At the First give the LBC and OBC number, then write the party name and the account number, then the amount and the cheque number and issue date.

3. Endorsement seal-

1. We put the payee's account seal back side the checks.
2. If the checks is return for insufficient fund then we have to write on the voucher, the dialogue is " being the amount ch no ... date.....issued by (Bank name and branch name) send for collection to the clearinghouse.)
3. If party name is on the check then we have to put the payees account credited seal.
4. If the party name was not there and only the bank name then we have to put the

receive payment seal.

5. The crossing seal. We have to put it because if the owner has another account to the other bank and if the third party will go to the another bank and submit it then the owner will fall on the problem. That's why we have to put the crossing seal. When he has to submit the cheques then these cheques is to be asset of this bank. When anybody submits it then we don't put it the crossing seal then if the third party have got it then he can be able to withdraw the money as cash. Then the owner will fall on the problem. And the bank also responsible for this reason. We have to put I another reason is the other bank will not say that they are the no the owner of this cheques.

3. Clearing house-

Give crossing seal, give payees account seal then it posted on the computer then it decorated it bankwise and finally send it to the Bangladesh bank. Every bank has the representative on the Bangladesh bank. The Bangladesh bank clearing house open upto 3.30pm. The cheques send it upto 3.30pm. The bank representative could take the cheques and they send it to the branchwise. If any cheques have not put the crossing seal and the bank's clearing seal then Bangladesh bank returns it to that branch.

4. Types of account:

1. Saving Account-

For 3 years it has 9% interest. For 5 years it has 9.25% interest, for 8 years it has 9.50% interest. NBL is offering 500t, 1000t, 2000t, 3000t, 4000t, 5000t, 10000t monthly to open deposit account. NBL has some rules and regulation to open this account.

2. Current Deposit (CD) –

It may be individual, proprietor or limited company can open this account. This account doesn't have any interest.

3. Fixed deposit-

It is for 3 months, 6 months, and 12 months. NBL is offering the 8.75%, 9.25%, 9.75% interest according the months.

Local Remittance department:

System of taking TT (telegraph transfer): it is a telegraph transfer system.

If anyone want to a TT to another branch then he first write the TT form then he submit the money to the cash then the TT manager give the TT number according to that branch and this TT number is same for this branch and to that branch. Otherwise it is no acceptable. Then he also gives the test number and one secret number, which one is provided, by the head office.

If any TT comes then we have to write the TT number and branch name and amount and the test number. Then we have made a debit voucher and credit voucher. Then entry it on the Brach base register book. This TT number must same to that branch. It cannot skip the number. Ex. One TT comes from Sherpur. When I entry it then I go to the Sherpur branch then the TT number which one the TT manager has given it is and the register book entry number both are same. If anytime it is skip then the office must concern with that branch. The both customer must have the account on the bank. The TT number must match with both Branches.

This money will fill up the head office by that secret number. This responsible officer should have a PA number. The head office provides it.

System of DD (demand draft):

If anyone who has a account but that bank has not any branch in that area but he wants to send the money to the x person but the X person has the account on the national bank, then that person can buy the national bank DD to the x person as his desire branch which branch he has the account.

Locker's rent of NBL:

1. Big lacer – 1500t
2. Small lacer- 1000t

Advance department:

The main activity of this department is how people will get the loan from the bank and what is the process to get the loan from the bank.

If people want a loan then he will submit the proposal to the bank. Then the bank will do their Report and the probability about his proposal whether he has submitted the correct information or not.

Types of the loan:

1. Loan
2. CC loan
3. SOD (Secure over draft)

1. Loan:

This loan can provide for the plantation. E.g. Disbursement, Foundation etc. The bank accepts the proposal then the party can take it.

2. CC (Cash Credit):

2.1. Hypothetical: it's specific time period.

2.2. Pledge: The party can rent the godaown

It means the party can take this loan only for a specific time period of time. E.g. One year. Within one year the party can make the transaction in every month whatever the party is to be needed. The interest is 15%. It is hypo because the bank can think that the bank is the owner of

the party assets. Because the bank is giving the opportunity to make transaction to the party. E.g. if any shopkeeper take the cc loan then he should buy the goods within the period of the time and then he should return the loans money.

When the party wants to a loan then he must submit the proposal. The bank analysis the proposal then the bank thinks about the party's criteria then make the final decision.

e.g.

LDBP (Local documentary bill payment):

If any party wants to purchase the goods from the beneficiary then he must also do transition by the bank. Because he can buy the goods according with the L/C. E.g. one party is Experience clothing. This party wants to but the goods from the Mohammaadi group. The experience has a L/C in National bank. But the Mohaammadi don't have L/C in National bank. He has the L/C in EXIM bank. Then Experience is the beneficiary and the Mohammadi is Applicant. Now the EXIM bank sends the letter and the maturity date, which date the bill, will payment. By this way the bank's is collecting the documents also. Each bank through the confirmation letter to each other.

On the import division when any documents come then we have to fill up the IMP form. This form has four parts. On the IMP form we have to write the party's L/c number, the amount of the remittance (if it is in the Saarc country then we have to write in front the remittance of ACUD), origin of the good, it can come by sea or by road, what is the port name, the quantity of the goods, What is the shipment date.

On the original copy of the backside then we have to write again then amount of the remittance, the quantity of the goods(it is rolls, yard, kg etc) and also the code, the origin

of the goods and the code, the remittance's code(if it is on dollar then the code is 01 and if it is ACUD then the code is 98). If any how the party could not give the any kind of documents or

make any kind of mistake like don't write the L\C number, not write the accurate amount, or expired date of shipment the Bank must cut \$100.

On the export division we have to fill up the EXP form. On this form the party should fill up the L\C number, commodity of the goods, Date of the shipment, by sea or by air, destination and also the code. The party should provide the commercial invoice also. They could make it several copies. The responsible person of the bank of this department, he could fill up the original copy and this original copy and one copy of the commercial invoice should make together and send to the Bangladesh Bank.

This export and import division could take the Foreign documentary bills collection and provide the Foreign documentary bills payment.

L\C opening:

If any businessman wants to open a L\C then he should submit goods documents and he must submit the valid criteria. The valid criteria mean all kinds of taxes according his business industry.

Types of L\C:

1. Cash L\C: those people who submit the currency at cash when he could open the L\C.
2. Back-to-Back L\C: It those L\C, it is happening only between the two parties. The two parties is exchanging the goods. All types of goods are exchanging between them.

L\C Acceptance:

When any party wants to time that means the bank authority has given him a maturity this is acceptance. This maturity date could be 90 days, 120 days. Within this date the party must submit the money.

Position of NBL

I have made National Bank's current position that means now the National Bank is staying where in the private sector Bank industry in the Bangladesh. Because National Bank has a large number of competitors in the market.

I have taken some variables to make this position. These are:

- ✓ Total Liabilities and Shareholders equity (On the Balance sheet of 2008)
- ✓ Number of Branches



Annual report:

1. Last five years Activities:

(Million by taka)

SL.	Description	Year				
		2004	2005	2006	2007	2008
1.	Reserve	26276.26	27762.12	28973.39	32984.05	40350.8
2.	Loan	31677.96	22257.15	23129.65	27020.21	32709.68
3.	Invest	3839.60	4044.20	4374.17	3564.82	5730.38
4.	Import Business	19245.70	19264.50	22028.30	31648.2	42458.50
5.	Export Business	17771.20	16341.80	17105.30	21344.10	28019.20
6.	Remittance Business	6458.10	7637.50	9035.50	13618.20	21311.10
7.	Total profit	3343.55	3622.31	3715.21	4202.52	5728.82
8.	Before tax net profit	250.32	336.09	484.21	581.13	1058.73
9.	After Tax net profit	146.19	88.12	170.02	271.67	507.49
10.	Total Asset	45719.10	47929.57	48024.96	55046.14	66533.80
11.	Income by share	33.98	17.07	27.44	43.85	63.01

Job Satisfaction and Dissatisfactions:

In national bank the job satisfaction level of the employee is not well. The reasons are:

1. Almost employees are working so extra time but the bank doesn't provide any extra incentives for that. Thereby the employees are dissatisfied. If we looked at my survey the we have got the accurate time how much they are doing extra time.
2. Most of the employees are working in the Saturday. So bank only provides the lunch and 150t to the employee. The lunch is not so good. The value of the money also so little. But the employees are working almost full day. Furthermore the employees are dissatisfied.
3. I have seen in the cash department, when the people submits the share form in the branch level during that time the cash people is doing lots of work. This is the totally outside work of the daily bank activity of the cash department. During this time they are also doing their regular activities of the bank. So, now we can understand that how much workload they have been taken. For this work the bank is not paying any extra incentives to the employee. This is another job dissatisfaction variable in the cash departments employee.
4. In the national bank, the employee isn't getting their promotion early time. I have seen that one employee have been working on rank more then 3 years. The national banks competitors e.g. prime bank, one bank is providing the promotion to the employee as earlier time. This promotion must be valued by the performance. The National Bank's employee is hard worker, efficiency is so good. But the management doesn't care it. On this variable the motivation is also less from the management.
5. Most of the employee is satisfied on the monthly salary, jobs stability, and bank bonus.
6. Almost employee is satisfied on the National Bank's organizational environment.

Motivation:

Al ready I have point out that the branch manager is controlling the main power. As we know that in the branch level, there are the main employees in the banking sector. Thereby the branch manger should apply the motivation power.

Thereby the motivation theory is more important for a manager. Because by this theory the manager can motivate the employee. The theories are:

- ✓ Maslows's Need-Hierarchy
- ✓ Alderfer's ERG theory of motivation
- ✓ Hergberg's Two-Factor theory.

The motivation is so important because the banks profit is to be dependable on the branches activities. So, if the manager could not able to motivate the employee then the bank cannot achieve his mission and vision.

In the national bank I have visited the branches and talked with the employees. Some manager is already motivated the employees. Some manager is not able to motivate the employees.

Equal employment Opportunity:

NBL has provided equal employments opportunity to the employee based on the promotion, incentives etc. But these opportunities based on the rank's position.

SWOT Analysis:

1. Strength:

- ✓ National Bank has second highest number of branches in the Private Bank market.
- ✓ National Bank has made membership in SWIFT.
- ✓ It is invested lots of money in the social for developing.
- ✓ This Bank has made an arrangement with 415 correspondents in 75 countries of the world as well as with 32 overseas Exchange Companies.
- ✓ National Bank is the first domestic bank in this country that has made an arrangement with the world famous Western Union to deliver quick and safe remittance to the customer.
- ✓ National Bank Has energetic, intelligence officer in the branch level, they can work a long time without any extra compensation.
- ✓ Total assets of the Bank stood at Tk. 4483 crore on 30.09.2006
- ✓ Now NBL is established a trade and communication with the Prime International banking companies of the world. As a result NBL will be able to build a strong root in international banking horizon. Bank has been drawing arrangement with well conversant money transfer service agency "Western Union". It has a full time arrangement for speedy transfer of money all over the world.
- ✓ NBL was awarded **Crest** in 1999 and 2000, and **Certificate** of Appreciation in 2001 by the Institute of Chartered Accountants of Bangladesh.
- ✓ National Bank has delivered some attractive product to the customer. E.g. NBL power card.
- ✓ The employee is more flexible. The customer has not any major complain to them.

2. Weakness:

- ✓ The Management is worse.
- ✓ The Human Resource Department is not effective.
- ✓ The job satisfaction level of the employee is lower level in the branches
- ✓ Their IT system is worse
- ✓ Web site design is poor
- ✓ Training system is not well
- ✓ It takes a long time to provide the promotion.
- ✓ The bank management is totally dependable on the branch manager. There is no direct communication with the employee.
- ✓ The Manager is the superior power.
- ✓ All most management people come from government bank and they are bad dated. Some of them no idea about the computer.
- ✓ All most employee doesn't have enough knowledge about the computer. But the bank is using lots of the banking software. The officer is memorizing the system.
- ✓ The very old employee had not get enough training based on today's IT situation.
- ✓ Motivation power is less.

Opportunity:

- ✓ NBL is providing some good products to the customer.
- ✓ National Bank is providing some good compensation package to the employee.
- ✓ National Bank Has a training institute in Shamoli
- ✓ National Bank has online banking.
- ✓ NBL is providing standard salary to the employee.

Threats:

- ✓ NBL has more competitors in the market

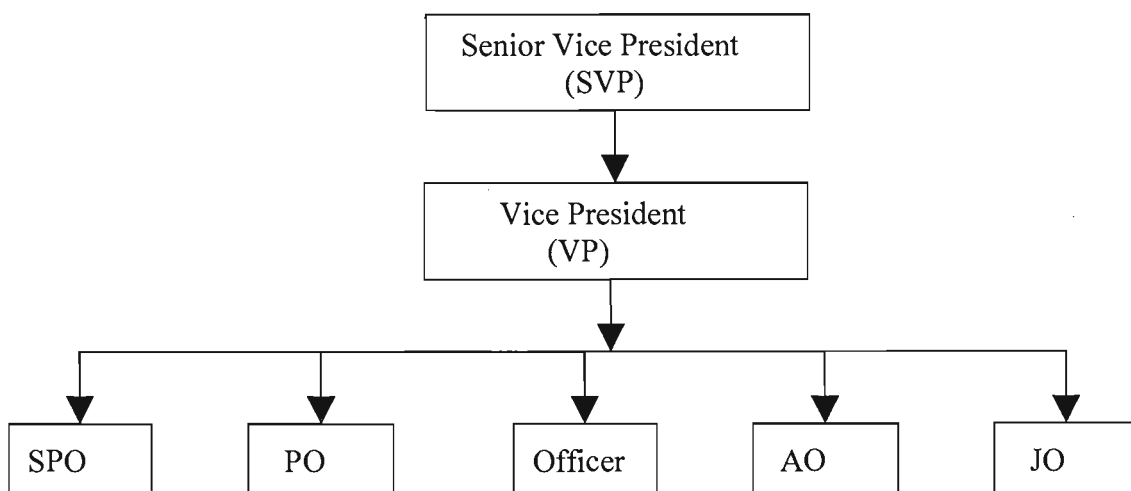
- ✓ The competitors is growing day by day then National bank in IT sector, compensation system, promotion for the employee.
- ✓ The banks are developing their IT sector.
- ✓ The other banks are providing better compensation to the employee.

Human Resource Department:

Why human resource department is important because:

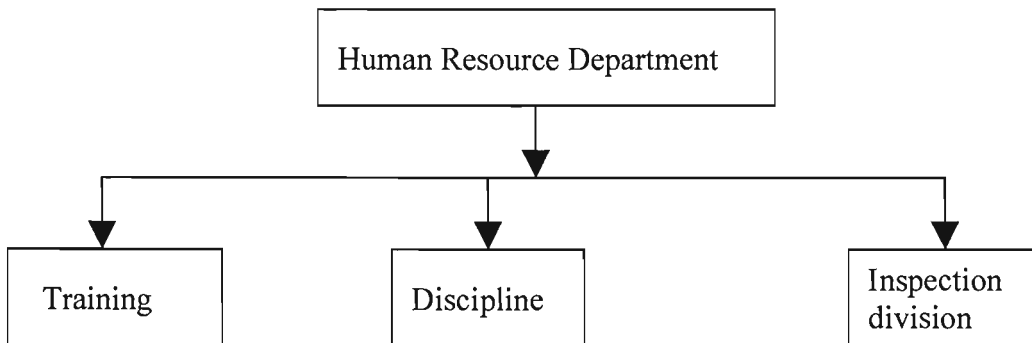
- The human resource department should ensure the concept of TQM- total quality Management.
- This Department should ensure EEO- Equal Employment Opportunity.
- This department should manage the training system for the new recruitment employee, weak employee and if any new things will have to join.
- This department is looking take care about employees' compensation and make it.
- This department should look to the performance appraisal, promotion, and transfer.
- Establish and maintain management hierarchy.
- This department should try to improve the motivation level of employee.
- To establish all kinds of acts regarding employee, organization etc.
- To improve the employees' skills
- To establish and ensure proper organizational behavior and environment.
- This department can speak out the Vacancy announcement

Organogram of Human Resource Department:





Human Resource Department:



HR Activity:

1. To recruitment new employee and placement.

2. To arrange the training for employee: provide opportunities for learning skills, information and attitudes related to job.
3. To transfer the employee
4. To give the promotion
5. To make employees job profile

National Bank Training Institute:

National Bank believes no number; human resource can improve the efficiency by work. By this concept National Bank has establishment this training institute in Shymoli in 1987. In this institute there are more professionals, excellent banker, economist, teacher, and researcher to give the training. NBTI has a library for the trainee. From the establishing time and upto 2008, 6561 trainee has taken the training in NBTI. However NBTI has given training 165 persons in 2006.

NBTI has made an **Academic Calendar** to organize 19 programs for 225 trainees in 2007. 25 participants can take training in every batch.

The dialogue of this training institute is “ **Center of excellence.**”

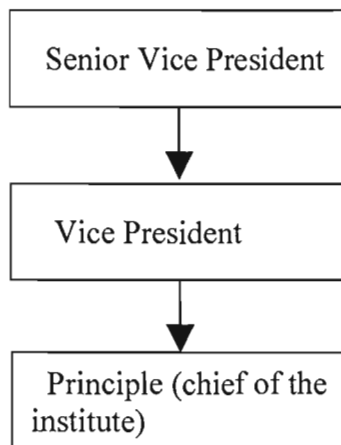
NBL Training Objectives:

For the increasing complexity caused by the rapid changes in the environment, the role of the top executives in the bank is becoming more and more challenging. They have to work under constraints of time and resource as well as the burden of routine timework. With the expansion of activities and diversification, the top executives are finding it extremely difficult to cope up with new emerging challenges in a creative and innovative manner. As such the top executives need to develop a skilled and motivated manpower within the bank and with the ends in view National Bank training Institute has been set up with the following objectives:

1. To develop understanding of job-knowledge though theoretical background of banking officers.
2. To make available and ensure adequately trained, skilled and motivated manpower within shortest possible time for the growing needs of the bank.
3. To develop analytical and decision making skills of the employee.
4. To provide technical skills to the operational level officers for efficient desk-operations through case study\practical exercise\workshop etc.
5. To develop the sense\understanding of human relationship\conceptual skills of organizational culture, behavior, discipline.
6. To make understanding about the importance of customer service by techniques of deposit mobilization from the potential customer.

Management of the Training Institute:

The head office is controlling directly this institute. The Senior Vice President, HRD looks after the affairs of the institute. The chief of the institute, is looking academic and financial affairs of the institute.



Training needs assessment:

What we know by theory:

Needs assessment phase

1. Organization needs
2. Task needs
3. Persons need

Development And Conduct of Training:

1. Location
2. Presentation
3. Type (What type of Training)



```
graph TD; A[Needs assessment phase] --> C[Evaluation]; B[Development And Conduct of Training] --> C;
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Evaluation

Here, we can see that it is almost needs bases for the employee.

Furthermore National Bank has also realized and said it that it is totally needs based. What an employee could need to start his job life. This is the main concept of the training.

Now I can say that National Bank has followed the theory strongly. Because it has realized the organization needs, and it has a permanent place in Shymoli in Dhaka.

National bank is following all kinds of theory about the training. Like as Presentation, types etc.

National Bank is realized that it is need based, job related and performance oriented.

Faculty Member:

The faculty members are:

1. Principal
2. Sr. Faculty member
3. Guest Lecturer

Selection:

Newly recruitment:

New appointment (Any rank)

I) Probation officer (P.O.): These types of candidate is passing first year on the probation year. The candidate is passing with training during his or her job time. NBTI has been provided all necessary training to the candidate. According with the job related NBTI has provided it. E.g. in the branch there are clearing department, deposit department, credit department, local remittance department, western department and so on. NBTI has given the training according to the department to department. The time duration maximum 21 days.

NBTI has divided the candidate on the several batches. NBTI has put 25 persons in each batch. It is the capacity of the NBTI.

II) Other rank: some times bank has needed some employee on the others rank also. Furthermore this time the NBTI has given him the exact training based on his specific rank.

2. Cash Management: On the branch levels who are maintaining the cash, if they could do bad then NBL have selected those persons and provide the training.

3. Internal Changes of organization structure:

if any changes has happened in the internal then they could have to changes the employee or recruit the employee. Then NBL has provided the appropriate training according with the job rank.

4. New product launch:

If Bank has launched new product then NBTI has given training to the selected person. Bank has selected the employee who has taken the training. E.g. this year NBL has launched NBL power card.

5. Bangladesh Bank changes the rule or make new rule:

If Bangladesh could change the any rule or draw new rule then the bank has given training to the employee. The National Bank has selected the employee.

e.g. Money Lending rule.

▪ **Exam:**

1. Class test (question and write down those question's answer)
2. Final (MCQ)
3. Oral Presentation

▪ **Mark distribution:**

The total mark is 100.

1. Class Text 35%
2. Presentation 25%
3. Final 40%

Total 100%

▪ **The Grading system:**

The grading system is following:

1. Excellent: 91 and above \longrightarrow 3
2. Good: 81 to 90 \longrightarrow 2
3. Average: 71 to 80 \longrightarrow 1
4. Below Average: less than 71

▪ **Method:**

National Bank Training Institute has given the training by two ways. These are

- On the job Training
- Off the job Training

The NBTI is using tools to train the candidate in the classroom. These are:

- Board
- Overhead Projector
- Multimedia Projector
- Video Clips
- Still picture

▪ **Trainer:**

National Bank is bringing some guest trainer. National Bank has own trainer also. This trainer has lots of experience. The guest trainer could come from Bangladesh Bank, other Banks Managing Director, Dhaka University's teacher, come from ICBM etc. This trainer has lots of experience.

▪ **Code of Conduct:**

1. All participants should take care of each other's personality and should provide good personality that way nobody is not hurt.
2. Misuse, it means NBL always discouraged. So, all the participants strongly refuse the misuse.
3. NBTI is not allowed entertainment of guests of the participants during course period. However under emergency situation, participants are allowed to attend the guest with prior permission of the principal/coordinator.
4. An employee is allowed to operate the television in the TV room. For recreation of participants he operates the television

5. All participants are required to take care of the cleanliness of the Institute and obey the acts consequently.

-3

▪ **Library Formalities:**

1. During course period the library remain open from 8.30 am to 6.00pm.
2. No participants are allowed to take any books, periodicals. Journal out of the library. He must follow the proper rule to take the books.
3. Books are issued upon written request of the participants for overnight basis and such books borrowed are required to be return to the library on the following day positively before start of class.
4. The participants cannot borrow more the one book at a time.
5. No guest of the participants' is allowed to enter in the library.



Training evaluation form of NBL:

National bank training Institute

Course On

Total Mark:

Grade:

Name	Designation	Branch	Class test	Presentation	Final	Total

Faculty:

Principal:

Total marks:

I have made a training evaluation paper for NBL:



National Bank Ltd.

Training Evaluation form

Title of the training:
Name of the coordinator:

Date of the Training
Started:
Ended:

Name of the trainee:

Position of trainee:

Knowledge and Skills level of trainee

Before this training:

low high
1 2 3 4 5 6

After the training:

low high
1 2 3 4 5 6

Evaluation Number:

Subject: Number\Grade

1. Class test:
2. Presentation
3. Final

Total Marks:

Strong point of the trainee:

Weak point of the trainee:

Additional comments\recommendations:

Training:

Training system of NBL:

Training:

- ✓ The process of teaching new employee the basic skills they need to perform their jobs.
- ✓ The process of providing employees with specific skills or helping them correct information in their performance.

Reasons of training:

- ✓ Cost effectiveness
- ✓ Improve HRM, Job performance, Promotion
- ✓ Change in program
- ✓ Employee Turnover
- ✓ Decrease the rate of turnover

Training and learning:

- ✓ To gain knowledge
- ✓ Increase capacity
- ✓ Apply to application
- ✓ To make meaningful
- ✓ To be more creative

Types of training:

1. On the job training
2. Off the job training
3. Apprenticeship training
4. Job instruction training

1. On the job training:

Training a person to learn a job while working at it.

Step 1: Prepare the learner

- Put the learner at ease or release the tension.
- Explain why he or she is being taught?
- Create interest\encourage question, find out what the learners already knows?

- Explain the whole job and relates it with some job worker already knows.
- Place the learner as close to the normal working position.

Step 2: Present the operation

- Explain quality and quantity requirements.
- Go through the jobs at normal work phase.
- Go through the jobs at slow phase several times, explain each steps, between the difficult parts or those in which errors are likely to be maid.

Step 3: Do a tryout

- Have the learner gone through the jobs several times slowly, explain each step to you. Correct mistakes, if necessary, do some of the complicated steps first few minutes.
- Run the job at normal phase
- Have the learner done the job, gradually building up skills and speed.

Step 4: Follow up

- Designate to show the learner should go foe help.
- Gradually decrease the supervision, checking work from time to time against quality and quantity standard.
- Correct faulty work patterns before become a habit.

2. Off the job training:

The off the job training methods are:

- Case study method: A development method in which the manager is presented with written description of an organizational problem to diagnose and solve.
- Outside seminar

- University related program
- Rule playing: A training techniques in which trainees act out parts in a realistic management situation.
- In-house development center: A company based method for exposing prospective managers to realistic exercise to develop to improve management skill.

3. Apprenticeship training:

A structured process by which people become skilled workers through a combination of classroom instruction and on the job training.

4. Job instruction training (JIT):

Listening each job's basic tasks, along with key points, in order to provide step-by-step training for employee.

Results and outcome of training:

- Increase quality and quantity (Evaluation and comparing, increase the quantity of all people's behavior) of work performance.
- Decrease accident
- Increase knowledge, skills, and attitudes.
- Decrease cost of management.

What NBL is doing for training?

At first NBL is selecting the employee then NBL send them in training period. National bank has given these training in their own training institute.

Evaluation on the training effort:

Data collection: the trainee's data collection is to be more effective to evaluate the training result. The data collection means what is the condition about the trainee before the training and after the training.

NBL is collection little bits after the training. NBL is collecting only their marks. Not overall information about the trainee. All information before the training what is the skills position right that time.

When training period is going on NBL is not monitoring the trainee's daily performance or collecting the data.

Training effects to measure:

How can measure the training output?

1. Reaction: Evaluate trainees' reactions to the training session. Did they like the program? Did they like it worthwhile?

No, NBL is not looking on that area. They are simply running their training. They don't look to the trainees' reaction or don't care.

2. Learning: Test the trainees' whether they are learning effectively about the skills, principle, and facts or they are not learning. They suppose to learn it.

NBL is taking the exams what they could make. They don't have ant exam system within one week.

3. Behavior: Analyze whether the trainees' should change the behavior on the job training period.

No NBL is collection only the performance. On the performance they don't care the trainees' behavior.

4. Result: This is the most important. Because we can measure on trainees' performance by the final result. What is his performance before the training and after the training? If the performance cannot make any result then perhaps it hasn't achieve the goal of the training. Yes, NBL has produced the result.

Certificate after the training:

After the successful training the NBTI has provided the certificate to the trainee.

The Training Manual for NBL



	Intervention logic	Objectively verifiable indicator of achievement	Sources and means of verification	Assumption
Overall objectives	Trainee should try to improve their skills	Trainee should have: 1. Good thinking capability 2. Effectiveness 3. Able to handle any situation	New generation's bank. E.g. prime bank, Brack Bank etc.	
Training purpose	1. Trainee should apply your ability, skills, and thinking capability. 2. Trainee must be sincere about their responsibility. 3. Trainee must be sincere during their working period. 4. He or she must be confidence.	1. 75% employee in the branch level, they are applying their skills in the field.	1. Current half yearly profit. 2. Current party's	1. They are applying their skills, physical working.
Expected result	1. Trainee should have got good ability to work effectively. 2. On the hard-hitting time, the trainee don't go ahead sluggish way.	1. 75% employee is working hard.	1. Last year's annual report.	Every employee behavior should like as a family member and with their colleague.

	Intervention logic	Objectively verifiable indicator of achievement	Sources and means of verification	Assumption
<p>Activity area 1</p> <p>Management training</p>	<p>1. To provide training to manager about latest banking technology and organizational behavior.</p> <p>2. To provide computer training to the faculty in NBTI.</p> <p>3. Managers should learn about motivation</p>	<p>1. Managers must take latest technology and should know time maximization.</p>	<p>1. To survey directly in the branches.</p>	<p>1. Work must be finished at exact time and exact day.</p> <p>2. Manager cannot take any undo influence decision. They must learn how do they discourage it?</p>
<p>Activity area 2</p> <p>To develop Learning</p>	<p>1. From the officer level of employee must have idea on English and speak frequently.</p> <p>2. Because every bank transaction is running by English.</p> <p>3. Exceptionally on Foreign Exchange.</p>	<p>1. 55% employee knows good English.</p> <p>2. Latest banking software is running by English.</p>	<p>1. Survey and speak with the employee.</p>	<p>1. English is an International language.</p>
<p>Activity area 3</p> <p>Internal training and using camera</p>	<p>Indoor training</p> <p>1. To see video clips about effective working style.</p> <p>2. To record the working style and after that make comment about it.</p>	<p>On the training periods don't provide ant video clips.</p>	<p>By survey NBTI institute.</p>	<p>NBTI don't records it. If they record it and then shows it to the trainee then trainee also would understand about their working style.</p>

	Intervention logic	Objectively verifiable indicator of achievement	Sources and means of verification	Assumption
<p>Activity area 4</p> <p>Computer and latest technology</p>	<p>1. To provide computer training. Like as Hardware, different banking software, latest office package etc.</p> <p>2. To improve computer skills as much as possible for an employee.</p> <p>3. The trainee must have better idea about latest office package.</p>	<p>1. Only 25% employee knows about the basic concepts of computer.</p>	<p>1. To work directly with the employee in the branch.</p>	<p>1. Technology is changing day by day and computerized software is expanding in the market.</p> <p>2. Business transaction is increasing day by day and management should look after the time and employees efficiency.</p> <p>3. E-banking is taking place in the banking market.</p>
<p>Activity area 5</p> <p>External training</p>	<p>1. To visit several branches and through their department to see how is the employee working and to provide basic concept at directly.</p>	<p>1. NBTI has not this type of method.</p>	<p>1. to visit and talk with the NBTI management.</p>	<p>1. The trainee can gather some basic concept directly.</p>
<p>Activity area 6</p> <p>Intelligence</p>	<p>1. To provide some math and game to use the intelligence and solve it.</p>	<p>1. NBTI has not applied this system.</p>	<p>1. To visit and check the method of the training.</p>	<p>1. They can be able to use the brain and they can sharp the brain and increase the intelligence.</p>

However now also NBL training session is not standard level. Because almost employee doesn't have good idea about the training. NBL has not provided standard training manual and evaluation paper.

But the employee also doesn't have any idea about the training manual. They don't have standard evaluation about their skills.

When I have shown my manual and evaluation form then they understand and they appreciate it. But they told that they are satisfied on the training because if management will take any decision on their job. That's why they said it but they are agree on my training manual.

Weakness of NBL training:

Now it is the environment in the banking sector to using IT. That's why the management is liable to provide the effective training to give basic idea about the software and uses of the computer.

They don't make any workshop outside the Dhaka city branches about the IT and present scenario about the bank.

NBL has appointed faculty to trained the trainee but the faculty don't know how do he run the computer and he has not any idea about the banking software. So, if faculty doesn't about the computer then how do he teaches the new recruited person?

If we look at the other competitors e.g. Dhaka Bank ltd., Social Investment Bank ltd. Etc.

These banks training system so effective. They are making many workshops for the branch level employee.

NBL has not provided any motivational programs to the employee. NBL don't arrange any workshops for the branches level.

Suggestion for better improvement of the company:

They also indicate the organization environment. The management should be more effective on the employee rather than the employee will not be motivated. The Human resource department should take care on the employees' benefits.

Suggestion for better improvement of the NBTI:

They strongly indicate the technology. NBTI has to give idea about the Internet, office, and also basic idea about the computer.

Recommendation:

- ❑ The higher management of the national bank should be more effective to the employee than current situation. Because they should take care the branch level employee's benefits, opportunity, puzzle.
- ❑ The National Bank has higher skilled employee in the branch level. But the National bank cannot be able to utilize these employees at appropriate way to take out the bank's output. Because the bank's motivation power is so less to the employee.
- ❑ The bank's annual magazine should be written by English.
- ❑ The website design is really poor. Therefore, the website design should be changed and can put more information about the bank. The existing design cannot capture the customer's attention.
- ❑ The cheque's design is really poor. The customer doesn't like it. The cheque's design is worse than some competitor's bank. E.g. The City Bank, Dhaka bank etc. The good-looking cheque design can motivate the customer.

- In the training institute, the training process should be used latest technology to provide training to the trainee. The NBTI should give training about the office package, basic idea on computer, Internet.
- The NBTI should need a training manual to give training.
- The higher management should be more effective about the employee, to take right strategy, right decision-making.
- In the branch level employee is working so many extra time, so management should provide some extra incentives to motivate the employee.
- On-line banking is coming soon so the responsible employee should be trained at effectively.
- The training evaluation process and form is to be more modernized.
- NBTI should give some idea about the Electronic training.

Conclusion:

Now it is time to take latest technology in every department in the National Bank. Because only one latest technology can save the time and can get the good output. The other competitors bank has done already.

But the more astonishing matter is National bank has good human resource. If National bank can motivate them and utilize them at appropriate way then the bank can get good output.

Now national bank is doing good profit and is sitting a stable position. If we could look at the half yearly profit of national bank. The profit is 126 crore.

NBL should look to the Human resource of their organization. Because there are some dissatisfaction is arising in the organization. Moreover NBI have larger amount of employee. So, NBI must take care on the Human Resource because some competitor's bank's employee is highly motivated and satisfied about on management, compensation package and benefits. So, NBI should take care it.

NBL's socio participant is excellent. They are helping to the brilliant result of the employee's child.

NBL's profit also increasing day by day to their banking functions.

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