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BBH



*HRM Practice in National Credit & Commerce Bank Ltd.  
Suggestions for optimum utilization of HR for the growth of  
the Bank.*



**NCC BANK LIMITED**

ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক লিমিটেড

Prepared for:  
**Taskina Ali**  
**Lecturer**  
**Department Of Business Administration**

Prepared by:  
**Baishakhi Barua**  
Id No:2005-3-10-135  
BBA Program

**EAST WEST UNIVERSITY**  
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Report - 229

December 15, 2007

Taskina Ali  
Lecturer  
Internship Supervisor  
Department Of Business Administration  
East West University

**Subject: Submission of the report titled “HRM Practice in National Credit & Commerce Bank Limited(NCCBL): Suggestions for the optimum utilizations of H.R for the growth of the Bank”**

Dear Madam

It is my great pleasure to submit this report titled "HRM Practice in National Credit & Commerce Bank Limited(NCCBL): Suggestions for the optimum utilizations of H.R for the growth of the Bank” That was assigned to me as a requirement for my internship.

I have put my honest and sincere effort to give this paper a presentable shape and make it as informative as possible considering the constraints. I believe this paper will give a scenario of the present Human Resource management practice of NCCBL.

I would like to convey my tributes and thanks to you for giving me an opportunity to work on this project. I would enthusiastically provide you related information depending on your queries.

Sincerely yours,



**Baishakhi Barua**

## **Acknowledgement**

I wish to thank my faculty advisor Ms. Taskina Ali, who has given me precious guidance from her busy schedule. I am very grateful for her help to make my report more effective according to her advice.

I would like to thank Mr.T.M. Faruque Chowdhury, Executive Vice President (Human Resource Division), NCCBL for the opportunity, given by him, to work on this interesting project.

I also wish to thank my supervisor Mr. Sheikh Mohsin Ali, Principal Officer(Hr Division), ,NCCBL who supplied me various essential printed materials & information.

I am also grateful to Mr. Sadat Mohammad Ayub, Asstt. Vice President and Mrs Farida Yesmin, Asstt. Vice President, NCCBL whom I approached during the various stages of writing this report. I would like to thank Mr. Shahidul Haque Bhuiyan, Asstt. Officer, Mr. Zaman, Officer and Mr. Asad, Asstt. Officer for helping me a lot. Although space and time constrains me to mention all of them here. I am nevertheless thankful and grateful of their help and of the patience they showed during my frequent interruptions of their office jobs for satisfying my various queries.

Finally I wish to express my gratitude to my colleague, who were in her internship program in the same organization, for inspiring me to complete the project in due time.

***Baishakhi Barua.***

***Id:2005-3-10-135***

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## ***Executive Summary***

Internship is one of the degree requirements includes three months attachment period in any corporate body in Bangladesh. Like others I had been experiencing my internship in National Credit & Commerce Bank Limited one of the largest Private Bank in Bangladesh provides acquirement of practical knowledge and real marking actions in business to the fresh graduates. During the attachment period I was given to prepare a research paper considered as my intern project titled as “HRM Practice in NCCBL: Suggestions for optimum Utilization of HR For the growth of the Bank” which included my complete involvement. This paper would be a helpful one in a sense while NCCBL is planning to develop their Human Resource Division in future.

This paper contains four major parts.

- 1. Introduction**
- 2. Organizational Part**
- 3. Subject Matter**
- 4. The Suggestions for optimum Utilizations of HR**

First part of the report consist of the project proposal, in which scope of the study, limitation of the report, methodology are discussed precisely. I obtain different types of information through questionnaire .

Second part of this Paper gives the orientation of National Credit & Commerce Bank Limited(NCCBL) focusing mainly on the Human Resource Division. The main goal, mission, vision, objective, features of NCCBL are mainly described in this Part.

The third part is about the Human resource Division of NCCBL , where I have tried to draw a picture of Overall Human Resource Division . The division is headed by an

Executive Vice President and EVP is followed by an Senior Assistant Vice President, Assistant Vice President and Principal Officer. My main topic is HRM Practice of NCCBL, so I have gone through the service rule of NCCBL and tried to identify the existing human resource practices of the organization, which includes recruitment & Selection , performance appraisal, training & Development, Career development , HRD process etc. I have given emphasis on the service rule and compared some of its chapter with Bangladesh Labor act 2006, as well as HRM Practices.

The last part of this report proposes some suggestions for the optimum utilization of the human resource and for the development of human resource division. Performance Appraisal Method of NCCBL can be 180 Degree, through which both supervisor and subordinate can evaluate each others performance which is a very important for the development of HR Division. Evaluation of the Training Institute. They can Establishment Proper Human resource Information System ,by which all information of any personnel can be easily find out. Required competence/Skill level Matrix should be maintained. They should make Yearly Training plan. Training Record of all the employees should also be properly updated.

# INTRODUCTION

## Chapter-One



## INTRODUCTION

### 1.1 Origin of the Report

This report titles, " HRM Practice in National Credit & Commerce Bank Limited(NCCBL): Suggestions for the optimum utilizations of H.R for the growth of the Bank" " prepared to fulfill the requirement of the internship program of the BBA degree in the department of Business Administration, East West University. It is a mandatory requirement of the program that requires a student to work in a particular organization for three months. This reports, which contains the outcome of a project assigned be the NCC bank Ltd. is presented to the concerned teacher as well as to the organization.

### 1.2 Topic of the Study

To write a report it is necessary to select a topic. A well-defined topic reflects what is going on to be discussed through out the report. The topic that has been assigned by supervisor is " HRM Practice in National Credit & Commerce Bank Limited(NCCBL): Suggestions for the optimum utilizations of H.R for the growth of the Bank" .The report has discussed about the existing HRM practice of NCCBL and how better the bank can use their Human Resource for the growth of the bank.

### 1.3 Scope of the Study

This report has been prepared through extensive discussion with the HRM personnel of Human Resource division .While preparing this report, I had a great opportunity to have an in depth knowledge of all the HRM activities, practiced by the NCC Bank limited. It enhances my

practical knowledge of HR Practice and I m able to compare between the real one and the theoretical one.

#### 1.4 Objectives of the Study

The primary objective of the study is to meet the partial requirements for the fulfillment of BBA program. The core objectives of the study are as follows:

- To know about the practices of HRM
- To know and review the HRM Practices of NCCBL.
- To give suggestions for the development of HR practices of NCCBL

#### 1.5 Methodology of the Study

The report is based on the existing HRM practice of NCCBL. Different books, statements, annual report and manual helped me to prepare the report. After collecting data from the interview and material, the data was first carefully scrutinized. Then the data was organized as required. In order to make the report more meaningful and presentable, two sources of data and information have been used widely.

The 'Primary sources ' are as follows:-

- ↓ Face-to-face conversation with the respective officers.
- ↓ Take expert opinion from the officers.
- ↓ Practical work exposures on different section of HR..
- ↓ Relevant file study as provided by the officers concerned.
- ↓ Questionnaire

The 'Secondary sources' are as follows:-

- Annual report (2006) of NCC Bank Ltd.
- Periodicals Published by Bangladesh Bank.
- Internet was also used as a theoretical source of information.
- Websites and Newsletters are also was major sources.
- Relevant papers and publications

### 1.6 Limitations of the Report

To prepare a report on the achieved practical experience in short duration (only three months) is not an easy task. In preparing this report some problems and limitation have encountered which are as follows:

- The main constrain of the study was insufficiency of information, which was required for the study. There are various information the bank employee can't provide due to security and other corporate obligations.
- Due to time limitation many of the aspects could not be discussed in the present report.

# ORGANIZATIONAL PART

## Chapter-Two

## 2.1 Company Profile At a glance:

Name: National Credit and Commerce Bank Limited

Year of Establishment: 1993

Authorized Capital : 250 Crore

Paid up Capital: 135Crore 20 Lac 12 Thousand

Number of Branches:51

Number of Employees:1346

Next Branch Opening: Shamoly Branch

Total Number Of Shareholders: 7900

Total Profit Figure in 2006: 127 Crore

Total Deposit Of the Bank in 2006: 28147.34 million

Total Number of Executive & Officers:847

Price of par Share :100 tk

**Business Link:** Different Organization both Government and Non Government

## 2.2 Historical Background:

National Credit and Commerce Bank Limited is one of the second generation domestic private banks in Bangladesh after the war of the independence. It is a schedule Bank under private sector established under the ambit of Bank Company Act, 1991 and incorporated as Public Limited company Act 1994 on 17<sup>th</sup> May 1993. Prior to conversion into a scheduled commercial bank. National Credit Limited (NCL) was incorporated as public limited investment Company in Bangladesh on 18<sup>th</sup> November 1985. It made its journey with a modest beginning on 25<sup>th</sup> November 1985 at its registered office and first branch at 7-8 Motijheel Commercial Area, Dhaka-1000. The initial Authorized Capital of the company was Taka 30 (Thirty) Crore consisting of 30 (Thirty) Lac ordinary Shares of Tk. 100.00 each. A new opportunity in the field of financial activities was opened for the business. NCL made a careful journey and maintained its successive growth for few years with its qualified professional management under most unpredictable uncertainties and limitations.

Having started its operations as a commercial bank in 1993 recovering from some primary difficulties. National Credit and Commerce Bank Limited has now emerged as a major player in the financial sector. Listed in both the Dhaka and Chittagong bourses since 1999 with an IPO that the paid-up capital of the bank to Tk.39 crre.

Banks are the pillars of the financial system. Specially, in Bangladesh the health of the banking system is very vital because the capital market is little developed here. As the banks are still the major sources of credit and exercise great influence on the financial system, it is extremely important that the country's banking systems should be in good health in the interest of investment activities meeting the needs of all kinds of finance and related matters.

Over the years, National Credit and Commerce Bank Limited has built itself as one of the pillars of Bangladesh's financial sector and is playing a pivotal role in the extending the role of private sector of the economy. The bank has strong baranch network national wide with 51 branches.

## **2.3 Corporate Information:**

### **1. Registered Office**

7-8, Motijheel Commercial Area

Dhaka 1000, Bangladesh

Cable : NATCREDIT DHAKA

Phone : PABX 9561902-4, 9566283, 9563981-3

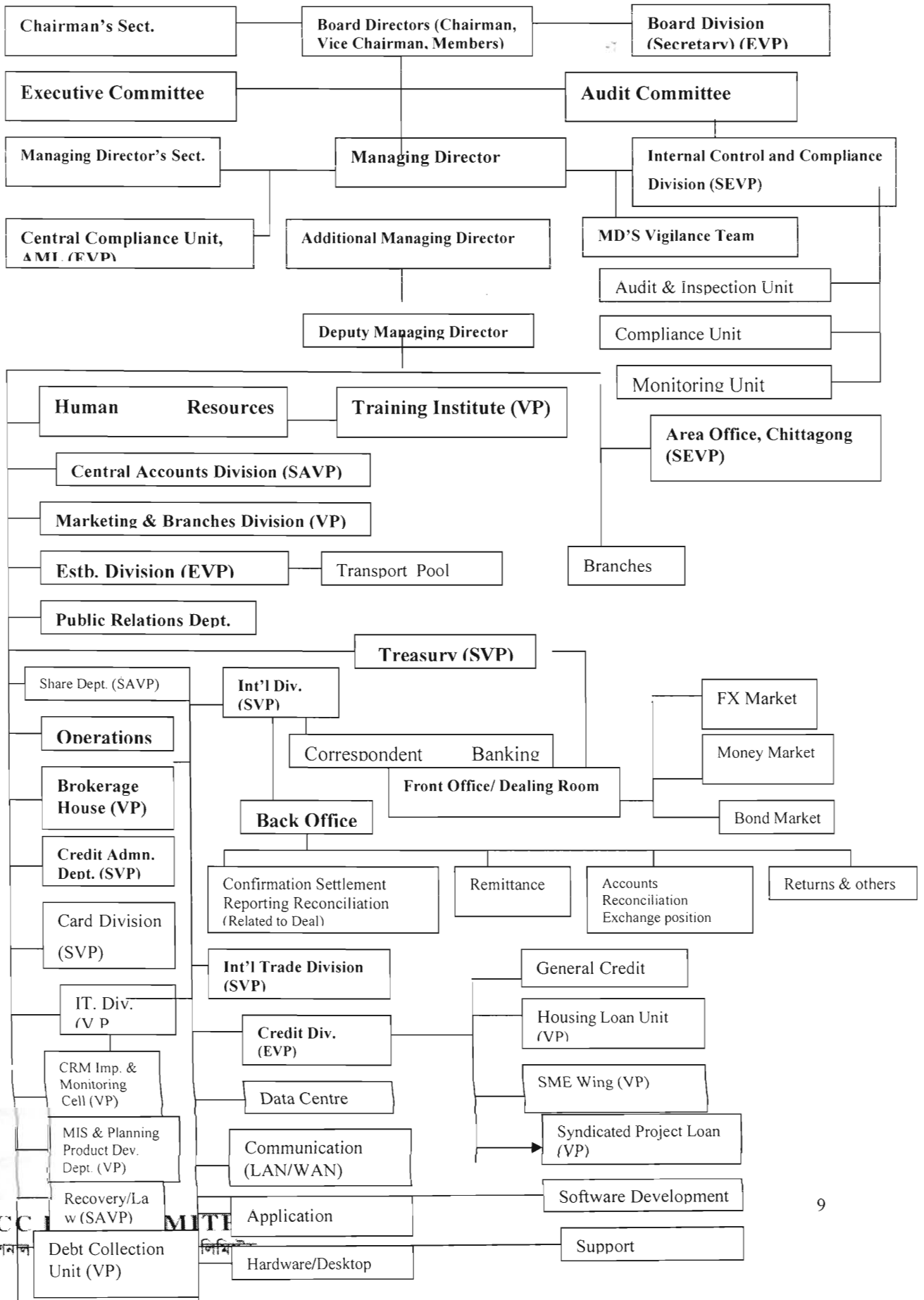
TALEX : 642821 NCL BJ

Fax : 880 2 9566290

Email : nccbl@bdmail.net

Web: [www.nccbank-bd.com](http://www.nccbank-bd.com)

## 2.4 Organization Structure





## **2.5 Objectives of National Credit and Commerce Bank Limited.**

The main objectives of National Credit and Commerce Bank Limited are to maximize profit through customer satisfaction, which very much reflects the idea of any type service oriented business. National Credit and Commerce Bank has been ensuring profit by providing best and improved service along with other corporate objectives mentioned below:

- ↓ To provide excellent customer service to its clients, so they choose NCCBL first
- ↓ To carry on business deals in foreign exchange, dealing in foreign currency notes, granting and issuing letter of credit, travelers check, circular notes and negotiating of export documents and all other matters related to the foreign exchange.
- ↓ Ensure high return on investment and with different service products.
- ↓ To play a significant role in the improvement of the economic condition of this country.
- ↓ Make profitable investment, disciplined growth strategy and growth in annual profit margin.
- ↓ To remain as the market leader through diversification of the business and automation of the banking operations.
- ↓ Adopt an appropriate management technology
- ↓ To create fully integrated financial service system.
- ↓ To create employment opportunity for contribution to the commodity.
- ↓ To build up a strong and enduring organization which employs good business practices and deliver better service of the highest quality.

## 2.6 Mission

- Anticipating business solutions required by all our customers everywhere and innovatively supplying them beyond expectation
- Setting industry benchmarks of world class standard in delivering customer value through our comprehensive product range, customer service and all our activities
- Building an exciting team-based working environment that will attract, develop and retain employees of exceptional ability who help celebrate the success of our business, of our customers and of national development
- Maintaining the highest ethical standards and a community responsibility worthy of a leading corporate citizen
- Continuously improving productivity and profitability, and thereby enhancing shareholder value.

## 2.7 Vision

To be in the forefront of national development by providing all the customers Inspirational strength, dependable support and the most comprehensive range of business solutions, through our team of professionals who work passionately to be outstanding in everything we do.

## 2.8 The Goal of the Bank:

To share a significant portion of the banking sector's by utilizing available manpower and also state of the art technology for maximizing the shareholders wealth.

- Long-term goal: To maximize the wealth of the shareholders.
- Short term goal: To earn satisfactory rate of return on investment providing wide range of banking services.

## **2.9 Features of National Credit and Commerce Bank Limited**

There are so many reasons behind the better performance of National Credit and Commerce Bank Limited than any other newly established banks:

- Highly qualified and efficient professionals management the bank
- National Credit and Commerce Bank Limited has established a core Research & Planning Division with efficient persons.
- The Bank has established correspondent relationship more than 100 of foreign banks.
- The computerized operation system in all branches of NCCBL has provided the frequent and prompt customer service.
- The inner environment and teamwork of all branches in NCCBL motivated
- all experienced employees to achieve the ultimate objective of NCCBL.
- National Credit and Commerce Bank Limited has become a member of the
- SWIFT system to expedite foreign trade transaction.
- National Credit and Commerce Bank Limited has become introduced some
- scheme for the purpose of saving of low income people which are not available in other like "Ajebon Pension Scheme"
- The Bank offers attractive saving rate than other financial institutes.
- National Credit and Commerce Bank Limited provides loan to the
- customers at lower interest with easy and flexible condition than the others do.
- National Credit and Commerce Bank Limited charges lower commission from
- their customer in comparison with other banks.
- Along with the profit generation National Credit and Commerce Bank Limited also maintain social responsibilities.
- The Bank always guided their potential customer by giving valuable advises.

## 2.10 Corporate Management

Board of Directors		
Chairman	Mr. Tofazzal Hossain	
Vice Chairman	Mr. A.S.M. Main Uddin Monem	
Director	Mr. Mahbubul Alam Tara	
	Alhaj Md. Nurun Newaj Selim	
	Mr. M Waji Ullah Bhuiyan	
	Mr. Khairul Alam Chaklader	
	Mr. K.Z. Mahmud	
	Mr. Din M. Rana	
	Mr. Mir Zahir Hossain	
	Mr. Fakhruul Anwar	
	Mrs Nahid Banu	
	Managing Director	Mr. Md. Anwar Pasha
		Mr. Nurul Islam
Mr. Ainul Kabir		
Mr. S.M. Faiz		
Ms. Mehtaj Kamal Khan		
Mr. Zaker Hossain		
Mr. M.A Quasem		
Mr. Md. Harunur Rashid		
Mr. yakub Ali		
Mr.S.M.Abu Mohsin		
Mr. Md. Nurul Amin		
Company Secretary		
	Mr. Md. Tarikul Alam	
Auditors		
	Ata Khan & Co.	
Legal Advisor		
	Lee Khan & Parteners	

## 2.11 Competitors:

Next Generation Banks

## 2.12 Corporate Culture

NCC Bank is one of the most disciplined Bank with a distinctive corporate culture. In this bank, it believes in shared meaning, shared understanding and shared sense this bank, it believes in shared meaning, shared understanding and shared sense making. The People of bank can see and understand events, activities, objects and situation in a distinctive way. They mould their manners and etiquette, character individually to suit the purpose of the Bank and the needs of the customers who are of paramount importance to them. The people in the Bank see themselves as a tight knit team/family that believes in working together for growth. The corporate culture they belong has not been imposed: it has rather been achieved through their corporate culture.

## 2.12 Product Services Information

### A. Finance/Loans:

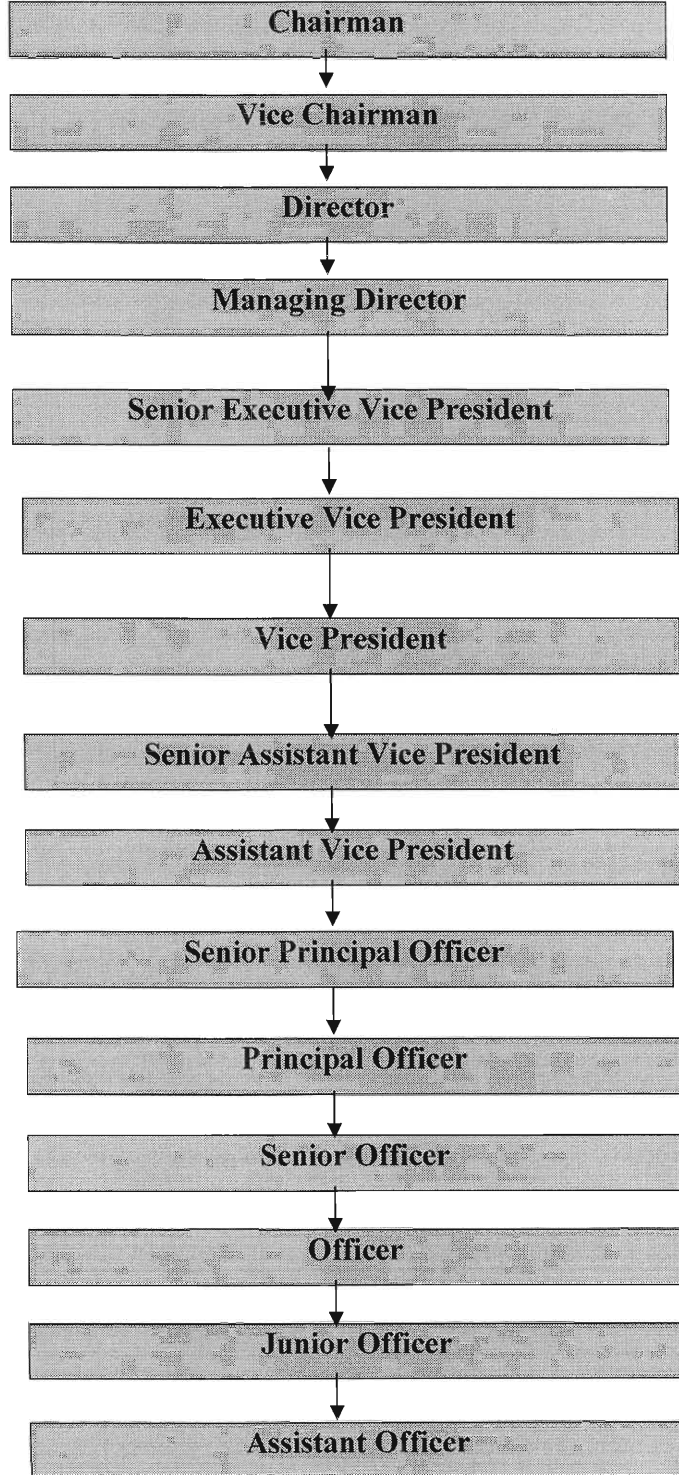
- |   |  |
|---|--|
| <input type="checkbox"/> Cash Credit                        | <input type="checkbox"/> Loan Against Investment                       |
| <input type="checkbox"/> Secured Overdraft                  | <input type="checkbox"/> Inland Bill Purchase<br>Lease finance Schemed |
| <input type="checkbox"/> Bank Guarantee                     | <input type="checkbox"/> Personal Loan scheme                          |
| <input type="checkbox"/> Long Term and short term financing | <input type="checkbox"/> Festival Small Business Loan                  |
| <input type="checkbox"/> House Building Loan                | <input type="checkbox"/> Credit Card                                   |
| <input type="checkbox"/> Car Loan                           |  |
| <input type="checkbox"/> Small Business Loan                |  |

### B. Foreign Exchange :

- ❖ Non Resident Foreign Currency Deposit Account (NFCD)
- ❖ Resident Foreign Currency Deposit Account (RFCD)
- ❖ Foreign Currency Deposit Account
- ❖ MoneyGram
- ❖ Deposit Scheme:
  - ❖ NCC Bank Special Savings Scheme
  - ❖ Fixed Term Deposit (FDR)

- ❖ Short Term Deposit (STD)
- ❖ Saving Bank Account (Sb A/C)
- ❖ Current Deposit Account (CD A/c)

### 2.13 Management Hierarchy:



**2.15 Branches of the Bank:** Branches are the terminals through which services offered by the Bank reach to the clients. Each branch is headed by a Branch Manager ,who in turn gets the assistance of the Area Head in dealing with several day to day activities of commercial banking. At present, the Bank has 51 branches.

No.	Branches of the NCCBL		
1.	Motijheel Main Branch.	26	Bangshal Branch.
2.	Agrabad Branch.	27.	Moulvibazar Branch.
3.	Khatungonj Branch.	28.	Jessore Branch.
4.	Khulna Branch.	29.	Rangpur Branch.
5.	Babubazar Branch.	30.	Kawranbazar Branch.
6.	Jublee Road Branch.	31.	Dilkusha Branch.
7.	O.R. Nizam Road Branch.	32.	Islampur Branch.
8.	Chowhatta Branch.	33.	Halishahor Branch.
9.	Dhanmondi Branch.	34.	Foreigh Exchange Branch.
10.	Elephant Road Branch.	35.	Modunaghat Branch.
11.	Mogbazar Branch.	36.	Uttara Branch.
12.	Gulshan Branch.	37.	Baralekha Branch.
13.	Malibag Branch.	38.	Syedpur Branch.
14.	Cox's Bazar Branch.	39.	Patgram Branch.
15.	Laldighir par Branch.	40.	Baraiyarhat Branch.
16.	Jatrabari Branch.	41.	Majhirghat Branch.
17.	Mirpur Branch.	42.	Bogra Branch.
18.	Feni Branch.	43.	Nababgonj Branch.
19.	Kadamtali Branch.	44.	Andorkila Branch.
20.	Laximpur Branch.	45.	Madhabdi Branch.
21.	Midford Branch.	46.	Rajshahi Branch.
22.	Hajigonj Branch	47.	Nawabpur Road Branch
23.	Madaripur Branch	48.	Banani Branch
24.	Chaumuhani Branch	49.	Commilla Branch
25.	Shymoli Branch(next opening)	50.	Chakaria Branch
51.	Jaggannathpur Branch		



## **2.16 The Classification of Posts:**

### **Operational**

- **Deputy Managing Director.**
- **Senior Executive Vice President.**
- **Executive Vice President.**
- **Senior Vice President.**
- **Vice President**
- **Senior Assistant Vice President.**
- **Assistant Vice President.**
- **Senior Principal Officer.**
- **Principal Officer.**
- **Senior Officer**
- **Officer.**
- **Probationary Officer**
- **Junior Officer**
- **Assistant Officer**

### **Supportive Staff:**

- **Messenger/Tea Boy**
- **Bank Guard.**
- **Driver**
- **Godown Darwan/Supervisor**



## **2.17 Major units of the Bank:**

- Chairman's Secretariat
- Managing Director's Secretariat
- Deputy Managing Director Secretariat
- Board Division
- Human Resource Division
- International Division
- Credit Division
- International Trade Division
- Establishment Division
- Central Accounts Division
- Internal Control And Compliance Division
- Information And technology Division
- Marketing And Branches Division
- Share Division
- Card Division
- Credit Administration And Risk Management Department
- MIS/ Product Planning Department
- Central Compliance Unit A.M.L
- Recovery Department
- Public Relations Department
- Brokerage House
- Training Institute

# SUBJECT MATTER

## Chapter-Three



## Introduction

Organizations require a number of things to be effective:

- Physical resources, including the manufacturing facilities and equipment to produce a product or service.
- financial resources, including equity , leverage(debt) and retained earnings.
- marketing capability to connect whatever product or services are created with customers.
- human resources, including the experience, skill, knowledge, judgment and creativity belonging to the organization ,along with the means of organizing, structuring and rewarding these capabilities.
- Public Relations, to be present in the minds of the people, mass media

While all these are important to organizational effectiveness, the factor that is most likely to provide potential competitive advantage is human resource and how these resources are managed. The production technology, financing customer connections can all be copied. The basics of managing people can also be copied, but the most effective organizations find unique ways to attract, retain and motivate employees-a strategy that is harder to imitate.

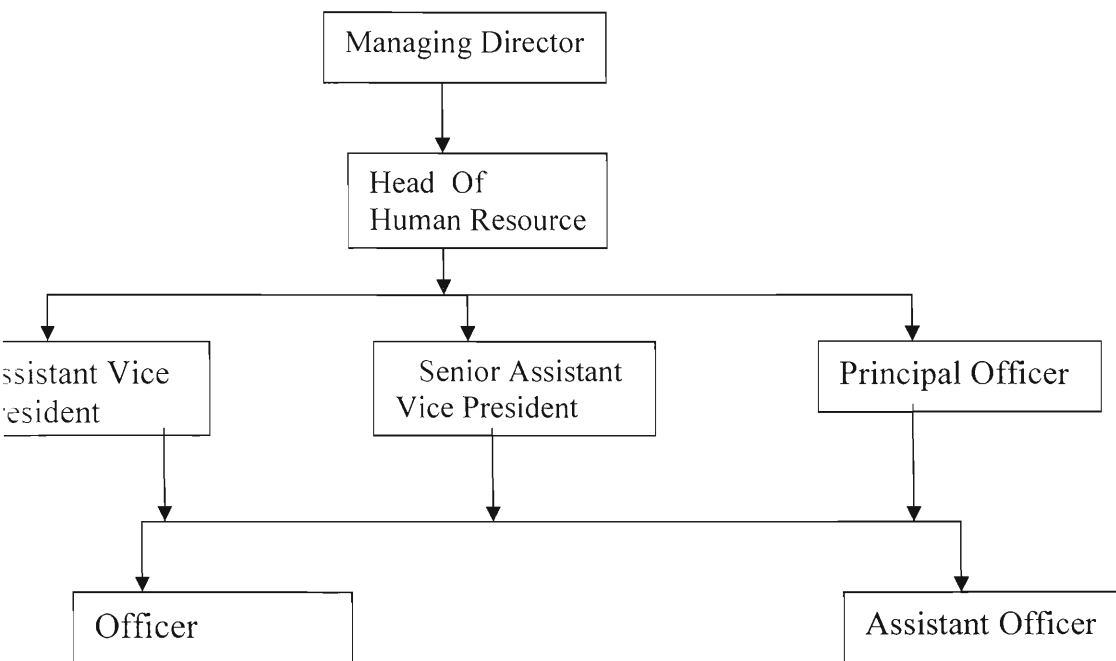
Organizational success is based not on conventional factors such as, large size , a unique image, the right market niche, dominant market share and so forth, but on how employees are treated.

### 3.1 HUMAN RESOURCE DIVISION:

The vision of Human Resource Division is “Ensure improved business performance and competitive advantage by attracting, developing and retaining people in a winning culture that builds organizational capabilities to meet strategic objectives.”

Human Resource Management Plays a great role in every organization. So it is a integral part of NCCBL. NCCBL has specific HR division. They follow HR practices like Recruitment , Selection, performance appraisal.

### 3.2 HUMAN RESOURCE STRUCTURE



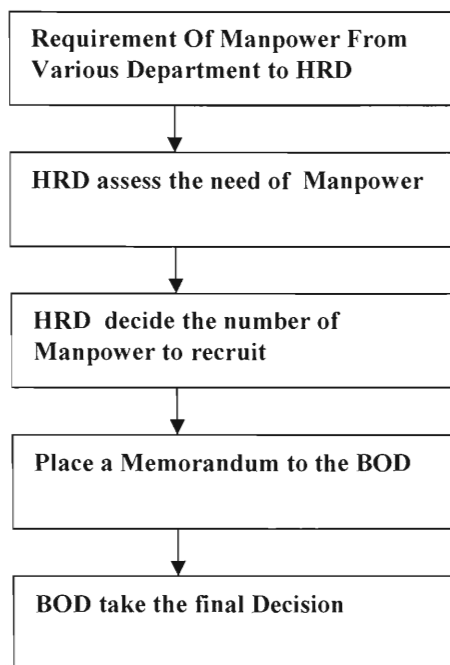
### 3.3 Human Resource Planning

Human resource planning is the process of getting the right number of qualified and competent people into the right job at the right time. Putting another way, HR planning is the system of matching the supply of people internally and externally with the openings the company expects to have over a given time frame. The quality of the candidate and his/ her expertise are deciding factor how National Credit & Commerce Bank (NCCBL) will succeed in achieving its visions, objectives and tasks.

Human Resource planning in NCCBL is a part of the company's overall business plan. Analyze the future volume of work of the organization and calculate the future staff demand.

Basically the top management gives the strategic management decision.. The BOD although is the main policy maker , the Managing Director does every thing in this respect through discussion and consultation with the deputy managing directors and Management Committee. The bank has a planning and administrative department (under HRD) and these departments are mainly responsible for the overall planning process. The top Management has developed a concept and build a close relationship with customers. Both short term and long term planning is exercised in the Bank.

#### *Steps Of Strategic Planning:*



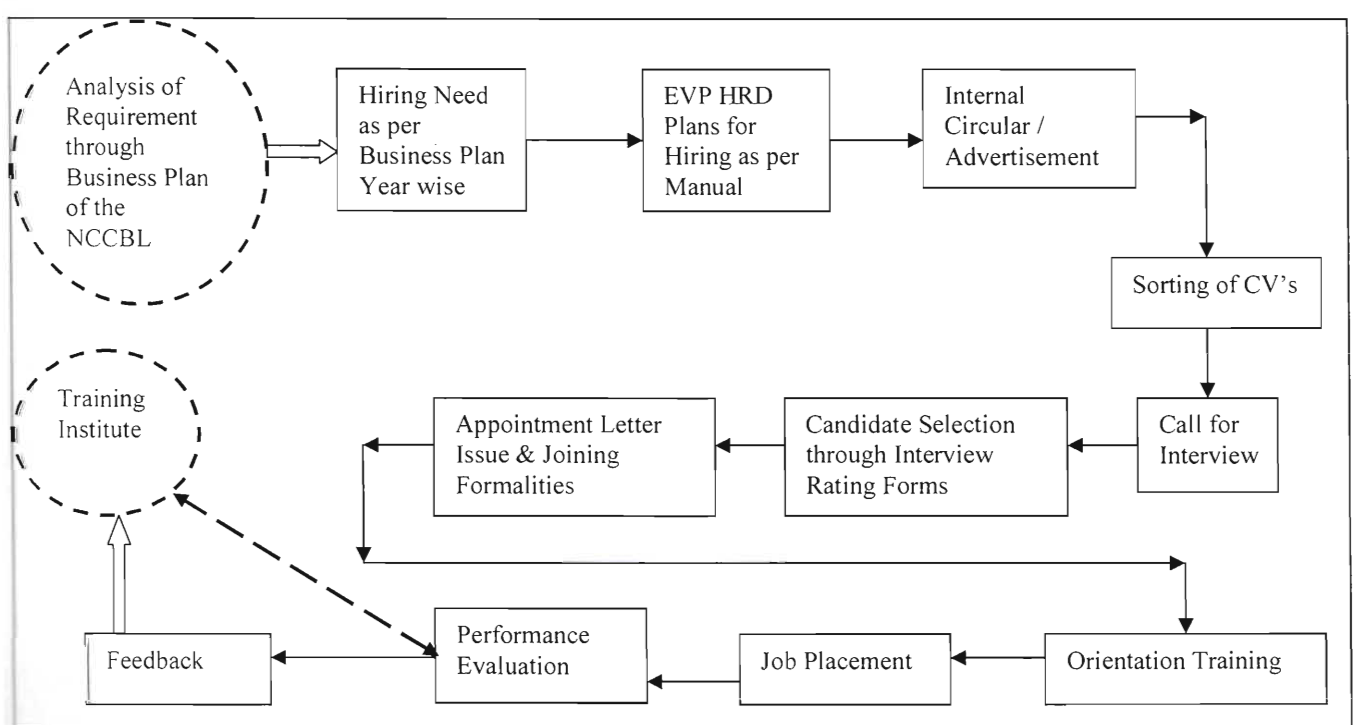
# THE HUMAN RESOURCE PRACTICES OF NCCBL

## 3.4 Recruitment and Selection Process of NCCBL

National Credit & Commerce Bank limited provides equal employment opportunity for all Bangladeshi citizens. It is the policy of the Company to attract, retain and motivate qualified and skilled employees within the company. To do this, the Company offers competitive compensation package and provides equal opportunity for career development to all employees. It is believed that in order to achieve the Company's goal, there must be efficient and high caliber human resources. Therefore, the company pays maximum attention and efforts in requiring highly qualified and competent employees who are willing to face challenges in achieving Company's goal. The role of HR in respect to attracting, retaining and motivating qualified and skilled employees is enormous. The formulation and implementation of a sound employment policy have great impact in the fulfillment of desired objectives.

\*(The Recruitment Criteria Of NCCBL is given in Page-52-53)

### HRD FLOWCHART



## Guiding Principles

One thing NCCBL always wants to make sure about hiring employees is quality. So NCCBL has some employment policies and these employment policies are based on the following guiding principles:

1. Fairness: NCCBL tries to utilize available human resources at its best. The company does not discriminate against any job seeker and employee on the basis of race, color, religion, sex, age, national origin or any other factor that does not pertain to the individual's ability to do the job. Each employee is entitled to fair wages and job opportunities in return for their job, skills, commitment, loyalty, personal interest and best efforts. The company applies each employment policy in a fair, uniform and consistent manner.

NCCBL employment policies are strict in the sense that they do not allow any favor, nepotism or preferential treatment to any one. Any sort of interference or attempt of interference during the implementation of any step of the hiring process by *any quarter is seriously dealt according to the Company Policy.*

2. Right person at the right job: The Company tries hard to ensure best match of skills and thus recruit right and competent persons at the right job at the right time.

3. Efficient and effective: At all stages of recruitment process, all out efforts are given to ensure that the steps are efficient and effective.

4. Realistic Planning: With the rapid expansion of NCCBL operation in the Banking service, appropriate HR planning is given due importance.

5. Standard Method: The steps and procedures being followed during the course of recruitment, selection and placement conform to the standards of the Company.

6. Development Focus: Where qualified human resources are not readily available, and even their hiring is subject to cost, therefore, NCCBL attempts to develop employees from within. The company is committed to develop its Human Resources to achieve the Company's vision and goals and will explore and use the available development opportunities.

## **FORMAL RECRUITMENT:**

### Existing Position:

**Human Resource Division play the main role to determine the total manpower requirement of the bank.** To meet this , the department collect data from all departments of Head office and all branches regarding their requirement of different expert personnel.

- Again , different divisions of Head office and branches inform their requirement to HR department.
- HR Department analyze the collected data and sort out the skill and experience requirement of Manpower.
- From the CV Bank, they call the required person for VIVA VOCE.
- After the VIVA VOCE the selected personnel follow the same procedure same as to the entry level position.

### Entry Level Position:

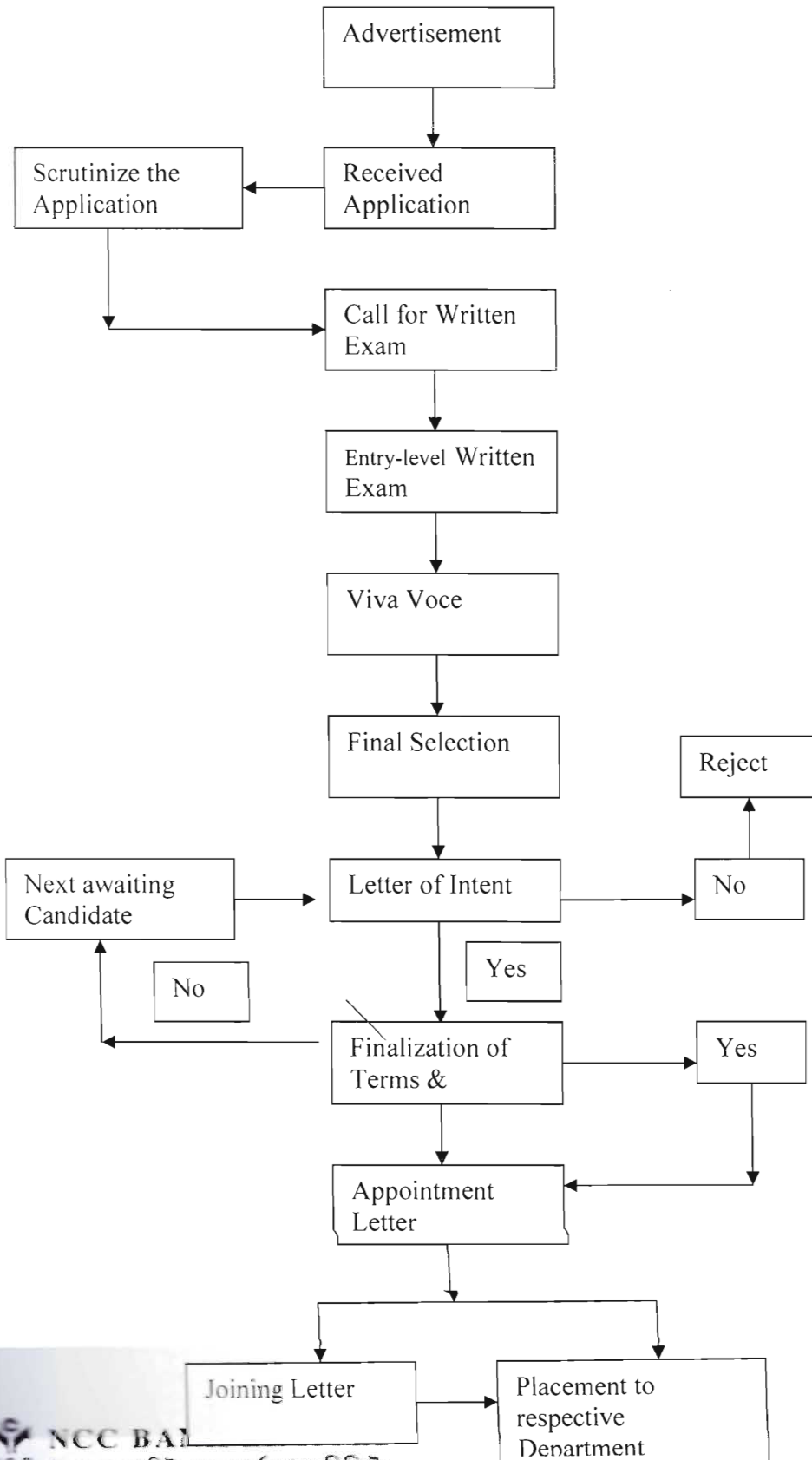
For a new position each Department follows the following procedures:

- ❖ Requirement of Manpower of different Department and all branches with justification.
- ❖ When a new position needs to be created, then the HR head will submit a request to BOD for approval with proper justification attaching with a detailed job description.

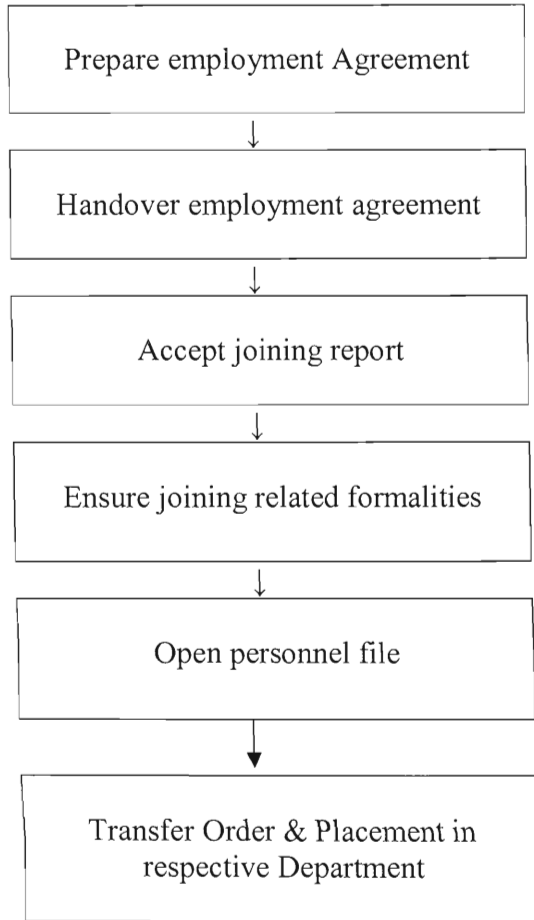


- ❖ Upon the approval of Board of director, HR recruitment process will begin .
- ❖ All new appointments must be accordance with the approved department budget and must be approved by head of HR and the Board of Directors.
- ❖ Finally HR Head, MD will decide what types of skills are required
- ❖ They will give advertisement in the newspaper.

**RECRUITMENT PROCESS**



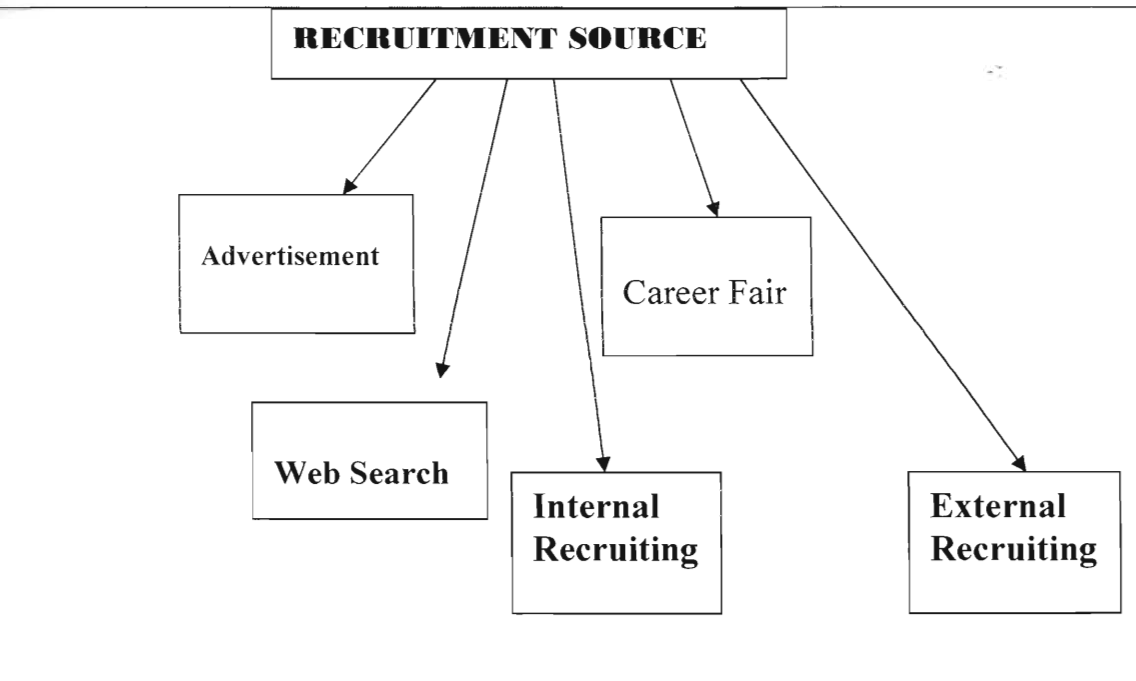
**in appointment and placement at a glance:**



**JOINING PROCESS:**

- Entry Level Officers are given Orientation to know more about the environment & culture of NCCBL.
- Next step is “Foundation Training”.
- After Foundation Training , “On the Job Training” are also recommended by the Competent authority.

## RECRUITMENT SOURCE:



### *Advertisement*

After getting the requisition form from the departments, HR then advertises the job into the people. There are several types of sources that NCCBL uses for their job advertisement. Such as:

- *Newspaper Advertisement*

Vacancy announced is occasionally circulated by publishing advertisement in the national newspapers. The newspapers that are widely circulated are chosen for publishing advertisement. Advertisement to be published in the national dailies is attractive. It indicates the position, nature of appointment, location, major areas of responsibility, terms & conditions, age limit, minimum education level, work experience, job requirements, special requirements. The concerned department sends a job description to HR with manpower requisition in a prescribed format. HR drafts the advertisement based on job specifications of the position and sends the same to line manager for their inputs, if any and confirmation of the advertisement. The public Relation Department is responsible for designing and layouts before sending an advertisement to newspapers.

- ***Career Fairs***

This is a new kind of talent hunt in our country and getting popular day by day. NCCBL occasionally participates in the career fairs organized by different universities. NCCBL recently took part in a career fair which was organized by American International university Bangladesh.

- ***Web Search:***

NCCBL has its own website through which any one can see the recruitment advertisement of the bank and can apply .

- ***Internal recruiting***

NCCBL prefer to appoint internal candidates ,who is suitable and qualified for the vacant or new position and also meets the existing and future requirements. Appointments may be made by the promotion, up gradation or transfer with the approval of the authority. No one is allowed to apply for appointment during probationary period. Promoting internal employees on the basis of succession planning may also be looked into..Some times the internal candidates are not 100% competence for the post. In that case, NCCBL trained them and makes 100% competence for the post.

- ***External recruiting***

A successful external recruiting effort requires careful planning and coordination. In most medium and large organizations, the HR professionals do most of the recruiting. These people may be personnel generalists who spend some of their time performing recruitment activities or full-time recruiters who specialize in seeking and screening potential new employees. A separate recruiting function with at least one full time recruiter tends to exist in organizations that have a continuing need to recruit a minimum of fifty to one hundred exempt employees each year. Recruiters may make hiring decisions for some lower level jobs, but ordinarily they locate, evaluate and refer the most qualified to the Head of different divisions in which the vacancy has occurred.

### **3.5 Job Analysis**

A job analysis is a systematic exploration of the activities within a job. This is used to define the duties responsibilities and accountabilities of a job. NCCBL has systematic job analysis, which consists of job specification, job description and job evaluation. Recruitment process ideally begins with the analysis of job description and person specification for that job. A job description and analysis of person specification provide the foundation for stipulating the job title and salary scale of the position.

### **3.6 Job Description & Job Specification**

NCCBL has structured job description, which includes the job title, the duties to be performed, the authority and responsibilities of the jobholder. For example, the duties of the Recruitment & Selection Professional are to recruit and select right candidates for the company as per business need.

Job specification defines the education, training, experience and competencies required by the jobholder. The job specification is vital, because the key part of the job specification, established at the beginning, is used in structured selection interview.

The job specification of NCCBL is mainly prepared by a committee and written in the service rule of NCCBL. The following information is specified in the job specification.

- There are minimum educational as well as experience qualification for the post of probationary officer to peon or supportive staff. For example for lateral entry an applicant for the post of Probationary Officer should have a minimum Master Degree.
- There are also required qualifications for promotion in a certain post.

### **3.7 Job Evaluation**

The compensation package of NCCBL is not fully based on the job evaluation. At the time of establishment analyzing all the characteristics of every post the compensation package has been developed. But extraordinary performer can get extra bonus or some special benefits. In this process the jobs with common demands in terms of skills, education and other personal characteristics are placed in the common compensation group according to the service rule of NCCBL.

### **3.8 TRAINING And DEVELOPMENT:**

Training is the Systemetic process of providing an opportunity to learn KSAs(Knowledge, Skill, Ability) for current or future jobs. It is the process of teaching employees the skills and knowledge they need to perform their jobs.

Training is not only for the newly recruited employee, but also for the existing personnel of the organization, who need to be trained for the enhancement and refreshment of their skill, knowledge and ability(KSA) on a continuous basis for the development of the organization. Training can provide employee with knowledge and skills to perform more effectively, preparing them to meet the inevitable changes that occur in their jobs.

Training help to bridge the gap between theoretical knowledge and knowledge required for the profession.

#### **Training Need Analysis:**

An effectively training system begins with a determination of employees training needs. Training need is the gap between expected level of performance and actual level of performance. These need show up as performance deficiency. Once performance deficiencies are identified, the cause must then be determined. If the deficiencies are caused by inadequate KSA, then the training becomes a way to satisfy the need.

The two main way to identify training needs are:

- Task analysis
- Performance analysis

Task analysis is specially suitable to those employees who are quite new in their job.

Performance analysis show the performance of the current employees, it also identify if there is any performance deficiency or not.

Here are some different situation where training needs arise for both newly recruited and existing employees analyzed by NCCBL:

- ✚ New recruitment
- ✚ Enforcement of new laws and regulation related to banking
- ✚ Introduction of new product
- ✚ Enhancement Capacity building
- ✚ Updating refreshment of banking knowledge
- ✚ Promotion and placement in new desk

**Some Major Training Providers :**

- ❖ NCCBTI(National Credit And Commerce Bank Training Institute)
- ❖ BIBM(Bangladesh Institute of Bank Management)
- ❖ BBTA( Bangladesh Bank Training Academy)
- ❖ SCB(Standard Chartered Bank)
- ❖ D&B(Dun & Bradstreet)
- ❖ ICICI Bank
- ❖ SEDF(South East Development Federation)



### **Training Institute at NCCBL:**

At the very beginning NCCBL Training Institute was known as NCL Training & Research Institute(NCLTR). In the year 1993 NCL emerged in the NCC Bank Limited and in accordance with that NCLTRI renamed with NCC Bank Training & Research Institute(NCCBTRI) . NCCBTRI used to operate their training at Green road in 1994 with the objective to train up their internal human resource. Afterwards with the introduction of Human Resource Division in Head Office, NCCBTRI again remained with NCC Bank Training Institute and started its journey in January 2002 at the fourth floor of Head Office. Due to space constraints NCCBTI was shifted to NCC Bank Bhaban 13/1-2 , Toyenbee Circular Road from Head Office. Now NCCBTI shifted at the 10<sup>th</sup> floor of Peoples Insurance Company Ltd Bhaban ,36 Dilkusha C/A Dhaka .

### **Functions of NCCBTI:**

Training Institute has implemented need based training Program and trained the officials of the bank. In addition to foundation training course for the junior / Assistant officer and newly recruited officer and newly recruited probationary officer, Training institute conducts several workshops on particular issue to develop competency skills of the officers.

### **Training Techniques followed by NCCBL:**

Analyzing the training needs NCCBTI identifies the training techniques for the newly recruited and existing employees of NCCBL. Training and development methods used by most of the organization can be two types:

- On the job Training
- Off the job training

### ❖ **9On the Job Training:**

Under this training an employee is put on- the-job and trained to perform thesaid job there by helping the employee to acquire the skill for performing the said job in future.

In this method the bank places the newly recruited employee in actual work situation and develop their productivity. Apprenticeship, job rotation and special assignment are different forms of such training program. On the job training can also be called apprenticeship program where the trainee or the probationary officer put under the supervision of senior officers,

### ❖ **Off the Job Training:**

Training institution of NCCBL applies off the job training for their newly recruited and existing officers. Under this approach Lecture method is commonly used. Lecture focus on understanding rather than enriching knowledge and skills through reading assignments and experience. This kind of training is given based on the necessity like enforcement of new laws and regulation, introduction of new product ,etc. Sometimes off the job training is given to update the knowledge and to get promoted in a new post. New employees are given orientation course and foundation course.

Training institute of NCCBL uses many other techniques under this method like conference, demonstration, case studies, programmed instruction and computer based training along with classroom lecture.

### **Training plan of 2007:**

To develop the human resource for achieving organizational goal NCCBTI has prepared a plan for the 2007

- ↓ Through implementing the proposed training program in the year 2007, competency skills of human resources of NCCBL will be increased in the areas of banking knowledge, law,

practice & procedure and marketing of products, with a aim to acquire competitive advantage in all the sectors of the banks.

- ✦ Beside proposed training program ‘ Need based ‘ training course / workshop will be arranged as directed by the management of time to time.
- ✦ Training program will be arranged from regulatory compliance against enforces new banking laws or Bangladesh Bank guidelines/ circular.
- ✦ Computer training ( 1) Basic computer training 2) Banking application Software/customized software) will be arraged.
- ✦ Some training courses/workshop will be arranged in the area office , chittagong for the executives and officers as per authority decision.

### **3.9 PERFORMANCE MANAGEMENT:**

Performance management is the integration of performance appraisal systems with broader human resource system as a means of aligning employees work behaviors with the organizational goals.

#### **Performance Appraisal:**

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

#### **Performance Appraisal in NCCBL:**

In NCCBL employees performance is assessed annually which they called “Annual Confidential Report(ACR). supervisors notice and observe the performance of their subordinates and make comments on a good or poor performance. It’s a formal method. Most of banks do ACR annually.

It is the structured annual performance review, in which a supervisor assesses each employees performance using some official. Assessment procedure.

**Type of performance to measure:**

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

**Methods of performance appraisal:**

National Credit & Commerce Bank(NCCBL) uses graphic rating scale which is widely applied evaluation technique. The rater evaluate an employee on each of several performance dimensions using a range made up of clearly defined scale points. The rating dimensions is based on behavior, responsibility, and on a careful job analysis.

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

\*(A sample of ACR is given in Annexure, Page-65-70)

**Rater of employee Performance:**

In NCCBL supervisors provide subjective ratings of employee performance.

**Performance Evaluation:**

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

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

### **3.10 Service Rule Of National Credit & Commerce Bank Ltd:**

Service Rule is the main document of any organization. The Service Rule of National Credit & Commerce Bank Limited was introduced in 1998. The rules must be followed to take decision regarding various issues related to personnel, administrative or operational matters. Every employee of the organization must follow the rules & regulation of the service rule concerning any matter like leave, retirement etc.

#### **Comparison Between Bangladesh Labor Act & Service Rule of NCCBL:**

I have given emphasis on three chapters of the service rule of NCCBL to compare with Bangladesh Labor Act 2006. Those I three chapters are:

- **Transfer and Separation**
- **General Condition of Service(pay scale)**
- **Leave Rules**

#### **1. Transfer and Separation:**

**In transfer and separation Chapter there are three terms**

- ❖ **Transfer**
- ❖ **Resignation**
- ❖ **Termination**

In case of transfer and resignation there is no specific act ,so it can't be compared with Bd labor act 2006.

\*(The rule of Transfer & Separation of NCCBL is given in page-59-61)

➤ **Termination:**

Bangladesh Labor Act 2006	Service Rule Of NCCBL
<p><u>Permanent employee:</u> Employer have to give four months written notice. If without notice than on payment of 120 days or four months basic pay.</p> <p><u>Probationary/Temporary Employee:</u> Employer have to give one months written notice. If without notice than ,payment will be</p>	<p><u>Permanent employee:</u> Employee can be terminated ,without assigning any reason by giving 90 days or 3 months notice in writing. Payment will be three months or 90 days basic pay.</p> <p><u>Probationary/Temporary Employee:</u> Competent authority can terminate without assigning any reason or by giving 1 months written notice . Payment will be 1 months basic pay.</p>
<p><i>Remarks:</i> Here we can see the service rule of NCCBL is quite restricted in terms of termination of their permanent employee. In BD Labor act permanent employee is given 4 months notice before termination but NCCBL only gives 3months notice and 3 months pay which is disappointing compared to Bangladesh labor act.</p>	

**2.General Conditions of Service:**

**Pay Scale:** Pay scale means the scale of pay which is drawn by an employee in every month.

Pay scale of NCCBL is revised time to time and Board of Director approved the pay scale. The Pay Scale of NCCBL is quite satisfactory according to their existing employee.

\*(Rule of General condition of Service of NCCBL are given in page-62-63)

**Employee Benefit And Facility:**

National Credit and Commerce Bank Limited believes in providing efficient customer service as well as sufficient benefits to the employees to the employees at their satisfaction. The benefits and facilities provided by the bank to its employees are as follows:

**Bonus:**

All regular employees of the Bank including the probationary officers are entitled to two festival bonuses on the occasion of Eid-ul-Azha worth of one month's basic pay irrespective of their date of joining and religion. Moreover the Board at its discretion may sanction incentive Bonuses from the profit earned by the Bank. However, employees who are dismissed from his service are not entitled to get any bonus.

**Provident Fund:**

Provident Fund is the service benefit which allows regular employees of the Bank to save 10% of their basic salary in every month. The Bank also contributes an equal amount in this fund as the employees to amass an attractive sum. Every confirmed and fresh employee will be entitled to bank's contribution to Provident Fund benefit after completion of 5 years of service in Bank and the benefit will be paid to him or her on retirement. Conversely, experienced employees are entitled to the Bank's contribution of Provident fund on joining. Employees recruited on contract basis are not entitled to Provident Fund.

**Gratuity:**

This is a benefit scheme of the employees of National Credit and Commerce Bank

Limited for their security after they leave the institution on retirement or otherwise. The Board of Directors of National Credit has framed the "Gratuity Rules" and Commerce Bank Limited in exercise of powers under article 128 of the Articles of Association of the company. The Board is authorized to amend or modify the Gratuity Rules.

The Bank offers this benefit to the fresh employees who have completed a minimum period of 4 years of service without any discontinuation. They are entitled to two months' basic salary for each completed year of service to be calculated on last pay drawn from the Bank. The employees on lateral entry will also be entitled to gratuity benefits for the year of their services rendered to the Bank in the event of normal retirement or relinquishment of service after completion of 5 years.



The benefits paid to the nominee or heir in case of the death of the employee. However employees with the following characteristics are not entitled to this benefit:

- Employees, who are dismissed from the service of Bank on account of nay
- Misconduct, breach of discipline and serious negligence of duties.
- Employees who resign or discontinue the service without permission.
- Employees appointed on contract basis.
- Employees on deputation from other organizations.
- Employees engaged on daily, weekly or monthly wages basis for any specified work.

### **3. Leave Rules:**

\*(Leave rules of NCCBL is in Annexure, Page no-54-58)

Bangladesh Labor Act 2006	Service Rule Of NCCBL
<ul style="list-style-type: none"> <li>➤ Earned Leave is 20 Days with pay</li> <li>➤ Casual Leave is 10 days</li> <li>➤ Festival Leave is 11 Days</li> <li>➤ Medical Leave is 14 days.</li> <li>➤ Maternity Leave is 120days or 4 months.</li> <li>➤ There is no specific act for quarantine leave in labor act.</li> <li>➤ There is no specific leave provision for Hajj/ Pilgrimage Leave in Bangladesh Labor Act.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Earned Leave is 30 days with full basic pay.</li> <li>➤ Casual Leave in NCCBL is also 10 days.</li> <li>➤ There is no specific Festival Leave in NCCBL.</li> <li>➤ Medical leave is Maximum 14 Days in NCCBL</li> <li>➤ Maternity Leave is only 60 days or 2 months.</li> <li>➤ Quarantine Leave is maximum 10 to 15 days.</li> <li>➤ Hajj/Pilgrimage leave is 30 days.</li> <li>➤ Maximum period of study leave is 2 years.</li> </ul>
<p><b>Remark:</b></p> <p>NCCBL have tried to follow the Bangladesh Labor Act 2006 in their Service Rule, but in case of Maternity Leave they restrict it to 2 month which is not sufficient.</p>	

Some special leave is given to the employees of NCCBL which are not included in the service rule of NCCBL. Those leaves are:



- Quarantine Leave
- Hajj/Pilgrimage Leave
- Study Leave
- Advance Leave

## **3.11 Human Resource Development**

Conduct Training Need Assessment

Prepare Training Calendar for the Company

Revise and conduct New Employee Orientation programs

Organize and conduct In-house training programs

Organize tailored made programs, arrange training in the local and foreign institutions

Maintain and update Training Database

Prepare reports, training agreement and record keeping of all training and employee development initiatives

Evaluate the effectiveness of orientation/training programs

### **3.12 Career Development:**

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

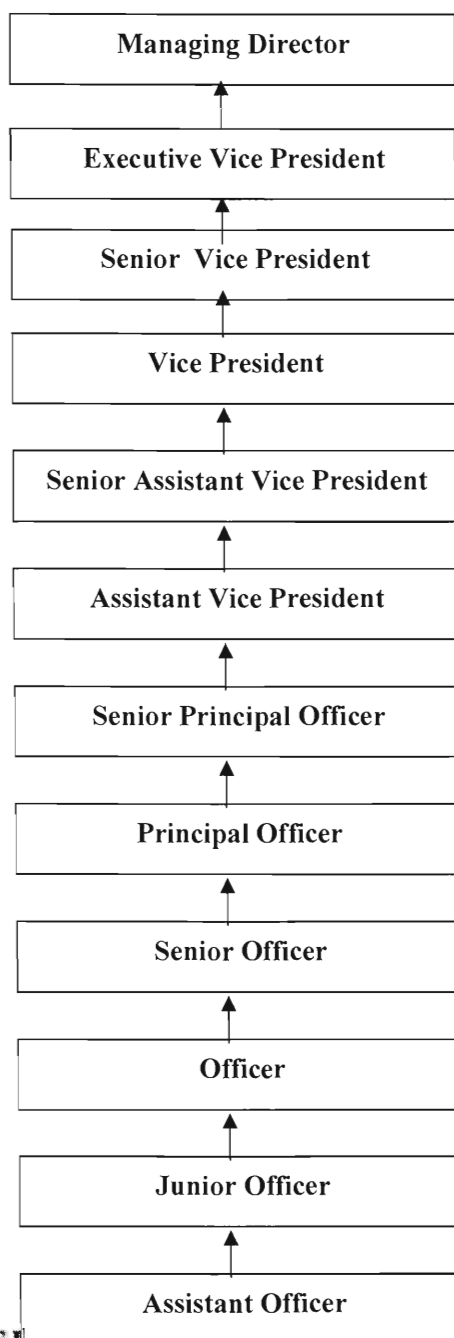
#### **Career Development in NCCBL:**

Career development is a systematic process of guiding the movement of human resources of an organization through different hierarchical positions .

NCCBL provide career development opportunities to its employees. Redeploying the manpower through proper training in restructured job is one of the important priorities for the NCCBL. But employees with matching skill and knowledge now find them in better bargaining position due to increased job mobility.

A career development process ensures promotion of employees from one career path to another.

**A possible career path in HRD Of NCCBL:**



# FINDINGS & SUGGESTION

## Chapter-Four

## **Findings**

In findings Strengths and weaknesses are the micro environmental factors influencing a business which are within the organization. Opportunities and threats are the micro environmental factors that influence all the firms in the industry. This is a very important tool for a company in order to determine the present standpoint of the company.

### **4.1 SWOT Analysis Of Human Resource Division of NCCBL:**

#### **STRENGTH**

1. Competence.
2. Goal – oriented.
3. Learning and sharing.
4. Commitment.
5. High energy.
6. Good working environment.
7. Experienced bankers and corporate personnel have formed the management of the bank, which formulates business strategies.
8. Good peer relation

#### **WEAKNESS**

1. Scarce resources.
2. Can simplify processes.
3. Lack of good career Management Process
4. HRIS (Human Resource Information System) is not established.
5. Lack of proper Infrastructure.
6. No substantive use of annual confidential Report to reward or to punish employee
7. Compared to its competitors the Human resource does traditional activities.

## OPPORTUNITY

1. Grow as an HR professional.
2. Attract and retain good talents.
3. Simplify the processes.
4. Automate HR processes.
5. Company growth will dictate HR growth.
6. Establishment of proper HRIS(Human resource information system)

## THREATS:

1. More competitors are coming.
2. Loss of competent employees.
3. Failing to match the HR capacity inline with company growth.

## 4.2 RECOMMENDATION:

I have discussed about the human resource management practice all through my report , which includes recruitment & selection , job analysis, job evaluation, training & development , career development, performance appraisal etc. Although the HRM practice of Human Resource Division is quite acceptable but they are not maintaining standardized human resource practices. There are some suggestions I think which can help to the HR Division of NCCBL to utilize its human resource for the growth and development of Bank.

- Performance Appraisal Method can be 180 Degree, through which both supervisor and subordinate can evaluate each others performance which is a very important for the development of HR Division.
- Evaluation of the Training Institute
- Establishment of Proper Human resource Information System ,by which all information of any personnel can be easily find out.
- Maintenance of Required competence / Skill level Matrix.
- Making of Yearly Training plan
- Maintenance of a Training Record
- Making a orientation Training Form.



## TRAINING RECORD

Employee Name \_\_\_\_\_

Employee ID No. \_\_\_\_\_

Department / Section \_\_\_\_\_

Designation \_\_\_\_\_ Sheet No. \_\_\_\_\_

Scope of Training Required (Title)	Assessment Date/ Sign.	Training Conducted		Confirmation of Training Received		Post Training Assessment. C/NC **	Assessed By	Comments
		Date	By	Date	Verified By			
Orientation	12/12/06	12/12/06	ASM	12/12/06		C	HOD HRD	
Policies & Procedures								
Work Procedures								
Document Control								

Note: \* Place copies of any certificates/diplomas/degree in employee's personnel file.  
 \*\* Rendered Training is to be assessed by the controlled chief & be marked as 'completed' or 'not completed'.





## Conclusion

Human resource division plays a very vital role for total performance of the organization. The world is very competitive in this new millennium. Every organization getting the edge of using technology. In this position Human resource is the thing which can make the difference. In this paper I have tried to analyze the position of human resource division of NCCBL from different point of view. Being analyzed I have made some suggestions. Performance Appraisal Method of NCCBL can be 180 Degree, through which both supervisor and subordinate can evaluate each others performance which is a very important for the development of HR Division. Evaluation of the Training Institute. They can Establishment Proper Human resource Information System ,by which all information of any personnel can be easily find out. Required competence/Skill level Matrix should be maintained. They should make Yearly Training plan. Training Record of all the employees should also be properly updated.

# ANNEXURE



NCC Bank

**NATIONAL CREDIT AND COMMERCE BANK LTD.  
HUMAN RESOURCE DIVISION, HEAD OFFICE, DHAKA**

**RECRUITMENT CRITERIA**

a. Probationary Officer	1. Master Degree 2. Division/Class to be decided by the Competent Authority
b. Junior Officer (Gen)/Asstt. Officer (Gen)	1. Master Degree 2. Division/Class to be decided by the Competent Authority
c. Junior Officer (Cash)/Asstt. Officer(Cash/Type/ Godown/ Data Processing/PA/Steno/ Telephone/Telex)	Graduation
d. Electrician	S.S.C./H.S.C. with ABC Supervisory License.



NCC Bank

**NATIONAL CREDIT AND COMMERCE BANK LTD.**

**HUMAN RESOURCE DIVISION, HEAD OFFICE, DHAKA**

**RECRUITMENT OF PROBATIONARY OFFICERS**

After conversion to commercial bank in 1993, the 1<sup>st</sup> batch of probationary officers were recruited in 1995 inviting application through advertisement in national dailies and holding written test and viva-voce. Thereafter up to 1997, 3 batches of Probationary Officers were appointed under directors' reference skipping public advertisement and in 1998 some officers were also appointed following similar procedure. However from 1999 onward, Probationary Officers both Gr-I & II are being recruited through participating in Job Fair of the institutions like BIBM and inviting application through advertisements in the national dailies and proper interview (written/viva-voce) respectively under following criteria:

- Grade-I : MBM from BIBM/Master or MBA from Public University  
having four 1<sup>st</sup> Class/Division
- Grade-II : a) MBA/Master degree (or MBA from public university)  
CGPA-3.00/ two 1<sup>st</sup> Div./No third Div.
- b) BBA of IBA (Dhaka University), NSU, IUB & EWU with  
CGPA-3.00 and others CGPA-3.50
- Age : Not over 30 years
- : Computer literate.



**NCC BANK LIMITED**

NCC  
BANK

ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক লিমিটেড

## CHAPTER-5

### LEAVE RULES

#### **20. LEAVE RULES & REGULATIONS:**

The following Leave Rules and Regulations shall be followed by NCC Bank Ltd. These rules shall be followed strictly without any exceptions and any deviation shall be reported to Board/Committee promptly for necessary information & consideration, as the case may be.

#### **A). IMPORTANT ISSUES RELATING TO LEAVE:**

- (i) Leave cannot be claimed as a matter of right. Leave has to be earned by duty only.
- (ii) The period spent on deputation and on tour shall be counted as duty.
- (iii) Leave application shall be addressed to the competent authority and it must be submitted through proper channel. No employee shall be allowed any leave unless the leave application is forwarded timely to the leave sanctioning authority.
- (iv) The competent authority shall have the right to refuse leave/grant leave for a shorter period than applied for and revoke leave and recall the employee before the expiry of his/her leave.
- (v) All employees must resume duties on the expiry of leave initially granted or as subsequently curtailed or extended. Overstay may entail punishment including dismissal from service.
- (vi) Employees on leave shall not accept any employment or any office of profit.
- (vii) Before proceeding on leave, charges shall be handed over to another employee as directed by competent authority.
- (viii) An employee on leave of any description shall, unless otherwise instructed, report in writing his/her return to duty to his/her immediate superior of the place wherefrom he/she proceeded on leave.
- (ix) An employee who was granted leave on medical ground exceeding 7 (seven) days must accompany a fitness certificate from competent medical authority on return to his/her duty.
- (x) Festival/Public/Weekly holiday(s) falling within the medical or earned leave shall be treated as medical or earn leave as the case may be and in that case holiday will be lost to the employee.
- (xi) Frequent leave on piece meal basis shall be discouraged.
- (xii) If any employee in violation of the condition laid down in Rule above simply files the leave application and proceed on leave he/she shall remain absent and the period of such absence shall be treated as unauthorized absence and he/she shall remain liable to disciplinary action for that absence.

- (xiii) Before proceeding on leave Branch Managers and Deputy Managers must inform Head Office about their intention well ahead irrespective of period and nature of leave. However, in case of exigencies/illness this rule may be relaxed at the discretion of the competent authority.

**LEAVE SANCTIONING AUTHORITY:**

**Delegation of administrative power for sanction  
of leave in terms of employees leave rule rules.**

Sl No.	Leave sanctioning Authority	Category of Executive/ Officer/Employee in whose favour leave will be sanctioned	Types and period of Leave
1	Managing Director	Executives in the rank of SVP & above including Divisional/ Departmental Incharge/ Heads at Head Office, Branch-in-Charge	(i) All types of leave. (ii) Study Leave/Pilgrimage or Hajj Leave/Special Disability Leave/ Any Leave placed for approval as deemed fit by the Management. (iii) Ex-Bangladesh Leave or/and any leave irrespective of type exceeding <b>30</b> (thirty) days.
2	Deputy Managing Director/ Sr. Executive Vice President (HRD)	Executives in the rank AVP & above, Deputy Manager and Keyholders except Divisional/ Department Heads at Head Office.	All types of leave except Ex-Bangladesh Leave or/and the leave does not exceed <b>30</b> (thirty) days.
3	Executive Vice President/ Sr. Vice President (HRD)	Sr. Principal Officer and below ranking employees of Branches/Head Office.	All types of leave except Ex-Bangladesh Leave or/and the leave does not exceed <b>15</b> (fifteen) days.
4	Sr. Vice President & above as Head of Division at Head Office	All employees.	Casual Leave under intimation to HRD as per rules.
5	Area Incharge	All employees in the Area except Branch Incharge and Executives in the rank of AVP and above.	Casual Leave as per rules.
6	Branch Incharge	All employees in the Branch except those holding keys and executives from AVP to above and Deputy Manager.	Casual Leave as per rules.

## **21. EARNED LEAVE:**

Employee shall be entitled to Earned Leave on full basic pay at a rate of 30 days for each calendar year.

Earned leave shall be credited to the employees' leave account on the first day of each English Calendar year i.e. on the first January every year. A maximum of 90 (ninety) days Earned Leave can be accumulated. Balance shall be credited to Special Leave account which may be utilised for medical treatment or any other exigencies with pay, if deemed proper by the management on the merit of the individual case. An employee can take maximum one month's earned leave at a time.

## **22. CASUAL LEAVE:**

- (i) Casual leave means a leave of absence for a very short period granted to an employee who may be unable to attend duty during such period due to sudden illness or urgent private affairs.
- (ii) Such leave is treated as duty for all purposes.
- (iii) An employee will be entitled to enjoy Casual leave to a maximum of 10 (ten) days in a calendar year with full pay. Maximum 03 (three) days Casual leave can be taken at a time. If extended further, the entire leave period shall be treated and converted into Earned leave and accordingly the concerned officers' accounts shall be debited.
- (iv) Casual Leave shall not be cumulative and may only be availed of during the calendar year to which it relates. The unspent period of Casual Leave not availed of during a calendar year, shall lapse on the 31<sup>st</sup> December of the year.
- (v) Casual Leave can be combined with weekly or public holidays, either suffixed or prefixed but not with both.
- (vi) Casual Leave can not be taken in combination with any other leave as well as with joining time.
- (vii) Casual Leave granted in one spell may cover two calendar years, provided that the maximum limit 03 (three) days for such leave in one spell does not exceed the limit and the period falling on one month of December is covered by the balance of the credit during that year and the rest is to be debited against the account of Casual Leave for the following year.
- (viii) Willful extension of Casual Leave without sufficient reason to justify the same may be considered as misconduct for the purpose of these regulations.

## **23. QUARANTINE LEAVE:**

Quarantine Leave may be granted by the competent authority not to attend the office for a period of 10 (ten) to maximum 15 (fifteen) days on the recommendation of a qualified medical officer in case of attack by Cholera, Small Pox, Plague, Diphtheria, Typhoid Fever, Measles, Mumps Cerebra-Spinal Meningitis, Chicken Pox, Jaundice, Tuberculosis, etc. and any other diseases specially declared by the physician as seriously contagious. This leave will be with full pay.

## **24. MEDICAL LEAVE:**

Following issues relating to medical leave should be taken into consideration while sanctioning such leave.

- i) An employee shall be entitled to enjoy medical leave upto a maximum of 14 (fourteen) days only in a Calendar year.



Such leave can be availed only on medical grounds and on production of medical certificate from a registered and recognized medical practitioner acceptable to the Bank.

Medical leave shall be credited to the employees leave account on the first day of each English Calendar year, i.e. on the first January every year.

- iv) Medical leave may be taken in continuation of and in combination with holidays including weekly holidays. In cases where any weekly holiday intervenes Medical leave, the entire period (including holidays) shall be treated as Medical leave.
- v) Medical leave may be taken in combination with any other leave excepting Casual leave.
- vi) The sanctioning authority of medical leave is delegated to those authority who have been empowered to sanction Casual Leave, Medical leave sanctioned by the Branch In-Charge shall be required to be reported to Head Office, Human Resources Division.

#### **SPECIAL KINDS OF LEAVE:**

**Special Leave Without Pay:** If an employee has exhausted his/her Earned and Casual leave, the Managing Director in special cases and for genuine reasons may allow leave without pay.

#### **Maternity Leave:**

All female employees who has completed two years service in the Bank shall be entitled to Maternity Leave as follows:

- (i) Upto 60 days inclusive of pre-natal & post-natal with full pay.
- (ii) This leave shall not be debited/adjusted with other leave
- (iii) Maximum twice may be availed during the employment period of the employee.

(iii) **Pilgrimage/Hajj leave:** An employee after rendering minimum 10 years service in the bank may be allowed Hajj leave 30 (thirty) days to perform holy Hajj only once in the entire service period.

(iv) **Study Leave:** Study Leave may be allowed to an employee as without pay at the discretion of the Management to enable him/her to undertake study on Banking/Business related subject(s) or training courses, etc. for a maximum period of 2 years provided the concerned employee has rendered minimum 5 years service in the Bank. The employee shall however enjoy service continuity and the leave period shall be counted towards seniority.

The employee availing such leave must undertake to serve the bank for a minimum period of 5 years on completion of the same.

(v) **Advance Leave:** Under special circumstances, management at its discretion may allow Advance Leave upto maximum 30 days to any employee including probationers if the applicant has no Earned Leave due in his/her credit, subject to adjustment of the same from the Earned Leave to be accumulated in his/her credit in subsequent years.

(vi) **Criteria for Leave Without Pay: Leave Without Pay/Half Pay:**

a) Maximum 3 months Leave Without or with half pay may be granted to an employee as an administrative measure and also in special circumstances where no other leave is admissible under these rules. In cases of Leave Without Pay only 50 % (fifty percent) of utility benefits will be allowed and in cases of leave with half pay, 50% of allowances including utilities, house maintenance, car maintenance, etc. shall be paid.

b) Notwithstanding anything to the contrary the authority empowered to grant leave may commute retrospectively the period of absence without leave into leave with or without pay.

c) For allowing leave to the contractual employees Bank's leave rules shall apply.

#### **6. CONSIDERATION FOR GRANTING LEAVE:**

Leave policy shall be implemented in a phased manner so that there is no rush for going on leave at a time on particular occasion adversely affecting the operations of the Bank. While granting leave the competent authority may consider the spareability of the particular employee.

#### **7. OTHER IMPORTANT ISSUES RELATING TO LEAVE:**

- i) Probationers and casual employees of the Bank will be allowed Medical leave and Casual leave only.
- ii) An employee may be granted leave without pay during the period of suspension. But it will be treated as leave with full pay (subsistence allowance will be adjusted) if he/she is honorably acquitted. However, during the suspension period he/she will get subsistence allowance to be decided by the Managing Director.

#### **8. ACCIDENT:**

- i) If an employee while on duty sustains injury by an accident and becomes temporarily disabled to discharge his/her normal duty, he/she can claim extraordinary leave with full pay.
- ii) The Bank shall maintain a Leave Register/Record for keeping the leave account of each employee.
- iii) All concerned are advised to follow the leave rules and regulations meticulously.

All exception in connection with leave must be referred to Human Resources Division, Head Office for decision.

## CHAPTER-3

### TRANSFER AND SEPARATION

#### 12. TRANSFER:

- i) The service of the Bank is transferable and an employee may be transferred to any Branch/Office of the Bank anywhere in Bangladesh/Abroad in the interest of the Bank.
- ii) Usually transfer of any employee may take place on completion of 3 years service in any Branch/Department, however, Management may transfer any employee earlier, if deemed proper which shall be binding on the concerned officer/reporting officer.
- iii) In case of Inter District transfer, transit leave will be maximum for 05 (five) days from the date of release from the Branch from which the officer/employee is released, overstay beyond this period shall be treated as unauthorised absence and therefore subjected to disciplinary action.

#### 13. RESIGNATION:

- i) An employee intending to resign from the services of the Bank shall serve three months' prior notice in writing to the competent authority through proper channel disclosing his intention to resign. The employee may, however, pay the Bank an amount equivalent to his three months' substantive pay in lieu of notice period.
- ii) An employee shall return books and other properties, if any, of the Bank and make over charge of office to an Officer authorised in this behalf before his resignation takes effect.
- iii) No employee against whom a disciplinary action has been started shall resign from the service of the Bank unless that the Board/Board Committee/Component Authority allow such an employee to resign on such terms and conditions, as it may deem fit.
- iv) *The payment of the amount in lieu of notice by an employee under Sub-Rule (i) may be waived by the competent authority in special cases.*

#### 14. TERMINATION:

- i) The service of a probationer or a temporary employee shall be liable to termination by the competent authority without assigning any reason after giving him one month's notice in writing or on payment of one month's basic pay including dearness allowances (if any) in lieu of such notice and the

probationer/temporary employee shall not be entitled to any form of compensation for termination of service.

The competent authority may terminate the services of a confirmed employee or call upon him to resign without assigning any reason, by giving him three months' notice in writing or on payment of three month's basic pay in lieu of such notice and the employee shall be entitled to compensation for termination of service at the rate of one month's basic pay for each completed year of confirmed service.

The Bank shall have the right to remove, dismiss or retire from service of any of its employees as a disciplinary measure or on medical ground and in such cases, the provision of Sub-Rule (i) and (ii) shall not apply.

## **15. RETIREMENT:**

### **i) Conditions of retirement :**

Every employee shall retire from service.

- a) On completion of 60(sixty) years of age.
- b) An employee may retire voluntarily after completion of 25 years of banking service including in NCCBL. The Management may also give Retirement to any employee if he or she has completed 25 years banking service including in NCCBL.

### **ii) Extension of service :**

Board may, however, allow extension of services beyond the age limit to any employee as may deem fit.

Provided further that the services of any employee who is retained in the service beyond the age of

Superannuation may be terminated on 3 months' notice on either side or upon payment of 3 months' salary in

lieu thereof and such termination shall be deemed to be removal or dismissal.

(iii) Benefits under normal Retirement : On retirement an employee shall be entitled to following benefits:

- (a) Encashment of maximum 03 (three) months unavailed Earned Leave credited to his/her a/c, payable @ last Basic Pay drawn by him/her.
- (b) Gratuity as per rule.
- (c) Both contribution of P.F.
- (d) Transport and Telephone on Bank's account shall continue for maximum 03 (three) months after retirement and thereafter the employee shall surrender the Car and Telephone to the Bank, subject to discretion of the Management in case of normal retirement.

- (e) HBL shall continue as per SHBL Scheme as per existing terms, if the employee desires. Bank must also be satisfied with the security value and conduct of the Account. As regards the interest rate of SHBL, the same may be decided separately as and when SHBL Scheme of the Bank would be revised.
- (f) Superannuation benefit as per approved Scheme.

## CHAPTER-4

### GENERAL CONDITIONS OF SERVICE

#### 16. SCALE OF PAY, ETC.

- i) The scale of pay and allowances for the employees shall be determined by the Board from time to time. Existing salary structure, however, shall continue to be in force until it is revised by the Board.
- ii) The initial pay of an employee on first appointment by direct recruitment to a post shall, unless otherwise decided by the Board/Board Committee in any particular case, be the minimum of the scale of pay laid down for the post;

Provided that the Board/Board Committee may appoint a person with such number of advance increment(s) as it may determine in recognition of his experience and higher qualification.

#### 17. INITIAL PAY ON PROMOTION:

The initial pay of an employee promoted to a higher post shall be fixed at the minimum of the scale of the higher post; Provided that if his pay in the lower post is equal to or higher than the minimum in the scale of the higher post to which he is promoted, his pay in the higher post shall be fixed at a next stage above his pay in the lower post.

#### 18. INCREMENT:

- i) Annual Increment shall be effective on January of each year.
- ii) A newly joined/confirmed/promoted employee completing minimum 6 months confirmed service with the Bank as on 31<sup>st</sup> December may be entitled to Annual Increment.
- iii) Usually an employee will be entitled to one Increment annually unless it is withheld/forfeited by the competent authority for unsatisfactory performance/as a measure of punishment.
- iv) In case of extra ordinary performance, Management may sanction special increment(s) to an employee.
- v) Increment will not be allowed to the employees under suspension/disciplinary action.

#### 19. JOINING TIME:

- i) The joining time admissible to an employee whose transfer does not involve change of station is one day only, a holiday counting as a day for this purpose.

In the case of transfer involving change of station, a period of 05 (five) days shall be allowed.

Provided further that in the interest of the Bank the said usual joining time [as enumerated above in Sub-Rule (i) and (ii)] may be reduced or extended at the discretion of the competent authority.



NCC Bank

**NATIONAL CREDIT AND COMMERCE BANK LTD.**



NCC  
BANK

**NCC BANK LIMITED**

ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক লিমিটেড

**NAME OF BRANCH/DIVISION.....**

PERFORMANCE APPRAISAL FOR EXECUTIVE/OFFICER/STAFF (OTHER THAN MANAGER) FOR THE YEAR ENDING 2006

**(PART 'A' TO BE FILLED IN BY THE EMPLOYEE)**

- 1 Name (in Block Letters) : 2. Designation :
- 2 Father's/Husband's Name :
- 3 Date of Birth :
- 4 Academic Qualification :
- 5 Professional Qualification (Banking Diploma, etc.) :
- 6 Major Training received :
- 7 Date of Joining in NCL/NCCBL & Designation :
- 8 Subsequent Promotions, if any : Grade/Rank in which promoted Year with date  
i)  
ii)  
iii)  
iv)
- 9 Date of joining & number of year in the present place of posting :
- 10 Number of years in the previous desk(s) : Desk Year  
i)  
ii)  
iii)
- 11 Number of years in the same desk/ assignment (specify desk/assignment) :
- 12 Expertise in (Put ✓) : Gen. Banking / Advance / Foreign. Ex. / Others (Specify)
- 13 Previous posting(s) : Place of posting From (date) To (date) Year  
i)  
ii)  
iii)  
iv)
- 14 Leave availed during the year. : C/L : E/L : Q/L : M/L : S/L : WOP:  
M/L (Female Officers):



15 (i) Award/Appreciation (if Any)  
(during the year)

(ii) Reprimands (if any) (during the  
year).

16 Previous Experiences : **Name of Organisation** Joined as/on Last position held(Up to) Total length of service (in year)

17 Present salary : Basic ..... in the scale of .....Gross.....

Signature of the Employee

Contd.....P/2

Page # 2

Name :

Designation :

Branch/Division:

{PART 'B' (FOR OFFICERS OTHER THAN MANAGERS) TO BE FILLED IN BY THE REPORTING

EXECUTIVE/OFFICER BY PUTTING INITIAL IN THE APPROPRIATE COLUMN}

18. Measurable Performance Ratings :

Sl. No.	Item Rated	Excellent 5	V. Good 4	Good 3	Average 2	Poor 1
1	Appearance & Dress					
2	Attendance/Punctuality.					
3	Sense of Responsibility					
4	Knowledge of Banking, skill & awareness to rules & policies and its implementation.					
5	Competence, ability to do & get things done					
6	Initiative & Drive.					
7	Quality and Quantity of work					
8	Marketing ability/Public Relation Aptitude/Contact					
9	Creativity and Innovative ideas					
10	Ability to work under pressure and Independently.					
11	Cost Consciousness					
12	Ability to adapt in changing circumstances					
13	Honesty and Integrity.					

14	Knack for Procurement of Credit, Foreign Ex., Remittance Business.					
15	Presentation and Personality					
16	Interpersonal behaviour, team spirit, co-operation					
17	Intelligence and mental alertness					
18	Capacity to guide, supervise and utilise sub-ordinates					
19	Ability to Plan, Organise and Implementation.					
20	Communication skills					
Total						
Grand Total		(say )				

19 Performance:  
(For Branch personnel only)

Year	Heads of Account	Performance as on 30 <sup>th</sup> June			Performance as on 31 <sup>st</sup> December		
		Target	Achievement	Percentage	Target	Achievement	Percentage
2006	a. Deposit						
	b. Advance						
	c. Recovery						
2005	a. Deposit						
	b. Advance						
	c. Recovery						
2004	a. Deposit						
	b. Advance						
	c. Recovery						

20. (a) No of Client Provided for Issuance of Credit Card. (I) No of Card :  
(II) Amount (Limit) : Tk =  
(III) Overdue (If Any) : Tk =

(b) Business procured for Brokerage House (No of Client):

21. Performance Summary : (For Executives & Personnel other than Branch)  
(Indicate both strength and weakness)

Contd.....P/3

**Page # 3**

**(PART 'C' TO BE FILLED IN BY THE REPORTING EXECUTIVE/OFFICER)**

### Overall Performance Rating

(Please insert your initial in the appropriate Box)

Name:

Designation:

Branch/Division:

Excellent (90-100) Very high quality performance-often exceeds expectation.

V. Good (75-89) High quality performance-sometimes exceeds expectation.

Good (60-74) Satisfactory performance-meets expectation.

Average (45-59) Average performance-sometimes falls short of expectation.

Poor (0-44) Poor performance to be rectified.

RECOMMENDATION

(Please insert your initial in the appropriate Box)

[ ] Recommended for Promotion to.....(state reason)

[ ] Not yet ready for promotion, needs further development in present position.

[ ] Appears to have reached his/her limit.

[ ] Recommended for Annual Grade Increment.(If no, state reason).

[ ] Recommended for Special Increment (s) (Please mention the reason & increments recommended)

Should be transferred elsewhere (state reason)

Assessment of future potential :

SIGNATURE OF THE REPORTING OFFICER

Contd.....P/4

Page # 04

Name :

Designation:

Branch/Division:

FOR HEAD OFFICE

**(PART 'D' TO BE FILLED IN BY THE COUNTER SIGNING EXECUTIVE)**

(Please put initial)

I agree to the assessment/ratings

:

I do not agree to the assessment/ratings

:

Strict	Liberal	Biased	Inconsistent

I agree to the recommendation

:

I do not agree to the recommendation

:

(In case of dissent, please give your reason)

Signature of the countersigning Executive

69

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Type of organization:

No of Total Employees:

Gender: Male Female

Age: 20-25 26-30

31-35 36-40

41-45 46-50

50 and Above

Highest Education:

Total years of present job:

Total years in present Industry:

Years of total work experience:

According to the Existing Service Rule Your Opinion:

**1. Transfer**

	SA	A	N	D	SD
For the interest of the bank any employee may be transferred to any Branch /Office.					
To get transferred the length of service should be 3 years					
Management may Transfer any employee before 3 years if necessary					
In Case of Inter district transfer, transit leave will be Max 5 days					

**2. Resignation**

	SA	A	N	D	SD
To resign from the service 3 months prior notice is essential					
Resignation is Supported by end of service benefits					

**3. Termination**

	SA	A	N	D	SD
At the time of probation without showing any reason					
No compensation for the termination of service of probationary/temporary employee					
Terminate the service of a confirmed employee without assigning any reason					
Management should give 3 months notice before terminate the service					
3 months basic pay is enough in case of confirmed employee					
Bank can remove/dismiss/retire any employee from service as a disciplinary action					
On medical ground removal/ dismissal is justified					

**4. Retirement**

	SA	A	N	D	SD
Retirement from service on completion of 60 years					
Minimum requirement for voluntary retirement from services is 25 years					

**Scale of pay:**

	SA	A	N	D	SD
Existing Salary structure shall continue to be in force until it is revised by the board					
Board/committee may appoint a person with advance increment for his experience and higher qualification					
Initial pay of NCCBL is satisfactory considering present scenario					

**Increment:**

	SA	A	N	D	SD
Special increment for extra ordinary performance					
One increment annually is sufficient					
Increment will not be allowed under disciplinary action					
Unsatisfactory performance can lead to withheld of annual increment.					

**Leave**

	SA	A	N	D	SD
Leave can not be claim as a matter of right					
Overstay in leave is treated as misconduct					
Festive/public/weekly holidays falling with in the medical/earned leave shall be treated as medical/earned leave					
Max 30 days EL is sufficient in a year					
There should be a provision to encash the unutilized earn leave					
10 days casual leave is enough in a year					
At a time 3 days casual leave is justified					
Study leave should be without pay					
When leave is exhausted the earned leave and casual leave become leave without pay					
To avail study leave minimum 5 years of service is necessary					
In case of pilgrimage leave the length of service should be 10 years					

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