Measuring ROI of Employee Training Programs in NCC Bank

Internship Organization
National Credit and Commerce (NCC) Bank Limited

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Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration

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INTERNSHIP/PROJECT INFORMATION

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Letter of Transmittal

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Sub: Submission of internship Report on Measuring ROI of Employee Training programs in NCC Bank.

Sir,

As per your request and permission, I would like to inform you that I have submitted the internship report for NCC Bank Limited. This report is a crucial component of the internship, and I have done my best to work on it attentively and sincerely in order to produce a useful result.

This allowed me to learn a lot and get experience, both of which may be useful in the future. I appreciate all of your help in making this paper a success. I did my best to prepare this report with full attention. Any flaw or defect could be the result of unintentional mistakes on my end.

Best regards,

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PART A

Chapter 1: Internship Preparation

1.1 Motivation and What I Expected to Learn

I am a student of Bachelor of Business Administration, majoring in Human Resource Management (HRM), at the University of Liberal Arts Bangladesh. The goal of this internship is to bridge the knowledge gap between theory and practice. I think HRM is the backbone of any successful organization, so I was very much excited to see how HR principles are practiced in a big and well-established institution like NCC Bank.

My main expectation was to have practical experience in the core HR functions, especially in training and development. I wanted to know how a leading commercial bank identifies training needs, designs programs, and above all, measures the effectiveness and return on investment (ROI) of these initiatives. I expected this internship to give me valuable insights into professional work culture, improve my problem-solving and communication skills, and help me build a network within the banking industry.

1.2 Internship Search Process

Finding an internship in the competitive job market of Bangladesh was so much challenging for me. I searched for more than two months on many online platforms, such as LinkedIn, BDJobs, Social Media's and company websites. I aimed to discover an organization with a strong HR department where I could add value and learn something significant.

I applied to several companies and got shortlisted for interviews with two of them. The process required me to customize my resume and cover letter for each application. I chose this opportunity at NCC Bank because it is regarded as one of the best private commercial banks and because its internship program is well-structured and offers strong exposure to HR practices in the banking industry. Also, it was located close to my house.

1.3 Internship Interview Experience

After two months of searching I was invited for an interview at the NCC Bank branch in Shyamoli. On the day of the interview, I was quite nervous. The interviewers were the Branch Manager and the HR Officer.

The interview felt more like a conversation than a formal one with strict questions and answers. They asked me why I wanted to work in banking, what I knew about basic HR tasks, and how I would deal with certain customer service situations. The interviewers were friendly and focused on assessing my attitude, communication skills, and willingness to learn. The positive experience made me hopeful, and I was thrilled when I received the internship offer.

1.4 About the Organization

National Credit and Commerce Bank Limited is one of the prominent private commercial banks in Bangladesh. It started its operation in the year 1985 as an investment company and was transformed into a full-fledged commercial bank in 1993. The head office of National Credit and Commerce Bank Limited is located at Dhaka, and they have more than 114 branches all over the country to provide their service.

The bank provides various financial products and services that include retail banking, corporate banking, deposit banking, loan facilities, remittance facilities, foreign exchange services as well as Internet banking. It believes in excellence through innovation, customer satisfaction, and sound corporate governance.

Mission:

Delivering excellent financial services to our communities based on strong customer relationship. Providing long-lasting solutions combining our cutting-edge technology, experience and financial strength to our clients and stakeholders. Creating a cohesive and friendly environment where customers and our people can excel.

Vision:

To become one of the most adorable commercial Bank in serving the nation as a progressive and socially responsible financial institution by bringing credit & commerce together for increased Shareholders' value and sustainable growth.

Chapter 2: About The Internship

2.1 Position and Departmental Activities

I joined as an Intern in the Customer Service Department at the Shyamoli branch. Though my primary role was in customer service, I had the chance to collaborate with the branch's HR and administration officer, which allowed me to gain firsthand experience in HR functions.

My major activities in the department were:

- **Customer Service:** Assisting customers with account opening, cheque book and debit card issuance, and answering queries related to their accounts.
- **HR Support:** Assisting in onboarding new account holders by verifying documents, taking photographs, and maintaining specimen signature cards - an important process for fraud prevention.
- **Administrative Duties:** Handling inward and outward mail, keeping register books for pay-orders and ATM cards, and helping officers retrieve data from old accounts for audit purposes.
- **Data Entry:** Helping in the loan section by scanning documents and entering customer information into Excel spreadsheets.

2.2 Work Environment

The branch of NCC Bank at Shyamoli offered a very professional, encouraging, and cooperative work environment. The positive attitude of the staff and their strong drive for performance created a culture of mutual support. Employees from different areas frequently collaborated, fostering a sense of teamwork.

Regularly meetings and informal contacts were used to facilitate open communication. The senior officers and the branch manager were so friendly always was ready to support the interns. Because I was in such a fast environment – especially dually during peak hours. Overall, the encouraging environment supported learning and career advancement.

2.3 Duties and Responsibilities as an Intern

Managing the register book for pay orders, ATM cards, and check book issuance was one of my specific tasks.

- Completing all new account opening tasks, such as data entry and document verification.
- Taking in and sending out mail.
- Helping officers locate information from previous accounts and fix audit inconsistencies.
- Examining bill collection and supplemental cash records.
- Scanning different documents and entering information for loan applications into Excel.
- Giving clients information about bank products and services.
- Making the required paperwork (such as address changes) for account maintenance.
- Carrying out routine administrative duties like emailing, filing, and photocopying.
- Helping with any additional tasks that my supervisors assign me.

2.4 Application of Educational Learning with Internship

My academic coursework in HRM was closely related to my internship experience. For example, my understanding of **Human Resource Management** helped me appreciate the importance of the thorough document verification process during account opening, which ties into compliance and risk management. **Organizational Behavior** courses provided me insight into the bank's work culture and team dynamics, assisting me in integrating more seamlessly with the staff.

In addition, my interest in **Training and Development** came into play as I observed the training programs at the bank. I was able to contrast with what I learned in class regarding ROI calculation through various theoretical models with how informally this bank assessed whether or not its training was effective.

Chapter 3: Self-Reflection

3.1 Feedback on Internship

I have learned a lot during my internship at NCC Bank. From the very first day, I enjoyed the internship very much. It was a great experience to put into practice what I had learned at university while working inside a bank and improving my practical skills in customer care, rules and regulations, and office work.

I really appreciated the trust and responsibility they showed by giving me important client documents. The best part was finding out about it and seeing up close how HR processes connect with customer service. It was sometimes hard to keep up in such a busy place, but I learned important skills like managing my time, figuring out what is most important, and staying calm under stress. The feedback I got from my managers helped me a lot in growing professionally.

3.2 How I Could Do Better and How the Organization Could Utilize Me Better

To boost my contribution, I should have taken more initiative to learn about other departments. I would have gained more knowledge if I had proactively asked to observe an official training session or an HR planning meeting. I could have contributed more to the data-related duties if I had been more proficient with advanced Excel capabilities for data analysis earlier.

From the perspective of organization, I believe the internship program might be even more powerful with more formal supervision. Providing a clear definition of learning objectives at the start and appointing a dedicated mentor for interns would assist maximize the learning experience. Furthermore, incorporating HR interns more directly in projects such as assisting with preliminary data collecting for training ROI analysis would better utilize their academic knowledge and provide them with more specialized expertise.

3.3 Recommendations for the Internship Program

Based on my experience, I would suggest the following for NCC Bank's internship program:

1. **Structured Learning Path:** Create a straightforward schedule for interns that outlines the main experiences and learning modules for every week of the internship.
2. **Mentorship Program:** Assign each intern to a committed mentor who can offer regular feedback, career guidance, and more in-depth understanding of their area of interest.
3. **Cross-Departmental Exposure:** To provide interns with an in-depth knowledge of the bank's operations, schedule quick rotating sessions where they spend a day or two in several departments (such as HR, Loans, and Marketing).

Chapter 4: Personal Development Plan

4.1 Technical Skills

This internship showed how much technical ability matters in the workplace today. To grow my career in HR, especially in areas that focus on analytics like training ROI, I want to work on these skills:

- **Data Analysis Software:** I will take courses to learn Microsoft Excel better. I need to know about pivot tables and formulas at an advanced level. I also want to learn some basics about SPSS for more powerful statistical analysis.
- **HR Information Systems (HRIS):** I will look for online certifications related to popular HRIS software so that I can know how technology helps manage employee data, track training, and create reports.
- **Digital Literacy:** I want to improve my knowledge of digital banking systems since this understanding is very important when making training programs for bank workers.

4.2 Interpersonal Skills

My internship has given me a lot of chances to improve my people skills. I found these important areas where I can grow more:

- **Speaking with confidence:** I want to work on my public speaking and presenting by joining seminars and workshops. This is important for sharing HR numbers and training ideas with the management team.
- **Active Listening:** I will try to give my full attention when talking to others, ask follow-up questions, and take notes to make sure I understand tasks and feedback clearly.
- **Negotiation and Influence:** Since HR often works between what employees want and what the company needs, I will learn about negotiation methods to solve problems and influence decisions well.
- **Networking:** I will keep growing my professional network by connecting with co-workers and other experts on LinkedIn and joining industry events.

In the end, I want to get a Master's degree in Human Resource Management from a good university to learn more about my field and help my career grow. I also want to pursue a Professional Degree.

PART B

Executive Summary

This report entitled "Measuring ROI of Employee Training Programs in NCC Bank" is an effort to highlight the processes and problems involved in measuring the return on investment that the bank makes on employee training. As an HRM student, it is pertinent to know how the effectiveness of training transforms itself into business value.

A qualitative and descriptive research design had been taken for this study, which was carried out through observation, informal interviews with branch officers, and secondary data collection from sources like the NCC Bank Annual Report. The findings reveal that various training programs are being conducted by the NCC Bank Training Institute in customer service, credit, digital banking, etc. The outcome measurement of these training programs is mostly informal based on attendance records, participant satisfaction surveys, and informal feedback on performance.

Analysis shows no structured calculation of ROI exists at present since direct and indirect costs are incurred by the bank for conducting such training programs but there isn't any structured method to quantify benefits in monetary terms. This report also contains a sample ROI calculation framework as well as some recommendations like adopting Kirkpatrick Model for evaluation, using technology for better data tracking, and concentrating on key performance indicators (KPIs) related to training. The conclusion drawn from this study reiterates that a systematic process of measuring ROI will help NCC Bank in optimizing its investments in employee training programs for improved performance resulting in organizational growth.

Chapter 1: Introduction

1.1 Background of the Study

In today's competitive banking industry, having a skilled and efficient workforce is very important. NCC Bank Limited understands this and spends a lot of money on training and developing its employees through its own Training Institute. The goal of these programs is to improve skills, service quality, and productivity. But the Human Resource department needs to show that these investments are worth it for people to see it as a strategic partner. Return on Investment (ROI) is a proven way to measure how much training programs help the bank reach its financial and operational goals. This justifies the use of resources and helps plan future training programs.

1.2 Problem Statement

NCC Bank does a lot of training throughout the year, but there isn't a formal, organized way to figure out financial return on investment (ROI). The current ways of evaluating are mostly informal, with a focus on immediate feedback and participation levels instead of how they will affect performance metrics in the long run. The bank can't easily figure out which programs work best, how to spend their money wisely, or how to show that its training and development function has strategic value without a clear ROI analysis.

1.3 Research Objectives

Below are the primary objectives of this research,:

- To find out what kinds of training programs NCC Bank Ltd. offers.
- To look at the costs that go along with these training programs.
- To assess the results of training in relation to employee productivity, efficiency, and service quality.
- To suggest a way to figure out the ROI of certain training programs.
- To give suggestions for how to make future training programs more useful and cost-effective.

1.4 Research Questions

What method can NCC Bank use to assess the return on investment (ROI) for its employee training initiatives?

Chapter 2: Literature Review

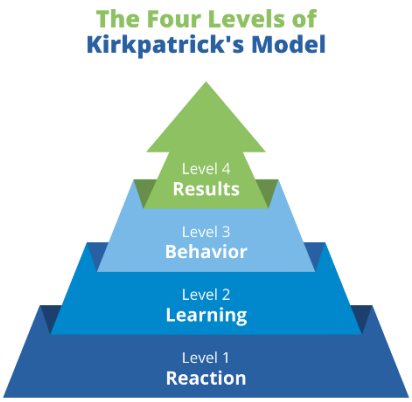
Many believe that a strong training and development program is the primary factor that brings success to businesses, especially in the banking industry where every interaction with customers is seen as a chance to sell something. For Human Resource Management (HRM) to be recognized as a strategic partner, it must demonstrate that its initiatives provide substantial value. This literature review presents the underlying principles of training evaluation, examining the models and problems related to the measurement of Return on Investment (ROI) as well. Its objective is to establish the theoretical foundation for the evaluation of NCC Bank's employee development programs.

2.1 The Strategic Importance of Training and Development

To invest in the training of the employees is not only a cost of doing business, but it is also a strategic necessity in order to stay ahead of the competition. Noe (2017) says that good training programs help employees learn new skills, do their jobs better, and come up with new ideas, all of which are important for a business to be able to adapt to a changing market. In banking, where technology changes quickly and competition is fierce, it is very important to keep learning new skills. According to Aguinis and Kraiger (2009), firms that synchronize their training programs with the corporate mission reap productivity and market performance rewards are several times greater. Banks like NCC need to be able to handle the shift to digital banking and more advanced financial products, so this alignment is important.

2.2 Foundational Models for Training Evaluation

The assessment of training evolved from basic feedback forms to advanced models that evaluate outcomes. The **Kirkpatrick Model** (Kirkpatrick & Kirkpatrick, 2006) is one of the important methods to evaluate the training programs. This four-level model gives a structured way to evaluate:



- **Level 1: Reaction** - This level looks at how happy and engaged participants are with the training right away.
- **Level 2: Learning** - Tests before and after training to see if knowledge or skills have improved.
- **Level 3: Behavior** – This level checks how well people use what they learned at work.
- **Level 4: Results** - This level shows the final results of the training, like higher sales, better quality, lower costs, and more productivity.

The Kirkpatrick Model shows how things affect each other, but it doesn't give a dollar value to the results. **Phillips** (2016) added a fifth level called **Return on Investment (ROI)** to deal with this. The ROI Methodology entails transforming the data from Level 4 into financial values and comparing them with the overall expenses of the training program. The formula looks like this:

ROI (%) = {(Total Benefits - Total Costs) / Program Costs} x 100

This model gives a clear, financial metric that senior management and finance departments can easily understand. This makes it a great way to explain why HR costs are necessary.

2.3 Challenges in Isolating the Training Effect and Calculating ROI

Even though these models are available, businesses have a lot of trouble putting them into practice, especially at Levels 4 and 5. Tharenou et al. (2007) say that one of the biggest problems is **figuring out what training does**. There are many things that can affect performance metrics, such as market conditions, changes in technology, managerial support, and individual employee motivation. It is challenging to ascribe performance changes exclusively to a particular training intervention in the absence of controlled study designs or statistical analysis.

Moreover, **measuring soft skills training** is a special challenge (Kraiger, 2003). Measuring the ROI of technical skills training is pretty easy (for example, a 20% drop in data entry mistakes) but putting a dollar amount on the benefits of leadership, communication, or teamwork training is

much harder. Companies often have a hard time finding reliable ways to connect these changes in behavior to hard financial data.

2.4 Best Practices and Data Collection for ROI

Researchers recommend a number of best practices to help people get through these problems. Phillips (2016) says that the training effect can be found by using a mix of methods, like control groups, trend-line analysis, and estimates from participants. Setting clear **Key Performance Indicators (KPIs)** before the training starts is also very important. A few significant KPIs for a bank might include the duration of loan processing, customer satisfaction, employee retention rate, and the number of new accounts opened by each employee.

Besides surveying the employees to find out how they like the new way of working, the collection of **baseline data** is also vital before training in order to make any comparisons useful (Salas et al., 2012). If you are oblivious of the pre-training performance level of a person, you cannot accurately gauge or convincingly associate any enhancement with the training program. So, calculating ROI correctly isn't something you do once; it's something you do throughout the whole training cycle, from needs assessment to follow-up evaluation.

To sum up, the literature shows that measuring the ROI of training is hard, but it is an important part of strategic HRM. Organizations can show the real financial value of their investment in human capital by using structured models like Kirkpatrick and Phillips and strict data collection methods. This moves them beyond subjective assessments. This research will use these ideas to look at what NCC Bank Limited is doing now and how it could be better.

Chapter 3: Methodology

3.1 Type of Research

This study uses a descriptive qualitative design, focusing on the current status of training ROI measurement at NCC Bank and the processes and challenges involved.

3.2 Research Design

This study uses a descriptive research methodology, describing how NCC Bank implements and assesses employee training programs. This design serves to describe current training evaluation practices and how the ROI is being measured. It uses information from observations, interviews and document reviews to provide an understanding of how training is evaluated at the bank.

3.3 Sources of Data and Collection Methods

- **Primary Data:** Direct observation during the internship and informal, unstructured interviews with junior officers, senior officers, HR officer and the Managers of the Shyamoli branch.
- **Secondary Data:** NCC Bank Annual Report 2024 (containing human resources and training sections), circulars, and the bank's website.

3.4 Data Analysis Method

To analyze the data Thematic analysis was used. "Training Types," "Cost Components," "Perceived Benefits," and "Measurement Challenges" were among the main themes that came from a combination of observation and interview data. The simple ROI calculation formula was also used.

Chapter 4: Findings and Discussion

4.1 Major Areas of Employee Training at NCC Bank

NCC Bank has a training needs assessment system. Employees are nominated for training based on their job roles, performance evaluations, and departmental requirements. The major areas of training identified are:

- **Customer Service and Relationship Management:** This training was held to improve customer satisfaction and interaction.
- **Credit Risk Management and Loan Processing:** For officers in the credit department.
- **Digital Banking and Fintech:** To keep up with technological advancements.
- **Compliance and Anti-Money Laundering (AML):** To ensure regulatory adherence.
- **Leadership and Soft Skills:** For mid-level managers and potential future leaders.

These programs take place at the bank's own Training Institute as well as through external workshops and seminars.

4.2 Costs Associated with Training Programs

The training costs can be grouped into two categories, based on the discussions and annual report. They are,

- **Direct Costs:** These consist of participant transportation, meals, venue rental, training materials, and fees for outside trainers.
- **Indirect Costs:** These are often ignored yet they are very significant. These include the salaries of employees during their training time (since they are not performing their regular duties) and the administrative overhead of the HR department managing the programs.

4.3 Observed Benefits and Outcomes of Training

Although it's not very formal, the bank examines training results using a combination of figures and descriptions:

- **Quantitative metrics:** This includes increased rates of cross-selling bank products, fewer transaction errors, and an increase in the number of accounts managed by each person.
- **Qualitative Metrics:** Higher customer satisfaction scores, better teamwork among staff, and more confidence from employees as reported by branch managers.

For example, after a training session on digital banking, the number of people using internet banking at the Shyamoli branch went up by 20%. This was because the staff on the front lines were more confident and knowledgeable.

4.4 ROI Calculation and Analysis

The standard formula for ROI is:

ROI (%) = {(Total Benefits - Total Costs) / Program Costs} x 100

Where **Total Benefits - Total Costs = Net Program Benefits**

Sample Conceptual Analysis for a Training Program in Customer Service:

- **Program Cost (Estimated):** BDT 200,000 (Trainer fees, materials, venue, etc.)
- **Identifiable Benefit:** An Identifiable Benefit is Reduction in complaints from customers so that less time is now spent on resolving issues. Assume this saves 50 employee hours per month.
- **Monetizing the Benefit:**
    - Average hourly wage of employees involved is BDT 600.
    - Monthly Wage = 50 hr. x BDT 600 = BDT 30,000.
    - **Annual Wage =** BDT30,000 x 12 (month) = BDT 360,000.

- **ROI Calculation:**
    - Net Benefit = BDT 360,000 - BDT 200,000 = BDT 160,000
    - **ROI** = (BDT 160,000 / BDT 200,000) x 100 = **80%**
  - **ROI** = (BDT 100,000 / BDT 200,000) x 100 = **50%**

This suggests a positive return on investment since training generated more value than its cost! At present, NCC Bank does not engage in such comprehensive financial analysis as this one.

4.5 Challenges in Measuring ROI

Several challenges at NCC Bank make it difficult to calculate ROI accurately.

- **First,** isolating the training effect is challenging because performance improvements cannot be easily attributed only to training when other factors may also contribute, such as market conditions, technological changes, or individual motivation.
- **Second,** baseline data is lacking since performance levels before and after training are not measured; thus, quantification of the improvement becomes impossible.
- **Third,** there is a time lag in realizing benefits from training, especially soft skills, which may take quite some time to manifest and hence cannot be captured within the short evaluation cycle.
- **Finally,** soft skills are hard to quantify monetarily; it is equally challenging to assign a monetary value to benefits accrued from enhanced teamwork or improved leadership.

Chapter 5: Recommendations

The following recommendations are made for NCC Bank to improve its perspective on training ROI measurement:

5.1 Implement a Structured Post-Training Evaluation System

Use **Kirkpatrick Model,**

- **Level 1: Reaction -** Digital surveys to assess participant satisfaction right after the session.
- **Level 2: Learning –** Before and after training assessments to evaluate knowledge adaptation.
- **Level 3: Behavior –** Allover feedback 3 to 6 months post-training to determine if skills are being applied in the workplace.
- **Level 4: Results –** Relate the training with job metrics such as loan processing time or customer satisfaction scores.

5.2 Utilize Technology for Tracking

The bank can use its HRIS to monitor who took part in the training and match this information with performance data from other areas. HRIS is HR software which helps organizations manage their HR activities. This would help in analyzing the relationship between training and results in a more automated and precise way.

5.3 Focus on Behavioral and Business Impact Metrics

Conduct satisfaction surveys. For leadership training, measure the rate at which trainees get promoted. For sales training, measure how much more product is sold per trained employee versus a control group. Which shifts focus from activity of individual to his impact.

Chapter 6: Conclusion

This study on measuring the ROI of employee training at NCC Bank has found that while the bank has a sound commitment towards enhancing human capital through various training programs, there exists a substantial gap in the evaluation process of such initiatives. There is no structured financial analysis in place to prove whether or not there actually is any return on this investment.

With a more systematic approach to evaluation, such as the Kirkpatrick Model, and with an emphasis on connecting training results with strategic business performance indicators, NCC Bank could change its training department from being perceived as just another cost center into one that can be clearly seen as adding value. Not only would this help justify expenditure on training but also enable banks to improve their programs for better effect which in turn leads toward long-term organizational growth plus stronger competitive advantages in today's fast-changing banking industry within Bangladesh.

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Appendices

Questionnaire

1. What types of employee training programs are provided at NCC Bank?

- o Customer Service
- o Technical Skills (e.g., Digital Banking, Software)
- o Leadership and Management
- o Compliance and Regulatory Training
- o Other (Please specify): _____

2. How does NCC Bank determine the training needs of its employees?

- o Performance appraisals
- o Employee feedback
- o Departmental needs
- o Management decision
- o Other (Please specify): _____

3. What methods are currently used to assess the effectiveness of employee training programs?

- o Post-training surveys
- o Knowledge tests (pre and post)
- o Performance evaluations
- o Customer satisfaction scores
- o Other (Please specify): _____

4. How does NCC Bank track employee performance before and after training?

- o Performance appraisals
- o KPI tracking
- o Informal feedback from managers
- o Other (Please specify): _____

5. The training programs offered by NCC Bank improve employee performance effectively.
(4) Strongly Agree (3) Agree (2) Disagree (1) Strongly Disagree

6. The ROI of training programs at NCC Bank is measured accurately.
(4) Strongly Agree (3) Agree (2) Disagree (1) Strongly Disagree

7. Employee productivity improves after attending training programs at NCC Bank.
(4) Strongly Agree (3) Agree (2) Disagree (1) Strongly Disagree

8. The training costs are well-justified by the improvements in employee performance.
(4) Strongly Agree (3) Agree (2) Disagree (1) Strongly Disagree

9. Do you intend to continue using the current training programs in the future?

- o Yes
- o No
- o Maybe

10. On a scale of 1 to 10, how would you rate the overall effectiveness of the training programs in your organization? (1 = Very Ineffective, 10 = Very Effective)

……
……

Career Services Office
UNIVERSITY OF LIBERAL ARTS BANGLADESH

INTERNSHIP PROPOSAL FORM

Name:	Rahmatum Nahin Islam Orpa
ID:	212011003
Department:	BBA
Supervisor's Name (Faculty):	Oeshwik Ahmed
Organization Name:	National Credit and Commerce Bank
Internship Title:	Measuring ROI of employee training programs in NCC Bank

Student's signature & date
Rahmatum Nahin Islam Orpa
21/10/2025 Orpa

Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)

NCC Bank
with you always

ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক পিএলসি.
NATIONAL CREDIT AND COMMERCE BANK PLC.
HUMAN RESOURCES DIVISION

NCCB/HO/HRD/Jash./Intern-17/2025

October 12, 2025

Jennifer Hossain
Director
International Affairs
Alumni Affairs & In-charge-
Career Services Office
Mohammadpur, Dhaka.

Subject : Acceptance favoring Ms. Rahmatum Nahin Islam Orpa, ID # 212011003, BBA Student as preparer of Intern-report.

Dear Sir/Madam,

Resting on the above, we would like to inform that Management of the Bank has accorded permission favoring the student named in the caption to prepare an intern-report in NCC Bank in compliance with following conditions & formalities to be complied.

About Intern Report :	**Preparer of the Intern-report must comply:-**
a) Title	a) **"Human Resource Management practice in NCC Bank PLC."**
b) Maxi. Time Allowed	b) **03** months from the date of joining for commencement of the program.
c) Submission to	c) The Head of HR, NCC Bank PLC., HRD, H.O, Dhaka.
d) Submission Mode / Form	d) **Email to hrd@nccbank.com.bd.**
e) Bank's Logo	e) **No permission** to use at anywhere in the intern-report.
f) Title Alteration	f) **Prior approval is required.**
Attachment in Bank:	**For acquiring both operational and academic knowledge on Bank**
a) Operational place	**a)** Shyamoli Branch, Dhaka.
b) Academic place	b) Training Institute, Head Office.
c) Status	c) Preparer of intern-report on NCC Bank.
Activities in connection :	**For grooming in corporate culture.**
a) Attendance	**a)** Advised to maintain a note book & get signature on entry & exit as per schedule from the Incumbents of the places s/he is attached to.
b) Absence	b) Prior permission / Intimation is required for such absence from the Incumbent under whose disposal s/he remains during that period.
c) Dress & behavior	c) Comply with the Official Dress & Decorum.
d) Fidelity & Honesty	d) Must maintain fidelity & honesty.
e) Secrecy	e) Must not disclose any information in any form to any person not related to intern-report preparation.
f) Utilization of Service	f) For Product Marketing, Development & other purposes of the Bank as may suit.

You are requested to acknowledge receipt of this acceptance letter issued in favour of your approach in this regard.

Thanking you.

Yours sincerely,

Md. Forhad Hossain Patwary ACS
Head of HR Operations

Copy to:

1. The Head of Business and Branch, NCC Bank PLC, Shyamoli Branch, Dhaka.
2. Student's Copy.
3. Office Copy.

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