



United International University
QUEST FOR EXCELLENCE

INTERNSHIP TITLE:

Human resource perspective at branch level of Rupali Bank Limited

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Internship Report On:

Human resource perspective at branch level of Rupali Bank Limited.



Letter of Transmittal

13th September, 2019

Dr. Mohammad Badruddozza

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United International University

Subject: Submission of Internship Report on Human resource perspective at branch level of Rupali Bank Limited.

Dear Sir,

It is pleasure to let you know, I have just completed my internship program in the Rupali Bank Limited. I have prepared a report based on my practical involvement. This report emphasizes on human resource perspective at branch level of the Rupali Bank limited.

I am very happy to submit the report. This report helped me to gather real life experience about entire job happenings performed in a bank. I also came to know that how to provide customers service. I have strained my level best to gather all types of related information, which could give me overall concept of this report.

I'm submitting this report for your kind attention and thanking you for your continuous support and supervision. I'm hopeful that you will be happy to have my report and oblige me.

Sincerely Yours,

Nabila Haque Sara

ID: 111 153 077

Major in HRM

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Acknowledgement

First of all, I would like to thank to the almighty who qualify me to complete this report in the planned time competently. Through this internship I get to experience the practical work life in this three month which helped me to prepare this report successfully. So, I have completed this report at branch level of Rupali Bank Limited with the help of many individuals for that I am very grateful to them.

I want to express my gratitude to my honorable faculty Dr. Mohammad Badruddozza, Assistant professor, Department of Business & Economics, United International University. I able to complete this report for his tremendous support, guidance, suggestions and monitoring.

I am really thankful to the manager of Rupali Bank Limited who shows incredible support during the internship period. Staff and customers of RBL also helped me to gather many information which is related human resource perspective at branch level of RBL. Also, I like to thanks to Sanchita Paul (Senior Principle of Officer), Nigar Mushfiqa Tirat (Principle of Officer) and Tamanna Islam (Principle of Officer) from the core of my heart for familiarizing me with their banking system, organizational culture and customer service.

Executive Summery

Rupali Bank Limited. is powerfully positioned in the marketplace and with its fundamental strengths it can reach stockholders prospects and promotion their prosperity in the future through their principled banking and customer facilities. It will improve their public services and build-up employed teams to deliver the unsurpassed services to its respected clients. This report has been completed based on the topic of human resource perspective at branch level of Rupali Bank Limited. which includes how they provide customer satisfaction, facilities of their employees and stuffs, HR practices at their bank.

In this report the first chapter or the beginning parts of the report include introduction, objectives, background, scopes, methodology, limitation of the study which are discussed. The next part or the second chapter is on the basis of the brief discussion of Rupali bank Limited. which includes their history, mission, vision, core values, stratagem, banking activities, organogram of RBL and product and services of RBL. Third chapter is all about literature review where I focus on the theoretical study of complete human resource management. Fourth chapter is on the basis of human resource perspective at branch level of RBL. Where I focus on my practical knowledge during the internship period includes the information that I have congregated which is provided by the stuffs, employees and their customers. At the end of this chapter I have shared my learnings that what I have learned during the internship period. Lastly, the fourth chapter is all about recommendation and conclusion on the basis of my applied experience at the branch level of RBL. Where I recommend some appropriate steps that I felt they should follow at their bank. If they follow those steps, they can overcome its limitations as well and concise the study by giving conclusion.

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Abbreviation

RBL = Rupali Bank Limited

HRM = Human Resource Management

CEO = Chief Executive Officer

DPS = Deposit Pension Scheme

ATM = Automated Teller Machine

FDR = Fixed Deposit Receipt

RMS = Remittance Management System

Chapter-1

Introduction

Banking is the business which provides financial services to the customers. Banks don't manufacture products or natural resources from the earth but they sell financial services like provide different types of loans, checking accounts, credit card services and individual retirement accounts. Some people go to banks to keep their money in a safe place where some people seeking to borrow money.

Rupali Bank Limited was established in a newly country of Bangladesh as a nationalized commercial bank. RBL emerged through merger of three comparatively smaller private banks of the east Pakistan. The three banks namely, Muslim commercial bank limited. Australasia Bank limited and standard bank limited. with all their assets, liabilities, benefits, rights, powers, authorities and obligations. Rupali Bank Limited came out as the largest public limited banking company of Bangladesh.

This internship programs requirement is to take the taste of life challenges conducted by the intern. The duration of the internship is three month which starts from 9th June, 2019 to 9th August, 2019. In this period of time, I get to know the work, employees very closely and this report is the outcome of the practical experiences during the time of internship of the Rupali Bank Limited.

1.1 Origin of the report

As a part of BBA program, all the students from this department have to complete the internship report under their supervisor. The period of the internship is three months of authoritative connection. After completing the full report students have to submit it to their supervisor as well.

As per the requirements I also prepared my internship report which titled "Human resource perspective at branch level at Rupali Bank Limited". The period of time is three month of my internship which starts from 9th June,2019 under the supervision of Mohammad Badruddozza Mia, associate professor of school of business and economics, United International University.

1.2 Objective of the study:

The main objective of the study is to gain the practical knowledge from the working environment and relate the knowledge of human resource practices at banking level. This objective of the study conducted in the bank is given below:

- To understand and analyze how to accomplish overall HR perspective at branch level
- To scrutinize how the company effectively maintain their employees
- To understand how they follow rules and regulation
- To understand the work environment of Rupali Bank Limited. and relate with the theoretical knowledge.
- To identify the satisfaction level of the customers
- To identify the dissatisfaction level of the customers

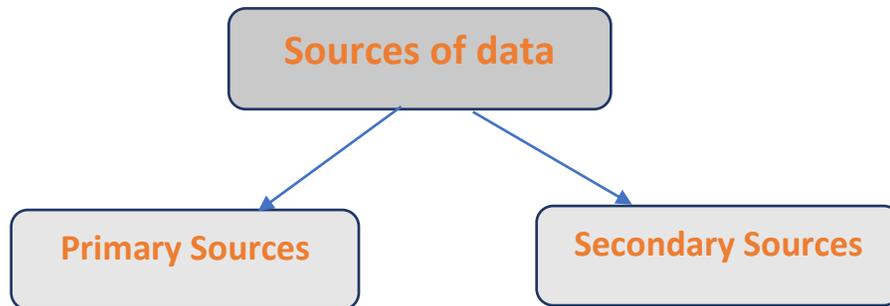
1.3 Scope of the study

The scope of the study contains all of the things which truly contained in the report. Which determine the research goals and helps the viewers to know about the information they are looking at. Here Rupali Bank Limited helped me to prepare the leading report but for some valid reason and their security purpose they did not reveal all the information. In some cases, I faced some problem as well due to their unrevealed or confidential data. This report covers the human resource practices at the branch level of Rupali Bank limited. and offers a good chance to have a top to bottom understanding. This study has made on the basis of the practical knowledge during the three months of internship program.

1.4 Methodology of the study

Methodology of the study comprises all of the important works those helps to complete the report graciously. To reach the objectives of the report formal and oral discussion, bank website

and direct observation was useful to complete the report. This report has been made by both primary and secondary sources for data collection.



(i) Primary sources:

- Discussed with the manager of the Rupali Bank Limited.
- Face to face or direct conversation with their workforces
- Direct remark on their HR practices
- Through conversation with their customers
- Involvements of practical works

(ii) Secondary sources:

- Annual report of the Rupali Bank Limited.
- Official website of the RBL
- Textbooks, Newspapers, articles.
- Documentary files of the RBL

1.5 Limitations of the study

In Rupali Bank Limited their employees, manager and stuffs were very helpful, gentle and co-operative. For the security purpose they want to maintain the rules and regulation and did not want to disclose their information or data. If they provide all their internal information, it can hamper their secrecy policy. That is why while making my report I had to face some limitations and those are:

(i) Inefficiency of information:

The main limitation is their inefficiency of information. A study needs proper and full detailed information which is needed.

(ii) Shorter time period:

The time period of internship program was three month which not a sufficient time to collect all the information.

(iii) Legal commitments:

While collecting all the information, there were some legal obligations at the Rupali Bank Limited. so, I cannot get the proper information which is needed.

(iv) Reluctance to share:

The management of Rupali Bank Limited. They showed reluctance to share some internal information due to some restriction and insufficient issues.

(v) Fewer chance:

There is less chance to get all the information also did not get the opportunity to visit more than one branch of their bank.

(vi) Busy working environment:

In Rupali Bank Limited employees are very hard working and more work-oriented. I get very less scope to talk to them as they were remains very busy which was not fruitful to me.

(vii) Website and annual report:

In Rupali Bank Limited's website and annual report all the information or data are not updated. That is why I did not get any updated information from their website.

Chapter -2

Company Overview

2.1 Introduction

Subsequently liberty, Bangladesh went over several phases of development in keeping money sector. The nationalization of banks in the situation freedom period unhurried for replacement the establishments and the eagerness of the investors.

History of Rupali Bank Limited: Rupali Bank Limited was established in a newly country of Bangladesh as a national commercial bank in the year 1972. RBL appeared through merger of three moderately smaller private banks of the east Pakistan. The three banks specifically, Muslim Commercial Bank Limited., Australia Bank Limited and standard Bank Limited. with all their resources, accountabilities, reimbursements, privileges, authorities, establishments and obligations, amalgamated into one by the Bangladesh bank order 1972. Rupali Bank Limited came out as the largest public limited banking company of Bangladesh on 14 December, 1986.

There are total 570 branches of Rupali Bank Limited positioned in 64 districts in Bangladesh. It is accompanying to its extraneous correspondents all over the worlds. The total number of employees is 5490. The bank is regulated by the managing director and CEO who is a presumed professional Banker. They deliver all general banking services to its customers through its 492 branches all concluded the country. RBL, as a modern banker has stated mechanization of its systems. In the meantime, it has digitalized all foremost branches and rest are in advancement. The bank has an approved investment of TK. 7000 million with a paid-up investment of TK. 1250 million. Government of Bangladesh possesses 93.11 percentage of its share while the private share establishes only 06.89 percentage.

Head office of Rupali Bank Limited which is located at Motijheel, Dhaka.



2.2 Mission, vision and core values of RBL

Mission:

- Develop a long-term relationship that assistances our customers to achieve financial success.
- Offer worthwhile career opportunities and cultivate staff commitments.

- Uphold ethical values and meet its customer's economic needs in the fastest and most suitable way and continue advanced works in order to achieve human resource with greater qualities, technological substructure and service packages.

Vision:

- Expand our trustworthy customer base by being known as the financial companion of choice that uninterruptedly exceeds customer expectations.

Slogan:

- “Assures better service”

2.3 Objectives of RBL

Objective of Rupali bank Limited is to successful their commitment by providing better service and product. They ensure the customers satisfaction first as they know customers need are their main priority. By satisfying customers satisfaction only they can reach their goals. In their slogan it is clear that they assure better service. There are some core objectives of Rupali Bank Limited and those objectives are:

- To build an influential customer linking.
- To maintain a dense relationship with their customer based on belief, accountability and sincerity.
- To generate an impartial and controlling internal environment
- To improve the banks advantages by potential debtors.
- To encouragement the clients to open a record in the bank through their cognizance and acquaintance
- To generate compact financial base and attractive profit to the stakeholders of RBL

2.4 Stratagem of RBL

In Bangladesh banking sector becomes a very important and potential part of people life. It plays a great role in our economic sectors. A countries growth and success both depends on our

banking sector. Sometimes it is become risky as well. If the strategies are not well enough then it can become a threat as well. Rupali Bank Limited is the most popular and potential public bank in Bangladesh. They gain public trust by providing their products and services. Their main strategy is to assure the better service to their customers, shareholders and employees. They provide uncompromising service to fulfil their client requirements and needs. Their strategies to keeping up themselves with the company goals, facilities and potentials.

2.5 Banking activities of RBL

General Banking

Rupali Bank delivers all general banking services to its consumers over its 492 branches in all concluded the country. There are payment arrangements of different groupings like savings, current, short notice, time, festival, call credits and DPS. Other banking facilities like issuance of demand flow, pay order, telegraphic communication, mail transfer and instruction transfer are also offered by Rupali Bank Limited. To deliver debauched and excellence services RBL has familiarized 'One Stop Service' in several Dhaka branches. Those branches are local office, Ibrahim mansion corporate branch, Mohammadpur ladies branch, Rupali sedan branch and farmgate branch. To become the modern banker, Rupali Bank Limited has happening computerization systems. They digitalized all the major branches in a very mean time and rest of the branches are in progress.

Credit facility

In Rupali Bank Limited., they extend their credit services to all the entrepreneurs of all the economic sectors of Bangladesh. Those include commerce and industry, trade, export and import of international trade. Rupali Bank Limited. provide more emphasis on livestock and agriculture, poultry and dairy, hatchery and fishery etc. because they know that economy of Bangladesh is more dependable on agriculture. As government declared the thrust sectors so it deserved attention from the bank. According to the rules and guide lines all these credit programs are set by Bangladesh Bank, the central bank of Bangladesh. Rupali Bank Limited has become one of

the active members of the journey where industrialization of Bangladesh is marching towards a strong footing. They have taken effective programs by financing the deserving entrepreneurs of private sector. They get appreciation by all the angles for its foreign investment friendly steps. RBL's one of the priority sector is their IT sector. The banks credit schemes prioritize thrust sectors like leather, textile, foot wear, knit garments and SME enterprises, jute, leather goods, frozen and semi cooked shrimps. To contrivance large scale projects, Rupali Bank Limited partakes in joint venture and conglomerate financing programs.

Foreign currency account

Now Foreigners and emigrant Bangladeshis are getting the chance to open an account in Rupali Bank Limited. to withdraw and deposit foreign currency. A Bangladeshi resident who travel overseas for a short or long time, when they came back in Bangladesh with foreign exchange may have a FC private account. Also provided that he or she acknowledged the amount to the custom authority at his entry anchorage.

Services to the society

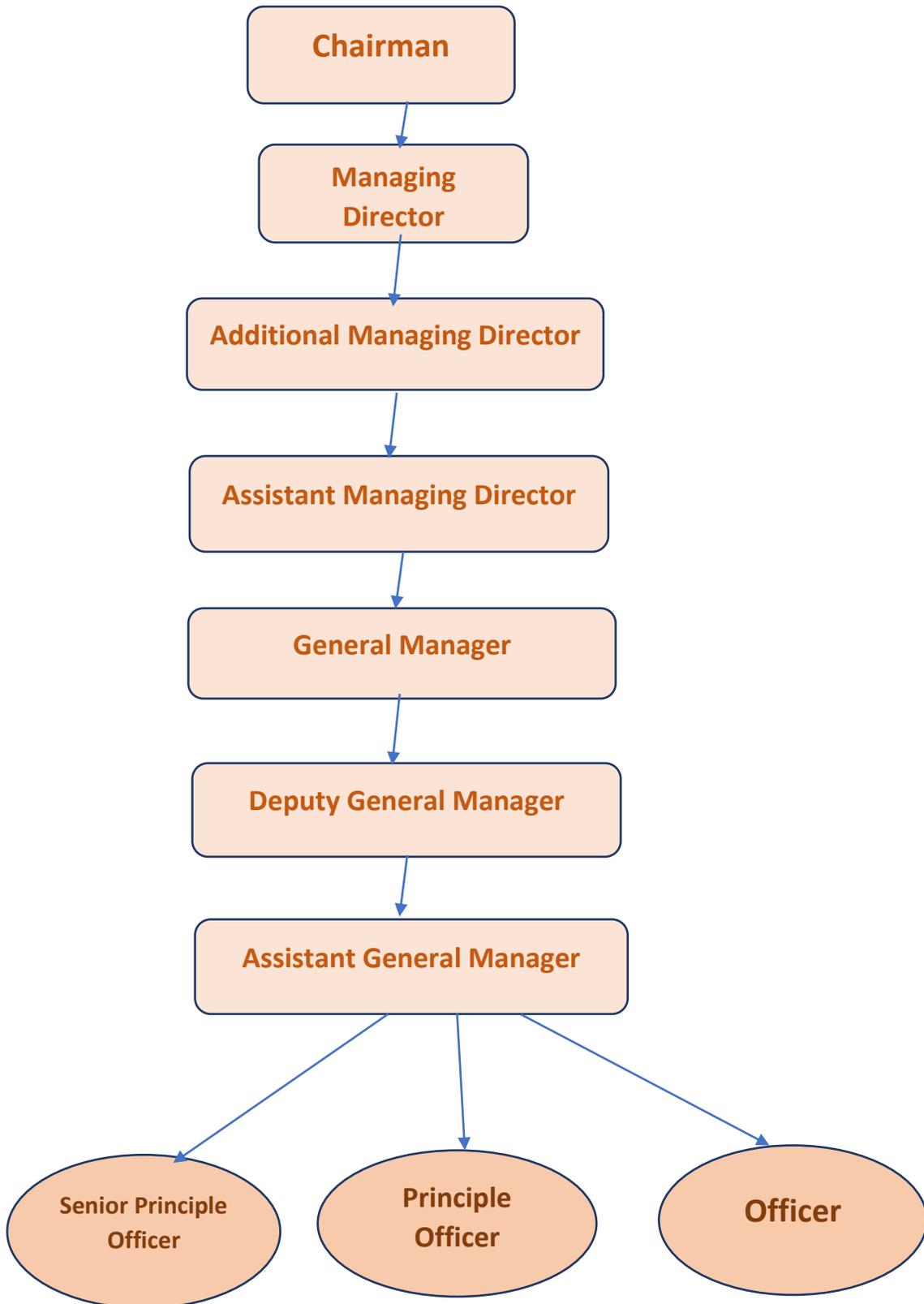
Rupali Bank Limited. gives loans to the brilliant student and poor students who cannot effort their studies due to money issues, where the bank helps them to complete their education properly. By getting the loans they can complete their studies and afterwards being provided to a job they can pay back the loan as well. Rupali Bank limited is targeted their monthly grossing scheme to the elderly inhabitants of the society who will be retire in the future and who don't have any foundation of income in the future as well. Rupali Bank limited is helping peoples to give electricity bills, gas bills, water bills and telephone bills without taking any sort of charges. So, they proved that Rupali Bank Limited do not forget about their responsibilities to the society.

2.6 Rupali Bank Limited at a glance

Corporate profile

Name of the company	Rupali Bank Limited
Chairman	Mr. Monzur Hossain
Managing director	Md. Ataur Rahman Prodhan
Legal status	Public limited company
Date of incorporation	14 th December, 1986
Head office	34, Dilkusha commercial area, Dhaka-1000, Bangladesh.
Authorized capital	Tk.7000 million (US\$ 88.66 million)
Paid-up capital	Tk.3765.16 million (US\$ 44.64 million)
Number of employees	5490
Number of branches	569
Government shareholding	90.19%
Private shareholding	09.81%
Website	www.rupalibank.org

2.7 Organogram of RBL



2.8 Products and services of Rupali Bank Limited

Rupali Bank Limited involve itself in providing improved product and services to its potential customers by helping concluded 527 branches in municipal, rural and isolated areas all over the country. It has a good number of communicator banks world-wide and it knobs a big capacity of export and import business. It is also involved in accumulating home-based remittances of the people and paying the same to the recipient punctually. Those products and services are:

- Export credit (Pre-shipment and post shipment)
- Suppliers credit
- Letter of credit
- Guarantees in foreign currency
- Performance guarantee
- Advance payment guarantee
- Remittance, collection, purchase and sales of foreign currency.
- Correspondent Banking Relations
- Electronic Banking (ATM card)



Rupali Bank Limited provides some special services to their potential customers and their normal banking operation as well. They help to collect the utility bills from the customers. They provide utility service without any sort of fee.

- Telephone bill of Bangladesh telephone and telegraph board (BTTB)
- Water and sewerage bill of water and sewerage authority (WASA)
- Electricity bill of power development board (PDB)
- Rural electrification board (REB) etc.

Chapter 3

Literature Review

3.1 Importance of human resource management

Human resource management is the process of acquiring, training, appraising and compensating employees and of attending to their labor relations, health and safety, and fairness concerns. An organization consists of people with formally assigned roles who work together to achieve the organizations goals. A manager is the person who is responsible for accomplishing the organizations goals, and who does so by managing the efforts of the organizations people.

“Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource.” -**John F. Kennedy (35th president of the United States)**.

“HRM is the provision of leadership and direction of people in their working or employment relationship.”- **Dale Yoder**

“HRM is the effective use of human resources and organization through the management of people related activities.”- **Mathis and Jackson**

Most experts agree that managing involves five functions and those are planning, organizing, staffing, leading and controlling. These all function represents the management process. Some of the specific activities involved in each function which includes:

- **Planning:**

Establishing goals and standards, developing rules and procedures, developing plans and forecasting.

- **Organizing:**

Giving each subordinate a specific a task, establishing departments, delegating authority to subordinates, establishing channels of authority and communication, coordinating subordinates work.

- **Staffing:**

Determining what type of people should hire, recruiting prospective employees, selecting employees, training and developing employees, setting performance standards, evaluating performance, counseling employees, compensating employees.

- **Leading:**

Getting others to get the job done, maintaining morale, motivating subordinates.

- **Controlling:**

Setting standards such as sales quotas, quality standards or production levels, checking to see how actual performance compares with these standards and taking corrective action where it is needed.

Human resource management plays importance roles to the organizations. It can enhance an employee's experience throughout the workforce while strengthening business operations.

- 1. Helps to achieve the objectives:**

The main objective of human resource management is to achieve the company's objective on a regular basis by showing positive efforts towards the employees of the organizations.

- 2. Maintain the work environment:**

HRM helps to maintain the working environment which is needed. As there are many cultures in the work place where HR try to maintain all the culture of the employees which play the central part of the operation.

- 3. Increase the essence of teamwork:**

By working in a team, employees can get to know or learn many things. HRM helps to train them to work in a team. In a team, they learn to adjust and work successfully.

4. Reduce management cost:

Human resource management helps to minimize the cost of management by analyzing the employee's trends and market survey. they provide perfect solution to reduce the cost of management.

5. HRM use resources accurately:

Human resource management make sure that they are using the available resources properly. If the resources use properly then the company can accomplish their objective and goals as well.

3.2 Motivational aspect

Motivation is the heart of the human resource management. It is the inner drive that directs an employee towards the work to accomplish within a period of time. HRM helps to generate motivation to the employees to achieve the goals and objective of the organization. Motivation tools helps to make the employee more creative and attentive towards their works. Motivation is very important to retain the potential employees in the organization. Motivated employees increase the output of the work as they are very productive.

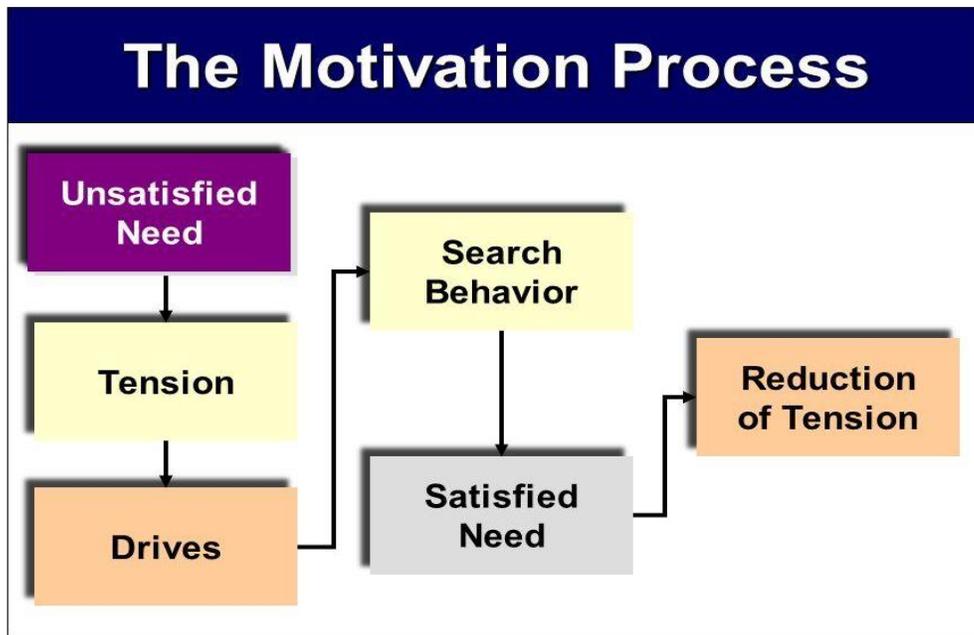
“Motivation is dependent upon the individual and the situation” **-(Strombeck & Wakefield, 2008)**

“Motivation is an abstract concept”- **(Sass,1989)**

“Motivation is a desire to do something”- **(Kim & Lee, 2008)**

❖ Process of Motivation

In the process of motivation an employee can feel the need of challenging works, higher compensation, flexible environment, flexible working hour, respect as well. When they want to satisfy those needs through a specific progression of achievement. Through the progression of achievement, the employees can see their results or output in rewards. The reward will act as the feedback of his or her works. Through the reward they van evaluate themselves and if they are satisfied then they can repeat the behavior as well. The essential phases of motivation process are:



- **Identification of need:**

Need identification is the first stage of motivation process. Where an employee felt the unsatisfied need which creates tension and drives as well. When they want to accomplish the goals and objectives which reduce the tension and drive of needs.

- **Finding ways for need satisfaction:**

When an employee felt the need, it started to searching the substitutes ways to satisfy all the needs. It is the second phase to find out the ways of satisfaction. Needs lead to thought procedure when an employee will take some course of accomplishment to satisfy the needs.

- **Selection of goals:**

When an employee can find out the ways to satisfy those needs, it is the third phase for the selection of the appropriate goals to be achieved.

- **Performance by the employees:**

After setting the goals, an employee has to follow some particular course of action in the method of performance. By the performance they can evaluate their results as well.

- **Significances of performance:**

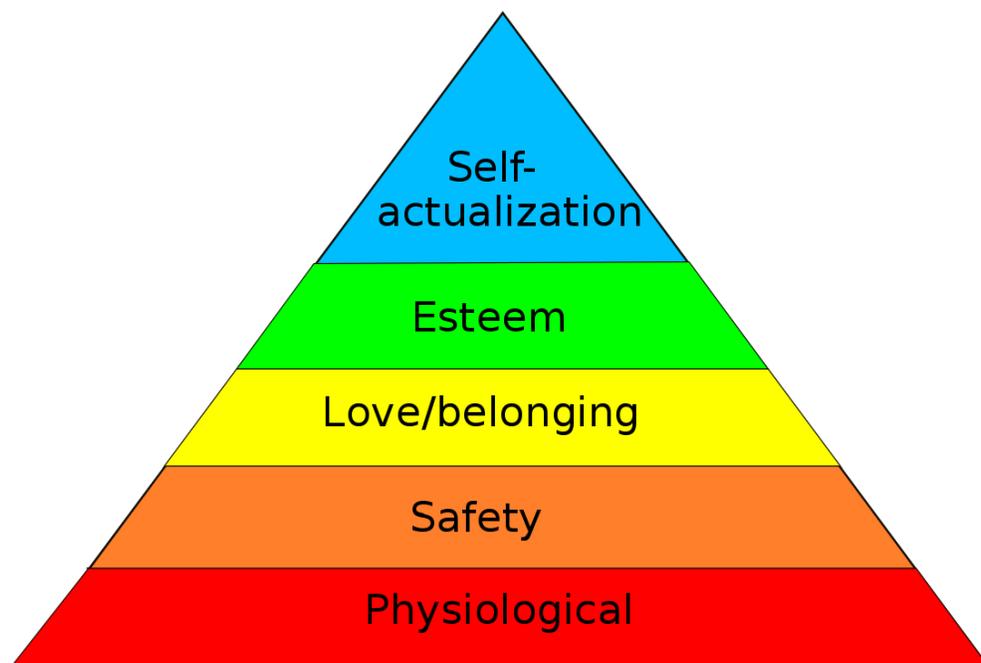
An employee's course of action results in a positive way then he or she will repeat that behavior again and again in the future but if the results not satisfied the outcomes than he will not repeat that course of action in the future.

❖ Theories of Motivation

There are many theories of motivation where the most significant theories of motivation are:

1. Maslow's need hierarchy theory:

Abraham Maslow organized five major types of human needs into a hierarchy. The need hierarchy illustrates conception of people who satisfied there needs in a specific way from bottom to top and those are:

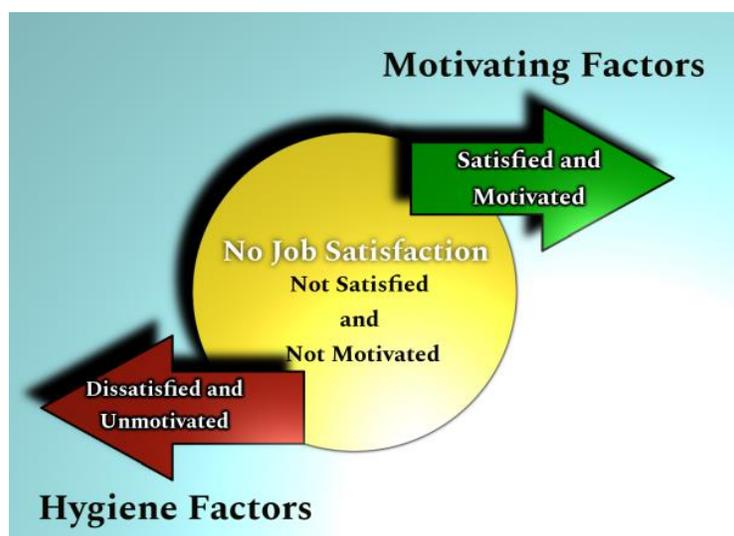


- i. Physiological (food, water and accommodation)
- ii. Safety (protection against peril and deficiency)
- iii. Social (Acquaintance, friendliness, belonging and love)
- iv. Self-esteem (unconventionality, accomplishment, position, acknowledgement, independence)
- v. Self-actualization (Comprehending one's potential, capabilities)

According to Maslow, people satisfies the lower level needs after they satisfy the upper level needs. The basic need lies in the lower level that must be satisfied before than comes other level of needs. He categories all the needs on the basis of the importance level to peoples.

2. Herzberg two factor theory:

Herzberg theory divides Maslow's hierarchy into two level which is lower and higher level of needs. To motivate an employee for better works and to accomplish the organizations goal, he suggests to offer the persons higher order needs such as self-esteem and self-actualization as a motivation. If the organization offers lower level needs then it would be a worst way to motivate the employees. Lower order needs are basic needs (food, shelter, accommodation, hygiene factors etc.) and these can be easily fulfilled as well.



3.3 Job Satisfaction of the employees:

Job satisfaction is the attitude towards the works of the employees. This helps to know whether the employees are satisfied with their working condition or not satisfied. High job satisfaction indicates that the employee is fully satisfied to their works which means they like their job responsibilities and working environment. Where low job satisfaction indicates that the employee is not satisfied with their works which means they do not like their job responsibility and working condition as well.

“Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation” - **(Statt, 2004)**

“Job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs” – **(Aziri, 2008)**

❖ Importance of job satisfaction:

For any organization, job satisfaction of the employees is very important. If the employees are satisfied to their working condition then it became very easy to accomplish the goals and objectives of the organization. Keeping the workers pleased can be done in several ways and those are:

Reduce turnover rate:

Increasing turnover rate of the employees can increase the costs of the human resource department as well. It is very important to retain the potential workers of the organization. Potential workers help to make a better environment also increase the savings of the organization.

Advanced Productivity:

High job satisfaction employees are more creative and active towards their work. They are more productive where low job satisfaction employee shows low productivity.

Higher profits:

Employees those have high job satisfaction, they tend to achieve more profits as they like to involve in works more than low job satisfaction employees. They produce more sales, minimize the costs, give proper service as well.

Trustworthiness of the employee:

The high job satisfaction employees notice that if the company is showing greater interest towards them when they care and work hard for the company to accomplish their goals and objectives. They become loyal to their company and keep the authentic information in secret as well.

❖ Factors that affect job satisfaction in HRM

Every company wants that their employee should be more active, productive and flexible towards their works. For this, they have to use some motivational techniques as well. First of all, they need to measure the level of job satisfaction of the employees so that they can easily apply the level of motivational tool properly on their potential workers. Job satisfaction depends on some factors and those are:

- **Working atmosphere:**

In any organization, working atmosphere should be friendly enough to work. Employees become more satisfied and productive toward their works if the working are is well decorated by lighting and sufficient ventilation. They must provide rest room, cooling water system in summer period. If it is possible by the company then there must be a children daycare facility for the female workers as well.

- **Communication:**

There must be two-way communications system between the employees with their manager or subordinates. It helps a lot to solve their working problems which increase due to work. To

provide the higher job satisfaction, they must provide the opportunity to the employees to share their thoughts, opinion and their views.

- **Compensation:**

Compensation is an important factor to increase the job satisfaction of the employees. A well compensation can make the employees more productive and creative towards their work.

- **Human Relation:**

In any organization, a good human relation can lead the employee to become more energetic and loyal to their company. As they expect well behavior from their colleagues, stuffs, subordinates and as well as from the boss.

3.4 On-the job training:

On-the job training is also known as OJT. It is the hands-on methods where employees learn skills, acquaintance and proficiencies within the workplace. On-the job training teaches an employee how to do his or her job efficiently by using prevailing machines, documents and equipment. Human resource stuffs, manager, co-workers can teach on-the job training to the employees.

❖ Methods of on-the job training:

There are several methods of on-the job training and some of them are:

- i) Job rotation:**

In an organization, works are assigned on the employees on a regular basis. Sometimes employees become bored by doing the same regular work. When job rotation can make an employee more energetic, productive and creative towards their work.

Job rotation is the measure of the trainee from one job to another. This method provides a great opportunity to the learner to learn the new experiences and make them advanced in workplace.

ii) Coaching:

Coaching is a one-to-one training system. Employees can learn rapidly through this training and focus more on problematic parts. The coach provide feedback on his or her performance and give proper recommendations as well. Employees can learn easily but they cannot share any ideas that is the worst part of this training.

“Experience is basically the name we give our errors.”- **Oscar Wilde.**



iii) Mentoring:

Mentoring is also a one-to-one communication training session similar to coaching. It is more focused on the progress of the attitude of workers. Manager or senior are the mentor who will provide proper guidelines to the trainee to carry-out day to day working to accomplish the organizations goals and objective.

iv) Apprenticeship:

Apprenticeship training provide to the people in crafts and technical grounds. It is a long-term training session like it can be extend from three to four years as well. It is directed under close administration of the workforce.

❖ Advantages of on-the job training:

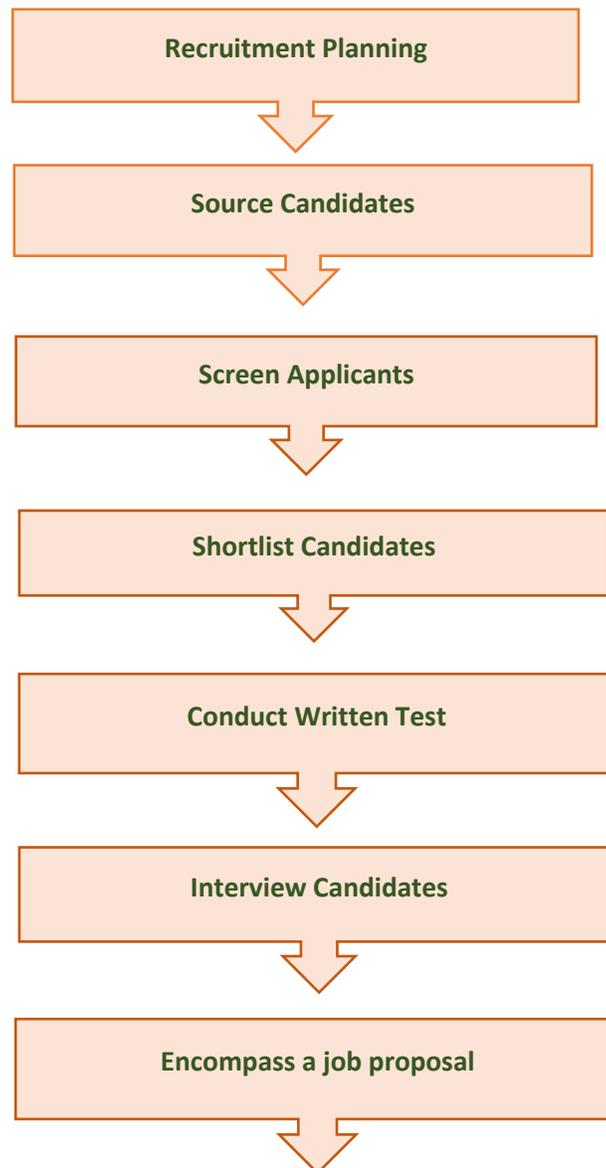
- On-the training is the slightest expensive training.
- It is repeatedly informal
- Employees can get the experiences by learning so it is the most efficient training system.
- Trainees are highly interested by this sort of training.
- it is the humblest method of learning.

Chapter 4

Human resource perspective of RBL

4.1 Recruitment and selection process of RBL

In any organization, human resource plays a vital role to accomplish the goals and objective. They view people as an asset not costs of the company. They show that brilliant employees can be used to add value in the organization as well. In Rupali Bank Limited they also have human resource department where they recruit potential and suitable employees. The steps of RBL's recruitment and selection process are:



The first step of RBL's recruitment and selection process is recruitment planning. It includes identifying vacancy, job specification, its nature, experience, qualification and skills required for the jobs. A structured recruitment policy is required to find out the potential candidates. Firstly, they identify the vacancy by collecting the requirements of new candidates from different departments to the human resource department. They include everything they want in the job description from the potential candidates like job title, detail description of the job, job pattern, required qualifications, compensation range etc. They spread out their job circular through social media, on their website, online job boards, referrals etc. screening applicants is the most important part of their recruitment and selection process. They select those candidates by analyzing their curriculum vitae who matches with their requirements. After screening all the candidates, they make a shortlist of those potential candidates and call them for a written test. After completing the written test selected candidates get the chance for the interview session. The final stage of this process is actually selecting the candidates. Then they extend the job offer for hiring that desired candidates.



রূপালী ব্যাংক লিমিটেড
Rupali Bank Limited
উত্তম সেবার নিশ্চয়তা
website : www.rupalibank.com

Rupali Bank Ltd. Job Circular
Post: Senior Officer
Number of total post: 283
Application Start: 23/08/2017
Application deadline: 17/09/2017

বিস্তারিত দেখুন

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4.2 Compensation administration of RBL:

Compensation administration is a part of organization or human resource management concentrating on planning, organizing and controlling the direct and indirect payments employees obtain for the effort they accomplish. Compensation contains direct systems such as base, merit and incentive pay and indirect systems such as vacation pay, overdue payments and health insurance etc.

In Rupali Bank Limited, the overall objective of the banks compensation administration policy is to establish a framework for fascinate, retain and encourage the employees and creating incentives for delivering long-term performance within established limits of risk. They set compensation package on the basis of their responsibilities, experiences, knowledge and job performance. It is judged on both the achievement and values of the bank.

The human resource division of RBL oversees the compensation administration with its human resource policy under direct guidance of board of directors of the bank. The bank does not have any external consultant in preparing and implementation of remuneration process. RBL follows national pay scale-2015 introduced by the government of the people's republic of Bangladesh. The pay scale describes short time and long-term benefits. Short time benefits include salary, festival bonus and incentive bonus. Long-term benefits include gratuity and pension, provident fund and leave encashment. They follow a non-discriminatory policy in respect of compensation and benefits.

- **Basic salary:**

Basic salary is the actual salary that Rupali Bank Limited provide to its stuffs, employees and manager. They have twenty job grades of salary range where basic wages are in supple amount. It is resolute by the board on the approval of the managing administrator.

- **Incentive allowance:**

They provide incentive allowances to their employees after accomplishing a target or goal. The board personnel and compensation committee approve incentive allowance.

- **Festival bonus:**

Rupali Bank Limited provide festive bonus to their staffs, employees and managers twice in a year. All religion employees get both Eid-ul fitr and Eid-ul adha bonus on every year. Basic salary of one month is provided as a festival bonus twice in a year.

- **Daily allowance:**

RBL provide two hundred takas for lunch and recharging money for mobile on a regular basis as a daily allowance.

- **Travel allowance:**

In RBL, a certain amount of money as a travel allowance is paid to their employees for the travelling purpose and other expenses during a business tour. If bank send any employee for training purpose, when they provide travel allowance as well.

4.3 Performance appraisal of RBL

According to Newstrom- “Performance appraisal is the procedure of appraising the performance of workforces, distribution that information with them and probing for ways to progress their performance”.

RBL’s main purpose of performance appraisal is to recognize the employee value and involvement to the establishment. They do performance appraisal on the basis of the employee appearance, effectiveness, attitude, superiority of work and the quantity of work. The objective aspects like appearance, quantity of work and productivity can be straightforwardly restrained by the records preserved by the human resource section.

As Dale Yoder thought, “performance appraisal contains all the prescribe measures which are required to evaluate a personality, contribution and group of members in an organization.”

Though they feel it becomes a bit gooey, when they measure subjective aspects like attitude, approachability, comportment. But it is very important to measure both subjective and objective aspects. They deliberate to evaluate an individual performance both aspects need to be measure as well.

❖ **RBL's purpose of performance appraisal:**

- To recognize the employee's strengths and weaknesses.
- To preserve records for determining the compensation correspondences.
- To provide feedback to employees on the basis of their performance.
- To determine the needs of training of the employees.
- To identify potential employees for future promotion
- It is a base for persuading working habits of the employees.

❖ **Methods of RBL's performance appraisal:**

RBL follows both the traditional methods of appraisal and modern methods of appraisal. There are so many methods of performance appraisal but they follow some of them and those are:

• **Ranking method:**

In RBL, employees are compared with all other employees on the basis of their performance of work, attitude, experience and ordered them from highest to lowest or best to worst.

• **Critical incident method:**

In RBL, the supervisor record statements that designate tremendously good or bad behavior on the basis of job performance. Throughout the assessment phase of each and every employee of RBL, they record all the statements with the clarification of what occurred.

- **360-degree appraisal:**

Human resource department of RBL design questionnaires for a specific employee. where administrator, subordinates, peers and clients with whom he or she cooperate will deliver their honest feedback regarding his performance, attitude, behavior.

4.4 Leave policy of RBL:

Rupali Bank Limited. permits following categories of leaves to their employees:

- **Casual leave:**

If an employee of RBL unable to come to the bank due to unexpected sickness or personal emergency when casual leave can be granted. It is a short period of time leave and it is not granted more than three days of leave at a time.

- **Sick leave:**

An employee of RBL can take sick leave with salaries in a year. To avail the sick leave, employees have to succumb their medical certificate or doctor's prescription from an enumerated medical consultant within 72 hours. They can take sick leaves for 15 days.

- **Maternity leave:**

Female employees of RBL are entitled to take maternity leave for a period of 3 months or 90 calendar days of leave at a time with full pay. They also grant leaves for female employees in the circumstances of their abortion and miscarriage and the period of time is not more than six weeks.

- **Festival leave:**

In RBL, all the employees are allowed to take festival leave with full salary which is conferring to the governments rule and regulation. If any of their employee or stuff works

on the festival day in that situation, they allow that employee or staff to take two days leave with full wages.

4.5 Promotion policy at RBL

Promotion is the technique of acknowledgement of an employee involvement for the company and his or her capability to assume supplementary responsibilities. It is the most effective way to motivate an employee towards their works. At RBL, promotion helps the bank to recruit advanced level positions concluded internal resources. From this promotion, employee of RBL gets appropriate feedback that his or her involvement to the bank is not going disregarded. Promotion assistances the employees to have improved designation and pleases their development requirements. RBL guarantees relocation of right persons in the right places categorizing idyllic performers and satisfying them with anticipated promotion and placement.

- **Employee evaluation:**

In RBL, they follow performance appraisal methods to evaluate an employee from future promotions. They evaluate employees on the basis of their experiences, attitude, ability to do the work, communication level, educational qualifications, efficiency and skills of leadership. If the job evaluation of employees is satisfying when they get promotions but if is not satisfying when they demote or terminate those employees as well.

- **Promotion:**

RBL establish promotion assessment procedure once in every year. During this process, manager of the branch of RBL choice employees to move to a higher-level designation that best matches to their assistances and knowledge. Impulsive promotions also occur if they feel the requirement. RBL follow procedures while promotion their employees. After the satisfactory job evaluation manager of RBL encounter the employee to talk about their career goals or ambitions for a promotion and try to recognize the opportunities to promote employees. Discuss about the promotion with the head of HR or department head to provide approval. They also ask HR about the remuneration range of new designation and any other new reimbursements interrelated to the designation.

Again, they organize meeting with the employee to regulate whether they would be pleased with this career move. While promotion of employees of RBL, they have to face the transferor posting to a different branch as well.

4.6 Benefits and bureaucratic practices:

- **Fatality benefits:**

If any employee of RBL becomes disable to do their work in the bank or dead of an employee when they provide fatality benefit to that employee. They provide approximately financial benefits to that specific employee or to their family members.

- **Safety and security practices:**

For the safety and security purpose, RBL provide police help so that their respectable customers and employees can reach home safely and securely with their money.

- **Retirement benefits:**

Retirement benefits are additional topmost kind of employee benefit. RBL provide pension to their employees. which is somewhat to look frontward to afterward superannuation and added prominently, permit them to be constant and live contentedly.

- **Gratuity:**

RBL provide gratuity to their employee who have completed 5 or more years of continuous service in the bank. They get the gratuity when they resign, retires or laid off. In the circumstance of death or disablement of any employees, there is no minimum eligibility period.

- **Termination benefit:**

In RBL, if any permanent employees have to resign from his or her amenities due to any authentic reason by the authority when they are allowed to have one-month remuneration with formal written announcement.

4.7 Learning from the internship

Whereas working at Rupali Bank limited I have learned many things from them. I get to know how to open various types of account in the bank like RMSS, DPS, FDR accounts. I get to know many information regarding account opening in the bank. I also provide suggestion and information to the customers who came to open an account in the bank. But they do not know which account they should open for their personal use or business where I helped them to decide. Also, I get to know how to close any account and the procedures before closing the account. For some days, I sat on their bill counter where I took gas bill, water bill and electronic bills from the customers and learned how to give entry of all bills on the Microsoft excel sheets. I correspondingly learned how to recharge electronic smart card in the bank. I learned how to write check book, scan, confirmation process and deliver the check to the respected authority.

During the period of my internship, I have learned how to work as a team and finish the task together with other interns and colleagues. They helped me a lot while learning new things or process as they have very friendly environment where the branch manager also came out to help their employees. It also develops my problem-solving skills by solving or handling real-life work problems. This internship helps me to know about the work ethics that we should maintain in the workplace. I get to know what things that I should do and what things that I should not do in the bank. Communicating well is a foundation of any expertise which I developed throughout my internship period by communicating with manager, employees, stuffs, interns and customers. It helped me to learn time management as in RBL, they are very attentive about maintaining the time. Through this internship, I get to know practical work life experiences which enhances my theoretical, career and personal development.

Chapter 5

Recommendation and conclusion

❖ Recommendation

while doing the report find some drawbacks of Rupali Bank Limited. where I feel they need to concentrate more and those are:

- RBL has started a new service from 9thApril,2019 at their bank which is recharging electric bill with pre-paid card. But often they cannot provide the service to their customers due to technological problem to their computers. So, they should solve their technological problems or adapt supplementary advance technology as early as possible to provide better customer service.
- A customer having a deposit account with the selected branch of Rupali Bank limited can get an ATM card. RBL has brought 565 branches underneath ATM network. They should increase their ATM booth services as well so that customers get satisfactory services which is very less in numbers than customers need.
- In RBL, they have deficient employees to work in the cash counter or bill counter. Sometimes principle of officer sits in the cash counter as a backup employee which indicates their lack of adequacy of employee. So, RBL should recruit skilled, competent, accomplished and knowledgeable employees.
- RBL should increase on-the job training at their branch level because their employees cannot get that much opportunity to attend the training session. They can provide different types of on-the job training to their employees at the bank like mentoring, coaching. Employees who get the opportunity to attend external conference, training session and seminar they can train internal employees and it is very cost effective as well.

- In RBL, they should provide the opportunity to their clients to share their feedback regarding their product and services. They have comment box in their branch but they don't encourage their employees and customers to use it. By the feedback of their respected customers, they can improve themselves and accomplish the banks goal and objective.

❖ Conclusion

By means of a bank Rupali Bank limited has to ensure many possessions for the development of the country. The bank is powerfully situated in the marketplace and with its fundamental assets it can contest stockholder potentials and they can elevation their prosperity in the forthcoming as well by their principled banking and customer service. Government as well as dissimilar intercontinental administrations have also acknowledged that embryonic banking structure grounds nearly complications to the progression. They correspondingly take numerous ingenuities to accomplish the longing of the government and customers. They will encompass in additional public services and build up working lineups to deliver the greatest facilities to its valuable customers as they have already started to provide recharging facility of electronic smart card due to government requirements. They are running the bank in systematized technique and guaranteeing chastisement in all compass of its presentation.

Government support is indispensable and it is anticipated that government will expand its connectivity for executing the recommendations for the well-being of the individuals of Bangladesh. The administrative approach, structural arrangement, attitude toward employees and customers, working atmosphere is pleasing and has a positive ambiance. Conferring to their service, attaining their acquaintance, emerging the expertise of the employees, encouraging them to high heights of performance and safeguarding that they remain to continue their assurance to the organization are indispensable in accomplishing organizational goals and objectives. They have outstanding modest advantage than its measure opponent. The human resource management practice at branch level of Rupali Bank Limited. is moderately adequate for producing a sincere, honest, prompt, hard-working and knowledgeable workforce.

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