

# **Internship Report**

**Topic- Learning and Development of City Bank Ltd.**



**Date of submission: 5<sup>th</sup> October 2023.**

**PREPARED BY:**

<b>NAME</b>	<b>ID</b>
Kowser Mohiuddin	111 172 066

**SUBMITTED TO:**

<b>Supervisor Name</b>	Piana Monsur Mindia
<b>Designation</b>	Assistant Professor, School of Business Economics United International University

## **Letter of Transmittal**

Date- 5<sup>th</sup> Oct, 2023

To

Piana Monsur Mindia,

Assistant Professor, School of Business Economics

United International University.

**Subject: Submission of Internship Report on “Learning and Development of City Bank Ltd.”**

Dear Ma’am,

I am writing to formally submit my internship report titled "Learning and Development of City Bank Ltd." as a requirement for the completion of my Bachelor of Business Administration degree with a major in HRM. This report represents the culmination of my internship experience at City Bank Ltd. and my academic journey.

Throughout the course of my internship and while preparing this report, I have gained valuable insights into the field of Human Resource Management and specifically, the training and development practices within the banking industry. This experience has been both educational and enlightening.

I would like to express my sincere gratitude for your guidance and support during my academic tenure. Your mentorship and teachings have played a significant role in shaping my understanding of HRM concepts, and I am truly thankful for your dedication to your students.

I kindly request your expert feedback and insights on my internship report. Your evaluation and advice will be instrumental in further enhancing the quality of my work.

Thank you for your continued support and guidance.

Sincerely,

Kowser Mohiuddin, ID- 111 172 066

## **Acknowledgement**

I really appreciate and want to express my heartfelt gratitude and regards towards the people of the following bank who helped me to conduct the research and gather information regarding the report on performance appraisals in the bank as in;

- My Line Manager **Sheikh Shahrear Mohammad Shakil** (Vice President & Training Principal, Learning and Development, Human Resources Division)
- My Coordinator **Ali Akif Ahmed** (Officer, Learning and Development, Human Resources Division) from City Bank Ltd. respectively.
- Maisha Binte Abdullah (Assistant Manager, Learning and Development, Human Resources Division)
- And Rahat Ali Khan (Support Staff, Learning and Development, Human Resources Division)

I am grateful to the employees of City Bank Ltd. for their cooperation and insights into the “Learning and Development of City Bank Ltd.”, which greatly contributed to a better understanding of the organization's operations.

Additionally, I extend my appreciation to Piana Monsur Mindia, (Assistant Professor, School of Business Economics, United International University). Her constant support, guidance, and supervision were crucial in ensuring the successful completion of this report.

Lastly, I want to express my thanks to my friends and family, whose encouragement and assistance played a significant role in the successful culmination of this report.

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## **Executive Summary**

Every organization relies on well-trained and experienced personnel to carry out essential activities. When current or potential employees possess the necessary skills and qualifications, training may seem less crucial. However, when these prerequisites are lacking, it becomes imperative to enhance employees' skill sets, versatility, and adaptability. Employees are considered an organization's internal assets, and training serves as a prime opportunity to expand their knowledge base, enabling them to apply their training to their work and contribute to achieving the company's goals.

Knowledge and skills development are paramount for organizational vitality. In today's information age, organizations are valued not only for their physical assets but also for their intellectual capital. Training plays a pivotal role in maintaining and enhancing intellectual capital, consequently impacting an organization's overall value. Untrained or inadequately trained employees incur higher support costs compared to well-trained counterparts.

This report delves into the "Learning and Development of City Bank Ltd.," one of Bangladesh's leading banks. The report is the culmination of my internship experience at the bank, supplemented by a survey to gain real-world insights. City Bank Ltd. is a first-generation private commercial bank and one of the country's oldest commercial banks, initially operating under the name "The City Bank Ltd." The report encompasses various HR practices, including recruitment and selection, training and development, and staffing. Our findings indicate that City Bank Ltd. predominantly embraces strategic HR practices. The report presents information gathered about the company's HR practices, along with our own analysis. We have also included recommendations based on our limited knowledge and experience in the realm of Learning & Development (L&D). Ultimately, the report combines insights into City Bank's training and development functions and our analysis of factors pertaining to the company's HR procedures.

## **Chapter One-Introduction of the Report**

## 1.1 Introduction

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The City Bank Limited, one of Bangladesh's largest private banks, has been a significant player in the country's financial sector for several years. This analysis focuses on the Human Resource Management (HRM) practices employed by City Bank. It delves into various aspects, including recruitment, selection, training, and compensation policies. The paper aims to provide recommendations for potential improvements in these areas to elevate City Bank to new heights. Recognizing that the bank's employees are its most valuable asset, the paper underscores the critical importance of hiring the right individuals and ensuring fair compensation. These measures are seen as essential for the seamless operation of the bank and the delivery of efficient banking services to its clients.

## 1.2 Origin of the Report

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In the 21st century, private banks have gained greater prominence compared to nationalized banks, especially in third-world nations like Bangladesh. This shift can be attributed to the era of globalization and international cooperation. Private banks excel in customer service, offering a range of conveniences such as facilitating transactions, account management, ensuring up-to-date account information, addressing inquiries, processing checks, facilitating cash transactions, enabling debit payments, and simplifying cash withdrawals. Moreover, private banks provide loans for both personal and business purposes, promote and offer various financial products to customers, and provide guidance on their utilization. They also manage essential tasks like record-keeping, correspondence with customers, and conducting transactions in both local and foreign currencies.

This internship report focuses on "The Learning & Development of City Bank Limited (CBL)." City Bank operates through five distinct units: the business unit, branch ranking unit, risk unit, operation unit, and support unit. These units, backed by a robust IT infrastructure, enable CBL to deliver efficient and high-quality services.



### 1.3 Scope of the Report

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The primary aim of this paper is to explore how learning and development are carried out at City Bank Limited (CBL). To achieve this goal effectively, I delved into HR operations, organizational development, and the bank's strategic units to gain insights into the holistic functioning of a bank. This exploration was essential because various facets of a bank are interconnected and reliant on each other.

The organizational segment of this report encompasses several aspects, such as providing an overview of the organization, including its historical background, mission, vision, values, functional areas, departmental structure, and the array of products and services it offers. This section offers a comprehensive understanding of the bank's operational mechanisms and its overall organizational structure.

The primary focus of this report centers on evaluating CBL's learning and development initiatives, in addition to sharing insights from my internship experience at CBL. The organizational development analysis aims to assess how effectively the bank has nurtured and enhanced the skills of its employees over recent years. This evaluation involves a detailed examination of CBL's training programs, the recruitment and selection procedures, the functions of various training initiatives, and an analysis of key performance indicators and ratios associated with these developmental efforts.

### 1.4 Objectives of the Report

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This study encompasses two types of objectives, both of which are examined in detail:

1. Primary Objectives: To gain insights into the training and learning processes at the bank, including an understanding of their training programs and the organizational culture of learning. This knowledge will be valuable in applying theoretical concepts related to the development of financial institutions in my professional portfolio.
2. Secondary Objectives: To gather information related to the performance

management program, which serves as an indicator of the effectiveness of the training initiatives, as well as feedback from employees participating in these programs. These secondary objectives encompass:

- Identification of City Bank's in-house on-the-job training practices and an exploration of the facilities provided to their employees.
- Identification of areas where improvements can be made in the operations of The City Bank Ltd.'s training programs.
- Understanding the unique services offered by The City Bank Ltd. in comparison to its competitors.

## 1.5 Methodology

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**Primary Data:** Our primary sources of information included interviews with the HR manager and a survey of 50 general employees from different departments within The City Bank Ltd.

**Secondary Data:** Our secondary sources of information were derived from City Bank's official website. We also gathered data from online journals and reports. Additionally, we referenced course textbooks and lecture notes to complement our research.

This combination of primary and secondary data allowed us to gather comprehensive information and insights into City Bank's HR practices and employee perspectives for the report.

## 1.6 Limitation of the Report

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In the timeframe of one month, it was challenging to arrange a meeting with the HR manager of The City Bank due to their busy schedule. Additionally, conducting a survey involving 50 participants and completing the entire report within this limited period posed significant time constraints.

Despite these challenges, we were able to gather valuable information from alternative sources, and surveying a subset of employees. While the scope of the report may have been affected by time limitations, the information obtained has been utilized to provide insights into City Bank's HR practices and employee perspectives.

## **Chapter Two-Introduction of the Organization**

## 2.1 History of The City Bank Ltd.

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City Bank is one of Bangladesh's oldest private commercial banks, with its roots tracing back to 1983. It stands as one of the top banks among the initial five commercial banks established that year. The bank embarked on its journey on March 27, 1983, inaugurating its first branch at B. B. Avenue in the capital city of Dhaka.

City Bank's establishment and continued growth are attributed to the visionary entrepreneurship of approximately 13 local businessmen. These individuals displayed remarkable courage and determination in navigating the uncertainties and risks associated with establishing a bank. They initially started with a modest capital of Taka 3.4 crore, which has now grown to a substantial Taka 330.77 crore as capital and reserve.

What sets City Bank apart is its departure from the traditional, decentralized, and geographically managed branch-based business or profit model. Instead, the bank adopts a vertical management approach, with its operations overseen from the head office through five distinct units:

- i. Business Unit
- ii. Branch Banking
- iii. Risk Unit
- iv. Operation Unit
- v. Support Unit



This unique organizational structure allows City Bank to efficiently manage its business and operations while maintaining a strong presence in the banking sector.

Under the umbrella of a real-time online banking platform, City Bank's five distinct units receive robust support from a well-structured service delivery and operational setup, bolstered by a sophisticated IT infrastructure. This centralized model allows for specialized treatment and services tailored to the bank's diverse customer segments.

City Bank holds the distinction of being the first bank in Bangladesh to issue Dual Currency Credit Cards. As a principal member of VISA International, the bank offers credit limits in both the local currency (Taka) and foreign currency (US Dollar) within a single plastic card. Additionally, City Bank promotes the use of VISA Debit Cards to streamline branch operations and accommodate its extensive base of approximately 400,000 retail customers. The bank is also in the process of launching a VISA Prepaid Card tailored for the travel sector.

A few years ago, City Bank set an ambitious goal of becoming the leading private commercial bank in Bangladesh. To achieve this objective, the bank has undertaken a substantial restructuring effort. In celebration of its 25th anniversary, City Bank unveiled a dynamic new brand logo and tagline. The institution is rapidly expanding by recruiting and training high-potential employees, automating daily operations, and enhancing its service quality policies.

At present, City Bank boasts 92 online branches, one SME service center, and 11 SME/Agri branches strategically located throughout the country, including a fully-fledged Islamic Banking branch. In addition to these conventional delivery points, the bank is actively involved in alternative delivery channels. This includes a network of 213 ATMs, along with ATM-sharing agreements with partner banks, resulting in over 1,150 ATMs accessible to customers. The bank has also introduced services like SMS Banking and Interest Banking, and it has initiated Customer Call Center operations to further enhance its customer service capabilities.

### **2.2.1 Mission of City Bank Ltd.**

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The mission of City Bank Limited (CBL) encompasses several key principles and goals:

- **Socioeconomic Development:** CBL is committed to actively participating in the socioeconomic development of the country.
- **Customer Satisfaction:** The bank aims to achieve the highest level of customer satisfaction by providing an array of services through a dedicated and motivated team of professionals.
- **Market Growth:** CBL seeks to maintain continuous growth in market share while upholding the highest standards of quality in all its endeavors.
- **Profit Maximization:** The bank's mission includes the objective of maximizing profits while ensuring consistent and sustainable growth.
- **Moral and Ethical Standards:** CBL places a strong emphasis on maintaining and upholding high moral and ethical standards in all aspects of its operations.
- **Participative Management:** The bank is dedicated to implementing a participative management system that empowers its human resources to actively contribute to the bank's success.
- **Innovation and Performance:** CBL strives to nurture an enabling environment that encourages innovativeness and rewards outstanding performance among its staff and stakeholders.

### **2.2.2 Vision of City Bank Ltd.**

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The vision of City Bank is to emerge as the foremost bank in the nation, characterized by the adoption of best practices and a profound commitment to socio-responsibility.

### **2.2.3 Values of City Bank Ltd.**

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- Result Driven
- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

## 2.3 Products and Services

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City Bank offers a range of products and services to cater to the diverse needs of its customers:

### ❖ **Products/Accounts:**

- **Current Account:** Designed for both individual and commercial customers. It can be opened by anyone aged 18 years or above with sufficient capital.
- **Savings Account (City Savings):** This account is designed for retail customers and provides a range of services through the bank's extensive branch network in Bangladesh. It offers a competitive interest rate of 4% (compounded semi-annually), and individuals above 18 years of age with sufficient initial capital can easily open this account.
- **City Savings Delight:** This premium savings account offers an attractive interest rate of up to 8% on savings. Customers holding this account also enjoy exclusive privileges with the City Maxx American Express Card. Interest is calculated daily and credited quarterly. The account is open to individuals aged 18 and above, provided they meet the minimum capital requirement.
- **City Onayash:** This unique savings account distinguishes itself by calculating interest on the daily balance and paying it out every month, deviating from the traditional semi-annual interest payment cycle of regular savings accounts. City Onayash is available to individuals aged 18 and above, subject to meeting the minimum capital requirement.
- **Fixed Deposit:** City Bank offers fixed deposit accounts with competitive interest rates across various tenures, including 3 months (offering an interest rate of 6.75%), 6 months (9.25%), and 1 year (9.5%). These fixed deposit accounts are accessible to individuals aged 18 and above, provided they fulfill the stipulated minimum capital requirement.

### ❖ **Services:**

- **City Foreign Remittance:** The bank's Foreign Remittance unit ensures fast, secure, and convenient money transfers to a wide range of destinations, meeting the needs of customers sending money to their loved ones.
- **City I-Bank:** An online banking service that allows customers to access features such as viewing account summaries and details, printing statements, checking

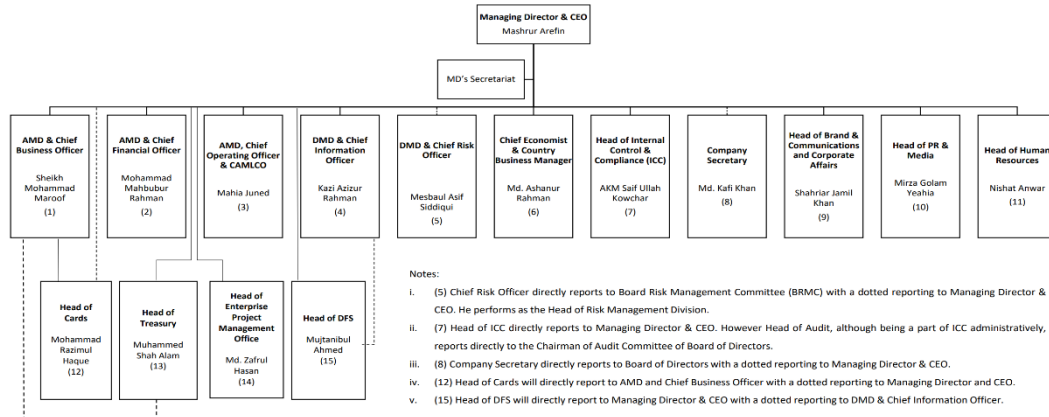
book inquiries, and managing standing instructions.

- **City Muldhan:** This service is tailored to meet the financial needs and requirements of various trade-related businesses, offering customized financial solutions.
- **City Sheba:** Designed to fulfill the diverse business-related needs of clients involved in different service sectors.
- **City Shulov:** A unique product catering to manufacturing businesses, addressing their diverse financial requirements.
- **City Wallet:** A mobile banking application that provides a convenient way to access banking services through a JAVA-enabled cell phone with internet access, eliminating the need for SMS banking.
- **SME Centre:** City Bank extends its SME services to multiple locations in Dhaka, including Jatrabari, Saver, Lohagora, and more, to support small and medium-sized enterprises.

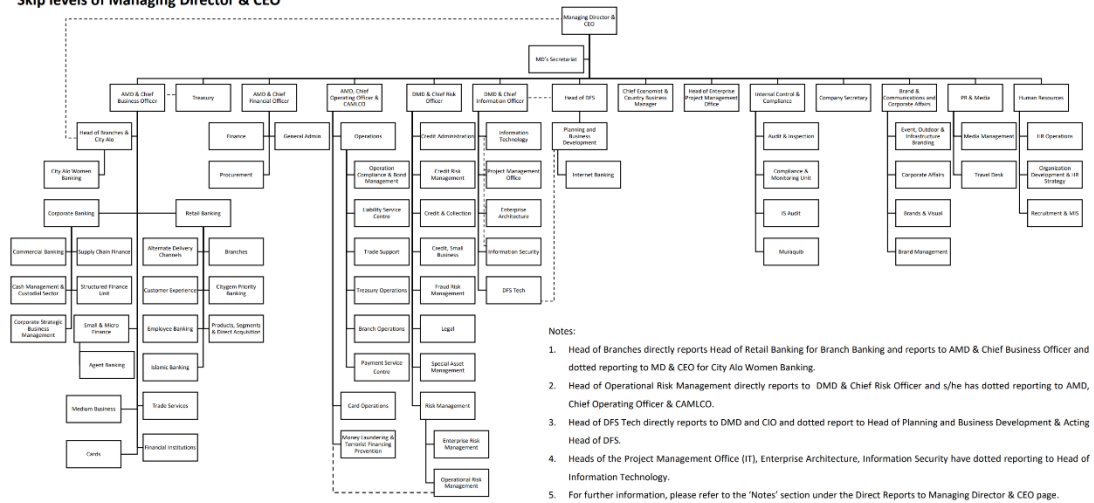


## 2.4 Organization Structure

### The City Bank Limited - Top Line Direct Reports to Managing Director & CEO



### The City Bank Limited - Top Line (page 2 of 2) Skip levels of Managing Director & CEO



## **Chapter Three- Discussion of HR function of The Selected Organization**

### 3.1 Master Plan of HR: Program Framework

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City Bank's HR Master Plan outlines a comprehensive program framework for talent recruitment and development:

**1. Talent Recruitment:** City Bank aims to recruit potential talents through a state-of-the-art assessment center. This process ensures that candidates with the right competencies and skills are identified and selected.

**2. Training and Development Program:** Selected candidates undergo a rigorous 12-month training and development program. This program covers various functions within the bank, including wholesale banking, branch banking, commercial banking, trade services, operations, cards, CRM RM (Customer Relationship Management), credit & collections, SAMD (Strategic Asset Management Department), and finance.

**3. Performance-Based Placement:** Upon successful completion of the program, employees are placed in roles within the organization based on their performance. This placement ensures that individuals are placed in positions that align with their skills and capabilities.

**4. System Integration:** City Bank has integrated various HR systems, including training and development, performance management, and succession planning. This integration streamlines HR processes and enhances efficiency in talent management.

Overall, City Bank's HR Master Plan focuses on attracting, nurturing, and developing talent through a structured program that emphasizes training, development, and performance-based placement within the organization. The integration of HR systems further supports effective talent management.

### **3.2 Types of employees and their educational qualifications, skills and experiences**

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According to Dessler (2011), "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." City Bank maintains a robust human resource department that oversees all its staffing requirements.

City Bank adopts an interesting approach when it comes to candidates' job experience. While previous job experience is not a strict requirement, it is viewed as an additional advantage. The organization places importance on specific competencies in candidates, including leadership ability, analytical skills, and strong problem-solving capabilities, which involve delving into the core of a problem to find the best solutions. Effective communication skills are also highly valued.

\*\*\*In terms of academic qualifications, City Bank prefers candidates with a CGPA of 3.5 or higher. However, candidates with a minimum CGPA of 3 are also eligible to apply.

### **3.3 Recruitment Process**

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City Bank's approach to talent acquisition involves a systematic process follows as-

1. **Long-Term Planning:** The organization engages in long-term planning that includes analyzing and forecasting potential upcoming vacancies within the

company.

2. **Internal Notifications:** Vacancies are communicated internally through in-house news channels, ensuring that existing employees are aware of potential opportunities for growth or transfers.
3. **External Job Postings:** City Bank also advertises job openings through various external channels, such as print media, the company's official website, and popular online job portals like [www.bdjobs.com](http://www.bdjobs.com) and [www.jobsa1.com](http://www.jobsa1.com).
4. **Application Process:** Interested candidates are required to complete an application form, attach their resume, and respond to any specific subjective questions if included in the application.
5. **Preference for Internal Referrals:** For top-level positions, the company often prefers referrals from within the organization, which can come from other branches.
6. **HR Department's Role:** The HR department plays a vital role in managing the job circulars and ensuring that the recruitment process is carried out efficiently and in accordance with the organization's policies and guidelines.

Overall, City Bank follows a comprehensive approach to talent acquisition that combines internal notifications, external advertisements, and a systematic application process to identify and recruit potential candidates effectively.

### 3.4 Selection Process

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After City Bank has a thorough selection process designed to identify and hire the most suitable candidates:

1. **Aptitude Test:** After the initial screening, eligible candidates are called to participate in an aptitude examination. This test is conducted by faculty members from the Institute of Business Administration (IBA). The aptitude test covers various subject areas, including English, Mathematics, Analytical case, and General Knowledge. The exam papers are evaluated and graded by the faculty members, and the grade sheets are sent to City Bank Ltd. Candidates who pass

the aptitude exam proceed to the next stage.

**2. Assessment Center:** The assessment center phase consists of three distinct phases:

- **Phase 1: Case Solving with Focus Group Discussion (FGD):** Candidates engage in case-solving exercises within a group of six members through focus group discussions.
- **Phase 2: Role-play:** Each of the six candidates is individually assigned a common organizational problem (case) and must demonstrate how they would handle the situation. They act out their perspective on the given incident in front of a judge panel. For instance, they may be presented with a scenario where an old employee is considering quitting due to dissatisfaction, and they must show how they would persuade the employee to stay.
- **Phase 3: Individual Presentation:** Candidates deliver individual presentations on a case study using a flip chart in front of a judge panel.

**3. Interview:** Candidates who achieve outstanding scores in the selection tests are invited for a final interview. This interview is conducted by senior executives, including the CEO, MD, and DMD of the company. Based on the final interview, the company extends an offer letter to the selected candidate. A bouquet of flowers accompanies the offer letter as a welcoming gesture. Upon accepting the offer letter, candidates proceed to a medical test and prepare for the ‘Orientation Day’.

City Bank's selection process combines written assessments, group discussions, role-play exercises, individual presentations, and a final interview to ensure that the candidates selected align with the company's requirements and culture.

### **3.5 Orientation and Training Plan**

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Objective of the orientation plan are to:

1. **Core Knowledge:** Provide essential knowledge about City Bank, its objectives, products, services, and market position.

2. **Role Clarity:** Help employees understand their roles and the expected performance standards.
3. **Network Building:** Facilitate the development of useful professional contacts.
4. **Positive Attitude:** Encourage a positive work attitude and behaviors aligned with City Bank's values.
5. **Bridge Academia and Work:** Enable a smoother transition from academia to the professional world.
6. **Confirmation:** Reassure new employees that they made the right choice in joining City Bank.
7. **Motivation:** Boost employees' motivation and clarify expectations.

### 3.5.1 City Foundation Program

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The City Bank has launched a program aimed at enhancing the knowledge of its employees and other staff members in the banking sector. This program is divided into two distinct phases, each designed to provide a comprehensive understanding of the banking industry.

In the first phase, participants will have the opportunity to learn about the fundamental aspects of the banking system and gain insights into the basics of general banking practices. The primary goal of this phase is to establish a strong foundational knowledge of banking principles.

Moving on to the second phase, the program will delve into more advanced topics. This includes in-depth exploration of banking, financial, and commercial laws within the country and how these laws and regulations influence banking practices. Additionally, this phase will cover aspects such as loan and advances management, along with a thorough examination of the rules, regulations, procedures, and techniques involved in foreign exchange business.

Through this well-structured program, The City Bank aims to equip its employees with the knowledge and expertise necessary to excel in the dynamic field of banking.

## 3.6 Business awareness, Functional Training and Development

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Newly recruited employees at City Bank are recognized as high-potential talents expected to exhibit specific capabilities and abilities categorized into three main areas;

i. Learning ii. Strategic and iii. Emotional.

Block attachments are designed to provide practical experiences that facilitate the development and demonstration of these abilities across these three categories. The significance of possessing cross-functional knowledge and skills is underscored within the context of the development program. Although the primary objective is to mold trainees into Generalist Leaders, acquiring a fundamental grasp of cross-functional knowledge and skills plays a pivotal role in striving for excellence.

### **Building Business Awareness and Functional Expertise - Block Attachments**

Block attachments are structured with the following objectives in mind:

- Offering immersive experiences within specific divisions.
- Cultivating essential business acumen and functional skills.
- Nurturing leadership qualities highly regarded by the bank.
- Tailoring experiences to address individual employee requirements.
- Promoting cross-divisional relationship-building.
- Assisting employees in discovering their ideal career trajectories.

The block attachment program revolves around core technical proficiencies aligned with specific functions. By program completion, trainees are expected to have attained the requisite level of core technical competencies across all functional areas. These attachments provide employees with authentic job exposure in various business divisions.

### **Leadership and Skill Development Training**

Leadership competencies are developed through two main mechanisms:

1. **On-the-Job Experience during Block Attachments:** Trainees need



opportunities to develop and demonstrate leadership competencies while carrying out their on-the-job activities during block attachments. The observations are recorded and contribute to the performance review.

2. **Formal Training:** City Bank provides formal training in areas such as communication, leadership, teambuilding, and functional training. These trainings are essential for the development of all general employees and are sometimes mandated by Bangladesh Bank.

### **Performance Appraisal**

The objective of the performance assessment is to gauge employees' progress and capabilities relative to predefined standards. At the conclusion of an attachment period, employees record their achievements related to critical success factors (CSFs) and key performance indicators (KPIs). Subsequently, the Assignment Manager and Coach evaluate the performance using the following rating system:

- Exceed (1): Exceptional results consistently surpassing CSFs and KPIs.
- Succeed (2): Performance aligns with expected levels for fully qualified employees.
- Need Improvement (3): Several key areas fall below anticipated performance levels.

The Coach and Assignment Manager communicate the ratings to employees, providing feedback on both strengths and weaknesses in leadership and functional competencies. Employees also receive guidance on enhancing their performance and developing their competencies. The performance evaluation form is documented and endorsed by all three parties.

### **3.7 Strengths & Weaknesses of The City Bank Ltd. (Orientation and Training & Development Process)**

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#### **STRENGTHS**

##### ❖ Orientation:

- Creates a favorable initial experience for new employees.
- Imparts crucial knowledge about City Bank, its objectives, products, services, and the market.
- Supports the development of relationships with existing employees.
- Provides an understanding of the shift from academic life to the corporate environment.
- Reaffirms employees' confidence in their career choice.
- Integrates motivational elements from the very beginning.

##### ❖ Training Process:

- Intensive 12-month training program.
- Encompasses on-the-job training, training and development, and performance management.
- Training is delivered by a diverse group of stakeholders, including program coaches, assignment managers, mentors, and the HR department.
- The foundation program encompasses essential banking knowledge, commercial laws, loan handling, regulations, and foreign banking practices.
- The leadership development program features coaching and project work.
- Concludes with a comprehensive and conclusive performance appraisal at the end of the program.

## **WEAKNESSES**

### ❖ Orientation/Induction:

- Comprehensive orientation program may overwhelm new employees.

### ❖ Training Process:

- Lengthy one-year training program may incur high costs, particularly if turnover rates are high.
- The participation of multiple stakeholders in the training process could result in conflicting information and directives.
- Insufficient focus on online or computer-simulated training programs.
- Lack of a clear connection between performance appraisal and career progression for employees.

## **Chapter Four- Analysis & Findings**

## 4.1 Survey findings and analysis:

For survey, keeping the employees name anonymous, we made a questionnaire to know what their evaluation on City Bank’s orientation, training and development program are. The survey result is described below.

### 4.1.1 Questions for Employees:

1. **Are you satisfied with the approach that higher management takes to plan and execute your training and development?**

❖ Strongly Satisfied	13 (26%)	❖ Dissatisfied	8 (16%)	❖ Mutual	10 (20%)
❖ Satisfied	14 (28%)	❖ Strongly Dissatisfied	5 (10%)		

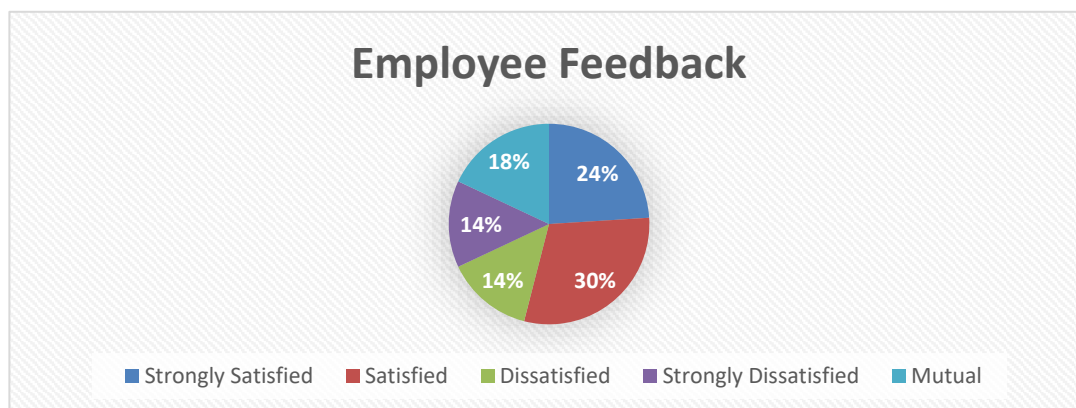


**Analysis:** Based on the data analysis, it is evident that a significant majority of employees, specifically 28%, expressed satisfaction with the way the Higher Management plans and implements training and development programs. On the other hand, only 10% of the employees indicated strong dissatisfaction with these processes.

**Opinion:** The data indicates that City Bank has generally been successful in meeting the satisfaction of its employees regarding training and development programs. To maintain this positive perception among employees, the bank should continue to prioritize and enhance its training and development initiatives. This will not only help in retaining satisfied employees but also contribute to the overall growth and success of the organization.

**2. How do you perceive the behavior of trainers during training sessions? Are you satisfied with their approach?**

❖ Strongly Satisfied	12 (24%)	❖ Dissatisfied	7 (14%)	❖ Mutual	9 (18%)
❖ Satisfied	15 (30%)	❖ Strongly Dissatisfied	7 (14%)		



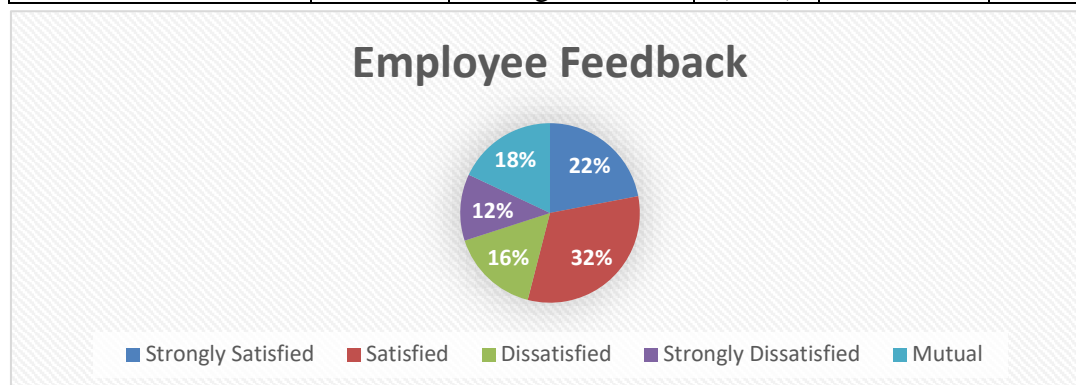
**Analysis:** Based on the data analysis, it is apparent that a notable proportion of employees, specifically 30%, have indicated their contentment with the conduct of Higher Management towards them. In contrast, a smaller percentage of employees, 14% each, have expressed dissatisfaction or strong dissatisfaction with this aspect.

In summary, the majority of employees, totaling 15 (30%), have conveyed their satisfaction with the behavior of Higher Management, while the lowest number of employees, with 7 (14%) each, have voiced their dissatisfaction and strong dissatisfaction with the way Higher Management has planned for training and development.

**Opinion:** Of these findings, it is clear that the majority of employees are content with the way Higher Management interacts with them. Therefore, City Bank should prioritize the maintenance and enhancement of this positive internal relationship.

**3. Do you believe that higher management actively participates in training programs to effectively meet your educational needs?**

❖ Strongly Disagree	6 (12%)	❖ Agree	16 (32%)	❖ Mutual	9 (18%)
❖ Disagree	8 (16%)	❖ Strongly Agree	11 (22%)		

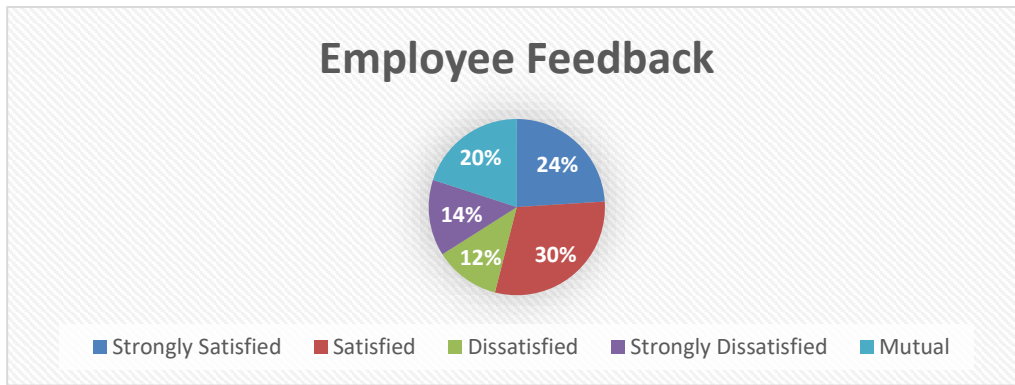


**Analysis:** Based on the data analysis, it is evident that the majority of employees, comprising 32%, agree that Higher Management participates effectively play role to the training programs towards their employees to improve their performance in a correct manner. On the contrary, only 12% of employees disagree with the statement regarding the evaluation of employees' performance by Higher Management.

**Opinion:** This indicates that most employees believe that City Bank conducts performance evaluations appropriately. Therefore, as an integral part of the training and development process, City Bank should continue to ensure that employee performance is consistently and accurately assessed.

**4. In your opinion, does the higher management promptly address critical issues related to training and development programs?**

❖ Strongly Disagree	7 (14%)	❖ Agree	15 (30%)	❖ Mutual	10 (20%)
❖ Disagree	6 (12%)	❖ Strongly Agree	12 (24%)		

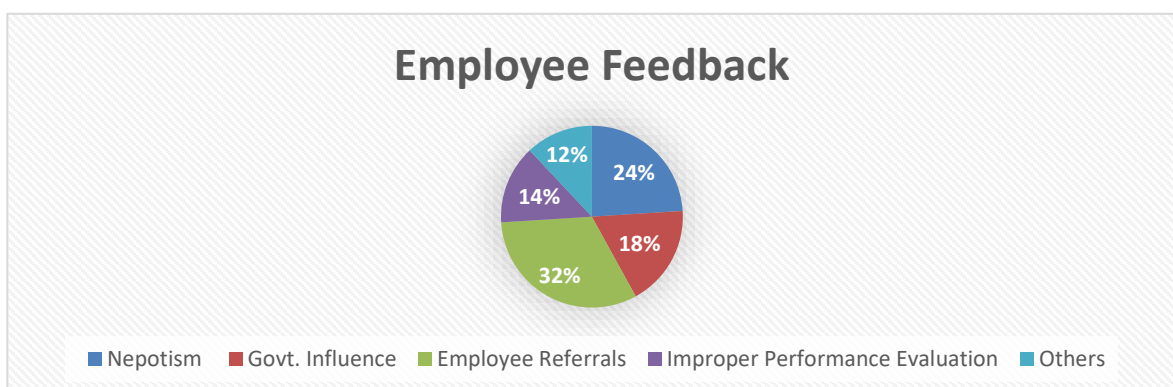


**Analysis:** Based on the data analysis, it is evident that the majority of employees, comprising 30%, agree that Higher Management takes immediate actions to address any critical situations related to training and development program performance. Conversely, only 12% of employees disagree with the statement regarding the responsiveness of Higher Management in handling critical situations.

**Opinion:** This data suggests that City Bank is proactive in addressing various situations, including critical ones, related to training and development program performance. Moreover, the majority of employees share this perspective, indicating a positive perception of the bank's responsiveness.

**5. What are the primary reasons for conflicts among employees and the emergence of internal political situations within the organization?**

❖ Nepotism	12 (24%)	❖ Improper Performance Evaluation	7 (14%)	❖ Others	6 (12%)
❖ Govt. Influence	9 (18%)	❖ Employee Referrals	16 (32%)		



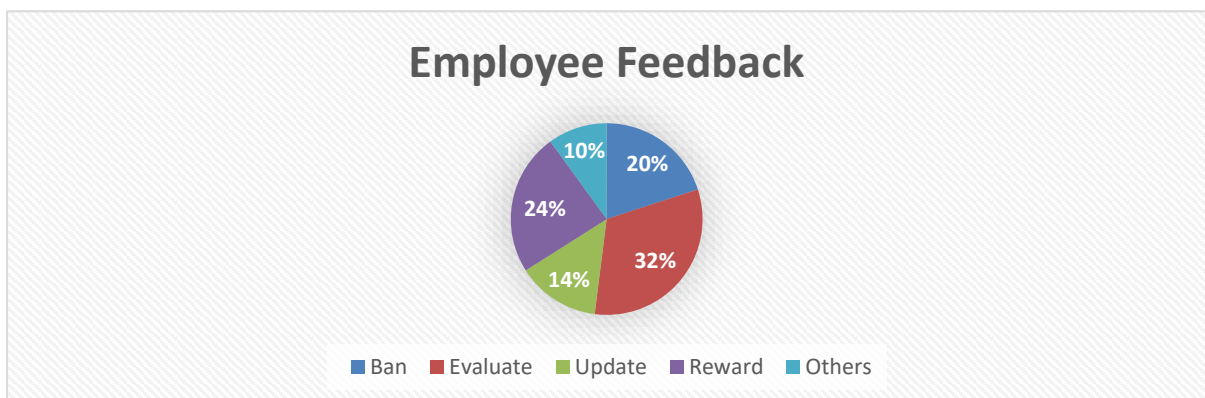


**Analysis:** Based on the data analysis, it is evident that a significant majority of employees, comprising 32%, consider Employee Referrals as the major reason behind employee conflicts or internal political situations within the organization. In contrast, only 12% of employees believe that there could be other reasons contributing to such conflicts.

**Opinion:** This data suggests that a substantial portion of City Bank employees attribute conflicts and internal political situations to Employee Referrals. However, it's important to note that other factors like nepotism, government influence, improper performance evaluation, and various other factors may also play a role. Nonetheless, the data indicates that addressing concerns related to employee referrals could be essential in managing conflicts and fostering a more harmonious work environment within the organization.

**6. What measures should senior management contemplate to address and resolve employee conflicts and internal political dynamics?**

❖ <b>Ban</b> any kind of Politics inside the organization	10 (20%)	❖ Keep <b>update</b> of employee regular performance	7 (14%)
❖ Properly <b>evaluate</b> employee's performance	16 (32%)	❖ Apply <b>Rewarding</b> system according to employees' performance	12 (24%)
❖ <b>Others</b>	5 (10%)		

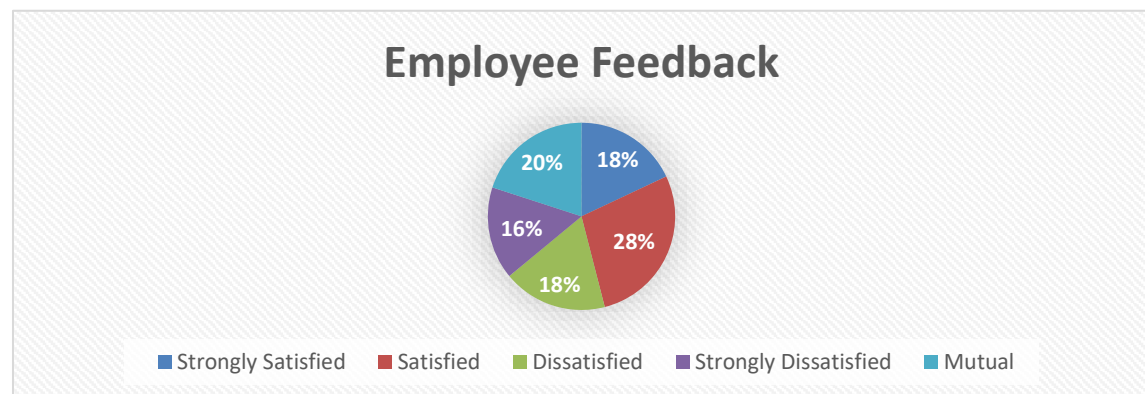


**Analysis:** Based on the data analysis, it is clear that a significant majority of employees, accounting for 32%, believe that properly evaluating employees' performance could be the best solution for Higher Management to address and resolve employee conflicts or internal political situations within the organization. Only 10% of employees expressed that Higher Management should consider alternative solutions.

**Opinion:** This data underscores the importance of effective performance evaluation as a means to mitigate internal conflicts and political issues within City Bank. It suggests that employees perceive performance assessment as a key tool for promoting fairness and transparency in the organization. Therefore, City Bank's Higher Management may benefit from focusing on improving and enhancing the performance evaluation process to address these concerns effectively.

**7. Do you believe that there is room for improvement in the training and development processes within your organization?**

❖ Strongly Disagree	8 (16%)	❖ Agree	14 (28%)	❖ Mutual	10 (20%)
❖ Disagree	9 (18%)	❖ Strongly Agree	9 (18%)		



**Analysis:** Based on the data analysis, it is evident that a significant portion of employees, comprising 28%, agree that there is room for improvement in City Bank's training and development process. However, it's important to note that the majority of employees still expressed satisfaction with the current training and development procedures. Only 16% strongly disagreed with the idea that Higher Management should make improvements in this area.

**Opinion:** The data suggests that while there is a consensus among some employees for enhancements in the training and development process, a substantial portion of the

workforce remains content with the existing procedures. Therefore, City Bank may consider conducting further assessments and gathering feedback to pinpoint specific areas for improvement while ensuring that the overall process continues to meet the needs and expectations of its employees.

## **Chapter Five- Findings & Recommendations**

## 5.1 Findings

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1. City Bank's current recruitment process lacks online application submissions, leading to time-consuming initial screening and potential inefficiencies in candidate selection.
2. The bank's recruitment process predominantly prioritizes academic achievements over extracurricular activities, potentially missing out on well-rounded candidates.
3. The orientation program, while comprehensive, may overwhelm new employees with excessive information, potentially affecting their onboarding experience.
4. Involvement of multiple stakeholders in the training process can lead to conflicting information and directives, potentially hindering the effectiveness of training programs.
5. The bank's performance appraisal system could benefit from enhancements, including more transparent feedback and guidance for employees' career progression.
6. The extensive 12-month training program may need slight condensation to save time and resources without compromising on quality.
7. While technology is used for HR activities, there is room for further optimization, particularly in expanding online and computer-based training opportunities for employees.

## 5.2 Recommendations

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1. Implement online application submissions to streamline the initial screening process and save time.
2. Consider evaluating applicants based on their extracurricular activities to gain a holistic view of their abilities.
3. Provide new hires with basic training and encourage immediate on-the-job learning, contingent upon effective initial recruitment.
4. Focus on employing high-quality aptitude tests during the recruitment process.
5. Limit the number of recruitments to maintain stringent quality standards.

6. Encourage the HR department to play a more active role in advising all levels of management on HR-related matters.
7. Implement a comprehensive assessment center, incorporating activities such as management games and in-basket exercises, to identify top talent.
8. Enhance the performance appraisal system, offering employees transparent feedback and guidance on career progression.
9. Consider slightly condensing the overall training duration while ensuring it maintains a high standard.
10. Leverage technology more effectively by expanding online and computer-based training opportunities for employees.

## Conclusion

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City Bank's journey in Bangladesh is undeniably impressive, marked by its substantial growth from a capital and reserve value of \$3 crore to \$330 crore. While the bank may not have a fully developed HR system, it certainly recognizes the significance of the 'human factor' in its success story. By adopting a unique centralized business model, different from the decentralized approach of other banks, City Bank has effectively managed its risks and achieved positive outcomes.

Although there are some concerns regarding the bank's online recruitment process and its heavy emphasis on academic qualifications, the HR department has succeeded in attracting dedicated individuals who are committed to their career development and aligned with the company's strategic objectives.

With a few minor adjustments to its human resource practices, City Bank has the potential to further enhance its position, aiming not only to be one of the oldest but also one of the best private banks in Bangladesh. The bank's impressive journey and commitment to improvement provide a strong foundation for future success.

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(The City Bank Ltd., 2023)

## Appendix

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### **Q/A with Head of Organizational Development & HR Strategy**

1. What is the primary objective of your HR department?
2. What are the key criteria you prioritize when selecting candidates for employment?
3. Can you provide an overview of the strategic plans and strategies employed by your department, broken down by different units or departments within the organization?
4. How does your HR department go about implementing these department-specific plans?
5. Could you elaborate on the process by which your HR department assesses individual employees and designs tailored training and development programs for them?
6. What factors are taken into consideration when formulating training and development strategies?
7. How do you identify areas of improvement within your training program operations?
8. Can you outline the distinctive services that your HR department offers compared to competitors in the industry?
9. What mechanisms are in place for evaluating employees' performance and professional development?
10. How does your HR department address and resolve employee conflicts or internal political situations?
11. Could you describe any critical situations or challenges you encounter in the management of training and development programs?
12. How does the bank plan for future training and development programs in light of the rapidly changing landscape of globalization, technology, and competition?
13. Who takes responsibility for planning and resolving HR-related problems and situations?
14. What measures or solutions do you employ to prevent future critical situations and HR-related problems?
15. Are there ongoing efforts to enhance and motivate HR professionals to contribute to the organization's success in the future?



## Survey Questions for Employees



### PARTICIPANTS FEEDBACK FORM

Title of the Program:	<b>City Foundation Program</b>
Date:	
Employee Id & Name:(Optional)	

(5 being the highest and 1 being the lowest)

#### Survey Questionnaire for City Foundation Program

		1	2	3	4	5
1	The training and development processes are improvised and effective					
2	The trainer was knowledgeable about the training content and conveyed in simple way					
3	The trainer encouraged session participation & interaction by activities and answering questions					
4	The trainer could relate the training contents to real work environment					
5	The trainer clearly communicated the training objective and met accordingly					
6	The higher management takes necessary steps to plan and execute training and development					
7	How would you rate the overall quality of this training session?					

1. Are you satisfied with the approach that higher management takes to plan and execute your training and development?
2. How do you perceive the behavior of trainers during training sessions? Are you satisfied with their approach?
3. Do you believe that higher management actively participates in training programs to effectively meet your educational needs?
4. In your opinion, does the higher management promptly address critical issues related to training and development programs?
5. What are the primary reasons for conflicts among employees and the emergence of internal political situations within the organization?
6. What measures should senior management contemplate to address and resolve employee conflicts and internal political dynamics?
7. Do you believe that there is room for improvement in the training and development processes within your organization?