

Internship Report on “Effectiveness of Human Resource Information System of Shimanto Bank Limited”



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This Internship Report will be submitted to the School of Business and Economics, United International University as a part of my Bachelor of Business Administration Degree Requirement

Internship Report on “Effectiveness of Human Resource Information System of Shimanto Bank Limited”

Submitted to:

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School of Business and Economics

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Date of Submission:

9th November, 2022

LETTER OF TRANSMITTAL

November 09, 2022

Jakowan

Assistant Professor

United International University

Subject: Submission of Internship Report on “Effectiveness of Human Resource Information System of Shimanto Bank Limited”.

Dear Sir,

With due respect I want to inform you that, I have done my internship program at Shimanto Bank Limited and also prepared an internship report on the topic “Effectiveness of Human Resource Information System of Shimanto Bank Limited” by doing proper analysis regarding the Human Resource of Shimanto Bank Limited and the roles of technology in the Human Resource of Shimanto Bank Limited. So, now I want to submit my internship report. I have used both the primary data and the secondary data to make my report unique. I have provided some findings & recommendations of the organization. I have collected the primary data by conducting interview with the officers of the Shimanto Bank Limited and I have collected the secondary data from the websites, reports and the articles.

Finally, I have successfully prepared my internship report with my greatest effort and I expect that you will be much satisfied to read my report. I, therefore pray and hope that you will be kind enough to accept my internship report. Thank you very much for your kind co-operation.

Sincerely yours,

Sonia Akter

ID: 111 162 024

INDEX OF SIMILARITY CERTIFICATION

Title of the report: Effectiveness of Human Resource Information System of Shimanto Bank Ltd.

Student name: Sonia Akter

Student id: 111 162 024

Supervisor: Jakowan

Department: BBA

I'm confirming that my internship program report is unique with no similarity information will be found or no plagiarized material will be found. To complete this report I didn't use any unethical practices.

Sonia Akter

DECLARATION OF THE STUDENT

I, Sonia Akter, declare that I have prepared this internship report on the topic “Effectiveness of Human Resource Information System of Shimanto Bank Limited”. My internship period was a very valuable time for me. I have made proper analysis regarding the Human Resource of Shimanto Bank Limited and the roles of technology in the Human Resource of Shimanto Bank Limited. I have become able to learn a lot of things by preparing this report.

I have collected both the primary data and the secondary data for preparing the report. I am assuring that this internship report is well prepared by me. I also assure that this report is one of the unique reports of BBA program.

ACKNOWLEDGEMENT

I would like to convey my heartiest gratitude to my supervisor **Mr. Jakowan**, Assistant Professor, Department of Human Resource Management, United International University for helping me through the duration of my internship and serving as a mentor who incredibly understands. I am thankful for his assistance, guidance, scheduled meetings, and advice, all of which inspired me and helped me greatly in finishing my report. I would not have been able to properly finish this report without his continuous assistance and guidance.

I also want to thank **Mohammad Azizul Hoque** (Head of Operations), **Farhana Naz** (Manager Account Service), **Tamia Naznin** (Assistant Manager), **Khandakar Zobaer Ahmed** (Assistant Manager) and the entire Shimanto Bank's service operation team for providing me with such knowledge and support throughout my internship period.

Lastly, I would like to express my gratitude to everyone who has offered me advice, support, and suggestions. Without all of these, I would not have been able to complete this report.

EXECUTIVE SUMMARY

Shimanto Bank Limited is a private commercial bank which was founded on 2016. The bank is owned by the Border Guard Bangladesh Welfare Trust which is established by the Border Guard Bangladesh (BGB). Shimanto Bank Limited has a good reputation across the whole country. It provides high value to the clients and generates higher revenue.

This report consists the overview of Shimanto Bank Limited, their mission, vision, objectives along with the products & services and the operations as well. The report also consists the findings & recommendations of the organization.

Shimanto Bank Limited actually provides the banking services to the members of the Border Guard Bangladesh (BGB). Besides, it also provides banking services to the other clients. It has a wide range of products and services to serve the clients. It has plenty of operations which are maintained by the employees and the resources. The departments of the bank include General Banking Department, Cash Department, Credit Department, Foreign Exchange Department, Human Resource Department, Accounts & Finance Department, and Marketing Department etc. This report mainly focuses on the Human Resource of the bank.

The Human Resource (HR) of the Shimanto Bank Limited is running very effectively since so many years. The HR officers of the bank are much knowledgeable and expert to maintain the HR tasks. They perform the recruitment & selection, training & development, performance evaluation, promotion & benefits and the other HR tasks very effectively. The employees of the bank are given proper training and they are able to maintain their tasks & activities appropriately. Almost all of the employees show well performances toward the organizational goal.

Digitalization has a great influence on the Human Resource. Because of the digitalization, every organization is now able to operate the HR activities more effectively than before. Shimanto Bank Limited is getting much benefit in the HR sector by the help of the digitalization. The officers of the HR department use different software's and technologies in order to prepare their tasks automatically in a short time. They are operating all of their tasks effectively through the softwares and technology. The roles of technology in the Human Resource of the Shimanto Bank Limited are elaborately discussed in the report. The Human Resource of the bank is continuously growing by digitalization and it has created more value in the organization.

Today, Shimanto Bank Limited has a high reputation because of its greater value. The bank is running very effectively since its launch. The bank prospects to gain more potential growth in future. The top management is planning to take many necessary steps in the organization for its future growth and development.

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CHAPTER 1:
INTRODUCTION

1.1 Background of the Report

This internship report is basically prepared on the “Effectiveness of Human Resource Information System of Shimanto Bank Limited. HR is a very important sector of any business organization which highly impact on the value of the organization. The HR department actually focuses on the management of the employee related issues. There are plenty of HR roles and activities which they have to maintain effectively. The information & technology has a great impact on the Human Resource. Through the digitalization, the HR departments of the business organizations are now able to operate their tasks and activities automatically in a short time. The roles of information & technology in the HR of the Shimanto Bank Limited are discussed specifically in this report.

1.2 Objectives of the Report

1.2.1 Primary Objective

The primary objective of this internship report is to complete the Bachelor of Business Administration (BBA) program and to obtain the certificate of BBA program from United International University (UIU).

1.2.2 Secondary Objective

The specific objectives of this report are given below:

- Understanding about the overview and background of the Shimanto Bank Limited.
- Understanding about how the bank is cooperating their clients and fulfilling the needs of their clients.
- Representing the company profile, mission, vision, objectives as well as the board of directors of the Shimanto Bank Limited.
- Identifying the products & services and the operations of the Shimanto Bank Limited particularly.
- Identifying the effectiveness of the Human Resource information system of the bank.
- Representing some recommendations for the improvement of the organization in future.

1.3 Scope and Limitations of the Report

1.3.1 Scope

In this study, quantitative data and qualitative data are used in order to clearly represent the Human Resource Information System of Shimanto Bank Limited. The Human Resource of the Shimanto Bank Limited and the roles of the information & technology in the Human Resource of the bank are elaborately discussed here. I conducted personal interview with some specific officers of the Shimanto Bank Limited. Different websites, articles, annual report of the bank are the sources of secondary data.

1.3.2 Limitations

During preparing this internship report, I have to face some limitations. There are many privacies inside the organization for which I could not collect plenty of data and information of the Shimanto Bank Limited. The overview, background, products & services, operations etc. of the bank are given in the official website and the annual report of the bank. I have collected those data and provided in this report. But many important data & information related to their organization are not provided in their official website, annual report and other files & reports for their privacy. So, I could not get those data & information and provide in this report.

1.4 Methodology of the Report

1.4.1 Types of Data

Generally, there are two types of data for preparing a research, the primary data and the secondary data. Primary data are those which are made by the researcher by doing different researches. There are different sources of primary data which include questionnaire, survey, observation, interview, experiment etc. Secondary data are those which are compiled from the different sources. There are different sources of secondary data which include books, newspapers, websites, statements and records, print media etc.

1.4.2 Data Collection Process

In order to prepare the research, both the primary data and the secondary data are collected. The primary data are collected by conducting personal interview with the officers of the Shimanto Bank Limited. Different types of technical questions were asked to the different employees of

the bank. After asking them questions, they provided their valuable opinions. By taking their opinions, finally the primary data have found and those are presented in the study. The secondary data are taken from the official website and the other websites, articles and the annual report of the Shimanto Bank Limited.

1.4.3 Sample Size

In this research paper, 10 employees of HR department of the Shimanto Bank Limited are taken as the sample. Among the sample of the 10 employees, 5 employees are from the superior level of HR and 5 employees are from the subordinate level of HR.

1.4.4 Sampling Techniques

In this research paper, the random sampling method is used for preparing the research. 10 employees are randomly selected. 5 employees from the superior level of HR and 5 employees from the subordinate level of HR are randomly selected for preparing the research paper.

1.4.5 Area and Time of Research

This research is prepared based on the “Human Resource Information System of Shimanto Bank Limited”. The roles and functions of the Human Resource (HR) of the Shimanto Bank Limited and the roles of technology in the HR of the bank are specifically presented here. It has taken almost 2 months to prepare the internship report by taking the primary data and secondary data from the different sources.

1.5 Literature Review

Human Resource Information System (HRIS) is basically a system based on the information & technology which maintains the Human Resource activities of an organization. Actually, Human Resource is a crucial department for any organization which maintains the employee management activities of the organization. Labor is a great resource for every organization. Without this resource, the business organizations can't be operated. The Human Resource department maintains all of the tasks regarding the employee management of an organization. Previously, the Human Resource (HR) of the organizations were used to operate their tasks manually by taking so much time. It was very much difficult for them. But, now in the modern world, digitalization has made their operations easier than before. Through the digitalization, the business organizations are now able to operate their tasks effectively in a very short time. All of the divisions and the departments of the business organizations are now operating their tasks and activities automatically in a short time. The information & technology has saved much time for the business organizations. The Human Resource departments of the business organizations are also operating their activities automatically in a short time through the digitalization. The Human Resource Information System helps to collect, store, manipulate, analyze, recover and distribute the human resource information's of the business organizations in a systematic way. It creates an accurate, complete and updated database regarding the human resource of the organizations.

There are 3 main elements of Human Resource Information System (HRIS) which are given below:

- 1) Input function:** This function is used to enter the human resource information (recruitment & selection, training & development, employee performance, employee benefits etc.) into the Human Resource Information System.
- 2) Maintenance function:** After entering the data regarding to the human resource into the Human Resource Information System, those data need to be maintained properly. The maintenance function is used to maintain those data as well as update new data into the system.
- 3) Output function:** This function actually generates output of the data on the database and provides to the user. Human Resource Information System analyzes the data on the database and provides valuable output to the user.

The Human Resource Information System highly impacts on the HRM of the banking sector. Human Resource Information System has transformed the Human Resource of the banking sector from manual process to the automatic process. Almost every bank are now maintaining the HR functions automatically by this digitalized system. At the present, the HR professionals of almost every bank are encouraged to maintain their roles & activities through this system. They are now able to perform their tasks more effectively than before through this digitalized system.

The banking industry of the developing countries had to face many difficulties before the launch of the digitalization. But after the digitalization has come, the banking industries of the developing countries are not facing difficulties like before. The Human Resource Information System has highly benefitted them in their organizational operations. Some prominent banks of some developing countries as well as the details of HRIS of those banks are given below:

Country	Prominent Bank	Details
India	State Bank of India (SBI)	SBI is the largest state-owned Indian banking and financial services company by total assets and turnover. It has the largest branch network in India with over 16,000 branches. It also has more than 130 overseas branches [13].
Pakistan	State Bank of Pakistan (SBP)	SBP is the central bank of Pakistan. It regulates and supervises Pakistan's financial system and conducts monetary policy. It manages foreign exchange and maintains close relationship with international financial institutions [14].
Indonesia	Bank Indonesia (BI)	BI is the central bank of The Republic of Indonesia. It maintains the monetary stability and strengthens the effectiveness of monetary management. It maintains the security and effectiveness of the payment system [15].
Thailand	Bank of Thailand (BT)	BT is the central bank of Thailand. It strives to provide a stable financial environment for sustainable economic growth in order to achieve continuous improvement in the standard of living of the people of Thailand [16].
Srilanka	Sampath Bank (SB)	SB is a licensed commercial bank in Srilanka. It was the first bank in Srilanka to operate with fully computerized database and technologies. It first introduced ATMs and one day clearing of cheques in Srilanka[17].
Kenya	Kenya Commercial Bank (KCB)	KCB is a prominent financial service provider in Kenya. It is the largest banking network in the region having more than 150 branches throughout Kenya. It also possesses largest number of own-branded ATMs in Kenya [18].

Figure 1: Prominent banks of some developing countries

Country	Bank	Description
India	SBI	SBI uses HR software interfaces. Interfaces allow for data to be transferred from one system to another. HRIS assures that the data in system is up to date and accurate. So, it enables integrated HR payroll software solutions.
Pakistan	SBP	SBP uses oracle based HRIS in different units like employees database unit, service record & compliance unit, HR automation unit etc. HRIS enables discovery of more efficient and less time consuming processes. It also enables efficient performance management of employees.
Indonesia	BI	BI employs HRIS to store data of more than 6000 employees. For this purpose, it deploys a database application, known as SIMASDAM. Strategically, the bank has strengthened IT support and information system. However, it has been observed that BI has not properly estimated its system requirements while employing HRIS. Adoption of HRIS can help BI tremendously, if it correctly identifies its system requirements and level of sophistication.
Thailand	BT	BT employs HRIS as a Management Information System (MIS) for training administration, time management, customized payroll management etc. Furthermore, HRIS is used for employee life-cycle, relationship and transaction management.
Srilanka	SB	SB is using HRIS to re-engineer its business processes. It plans to cover all records of employees from their recruitment till their retirement. So, it intends to cover information like employees personal information, work details, leave records, payroll information etc in HRIS. For this purpose, a sophisticated and well integrated HRIS need to be deployed.
Kenya	KCB	KCB employs oracle based HRIS to keep pace with the changing needs of organization and work force. HRIS helps KCB to efficiently manage employee records. Oracle database is used as a single source of information. This eliminates data redundancy, reduces the possibility of conflicting data in different databases, and creates a consistent, complete as well as a reliable picture of every employee.

Figure 2: Details of HRIS of the prominent banks mentioned in Figure 1

CHAPTER 2
ORGANIZATION OVERVIEW

2.1 Company Profile

Shimanto Bank Limited is a private commercial bank which was founded on 2016. The owner of this bank is Border Guard Bangladesh Welfare Trust which is established by the Border Guard Bangladesh (BGB). Shimanto Bank Limited got the banking license from the Bangladesh Bank as a full-fledged scheduled commercial bank on July 21, 2016. The bank has a paid-up capital of BDT 4,000 million. Prime Minister Sheikh Hasina kind heartedly inaugurated the bank on September 1, 2016.

Shimanto Bank Limited basically focuses on providing services to the members of Border Guard Bangladesh (BGB). It also maintains all other commercial banking activities and operations as well. It provides a wide variety of asset and liability products & services for the Retail, SME and Corporate clients of the country. Today, there is presence of BGB across the whole country. So, Shimanto Bank Limited can easily spread the network of its business by providing inclusive banking facilities to the unbanked people of the country.

The bank has a goal to attain growth in the banking sector with the honorable Board of directors, management team of the organization. The bank is liable to specifically set the high standards of corporate governance for the other financial institutions of the country.

2.2 Mission, Vision and Objectives

2.2.1 Mission

- Implement superior corporate governance, transparency & cost effectiveness in the organization.
- Assure better policies, laws, & provisions in the organization in order to maintain consistency in the organization.
- Retain the company image by demonstrating high values and priorities

2.2.2 Vision

Establish a sound and healthy work environment in the organization in order to provide technology driven banking solutions for the customers and contribute to the national economic growth of the country.

2.2.3 Objectives

Shimanto Bank Limited has different objectives according to the different operations. In the retail banking, their objectives are implementing growth in the credit card sector, developing the product & service offerings, implementing growth in the retail loans, increasing the clients, enhancing value to the customers etc. In the Small & Medium Enterprise (SME) banking, their objectives are developing a strategy to get more clients for providing loans, increasing advantages for the clients, implementing a strong sales team for promoting products and bringing more clients into the organization.

2.3 Corporate Division

The corporate division of the Shimanto Bank Limited is given at the following:

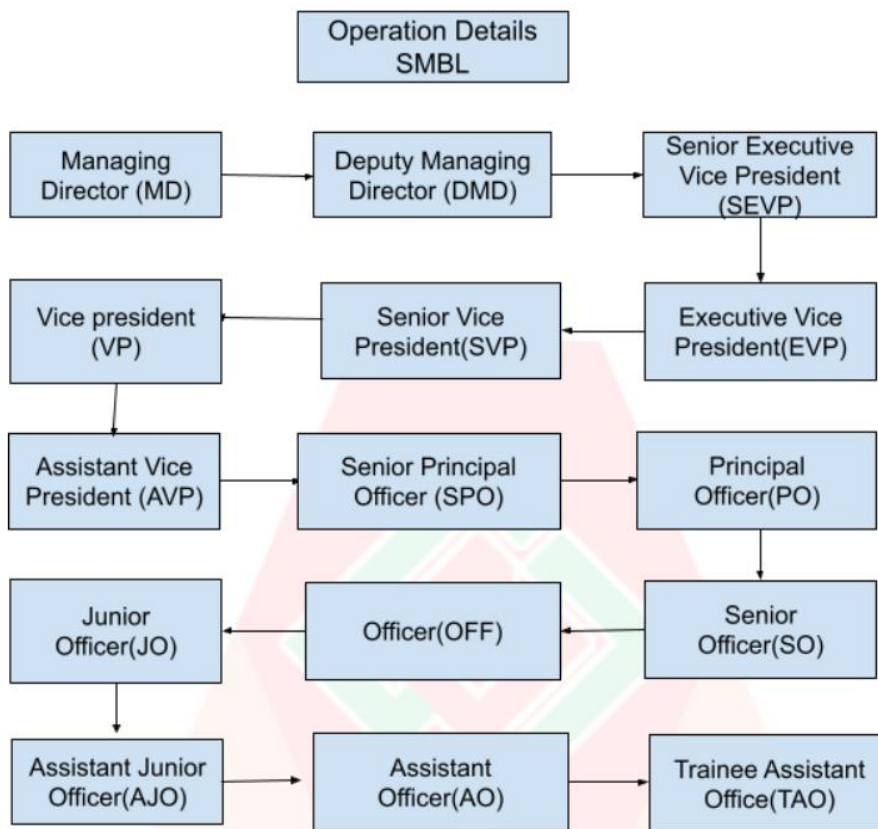


Figure 3: Corporate division of Shimanto Bank Limited

2.4 Products & Services

Shimanto Bank Limited has a wide variety of products and services in their organization. Being a well reputed company, it offers plenty of products and services to the customers. It has become able to obtain huge clients and earn a huge amount of revenue in every year through their products and services. The products and services of the bank are as follows:

1) Retail Deposit Products

- i) SMBL Current Account
- ii) Shimanto Sanchay Account
- iii) Payroll Account
- iv) Shimanto Student Account
- v) Shimanto Global Access Account
- vi) Asthay Oboshor
- vii) Shimanto DPS
- viii) Shimanto Student DPS
- ix) SMBL Term Deposit
- x) Shoinak Bhabishwat
- xi) SMBL Monthly Benefit Deposit Scheme
- xii) Shimanto Shopno

2) Retail Lending Products

- i) SMBL Personal Loan
- ii) SMBL Shimanto Nibash
- iii) SMBL Vehicle Loan
- iv) SMBL Professional Loan
- v) Shimanto Special Loan
- vi) SMBL Easy Cash
- vii) SMBL Shimanto Nir (Home loan for BGB members only)
- viii) SMBL projukti Rhin
- ix) SMBL Education Loan
- x) SMBL marriage Loan
- xi) SMBL Pension Backed Loan

xii) SMBL Salary OD

3) SME Banking Products

- i) SMBL Current Account (SME)
- ii) SMBL SND Account (SME)
- iii) SMBL Term Deposit (SME)
- iv) SMBL Ashtha
- v) SMBL Dishari
- vi) SMBL Krishi Rin
- vii) SME Time Loan
- viii) SMBL OD (SME)
- ix) SMBL Uddipto (SME Term Loan for fresh entrepreneurs)
- x) SMBL Nari Shakti

4) Corporate Banking Products

- i) SMBL OD (Corporate)
- ii) SMBL Time Loan/Short Term Loan (Corporate)
- iii) SMBL Term Loan (Corporate)
- iv) Letter of Credit (Sight/Deferred/UPAS)
- v) Bank Guarantee (PG/APG/Bid-Bond)

5) Service Delivery Channels

- i) 17 Branches in Bangladesh
- ii) ATM
- iii) Information Centre
- iv) Call Centre
- v) Real-time Online Banking
- vi) Mobile Apps 'Connect'
- vii) SWIFT connectivity
- viii) Credit Card/Debit Card
- ix) Bangladesh Automated Clearing House (BACH)
- x) Real-Time Settlement (RTGS)
- xi) National Payment Switch Bangladesh (NPSB)
- xii) Prepaid card

2.5 Operation Details

Shimanto Bank Limited has plenty of operations in their organization. The operations are specifically discussed at the below:

1) Retail Banking

Retail banking is a very important sector in the banking industry. It is most visible for the people among all other banking departments. Through the retail banking, banks are able to increase the customer base as well as increase the revenue. The retail banking department of the Shimanto Bank Limited gives high efforts with its operational team to provide the products and services to the clients safely, cost effectively using the latest technology.

Shimanto Bank Limited uses technology in their organization from the launch of its business. For the reason the bank became to grow since the foundation of its business. At the present, there are latest technologies used in the bank for operating the activities very effectively. Through the latest technology, the retail banking department of the Shimanto Bank Limited is capable to operate the tasks effectively in a short time. The retail banking products and services are well maintained by the employees of the bank through the technology. The clients of the retail banking are able to take their necessary services from the bank easily via online.

2) SME Banking

Today, Small and Medium Enterprise (SME) has a significant impact on the economic development of a country. The trade and commerce of any country is deeply related to the Small and Medium Enterprise. Shimanto Bank Limited has SME Banking since the launch of its business for the purpose of the development of the country's small and medium enterprises as well as the overall economic development of the country. The bank is working with its greatest efforts to inspire the SME owners into the organization.

Generally, banks are not willing to provide loans to the Small and Medium Enterprise (SME). Many banks want to provide loans to those small and medium enterprises which are actually profitable.

3) Corporate Banking

At the present, corporate banking is the most important source for generating revenue and profit in the banking industry. Shimanto Bank Limited has the corporate banking department since its foundation in 2016. By the corporate banking, the bank has become capable to get a higher customer base and earn a high amount of revenue. There are highly skilled employees in the corporate banking department who are working with greatest effort in order to implement a standard and effective corporate banking model in the organization so that the clients become very much satisfied to the bank and the reputation of the bank potentially increase.

4) Treasury Management

There is a higher value in the treasury department of the Shimanto Bank Limited. The bank has highly increased in the corporate deposit market and corporate loan portfolio. They also have widely become increased in the non-funded trade company income. When the Covid-19 pandemic starts in 2020, the treasury department of the bank got involved in the money market term deposit and Treasury bond activity. At the end of the 2020, Shimanto Bank Limited invested BDT 420 crore in term placement, BDT 156 crore in the treasury bonds and a particular amount in the different shares and bonds.

5) Information Technology

Shimanto Bank Limited has implemented digitalization in their banking services for the convenience of the customers. They have started the digitalization system in their organization more years ago. They are operating their activities and operations using information & technology effectively in a short time. After the COVID-19 pandemic has come, the importance of the banking digitization had significantly increased. During the COVID-19 pandemic, people were unable to go to the bank for getting banking services. So, the digital banking system was the only way to get banking services for the people. In order to help people during the crisis, Shimanto Bank Limited got a good opportunity to improve their digital banking process. They had included bKash, online fund transfer, and other digital systems for fulfilling the clients' needs. The bank has extended many digital platforms for providing many banking services.

2.6 Board of Directors

The list of the board members of Shimanto Bank Limited is given at the below:



Major General Shakil Ahmed (Chairman)

Rafiqul Islam (Managing Director & CEO)



Brigadier General Md Nurul Amin (Director)

Brig Gen Md Shazedur Rahman (Director)



Brig Gen Benazir Ahmed (Director)



Brig Gen A M M Khairul Kabir (Director)



Colonel Murad Zaman (Director)



Colonel A S M Faisal(Director)



Colonel Shafiul Azam Parvez (Director)

CHAPTER 3:
HUMAN RESOURCE INFORMATION SYSTEM OF
SHIMANTO BANK LIMITED

3.1 Human Resource Management

Human Resource Management (HRM) is an organizational approach which focuses on the proper and effective management of the employees in the organization. The Human Resource of the organizations actually tries to help the organization gaining the competitive advantage. The HR of every organization tries to improve the employee performance to achieve the business objectives. By following the policies and instructions of the company, the HR officers properly maintain the employees of the organization. The board of directors of the company assigns the efficient and experienced officers in the HR department so that they can manage the tasks regarding the employee management effectively. The officers of the HR department monitor every employee management tasks from the employee recruitment to the discharge of employees. The roles and functions of Human Resource Management (HRM) are given at the following:

- Recruitment and Selection
- Training and Development
- Performance and Behavior Management
- Employee Relations
- Compensation
- Employee Benefits
- Promotion of Employees
- Performance Evaluation
- Total Quality Management
- Sharing of Information
- Organizational Development
- Data & Analytics Management
- Survey Management

The information & technology has a significant influence on the human resource management. Actually in today's modern world, information & technology has a great influence on the business organizations. The operations and the activities of any organization are now running effectively through the information & technology. Every department of a business organization

is now able to operate their tasks automatically in a short time through the technology and software. The technology has saved more time for the business organizations. The roles of technology in human resource management are given at the below:

- 1) Employee Management
- 2) Employee Engagement
- 3) Performance Management
- 4) Training and Development
- 5) Recruitment
- 6) Employee Scheduling and Tracking
- 7) Documentation
- 8) Integrated Management System

3.2 Roles of HR of SMBL

There are plenty of roles of the Human Resource (HR) of SMBL. The roles of HR of SMBL are given at the below:

- 1) Attracting candidates
- 2) Selecting candidates
- 3) Performance evaluation
- 4) Compensation
- 5) Employee benefits
- 6) Learning & development
- 7) Promotion
- 8) Solving of problems
- 9) Total quality management
- 10) Sharing of information
- 11) Organizational development
- 12) Survey management
- 13) Compliance management

3.3 HRM Model of SMBL

The HRM model of Shimanto Bank Limited (SMBL) is given at the below:

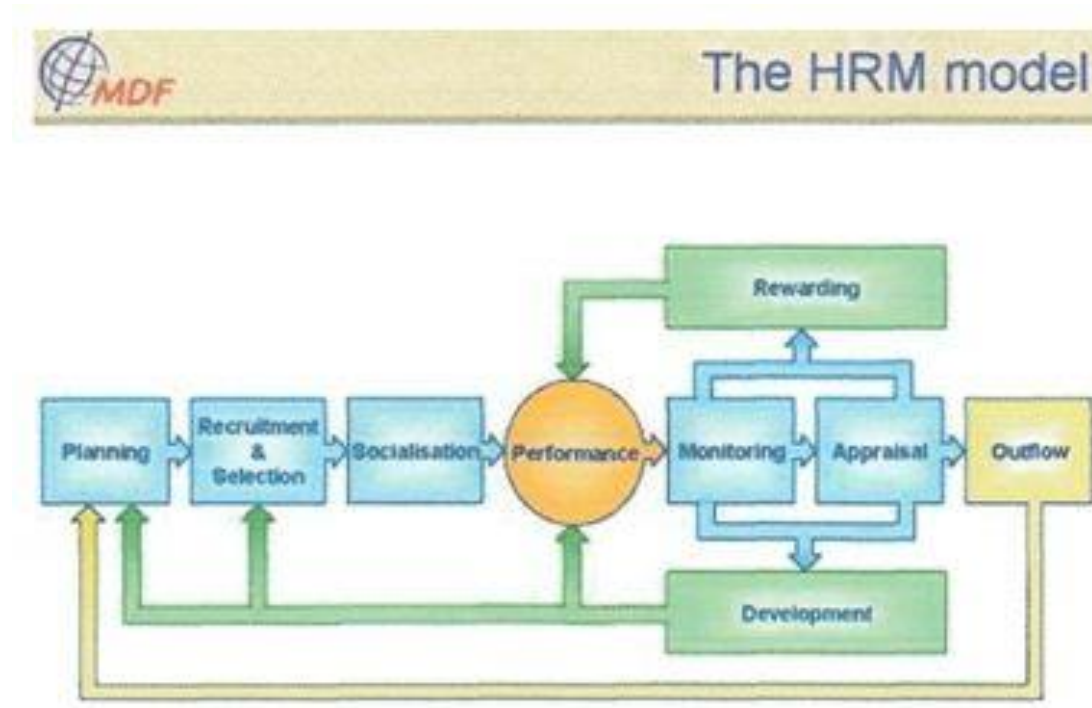


Figure 4: HRM Model of Shimanto Bank Limited

3.4 Human Resource Information System of SMBL

In the Human Resource Management (HRM) of the banking sectors, there are significant impacts of the Information & Technology (IT). The roles of technology & software in the Human Resource (HR) of SMBL are given at the following:

3.4.1 Better Services to Line Managers

In a banking organization, HR and line managers both highly focus on the employee management. The HR and the line managers concern about the business progress, so they consider about training the employees, preparing them as well efficient and effective, recruiting employees with high expertise. The HR department of SMBL provides well training to the line managers in the IT tools in order to prepare them for leading the employees.

3.4.2 Enhancing Management

The IT tools of the Human Resource are able to maintain the organizational management in an effective way. The HR of the SMBL bank is capable to manage the activities regarding the employee management through the technology and thus the banks are running their business nicely toward the business goal.

3.4.3 Effective Recruiting

Nowadays, effective recruiting is done through the technology. Without the technology, it is totally impossible to recruit the employees effectively. The banking organizations post their job circulars in their official website where the candidates can see from anywhere. After seeing the job circular, the candidates apply for the bank jobs by sending their resume. The IT significantly contributes the HR of SMBL in recruiting the employees.

3.4.4 Data Management and Critical Analysis

The IT technology significantly helps the banking HR in the data management activities as well as the analysis of data. At the past, the HR departments of the business organizations used to operate the data management activities manually. But, now in the digital world, they are able to perform the data management activities automatically in a short time. They are also able to conduct data analysis and prepare the reports through the IT technology. The HRM of SMBL is also getting these benefits.

3.4.5 Inventory Management Tools and Human Resource Management

The inventory management is a crucial task of a business organization. The business organizations always try to manufacture good quality products for satisfying the customers. The banks of Bangladesh have plenty of products and services which they provide to the people and the business organizations in order to generate revenue and profit. They are providing outstanding services to the customers for gaining customer satisfaction. The HR IT tools highly help them in providing their products and services to their clients. The SMBL is much benefitted by the HR IT tools in the inventory management issues.

3.4.6 Cost-reduction and Efficiency

The IT technology has reduced the cost of the organizations and also increased organizational efficiency. The HR of the banks has to maintain plenty of activities in the organization. The recruitment, selection, payroll, compensation, promotion, KPI and other HR activities all are very costly. The technology and software have made their works easier, less costly and efficient. The HR department of SBL is also running their operations in low cost and in efficient manner.

3.4.7 Customer Service and Human Resource Management

The HR IT tools significantly help the banks providing better customer services. The employees who are working as a customer service officer are responsible for serving products and services to the bank clients. They are greatly benefitted in the customer service tasks by the HR IT tools which are provided by the human resource department. The SBL is also able to provide better customer services through the HR IT tools.

3.4.8 Career Development and Human Capital Management

The career planning tool is a system which helps develop the career of the business owners. The business owners always focus on their career path along with the employees. The business owners give their greatest efforts to go ahead in their business. They always try to maintain the business operations in effective way toward the organizational goal. They try to operate their business organization appropriately with their employees to generate high revenue and high profit. The career planning tool greatly benefits them to go ahead in their business career along with the employees. The SBL is highly benefitted by the career planning tool.

CHAPTER 4:
INTERNSHIP EXPERIENCE

I was appointed in Shimanto Bank Limited in order to complete my internship program of 3 months' period. I worked in the service operation department of Shimanto Bank Limited during my internship period. As the work environment of the bank was good, I did not face any difficulty while doing my internship. I got much flexibility while working at the bank. I became to learn a lot of things regarding the corporate world and gather many skills which I can apply in my corporate life. As I done my internship in the head office, I became to know the overall background of the Shimanto Bank Limited and the operations and activities of every division and department of the bank. As an intern, the officers of the bank had given me many responsibilities of their bank to operate. I was quite interested to perform their tasks for gathering knowledge regarding the banking sector. I have worked in a valuable project of the bank which is DMS project. DMS is basically software which helps to easily create and store digital contents such as PDF, Word file, digital photographs etc. On that project, I have worked with my greatest efforts and efficiency and I have successfully prepared plenty of files of the bank clients. The officers highly appreciated at my performance. I became to learn many things from that project which I believe that it will help me in my professional life. My contribution in the DMS project is given at the following:

- Compiling the Account Opening Forms (AOF) from different sources and sorting by branch.
- By using the KOFAX software, scanning the completed AOFs and indexing by collecting the account opening forms & other necessary documents (NID card, TIN, photo) to open account, indexing the KYC and export files to ENADOC software.
- Writing the code of branch, code of product, name of the account holder with date in an excel file.
- Checking the ENADOC software properly whether the files are exported or not.

I also operated some other activities which are as follows:

- Scanning the relevant files & documents.
- Arranging the Account Opening Forms (AOF) and many products according to date.
- Conducting MIS and storing the files & documents.

CHAPTER 5:
FINDINGS & RECOMMENDATIONS

5.1 Findings

There are different problems and issues in the Shimanto Bank Limited which I have observed during my internship period. Those findings & observations are given in the following:

- 1) In order to fulfill the training and development program, banks follow the on-the-job training method and the off-the-job training method. But due to insufficient resources, SMBL can't apply the off-the-job training method for their employees.
- 2) Due to the technological problems and insufficient technology and machineries, the officers of the Shimanto Bank Limited (SMBL) face problems in their works. The officers of the HR department also face difficulties due to this issue.
- 3) In SMBL, all of the products and services are not always available. So, that's why sometimes the customers become angry and dissatisfied when they can't get a product or service in the bank. Then, the company loses its goodwill and reputation.
- 4) Whenever a bank needs employees for their organization, that bank posts circulars in their official website and other job circular website through the HR department. After that, the candidates apply for jobs through the online. But, due to the technical issues in technology, the SMBL Bank sometimes fail to post their circulars in the online.
- 5) In terms of the performance evaluation, the banking sectors face some issues. Sometimes, the Bangladesh Bank disables the server of the banks. Then, the banks can't see their previous information in the database. For this reason, SMBL sometimes becomes unable to evaluate the performance of the employees.
- 6) There is a lack of proper management in the organization. The management policies, laws, rules, regulations of the organization are not appropriate. The head of the organization has failed to publish standard management in the organization for the organizational operations and the employees. For the reason, the organizational operations are not maintaining in an effective way.
- 7) The work environment of the bank is not good. There are so many employees inside the organization but the space of the organization is not much broad according to the number of employees. So, the work environment of the organization becomes too noisy. The staffs of the organization are not much friendly. That's why the employees of the bank can't frankly talk to each other for the operational issues.

- 8) There is a lack of proper resources in the organization. Actually, an organization needs many resources in order to maintain their operations effectively toward the organizational goal. But, there is lack of sufficient resources in SMBL according to the number of employees. As a result, the employees of the bank suffer much in the organizational activities and tasks.
- 9) The Human Resource (HR) of the organization is not much effective as it needs to be. The head of the HR department along with the other officers of the HR department are not much efficient and expert to perform their operations and activities. They are unable to manage the employee management activities effectively.
- 10) There is insufficient labor in the organization. Being a highly valuable organization, it needs excessive employees to perform the organizational operations and activities. But because of insufficient labor, the bank can't maintain all of the operations effectively.

5.2 Recommendations

In order to implement potential growth, Shimanto Bank Limited should develop many things in their organization. They should take the following steps for their future growth & improvement:

- 1) Shimanto Bank Limited should forecast regarding the future bank clients, operating income, return on income, return on assets etc.
- 2) The bank should improve the deposit system of their bank. It should make the deposit policy more diversified.
- 3) In the general banking department, better investment schemes should be launched for the benefits of the customers. It will help them to go ahead in their competition.
- 4) The economic condition of Bangladesh is not good. The business organizations need enough capital to implement growth in their business. The banks need to invest more money in the business sectors of Bangladesh for economic growth. The SMBL should also invest in the business sectors.
- 5) The organization should implement proper management in their organization. The head of the organization should need to establish standard rules, laws, policies in their organization by communicating with the other employees of the organization. The board of the organization should organize meeting with the staffs of the organization and make appropriate decision regarding the policies, laws and regulations.

- 6) The organization needs to create a good work environment in the organization in order to motivate the employees into the organizational tasks. The office environment needs to be wide and massive. The managers of the organization need to be friendly & helpful to their subordinates so that the employees feel free to ask them anything related to the official activities.
- 7) The head of the organization needs to bring more resources into the organization for operating the organizational tasks and activities. As there are lacks of sufficient resources in the bank, the bank needs to invest more money and buy more resources for the organization. Then, it will become easier for the employees to operate the tasks and activities effectively.
- 8) The process of the banking activities is so complicated. There are more formalities in the bank which the bank clients need to maintain for taking any banking service. Sometimes, the clients consider this as a burden. So, the procedures of the banking activities need to get easier.
- 9) The bank needs to make the HR division strong by hiring some effective people in that division. The HR division of the organization is weak and they are unable to maintain their tasks effectively. The organization should assign some expert employees for the HR division and provide them proper training so that they can conduct the employee management activities effectively.
- 10) The Bank needs to increase the number of employees in the organization. Being a highly valuable organization, it needs huge number of employees to maintain the organizational operations effectively.

CHAPTER 6:
CONCLUSION

Shimanto Bank Limited is maintaining standard systems and policies in their organization for implementing business growth and gaining the business goal. The officers and employees of the organization are well skilled and they are able to conduct the business operations properly. Though there are limited numbers of resources in the organization, the staffs of the organization can perfectly operate the business tasks and activities with those resources. The employees are provided well training while joining in the organization. So, they are able to show well performances while providing services to the clients and maintaining the organizational operations. The officers are not only good at work performance but also good in humanity. They are very helpful to their clients and they nicely cooperate them when they come to the bank for taking services. Their behaviour, attitude is always very positive. They always make attitude positively with the organizational members and the clients they serve. As there are different negative aspects in the organization which are discussed in the findings part, the Shimanto Bank Limited is able to maintain the organizational works effectively with its labour and resources. The organization needs to take many necessary steps for the improvement of the organization which are given in the recommendation part. The owners of the organization need to invest more money in the organization and extend the organization by building more branches in the different areas. More resources should be purchased in the organization for operating the organizational tasks effectively in a short time. The office environment should always remain good and friendly so that the employees can frankly talk to the subordinates regarding the office related issues. The bank needs to hire more employees for their organization toward the achievement of the business goal. The board of the organization are planning to develop many strategies in the organization for the future growth. Being a valuable organization, it needs to be properly operated to gain the customer satisfaction. At present, the organization is running very effectively with its employees and resources. The board of the organization expects that the organization will accomplish more potential growth in future.

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