Internship Report

on

An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC.

Submitted To

Md. Alamgir Hossan
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Submitted By

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Date of Submission: 23 December 2024

Letter of Transmittal

Md. Alamgir Hossan
Assistant Professor
Department of Business Administration
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Daffodil International University

Subject: Submission of Internship Report on "An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC".

Dear Sir,

It is my great pleasure to submit my internship report titled **"An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC"**. This report is a partial requirement for completing my Bachelor of Business Administration (BBA) program under the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. During my internship at Janata Bank PLC, I had the opportunity to learn and analyze the employee performance appraisal techniques employed by the organization. This report reflects the knowledge and insights I gained during my internship and aims to provide an in-depth understanding of the topic. I am grateful for your continuous guidance, encouragement, and support throughout the preparation of this report. I sincerely hope that the report meets your expectations and serves its intended purpose.

Thank you for your valuable time and support.

Sincerely Yours,

Saif

Mohammad Saif Khandaker
ID: 201-11-6522
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Certificate of Approval

This is to certify that the internship report titled **"An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC"** has been prepared and submitted by **Mohammad Saif Khandaker**, **Student ID: 201-11-6522**, as a partial requirement for the completion of the Bachelor of Business Administration (BBA) degree under the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

The report has been prepared under my supervision and is approved for submission. I believe the work has been carried out in adherence to the guidelines provided and reflects the student's learning and insights gained during the internship period.

I wish him every success in all his future endeavors.

Md. Alamgir Hossan
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University
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Declaration

I, **Mohammad Saif Khandaker**, **Student ID: 201-11-6522,** hereby declare that the internship report titled **"An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC"** is the result of my own work and research, conducted during my internship at Janata Bank PLC. This report is being submitted in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA) under the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

I further declare that this report has not been submitted, in part or in full, to any other academic institution or university for any degree or diploma. All sources of information and references used in the preparation of this report have been duly acknowledged.

Saif

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Acknowledgement

I would like to express my sincere gratitude to all those who have supported and guided me throughout the completion of my internship and the preparation of this report.

First and foremost, I would like to thank my internship supervisor, Md. Alamgir Hossan, Assistant Professor, Department of Business Administration, Daffodil International University, for his invaluable guidance, constant encouragement, and constructive feedback during my internship period. His insights and support have been instrumental in the successful completion of this report.

I am also grateful to the management and employees of Janata Bank PLC for providing me with the opportunity to intern with the organization. The knowledge and experience I gained during my internship have been invaluable. I would like to extend my appreciation to all the staff members who took the time to share their knowledge and provide assistance throughout my internship.

Furthermore, I would like to thank the faculty members of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, for their academic support and for equipping me with the skills necessary to conduct this research.

Finally, I would like to express my heartfelt thanks to my family and friends for their unwavering support and encouragement throughout my academic journey and during the course of this internship.

I sincerely hope that the findings and recommendations presented in this report will contribute to the improvement of the employee performance appraisal techniques at Janata Bank PLC.

Executive Summary

This report titled **“An Analysis of Employees Performance Appraisal Techniques of Janata Bank PLC,”** explores the performance appraisal system at Janata Bank PLC, with a focus on identifying key challenges, analyzing the current processes, and offering actionable recommendations for improvement. As a state-owned bank in Bangladesh, Janata Bank's performance appraisal system plays a crucial role in employee development, enhancing organizational performance, and maintaining competitiveness in a rapidly evolving banking sector. However, the report identifies several areas where the current system could be optimized to improve overall effectiveness. The analysis highlights ten major challenges within the performance appraisal process, including bias and subjectivity in evaluations, the absence of clear and standardized performance metrics, resistance to feedback, and time constraints faced by appraisers. In addition, issues such as inadequate training for managers, difficulties in adapting to new technologies, employee perceptions of inequity, and the bank's limited international presence are also addressed. Moreover, the report points out that Janata Bank's slow adoption of technological advancements and intense competition from private banks pose significant threats to the organization’s growth and sustainability. To overcome these challenges, the report proposes a range of recommendations. These include implementing standardized performance criteria, introducing 360-degree feedback mechanisms to reduce bias, and providing more training for managers on effective appraisal techniques. It also suggests enhancing technological integration, increasing transparency in the appraisal process, and addressing employee concerns about fairness. Furthermore, the report recommends exploring opportunities for international expansion and digital innovation to stay competitive in the global market. By adopting these strategies, Janata Bank can improve the performance appraisal system, boost employee morale and engagement, and create a more transparent and objective process. Strengthening these areas will enable Janata Bank to attract and retain top talent, enhance employee performance, and ensure long-term success in an increasingly competitive banking industry. Ultimately, these improvements will help the bank maintain its position as a trusted and reliable financial institution in Bangladesh while preparing for future growth in the global market.

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List of Abbreviations

Topic	Elaboration
CEO	Chief Executive Officer
HR	Human Resource
SWOT	Strengths, Weaknesses, Opportunities, Threats
HRD	Human Resource Development
BBA	Bachelor of Business Administration

Chapter 01

Introduction

1.1 Introduction

Employee performance appraisal is one of the most significant processes within human resource management, as it provides a systematic framework for assessing and enhancing employee performance. This process involves evaluating an individual’s job performance, skills, and overall contribution to the organization in a structured and objective manner. Performance appraisals serve as a critical tool for aligning individual goals with organizational objectives, fostering productivity, and promoting both personal and professional development. They also play a pivotal role in building a performance-driven culture, where employees are motivated to achieve excellence and work collaboratively towards organizational success. Performance appraisals are not merely about evaluating past performance; they are also forward-looking tools that help organizations identify potential, address skill gaps, and create tailored development plans. Through these appraisals, organizations can make informed decisions regarding promotions, salary adjustments, training needs, and career progression opportunities. Furthermore, they provide a platform for open communication between employees and managers, fostering mutual understanding and trust while ensuring that employees feel valued and supported. In today’s dynamic and competitive business environment, the importance of an effective performance appraisal system cannot be overstated. A well-designed appraisal system not only improves employee morale but also helps organizations retain talent, boost engagement, and maintain a competitive edge. Organizations that invest in robust appraisal frameworks are better equipped to adapt to market changes, enhance operational efficiency, and achieve their strategic objectives. This report focuses on the performance appraisal techniques implemented by Janata Bank PLC, one of the leading state-owned commercial banks in Bangladesh. As a major financial institution, Janata Bank PLC has a significant role in driving the country’s economic development by offering a wide range of financial products and services. With its vast network of branches and a large workforce, the bank operates in a complex and dynamic environment, making its performance appraisal system a critical component of its human resource management strategy. The bank’s ability to assess and optimize employee performance is directly linked to its capacity to deliver quality services, maintain customer satisfaction, and achieve sustainable growth. During my internship at Janata Bank PLC, I had the unique opportunity to gain firsthand experience in the bank’s Human Resource Department. This exposure allowed me to closely observe the performance appraisal processes employed by the organization, understand their underlying principles, and assess their practical implications. I had the chance to engage with employees, managers, and HR personnel, gaining valuable insights into the challenges and opportunities associated with the appraisal system. Additionally, I explored how the bank integrates traditional appraisal methods with modern techniques to ensure a comprehensive evaluation of employee performance. This report draws upon my practical experiences, direct observations, and data collected from various sources within the organization. It aims to provide a detailed analysis of the performance appraisal techniques used by Janata Bank PLC, highlighting their effectiveness, identifying key challenges, and exploring areas for improvement. The report also examines the broader implications of these appraisal practices on employee satisfaction, organizational performance, and the bank's ability to adapt to an increasingly competitive banking landscape. By analyzing the performance appraisal techniques employed at Janata Bank PLC, this report seeks to shed light on the critical role of appraisals in fostering a high-performing workforce. It emphasizes the need for transparency, consistency, and alignment with organizational goals to ensure that the appraisal process drives employee engagement and contributes to the bank's long-term success. Furthermore, the report offers actionable recommendations to refine the bank's appraisal system, helping it overcome existing challenges and better manage its human resources in an ever-evolving business environment. Ultimately, the findings and insights presented in this report aim to underscore the value of a well-structured performance appraisal system in enhancing employee potential, driving organizational growth, and achieving sustainable success in the highly competitive banking industry.

1.2 Literature Review

Employee performance appraisal is a cornerstone of human resource management, providing a structured approach to assessing employees' contributions, skills, and overall job performance. This process plays a pivotal role in ensuring that employees' efforts align with organizational objectives, fostering a culture of continuous improvement and accountability. Performance appraisals are designed not only to evaluate past performance but also to identify areas for growth, enhance productivity, and establish clear developmental pathways. Armstrong (2014) emphasizes the critical importance of performance appraisals in setting clear goals, improving individual and team productivity, and fostering alignment between employees' efforts and the strategic aims of the organization. Beyond evaluation, appraisals create a platform for meaningful dialogue between employees and managers, promoting mutual understanding, constructive feedback, and professional development. Over the years, organizations have employed a variety of techniques to conduct performance appraisals, ranging from traditional methods like rating scales and checklists to more sophisticated and dynamic approaches such as 360-degree feedback and Management by Objectives (MBO). Traditional methods, while simple to implement, often fall short in capturing the complexities of modern work environments. On the other hand, comprehensive systems like 360-degree feedback and MBO offer more nuanced evaluations. London (2003) highlights the effectiveness of 360-degree feedback in providing a well-rounded assessment by incorporating perspectives from multiple stakeholders, including peers, subordinates, and customers. This approach reduces the risk of biased evaluations and enhances the accuracy of performance assessments. Similarly, MBO, a concept introduced by Drucker (1954), emphasizes the importance of setting specific, measurable, and achievable goals that align individual performance with broader organizational objectives. By focusing on clearly defined targets, MBO fosters accountability and encourages employees to contribute meaningfully to organizational success. Despite the advantages of these techniques, performance appraisal systems are not without challenges. One of the most significant issues is the presence of biases, such as the halo effect, recency bias, and leniency bias, which can distort evaluations and compromise their fairness. Tziner and Murphy (1999) underscore the need for objective criteria to mitigate these biases and ensure that appraisals are accurate and equitable. Without such safeguards, biased appraisals can lead to employee dissatisfaction, decreased motivation, and a sense of injustice. Furthermore, the perception of fairness in the appraisal process is a critical factor influencing employee engagement and trust. Folger and Konovsky (1989) assert that when employees perceive the appraisal process as unjust, it can result in disengagement, reduced productivity, and even increased turnover. In the context of the banking sector, performance appraisal systems face unique challenges and requirements. Banks operate in a highly competitive and customer-centric environment, where both quantitative metrics and qualitative assessments are essential for evaluating employee performance. Ramlall (2004) notes that in banking, measurable outcomes such as sales targets, revenue generation, and operational efficiency are often prioritized. However, qualitative factors like teamwork, customer satisfaction, and problem-solving skills are equally important in delivering exceptional service and maintaining customer loyalty. An effective appraisal system in this sector must strike a balance between these quantitative and qualitative dimensions, ensuring a holistic evaluation of employee performance. Moreover, the dynamic nature of the banking industry necessitates continuous updates to performance appraisal systems to reflect changing market conditions, technological advancements, and evolving customer expectations. Transparency and fairness are paramount in ensuring that appraisals contribute to employee development and organizational success. A transparent appraisal process fosters trust and engagement among employees, while fairness ensures that all employees are evaluated on a level playing field, free from favoritism or undue bias. In conclusion, performance appraisal systems are integral to driving organizational growth, enhancing employee satisfaction, and fostering a culture of accountability and excellence. By adopting comprehensive appraisal techniques, addressing inherent biases, and ensuring fairness and transparency, organizations can create a robust framework for evaluating and developing their workforce. In the banking sector, where performance directly impacts customer satisfaction and organizational success, a well-designed appraisal system is particularly crucial. This literature review provides a foundation for understanding the theoretical and practical aspects of performance appraisals, which will be further explored in the context of Janata Bank PLC.

1.3 Background of the Study

The banking sector in Bangladesh has undergone significant transformation over the past few decades, driven by technological advancements, regulatory changes, and an increasing demand for more efficient financial services. As a leading state-owned commercial bank, Janata Bank PLC plays a pivotal role in the country’s financial system, providing a wide range of banking services to individuals, businesses, and government entities. With a growing focus on improving employee performance and organizational efficiency, the role of employee performance appraisal has become crucial in enhancing productivity and aligning individual goals with the bank's strategic objectives. During my internship at Janata Bank PLC, under the supervision of Md. Alamgir Hossan, Assistant Professor at Daffodil International University, I had the opportunity to closely observe and analyze the bank's employee performance appraisal techniques. This hands-on experience allowed me to understand the various methods the bank employs to evaluate employee performance, identify potential gaps, and assess the overall effectiveness of these appraisal techniques. The internship experience provided valuable insights into how performance appraisals are conducted at Janata Bank PLC, including the criteria used, the frequency of evaluations, and the feedback mechanisms in place. It also offered a closer look at how these appraisals impact employee motivation, career growth, and overall job satisfaction. This report aims to build upon these observations by analyzing the performance appraisal techniques used at Janata Bank PLC and offering recommendations for improving these processes to foster greater employee development and organizational success.

1.4 Scope of the Report

This report analyzes the various HR policies of Janata Bank PLC, with a focus on aligning them with the rules and regulations of the HR department. This research sheds light on the essential role of employee performance appraisal techniques in Bangladesh. The report includes an in-depth discussion of the performance appraisal methods used at Janata Bank PLC. Finally, I have had the opportunity to gain practical insights into the realities of Human Resource Management.

1.5 Objectives of the Report

Board objective:

This report will run as a task to meet the need to complete the BBA Program in human resource management. This report aims to show the current performance appraisal methods used at Janata Bank PLC.

Specific objectives:

1. To know about the employee’s performance appraisal techniques of Janata Bank PLC.
2. To analyze the employee’s performance appraisal techniques of Janata Bank PLC.
3. To provide some recommendations based on findings.

1.6 Problem Statement

Current performance evaluation system has a negative effect on employee satisfaction with the organization's operations. This research project aims to identify factors that could positively influence the effectiveness of the performance appraisal system.

1.7 Methodology of the Study

This study employs a mixed-methods approach, combining both qualitative and quantitative research methods to analyze the employee performance appraisal techniques at Janata Bank PLC. The primary data was collected through a survey conducted among employees of the bank, focusing on their perceptions of the performance appraisal system, its effectiveness, and areas for improvement. The survey consisted closed questions, allowing for a comprehensive understanding of employee experiences. Additionally, secondary data was gathered from internal reports, HR documents, and relevant literature. The combination of survey results and secondary data helped provide a holistic view of the performance appraisal techniques, allowing for a detailed analysis of their impact on employee motivation and organizational performance.

1.7.1 Sources of Data

Primary Sources:

- **Survey**: A questionnaire was distributed to employees at Janata Bank PLC to gather firsthand data on their perceptions and experiences with the performance appraisal system.
- **Interviews**: Informal discussions with HR personnel and employees to gain deeper insights into the performance appraisal techniques and their effectiveness.
- **Direct Observation**: Personal observations during the internship at Janata Bank PLC, focusing on the performance appraisal process and related activities.

Secondary Sources:

- **Internal Documents**: HR reports, performance appraisal forms, and related internal documents provided by Janata Bank PLC.
- **Literature Review**: Relevant books, journal articles, and research papers on employee performance appraisal systems and HRM practices.
- **Online Sources**: Research studies, articles, and reports available through online databases and websites related to performance management and HR practices.

1.7.2 Target Population

The target population for this report consists of the 200 employees working at a corporate branch of Janata Bank PLC. This includes individuals across various roles, such as branch managers, officers, and support staff, who are directly involved in or affected by the performance appraisal process. The focus on this group allows for an in-depth analysis of the appraisal techniques and their impact within the branch.

1.7.3 Sample Size

The sample size for this report comprises 50 employees selected from the target population of 200 employees from the corporate branch of Janata Bank PLC. This includes a mix of managerial and non-managerial staff to ensure a comprehensive understanding of the performance appraisal process from diverse perspectives.

1.7.4 Sampling Technique

The sampling method used for this report is purposive sampling. This approach was chosen to deliberately select employees who have direct experience with the performance appraisal process at the branch. The sample includes both managerial and non-managerial staff, ensuring a balanced representation of perspectives relevant to the appraisal system. This method enables a focused and insightful analysis of the appraisal techniques employed at Janata Bank PLC.

1.7.5 Data Analysis Tools

For analyzing the data collected during the study, a combination of qualitative and quantitative tools was utilized:

1. **Microsoft Excel**: Used for organizing and analyzing numerical data collected through surveys, enabling the calculation of percentages, averages, and graphical representations.
2. **Thematic Analysis**: Applied to qualitative data gathered through interviews and observations, identifying recurring themes and patterns related to employee perceptions of the appraisal system.
3. **Graphical Representations**: Bar charts, pie charts, and line graphs were created to visualize key findings and make data interpretations more accessible.

1.7.6 Limitations of the Study

1. **Time Constraints**: The study was conducted over a limited period during my internship at Janata Bank PLC, which restricted the amount of data that could be collected and analyzed.
2. **Sample Size**: The survey was conducted with a limited number of employees, which may not fully represent the entire workforce at Janata Bank PLC. As a result, the findings may not be generalizable to all employees.
3. **Access to Data**: Due to confidentiality policies, access to certain internal documents and performance appraisal data was limited, which may have impacted the depth of analysis.
4. **Bias in Responses**: The survey and interviews relied on employee perceptions, which could be influenced by personal biases or limited experience with the performance appraisal system.
5. **Subjectivity in Observations**: The findings based on personal observations during the internship may reflect my individual perspective, which could introduce subjectivity into the analysis.

Chapter 02

Organizational Overview

2.1 Introduction of the Company

Janata Bank PLC is one of the leading state-owned commercial banks in Bangladesh, with a rich history and a significant presence in the country's banking sector. Established in 1972, the bank has been instrumental in supporting the nation's economic development by providing a wide range of financial services to individuals, businesses, and government entities. Janata Bank operates with the mission of contributing to the national economy through effective financial services while focusing on customer satisfaction, innovation, and social responsibility. The bank offers various banking products and services, including savings and current accounts, loans, credit cards, foreign exchange services, and online banking. With a network of over 900 branches across Bangladesh, Janata Bank is committed to providing accessible and efficient banking solutions to both urban and rural populations. It also plays a crucial role in financing key sectors such as agriculture, industry, and trade, contributing to the economic growth of the country. Janata Bank is governed by a board of directors and operates under the regulations of the Bangladesh Bank, which is the central bank of the country. The bank's operations are driven by a customer-centric approach, aiming to meet the financial needs of diverse customer segments while maintaining a high standard of service and integrity. Over the years, Janata Bank has made significant strides in adopting new technologies and improving its banking services. The bank continues to modernize its operations through digital banking platforms, making banking more convenient for its customers. Furthermore, Janata Bank is focused on enhancing its internal processes, including employee performance management, to ensure that its workforce remains motivated, skilled, and aligned with the bank's strategic goals.

2.2 Mission & Vision of Janata Bank PLC

2.2.1 Mission

The mission of Janata Bank PLC is to contribute to the economic development of Bangladesh by providing high-quality financial services that cater to the diverse needs of its customers. The bank aims to support national growth by offering innovative banking solutions while maintaining a strong commitment to customer satisfaction, ethical business practices, and social responsibility. Janata Bank strives to be a trusted partner in the financial success of individuals, businesses, and government entities, with a focus on sustainable growth and financial inclusion.

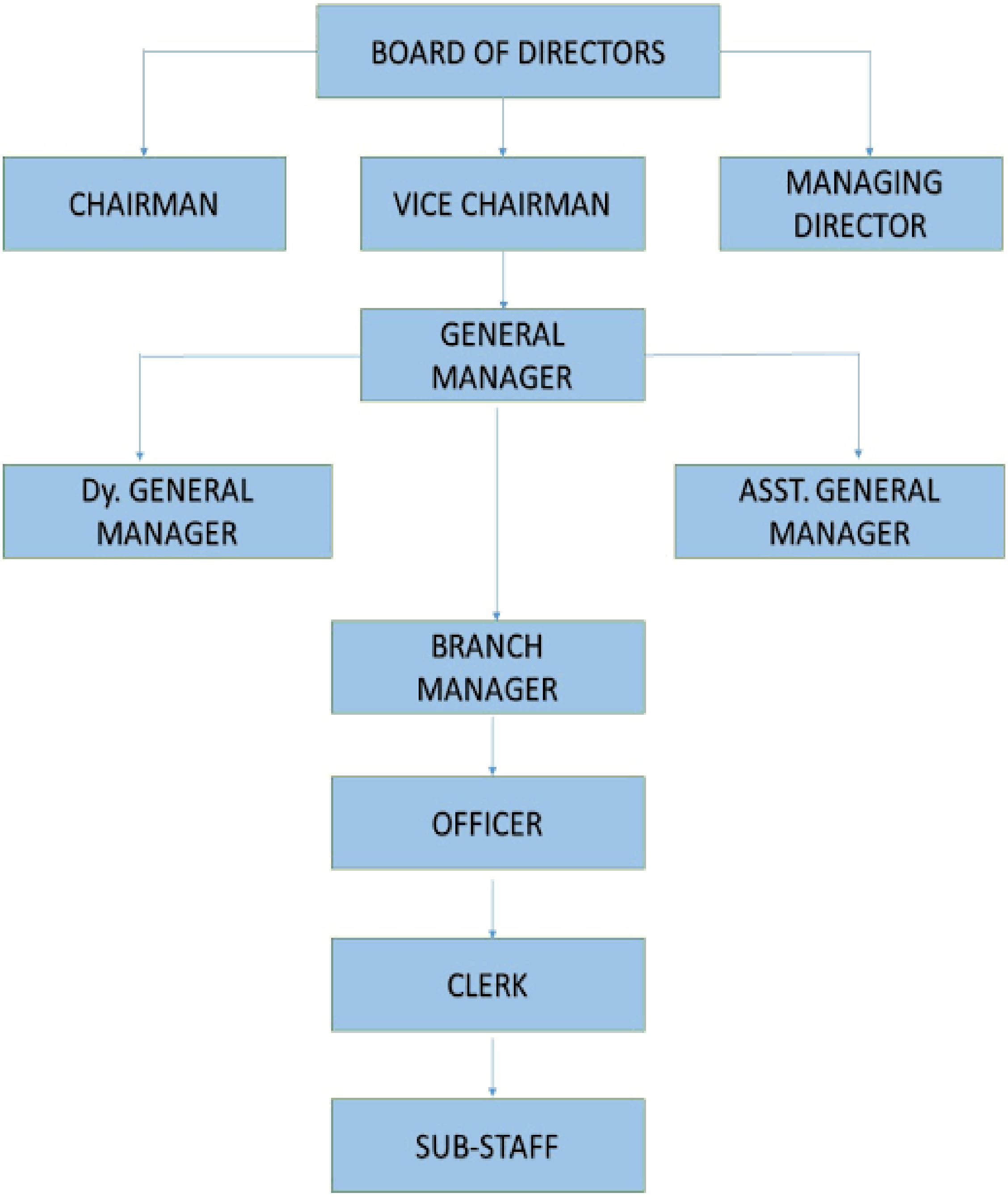
2.2.2 Vision

Janata Bank PLC envisions becoming a leading and most trusted financial institution in Bangladesh, recognized for its excellence in customer service, operational efficiency, and innovation. The bank aims to enhance its role in the financial sector by leveraging technology to provide modern banking solutions and expanding its reach to both urban and rural populations. Janata Bank aspires to foster a positive impact on the nation's economy while empowering its employees and contributing to the welfare of society.

2.3 Objectives of Janata Bank PLC

- ✓ To provide comprehensive and customer-focused financial services that meet the diverse needs of individuals, businesses, and government entities.
- ✓ To contribute to the national economy by financing key sectors such as agriculture, industry, trade, and infrastructure development.
- ✓ To promote financial inclusion by extending banking services to underserved and rural areas of Bangladesh.
- ✓ To ensure high levels of customer satisfaction through efficient, reliable, and innovative banking solutions.
- ✓ To enhance operational efficiency by adopting advanced banking technologies and improving internal processes.
- ✓ To maintain strong financial performance through effective risk management, profitability, and long-term sustainability.
- ✓ To develop and empower employees by providing continuous training and career development opportunities.
- ✓ To support corporate social responsibility (CSR) initiatives that contribute to the welfare of society, including education, healthcare, and environmental sustainability.

2.4 Hierarchy of Janata Bank PLC



2.5 Government Affiliation

Janata Bank PLC is a state-owned commercial bank in Bangladesh, which means it operates under the ownership and regulation of the government. The bank is fully owned by the Government of Bangladesh, and it plays a crucial role in the country's financial sector. As a state-owned entity, Janata Bank aligns its objectives with national economic goals, such as promoting financial inclusion, supporting key industries, and fostering sustainable economic growth. The bank operates under the regulatory framework set by Bangladesh Bank, the central bank of the country, which ensures that all financial institutions in Bangladesh comply with national banking regulations, policies, and practices. Additionally, Janata Bank's policies and operations are also influenced by government initiatives related to financial stability, economic development, and social welfare. Janata Bank's affiliation with the government positions it as a key player in achieving the country's development goals, and it works closely with government programs to provide financial services that contribute to national growth and poverty reduction.

2.6 Global Partners

Janata Bank PLC has established partnerships with various international financial institutions and global organizations to enhance its services and expand its reach. These partnerships enable the bank to offer a wide range of international banking services, including foreign exchange, trade finance, and cross-border transactions. Some of the key global partners of Janata Bank PLC include:

- **Correspondent Banks**: Janata Bank maintains relationships with several international correspondent banks across the globe, facilitating smooth international transactions, remittances, and trade services for its clients.
- **SWIFT Network**: The bank is a member of the SWIFT network, which allows it to provide secure and efficient communication for international financial transactions.
- **Asian Clearing Union (ACU)**: As a member of the ACU, Janata Bank participates in the regional settlement system that promotes economic cooperation and trade between member countries in Asia.
- **International Finance Corporation (IFC)**: Janata Bank collaborates with the IFC, a member of the World Bank Group, to support projects that promote sustainable development and financial inclusion.
- **World Bank Group**: The bank partners with various arms of the World Bank Group to finance projects in infrastructure, education, and other key sectors of the economy.

2.7 Services of Janata Bank PLC

Janata Bank PLC offers a wide range of financial services designed to meet the needs of individuals, businesses, and government institutions. The bank is committed to providing high-quality banking solutions to ensure customer satisfaction and support economic growth. Some of the key services offered by Janata Bank PLC include:

- **Retail Banking**:
    - **Savings Accounts**: Various savings account options for individuals with competitive interest rates.
    - **Current Accounts**: Business and personal current accounts with flexible transaction features.
    - **Fixed Deposits**: Long-term savings options offering attractive interest rates.
    - **Credit Cards**: A range of credit card products with benefits like cashback, reward points, and special offers.
- **Loan Products**:
    - **Personal Loans**: Unsecured loans for personal use, such as education, medical expenses, or home renovation.
    - **Home Loans**: Financing for purchasing, building, or renovating residential properties.
    - **Auto Loans**: Loans for purchasing vehicles with flexible repayment terms.
    - **Business Loans**: Financial support for small, medium, and large enterprises to meet working capital and expansion needs.
- **Corporate Banking**:
    - **Trade Finance**: Facilitating import and export transactions, including letters of credit, guarantees, and trade financing solutions.
    - **Cash Management Services**: Solutions to streamline corporate cash flow management and improve liquidity.
    - **Business Financing**: Short-term and long-term financing for businesses to fund capital expenditures and operations.

- **Foreign Exchange Services**:
    - **Foreign Currency Accounts**: Services for holding and managing foreign currency accounts for individuals and businesses.
    - **Remittances**: Secure and efficient international money transfer services for Bangladeshi expatriates and businesses.
    - **Foreign Exchange Transactions**: Buying and selling of foreign currencies for trade, travel, and investment purposes.
- **Digital Banking**:
    - **Internet Banking**: Online banking services that allow customers to manage accounts, pay bills, transfer funds, and more from anywhere.
    - **Mobile Banking**: A mobile app that provides access to banking services on smartphones for easy and convenient transactions.
    - **ATM Services**: A network of ATMs across the country providing 24/7 access to cash and other banking services.
- **Government Services**:
    - **Pension and Social Security Payments**: Services to disburse pensions and other government payments to citizens.
    - **Government Deposits**: Facilities for managing government funds and accounts.
- **Investment Services**:
    - **Treasury Services**: Offering a variety of investment products, including government securities and fixed-income options for individual and institutional investors.
    - **Mutual Funds**: Investment opportunities in various mutual fund products managed by trusted fund managers.

2.8 Core Values for the Customer

Janata Bank PLC is committed to upholding the following core values in its interactions with customers, ensuring that their needs are met with the highest standards of service and professionalism:

- **Customer-Centricity**: Placing the needs and interests of customers at the center of all operations. The bank strives to offer tailored financial solutions that align with the unique requirements of each customer.
- **Integrity**: Maintaining honesty, transparency, and ethical conduct in all customer interactions. Janata Bank is committed to building trust and fostering long-term relationships with its customers.
- **Reliability**: Providing consistent, dependable, and secure banking services that customers can rely on for their financial needs. The bank aims to be a trustworthy partner for both personal and business banking.
- **Innovation**: Continuously innovating and adopting new technologies to enhance customer experience. Janata Bank invests in digital solutions that make banking more convenient, efficient, and accessible.
- **Excellence in Service**: Ensuring high-quality customer service by maintaining professionalism, efficiency, and responsiveness. The bank aims to exceed customer expectations at every touchpoint.
- **Accessibility**: Ensuring that banking services are accessible to all customers, including those in remote and underserved areas, through a wide network of branches, ATMs, and digital platforms.
- **Social Responsibility**: Acting in the best interest of customers and society, and supporting initiatives that contribute to the economic and social well-being of the community.
- **Respect**: Treating every customer with dignity and respect, valuing their opinions, and ensuring a positive and personalized banking experience.

2.9 Competitive Advantages of Janata Bank PLC

Janata Bank PLC holds several competitive advantages that differentiate it from other financial institutions in Bangladesh, enabling it to maintain a strong position in the banking sector:

- **Government Ownership and Stability**: As a state-owned commercial bank, Janata Bank benefits from the backing of the Government of Bangladesh, ensuring financial stability, credibility, and trust among customers.
- **Extensive Branch Network**: With over 900 branches across the country, Janata Bank has a wide reach, making its services accessible to both urban and rural populations. This extensive network enables the bank to serve a diverse customer base.
- **Comprehensive Product and Service Range**: The bank offers a broad array of banking services, including retail, corporate, foreign exchange, and digital banking solutions, which cater to the needs of individuals, businesses, and government entities.
- **Technological Advancements**: Janata Bank has embraced modern banking technologies, such as mobile banking, internet banking, and ATMs, allowing customers to access services conveniently and securely, anytime and anywhere.
- **Strong Government and Institutional Ties**: The bank's affiliation with the government allows it to play a crucial role in national development initiatives, such as financing key sectors (agriculture, industry, trade) and promoting financial inclusion.
- **Focus on Financial Inclusion**: Janata Bank actively works to provide banking services to underserved populations, especially in rural areas, contributing to financial inclusion and supporting the country's economic development.
- **Experienced Workforce**: The bank has a dedicated and experienced team of professionals, including skilled HR personnel, who help in maintaining high service standards and delivering efficient banking solutions to customers.
- **Reputation and Trust**: Being one of the oldest and most trusted banks in Bangladesh, Janata Bank enjoys strong brand recognition and loyalty among its customers, built over decades of reliable service.
- **Competitive Pricing and Offers**: The bank offers competitive interest rates, loan terms, and attractive packages, which make its products appealing to both individuals and businesses.

- **Commitment to Corporate Social Responsibility (CSR)**: Janata Bank's involvement in social welfare activities, including education, healthcare, and environmental sustainability, strengthens its image as a socially responsible institution, fostering goodwill among customers and communities.

2.10 HR Management in Janata Bank PLC

Human Resource (HR) Management plays a crucial role in ensuring that Janata Bank PLC operates efficiently and meets its organizational goals. The HR department is responsible for managing the bank's workforce, which is essential for providing quality services and supporting the bank's overall growth. The HR management practices at Janata Bank focus on attracting, developing, and retaining skilled employees who align with the bank's values and objectives.

Key aspects of HR management at Janata Bank PLC include:

- **Recruitment and Selection**: The bank follows a structured recruitment process to attract qualified and talented individuals for various roles within the organization. This includes internal and external hiring, campus recruitment, and selection through competitive exams. The goal is to ensure that the bank hires the right talent that can contribute to its success.
- **Training and Development**: Janata Bank places a strong emphasis on employee development through regular training programs, workshops, and seminars. These initiatives aim to enhance employees' skills, improve performance, and ensure they stay updated with industry trends and banking regulations. The bank also offers leadership development programs to prepare employees for higher management roles.
- **Performance Management**: The bank employs a performance appraisal system to assess employee performance regularly. This system helps in identifying high performers, areas for improvement, and provides a basis for promotions, salary increments, and rewards. The bank also offers constructive feedback to employees to help them improve their performance.
- **Compensation and Benefits**: Janata Bank provides competitive salaries and benefits to its employees, including allowances, bonuses, and retirement benefits. The compensation structure is designed to attract and retain skilled professionals while ensuring employee satisfaction and motivation.

- **Employee Relations**: The HR department fosters a positive work environment by maintaining good relations between employees and management. The bank ensures open communication channels and resolves any conflicts or grievances in a timely and effective manner. Employee welfare programs are also an essential part of the bank's HR strategy.
- **Workplace Diversity and Inclusion**: Janata Bank values diversity and promotes an inclusive work environment where employees from different backgrounds, cultures, and experiences are treated equally and fairly. The bank believes that a diverse workforce contributes to creativity, innovation, and overall organizational success.
- **Employee Engagement and Motivation**: Janata Bank implements various programs to enhance employee engagement and motivation, such as team-building activities, recognition programs, and employee satisfaction surveys. The bank focuses on creating a work culture that encourages collaboration, productivity, and a sense of belonging.
- **Health and Safety**: The bank is committed to providing a safe and healthy working environment for its employees. It adheres to all regulatory health and safety standards and ensures that employees have access to health and wellness programs.

2.11 HR Team in Janata Bank PLC

The Human Resources (HR) team at Janata Bank PLC plays a pivotal role in ensuring the bank's human capital is effectively managed to meet organizational goals. The HR team is responsible for developing and executing HR strategies, policies, and practices that align with the bank's mission and vision. The HR department works to foster a positive work environment, enhance employee productivity, and support the overall growth of the bank.

The structure of the HR team at Janata Bank PLC typically includes the following key roles:

- **Chief Human Resources Officer (CHRO)**: The CHRO is responsible for overseeing the entire HR function at Janata Bank, developing strategic HR initiatives, and ensuring alignment with the bank's business goals. The CHRO plays a key role in shaping the organizational culture and leading HR transformation efforts.

- **HR Managers**: HR Managers are responsible for specific HR functions, such as recruitment, training, performance management, and employee relations. They work closely with department heads to ensure that HR policies are effectively implemented across the organization.
- **Recruitment and Talent Acquisition Team**: This team focuses on attracting and hiring qualified candidates to meet the bank's staffing needs. They handle the recruitment process, including advertising job openings, conducting interviews, and onboarding new employees.
- **Training and Development Team**: The training team is responsible for identifying the learning and development needs of employees and organizing training programs, workshops, and seminars. They ensure that employees have the skills and knowledge required to excel in their roles and advance in their careers.
- **Compensation and Benefits Team**: This team manages the bank’s compensation structure, ensuring that employees are rewarded fairly for their work. They oversee salary administration, bonuses, allowances, and employee benefits programs, including retirement plans and insurance.
- **Employee Relations Team**: The employee relations team ensures effective communication between employees and management, resolving conflicts and addressing grievances. They focus on maintaining a harmonious work environment, promoting employee engagement, and ensuring that workplace policies are adhered to.
- **Performance Management Team**: This team is responsible for developing and implementing performance appraisal systems that evaluate employee performance. They work with managers to set performance goals, provide feedback, and identify areas for improvement. The performance management team also plays a role in talent development and succession planning.
- **HR Support Staff**: The HR support staff provides administrative assistance to the HR department, including managing HR documentation, maintaining employee records, handling employee inquiries, and supporting HR initiatives.

Chapter 03

Employees Performance Appraisal Techniques of Janata Bank PLC.

3.1 Performance

Performance refers to the ability of an individual or an organization to achieve desired outcomes, meet established goals, and contribute effectively to the overall success of the organization. In the context of employees, performance typically involves the execution of job duties, achievement of targets, and the quality of work produced. It is often assessed through measurable outcomes, such as productivity, efficiency, and the achievement of specific goals or objectives.

In a business environment, employee performance is not limited to simply completing tasks but also includes factors like:

- **Quality of Work**: How well an employee performs their tasks in terms of accuracy, attention to detail, and meeting standards.
- **Timeliness**: The ability to complete tasks and meet deadlines efficiently.
- **Behavior and Attitude**: The employee's approach towards work, including teamwork, communication, and their attitude toward challenges and collaboration.
- **Goal Achievement**: The extent to which an employee meets or exceeds the targets set for their role, whether in terms of sales, customer service, or other key performance indicators (KPIs).
- **Initiative and Problem-Solving**: The ability to take initiative, solve problems creatively, and contribute to the organization's improvement and innovation.

In organizations like Janata Bank PLC, employee performance is vital to ensuring that customer service standards are met, operational efficiency is maintained, and overall business objectives are achieved. Regular performance evaluations help the bank identify high performers, areas for improvement, and provide the basis for decisions on promotions, salary adjustments, and training needs.

3.2 Performance Appraisal

Performance appraisal is the process of evaluating an employee's job performance over a specific period, typically conducted by a manager or supervisor. It is a formal system used by organizations to assess and document an employee’s strengths, weaknesses, skills, and areas for improvement. The primary objective of performance appraisal is to provide feedback to employees about their performance, recognize achievements, and identify areas for development.

Key aspects of performance appraisal include:

- **Evaluation of Job Performance**: It involves assessing how well an employee has performed their assigned duties and tasks, measuring their productivity, quality of work, and ability to meet deadlines.
- **Setting Goals and Expectations**: During the appraisal process, clear performance goals and expectations are set, helping employees understand what is expected of them in their role.
- **Feedback and Communication**: Performance appraisals offer an opportunity for managers to provide constructive feedback, discuss strengths, and highlight areas where improvement is needed. It encourages open communication between employees and management.
- **Employee Development**: Performance appraisals often lead to the identification of training needs, skill gaps, and opportunities for professional growth. This helps employees enhance their abilities and advance in their careers.
- **Reward and Recognition**: The appraisal process can be tied to decisions regarding promotions, salary increments, bonuses, and other rewards. Recognizing high performers helps boost morale and motivation.
- **Decision-Making**: The outcomes of performance appraisals are used by the organization to make informed decisions related to employee retention, career progression, and even disciplinary actions if necessary.

In organizations like Janata Bank PLC, performance appraisals are critical for ensuring that employees meet organizational goals, remain engaged, and continue to contribute effectively to the bank's success. A well-structured performance appraisal system helps in fostering a culture of continuous improvement and aligning individual performance with organizational objectives.

3.3 Performance Management

Performance management is a comprehensive and continuous process that involves planning, monitoring, and evaluating employee performance to ensure alignment with the organization's strategic objectives. It is a broader and more dynamic approach than performance appraisal, focusing not only on assessing past performance but also on setting future goals, providing feedback, and supporting employee development. The goal of performance management is to maximize individual and team effectiveness, improve overall organizational performance, and ensure that employees are working toward common goals.

Key components of performance management include:

- **Goal Setting**: Establishing clear, measurable, and achievable goals that align with the organization's objectives. These goals serve as a roadmap for employees, helping them understand their roles and what is expected of them.
- **Continuous Feedback and Communication**: Regular, ongoing communication between employees and managers to discuss progress, challenges, and provide constructive feedback. This feedback loop is vital for addressing issues early and ensuring employees stay on track.
- **Employee Development**: Identifying areas for growth and offering training, coaching, and resources to help employees improve their skills and capabilities. Performance management encourages continuous learning and professional development.
- **Monitoring and Evaluation**: Regularly tracking employee performance to assess progress against set goals. This can involve tracking key performance indicators (KPIs), conducting performance reviews, and gathering feedback from various sources, such as peers, supervisors, and self-assessments.
- **Recognition and Rewards**: Recognizing and rewarding employees for their contributions, achievements, and accomplishments. Acknowledging high performers motivates them to maintain or exceed their performance levels.
- **Performance Improvement Plans**: If an employee is struggling to meet expectations, performance management includes providing support and creating action plans to help them improve. These plans outline specific actions, resources, and timelines for improvement.

In organizations like Janata Bank PLC, performance management is integral to achieving both individual and organizational success. It helps ensure that employees are not only meeting their performance goals but also growing professionally, staying motivated, and contributing to the bank’s strategic objectives.

3.4 Objectives of Performance Appraisal Techniques at Janata Bank PLC

Performance appraisal techniques at Janata Bank PLC are designed to support both individual and organizational growth. These techniques are strategically aligned with the bank's mission of providing exceptional banking services and maintaining operational excellence. The primary aims of these performance appraisal techniques are as follows:

- **Enhance Employee Performance**: The main goal of performance appraisal at Janata Bank is to assess and improve employee performance. By regularly evaluating performance, the bank can identify areas where employees excel and where improvement is needed, ensuring that all staff contribute to the bank's success.
- **Align Employee Goals with Organizational Objectives**: Performance appraisals help ensure that employees' personal goals are aligned with the bank's overall objectives. Through this process, employees understand how their roles contribute to the bank's success, enhancing motivation and focus.
- **Identify Training and Development Needs**: One of the key aims of performance appraisals is to recognize skill gaps and areas where further training is required. By identifying these needs, Janata Bank can provide targeted development programs to help employees improve their competencies, stay updated with industry trends, and advance in their careers.
- **Facilitate Career Growth and Succession Planning**: Through performance appraisals, Janata Bank identifies high-performing employees who have the potential for higher roles within the organization. This process supports succession planning, ensuring that talented individuals are groomed for future leadership positions.
- **Provide Constructive Feedback**: Performance appraisals are an opportunity to give employees constructive feedback, both positive and corrective. This feedback helps employees understand their strengths, weaknesses, and areas for improvement, contributing to their professional growth and enhancing their overall performance.
- **Motivate and Recognize Employees**: Performance appraisals allow Janata Bank to recognize and reward employees for their hard work, achievements, and contributions. Acknowledging outstanding performance boosts employee morale, increases job satisfaction, and encourages continued high performance.
- **Support Compensation and Reward Decisions**: The performance appraisal process at Janata Bank plays a key role in making informed decisions about salary increments, bonuses, and promotions. The evaluations help ensure that rewards and compensation

are fairly distributed based on performance, ensuring employees feel valued and motivated.

- **Enhance Communication and Relationship Between Employees and Management**: The performance appraisal process fosters open communication between employees and management. It creates an opportunity for two-way dialogue, where employees can discuss their concerns, aspirations, and feedback with their managers, strengthening their working relationship.
- **Improve Organizational Effectiveness**: By evaluating the performance of individual employees, Janata Bank gains valuable insights into the overall effectiveness of its workforce. This helps the bank make necessary adjustments to its strategies, processes, and structures to ensure continuous improvement and efficiency.

3.5 Methods of Performance Appraisal Techniques at Janata Bank PLC

At Janata Bank PLC, various performance appraisal techniques are utilized to evaluate employees' contributions effectively. These methods ensure that the bank’s performance management system is comprehensive, fair, and aligned with organizational goals. Below are the key performance appraisal methods employed by Janata Bank:

3.5.1 Management by Objectives (MBO)

Management by Objectives (MBO) is a performance appraisal technique that focuses on setting specific, measurable goals for employees to achieve within a set timeframe. At Janata Bank, managers and employees collaboratively define performance goals that align with the bank's strategic objectives. The performance of employees is then evaluated based on the extent to which they meet or exceed these predefined objectives. This method ensures clarity in expectations and encourages accountability.

Key Features:

- ✓ Goal setting is mutually agreed upon by both managers and employees.
- ✓ Goals are measurable and time-bound.
- ✓ Performance is evaluated based on goal achievement.
- ✓ Encourages a sense of ownership and responsibility in employees.

3.5.2 360-Degree Feedback Method

The 360-Degree Feedback Method at Janata Bank involves gathering feedback from multiple sources, including supervisors, peers, subordinates, and even external stakeholders like customers. This comprehensive approach helps provide a well-rounded view of an employee's performance. It is particularly useful in assessing behaviors, teamwork, leadership, and interpersonal skills, which are critical for employees working in customer-facing roles and leadership positions.

Key Features:

- ✓ Feedback is collected from various sources.
- ✓ Provides a holistic view of an employee's performance.
- ✓ Helps identify strengths and areas for improvement in leadership, communication, and teamwork.
- ✓ Useful for developmental purposes and improving interpersonal relationships.

3.5.3 General Method (Rating Scale Method)

The General Method, also known as the Rating Scale Method, is a traditional performance appraisal technique used by Janata Bank. Employees are rated on various job-related traits such as work quality, productivity, teamwork, and leadership abilities. Supervisors use a standardized scale (e.g., 1-5 or 1-10) to assess each employee's performance. This method is simple to administer and is often used for periodic evaluations.

Key Features:

- ✓ Uses a rating scale to evaluate performance.
- ✓ Simple and easy to administer.
- ✓ Measures a variety of performance traits.
- ✓ Provides quick feedback, though it may be subjective.

3.5.4 Evaluation by Project

In the Evaluation by Project method, Janata Bank evaluates employees based on the successful completion of specific projects or tasks. Employees are assessed on how effectively they manage projects, meet deadlines, collaborate with team members, and deliver quality results. This method is particularly useful for employees in roles that require project management and execution.

Key Features:

- ✓ Employees are evaluated based on specific projects or assignments.
- ✓ Assesses skills such as time management, collaboration, and problem-solving.

- ✓ Provides clear evidence of an employee's capabilities in delivering results.
- ✓ Helps track the performance of employees working on high-impact projects.

3.5.5 Behaviorally Anchored Rating Scale (BARS)

The Behaviorally Anchored Rating Scale (BARS**)** is a method that combines elements of both qualitative and quantitative assessments. In this method, specific behaviors are identified for each job role, and employees are rated based on how well they exhibit these behaviors. Janata Bank uses BARS to evaluate both technical skills and soft skills such as communication, customer service, and teamwork. This method provides more detailed feedback and reduces subjectivity compared to traditional rating scales.

Key Features:

- ✓ Focuses on specific behaviors required for each role.
- ✓ Reduces ambiguity and subjectivity in performance ratings.
- ✓ Provides a more objective and accurate assessment of employee performance.
- ✓ Can be customized for different roles and departments within the bank.

3.5.6 Negotiated Appraisal

The Negotiated Appraisal method involves direct discussions between the employee and their supervisor to assess performance. Both parties collaboratively review the employee's performance and set mutually agreed-upon goals for future performance. This method encourages open dialogue, helps in resolving performance-related issues, and ensures that both the employee and manager have a clear understanding of expectations and areas for improvement.

Key Features:

- ✓ Encourages open communication between employees and managers.
- ✓ Performance goals are mutually agreed upon.
- ✓ Helps resolve conflicts or misunderstandings about job expectations.
- ✓ Focuses on future performance and development.

3.5.7 The Assessment Center Approach

The Assessment Center Approach is a comprehensive method used by Janata Bank for evaluating the potential and performance of employees, especially those being considered for leadership or managerial roles. This method involves various activities, including role-playing, simulations, and group discussions, to assess how employees handle different situations. The goal is to identify employees' leadership abilities, decision-making skills, and ability to perform under pressure.

Key Features:

- ✓ Involves multiple assessment techniques such as simulations, case studies, and role-playing.
- ✓ Used primarily for managerial and leadership assessments.
- ✓ Helps identify high-potential employees for promotions or special assignments.
- ✓ Provides a deeper insight into an employee's capabilities in real-world scenarios.

3.5.8 Critical Incident Method

The Critical Incident Method is a performance appraisal technique where significant events, both positive and negative, are recorded to assess an employee's performance. At Janata Bank, supervisors document critical incidents throughout the appraisal period, providing concrete examples of behaviors that directly impact job performance.

Key Features:

- ✓ Significant events are documented for a clear performance review.
- ✓ Focuses on both positive and negative incidents.
- ✓ Provides specific feedback based on observed behaviors.
- ✓ Helps in identifying areas of excellence and improvement.

3.5.9 Performance Rankings

The Performance Rankings Method evaluates employees by comparing their overall performance to that of their peers. At Janata Bank, employees are ranked in order of their contributions, helping to identify top performers, moderate contributors, and those requiring additional support.

Key Features:

- ✓ Employees are ranked based on comparative performance.
- ✓ Helps in recognizing high performers and potential candidates for rewards.
- ✓ Encourages healthy competition among employees.

- ✓ Facilitates differentiation in performance levels for better decision-making.

3.6 Technological Tools in Performance Appraisal at Janata Bank PLC

In recent years, Janata Bank PLC has embraced technology to enhance its performance appraisal process, ensuring accuracy, efficiency, and transparency. By integrating digital tools and software, the bank has streamlined the evaluation process, reduced manual effort and enabled data-driven decision-making. Key technological tools and their applications:

3.6.1 Performance Management Software (PMS)

Janata Bank uses performance management systems to track, monitor, and evaluate employee performance over time. These systems help managers set objectives, review progress, and generate performance reports.

Features:

- Goal tracking and alignment with organizational objectives.
- Automated performance evaluation metrics.
- Data visualization for better insights.

3.6.2 HRIS (Human Resource Information System)

The bank's HRIS integrates performance appraisal with other HR functions, such as payroll, training, and promotions. This ensures seamless coordination between performance outcomes and rewards systems.

Features:

- Centralized employee records for easy access.
- Historical performance data for trend analysis.

3.6.3 Online Feedback Tools

For 360-degree feedback, Janata Bank utilizes online platforms to collect feedback from multiple stakeholders, including managers, peers, and subordinates. This approach ensures a more comprehensive evaluation.

Features:

- Anonymous feedback collection for honest responses.
- Automated feedback analysis and reporting.

3.6.4 Project Management Tools

Tools like Microsoft Project or similar software are used to evaluate employees based on their performance in specific projects. This is particularly useful for teams handling high-priority assignments.

Features:

- Real-time tracking of project deliverables.
- Performance evaluation based on project milestones and outcomes.

3.6.5 Behavior Analytics Tools

Janata Bank leverages behavior analytics software to assess employee behaviors and competencies. This is particularly effective in identifying leadership potential and areas requiring skill enhancement.

Features:

- Competency mapping and behavior tracking.
- Personalized training recommendations based on behavior patterns.

3.7 Employee Feedback in Performance Appraisal at Janata Bank PLC

Employee feedback plays a vital role in the performance appraisal process at Janata Bank PLC, fostering open communication between employees and management. The bank prioritizes providing constructive and actionable feedback to employees to ensure clarity in performance expectations and promote continuous professional development.

Feedback Mechanisms at Janata Bank PLC

3.7.1 One-on-One Feedback Sessions

After the appraisal process, employees meet with their supervisors to discuss their performance in detail. These sessions allow employees to understand their strengths, areas for improvement, and the steps required to enhance their performance.

- **Key Focus:** Encouraging dialogue and addressing individual concerns.

3.7.2 Written Feedback Reports

Employees receive written performance evaluation reports highlighting key performance indicators, achievements, and areas for development. These reports provide a documented reference for future performance planning.

- **Key Focus:** Ensuring transparency and clarity in performance evaluation.

3.7.3 360-Degree Feedback Discussions

For employees assessed through the 360-degree method, feedback is gathered from multiple sources, such as peers, subordinates, and managers. Consolidated feedback is shared with the employee to provide a well-rounded perspective on their performance.

- **Key Focus:** Gaining insights into interpersonal skills and teamwork.

3.7.4 Goal Review Meetings

Supervisors and employees review previously set objectives to evaluate progress and set new performance goals. This collaborative approach ensures that employees are aligned with organizational priorities.

- **Key Focus:** Encouraging accountability and forward planning.

3.7.5 Anonymous Feedback Channels

To encourage honest feedback, employees can provide anonymous input regarding the appraisal process. This helps management improve the system and address any employee concerns about fairness or transparency.

- **Key Focus:** Enhancing trust in the appraisal system.

3.8 Challenges in Implementing Performance Appraisal Techniques at Janata Bank PLC

Implementing performance appraisal techniques at **Janata Bank PLC** involves addressing several challenges that can impact the effectiveness and efficiency of the process. These challenges arise from both organizational and employee-related factors, which the bank continuously strives to mitigate. Key challenges:

1. **Bias and Subjectivity**: Despite efforts to maintain objectivity, performance appraisals can sometimes be influenced by personal biases or favoritism. Supervisors may unintentionally overrate or underrate employees, leading to unfair evaluations.
2. **Lack of Clear Metrics**: In some cases, performance evaluation metrics may not be clearly defined or tailored to specific roles. This ambiguity can result in inconsistent evaluations across departments.
3. **Resistance to Feedback**: Employees may perceive feedback as criticism rather than an opportunity for growth. This resistance can hinder open communication and reduce the effectiveness of the appraisal process.

4. **Time Constraints**: Conducting thorough performance appraisals for a large workforce can be time-consuming. Managers may rush the process due to tight schedules, leading to incomplete or superficial evaluations.
5. **Inadequate Training for Appraisers**: Managers or supervisors may lack the necessary skills to conduct effective appraisals, such as providing constructive feedback or using appraisal tools.
6. **Employee Perception of Inequity**: Employees may feel that the appraisal process is not applied uniformly or fairly across the organization. This perception can arise from a lack of transparency or inconsistencies in evaluation criteria.
7. **Integration with Career Development**: At times, there may be a gap between appraisal outcomes and actionable career development plans, leaving employees unsure of how to progress.
8. **Technological Challenges**: While Janata Bank uses advanced tools for appraisals, some employees and managers may face difficulties adapting to new technologies or fully utilizing their features.

3.9 Lessons Learned from the Internship

The internship at Janata Bank PLC was a transformative experience that provided me with valuable insights into professional practices and real-world applications of theoretical knowledge. The lessons learned during this period have significantly contributed to my personal and professional growth.

- **Practical Application of Theoretical Knowledge:** The internship allowed me to bridge the gap between academic learning and practical implementation. Concepts such as performance appraisal techniques, employee management, and organizational behavior were observed and applied in real-world scenarios.
- **Understanding Performance Appraisal Techniques:** I gained a deeper understanding of various performance appraisal methods, including Management by Objectives (MBO), 360-Degree Feedback, and the Critical Incident Method. Observing how these methods are implemented at Janata Bank helped me appreciate their role in employee evaluation and development.
- **Importance of Communication and Feedback:** The experience emphasized the significance of open communication and constructive feedback in fostering a

collaborative work environment. I observed how effective feedback mechanisms contribute to employee motivation and performance improvement.

- **Adaptability in a Dynamic Environment:** Working in a fast-paced banking environment taught me the importance of adaptability and flexibility. I learned how to manage time effectively, prioritize tasks, and handle multiple responsibilities efficiently.
- **Exposure to Organizational Culture:** The internship provided insights into the organizational culture at Janata Bank, including its emphasis on teamwork, integrity, and customer-centric service. Understanding these core values highlighted the importance of aligning personal and professional goals with organizational objectives.
- **Professional Networking:** Interacting with experienced professionals at Janata Bank helped me build valuable connections and learn from their expertise. These interactions offered guidance and inspiration for my future career endeavors.
- **Problem-Solving and Decision-Making Skills:** Observing the decision-making processes at Janata Bank, especially in HR management and employee evaluation, enhanced my problem-solving skills and critical thinking abilities.
- **Enhanced Knowledge of HR Practices:** As an HRM major, the internship was instrumental in broadening my understanding of HR functions, including recruitment, training, and performance management, and their impact on organizational success.
- **Importance of Ethical Practices:** The experience reinforced the importance of maintaining ethical standards in all professional dealings, ensuring fairness and transparency in employee evaluations and other HR activities.
- **Personal Development:** The internship also contributed to my personal development by improving my confidence, communication skills, and ability to work collaboratively in a professional setting.

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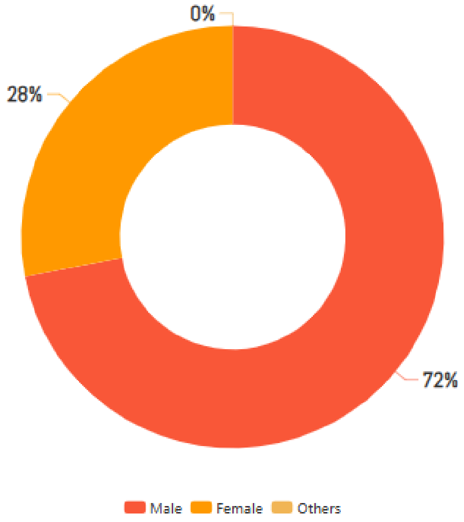
Chapter 04

Analysis & Findings

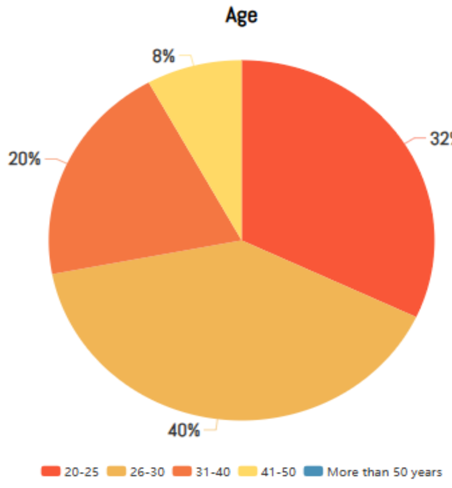
4.1 Questionnaire Survey Analysis

4.1.1 Gender



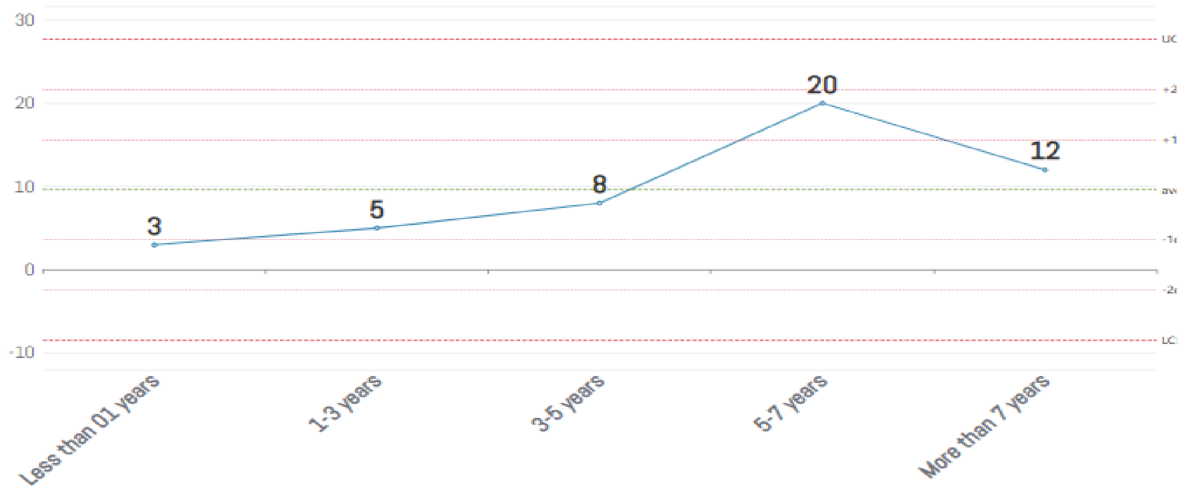
Interpretation: This pie chart represents the gender distribution of employees using two distinct colors: red and blue. The red section corresponds to females, while the blue section represents males. According to the chart, males constitute 72% of the total, while females account for 28%, illustrating a significant male majority in the workforce.

4.1.2 Age



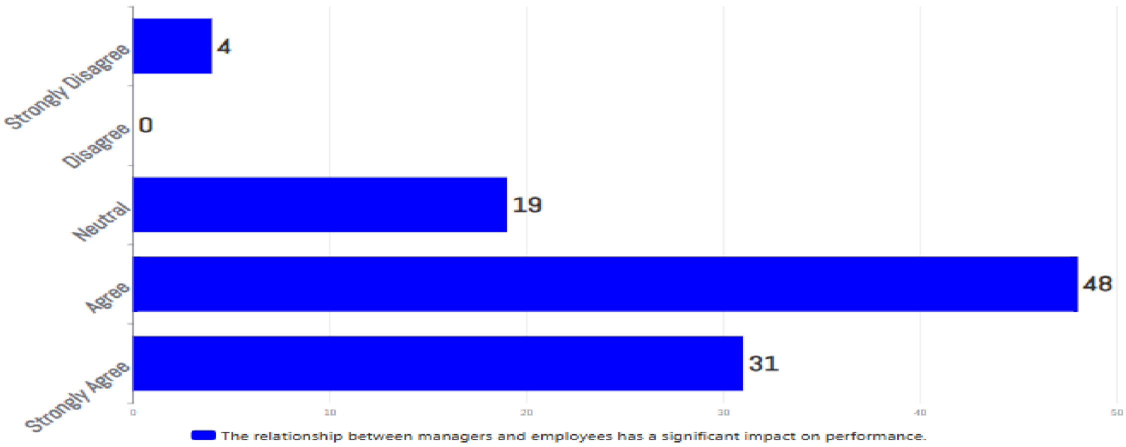
Interpretation: This pie chart illustrates the age distribution of employees across four categories. The percentages indicate that 32% of employees fall within the 20-25 years age group, 40% are aged 26-30 years, 20% are in the 31-40 years category, and 8% belong to the 41-50 years age group. This data highlights a workforce predominantly composed of younger individuals, with the majority in the 26-30 years range.

4.1.3 Duration of employment at Janata Bank PLC



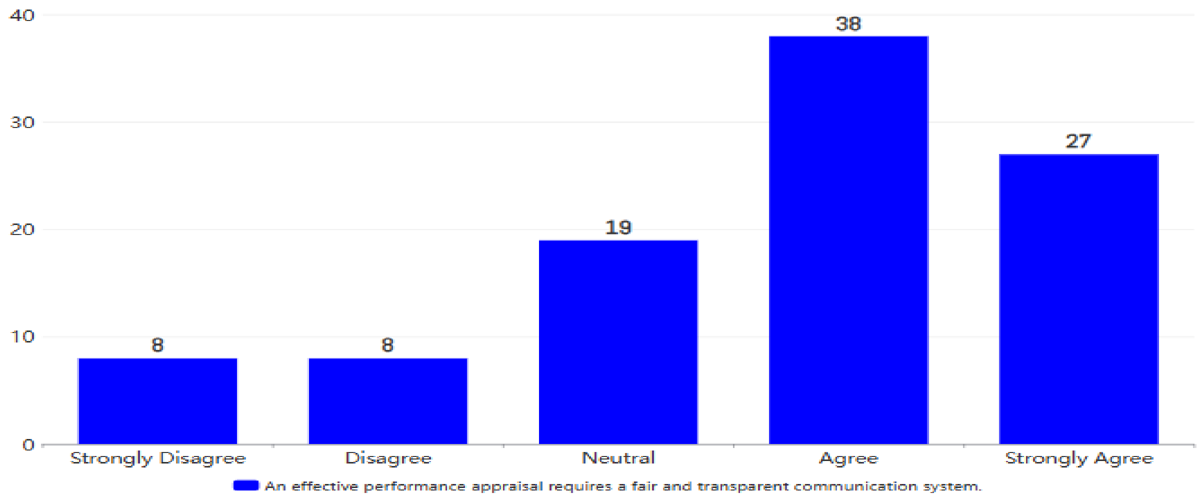
Interpretation: This column chart represents the tenure of employees at Janata Bank PLC, categorized into four groups: less than 1 year, 1-3 years, 3-5 years, and more than 5 years. The chart visually highlights the distribution of employees based on the number of years they have been with the organization, providing insights into employee retention and experience levels within the bank.

4.1.4 The relationship between managers and employees has a significant impact on performance.



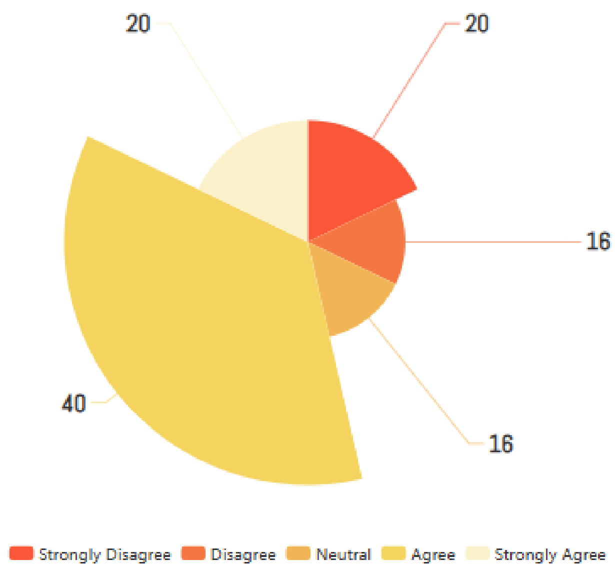
Interpretation: This column chart illustrates the distribution of responses across five categories: Strongly Agree, Agree, Neutral, Strongly Disagree, and Disagree. The percentages indicate that 31% of respondents strongly agree, 46% agree, 19% are neutral, 4% strongly disagree, and 0% disagree. The data suggests a predominantly positive sentiment, with the majority of responses falling under the "Agree" and "Strongly Agree" categories.

4.1.5 An effective performance appraisal requires a fair and transparent communication system.



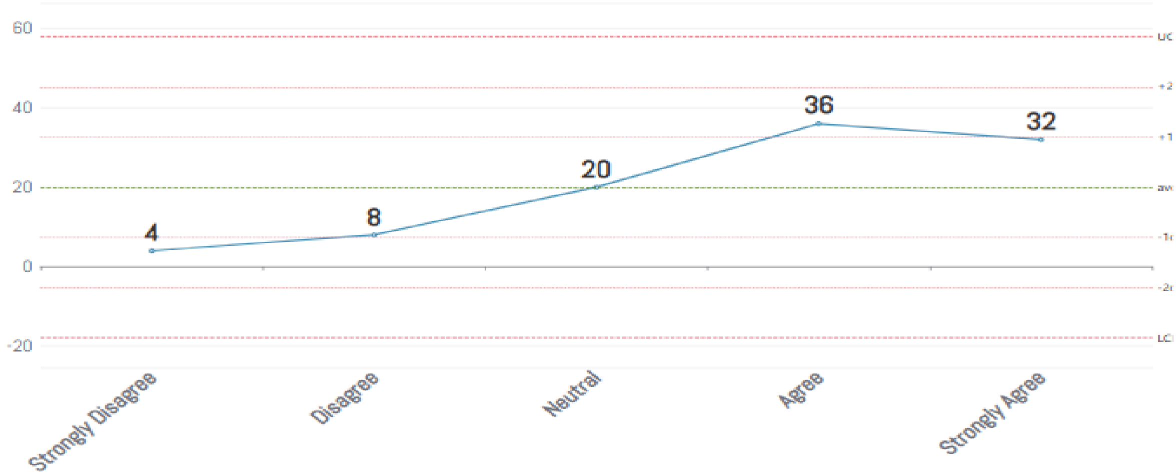
Interpretation: This column chart reveals that 27% of respondents strongly agree, 38% agree, 19% are neutral, while 8% each strongly disagree and disagree. The chart reflects a majority leaning towards agreement, though there is a notable presence of neutral and dissenting opinions.

4.1.6 Providing constructive feedback on completed tasks helps employees enhance their work performance.



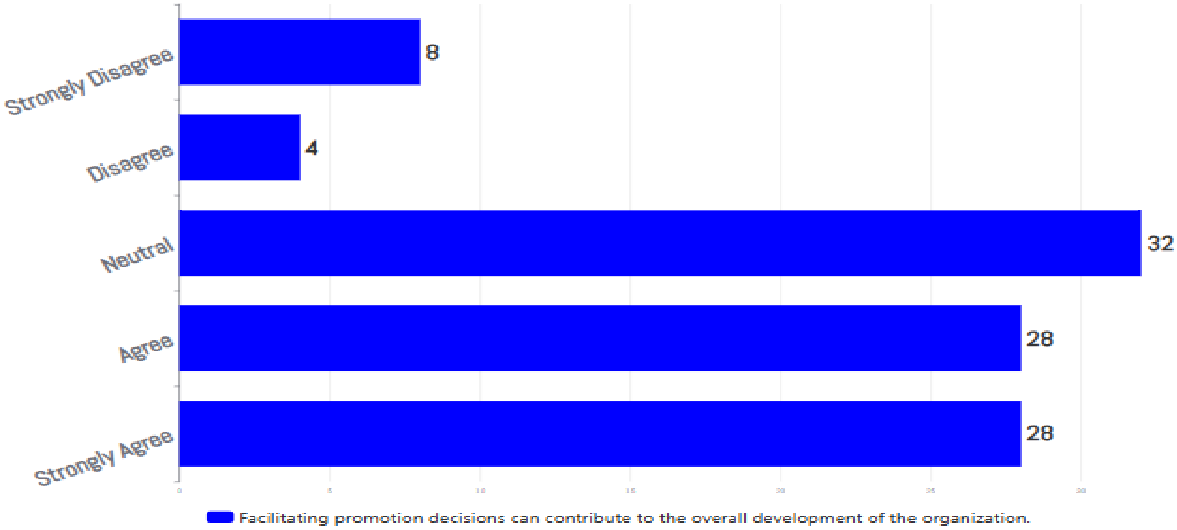
Interpretation: This column chart indicates that 20% of respondents strongly agree, 40% agree, 16% are neutral, while 20% strongly disagree and 16% disagree. The data reflects a divided opinion, with a significant portion agreeing but also notable percentages expressing disagreement or neutrality.

4.1.7 Employee involvement can contribute to the development of effective performance appraisal techniques and improve overall outcomes.



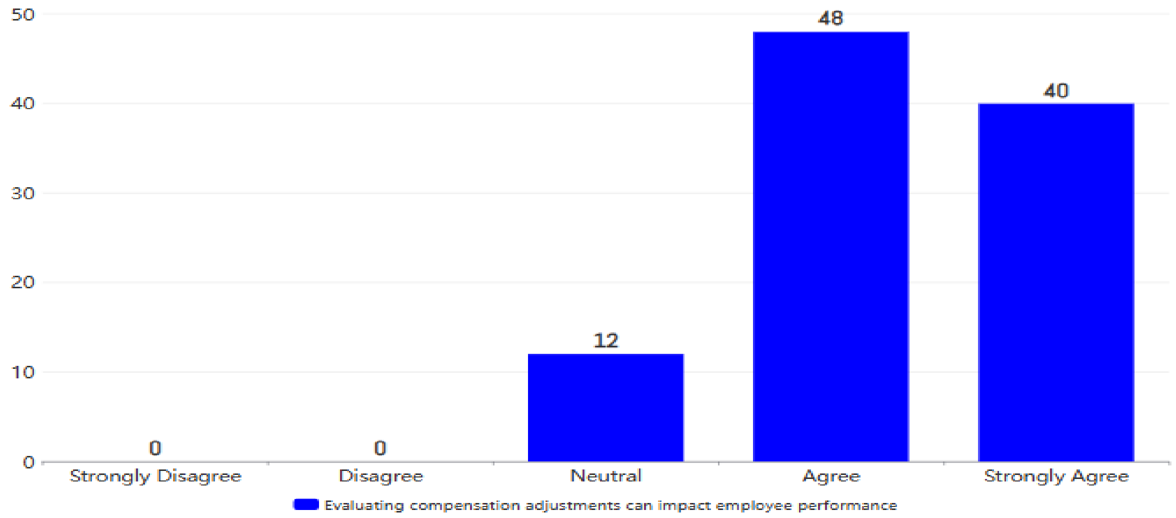
Interpretation: This column chart presents that 32% of respondents strongly agree, 36% agree, 20% are neutral, 4% strongly disagree, and 8% disagree. The chart demonstrates a generally positive trend, with the majority of responses falling under the "Strongly Agree" and "Agree" categories, while a smaller portion expresses disagreement or neutrality.

4.1.8 Facilitating promotion decisions can contribute to the overall development of the organization.



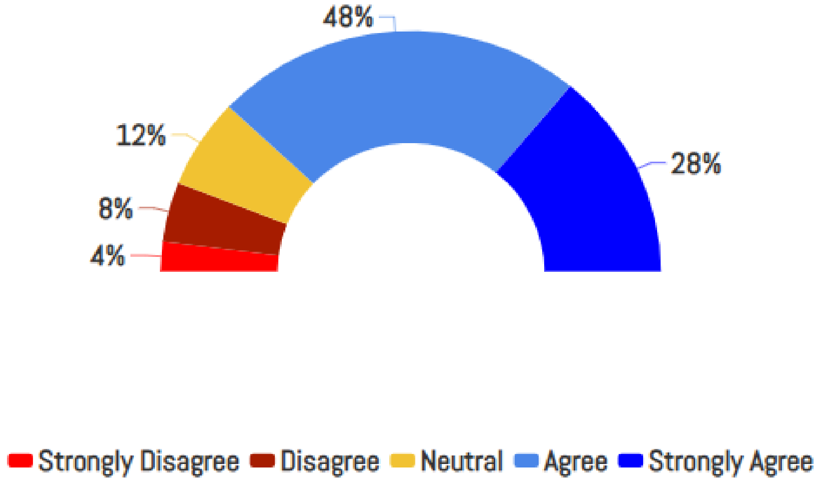
Interpretation: This column chart indicates that 28% of respondents strongly agree, another 28% agree, 32% are neutral, 8% strongly disagree, and 4% disagree. The chart highlights a balanced sentiment, with a notable portion of respondents remaining neutral and an equal percentage expressing agreement and strong agreement.

4.1.9 Evaluating compensation adjustments can impact employee performance.



Interpretation: This column chart represents the distribution of responses across five categories: Strongly Agree, Agree, Neutral, Strongly Disagree, and Disagree. The percentages reveal that 40% of respondents strongly agree, 48% agree, 12% are neutral, while no respondents selected Strongly Disagree or Disagree. The data demonstrates overwhelmingly positive sentiment, with the majority of responses concentrated in the "Strongly Agree" and "Agree" categories.

4.1.10 Performance appraisal helps individuals establish and accomplish meaningful objectives and goals.



Interpretation: This column chart illustrates the distribution of responses across five categories: Strongly Agree, Agree, Neutral, Strongly Disagree, and Disagree. The percentages indicate that 28% of respondents strongly agree, 48% agree, 12% are neutral, 4% strongly disagree, and 8% disagree. The chart shows a predominantly positive response, with the majority agreeing, while a smaller portion expresses disagreement or remains neutral.

4.2 SWOT Analysis of Janata Bank PLC

SWOT Analysis is a strategic planning tool used to identify and evaluate the Strengths, Weaknesses, Opportunities, and Threats faced by an organization. It helps in understanding internal capabilities and external factors that can impact the business. Here's a concise SWOT analysis for Janata Bank PLC:

4.2.1 Strengths:

1. **Strong Government Support:** As a state-owned bank, Janata Bank benefits from government backing, ensuring financial stability, trust, and a large customer base, particularly from government employees.
2. **Wide Network of Branches:** With a broad network of branches across Bangladesh, Janata Bank has extensive reach, especially in rural and semi-urban areas, ensuring accessibility to a wide range of customers.
3. **Experienced Workforce:** The bank has a skilled and experienced workforce, particularly in customer service, finance, and banking operations, which contributes to efficient operations.
4. **Comprehensive Product Portfolio:** Janata Bank offers a diverse range of services, including personal banking, corporate banking, SME financing, international trade services, and remittances, catering to both individuals and businesses.
5. **Robust Technology Infrastructure:** The bank has invested in upgrading its technology infrastructure, such as online banking, mobile banking apps, and ATM networks, to enhance customer convenience and service delivery.
6. **Established Brand Reputation:** With decades of experience in the banking industry, Janata Bank has built a solid reputation and trust among its customers, making it a well-known and reliable financial institution in Bangladesh.
7. **Access to Low-Cost Funding:** Being a government-backed institution, Janata Bank can access low-cost funding from the central bank and government-backed financial institutions, giving it a competitive advantage in offering attractive loan rates.

4.2.2 Weaknesses:

1. **Slow Adoption of Technological Advancements:** Despite its efforts, Janata Bank may lag behind more agile private banks in adopting the latest technological innovations, which could affect its competitiveness in the digital banking space.

2. **Over-reliance on Government Funding:** The bank's reliance on government policies and decisions for financial backing can limit its operational flexibility and decision-making power, particularly in times of economic or political instability.
3. **High Non-Performing Loans (NPLs):** Janata Bank faces challenges related to high levels of non-performing loans, which affect profitability and reduce available resources for lending.
4. **Bureaucratic Structure:** The hierarchical and bureaucratic structure of Janata Bank can lead to slower decision-making processes, reducing operational efficiency and flexibility.
5. **Limited International Presence:** Unlike some private banks, Janata Bank has limited international branches and partnerships, which restricts its ability to expand globally and serve a broader international customer base.
6. **Inadequate Marketing Strategies:** Compared to its competitors, Janata Bank's marketing efforts may not be as aggressive or effective in reaching out to younger and tech-savvy customers, which limits its customer acquisition potential.

4.2.3 Opportunities:

1. **Growing Digital Banking Market:** The increasing adoption of smartphones and internet banking in Bangladesh presents an opportunity for Janata Bank to expand its digital services, including mobile wallets, online loan applications, and digital payment systems.
2. **Expansion into Rural Areas:** There is significant potential for growth by targeting underserved rural and remote areas where banking services are limited. This can help the bank acquire a larger customer base.
3. **Collaborations with International Banks:** By forming partnerships with global financial institutions, Janata Bank can enhance its international trade finance services, remittances, and cross-border banking solutions, expanding its footprint in global markets.
4. **Economic Growth of Bangladesh:** As the economy continues to grow, Janata Bank has the opportunity to tap into emerging markets, including SMEs, which are becoming an increasingly important part of the country's economic development.
5. **Green Banking Initiatives:** As environmental concerns rise globally, Janata Bank can explore opportunities in green banking, offering eco-friendly financial products such as green loans and sustainable investment options.

6. **Government-Backed Initiatives:** The government's push for financial inclusion and digitization in the banking sector provides Janata Bank with opportunities to participate in national programs aimed at expanding banking services to the unbanked population.

4.2.4 Threats:

1. **Intense Competition from Private Banks:** The competitive banking environment in Bangladesh, with the presence of strong private banks offering advanced services and innovative products, poses a significant threat to Janata Bank's market share.
2. **Economic Instability:** Political instability, inflation, changes in fiscal policies, or a global economic downturn could negatively impact Janata Bank's profitability and growth prospects.
3. **Cybersecurity Risks:** With increasing digital transactions, Janata Bank faces growing cybersecurity risks, including data breaches, hacking, and fraud, which could damage its reputation and customer trust.
4. **Regulatory Challenges:** Constant changes in government regulations, tax policies, and banking laws can create challenges for Janata Bank, particularly as a state-owned institution with more regulatory oversight.
5. **Changes in Customer Preferences:** The shift towards mobile banking, fintech solutions, and digital wallets may challenge traditional banking methods. If Janata Bank doesn't adapt quickly, it could lose relevance with younger, tech-savvy customers.
6. **Interest Rate Volatility:** Fluctuations in interest rates can affect Janata Bank's profitability, particularly in the areas of lending and deposits, as the bank may struggle to balance customer expectations with market conditions.
7. **Inflation and Currency Fluctuations:** Inflationary pressures and fluctuations in the value of the Bangladeshi Taka against foreign currencies can affect the bank's profitability, especially in trade finance and international remittances.

4.3 Findings of the Study

1. **Bias and Subjectivity in Appraisals**: Despite the use of advanced tools, performance evaluations can still be influenced by personal biases or favoritism, leading to unfair appraisals. This can diminish employee morale and erode trust in the appraisal system.
2. **Lack of Clear Performance Metrics**: The absence of clear, standardized, and role-specific performance metrics can result in inconsistent appraisals. This ambiguity hinders objective decision-making and may lead to employee dissatisfaction.
3. **Resistance to Feedback**: Employees may view performance feedback as criticism rather than an opportunity for growth, leading to resistance and reduced effectiveness in improving performance and communication.
4. **Time Constraints for Appraisers**: Due to the large workforce, managers may face time constraints in conducting thorough appraisals. This often leads to rushed evaluations, limiting meaningful feedback and development opportunities for employees.
5. **Inadequate Training for Appraisers**: Many managers lack the necessary skills to conduct effective appraisals, such as providing constructive feedback or using performance management tools. This results in less accurate and less impactful evaluations.
6. **Technological Challenges**: Despite integrating various technological tools, some employees and managers may struggle to adapt to new systems, which reduces the efficiency and effectiveness of the performance appraisal process, especially for those less comfortable with technology.
7. **Perception of Inequity**: Employees may perceive the appraisal process as unfair or inconsistent, leading to a lack of trust in the system. This perception can negatively impact employee engagement and overall satisfaction.
8. **Limited International Presence**: While Janata Bank has a strong local presence, its limited international reach restricts its ability to compete globally and access international performance standards and practices, hindering global competitiveness.
9. **Slow Technological Adoption**: The bank’s slow pace in adopting new technological innovations, especially compared to private banks, may hinder its ability to attract younger, tech-savvy employees and adapt to the fast-changing banking environment.
10. **Intense Competition from Private Banks**: Janata Bank faces significant competition from private banks that are more agile and innovative, particularly in areas like digital banking. This makes it difficult for Janata Bank to attract and retain top talent, especially in high-demand sectors.

Chapter 05

Recommendations & Conclusion

5.1 Recommendations

1 **Minimizing Bias in Performance Reviews:** Introduce standardized performance criteria and 360-degree feedback to minimize bias. Train managers to evaluate employees objectively, focusing on performance and results, to reduce favoritism and increase fairness in the appraisal process.

2 **Establishing Clear Performance Standards:** Define clear, role-specific performance metrics and communicate them to employees. This ensures consistency and fairness in evaluations, helping employees understand expectations and improving the objectivity of the performance review process.

3 **Overcoming Feedback Resistance:** Encourage a feedback-friendly culture by training employees to see feedback as a growth opportunity. Ensure feedback is constructive and actionable, helping employees accept and act on it for their improvement.

4 **Managing Time Constraints for Evaluators:** Provide more time for managers to conduct appraisals or implement automated tools to streamline the process. This will allow managers to offer more detailed, thoughtful feedback, improving the quality of performance evaluations.

5 **Enhancing Appraiser Competence:** Regularly train managers on how to conduct effective appraisals, including providing constructive feedback and using performance management tools. This ensures appraisers have the skills to deliver accurate and meaningful evaluations.

6 **Improving Technological Adaptation:** Offer comprehensive training for both employees and managers on performance management technologies. Ongoing support will help ease the transition, making the process more efficient and effective for everyone involved.

7 **Addressing Perceptions of Inequity:** Increase transparency in the appraisal process and ensure consistency in evaluations. Implement a grievance mechanism to address any concerns, fostering trust in the system and improving employee satisfaction.

8 **Expanding Global Presence:** Explore international expansion through partnerships or digital banking services. This will help Janata Bank stay competitive and access global best practices, expanding its market reach.

9 **Accelerating Technological Integration:** Fast-track the adoption of advanced technologies like AI and blockchain to improve operational efficiency. These innovations can enhance customer and employee experiences, keeping the bank competitive in a rapidly changing environment.

10 **Staying Competitive Amid Private Bank Growth:** Focus on innovation in digital banking services and improving the customer experience. By offering personalized, tech-driven services, Janata Bank can attract younger, tech-savvy customers and retain top talent.

5.2 Conclusion

In conclusion, the performance appraisal system at Janata Bank PLC plays a crucial role in shaping employee development and organizational success. However, the analysis highlights several key challenges, including bias in appraisals, lack of clear performance metrics, resistance to feedback, and time constraints faced by appraisers. Additionally, issues such as inadequate training for appraisers, technological adaptation difficulties, and perceptions of inequity in the process need to be addressed to enhance the effectiveness of the performance management system. Despite these challenges, Janata Bank has significant opportunities to improve its performance appraisal process. By implementing standardized performance criteria, investing in training for both managers and employees, and embracing technological advancements, the bank can foster a more transparent, fair, and efficient appraisal system. Furthermore, addressing the bank's slow technological adoption and enhancing its global presence will contribute to its competitive edge, enabling it to attract and retain top talent. To remain competitive in a rapidly evolving banking landscape, Janata Bank must focus on continuous innovation, improving its digital services, and ensuring a more agile and responsive organizational structure. By leveraging its strengths, addressing its weaknesses, and seizing opportunities for growth, Janata Bank can strengthen its position as a leading financial institution in Bangladesh and expand its influence globally. The implementation of the recommended strategies will not only enhance employee performance but also contribute to the bank's long-term success and sustainability.

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Appendix

Survey Questionnaire Sample

SL	Questionnaire Items	Scale				
01	Gender	Male		Female		Others
02	Age	20-25	26-30	31-40	41-50	More than 50 years
03	Duration of employment at Janata Bank PLC	Less than 01 years	1-3 years	3-5 years	5-7 years	More than 7 years
		Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
04	The relationship between managers and employees has a significant impact on performance.					
05	An effective performance appraisal requires a fair and transparent communication system.					
06	Providing constructive feedback on completed tasks helps employees enhance their work performance.					
07	Employee involvement can contribute to the development of effective performance appraisal techniques and improve overall outcomes.					
08	Facilitating promotion decisions can contribute to the overall development of the organization.					
09	Evaluating compensation adjustments can impact employee performance.					
10	Performance appraisal helps individuals establish and accomplish meaningful objectives and goals.					

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