



Daffodil
International
University

Internship Report On
Performance Appraisal and Management Activities of
EXIM Bank Limited, A Study on Nayarhat Branch.

Prepared By :

MD Mahabub Hassan

ID NO: 132-11-3314

Major in Human Resource Management
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Submitted To:

MD. Alamgir Hossan

Assistant Professor & Associate Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Date of Submission

16tSeptember 2025

Letter of Transmittal

September 2025

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

Subject: Submission of Internship Report on Performance Appraisal and Management Activities of EXIM Bank Limited. A Study on Nayarhat Branch.

Dear Sir,

With due respect and great pleasure, I would like to submit my internship report entitled "Performance Appraisal and Management Activities of EXIM Bank Limited: A Study on Nayarhat, Ashulia Branch," which has been prepared as a requirement for the completion of my internship program. This report is the outcome of my three-month internship at the Nayarhat, Ashulia branch of EXIM Bank Limited. During this period, I had the opportunity to work closely with the HR and general administration departments, gaining valuable practical knowledge and insights into real-world performance management practices. I have put in my best effort to include all the relevant information in this report, and I sincerely hope that it meets your expectations. I would be grateful if you kindly accept this report and provide your valuable feedback.

Thank you for your kind support and guidance throughout this internship period

Yours sincerely,

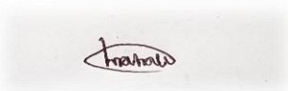
MD Mahabub Hassan
ID: 132-11-3314
Batch: 35th
Major in HRM
Department of BBA

Acknowledgement

First and foremost, I would like to express my deepest gratitude to the Almighty for giving me the strength and patience to complete my internship and this report successfully. I would like to extend my sincere thanks to my academic supervisor, [Supervisor's Name], for their invaluable guidance, encouragement, and support throughout the internship period and the preparation of this report. My heartfelt thanks go to the entire team at EXIM Bank Limited, Nayarhat, Ashulia Branch. I am especially grateful to my on-site supervisor and all the employees in the HR and general administration departments who provided me with their full support, shared their knowledge, and made my internship a fruitful learning experience. I would also like to thank my family and friends for their constant encouragement and moral support during this time.

Finally, I am grateful to all those who directly or indirectly contributed to the successful completion of my internship and this report.

With Regards



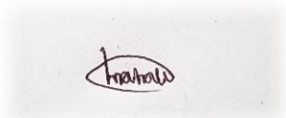
MD Mahabub Hassan

ID: 132-11-3314

Major in Human Resource Management, BBA
Batch 38th

Declaration

I am Md. Mahabub Hassan, a Student of Bachelor of Business Administration (BBA). My Major is Human Resource Management at Daffodil International University. My Student ID is 132-11-3314. I assiduously completed an internship report titled Performance Appraisal and Management Activities of EXIM Bank Limited. A Study on Nayarhat Branch .



Md. Mahabub Hassan

ID NO: 132-11-3314

Batch NO: 35th

BBA

Major in Human Resource Management (HRM)

Department of Business Administration

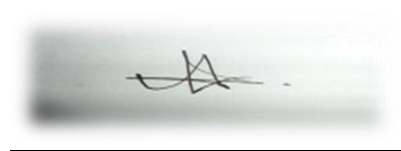
Faculty of Business & Entrepreneurship

Daffodil International University

Certificate of Approval

This is to certify that MD Mahabub Hassan, ID: 132-11-3314 has successfully completed the Internship program under my guidance and supervision. He prepared a report titled "Performance Appraisal and Management Activities of EXIM Bank Limited. A Study on Nayarhat Branch " and submitted to me complying with rules and regulations MD Mahabub Hassan has submitted this report in partial fulfilment of the requirements for the degree in BBA program. The report is accepted to be presented.

He is permitted to submit the Report.



Md. Alamgir Hossan

Assistant Professor & Associate Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Executive Summary

This report presents an in-depth analysis of the performance appraisal and management activities at EXIM Bank Limited, specifically focusing on the Nayarhat, Ashulia branch. It highlights the importance of performance appraisal in aligning employee efforts with the bank's strategic objectives, especially in a competitive banking environment. The study was conducted through a three-month internship where the intern actively engaged with the HR and general administration departments. Key responsibilities included assisting in documentation, managing employee files, supporting appraisal form processing, and observing training and recruitment procedures. The findings reveal that EXIM Bank employs a structured and well-documented performance appraisal system, which includes annual reviews, key performance indicators (KPIs), feedback mechanisms, and employee development plans. The bank offers different training and incentive programs to improve employee performance. Despite its strengths, some gaps were found, like limited digitalization and the need for more regular performance feedback. The report ends with suggestions for improving the appraisal system and reflects on the valuable lessons learned during the internship.

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Chapter: 1

Introduction

1.1 INTRODUCTION

Performance appraisal is an essential part of human resource management (HRM) that helps shape an organization's workforce and matches employee performance with strategic goals. In highly regulated and service-oriented sectors like banking, effective performance appraisal systems not only improve employee accountability but also encourage a culture of ongoing improvement and motivation. EXIM Bank Limited, one of the leading Shariah-based commercial banks in Bangladesh, uses structured HRM practices to ensure the efficiency and growth of its workforce. This report examines the performance appraisal and HR management activities at the Nayarhat branch of EXIM Bank Limited. It is based on the author's direct internship experience and aims to evaluate the effectiveness, implementation, and real-world impact of the bank's performance appraisal system at the branch level. By observing how policies are translated into actions, the report offers practical insights into the strengths and limitations of the current system, while also highlighting the intern's contributions and key learnings during the internship.

The report seeks to bridge the gap between academic knowledge and real-world HR practices in the banking sector, offering recommendations for future improvements in performance management systems. (rest of the document continues unchanged)

1.2 Literature Review

Performance appraisal has long been recognized as an integral component of Human Resource Management (HRM) both as an assessment and development tool for organizations. Experts argue that effective appraisal systems help in directing the performance of employees towards organizational objectives, enhance accountability, and create a culture for continuous improvement (Armstrong, 2020; Dessler, 2020). As Guest (2017) points out, performance appraisal serves as a measurement and a tool for improving employee motivation and well-being if done honestly and fairly.

Modern appraisal tools usually involve key performance indicators (KPIs), behavior, and customer service scores, especially in customer service fields like banking (Khan & Rahman, 2021). In Bangladesh, private banks place a high priority on performance appraisal due to the competitiveness of the banking sector. Research shows that most banks have systems for appraisal but struggle to implement them. Common issues include a lack of regular feedback, too much reliance on manual methods, and inadequate use of online resources (Bangladesh Bank, 2022). This creates inefficiencies and sometimes watered down the motivational power of the appraisal system. International research also mentions the growing trend towards technology-driven performance management. Real-time feedback systems and performance management software are being widely implemented to eliminate biases and give timely appraisals (Dessler, 2020). Most Bangladeshi banks, however, are undergoing a transition and are still reliant upon paperwork and personal reviews. In Islamic banks such as EXIM Bank Limited, performance review is also guided by Islamic ethics and Islamic principles of fairness, accountability, and moral integrity. Value-based performance systems put a twin focus on productivity and also on ethical conduct, responsibility, and adherence to organizational values. This reflects a broader "culture of integrity," which differentiates Islamic banks from conventional banks. Overall, based on the available literature, it seems that while performance appraisal has become an accepted HR tool, whether performance appraisal succeeds or not depends on situational factors such as organizational culture, regulatory context, and technology adoption. The context of EXIM Bank's Nayarhat branch is employed here to provide a real-world experience of how principles are applied in Bangladeshi banking, i.e., in a Shariah-compliant bank.

Recent research observes the growing role of digital technology in performance measurement in which real-time evaluation becomes possible and mistakes are avoided, though the majority of banks in Bangladesh are yet to adopt manual systems (Dessler, 2020). Value-oriented and moral principles also guide the appraisal systems of Shariah-compliant banks like EXIM Bank, depicting a responsibility culture and an integrity culture. Overall, while there are papers that provide insight into banking performance appraisal, branch-level perspectives like the case of EXIM Bank's Nayarhat branch provide us with tangible proof of how policies are implemented in day-to-day HR procedures.

1.3 Scope of the Report

This report is specifically focused on the performance appraisal and human resource management practices carried out at the Nayarhat, Ashulia branch of EXIM Bank Limited. The study is limited to the experiences, processes, and observations encountered during the internship period, particularly in relation to employee evaluation, documentation, training assistance, and HR coordination. While the insights are based on one branch, they reflect how head office HR policies are implemented on a practical level. Broader corporate-level practices, financial data, or detailed comparisons with other branches are beyond the scope of this report.

1.4 Objectives of the Report

Broad Objective:

The main objective of this report is to understand and analyze the performance appraisal and management activities practiced at the Nayarhat, Ashulia branch of EXIM Bank Limited.

Specific objectives:

- i) To understand the performance appraisal and management activities of EXIM Bank Limited.
- ii) To analyze the performance appraisal and management activities of EXIM Bank Limited.

1.5 Methodology

This report is based on a combination of primary and secondary data collection methods. The methodology adopted ensured a comprehensive understanding of the performance appraisal practices at the Nayarhat, Ashulia branch of EXIM Bank Limited.

- **Primary Data:**

- i) Direct observation of performance management tasks during the internship.
- ii) Informal discussions with HR personnel and branch employees.

- iii) Hands-on experience with appraisal form handling, data entry, and documentation.

- **Secondary Data:**

- i) Review of EXIM Bank's internal HR policy documents and manuals.
- ii) Study of publicly available reports and publications from EXIM Bank.

Reference to academic texts and previous research related to performance appraisal and HRM.

1.6 Limitations of the Study

While this report provides valuable insights into the performance appraisal and HR practices of EXIM Bank Limited at the Nayarhat, Ashulia branch, it is subject to certain limitations:

- i) The study is confined to a single branch, which may not reflect variations in practices across other branches or the head office.
- ii) Access to some internal and confidential HR data was restricted, limiting a more comprehensive analysis.
- iii) The findings are primarily based on informal interactions and observations, which may introduce a degree of subjectivity.

Chapter: 2

Company Overview

2.1 About EXIM Bank Limited

Export Import Bank of Bangladesh Limited, popularly known as EXIM Bank, was established in 1999 as a scheduled commercial bank in Bangladesh. It started as a conventional bank but transitioned into a full-fledged Shariah-based Islamic bank in 2004. The bank operates with the vision of being the finest Islamic bank in the country, driven by a strong commitment to provide quality financial services through Islamic principles. EXIM Bank offers a wide range of banking services including retail banking, SME banking, corporate banking, foreign trade and remittance services. It has gained a reputation for maintaining transparency, efficiency, and innovation in its operations. As of today, EXIM Bank has an extensive branch network across Bangladesh, supported by mobile and online banking platforms, ensuring greater accessibility and convenience for its customers. The bank is also known for its social responsibility programs, focusing on education, healthcare, and community development. The bank's emphasis on human resource development, training, and performance management has enabled it to build a workforce that is both competent and aligned with its values. Through structured performance appraisal and employee development systems, EXIM Bank continuously works to motivate and evaluate its staff, aiming for excellence at all levels of operation.

2.2 Vision, Mission and Objectives

Vision:

To be the finest Shariah-based modern bank in Bangladesh by upholding ethical banking practices, operational excellence, and commitment to customer satisfaction.

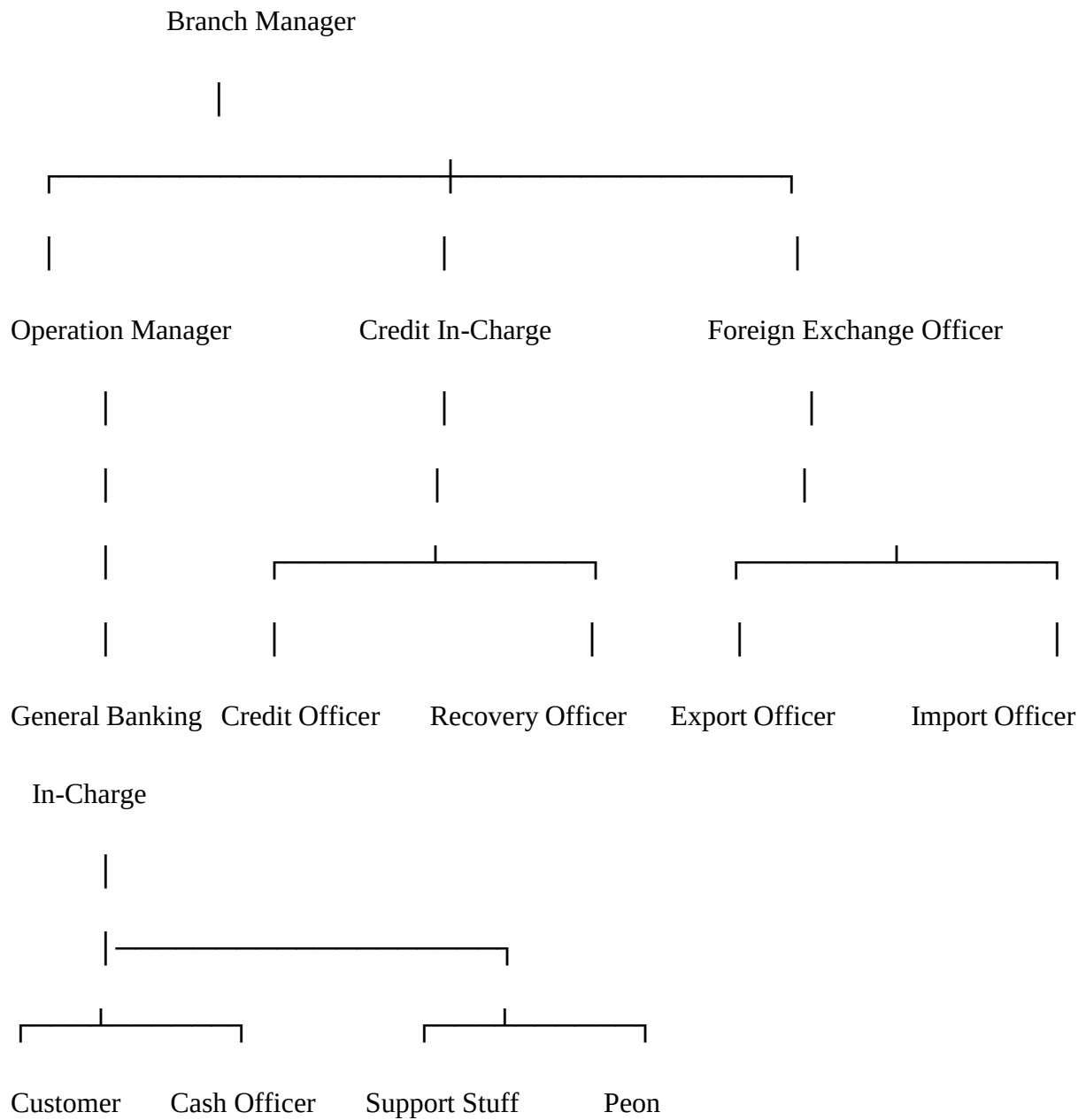
Mission:

- i) To provide quality financial services in accordance with Islamic principles.
- ii) To build a long-term sustainable and value-driven banking model.
- iii) To contribute to the economic growth of the country while ensuring customer-centric service delivery.
- iv) To develop a knowledgeable and skilled workforce driven by integrity and innovation.

Objectives:

- i) To ensure Shariah compliance in all banking activities.
- ii) To expand outreach through a robust network of branches and digital services.
- iii) To implement effective HR practices including training and performance appraisal.
- iv) To maintain financial stability while offering competitive and ethical banking solutions.
- v) To contribute to social development through CSR initiatives in education, healthcare, and community welfare.

2.3 Organizational Structure { An organizational chart (organogram) }



Chapter 3:

Internship Role and Responsibilities

3.1 Internship Role and Responsibilities

During the internship period at EXIM Bank Limited, Nayarhat, Ashulia branch, I was assigned to the Human Resources and General Banking departments. The focus of my responsibilities was primarily on observing and assisting with performance appraisal-related activities. My tasks and duties included the following:

- i) **Performance Appraisal Documentation:** I assisted in collecting, organizing, and preparing performance appraisal forms for branch employees. This involved cross-checking data for accuracy and ensuring timely submission to the HR department.
- ii) **HR Record Maintenance:** I helped update employee performance files and organize appraisal-related documents for future audit and evaluation purposes.
- iii) **Training Support:** I supported the coordination of internal training sessions by preparing attendance sheets, distributing training materials, and collecting employee feedback after sessions.
- iv) **Administrative Support:** I provided assistance with routine HR tasks such as sorting resumes, filing documents, and helping with employee onboarding paperwork.
- v) **Communication and Coordination:** I worked with supervisors and colleagues to communicate deadlines and follow up on pending appraisal submissions.

These responsibilities provided me with valuable hands-on experience in human resource management and exposed me to the critical role of performance appraisal in employee development and branch-level operations. The report intends to give a clear and practical view of the performance appraisal process as it was experienced during the internship.

3.2 Rationale of those Roles and Responsibilities

The assigned roles and responsibilities matched the main functions of the Human Resources department, especially in performance appraisal. By involving the intern in performance documentation and administrative support, the bank offered a chance to gain direct insight into the performance evaluation process. This process is key to employee development and the bank's efficiency. Tasks related to HR record maintenance and training coordination did not just support ongoing operations; they also provided a better understanding of how EXIM Bank develops its workforce through structured performance reviews and learning activities. Communication-related duties improved professional interaction skills and highlighted the importance of clear information flow for timely appraisals. These responsibilities were carefully selected to give the intern exposure to various HR functions in a real banking environment. This experience reinforced academic concepts and contributed to the bank's ongoing HR activities. Despite these limitations, the report aims to present a realistic and practical understanding of the performance appraisal process as experienced during the internship.

3.3 Examples of Tasks Completed

The assigned roles and responsibilities matched the main functions of the Human Resources department, especially in performance appraisal. By involving the intern in performance documentation and administrative support, the bank provided a chance to gain direct insight into the performance evaluation process. This process is essential for employee growth and organizational effectiveness. Taking part in HR record keeping and training coordination tasks not only helped maintain smooth operations but also provided an understanding of how EXIM Bank supports its workforce through organized performance reviews and learning opportunities. Communication-related duties improved professional interaction skills and highlighted the importance of sharing clear information to ensure timely appraisals. These responsibilities were carefully selected to expose the intern to various HR functions in a real-world banking setting. This approach reinforced academic concepts with practical experience while also contributing to the bank's ongoing HR activities.

Chapter 4:

Key Learning and Experiences

4.1 Key Learnings and Experiences

My internship experience at EXIM Bank Limited, Nayarhat, Ashulia branch, provided me with significant learning opportunities in both technical and interpersonal areas of human resource management. Some of the key learnings and experiences are as follows:

Understanding of Performance Appraisal Systems: I gained a practical understanding of how performance appraisal is conducted within a Shariah-based banking framework.

Observing the process from documentation to submission helped me appreciate the importance of structured evaluations in employee motivation and career development.

i) **Application of HR Theories in Practice:** I encountered many concepts studied in the classroom, such as performance management, employee engagement, and feedback systems, in real-time. This hands-on experience strengthened my understanding and showed me the challenges of putting these ideas into action.

ii) **Interpersonal and Communication Skills:** Working closely with HR staff and other bank employees helped me improve my communication, teamwork, and coordination skills. Following up on deadlines and discussing appraisal requirements taught me the importance of clarity and consistency in professional interactions.

iii) **Time and Document Management:** I learned to manage my time well while handling tasks related to appraisals and keeping documents accurate. This experience enhanced my organizational skills and attention to detail.

iv) **Observation of Organizational Culture:** I was part of a professional work environment based on Islamic banking principles. The work culture focused on ethics, accountability, and employee development, which significantly shaped my understanding of how organizations behave.

Overall, this internship was enlightening. It linked my academic studies with real-world insights and contributed to my professional and personal growth. Despite the challenges, the report aims to provide a clear and practical view of the performance appraisal process as I experienced it during the internship.

4.2 Connection with Academia

The internship at EXIM Bank Limited served as an important link between academic knowledge and practical HR work. The tasks I carried out and the processes I observed matched well with the theories and frameworks taught in human resource management, organizational behavior, and business communication classes. For example, I could see performance appraisal techniques, the 360-degree feedback model, and motivation theories in action during the performance evaluation process at the branch. My exposure to documentation, training facilitation, and employee evaluation connected with lessons on administrative efficiency, employee development, and strategic HRM. This real-life experience helped me assess how academic concepts are put into practice in a professional setting, which deepened my understanding and improved my ability to use theoretical knowledge in real business situations. Additionally, the structured work environment, emphasis on ethical behavior, and focus on employee growth at EXIM Bank aligned closely with the values and principles taught in university courses. Overall, the internship strengthened what I learned in class through real-world application, making the educational experience more complete and meaningful. Despite some limitations, this report aims to provide a realistic and practical view of the performance appraisal process as I experienced it during the internship.

4.3 Example of Experiences

One of the most important experiences during my internship was helping with the mid-year performance appraisal process. I was responsible for collecting completed appraisal forms from department heads and checking whether all fields were filled out correctly. In one case, I found a missing entry in an employee's self-evaluation section. I had to work with the respective officer to make sure it was fixed and resubmitted on time. This process taught me the importance of accuracy, responsibility, and clear communication in HR tasks. Another valuable experience was organizing a training session for staff on improving customer service. I prepared attendance records, distributed feedback forms, and compiled the responses into a summary report for the HR officer. This task improved my skills in coordinating events and allowed me to make a meaningful contribution to the bank's employee development efforts. Through these real-life responsibilities, I learned that even routine HR tasks are vital for keeping the performance appraisal and management system effective and reliable in a banking environment. Despite these limitations, the report aims to provide a realistic and practical understanding of the performance appraisal process as I experienced it during my internship.

Chapter 5

Critique and Reflections

5.1 Critical Evaluation

While my internship experience at EXIM Bank Limited was largely positive and educational, a critical evaluation reveals both strengths and areas for improvement in the bank's performance appraisal and HR practices.

- **Strengths:**

- i) The performance appraisal process is systematically conducted with clear documentation and adherence to deadlines.
- ii) HR personnel were cooperative and maintained a professional environment that encouraged learning.
- iii) The training and evaluation processes aligned well with Islamic values, which contributed to a unique organizational culture of accountability and integrity.

- **Challenges:**

- i) The appraisal process at the branch level often depended on manual paperwork, which posed risks of errors and delays. Digitization of appraisal forms could enhance efficiency.
- ii) There was limited scope for interns to observe high-level decision-making or attend strategic HR meetings, restricting exposure to broader organizational strategies.
- iii) Feedback mechanisms, though present, appeared to be somewhat formal and less interactive. Encouraging more regular and open feedback sessions could improve employee engagement.

- **Recommendations:**

- i) Adoption of performance management software to streamline evaluations.
- ii) Inclusion of interns in branch-level HR planning meetings to broaden exposure.

- iii) Implementation of anonymous feedback tools to encourage honest performance reviews.

In summary, while EXIM Bank's performance appraisal system is structured and values-driven, integrating modern HR tools and practices could further strengthen its effectiveness and inclusivity. Despite these limitations, the report aims to present a realistic and practical understanding of the performance appraisal process as experienced during the internship.

5.2 Key Challenges Faced During the Internship are below

During my internship at EXIM Bank Limited, Nayarhat, Ashulia branch, I encountered several challenges that affected the smooth execution of my responsibilities and learning experience. Some of the notable challenges include:

- i) **Limited Access to Confidential Information:** As an intern, I was not permitted to access certain internal HR data and documents, which occasionally limited my understanding of the full performance appraisal process.
- ii) **Manual Documentation Process:** Many HR tasks, including appraisal form handling and record-keeping, were paper-based. This made the process time-consuming and susceptible to human error.
- iii) **Time Constraints:** The short duration of the internship restricted my ability to explore all aspects of performance management and limited exposure to certain HR operations and strategic meetings.
- **Communication Gaps:** Sometimes, miscommunication or unclear task expectations caused delays or extra work, especially when coordinating with busy department heads.
- **Limited Feedback Mechanisms:** Feedback on my performance and learning progress during the internship was informal and infrequent. This made it hard to evaluate my development fairly.

Despite these challenges, I made a strong effort to adjust and make the most of the learning opportunities offered. Overcoming these obstacles taught me resilience, problem-solving, and flexibility—skills that will be important in my future career. Despite these limitations, the report aims to provide a realistic and practical understanding of the performance appraisal process as I experienced it during the internship.

5.3 Learning from Challenges

The challenges I faced during my internship were key to my personal and professional growth. For example:

- i) **Adaptability:** Limited access to confidential data required me to be resourceful. I focused on available resources and sought clarification through proper channels. This sharpened my ability to adjust and work well within constraints.
- ii) **Improved Communication Skills:** Gaps in communication pushed me to develop clearer and more organized ways to communicate. I made sure that everyone understood task instructions and updates.
- iii) **Digital Awareness:** The manual nature of documentation showed me the need for digital change. It motivated me to explore performance management software and digital HR tools, which improved my technical knowledge and understanding of automation in HR.
- iv) **Time Management:** Time limits taught me to prioritize tasks effectively, make quick decisions, and produce quality results within tight deadlines.
- v) **Feedback Seeking Behavior:** The absence of structured feedback encouraged me to actively seek input from supervisors and peers. This helped me develop a mindset focused on feedback, which is essential for ongoing self-improvement.

These lessons turned challenges into valuable growth opportunities. They equipped me with practical skills and resilience that will benefit me in my future professional endeavors. Despite these limitations, the report aims to provide a realistic and practical understanding of the performance appraisal process as I experienced it during the internship.

5.4 Overall Reflection

Reflecting on my internship at EXIM Bank Limited, Nayarhat, Ashulia branch, I can confidently say it was a transformative experience. It improved my understanding of human resource management practices, especially performance appraisal. It also sharpened my soft skills and strengthened my ability to work in a structured, professional setting. The tasks I undertook and the responsibilities given to me helped solidify theoretical concepts through hands-on engagement. This internship offered a unique chance to see how HR policies work within a Shariah-based banking system. I observed how performance management connects with broader organizational goals and how human capital is developed through training, evaluation, and feedback. Furthermore, the professional environment, ethical work culture, and supportive colleagues played a vital role in making the internship both enjoyable and educational. This experience has boosted my confidence, developed my communication and organizational skills, and deepened my interest in a career in human resource management. Overall, this internship has been a stepping stone toward my future career goals. It helped bridge the gap between classroom learning and real-world application. I feel better prepared to take on challenges in the real world with confidence and skill.

CHAPTER 6:

Conclusion

Conclusion

The internship at EXIM Bank Limited, Nayarhat, Ashulia branch, offered a valuable look into the day-to-day and strategic parts of human resource management in a professional banking setting. It allowed me to explore performance appraisal processes in detail and see how they support employee growth and connect with the bank's goals. From what I observed, the bank takes a structured but flexible approach to evaluating employee performance, emphasizing fairness, transparency, and consistency. The focus on feedback, documentation, and regular evaluations shows a dedication to ongoing improvement and employee involvement. However, there are limitations, such as manual documentation and the lack of digital options, that highlight areas needing modernization. The supportive workplace culture, along with the clear roles of the HR department, helped me apply my academic knowledge to real HRM situations. I gained practical skills, faced real challenges, and developed a better understanding of performance management strategies. In summary, this internship was a crucial learning opportunity that not only improved my knowledge and skills but also changed my view on the importance of human resources in organizational success. The insights I gained will undoubtedly lay a strong foundation for my future career in HR and beyond.

Chapter – 07

Implications

Implications

The findings and experiences from this internship report have several implications for both academia and professional fields:

i) Academic Implications:

- The internship helped connect theoretical concepts from university courses with their practical application in a professional setting.
- Performance appraisal theories and HRM models can be understood better through real-life banking operations, offering clearer insights into organizational behavior and people management.
- It improves students' understanding of the relationship between policy making and implementation in HR.

iii) Professional Implications:

- EXIM Bank can gain from reviewing its performance appraisal processes to find areas for improvement, particularly in digital integration and better documentation.
- The report recommends regular training for employees and HR personnel on appraisal standards and feedback techniques to boost transparency and motivation.
- A more organized use of technology could reduce manual tasks and improve accuracy in assessing employee performance.

iv) Organizational Implications

- For EXIM Bank, this report highlights the need to align performance appraisal systems with strategic goals and employee development objectives.
- Feedback from branch levels should be included in corporate policy reviews to ensure consistency and responsiveness.

Overall, the internship and this report help deepen the understanding of performance appraisal systems and human resource practices in the banking sector, providing valuable insights for students, professionals, and policy-makers.

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