



**Internship Report**

**On**

**Evaluation of Human Resource**

**Management Practices of Dhaka Bank**

**Date of Submission: 16<sup>th</sup> December, 2018**



**Internship Report  
On  
Evaluation of Human Resource Management  
Practices of Dhaka Bank Ltd.**

**Submitted to:**

Mr. Sheikh Abdur Rahim

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BBA Program

Major: HRM

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**Submission Date: 16<sup>th</sup> December, 2018**



## Letter of Transmittal

Date: 16<sup>th</sup> December, 2018

To,

Mr. Sheikh Abdur Rahim

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

**Subject:** Submission of Internship Report.

Dear Sir,

I have got an opportunity to practical working in Dhaka Bank Ltd and prepare an Internship report. I am very much pleased to submit the report on “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd”; which is ruling prerequisite for the fulfillment of BBA program. This report is a result of the program that I have conducted during specified time. All the works presented here is done with utmost sincerely and honesty.

In completing the report, I have tried my best in giving every available details of the Bank avoiding unnecessary exhibition of the report. I hope that this report will meet the standards of your judgments.

With best regards

Sincerely yours,

.....  
Shaery Sharmin

Id: 152-11-4798

Batch-41

Major in HRM

Department of Business Administration

Daffodil International University



## Declaration

I, am Shaery Sharmin, declare that I have completed my internship program under the supervision of Mr. Sheikh Abdur Rahim, Associate Professor, Department of Business Administration, and Faculty of Business & Entrepreneurship. Daffodil International University.

I have presented internship report title “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd.” Is uniquely prepared by me after the completion of three months, work at Dhaka Bank Ltd.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.

.....

ShaerySharmin

ID: 152-11-4798

Major: HRM

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## Letter of Acceptance

I am pleased to certify that the internship report entitled “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd.” submitted by Shaery Sharmin in fulfillment the requirements for the degree of Master of Business Administration. Daffodil International University. I believe that this internship report is an original one and it has not been submitted elsewhere for any degree or diploma.

I wish her every success in life.



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02-02-19

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Mr. Sheikh Abdur Rahim  
Associate Professor  
Department of Business Administration  
Faculty of Business and Entrepreneurship  
Daffodil International University



## Acknowledgement

It makes me very glad in spite of many limitation I have completed this report successfully. In conducting this report. I have got cordial and sincere assistance from many corners.

First, I am very grateful to Daffodil International University, to arrange the internship program in Dhaka Bank Ltd. For BBA student that helped us in many respects.

I am also very grateful to honorable supervisor Mr. Sheikh Abdur Rahim, Associate Professor, Daffodil International University of Bangladesh, who supervised me for the purpose of this report. This internship report is prepared under his proper guidance.

I am also very grateful to Md. Abdul Hasnat Bhuiyan, Manager, Dhaka Bank ltd. And also, very thankful to all of staff of Dhaka Bank Ltd. Who gave me long patient hearing and answering my numerous question and queries nicely?

They supplied me the most important in sequence for which they deserved appreciation.



## Executive Summary

Bangladesh is a developing country in banking sectors plays a vital role in the economic development of the country. Banking system of a country can well be said as a barometer of its economic prosperity. Well-developed banking system is indispensable for modern trade and commerce. Now-a-days, banks not only act as custodian of public money but also are indispensable as vital agent for maintenance of sound financial position of a country.

Dhaka Bank Limited is a leading commercial bank in Bangladesh. The main objective of the bank is to maintain the reputation and at the same time they have very simple application form, which is very simple to understand and as well as to fill the form. Besides, general banking activities the bank runs a successful brokerage house as a member of both Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

The study not only focuses on the activities of Dhaka Bank Limited, but also highlights the all management system of the bank. It also contains information about all credit proceedings in an easy and simple manner. The study also includes whether some models and tools proposed by various analysts those can help to reduce the non-performing loans to increase bank's profitability.

The researcher conducted in-depth interview with various clients and officials of the banks to collect necessary information. The findings show that to satisfy the customers and retain them for long time. The study was conducted to know Dhaka Bank's application of financial and non-financial information during the process of credit extension and the use of non-financial information by questionnaire.

The banking sector of Bangladesh is passing through a tremendous reform under the economic deregulation and opening up economy. Currently this sector is becoming extremely competitive with the arrival of multinational banks, technological infrastructure, effective credit management, higher performance level and utmost customer satisfaction. Dhaka Bank Limited follows the all policy and practices set by the management and the guideline set by the Bangladesh Bank. As a result, they are performing well in reducing the high classification rate and achieving the profit target of the bank.



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# Chapter One: Introductory

## 1.1 Background of the Study

The three-month Internship program of BBA students of the Faculty of Business and Entrepreneurship, Daffodil International University is a structural division of the BBA Program. After the achievement of the Internship program, a student must submit the report on the assigned topic to the supervisor and department. The program is three months duration. I was assigned to Dhaka Bank Ltd to complete the program. The faculty supervisor of the program was selected a topic for me. My topic is “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd.”

## 1.2 Scope of the study

This report factually gives a shining idea of human resource management of Dhaka Bank Ltd. This report is mainly listening carefully on the “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd. The scope of the study is limited to organization set up, functions and performances of Dhaka Bank Ltd. The main work is on “Evaluation of Human Resource Management Practices of Dhaka Bank Ltd. The substances presented in this report will not to be application outside of Dhaka Bank Ltd and will not to be used any believe Daffodil International University.

## 1.3 Objectives of the Study

The study has been conducted with the following objectives:

- I. To investigate the human resources organization practices of Dhaka Bank Ltd
- II. To evaluate the human resource administration practices of Dhaka Bank Ltd
- III. To locate out the harms of human resource management practices of Dhaka Bank Ltd
- IV. To give some suggestion to defeat the problem of human resource management practices of Dhaka Bank Ltd



## **1.4 Methodology of the Study**

The methodology used in conducting the present study is here below

### **Primary Data**

- i. Confronting conversation with the respective officers and staff of Dhaka Bank Ltd
- ii. Verbal interview of the responsible officers
- iii. Observation of department of Dhaka Bank Ltd
- iv. Secondary Data
  - v. Relevant papers and publications
  - vi. Annual report of Dhaka Bank Ltd
  - vii. Manuals of different department
  - viii. Dhaka Bank web site.

## **1.5 Limitations of the Study**

This study comes across some Limitations while managing it in the study in area.

- i. There is lack of availability
- ii. Unseemly uniting among various department
- iii. There was lack of time that would mostly with stands a comprehensive on the topic selected
- iv. The latest information was not available



## Chapter Two: Profile of Dhaka Bank Ltd

### 2.1 Overview of Dhaka Bank Ltd

Dhaka Bank Limited is a private limited profitable bank in Bangladesh. Its headquarters are placed in Dhaka. Currently the bank has 100 kindling and 3 SME Service Centers around the country. The bank was founded by famous Bangladeshi politician Mirza Abbas in 1995.

Bangladesh economy has been experiencing a rapid growth since the '90s. Industrial and agricultural development, international trade, inflow of expatriate Bangladeshi Workers' remittance, local and foreign investment in construction, communication, power, food processing and service enterprises ushered in an era of economic activities. Urbanization and lifestyle changes concurrent with the economic growth created a demand for banking goods and services to support the new initiatives as well as to make channel consumer investments in a profitable manner. A group of highly commended businessmen of the country grouped together to respond to this need and established Dhaka Bank Limited in the year 1995.

The bank was incorporated as a public limited company under the Companies Act. 1994. The Bank started its commercial operation on July 05, 1995 with an authorized capital of TK. 1,000 million and paid up capital of TK. 100 million. The paid up capital of the Bank stood at TK. 1289.50 million as on 31 December 2006. The total equity (capital and reserves) of the bank as on 31 December, 2001 stood at 1,209.97 million including the sponsor's assets of TK. 338 million.

The Bank has 45 kindling across the country and a wide set-up of the media all over the world. The bank has plans to open more branches in the recent fiscal year to develop the network. The Bank offers the full ranges of banking and investment services for personal and business customer, backed by the latest technology and a term of greatly irritated officer's and staff.

Dhaka Bank Ltd. is the favorite choice in banking for friendly and adapted services, cutting edge technology, tailored solutions for business needs, global reach in deal and commerce and yield on investments.



## **2.2 The Mission**

“To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in banking”.

## **2.3 The Vision**

“At Dhaka Bank we draw our inspiration from the distance stars. Our team is committed to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you razor sharp sparkle through accuracy, reliability, timely delivery, cutting edge technology, and tailored solution for business needs, global reach in trade and commerce and high yield on your investment.

Our People, products and processes are aligned to meet demand of our discerning customers. Our goal is to achieve a distinction like the luminaries in the sky. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision- Excellence in Banking.”

## **2.4 Goal of DBL**

The people, goods and processes of Dhaka Bank are aligned to meet the command of the sharp customers. Their goal is to achieve a division in the sky. Their Prime Objective is to deliver a value that demonstrates a true sign of our vision-Excellence in Banking.

The values:

- i. client Focus
- ii. honesty
- iii. cooperation
- iv. Respect for individual
- v. excellence
- vi. in charge Citizenship



## 2.5 Strategic objectives of DBL

Dhaka Bank’s objectives are to conduct transparent and elevated class business operation based on market system within the legal and social support spelt in their assignment and reflected in their vision.

Their greatest with qualitative business as a sustainable ever-growing organization and augment fair returns to their shareholders. They are committed to their public as a corporate citizen and causal towards the progress of the nation as their commercial social liability.

## 2.6 Organizational structure of Dhaka Bank Limited

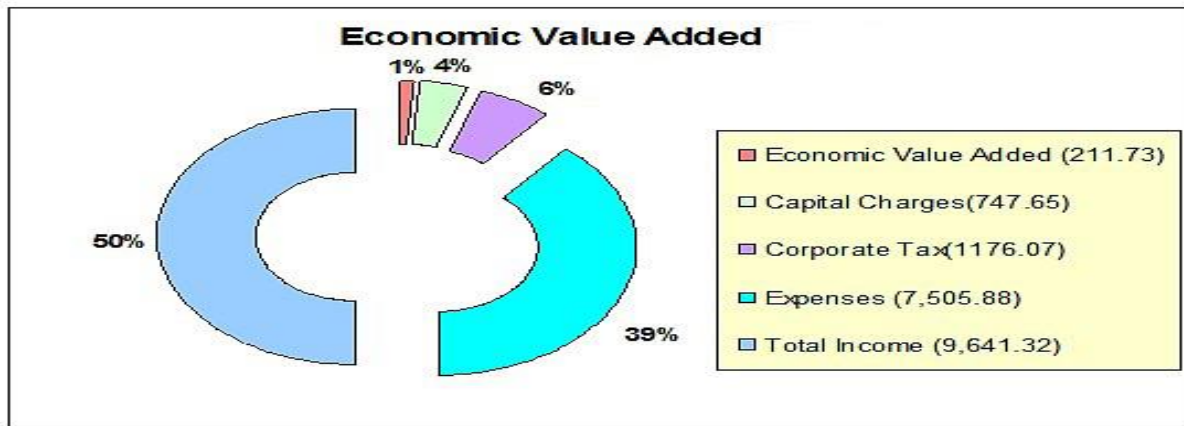
Organizational hierarchy and Designations are in ascending order:

Top Management	Chairman Board of Directors Executive group organization Director extra Managing Director
Executive Level Management	Deputy organization Directors Senior Executive Vice leader managerial Vice President Senior Vice President Vice President Senior supporter Vice President First Assistant Vice President
Mid-Level Management	Assistant Vice President Senior major Officer chief Officer
Junior Level Management	Senior manager commissioner pilot Officer low-grade Officer supporter Officer



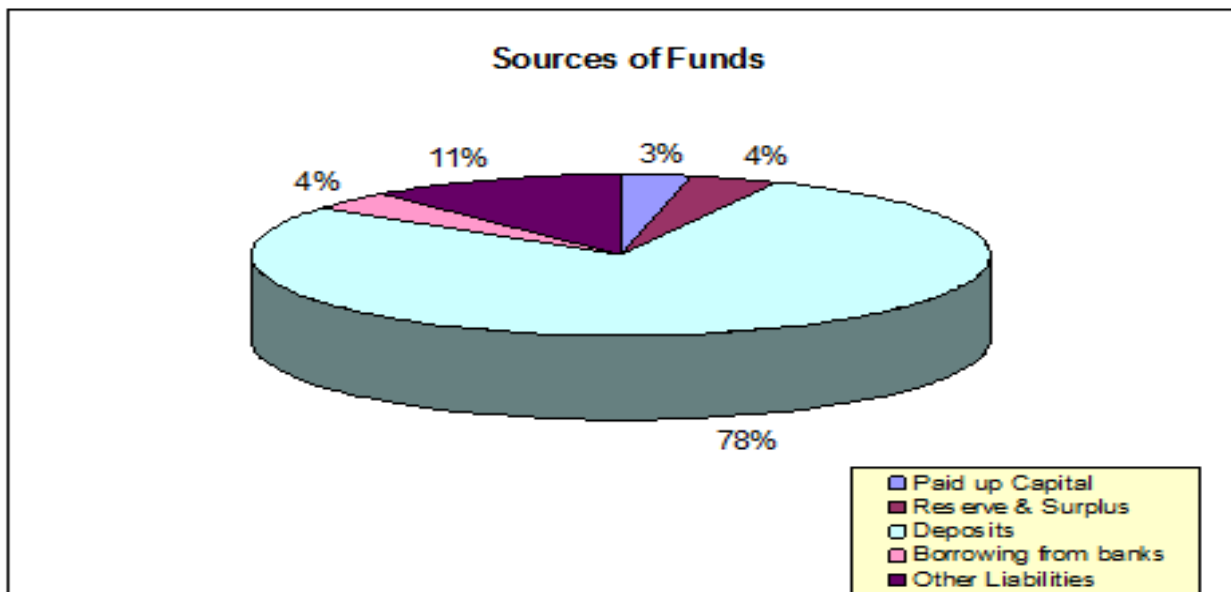
## 2.7 Economic value Added (EVA) statement for the year ended 31 Dec-2017

Economic Value Added (EVA) indicates the true financial profit of the corporation. EVA is an estimate of the amount by which salary exceeds or falls short of necessary minimum return for shareholders at similar risks. Shareholders/Equity providers are always conscious about their return on capital invested. As a commercial banking company DBL deeply

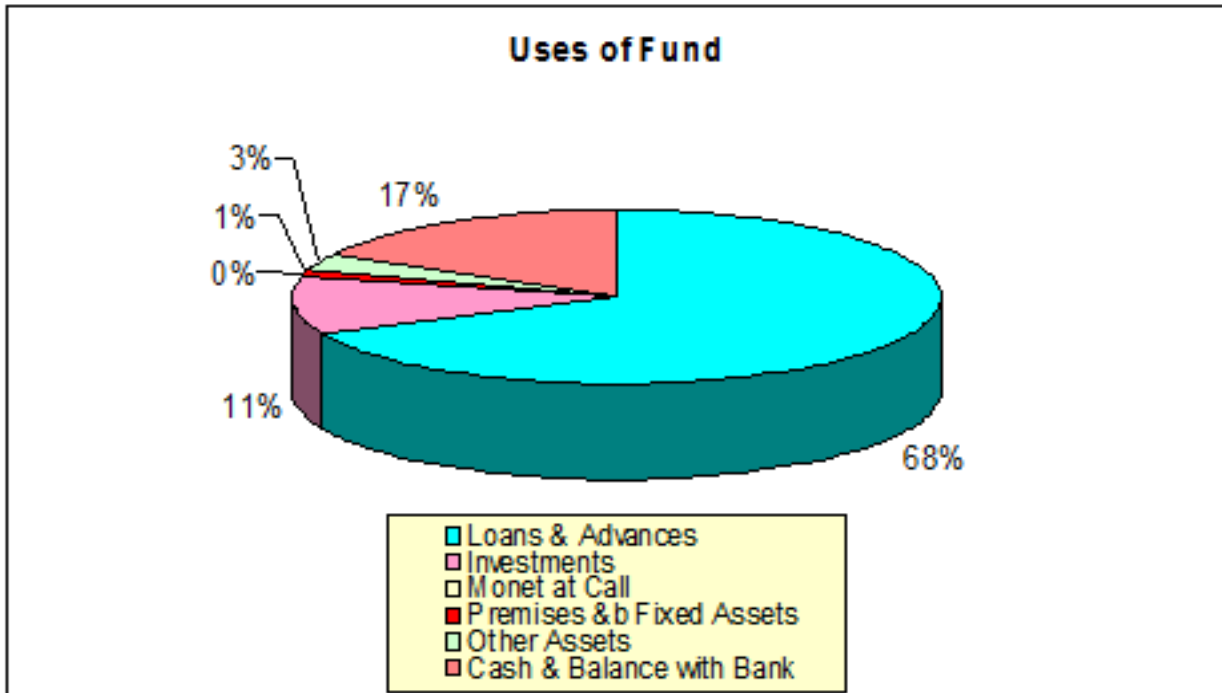


concern for delivery of value to all of its Shareholders/Equity providers. BDT in Million

## 2.8 Source of Fund (2017)



## 2.9 Uses of Fund (2017)







## **2.10 Income & Revenue:**

Interest Income increased by 4% from tk. 7,171 million in 2008 to Tk.7, 466 million in 2009. The growth of advance result this growth of interest income. Average yield on advance was 14.32% during 2009 Income from investments increased by 38% from Tk.664 million in 2008 to Tk. 920 million in 2009 mainly due to the income from five- and ten-years Government Bonds at higher rate of interest which was maintained of SLR purpose.

Commission and Exchange earnings decreased by 1% from Tk.1,077 million in 2008 to Tk.1,061 million in 2009 due to the income from five- and ten-years Government Bonds at higher rate of interest which was maintained of SLR purpose. The Net Interest Margin (NIM), which is derived by net interest income divided by average assets, was 4.56% in 2009 as compared to 4.60% in 2008. The decrease of Net Interest Margin was mainly because of increase of earning assets but lower rate of return from advance which results the lower spread. Net Interest Income increased by 14% from Tk.2,622 million in 2008 to Tk.2980 million in 2009 mainly due to increase of interest income from both advances and investments.

## **2.11 Expenses:**

Interest expense increased by 4% from Tk.5, 214 million in 2008 to Tk. 5,407 million in 2009. This rise in interest expense is mainly attributing to the overall increase in deposit base of the bank. Salary & Allowance increased by Tk. 68 million as compared to 2008 mainly because of increase of office Rent, Insurance of Banks assets, printing stationery, legal expenses, opening of some new branches, depreciation of assets, repair & maintenance, direct sales agents remuneration, contractual agency charges etc. Earning base in Assets of the Bank remains unchanged in 2009, which was 8% in 2008. The ratio indicates efficient utilization of resources to earn revenues.



## 2.12 Future Plan:

Dhaka Bank has celebrated its 15 year centennial on 5th July, 2010. In year 15 years of journey, Dhaka Bank presents itself as a modern and innovative Bank. The personnel is a brilliant one and the work setting is very congenial. Though it has a burly brand image amid the commercial clients, retail partition of the bank is not that strong brand figure among the commercial clients, retail division of the bank is not that strong as corporate division. One of the problems in retail banking is dearth of ATM booths. To improve this condition, Dhaka Bank plans have own ATM network. in addition, it sign a deal with OMNIBUS and Dutch-Bangla Bank Ltd to have removal facility for the regulars of Dhaka Bank in those networks. Dhaka Bank is setting up to modernize its IT transportation to provide the branch network a happy time then portion the customers.



## Chapter Three: Analysis

### 3.1 Definition of Human Resource Management (HRM)

It is a purpose of the company or group which deals with the concerns that are connected to the stuff of the company in terms of hire, return performance, safety wellness, profit, drive and training it is also a planned come up to to manage people and the work society. An capable HRM enables the personnel of an organization to make a payment efficiently and effectively towards the overall achievement of a company's goals and objectives.

### 3.2 Functions of HR:

The functions of human resource management are:

- i. employment
- ii. preparation and Development
- iii. drive
- iv. Preservation.

By doing all these functions Human resource management does its job. Staffing in HRM:

### 3.3 Importance of HRM

A company or organization is developed when its internal working environment is good and all employee get their demand as per their need, no doubt they give their best input and output is outstanding it's plays very important role concern of managers of all level and create space for employee involvement, performance and growth.

#### The Objective of HRM

- i. Drive efficiency in organization work and also structuring employee confidence in a positive direction
- ii. Coordination and harmonious functionality with and between different departments
- iii. Offering employee satisfaction
- iv. Keeping up with the societal and ethical model



### **Responsibilities for both HR & Compliance:**

- i. To prepare and maintain personal files of all employees as per checklist
- ii. To keep and update the CV bank category/ department wise
- iii. To check daily attendance of all employees including manager
- iv. To update employee record
- v. To maintain leave record of all employee
- vi. Assist Head of HR and Admin for interview, recruiting, planning and induction management
- vii. To check and ensure the house keeping/sanitation and cleanliness of office, factory and factory premises as per checklist
- viii. Preparing Training schedule and organize training programs by consulting Head of HR & Admin and General Manager
- ix. To check and authorize the salary advice at the end of every month and sent them to the Finance & Account Department for preparing of salary bill.
- x. To maintain register of
- xi. Personal check list file
- xii. Attendance register
- xiii. Daily production planning and schedule
- xiv. Salary and increment
- xv. Disciplinary and Misconduct
- xvi. Leave Management
- xvii. Accidents
- xviii. Strength of Manpower
- xix. Updating license

Utility bills like telephone, mobile bills, electric, gas water boiler and other bills would be handled by HR department. Every month Dhaka Bank Ltd would receive bills from the respective office and HR assistant would records all bills in respective register files.

### **3.4 Rewards & Control System:**

Employees are getting motivation through rewards it may financial or non-financial organization has been also benefited most through the knowing employee's strength and weakness and further shape up their licking wit control



## 3.5 SWOT Analysis:

### 3.5.1 Strengths:

The strengths of a company are the most central building blocks mandatory for development to take place. Dhaka Bank is a corporation that has much strength. The following are a small number of of the most common strengths that Dhaka Bank has at the in attendance time.

#### **1. Accountable Corporate Governance is very important for the bank:**

Good company supremacy is an issue of vital significance to the Board and Management of Dhaka Bank. The Board of Directors, as the apex level of ability, is accountable and responsible for the overall direction and is ultimate answerable to regulatory authorities and shareholders for the activities, strategies and performance of the company. The board now has 13 members, which also includes at least two self-determining directors.

Dhaka Bank board has a formal schedule of matters especially reserved for its decision including commercial strategy, support of budgets and balance sheet, annual financial results, Director Appointment, proposal for dividend, approval of major corporate communication and credit proposals clear of the delegate business power of the management.

#### **2. Experienced Senior Management has the responsibility for promoting highest level of business ethics:**

The senior management of the bank is responsible for promoting the highest point of business ethics and integrity. Their aim is to create and foster a culture throughout the bank that emphasize and demonstrate the importance of maintain high business ethics and close relationship with customers.

In Dhaka Bank, mostly the experienced officers are typically responsible in promoting business as they have more knowledgeable than the junior ones and they have all the acquaintance about the business and about the market. Even although there is a lot of opposition in the bank sector as well, but still the higher officials convince its clients on its terms and condition. The senior officers encourage their clients in such a way that there becomes a strong bond of the officers with the clients and as a result it finally helps the bank to bring business as well.



### **3. Dhaka Bank Provides quality services to its customers:**

Patrons are the focal point of all the banks behavior. Dhaka Bank is loyal to its customers for excellent, pioneering and speedy solutions across all client segments. The Bank provides a full choice of banking services to little and medium size company and also to personal persons and entrepreneurs. They have expertise corporate banking, retail banking and trade finance and inward remittance services as well such as Western Union, Placid Express and National switch etc.

### **4. The Bank provides compensation package for all its employees irrespective of the gender or designation:**

Dhaka Bank maintains an equal occasion in recruitment, training and endorsement of all employees despite of gender or ethnic origin. The bank tries to pay all its employees the top recompense box up. The bank treats its entire staff equally devoid of being biased towards anybody due to race, faith or gender. Dhaka Bank provide a good recompense pack up not only to the senior officer or managerial but also to the other staff at the minor level. The return package is though according to their title.

Accordingly, Dhaka Bank's salary organization is revised rising on a regular basis. The bank also keeps in employees conversant about the progress of the business and their part in it for their constant obligation to the bank. They also support the advance of the employee connection in the bank through proper and informal meetings.

### **5. Dhaka Bank is maintaining a strong position in the share market:**

Shares of Dhaka Bank are one of the most keenly traded stocks on the Dhaka Stock switch (DSE) and Chittagong Stock switch (CSE). The recurrent step up in the bank's original output is the reason for trust and self-confidence of investors on the bank.

Its standing and performance attracts the customers towards the bank and make them to invest in its shares client is in the core of the lot a service-oriented company does. truth, consistency, and timely relief are the key basics of the Dhaka Bank's check. Dhaka Bank Limited is manned by well-qualified and knowledgeable officials always organized to provide efficient, modified and excellence service.. The bank also performs according to the needs of its corporate clients and provides a complete range of fiscal services to national and international companies.



## **6. Dhaka Bank is always there for Social Welfare:**

Dhaka Bank has fully promise towards portion the communities in which it operate. The bank believes that healthy economy and sound banking go together. A chunk of the bank's annual profit is being given to the Dhaka Bank Foundation for social welfare. The main objective of the foundation was to provide part of the bank's profit in poverty lessening and community happiness.

The Dhaka bank base and the employees of the bank take part in diverse giving and unpaid programs. The foundation had made allocations in different areas of poverty lessening and main health care programs for the low-income group. large fund had also been due for study works on various socio-economic issues confronting the nation. All these muscularly reflected strong promise of the bank to work closely from end to end basis with the the people with which it co-exists.

## **7. Dhaka Bank provides online Banking Services:**

Dhaka Bank is amongst the small amount of banks in Bangladesh, which provides the online banking services to its customers. By using the current banking services, a Dhaka Bank customer can remove or deposit an quantity of cash under the Dhaka Bank account no substance in which branch the real account exist. This service gives its customer huge elasticity. More and more town customers are attractive to this service day by day.

The customer can not only make contact through online services but also can ensure their balances. This online service provides great profit for the customers, as they do not have to face the annoy of leaving into the bank and then liability their works, or knowing their balances from the bank, in its place they can know it directly through online check of Dhaka Bank.



**8. Training and development system of Dhaka Bank is a prime reason of their success:**

Dhaka Bank has a personnel-training institute with good quality resources. They give normal training to the official of both center and lower levels. Again if there is any policy or knowledge change, there will be particular training program set based on person needs.

They arrange special training on their software also which they use in the bank to operate their system, which eventually becomes beneficial not only for the employee but also for the bank, because if they do not know the exact procedure of carrying out work in their system then that might affect them both the employee end into making mistake, and as a result the reputation of the bank also might get hamper ed.

**9. Strong financial resources to ensure the growth of the bank:**

In the years 2004 Dhaka Bank's total capital TK.2, 476.34 million. The bank's capital surplus in the year 2004 was TK. 401.53 million. Dhaka bank's total deposits were TK.28, 069.24 million and the total loans and advances were TK 23,219.67 million, which makes the credit deposit ratio stand at 83% for the year 2004.

Dhaka bank's total assets were TK.32, 361.62 million. Of it TK. 29137.28 million were interested earning assets and the rest TK. 322.34 million was non-interest earning assets. So it seems that it terms of financial resources Dhaka Bank has no lacking. And the bank has adequate resources at its disposal considering the size of the bank and this was a good enough platform to ensure future growth of the bank.





### **3.5.2 Weakness:**

The fault of an organization is the most important internal problems that might hamper the growth rate to take place in a company. Though Dhaka Bank is a company that has many strengths but it also as well has some weakness of its own. The following are a few of the most common weakness that Dhaka Bank has at the present time.

#### **1. To giving high emphasize on fixed deposits:**

Dhaka bank gives high highlight on set deposits every year, which capital that they always end up paying high concentration expenditure for their put down mix. Positively, this will decrease their commerce spread and keeps them always in weight. So, their cost of goods sold is very high which is not very good for any corporation in this aggressive market.

Giving high emphasize on fixed set down might which meant finish up by paying high attention expenditure for the deposit mix, because if the bank continues like this then there is a elevated chance for the customers to switch to other banks, so in this way the bank force lose its precious clients.

#### **2. No feedback from bottom level employees:**

The bottom-level employees and even the mid-level managers at Dhaka Bank don't take part in the decision-making process. So the information flows one way. The bank do not encourage or even ask the middle level officers to take part in their decision or invite them in the decision making process, as a result there remains a gap between the high officials and the mid-level managers or officers. But when any kind of problem arises it is often the middle level managers who has to face the problems or complains from the customers. The higher officials should not also forget that because of these middle level officers their organization has been running so smoothly and successfully.

Though Dhaka Bank do not involve its middle level officers in their decision making process but still Dhaka Bank has some unofficial way to collect information from the bottom level employees, but it is not effective at all.



### **3. Less emphasis on advertising through the electronic media:**

Dhaka Bank does not endorse their brand or goods on regular basis. They seem to be over sure over their company's publicity. They from time to time see it as an extra outlay. They also don't do much electronic media publicity, they do not even movement for their bank for case they could take stalls in private universities and offer beautiful packages for the student or for their teaching.

On the other hand competitors like Dutch Bangle bank, standard chartered bank. Jamuna bank and others do the contradictory regularly come up with creative adds for their banks. For example, recently Dutch-Bangla bank has set up an ATM booth inside private university , this way they have not only gained popularity but they have also attracted the customers, mostly the students to have a account in their bank. This is a big weakness for Dhaka Bank, which may prove to be very big mistake in the future. To corporation should focus more on its promotional activities.

### **4. The bank has a large number of employees making of the organization ineffective:**

Dhaka bank at present has rather a large number of employees compared to its capability. Having a higher number of employees is good quality extent, but in some cases it can also have a negative impact. This decreases the employee's individual efficiency as well as effectiveness.

If there is too many employees working for the same thing then the efficiency of the employees' decreases, there relics no opposition and the employees start **depending** on others, i.e. instead of doing the work by themselves they expect their fellow mates to do it for them. This kind of behavior makes them inefficient and as a result hampers the effectiveness of the organization.

In addition to that, a few of the employees are not too sound and loyal as they are supposed to be. There is a tendency that middle level managers want to avoid their responsibilities and want it to be done by others.



**5. Agency problem might be there among the employees which affects the customer service:**

The front desk employees are often found not to be too keen on taking care of their customers. Though they have a long employee's line in every branch, their loyalty to the company and their ethics level are not very satisfactory. Most of the employees always think about their own interest, which proves that agency problem is there. Some of them create unofficial groups through which they solve each other's problem and support each other to achieve their personal goals, not too much concern about their personal interest.

**3.5.3 Opportunities:**

An organization's opportunities are positive external environmental factors. An organization should explore all possible opportunities available to it. These opportunities are intended to improve the organization. By making improvements, the organization should be able to become more competitive in the market. The following are opportunities available to Dhaka bank in order for it to become more aggressive.

**1. Dhaka bank can use their good market image to gain business and valued customers:**

Dhaka bank has quite a strong market image. Local people know Dhaka Bank as a centered of trust and professional where local expertise use to serve. If they expand their business and utilize this strength as more diversified business opportunities, they can create stronger image in the country.

If Dhaka Bank continues to be productive then they will get more and more business as the customers will be attracted towards their service and towards their product. The chances of Dhaka bank will become much higher if they expand and diversify their business in an effective and creative way not only in the capital city but all over Bangladesh.

**2. Dhaka bank can provide mobile telephone bill collection service through internet banking:**

As telecommunication industry is expanding with an alarming rate recently, so Dhaka bank could maintain good business relation with those telecommunication companies. They can look forward to make some mutual agreement of responsibility of bill collections. This will give them more liquid money, which will boost up their cash requirement.



**3. Dhaka bank can provide premium service banking so as to satisfy their customers:**

Dhaka Bank can improve its customer service but tailoring the individual business needs. This service enhancement collectivity will allow a customer to manage their business finance and cash resources more efficiently and conveniently. The services like-

- i. messenger
- ii. Auto Fax account
- iii. Hotline
- iv. Inward payment in order services
- v. Express expenditure
- vi. Foreign switch and Money market in sequence

If Dhaka bank provides the higher than mentioned services to its expensive customers then the probability of its 100% achievement will be confirm, as no other banks is if such services particularly inward allowance, if Dhaka bank provides such type of services then the clientele will hurry only for Dhaka bank in its place of departing to other banks.

**4. Dhaka bank can expand their business area by opening new branches in different places:**

Dhaka bank could also boost the number of brushwood to take gain of increase command among the accessible customer with better services and thus create more net earnings. In recent years the bank has opened a lot of new kindling, which is a good sign of advance and also a worthy strategy. If Dhaka Bank continues to be creative then they will get extra and more business as the clients will be attracted towards their service and towards their creation.

The chances of Dhaka Bank will develop into much higher if they increase their business in a successful and original way not only in the assets city but all over Bangladesh. The bank has not been effective in growing the number of branches exterior Dhaka and Chittagong. Most of Dhaka Bank's branches are besieged at the urban people only; they have not concerted of the country people too much. That's why the corporation could not incarcerate large portion of the market share. The power of the bank needs to take this into thought not only for them but also for the poor rustic people. After all there is query of principles come in every steps of commerce.



**5. The bank can globalize the business and can gain popularity all over the world:**

As the bank has a strong business brand figure, it holds a large opportunities to globalize their business more lengthily. They can arrange more unknown letter writer banks or by establishing more strange branches as the overseas branches have better and big business opportunities.

If Dhaka bank continues to be creative then they will get more and more business as the patrons will be worried towards their overhaul and towards their manufactured goods. The probability of Dhaka Bank will become their much superior if they expand and globalize their business in a successful and creative way not only in the wealth city but all over earth.

**6. Dhaka bank upgrading the online banking service to that the services can be availed smoothly:**

Dhaka bank's online banking service is not up the average of the service the overseas banks provide. They typically serve the service based on the past data, not real time base. So, the bank should take proposal to add some extra services for their loyal customers. This will give them better chance to get more market share.

The on line services of Dhaka Bank is not very average; they have network harms for which the latest updates are not known not only to the customers but also to their employees as well. The employees cannot login to their system due to the network problem and as a result their works get delayed. But if it continues to happen then the bank might lose its valued customers and business. If the system gets updated then the services they provide through online banking will be very smooth and effective for both the employees and the clients.

**7. Government's changing attitude towards private sector development can be beneficial for the bank:**

The government is favoring personal sector gamble, which is good for the Dhaka Bank, as they can now develop their business with policy and system of government of Bangladesh. This kind of government support will lessen their problems. The Government's changing attitude can be very beneficial for Dhaka Bank as the government is favoring the private bans, the local public will rush towards the private bank such as Dhaka Bank, and by this the bank will gain more and more customers and will have more business.



## **8. Dhaka bank has the opportunity to take market share away from rival firms:**

The private local profitable banks of Bangladesh are very comparable in the way they operate. This is particularly true for the banks same planned group. So if Dhaka Bank somehow manages to distinguish their financial products and services from the other then there is good quality chance that it will increase more market share.

If the bank manager to achieve diversify products and wide bank network there is a range for market saturation. The bank can serve more patrons groups if they enlarge their expanding geographic coverage and service segments. Also Dhaka stock up can expose itself as different by exploit emerging new technologies and civilizing services like credit card, handset banking etc.

### **3.5.4 Threats:**

An organization's threats are harmful external factors. An organization should explore all probable pressure available to it. These pressure are intended to reduce the organization. By making improvements and proper monitor of the fear, the organization should be able to turn more aggressive in the market. The following are fear are available to Dhaka Bank in order to warn its survival.

#### **1. There is a fierce competition among the banks all over the city to have more valued customers and business**

As the banking industry of Bangladesh has promising in, Dhaka Bank is facing strong competition the entrance of new likely competitor. The second age group banks like

- i. Dhaka bank
- ii. Dutch bangle bank
- iii. Southeast bank

These Banks are the main competitors for Dhaka Bank. There is a tough competition among all the banks for business, if one bank provides better services or more rate of return then the customers switch to that bank wherever they will get better facilities.

Also overseas banks operations in Bangladesh are also attractive a big portion of market share. These foreign banks have productively created improved market image than those of local banks in Bangladesh.



## **2. Political interference and government regulations creates problem for banks**

Dhaka bank facing biased prying in big loan sanctioning and also there is to some amount unethical employment of employees. Though the government is favoring private subdivision venture, which is first-class for the Dhaka Bank, as they can now expand their business with the favoring rules and regulations of government of Bangladesh but still due to political interferences and tight government regulation is creating problems in sanction big amount of loan. Also there is 45% tax rate for all economic institutions, which is very elevated and also a real danger for development of the company.

## **3. Highly capital reserve requirement imposed by the central bank**

If there is liquid currency crisis the market, Dhaka Bank will find it has to manage its money reserve condition. As banking law act 1991, Bangladesh bank is in harmony the capital must not less than 9%. And if for some reason the bank fails to meet the reserve provisions then the consequences and sanctions will be serve.

Now a day's banking businesses are being reduction down and its services and products are also diversifying in other sector of the economic market. Few banking services are being also done by insurance companies, leasing firms, house building loan companies and so on. So, banks are now in attendance by doing universal banking, which is already threat and can bigger in prospect. Dhaka bank managing should start to think about this concern more closely and have to take essential steps.

## **4. The central bank changing the interest rates for which the banks have to maintain their rates**

In Bangladesh the middle bank decides the attention rates. They give position and within that range the banks have to preserve the importance rates they offer. So the product is that all the banks end up having very related interest rates.

Also it is the central government who changes the attention rates. They either increase or decline it depending on the market according to the policies they want to execute. And anything changes the government makes the banks of Bangladesh have to stand for by it.



### 3.6 HR Staffing:

The staffing process- putting the right people in the right positions at the right times- is one of the most critical tasks any organization faces. The quality of the work performed can be only as high as the capabilities of the people performing it.

Three officers are working in HR staffing unit. They perform the following activities-

- i. Recruitment
- ii. Selection
- iii. Leave Management
- iv. Personal Dossier Management

#### 3.6.1 Recruitment:

Staffing is the process by which a firm finds its employees, are possibly the most serious tasks any association faces. Without the right people, no firm can meaning successfully. For a employment program to be winning, managers should help with the human income staff to identify needs and predict vacancies. This recruit may be done by inside or external.

##### **A. Types of Recruitment:**

###### **a. For Internal Recruitment:**

The major methods are-

- i. Job redeployment
- ii. Use of mechanized skills inventories
- iii. Referrals from other departments

###### **B. For External Recruitment:**

Organizations rely on-

- i. Advertisements
- ii. Public or private placement agencies
- iii. Field recruiting
- iv. Including campus recruiting
- v. Internships





## **B. Point of Recruitment:**

There are two level of staffing.

- i. Entry level
- ii. Lateral entry

### **Entry level:**

There are two entry level post for recruiting fresh graduates and post graduates.

These are:

- i. experimental officer Level
- ii. Trainee supporter Officer (TAO) Level

### **1. Probationary officer:**

Experimental officers are established as officer after winning conclusion of one year probation period. Experimental Officers are recruited have complete written exam which is in use by IBA. After taking exam top scorers are invited to come out the meeting of organization committee. After appear the meeting they have to face a meeting in front of Board of Directors.

For recruiting Probationary Officers advertisement are given in daily newspaper and web site also. Only online applications are acceptable for provisional Officers (PO). They have to apply fling bdjobs.com. Bd jobs provisions the database of CVs or recommence to DBL HR. HR team then short lists the recommence of the candidates. Only short listed candidates are invited for appearing the written exam. Short-listing criteria's are specified in the circulars. There are some subjects, which are favored for short inventory.

These subjects are:

- MBA (Major in Accounting, Finance, Marketing, HRM, MIS etc.)
- English
- Statistics
- Economics
- Mathematics
- CSE
- Development studies



## **2. Trainee Assistant Officer (TAO) Level:**

TAOs are established as junior officer (AO). TAOs are recruiting from walking CVs. Usually, one written exam is managed by DBL management has taken for recruiting TAOs followed by one Viva.

### **Lateral entry (recruitment of experienced person):**

There are recruitments for knowledgeable bankers, which is called side entry. span of services, job farm duties, radical setting etc. is taken into reflection for the lateral entry.

#### **3.6.2 Selection:**

Selection principles should be chosen cautiously to predict a candidate's achievement on the job. For many organizations these principles must also comply with legal supplies. The critical criteria in this state are job relatedness, reliability, and practicality.

For selection of candidates following things are considered-

- look
- attitude
- Awareness
- Personal skill & mental skill
- Physical skill
- requirement
- message skill
- Job awareness



### 3.6.3 Leave management:

Leave is earned by duty. Leave cannot be claim as a matter of right, and leave permissible under the service law of Dhaka Bank Ltd. may be approved by the administration Director or his authorized person, who may refuse leave, grant leave for a shorter period than applied for, revoke go away of any account and remember an employee before the expiry of the leave.

One Principal official is looking after the leave material of staff and keeping leave records. Workforce of Dhaka Bank Ltd. are enjoying following kinds of foliage-

<b>Earned Leave:</b>	<b>30 days in a year as per service rule of DBL.</b>
<b>Casual Leave:</b>	10 days in a year.
<b>Sick Leave:</b>	15 days in a year + conditional additional sick leave allowed by the mgt. as per service rule of DBL.
<b>Maternity Leave:</b>	90 days for each issue up to two children.
<b>Quarantine Leave</b>	14 days in case of diseases this may be spread out in office.
<b>Pilgrimage Leave</b>	14 days once during the service life.
<b>Extraordinary Leave</b>	As per the rule of the bank.
<b>Study Leave:</b>	As per the rule of the bank.



### **3.6.4 Personal Dossier Management:**

All employees' history and records are keeping in personal file of each employee. Employee related data are also stored through HR software SCALED (Skill set Competency Assessment for Logical Evaluation of Development).

### **3.7 HR Operations:**

HR operations unit mostly work in the area of short term and long-term payback of the workers of DBL, like salary, bonus, wise fund, privilege, super annulations fund, etc.

- Monthly Salary payment
- training and payment of carnival Bonus and Performance Bonus
- Employee's Final decision.
- Staff residence Building Loan
- Maintain liaison with unlike hospitals, which are under the company agreement with Dhaka Bank Limited.
- Obedience of various Salary related MIS report to the administration & Regulatory bodies.
- SBS coverage
- Work as System Admin in HR division
- Assist in Appraisal Management
- PF Loan disbursement
- LFA disbursement
- Investment with the gratuity and PF fund
- Employee Tax processing, etc.



### 3.8 Training & Development:

Human Resource is the key to success of a service oriented business organization. The famous quotes from some renowned business leaders are:



Take our 20 best people and virtually we become a mediocre company.

-Bill Gates, Chairman, Microsoft Corporation.



Take my assets, leave my people and within 5 years I will have it all back.

-Alfred Sloan, Chairman, General Motors.

The mission of Dhaka Bank is to be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

#### Steps of training program

A typical training program can be classified into 5 steps

- I. Need study
- II. Instruction Design
- III. legalization
- IV. achievement
- V. costing and take notes

#### I. Need Analysis:

Identify the specific job performance skills needed to improve performance and productivity

Analyze the skills and needs of the prospective trainees and to develop specific measurable knowledge to perform their job.

To ensure that the program will be suited to the trainees specific levels of education, experience and skills.

Use study report to develop specific measurable knowledge and performance objective



### **Technique to identify Training Needs:**

Task analysis and performance analysis are two main techniques for identifying training needs.

#### **Task analysis:**

The first step in training is to determine what training, if any, is required. The main task in assessing the training needs of new employees is to determine what the job entails and break it down into subtasks, each of which is then taught to the new employee.

So, task analysis is a detailed study of a job to identify skills required so that an appropriate training program may be instituted.

Task Analysis form contains six types of information-

- II. Task list
- III. How often performed
- IV. Quantity, Quality Standards
- V. Performance Conditions
- VI. Skills Required
- VII. Where best learned

#### **Performance Analysis:**

Verifying that there is a performance deficiency and determining whether that deficiency should be rectified through training or some other means (such as transferring the employee).

#### **ii. Instructional Design:**

Gather instructional objectives, methods, media, description of and sequence of content, examples, exercise and activities.

Make sure all materials such as video scripts, leader's guides and participant's workbooks, complement each other are written clearly and blend into unified training geared directly to the stated learning objectives.

Carefully and professionally handle all program elements-whether reproduced on paper, film or tape to guarantee and effectiveness.



**iii. Validation:**

Introduce and validate the training program before it presented to the trainee.

**iv. Implementation:**

When applicable boost success of training workshop focuses on presentation knowledge and skills in addition to training content.

**v. Evaluation and Follow-Up:**

Asses program success according to-

- I. Reaction: Document the learner's immediate reactions to the training.
- II. Learning: Use feedback devices or pre and post tests to measure what learners have actually learned.
- III. Behavior: Note supervisor's reactions to learner's performance following completion of the training. This is one way to the degree to which learners apply new skills and knowledge to their jobs.
- IV. Results: Determine the level of improvement in job performance and assess needed maintenance

**2. Setting training objective**

After training needs have been analyzed, concrete and measurable training objectives should be set. Objectives specify e\what the trainee should be able to accomplish after successfully completing the training program.

**3. Techniques of training program:**

After determine employees training needs, set training objectives and designed the program, the training program can be implemented. Most popular training techniques are:

On the job training

Off the job training



### **I. On the job training:**

On the job having a person learn a job by actually performing it. Virtually every employee, from mailroom clerk to company president gets some on the job training when he or she joined the firm.

A useful step by step job instruction approach for giving a new employee on the job training is as follows-

- I. Preparation of learner
- II. Presentation of the operation
- III. Performance tryout
- IV. Follow-up

### **On the job training has several advantages-**

- I. It is relatively inexpensive
- II. Trainees learn while they working
- III. There is no need of class-room, programmed learning devices
- IV. Trainees learn actually doing the job
- V. Get quick feed-back about the correctness of their performance.

### **On the job management development techniques:**

On the job training is one of the most popular development methods. Important techniques here include-

- I. Job rotation
- II. Coaching/ under-study approach
- III. Junior boards
- IV. Action learning

### **ii. Off the job training:**

Listing of each job's basic task along with the key points in order to provide step by step training to the employee.





**Off the job training may be different types:**

- Lectures
- Audiovisual techniques
- Tele-training
- Video conferencing
- Programmed learning
- Vestibule or simulated training
- Computer based training

**Off the job management development techniques:**

There are many techniques that are used to develop managers off the job, perhaps in a conference room at headquarters or off the premises entirely at a university or special seminar. These techniques are addressed next-

- The case study method
- Management games
- Outside seminars
- University related programs
- Role playing
- Behavior modeling
- In house development centers

### **3.9 Promotion Policy of Dhaka Bank Ltd**

Promotion satisfies the needs of human beings in the organization. Since the promotion depends upon capabilities and good performance.

- Length of service
- Weight age on seniority
- Weight age on reservation
- Mix between internal promotions vs. external recruitment
- Weight age on merit, abilities and education.
- Process for promotion
- Liable allocation to department to initiate and handle cases of promotion.



## **Chapter Four: Findings, Recommendations and Conclusion**

### **4.1 Finding of the Study**

1. The staffing system of DBL is not well versed to attract the large information of capable applicant to the bank.
2. The training system of the bank is not enough complicated which is why they are inappropriate to develop employee's skills, knowledge and competency.
3. The reward system of the bank is not explicate as a result, it does not create common spirit among the employees to perform the tasks effectively and efficiently.
4. The overall preservation capability of the bank is not up to the mark as they only focus on some areas rather than thoughts the whole.

### **4.2 Recommendations**

1. The authority of DBL should prepare the employment process in such a way that it can attract sufficient skilled and capable candidates to submit their skilled applicants in the bank.
2. The management of DBL should prepare the preparation systems highly so that it would be more suitable for the growth of their employee's skills, information and competency.
3. The HRD of DBL should prepare the average reward system so that it can create incentive among the employees so that they could start their job with skilled at hand.
4. The management of the bank should provide emphasizes on the in general calculating system by focusing some areas.








### 4.3 Conclusion

Dhaka Bank Ltd is fully Private Bank. Their HR practices and practices are unlike from the community organization. It can play significant role in this respect, as it is the prime development financing institution of the country. It has a code of conduct for winning implement HR policies for the employees and exact issues are dyed about the HRM and different associated aspects but it does not have any monitor behavior to find out whether the member of the management transaction with employees according to their system and rule. I believe and hope that this report will offer a number of payback to get better and update the HR Practices for its smooth operation and will cooperate in redesigning the system and atmosphere of the department. There a standard HR practices in DBL because they have to preserve the rules and instruction of the Govt. As DBL is the association upon whom the Govt. have much control, so they practice the area of HR in a exclusive way. It has widespread chance to fashion a value for and also create a ready for action benefit through working the HRM.



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