



**Daffodil**  
*International*  
**University**

**Internship Report**  
**On**  
**An Analysis of Performance Appraisal Systems of Mercantile Bank Ltd.**

**SUPERVISED BY**

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**Date of Submission: 16<sup>th</sup> February 2019**

# Letter of Transmittal

Date: 16<sup>th</sup> February 2019

To: Mr. Sheikh Abdur Rahim

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

**Subject: Internship Report on “An Analysis of Performance Appraisal Systems of Mercantile Bank Ltd.”**

Dear Sir,

I have arranged my Internship Report on the fundamental of my relegated association Mercantile Bank Ltd. The Internship Report focuses on the "An Analysis of Performance Appraisal Systems of Mercantile Bank Ltd." It is an extraordinary joy for me to display you this Internship Report of "An Analysis of Performance Appraisal System of Mercantile Bank Ltd."

I will be happy if the Internship Report can fill its genuine need.

Yours Sincerely,

-----  
**(Subaya Rahman Sabrin)**

ID # 172-14-2456

Batch-47th

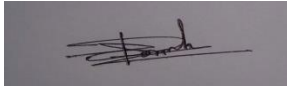
Department of Master of Business Administration

Major in HRM

Daffodil International University

# Declaration

I am, **Subaya Rahman Sabrin**, understudy of Department of Master of Business Administration MBA Program major in HRM of the Daffodil International University, do thus proclaim that the Internship Report has not been submitted for any degree, certificate, title or acknowledgment to somewhere else.



.....

**(Subaya Rahman Sabrin)**

ID # 172-14-2456

Batch-47th

Department of Master of Business Administration

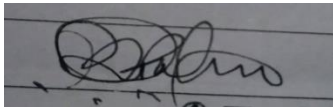
Major in HRM

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# Letter of Acceptance

This is to confirm that **Subaya Rahman Sabrin** an understudy of **MBA ID: 172-14-2456** has effectively arranged her temporary position write about "An Analysis of Performance Appraisal Systems of Mercantile Bank Ltd." under my watch. The information and discoveries in this temporary position report appear to be definitive. It has been acknowledged for introduction in the entry level position safeguard.

I wish her each accomplishment throughout everyday life.



.....|.....

**(Mr. Sheikh Abdur Rahim)**

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

## Acknowledgement

The examination of working strategies and status of brief position report is constantly the aftereffect of joint undertakings of various individuals and this presentation is no exception. It is a result of duty of musings, points of view and experience which we have exchanged clearly or

To the exclusion of everything else I would be certainly floundering in our commitment if I was likewise our most significant thankfulness to my decent executive, **Mr. Sheik Abdur Rahim** for his course and backing provided for me. Without his help, I can't add up to this impermanent position report totally.

In particular, I extend my actual unassuming gratefulness to my people for giving all possible comfort.

I pass on my appreciation to all of my buddies, well wishers and all who has collaborated me in my whole Project Report clearly.

In any occasion yet not least, I pass on my deferential welcome to the Almighty for accomplishing this task.

# Executive Summary

The point of convergence of this Project Report is to separate the agent execution of Mercantile Bank obliged. Exchange Bank Limited has been joined on May 20, 1999 Bangladesh as an open obliged association with the assent of the Bangladesh Bank. In order to lead the examination, the Project Report is organized into four areas. A short graph of MBL, system, and instruments used for examination of making Project Report are inspected in the First Two Parts. The Company's history, its vision, mission, objective, philosophies, core value, ownership structure, etc are in like manner inspected. The components of its unmistakable dependable workplaces (General Banking) and things showed to its clients are also given to find its common helpfulness. To perceive how MBL is performing in the full scale condition, budgetary highlights are moreover given. In this Part, quantitative examination like extent examination as example examination over 5 years is made to appreciate the cash related territory of MBL. The Project Report is shut giving diverse proposition that may help the MBL with enhancing its present position and to be a prime part in the setting aside extra cash field of Bangladesh.

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# CHAPTER-1

## INTRODUCTION



## 1.1 Introduction

Record accept a basic occupation in any affiliation. The word reference significance of record is money endeavors or the claim to fame of directing or administrating the all inclusive community money. Hence the name money related organization could be suggested as money the board. The limit of record isn't organizing resources for the business affiliation yet what's more it consolidates masterminding, assessing of each-stream, the two receipts and portions, raising the advantages, dispersion of benefits and financial control.

Fiscal organization incorporates the organization of cash work. It is stressed over organizing, dealing with, planning controlling the cash related activities of an endeavor. It deals basically with bringing resources up in the most financial and sensible way, using these advantages as gainful as would be judicious; organizing future errands and controlling current execution and future progressions through budgetary accounting, cost accounting, arranging, estimations and diverse techniques. It is always with achieving an acceptable rate of rate of benefit, as this is critical for survival and the pulling in of new capital.

Viable organization of budgetary resources and deliberate examination cash related results are prerequisites for accomplishment of an endeavor. Monetary rundowns are the purpose behind essential authority by the organization and similarly as each other pariah who are enthusiastic about the endeavors of the firm.

## 1.2 Statement of the Problem

From the readiness the delegates upgrade their reasonability which engages them working in different branches in different in different setting aside extra cash occupations. The arrangement programs dealt with by Mercantile Bank Ltd. Are similarly will as a rule increase delegate execution, so the specialists can function admirably for the affiliation and serve the customers with zero protest.

The trainings help the specialists with building up their calling improvement. Also, moreover increase satisfaction among the delegates. Delegate end up completely educated with respect to latest setting aside extra cash data and practice and the bank can do well in battling market by their capable and particularly arranged workforce.

### **1.3 Objectives of the study**

The examination has been led with the accompanying targets:

- To research the execution examination arrangement of Mercantile Bank Ltd.
- To give a few proposals to defeat the issues of execution evaluation frameworks of Mercantile Bank Ltd.
- To break down the execution evaluation frameworks of Mercantile Bank Ltd.
- To discover the likelihood of execution evaluation frameworks of Mercantile Bank Ltd.

### **1.4 Methodology of the study**

Information gathering technique

Information have been gathered from two sources. These are as under:

1. Essential sources
2. Optional sources

The essential wellsprings of information incorporate the followings:

- Official records and watching useful work.
- Practical Desk work.

The optional wellsprings of information incorporate as under:

Different sites and distributions, papers

Other temporary position report

### 1.5 Limitation of the Study

1. Confidential Banking System
2. The HR personnel were too busy to talk about detail performance appraisal system of Mercantile bank Ltd.
3. Lack of enough cooperation due to high workload.

# **CHAPTER-2**

## **COMPANY PROFILE**

## 2.1 Historical Background of Mercantile Bank Limited:

(MBL) has been joined on May 20, 1999. What's more, began its keeping money activity in June 2, 1999 as a private business Bank. It emerged at 21st century. Prime Minister Sheik Hasina introduced the Bank.

### 2.4.1 Strategic Objective:

- To accomplish positive Economic Value Added (EVA) every year.
- To be showcase pioneer in item advancement.
- To be one of the best three Financial Institution in Bangladesh as far as cost effectiveness.
- To be one of the main five Financial Institution in Bangladesh in term of piece of the overall industry in all critical market portions we serve.

### 2.4.2 Financial Objective:

## 2.5 Core Value

For the customers:

- Providing with disapproving of organizations by being innovative in the enhancement of new Banking things and organizations.

For the financial specialists:

- Maximizing wealth of the Bank.

For the laborers:

- Respecting worth and admiration of individual specialists committing their energies for the progression of the Bank.

For the system:

□ Strengthening the corporate characteristics and putting it all on the line and reward in to account.

## 2.6 Management

Business Bank Limited has definite a main group of boss and some one of a kind chamber for the organization of the affiliation like Board Committee, Executive Committee and Policy Committee.

### 2.6.1 Board of Directors

The Board of Directors involves 14 people browsed the sponsor of the Bank. The Board of Directors is the pinnacle body of the Bank. Their commitment to characterizes course of action rules, gives key orchestrating and coordinates business and execution of the board and moreover mindful to the association and its financial specialists.

### 2.6.2 Executive Committees

Individual from Executive Committee (9 man) are browsed of Directors. The official leading body of trustees according to its agreement settles on all day by day plan and regular operational issues past doled out power of the administrators. The official board ensures the utilization of systems, underwrites credit and others business recommendation as indicated by asserted methodology of the Board.

### 2.6.3 Policy Committee

All mater relating to the benchmarks, courses of action, fundamentals, and control

### 2.6.4 Audit Committee

Audit warning gathering is encircled with 3 people from administering body. They study the Financial Statement and moreover talk about with external monitors, review the audit plan of the Bank's inward survey and evaluation similarly as inside audit Project Report of Head Office and Branches.

## **2.8 Products and Service**

### **2.8.1 Deposit:**

## Deposit Schemes are:

### **2.8.2 Month to month reserve funds conspire**

The main target is to urge the general population to build up their propensity for sparing. In this plan, people can spare a settled measure of return each month and get a rewarding measure of return following five, eight or ten years.

### **2.8.3 Family Maintenance Deposit Scheme**

Under this course of action, one can store a specific extent of cash for a long time and consequently he/she will get benefits on month to month premise. Ideal position begin explicitly from the basic month of opening a record under the game plan and proceed as long as five years. On progression the key total will be paid back.

### **2.8.4 Double Benefit Deposit Scheme**

Under this arrangement, one can store a particular proportion of money for a six-year time range. Following six years, the store total will be duplicated.

### **2.8.5 Quarterly Benefit Deposit Scheme**

Under the Quarterly Benefit Deposit Scheme, one can store for a period of three years and subsequently financial specialist will get benefits on quarterly reason. Preferred standpoint starts specifically from the essential quarter of opening a record under the arrangement and continues up to three years. On advancement the key aggregate will be paid back.

#### **2.8.5.1. Time Benefit Deposit Scheme**

Under the 1.5 Times Benefit Deposit Scheme, one can store a particular proportion of money for 42 months or three and half years. On advancement, the supporter will get 1.5 time.



**2.8.6 Advance Benefit Scheme :** Under this Scheme, one can store a specific measure of cash for a long time. The investor will get the advantage on yearly premise. The advantage measure of first year will be gotten ahead of time at the season of store. On development, the investor will get back the key sum with the advantage measure of second year.

## **2.9 Loans & Advances**

Depending on the requirements of the borrower, Banks lend money in the forms Loans, Overdraft, Cash credit, and Bills purchased & discounted. The total amount of Loans and Advances is BDT 41,993.95 (31 Dec. 2008). In this way, a Bank creates credit

## **2.9 Loan and Advances are**

### **2.9.1. Shopper Credit Scheme**

Shoppers' Credit prevalent regions security fund of Bank. Individuals restricted salary profit office to purchase family unit products including PC and other purchaser durables.

### **2.9.2. Little Loan Scheme**

This plan has been structured particularly for the specialists who need credit office for their business and can't give unmistakable securities.

### **2.9.3. Rent Finance**

This plan has been intended to help and empower the authentic and able business visionaries and experts for getting capital hardware, therapeutic types of gear, PCs, vehicle and different things. Adaptability and less demanding terms and states of this plan have pulled in the potential business visionaries to secure types of gear of generation and benefits and reimburse steadily from profit based on 'Pay as you gain.

### **2.9.4. Specialists' Credit Scheme**

Specialists' Credit Scheme is intended to encourage financing to crisp restorative alumni and built up doctors to get medicinal types of gear and set up centers and emergency clinics.

### **2.9.5. Rustic Development Scheme**

Rustic focused for the provincial individuals of the nation to make them independently different salary creating Project Reports. This plan is worked on gathering premise.

## **2.10 Social Responsibility of MBL**

### **2.10.1 Employment**

MBL expect an essential employment in making openings for work for the all inclusive community. Consistently the Bank makes business open entryways for fresh graduated class similarly as experienced experts. In 2009, an entirety of 169 fresh graduated class have joined with MBL family. Among this 82 are preliminary Officers and 87 are Assistant Officers. Besides, experienced Bankers are moreover being assigned in the Bank as and when required. At the completion of 2009 the hard and fast amounts of 1,115 Officers are work in MBL.

### **2.10.2 Education**

MBL needs for educated nation. The Bank through its foundation, disparages the preparation division of the country. The Bank offers give to the dejected understudies of different informative establishments. Best two MBM graduated class of BIBM get budgetary distinctions from the Bank. In this year under review, the Banks has given allow worth BDT 1 need in such way. MBL has in like manner given BDT 1.00 million to Bangle Academy for research in Bengali Literature in order to support insightful research, which would over the long haul keep up Bangladeshi culture over the Globe.

### **2.10.3 For the Environment**

The Bank is watchful f its obligations to the future ages by having its impact in propelling normal care and in the assurance of the earth. The Bank takes normal issue very sagaciously while financing new Project Reports. It reserves just in those Project Reports,which are normal cordial.Bank moreover makes care among people of the system about the effects of ecological contamination.

# CHAPTER-3

## ANALYSIS

### 3.1 Definition of Performance Appraisal

Execution Appraisal is the efficient assessment of the execution of representatives and to comprehend the capacities of an individual for further development and improvement. Execution examination is commonly done in precise ways which are as per the following:

- The chiefs measure the compensation of representatives and contrast it and targets and plans.
- The boss examinations the elements behind work exhibitions of representatives.
- The businesses are in position to manage the workers for a superior execution.

### 3.2 Objectives of Performance Appraisal

Execution Appraisal should be possible in light of following goals:

To keep up records so as to decide remuneration bundles, wage structure, pay rates raises, and so forth.

- To distinguish the qualities and shortcomings of representatives to put right men on right occupation.
- To keep up and survey the potential present in an individual for further development and improvement.
- To give an input to representatives with respect to their execution and related status.
- To give an input to representatives with respect to their execution and related status.
- It fills in as a reason for impacting working propensities for the representatives.
- To survey and hold the limited time and other preparing programs.

### 3.3 Uses of Performance Appraisal

Execution examinations are occasional appraisals of representative execution by directors and subordinates administrators. Examinations are commonly done by once per year, for the most part on structures approved by the HR office.

#### Assessment

Organizations can utilize execution examination framework to assess representatives on how they fared against the objectives, mission and targets set by their directors. Evaluations are likewise helpful for setting desires for the forthcoming year. Little or medium entrepreneurs can utilize evaluations to perceive the remarkable endeavors of specific representatives, while bringing up how they can create. Support can persuade representatives to invest significantly more energy in the administration.

#### Advancement

Organizations can utilize the examination frameworks to pick up understanding into how representatives are finishing their assignments and whether these errands require rebuilding. On the off chance that we see for instance, if a worker is falling behind on his assignments, it could be a direct result of the organization's wasteful activities. Thusly, the way to enhancing his profitability isn't preparing, however process enhancement.

#### Acknowledgment

Organizations may likewise utilize execution evaluations to perceive the extraordinary of the representatives. For instance, workers with a predictable rating in the main five percent of their companion gathering may be put in an administration coaching program and get salary increases. In any case, reliably failing to meet expectations representatives might be downgraded or ended.

#### Representative Feedback

Evaluations can be additionally valuable for social occasion representative criticism. For instance, organizations at times inquire as to whether they are happy with their profession advancement designs and what extra preparing they require.

### 3.4 Methods of Performance Appraisal:

Execution examination is the way toward assessing the execution of a worker in a specific timeframe and scanning for approaches to enhance their execution.

Here are a portion of the cutting edge strategies for execution examination

#### 1. The executives by Objective

It is a procedure in which a chief recognizes the ideal goals to be accomplished and gives every individual a noteworthy territory of duty regarding results anticipated from him/her and utilize these measures as a manual for access the commitment of every individual worker.

It is less tedious and savvy contrasted with other execution evaluation strategies. With this technique you can without much of a stretch see if the expressed target is accomplished or not in a given timeframe.

#### 2. Typically Anchored Rating Scale (BARS)

This technique has been produced as of late and is professed to be one of the successful strategies among all the evaluation strategies recorded. It is a blend of conventional exposition assessment and rating scale. It is more costly than different strategies and ensures exact outcomes.

In this technique the representative's conduct and execution are examined and utilized for assessing by and large execution of a worker. HR office is engaged with this procedure. In light of the execution and conduct of a worker, they are secured as great, normal, or poor.

### 3. Basic Incident Method

In this technique the business or director assesses a representative based on "specific occasions" known as basic occurrences where the worker accomplished something extremely incredible or something not all that good things.

The evaluator ought to keep up an advanced or physical diary to store the data of various occurrences. This strategy is amazingly helpful for the development of a worker since it gives definite data dissimilar to other execution examination strategies

### 4. 360 Degree Feedback

This is fairly tedious strategy since there are numerous raters engaged with assessing the execution. Be that as it may, it merits an attempt. In this strategy the criticism of the representative is gathered by the general population who collaborate with him in the association including his bosses, friends, subordinates, and furthermore from clients. The input is generally taken by a survey intended for this reason. This technique is helpful for the new companies. Investigate this point by point information realistic on 360-degree execution evaluation process.

### 5. Constrained Choice Method

In this technique evaluator rates a worker dependent on the gathering of explanations. These announcements are blend of both negative and positive proclamations. You have to recognize the most clear

In this strategy evaluator rates a worker dependent on the gathering of articulations. These announcements are mix of both negative and positive articulations. You have to recognize the most distinct articulations of a worker and assess him. For example,

- Can be reliant to finish the venture or undertaking
- Is solid and dependable.



### 3.5 Process of Performance Appraisal of MBL:

A standout amongst the most critical things about execution evaluation is that, viability will be exceptionally affected by its motivation. For instance, a program, which is created, to concentrate on worker advancement and trainings needs may not be reasonable for settling on significant choices about the pay rates. Similarly, it is conceivable that the, the executives, association and representative may all have an alternate objectives for the execution examination process.

The Performance Appraisal Process of Mercantile bank Ltd. begins with representative arranging and finishes with an assessment of worker advance.

1. **Setting Performance Standards or Goals:** The evaluation procedure begins with the foundation of execution measures. The evaluators must figure out what yields, achievements and aptitudes will be assessed
2. **Communicate Performance Expectations to Employees:** Past experience shows that not imparting models to the representatives exacerbates the issues of examination. Here, it must be noticed that simple transference of data from the evaluator to the staff isn't correspondence it progressed toward becoming correspondence just when the transference of data has occurred and has been gotten and comprehended by the staff
3. **Measure Actual Performance:** In this stage, the genuine execution of the representatives is estimated based on data accessible from different sources. for example, individual perception, factual reports, oral reports, and composed reports
4. **Compare Actual Performance with Standards:** This is the fourth step In this stage, the authentic execution is contrasted and the foreordained benchmarks. Such a correlation may uncover the deviation between the standard execution and the genuine execution and will empower the evaluator to continue to the fifth step on the
5. **Initiate Corrective Action:** The last advance in the examination procedure is the start remedial action. The regions requiring enhancement are distinguished and afterward, the measures to address or enhance the execution are recognized or started.

### 3.6: Performance Appraisal Practices o MBL:

1. Think of Performance Management as a whole framework, beginning in meetings with potential workers and proceeding through introduction, preparing, instructing and directing, and perceiving crest execution.
2. Stop conveying about execution examinations and execution the executives as though it is just a yearly occasion. Its main yearly piece is pay activity as well as recording shapes. Think about the execution examination as a continuous work environment discussion.
3. Train administrators and representatives on giving and getting positive and negative criticism on a progressing premise.
4. Hold supervisors responsible for having continuous discussions around work and objectives.
5. Encourage worker cooperation and proprietorship in the execution examination process. Make a situation where together the supervisor and worker can address, challenge and talk about objectives and goals to pick up clearness.
6. Openly impart to all representatives how your pay framework functions. In the event that merit pools normal 2 to 3 percent yearly, for instance, let everybody know this. Oversee desires around yearly increments to control the talk factory and deception.

### 3.7 My Job Description in a word

In my total three months internship program, I was in general banking sector and performance appraisal systems of the Mercantile Bank Ltd. I always followed about the fluctuation of the performance of the employee in the organization.

### 3.8 My Job Responsibilities

- Checking every one of the holes were composed by managers or not
- Counting the appraisals given on the PMS shapes
- Checking the printed copies are actually same on softcopies and exceed expectations sheets
- Checking the printed copy shapes are being examined and transferred to EDMS programming.

# CHAPTER-4

FINDINGS  
RECOMMENDATIONS  
AND  
CONCLUSION

#### 4.1 Findings of the Study

1. Lengthy execution evaluation process is one of the most exceedingly bad full procedures in the Mercantile Bank Ltd. It makes negative the execution of the workers
2. Employees and Managers of the Mercantile Bank Ltd. there are a few issues which are referenced by them, for example, the framework for the execution assessment is directed by the bank, workers are unconscious of its motivation it's much the same as they are filling an arbitrary structure.
3. Employees are not happy with the framework running in the association as they think it is futile and wastage of time.
4. Another issue is that there is absence of chances in the saving money division..
5. There is absence of appropriate criticism from the chiefs as representatives are conveyed in gatherings as indicated by their inclinations workers having center or low dimension in the general public are constantly dismissed in the bank.

#### 4.2 Recommendations

1. The Performance Appraisal Process of Mercantile Bank Ltd. Ought to be in brief span. which will propel the representatives to take an interest in the execution examination program of the association.
2. The HR administrator of Mercantile Bank Ltd. should offer data to the representatives about the execution the board framework and disclose to them significance of the framework and how it will be advantageous for them.
3. Bank should change the running framework and give them reasonable and legitimized advantages for their execution.

4. Increasing occupation fulfillment through giving inspiration and expanding pay rates and illuminate them about alternate representatives who do extraordinary execution. What's more, which will enhance their working velocity.
5. Bank should begin the 360 degree input framework where, workers will get secret and unknown criticism.

### 4.3 Conclusion

Trade Bank Ltd is one of the prime private banks in the country. In order to remain centered in the market it ceaselessly scans for accessible assets to improve proficiency and benefit. Using information advancement remains its spine. It is in like manner grasped diverse welfare practices and for the headway of the overall population. As shown by the examination the execution of this bank is satisfactory. In this examination to survey the agent execution of this bank distinctive cash related parameters were considered and Mercantile Bank Ltd was found as a rapidly creating bank and in the meantime performing splendidly in for all intents and purposes all of the areas.

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