



Internship Report on Human Resource Management Practices on Prime Bank Limited

Submitted To

Md. Alamgir Hossan

(Senior Lecturer)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

Submitted By

Manik Hossain Shimul

ID: 171-11-385

Major in HRM

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Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

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Letter of Transmittal

February 24, 2021

Md. Alamgir Hossan (Senior Lecturer)
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of internship report on “Human Resource Management Practices in Prime Bank Limited”.

Dear Sir,

With respect, I represent “Human Resource Management Practices in Prime Bank Limited”. When I prepared this report, I was able to complete this report with the help of other teachers, including my supervisor. This report is an integral part of my internship and I have tried my best to work with it with great care and dedication to its publication, presentation, useful and profitable as much as possible.

I would like to express my gratitude for your tiring effort that helped me successfully complete this project. Thank you for your kindness. Finally, I would be grateful once again if you would give me your wise advice on the effort.

Sincerely Yours

.....

Manik Hossain Shimul

ID: 171-11-385

Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

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Acknowledgement

The report entitled "Human Resource Management Practices on Prime Bank Limited" was prepared to meet the requirements of the BBA internship program. During the preparation of this report, I received extreme and sincere guidance, supervision and cooperation from many people and organizations.

I would like to express my deepest appreciation to Md. Alamgir Hossan, Senior Lecturer, Daffodil International University, internship supervisor, who inspired me to take this study and continuously advised me during the preparation of the report. His sincere guidance, tireless cooperation, valuable advice, and endless inspiration allowed me to overcome all the problems that arose during my internship program and as I prepared this report.

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Executive Summary

As for the bank, I can say that it is an organization where people agree to get public funding and lend money to people, which can be either directly or in a second way through the investment business. By law, the authority of a bank depends on the economy of the country. In Bangladesh, the position of banker has invested heavily due to financial management and economic growth. We can see that, at the present time, our business ventures have shifted to the big vision of completion, thanks to the entry into many new banks, including improve quality, increase technology upgrade, reasonable credit management, strong level of performance, with satisfied customers. This Declaration is entitled "According to the Human Resources Regulations in the Business Period in Bangladesh" which is the most important and important role for the organization and industry. Therefore, as a result, the importance of human resources management in the banking industry has increased rapidly worldwide. Human capital is the only way to improve the value of capital, on the ground, of processes to add the necessary benefits to the economy. As a result, the organization's human governance practices lead into a significant bank account. In today's competitive world, we face challenges at every stage of our lives, in addition to new opportunities. Now, the whole organization hires, manages and retains the best employees instead of thinking about making money. The potential of human beings is only beyond the reach of the wealthy market view.

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List of Abbreviation

HR	Human Resource
HRM	Human Resource Management
BBA	Bachelor of Business Administration
PBL	Prime Bank Limited
UCBL	United Commercial Bank Limited
DBL	Dhaka Bank Limited
AIBL	Al- Arafa Islami Bank Limited
JBL	Jamuna Bank Limited
SSC	Secondary School Certificate
MBA	Master of Business Administration
MBM	Master's in Business and Management
PhD	Doctor of Philosophy

Chapter: 01

Introduction

1.1 Introduction

Human resources (HR) are considered the most important assets of an organization, but very few organizations are able to fully realize their potential (Ahmed & Schroeder, 2002). The human resource system is a set of distinct but related activities, functions, and processes that are directed toward attracting, developing, and maintaining or eliminating firms' human resources (Lado & Wilson 1994). Banks, like any other firm, need to turn revenue into results at an efficient rate to maximize profitability and survive in competitive conditions. Therefore, if a bank uses more resources in the process than is technically necessary, it will operate below the "frontier" of efficiency. The main resource used to produce production is labour or human resources which usually consume between one-third and one-half of operating costs (Jaffry & Ghulam 2008). Human resources are the operative of other resources. So, proper care of them ensures the success of the commercial bank. The commercial banking system dominates the financial sector in Bangladesh. The Bank of Bangladesh is the central bank of Bangladesh and the main regulatory authority. The banking system consists of four state-owned commercial banks, five specialized development banks, thirty private commercial banks and nine foreign commercial banks. In Bangladesh, most human resources decisions are made primarily by central management. In various branches, these decisions are only implemented (Afroj, 2012)

1.2 Literature Review

The modern view of human resources gained importance in 1981 with its introduction to the prestigious MBA course at Harvard Business School (Price, 2004). Sarkul (2003) defines work as the power available or provided by human physical and intellectual efforts. Effective human resource practices have been found to lead to positive organizational outcomes (Becker and Gerhart, 1996), such as turnover (Huselid, 1995) and productivity (Katz et al., 1987). HR practices are generally classified into: employment and selection practices, incentives and rewards, safety training, communication and feedback, employee participation, leadership engagement and performance evaluation.

The implementation of human resource management policies in an organization requires that human resources professionals or professionals take an active part in various organizational activities (Islam 2011). Human resource management policies and practices involve developing how specific human resource initiatives should also be managed (Schuler, 2002). HRM policies and practices cover planning, staffing, evaluation and

compensation, training and development, and employment. HR planning confirms that the organization has the right people in the right number for the right position at the right time. Employees are one of the main management resources that the organization uses to facilitate cooperation and manage its global operations (Schuler et al., 2002). Recruitment, selection and placement are activities associated with the transfer of qualified people to fill positions in the organization. (Molander, 1996). Performance appraisal is the systematic monitoring of the performance of all employees in an organization to achieve success (Morley, 2004). Payment should not be a trivial matter. This can be associated with a person's job prospects, for example in a way to grow in a company or participate in an international exchange that allows them to participate in advocacy. Eight floors (Harzing and Van Ruysseveldt, 1995). HRM applies to legal or illegal activities for more or less parts of the business community, regardless of their size (Moyeen and Hug, 2001). In fact, there is no general knowledge about HRM practices in the Bangladesh sector.

1.3 Objectives of the Study

Broad Objective

- The broad objective of the report analysis of human resource management practices in Prime Bank Limited.

Specific Objectives

- To analyse employee recruitment and selection process of PBL
- To examine employees' training and development process of PBL.
- To know about Human resource policies of PBL.

1.4 Scope of the Study

It helps the researcher to get a clear idea of the company's capital structure and its operating procedures, as well as its key role in the company. Second, human capital is a new concept in Bangladesh and organizations such as banks are investing heavily in these projects, so this study will also help the organization. In this knowledge, these studies will help to improve the effectiveness of the organization in the way that the staff of the organization would like to think.

Finally, it will encourage further research in this area and provide important information for this research.

- From the point of view of objective, it is an applied research, because the research was undertaken to answer a certain question.
- In terms of function, was a descriptive research because the research was undertaken to know the practice of HR.
- From the point of view of the Nature of Data, the research is only based on the relevant data.

1.5 Methodology of the Study

The situation of Covid-19 is updated every day. Hence, the study is more based on secondary information. Information is gathered from various authentic magazines, newspapers, web portals, policy experts, press releases, media reports and so on. The study aims to provide a brief overview of the Human Resource Management Practices in prime bank Limited. It's mainly based on the Prime bank Limited. I have taken help through questionnaires to gather information. I have used some ideas and thinking from my own perspective and assumption from practical views. The Internet is a major source for data collection and literature review. There is no quantitative but qualitative forecast is shown based on the collected data. Actually I am collect my information are two ways. They are:

Primary Sources

- Interview through questionnaires with the employee
- Self-observation

Secondary Sources

- Website
- Previous Reports
- Articles and Newspaper

Chapter: Two

Banking Industry in Bangladesh with HRM system

2.1 Banking Industry in Bangladesh

Independence Bank (1971) has two branches of the former state bank in Pakistan and seventeen large corporations, two of which were governed by the interests of Bangladesh and we are foreigners, not western Pakistanis. There are fourteen small business loans.

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Almost all banking services are included in the country. The new democratic government has chosen the Dhaka branch of the State Bank of Pakistan as its central bank and changed its name to Bank. The Bank is responsible for the administration of the financial system, the regulation of the financial system and loans, and the management of foreign exchange and foreign exchange management. Bangladesh's first government has begun rebuilding the global banking system and reorganized and restructured its banks. Foreign banks can continue to do business in Bangladesh. The insurance industry has also responded to the people and has become a resource for capital investment. Cooperative credit systems and post offices benefit small and small businesses. A new framework for financial institutions has been developed to establish the procedures needed to manage securities and foreign exchange transactions. The main role of the credit system during the 1970s was to finance enterprises and public enterprises, which together accounted for 75% of total growth. Bangladesh's banking sector is characterized by strict regulations and the supervision of the central body, the Bank of Bangladesh. The main concern now is that too many banks can be supported by the market. Therefore, the market will keep the money in banks, which can sweat as the most competitive and profitable in the future. The main banks in the banking sector are currently included:

- ✓ Islamic Bank
- ✓ Leasing companies
- ✓ Finance Companies
- ✓ Commercial Bank
- ✓ Bangladesh Bank

Among them, there are four National Commercial Markets (NCBs), 5 specialized banks, 11 foreign banks, 26 private banks and 4 Islamic banks that are currently This works in Bangladesh. For the measurement of human resource management process, we selected 3 revenue companies,

- ✓ Bangladesh Bank (Central bank)
- ✓ Commercial Bank (Foreign bank)
- ✓ National Bank (Private Commercial bank)

2.2 Human Resource Management (HRM)

Human resources is a term used to describe individuals who form an organization of employees, although it is also used for the livelihood of the community, for example, for business associations or even any country. Human resources is also the name of a position

in an organization that is fully accountable for the application of strategies and policies related to human governance. This function name is usually labeled with a script "HR".

2.3 Human Resource Purpose and Role

In simple terms, a human resource management organization should maximize the return on investment in an organization's human resource and reduce financial risk. . Human resource seeks to do this by looking at potential and talented people and employees who can work on the organization's current business plans. and future and to make the most of the return on investment and to achieve a successful and prosperous future. To achieve these goals, the goal of human resource development in this context is to meet the organizational human resource needs of the organization effectively. , but also worked, including legal, legal and, to a greater extent, practiced in a manner that provided care, support and respect to staff.

2.4 Key Functions

Human resources can develop plans and develop policies, models, systems and processes that implement these strategies at the local level. The following is true for many organizations:

- ✓ Development and training
- ✓ Payments, rewards and management benefits
- ✓ Human analysis and management of staff records
- ✓ Performance, conduct and behaviour management
- ✓ Business transformation and change management
- ✓ Design and organizational development
- ✓ Recruitment, selection and boarding

2.5 Components of Compensation

❖ Basic Salaries

These refer to the salary model's cash based on other design processes that can be designed. It is a regular rate that changes with growth or increase. The salary is defined as the number of hours worked per hour, and the salary refers to the monthly payment, regardless of the number of hours approved by the employee. Salaries and allowances

are available annually. They differ from one employee to another and depend on the nature of the job, age and qualifications.

❖ **Dearness allowance**

Paying for charity makes it easier for employees and employees to prevent rising or falling prices in the prices of the products and services they use. The impact of rising costs has had a positive impact on the quality of life. The increase in the discount rate decreases to zero and the rate decreases as the inflation rate increases. Paying love payments, which can be a percentage of lower wages, allows employees to withstand higher wages.

❖ **Incentives**

The extra support is paid along with salaries and wages and is also called "pay-as-you-go". Increases depend on the work done by the manufacturer, seller, trader or discount. Includes: (a) self-support and (b) teamwork. Individual support can be used for the specific needs of staff. If a game is to be played in a group, support is paid for both teams. The value is divided by the equivalence of the subgroups.

❖ **Bonus**

Additional fees can be paid in instalments. It can be adjusted as a percentage of the base salary to be paid annually or in such cases to be more efficient. The government also pays the minimum wage to all employees and staff. There is also a payment plan that creates payments to executives and employees based on sales or interest rates. Process plans can also be based on budget success, but also on productivity in the energy sector

❖ **No monetary Benefits**

These benefits provide psychological satisfaction to employees even when financial benefits are not available. Such benefits are: Recognition of merit by certificate, providing challenging responsibilities in the workplace, promoting growth prospects, Comfortable working conditions, Competent supervision and Sharing jobs and flexi-time.

❖ **Commissions**

The commission to managers and employees can be based on sales revenue or company profits. It is always a fixed percentage on the target reached. For tax purposes, the commission is again a taxable component of the compensation. Paying the commission as a component of the commission is very much practiced on the target sales. Depending on the objectives achieved, companies may pay a monthly or periodic commission.

❖ **Mixed Plans**

Companies can also pay employees and others a combination of salaries as well as commissions. This plan is called a combined or mixed plan. In addition to salaries paid, employees may be eligible for a fixed percentage of commission on reaching the fixed sales or profit target or performance targets. Nowadays, most of the corporate sector follows this practice. This is also called the variable compensation component.

❖ **Piece rate Wages**

Wages in instalments per piece are predominant in manufacturing wages. Workers are paid a salary for each of the Quantity produced by them. Gross labour income would be equivalent to the number of goods produced by them. Wages in instalments per piece improve productivity and are an absolute measure of productivity in the wage structure. The correctness of the compensation is based entirely on productivity and not on other qualitative factors.

❖ **Fringe benefits**

Marginal benefits can be defined as a wide range of benefits and services that employees receive as an integral part of their total compensation package. They are based on critical work and performance factors. Self-employment benefits are indirect compensation because they are usually extended as a condition of employment and are not directly related to the performance of the employee concerned. Marginal benefits are supplements to the regular wages received by workers at the expense of employers.

❖ **Profit Sharing**

Profit sharing is considered to be the basis of business development. A good payroll is the recognition that employees receive benefits first. Joint ventures often have to decide on an organization's profits at the end of the investment year and distribute a percentage of the interest to skilled workers to distribute the profits. The percentage to be distributed to employees is usually set at the beginning of the work period and is usually communicated to employees to inform them of their earning potential.

2.6 Approaches of Compensation Management

There are 3P ways to make movies with their money that will lead to rest in their paid space through volunteering, customer service, and professionalism. Market data from experts and domestic law, staff do not have a design process for due process, determined by the information required.

1. Payment for the position
2. Payment per person
3. Payment of benefits

2.7 Development of a Compensation Philosophy

Every organization pays according to the beliefs started working about the job and the people who do it. This idea may not be written, but it does exist. Payments are made according to the rules and procedures for a company. On the other hand, all occurrences of the model are deliberately avoided, so that decisions can be made in detail. However, the adoption process reflects a basic belief in humanity, dedication and governance. Before an organization can develop a payment method, there are many questions that need to be answered. Taking the time to determine and answer these questions will support both the process of developing and managing payment plans and will lead to better ways to improve payment plans. based on goals and objectives. Managers often want to see everyone as an easier to separate. However, it is important to understand that employees work in pay. The president spends as much time learning as he can about his company's payment process.

What is the purpose of the organization's compensation system? In addition to attracting and retaining qualified employees, is there an intention to reward employees for good performance, motivate good performance and / or to create or strengthen a certain type of organizational climate?

What is the communication policy? How will the organization organize to communicate to the employees the compensation plan after it has been developed? Is the organization prepared to evaluate the effectiveness of such communication? If so, how? How will salary decisions be made? Who will be involved in these decisions? What decision guidelines will need to be developed?

What is the desired market position of the organization in relation to payment? Will the organization choose to pay market rates, above market or below market? How does the desired market position fit with other strategic objectives? Is there a competitive factor involved that will determine the payment strategy?

What is the desired mix between benefits and cash? Because benefits are an important form of compensation, how does an organization use them to maximize the effectiveness of the compensation plan?

What does the organization pay for? Is it paid for performance or seniority or for a combination of the two?

What is the role of performance evaluation in the organization? How important is performance evaluation and why?

2.8 Speaking of pay with Confidence

Salary discussions should not be awkward - they can be clear and productive if managers follow the basics above. Rather than a taboo, payment can be approached in advance if managers do their homework, prepare and discuss the trust that comes from knowledge. Payment discussions should deal with details. When preparing for the discussion, the manager must remember that the payment is relative and nothing can be assumed about the employee's response. The purpose of the special aspect of the paid approach is important, and the manager must be able to discuss the issue in the context of the organization's salary philosophy.

Payments are hot potatoes for workers. The level of staff dedication is usually given in advance. At this stage, it is necessary to review the new payment model. Like the adjustments that will be made in other departments, human resources will have to focus on construction costs so that the cost difference is close to zero. Small projects with fast payments are better people than large projects with long payments. Competitions for service providers and consultants will give equal value to people with fewer problems. If a good payment can create benefits for the organization, failure can create problems. The main issues facing presidents every day are the protection of human resources and the main reason why they are better paid in other organizations.

2.9 Functional Overview and Strategy for HRM

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These issues motivate a well-thought-out human resource management strategy, with the precision and details of a marketing strategy.

Failure to have a carefully crafted human resource management strategy can and will likely lead to failures in the business process itself.

This set of resources is provided to promote thinking, stimulate discussion, diagnose the organizational environment, and develop a sound human resource management strategy for your organization. We begin by analysing the seven distinct functions that human resource management provides for to ensure the achievement of the objective defined above.

Finally, a few questions are asked in the form of a HRM system diagnosis checklist that you need to consider, which may be helpful in thinking about planning your organization's human resource development programs they are truly “the most valuable asset.

2.10 HRM in the Private bank of Bangladesh

HRM practices in the banking industry in Bangladesh are the potential industry in which the growth of a country depends a lot. In Bangladesh, the banking industry is also very influential. This industry is very big in Bangladesh and has a lot of skilled employees.

So, human resource management (HRM) is very applicable as well as practice private banks in Bangladesh.

2.11 Building up efficiency in banks with the help of HRM

The crucial factors underlying successful banking activities will be the continuous and sustained accumulation of skills, knowledge, education and attitudes among people working in banks, especially front-line staff working in branches. It is possible through professionalization, which is an internal part of HRM. The bank's staff should be motivated and encouraged to practice professionalism for personal growth and thus contribute to the growth of the organization. Building on banking efficiency therefore depends to a large extent on the best selection process adopted by the human resources department. It is imperative to build skills within an organization for the successful management of available human resources. Banks have vast human resources specialized in multiple disciplines such as technology, law, operations, foreign exchange, administration, etc. The basic function of human resources is to manage them efficiently for continuous success.

2.12 Major Activities of Personal or HR Department

- ✓ Manpower Planning
- ✓ Recruitment, Selection, Interviewing
- ✓ Training
- ✓ Re-training and Counselling
- ✓ Develop Skills for future jobs
- ✓ Industrial relations
- ✓ Remuneration and incentive
- ✓ Pension and Superannuation
- ✓ Health, safety, welfare
- ✓ Staff appraisal
- ✓ Provides salaries and wages Budget information

Chapter: Three

Organizational Overview of PBL

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The Prime Bank Limited being a banking company has been registered under the Companies Act 1994 with its Registered Office at 119-120 Motijheel C/A, Dhaka-1000.

The bank operates according to the financial schedule as authorized by the national Central Bank.

3.1 Vision: It will be the best bank in terms of performance, customer service and technology applications.

3.2 Mission:

- Continuous improvement of company policies and procedures.
- Cost reduction through the integration of technology at all levels.

3.3 The Efforts Are Focused on: Providing quality services in all areas of the company works to increase the value of investment and provide the best benefits to customers.

3.4 Strategic Priority: To support the growth, expansion and development of additional products and services.

3.5 About of Prime Bank Limited: Against the background of the financial crisis and the reform of the financial market, the idea of floating financial markets with different perspectives has come to the forefront of a group of local investors. For them, it is the expertise, the efficiency and the delivery of something to match the quality of the product. As a result, Prime Bank Ltd. was established, and the trade was started on April 17, 1995. The sponsors are the most popular names in the industry and their various contributions range from sea freight to textiles and finance. to energy, etc.

As a fully licensed company, Prime Bank Ltd. Managed by a team of professionals and eager to work with a long experience in the banking sector. They always focus on understanding and based on user needs. As a bank, the bottom line of the stock market is therefore the bank and repositioning in the stock market.

Prime Bank Ltd. has achieved progress in a short span of life. The bank was named the first bank in the country due to its worldwide CAMEL rating. The bank has accomplished the most important job of its competitors, accomplishing every task. Prime Bank Ltd. contains all aspects of the Banking and Personal Business Services Act which covers all sections of persons in the functions of the Banking Act and the rules and regulations governed by our company. Banking the diversification of products and services includes commercial companies, financial institutions and consumer rights, from business to agriculture and real estate. for software. The bank provides regular refunds on assets and investments. In 2005, the bank recorded an investment of 1520.34 million tk, and its capital reached 317.32 million Tk. Of these, 1400 million tk included contributions in share capital, and 1777.32 million Tk represented non-performing capital and capital gains. The bank's current investment portfolio of 9.96% is available to the market. Despite the difficult business environment and the culture of failure, bank loans were insignificant and less than 0.96%. Prime Bank Ltd., since its inception, has attached great importance to technology. To get the right product, investing in technology is a continuous and first-class process. To keep the network close at hand, our strategy is to assist customers by leveraging multiple delivery methods. Our past achievements positively impact our strengths. We are better positioned and ready to guide our customers in quick turnaround times and enable them to be more competitive in the market they operate in.

3.6 Scope of the Service:

<ul style="list-style-type: none"> • To pay electricity bills
<ul style="list-style-type: none"> • Cash deposit in his account at any branch of the Bank, regardless of location.
<ul style="list-style-type: none"> • Cash deposit on a third party account at any branch of the Bank, regardless of location.
<ul style="list-style-type: none"> • Transfer money from your account to any branch of the Bank.
<ul style="list-style-type: none"> • Any amount can be deposited or transferred within the Prime Line. However, in the system, there is currently a limit to cash withdrawals via the bearer or even by the account holder.
<ul style="list-style-type: none"> • Transfer money from your account to any other account at any bank branch.
<ul style="list-style-type: none"> • Withdraw cash from your account at any branch of the Bank.
<ul style="list-style-type: none"> • Deposit into your account at any branch of the bank.

Table-01

Chapter: Four

HRM practices on PBL

Employees are an essential asset of any organization, without them it is impossible to manage your organization and the human resources have followed human development to a higher level. of ability, creativity and results. It prevents workers from taking on more responsibility and thus seeks to create the conditions to support the limitations of their capacity to improve. Expanding the capacity and opportunities for clients to take direct action for success.

In essence, human capital means that people benefit the most. Prime Bank Limited always decides what to do, how many people and what kind of work.

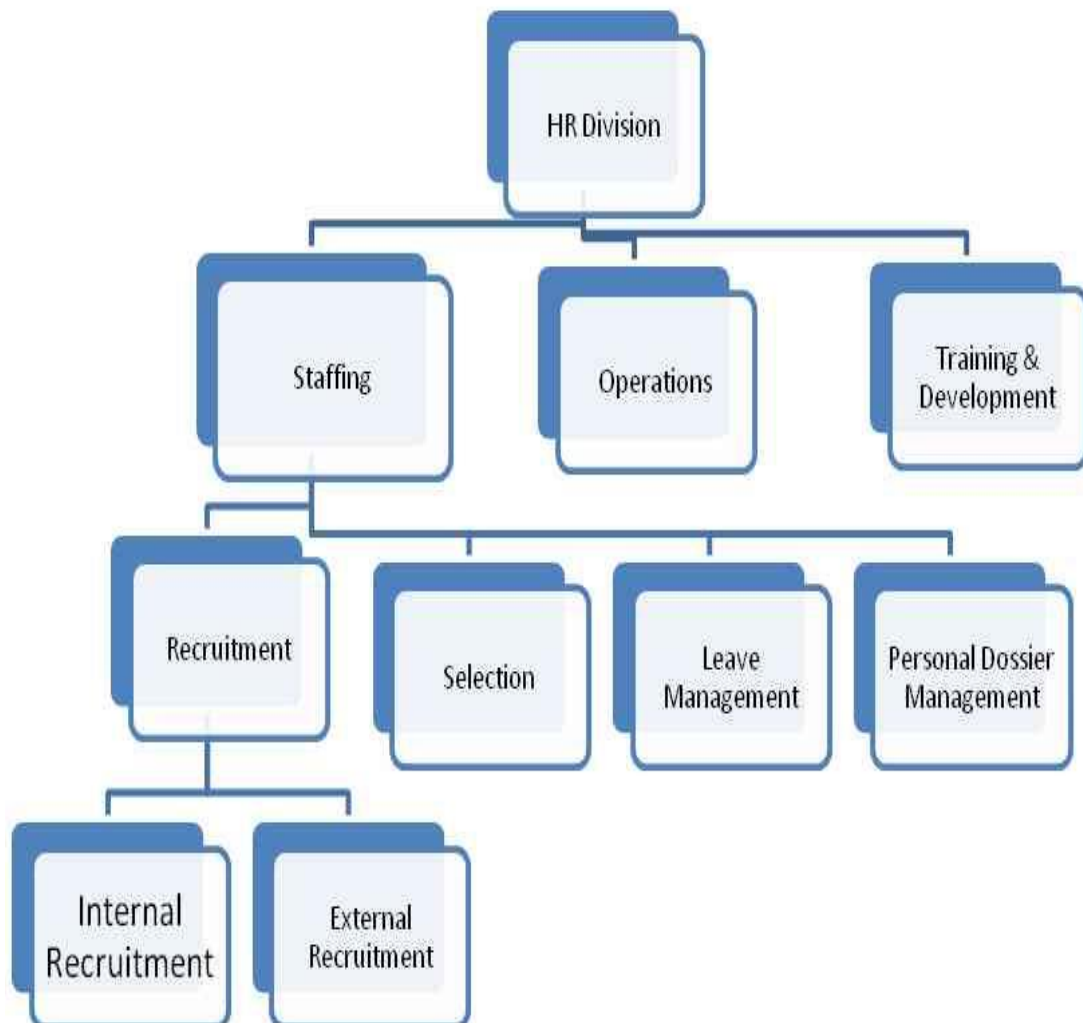
Thereby, establishing a bank structure helps determine the skills, knowledge and abilities of the people holding the position. To ensure that qualified personnel are available to meet the requirements established in the planning process. Banks believe that good workmanship comes from highly valued employees who are motivated and willing to take on the challenge of providing better services.

4.1 Units in HR division:

There are three units in Human Resource Division of PBL:

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- HR Staffing
- HR Operation
- Training & Development.



4.2 HR Staffing:

The workforce process - putting people in the right place at the right time - is one of the most important tasks an organization faces. Work efficiency can only be high in relation to staff potential.

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

- ❖ Leave Management
- ❖ Personal Dossier Management
- ❖ Recruitment
- ❖ Selection

Recruitment:

Hiring is the process by which companies see their employees; they are the most important task that organizations face. Without the right people, no business can work well. To complete the recruitment process, managers should work with HR staff to define needs and forecasts. Acceptance of customers can be internal or external.

Types of Recruitment:

For Internal Recruitment:

The principal methods are-

- Use of computerized skill inventories
- Referrals from other departments
- Jobs posting

For External Recruitment:

Organizations rely on-

- Advertisements
- Public or private placement agencies

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- Field recruiting
- Including campus recruiting
- Internships

Point of Recruitment:

Entry Level

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

Probationary officer: Surveillance officers are recognized as officers after the completion of a one-year inspection. Police officers are presented with IBA-led certificates. After the final exams, test participants are invited to a control panel interview. After the face-to-face interview, they will be asked to have a face-to-face meeting with the board of directors.

Advertisements are also available in newspapers and on websites for hiring police officers to try. Only online applications allow police supervisors (POs). Must be applied by starting bdjobs.com. Dobs provide additional data or initiate a process to PBL HR. The HR team then lists the candidates. Only shortlisted candidates are invited to take the test. The procedures for inclusion in the short form are developed in circulation. There are some topics that have been selected for the short form.

These subjects are:

- English
- CSE
- Mathematics
- Development Studies
- Economics
- Statistics
- MBA (Major in accounting, Finance, Marketing, HRM,MIS, etc)

Trainee Assistant Officer (TAO) Level: TAOs are recognized as service providers (AOs). TAOs are looking for people by travelling with CVs. Usually; a written test is administered by a PBL administrator it takes time to get the TAO followed by Viva.

Lateral entry (recruitment of experienced person):

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Personnel are required for police input, which is recalled at the entrance. Duration of services, responsibilities, adjustments, etc. These are taken into account when determining the next access.

Selection: Selection standards should be chosen carefully to predict the success of a candidate for the job. For many organizations, these standards must also meet legal requirements. The critical criteria in this regard are the correlation with jobs, reliability and profitability. Things are taken into account when selecting candidates-

- Jobs knowledge
- Communication Skill
- Physical ability
- Qualification
- Appearance
- Attitude
- Personal ability & mental ability
- Job knowledge (for lateral entry)

Leave management:

The exit is received with debts. Permission may not be granted by law and authorized by Prime Bank Ltd. Occupational services may be authorized by the superintendent or an authorized person, who may refuse vacation time, aiding in longer leave. long. shorter than necessary, remove an item and remove an employee before the end of the vacation. Supervisors take time off from employees and keep track of days off. The bank's employees are satisfied with the following types of withdrawals-

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

Table-02

Personal Dossier Management:

Historical records and records the addresses of all employees are kept in the records of each employee. This operational record is also stored with the HR SCALED software.

4.3 HR Operations:

HR professionals usually work in the field of short-term and long-term benefits of PBL employees, such as salaries, bonuses, illicit money, allowances, and allowances. Free etc.

- Employee tax processing etc
- Investment with the gratuity and PF fund
- LFA disbursement
- PF loan disbursement
- Managed communications with various hospitals, which are under a partnership agreement with Prime Bank Limited.
- Submission of various salary-reporting systems of management and Executive Body.
- Monthly salary disbursement
- Employee final settlement
- Staff house building loan
- SBS reporting
- Monthly salary disbursement
- Preparation and disbursement of festival bonus and performance bonus

4.4 Training & Development:

Human resources are the key to the success of a business-service organization. Some quotes from some famous business leaders are:

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

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- -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.

Human resources are the key to the success of a career in the organization. Some announcements of some of the most effective business leaders are.

Steps of training program

A typical training program can be classified into 5 steps

- ✓ Evaluation and follow up
- ✓ Implementation
- ✓ Need analysis
- ✓ Instruction design
- ✓ Validation

Need Analysis:

Identify specific features needed to improve product performance and productivity. Identify the skills and needs of potential learners and develop specialist knowledge to complement their career. To ensure that the work is appropriate for the specific levels of education, knowledge and skills of the students.

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 information by decision-making of education, if any, should be made. An important role in identifying the needs of new employees comes from making good decisions about the work and throwing it into the subtasks, all of which can not be reported to the new employees.

Therefore, a job search is a detailed job search to identify the skills needed to make the necessary training possible.

Task Analysis form contains six types of information-

- Performance analysis
- Where best learned
- Skills required
- How often performed
- Standard Quality
- Performance condition
- Task List

Check for a performance gap and determine if this shortcoming needs to be addressed through training or other means (such as employee relocation).

Instructional Design: Write instructional goals, methods, news, descriptions and sections of topics, for example, exercises and activities.

Make sure all materials, such as videos, the director's instructions, and the books involved in the collaboration, are clearly written and include training together directly for action.

Do all of the work well and intelligently, whether they are made of paper, film or tape to be reliable and provide excellent performance.

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

Implementation: When used effectively for the achievement of excellence, focus on the dissemination of knowledge and skills, along with educational experience.

Evaluation and Follow-Up: Asses program success according to-

- Reaction: Document the student's immediate reaction to the exercise.
- Learning: Use before and after experiments or counselling tools to measure what students have learned.

- Behaviour: Note the supervisor's impact on student achievement after completing the course. This is a way for students to apply new skills and knowledge to their careers.
- Results: Identify levels of improvement in performance and measure appropriate interventions

Setting training objective

After identifying the necessary study requirements, measurements of the concrete and suction will be made. The objectives specify what the coach must do after the training.

Techniques of training program:

The decision to form According to the needs of employees, form Shapes of objectives Program design, form Program crania be implemented. The Most Popular Training Techniques Are:

On the job training: While working, there is a student who works doing it. Almost every employee, from mailer to company president, gets training when they join the company.

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

- Follow up
- Performance tryout
- Preparation of learner
- Presentation of the operation

On the job training has several advantages-

- Trainees learn while the working
- It's relatively inexpensive
- Classroom equipment is not required
- Students learn to do real work
- Get a quick reminder of the reality 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-

- Action learning
- Junior learning
- Coaching/ under study approach
- Job rotation

Off the job training: The list of key tasks of each job as well as key points to provide step-by-step training to employees outside of the field can be varied:

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

Off the job management development techniques: There are many different techniques that can be used to create an external control of the workplace, perhaps in the conference room of the headquarters or off campus or in special education. These ideas are discussed below-

- Outside seminars
- University related program
- Role playing
- In house development centres
- Management games
- Behaviour modelling
- The case study method.

Chapter: Five

Analysis & Findings

5.1 Nature of Professional categories of Bank's HR

This study looked at three aspects of the human activities that work in the real estate industry in Bangladesh: professional, non-professional and non-professional. High and semi-senior positions have been elected as chairman and president, chairman and chairman of the board, supervisor, supervisor, supervisor, chairman. most, etc. Table 03 shows that most of the 75% of the total 500 working people in the industry have some previous degree in management. Banking or prestige in BBA and MBA in the industry, while only 8% of employees have a non-academic degree with a bachelor's degree and / or a bachelor's degree in science. / skills and 17% have short-term graduation. United Commercial Bank (UCBL) has the advantage of hiring almost 42% of professional staff, followed by Dhaka Bank Ltd (DBL) (33.3%), Prime Bank Ltd (PBL) (26.1%). , Al-Arafah Islami Bank Ltd (AIBL) (12.7%) and Jamuna Bank Ltd (JBL) (12.1%).

Professional Employee's categories in different Bank

Name of Banks	Non professional	Semi professional	Professional	Staff(total number)
UCBL	23%	35%	42%	100%
DBL	55%	22%	33%	100%
PBL	62%	12%	26%	100%
AIBL	75%	12%	13%	100%
JBL	84%	4%	12%	100%

Table-03

Minimum Educational Qualification of employee

Category of Staff	Educational Qualification
Professional	BBA(Accounting, Finance, Banking, Marketing, Management), MBA, MBM, PHD
Semi professional	Honors, Masters (Economics, Math, English) Diploma in certificate Banking.
Non professional	S.S.C to MBA(any discipline)
MILSS	Minimum Class 8

Table-04

5.2 Recruitment and Selection of employee in Banking Sector

The bank follows the systematic procedure in the recruitment and selection activities. For staff recruitment and selection, these banks meet some standards in most cases. The arrangement for selection and recruitment is the company that decides what positions will have to fill and how to meet immediate and future requirements. This total procedure is designed to cover all positions from the bottom to the top. Succession planning is done by the higher authority to identify and forecast the demand and source of human resources (Afroj 2012). Table 04 shows the minimum educational qualification of the different categories of employees for their fresh or departmental recruitment.

Hiring is always on a formal basis and generally the newest ones are encouraged to apply for a basic position. Vacancies, transfers and promotion are secondary techniques for filling middle and higher level positions. The surveyed banks, in the selection process, use the successive system of obstacles. A series of procedural steps followed, namely. filling in the application form, the employment test, the comprehensive interview (written test, viva, presentation) and the final selection of employees.

5.3 Jobs analysis of Banking Sector

Performance evaluation includes gathering information about job characteristics using one of the following surveys: interview, interview, interview, or multiple specialist interviews.

identify a job, such as an address or a job search. Organizations sometimes use a combination of functional assessment procedures (Hawthorne, 2004; Mathis and Jackson, 1997). Each bank employee reported that the link between differences in employee function evaluation accordingly.

Job Analysis

Methods	No. Of Bank	Percentage (%)
Observation	2	40
Functional job analysis	4	80
Individual interview	2	40
Group interview	2	40
Position analysis questionnaire	4	80
Technical conference	3	60

Table-05

Table 05 shows that two banks (40%) applied observation, individual interviews and group interviews as a technique to analyse employee positions. Four banks (80%) applied the functional position analysis and the position analysis questionnaire and three banks (60%) applied the technical conference.

5.4 Human Resource Development Program of private Banking Sector

Being a major functional area of HRM, DRM has traditionally had three functions: training and development, organizational development and career development (Hawthorne, 2004). The banking sector is well known for its basic knowledge activities. Continuing education and training programs are essential considerations to enrich their careers and to excel in their development.

The department's work and experience are all repairs. The uniforms change and the design of the work allows the staff, all financially to earn money from their school teaching.

Organizations do not have a set of job descriptions and functions based on the needs of the staff. Their needs are not limited by measuring what they want.

HRM Program supported by Banking Institute

Program	No. Of Bank	Percentage (%)
Training and development	5	100
Organizational development	4	80
IT orientation	3	60
Career development	3	60
Employee orientation	5	100
Capacity building	3	60
Leadership and supervisory development	2	40

Table-06

As can be seen in table 06, only two banks (40%) support management and supervision programs, three banks (60%) support capacity development, IT orientation, career development, while four banks (80%) supported the development of the organization, and five banks (100%) organize orientation programs for new and old employees.

5.5 Information technology and human resource in Banking Sector

As part of the transition to e-banking, the investment banking industry began to adopt the latest technologies in corporate product launches as early as the 1990s, when the state of the business phone number and family in their marriage in 1990. In addition, corporate venture capital investments, including court money support. (SB), quickly launched technology production in mid-October. The form of e-commerce financial statements that includes the financial transactions used in the business, the global e-commerce business is

the PC bank or PC bank. This includes online deposits, online payments, financial assistance from mobile phone companies and Tele Finance (Rahman, 2008). All bank account documents were uninterrupted for an electronic newsletter. Therefore, IT guidance knowledge comes from 60% financial in Bangladesh.

Condition of IT background of the employee

IT knowledge	No. Of Employee	Percentage (%)
Moderate knowledge on IT	20	4%
Minimum knowledge on IT	350	70%
No IT knowledge	230	26%
Total	500	100%

Table-07

5.6 Job satisfaction of Banking Sector

Employees from different categories were examined to find out their job satisfaction levels based on 9 indicators. Job satisfaction is a function of the degree to which personal needs are met in the current job situation. In this study, the five-point Likert scale is used to record employee responses to job satisfaction.

Table 07 shows that employees were “satisfied” with 5 indicators with average scores between 3.90 and 4.0. The salary scale was ranked 1st with an average score of 4.0 followed by the current position of the job with an average score of 4, leave policy average score of 3.5, average working hours score of 2.5. Employees are very satisfied with the compensation, and the average score is 4.4, followed by the staff system (average score is 3.9), working condition (average score is 4). Bank job status is always high, with an average score of 4.3, followed by ample career opportunities increase (average score is 4).

Employees have strongly argued that they are dissatisfied with the bank's recent human resources policies and practices. The most significant consideration of the study was that

the average scores of six variables were minimal 4. This means that with the exception of the leave and working hour's policy, all indicators are satisfied with the employees.

Job Satisfaction levels of employee

Raking	Indicators	(%)	Mean	Standard division
1	Salary	60	5	4.8
2	Job Position	60	4	3.8
3	Leave Policy	45	3.5	3
4	Working hour	56	2.5	2
5	Compensation	50	4.4	4.1
6	Staffing system	50	3.9	3.5
7	Working Condition	50	4	3.8
8	Status of the jobs	50	4.3	4
9	Career growth	50	4	3.8

Table-08

5.7Comparative of Human Resource Management Practice in private Banking Sector (analysis 5 Bank)

Indicators	Name of the Bank				
	UCBL	DBL	PBL	AIBL	JBL
Recruitment and Selection	<ul style="list-style-type: none"> •Completion of application form •Employment test •Comprehensive interview(written test, viva, presentation) 	<ul style="list-style-type: none"> •Completion of application form •Comprehensive interview(written test, viva, presentation) 	<ul style="list-style-type: none"> •Completion of application form •Comprehensive interview(written test, viva, presentation) 	<ul style="list-style-type: none"> •Completion of application form •Comprehensive interview(written test, viva, presentation) 	<ul style="list-style-type: none"> •Completion of application form •Comprehensive interview(written test, viva, presentation)

Job analysis	<ul style="list-style-type: none"> • Functional analysis • Position analysis • Questionnaire • Observation 	<ul style="list-style-type: none"> • Position analysis • Functional analysis • Questionnaire • Observation 	<ul style="list-style-type: none"> • Functional analysis • Questionnaire • Observation 	<ul style="list-style-type: none"> • Position analysis • Functional analysis • Questionnaire • Observation 	<ul style="list-style-type: none"> • Functional analysis • Position analysis • Questionnaire • Observation
Performance evaluation	<ul style="list-style-type: none"> • ACR Ratio of loan recovery • New customer creation, service length 	<ul style="list-style-type: none"> • ACR Loan recovery • Service length 	<ul style="list-style-type: none"> • ACR, time scale • New customer creation, service length 	<ul style="list-style-type: none"> • ACR Salary grade 	<ul style="list-style-type: none"> • ACR Service length • Loan recovery • Attitude survey
Training and development	<ul style="list-style-type: none"> • Training • Career development • Leadership training • Online training opportunity • IT-knowledge • Organizational development 	<ul style="list-style-type: none"> • Training • Career development • Leadership training • Online training opportunity • IT-knowledge • Organizational development 	<ul style="list-style-type: none"> • Training • Career development • Leadership training • Online training opportunity • IT-knowledge • Organizational development 	<ul style="list-style-type: none"> • Training • IT-knowledge • Career development • Organizational development 	<ul style="list-style-type: none"> • Training • Organizational development • Career • IT-knowledge

5.8 Critically evaluated of Human Resource Management Practice

The above comparison analysis shows that UCBL, DBL, PBL, JBL follow the same hiring process while AIBL is used for job testing for more knowledgeable employees. Part of the evaluation of the AIBL and JBL activities, on the other hand, follows the review process; the other three banks follow the standard model. An analysis of UCBL and PBL performance based on a number of different strategies; Annual Retention Report (ACR), loan repayment report, new staff development, long term service. On the other hand, AIBL does not follow the standard of performance measurement. UCBL, DBL, PBL follow the ongoing staff development process, but AIBL and JBL follow the short-term guidelines of the staff development process.

Findings

All private banks in Bangladesh are almost identical in nature, functions, programs, using human resources. However, the main findings of the study were:

- In each bank discussed there are many professionals and potential investors. On average, 75% of the staff are professionals, 18% are part-time workers and the remaining 7% are not professionals. Among professionals, they are usually MBA or BBA holders
- There is distrust of the IT staff in the bank. Only 4% of staff have IT knowledge with short training, 70% have very poor IT knowledge and the rest (26%) have no IT knowledge.
- The study found that each bank has its own organization for information on human capital development, but none of the banks were not interviewed without HR documentation appropriate. All employees are managed centrally by their respective agencies.
- Each private bank followed the same process for selecting and hiring qualified staff: filling out an application, hiring an examiner (CV test, writing, no hand), full interview (test, submission, analysis) and selection final staff.
- There is a continuous practice of consulting companies that deal with the advancement of HR from first to senior students, given their performance, working hours, salary level, service operations, supported RTAs and others. The. Conditions and requirements provided by the Bank. Bangladesh is part of a proclamation or amendment of the law.
- The study found that two banks (40%) used surveys, individual interviews, and individual group interviews to assess employee performance. Four banks (80%) submitted applications for the survey work and survey questionnaire and three banks (60%) provided business meetings.
- Compared to the public bank, the human resources used in the private bank in Bangladesh have received more privileges. They were much more satisfied with the salary scale, the current position and the compensations. But employees are not satisfied with the work schedule, holiday policy and hourly policy. Employees strongly argued that they were dissatisfied with the bank's recent human resources policies and practices. The most significant consideration of the study was that the average scores

of six variables were at least 4. This means that, with the exception of leave policy and working hours, all indicators are satisfactory for employees. Finally, banks have ample career development opportunities.

Chapter: Six

Recommendation & Conclusion

Recommendation

Based on the results of the study, the following recommendations are made for the better

HRM practice in Prime Bank Limited:

- Management should be designed for the hiring of professional staff with postgraduate and postgraduate studies in computer science in the IT department of the bank. Teaching skills, experience, competencies, competencies and ICT knowledge of candidates are discussed in Recruitment and Recruitment.
- The wage package and administrative status of private banks are very attractive.
- In order to improve human resources, the bank must implement a variety of HRD services, including continuing education and training, IT orientation, job development and more. at home and abroad.
- Private Banks Should Regularly Organize Seminars, Workshops, Conferences, Various Short Courses and Lunch Training Programs Financial Matters, Current Affairs, Software Classification, which would surely contribute to the Development of a Well-informed Workforce, to the sensible alga professional.
- All banks and support bodies should allocate sufficient budget and send competent staff to international conferences and seminars to prepare them for the competitive knowledge market in the 21st century.
- Private Banks have separate offices of individuals. But it is necessary to allow the agency or division to solve multiple HR tasks in the bank. Deployments need to be integrated with HRIS (Central Human Information System) and new IT tools.

Conclusion

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The success of these banks depends largely on the skills of their employees. With the development of the skills of knowledgeable employees, bank equipment development needs to be done in order to make the employees and the banks more profitable. In general, Bangladesh banks are accredited with better payroll standards, better accounting standards and greater prestige. As can be seen from this study, the investment in people in banks has favoured a better business model in accordance with the rules of the bank. Bank employees receive a variety of bonuses and allowances, including salary levels, lodging, housing, counselling, insurance coverage and loss of employee injury or death, and etc. , supportive education, work environment, but they are concerned about working time and stress. Employees are often dissatisfied with HRM policies and practices, performance appraisals, IT models, performance appraisals, and performance appraisals. Individual capital is managed centrally by all bank accounts. The bank must be straightforward in its performance of human activities across all branches and establish a human rights policy. Rights and responsibilities should be shared with each HR manager. The Financial Institutions shall delegate the essential roles and responsibilities to the Director of Human Resources to support the staff activities. HR banks are closed in India, Pakistan and Sri Lanka due to lack of energy efficiency. The real role of human function values means that they are involved in the development of policies, procedures and plans, in the estimation of the demand and demand of human resources. and in the design and implementation of policies. This will help to hire and retain a skilled, knowledgeable and efficient employee to meet the needs of the job and the future as the client needs it.

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