



Human Resource Management Practices of Bangladesh Commerce Bank Limited





Internship Report
On
Human Resource Practices
of
Bangladesh Commerce Bank Limited

Supervised By

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Letter of Transmittal

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To
Internship Supervisor,
Department of Business Administrations
Daffodil International University

Subject: Submission of internship report on “**Human Resource Management Practices: A study on Bangladesh Commerce Bank Limited, Kathgora Branch**”

Dear Sir,

With due respect and obedience, I undertook my internship program under your supervision and guidance I am very much delighted to submit my internship report on “**Human Resource Management Practices a study on Bangladesh Commerce Bank Limited**

I am trying to cover all relevant topics, representing a whole picture of BCBL Human Resource Management Department.

I have collected as much information as I could from BCBL and other sources. This three months’ work in Bangladesh Commerce Bank Ltd is a valuable experience for my entire career.

I believe that this internship program has enriched both my knowledge and my experience. If you have any question or suggestion about the process, I would be happy to oblige for any further clarification.

Yours truthfully,

Krishna Sarkar
ID: 193-14-156
Program: MBA
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Certificate of Approval



This is to certify that the internship report on “**Human Resource Management Practices : A Study On Bangladesh Commerce Bank LTD Kathgora Branch**” is a part of curriculum for completion of a Bachelor of Master’s degree is solely conducted by **Krishna Sarkar** , ID 193-14-156 as his internship report. The whole work of this internship report has been planned and carried out by this student under my supervision and guidance. This report is recommended for submission to the chairman, Internship Examination Committee for evaluation.

I wish his every success in his future effort.

Supervisor

Mr Syed Maruf Reza

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

Declaration

I hereby declare that the internship report entitled “**Human Resource Management Practices Bangladesh Commerce Bank Limited**” submitted in partial fulfillment of the requirement for the degree of Bachelor of Business Administration (MBA) at Daffodil International University.

I also confirm that this report is uniquely prepared by me after the completion of 3 months internship at Bangladesh Commerce Bank Limited.

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Program: MBA

Major in Human Resource Management

Department of Business Administration

Daffodil International University

Acknowledgement

During internship programmed, I have been fortunate to get support, assistance and encouragement from a number of individuals. First, I would like to express my grateful appreciation to the almighty Allah for enabling me to complete this report successfully.

I want to convey my heartfelt respect and cordial thanks to Internship Supervisor for his encouragement, guidance, advice and valuable supervision. I am lucky for getting the opportunity to prepare this report under his supervision and guidance. Without his instruction, it was impossible for me to complete this report successfully.

Then, I would like to acknowledge gratefully to some officers of Bangladesh Commerce Bank Ltd. namely **Prosanta Kumar**, **MD Sabbir Hossain**, and **Foysal Ahmed** who gave me some special instructions, information and guidance about a variety of banking systems and procedures from time to time. I would convey my special thanks to my parents who inspired me to complete the report of this particular course.

I apologize whole heartily for omitting any name whose contribution was complementary for preparing this report.

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Abbreviation

AD = Authorized Dealer

ABP = Accepted Bills Payable

DCPDC = Uniform customs and practice of Documentary credit

EXP Form = Export Form

ECC = Export Cash Credit

FC = Foreign Currency

FBP = Foreign Bills Payable

FBC = Foreign Bill Collection

FDBC = Foreign Documentary Bills for collection

FDBP = Foreign Documentary Bills for Purchase

HO = Head Office

IMP Form = Import Form.

IA = Income Account

LCAF = Letter of credit Authorization Form

LIM = Loan against Trust Receipt

MT = mail Transfer.

OD = Over Draft

PC = packing Credit

PAD = Payment Against Document.

TT = Telegraphic Transfer.

TC = Traveler's Cheque.

Executive Summary

I have got a great opportunity to complete my internship in the most renowned commercial bank in Bangladesh, Bangladesh Commerce Bank LTD. As a Human Resource Management student it was a great experience to me to work in Bangladesh Commerce Bank as an intern. I am also very much thankful to all my mentors and supervisors who have helped to learn every general banking methods, rules and regulations properly. In this report I have included all my practical experience and learning along with company profile, mission- vision and company structure. I have elaborately discussed the customer service and satisfaction level of Bangladesh Commerce Bank along with the statistical research that I have got through my interview of Employees. The questionnaires of my interview are attached in the appendix. I also added reference from where I have taken all the secondary data about Bangladesh Commerce Bank Limited. I hope this report will give everyone a brief idea about Bangladesh Commerce Bank Limited's Human Resource management practices level.

Chapter: One

Introduction

Chapter One

Orientation of the report

1.1 Background of the Study

Human resource management is the function of within an organization that focuses recruitment, management and providing direction for the people who work in the organization .Human resource management can also be performed by line manager. Employees are the core resource of any organization, without them one cannot run their organization and human resource is conducted with the growth of development of people toward higher level of competency, creativity and fulfillment. it keep employees become better more responsible person and then it tries to create a climate in which they contribute to the limits of their improved their abilities .it assumes that expanded capabilities and opportunities for people with directly improvement . Bangladesh Commerce Bank Limited always determinate what jobs need to be done and how many types of workers will be required. So establishing the structure of the bank, it assist in determining the skills, knowledge and abilities of job holders. To ensure appropriate personnel are available to meet the requirements set during the strategic planning process .this bank believes that the quality of work comes from quality workers.

1.2. Objective of the Study

The general objective is to prepare and submit a report on the topic “**Human Resources management Practices in Bangladesh Commerce Bank Limited**” within the specified time.

This study implies the following purposes:

- Main objective in this study is organize a report on “HRM practices in Bangladesh Commerce Bank Limited”
- Increasing knowledge about the function of human resource.
- Getting clear idea about HR practice process of Bangladesh Commerce Bank Limited Process
- To know in depth about human resource management of Bangladesh Commerce Bank Limited
- Find out the problem of human resource division in Bangladesh Commerce Bank Limited

1.3 Methodology of the Report

✚ **Type of Research:**

Nature of the study:

Exploratory Sources of information: For collecting data and information I have adopted variety of data collection procedures. These are empirical reasoning; interviews, observation and experience. This study has been conducted mainly on the basis of both primary & secondary data. To some extent primary data are used and these are collected from relevant journals, magazines newspapers etc. and also from publication of professional institutes. Observation techniques also have been used in case of necessity. However data used in this study has been further analyzed and processed for the purpose of the study. For secondary data I investigated some pdf documents, records. On the other hand, primary data has been collected by the interview with the several interviews with various types of employees of National Bank Limited.

✚ I have asked many questions to my Supervisors and some banker HR implementation, which can be referred to as interviews.

✚ I have read some books, manuals, reports which have provided me empirical support. So, it is empirical reasoning.

✚ I have also used my experience which I have gathered during the course of my internship in Banks.

✚ **Sources of data:**

To prepare this report all the necessary information collected from mainly secondary sources of data. But there are some primary sources that I have used to prepare this report.

- Primary sources
- Secondary sources

➤ **Primary sources of data**

In the preparation of this report, data was collected from different primary sources. The techniques were used to collect data are:

- ✓ Face to face conversation with the respective officers
- ✓ Direct Observation
- ✓ Practical desk work

- ✓ A survey is conducted to find out Human Resource Management Practices and dissatisfaction level

- **Secondary sources of data**

Secondary sources of data are of two kinds:

- Internal:** Annual Reports of BCB, Other published documents of the banks, BCB bank's Website.
- External:** Books, Articles, Journals, Newspaper, Web browsing.

1.4 Limitation of the Study

- The main hindrance I had to face while preparing this report is to talk with the people whom I have interviewed. All of them were walking people and they were busy so that they were unwilling to cooperate.
- As my interviewees were walking people they had short time by which I had to take out all the information from them which was bit hard to manage.
- Another problem that I faced is the management of the bank was unwilling to share or disclose some information due to confidential issues which was really required to prepare the report but preparing such intense report requires huge amount of information somehow I managed to bring up the best within my access limit.

1.5 Scope of the Study

The scope for this report basically surrounded with Bangladesh Commerce Bank Limited. In this report mostly focused on practical observation. There was interview and secondary data sources from BCBL and also from other Bank. Report scope was not that much easy going, only bank branch and field operations of the bank could use for this paper. As I was doing internship in Bangladesh Commerce Bank limited, Head Office, Human Resource Division, so for that reason scope of the study was only restricted to the Human Resource Division of Bangladesh Commerce Bank Limited.

Chapter: Two

Profile of the Bangladesh Commerce Bank LTD



Chapter Two

Profile of Bangladesh Commerce Bank Ltd.

2.1 Introduction

Bangladesh Commerce Bank Limited is known as a commercial bank. Like all commercial banks BCBL's core business is obtaining deposit and providing loans. It is a financial institution providing services for businesses, organizations and individuals. Service includes offering different types of deposit account such as current deposit accounts, saving deposit accounts and other scheme accounts as well as giving out loans to businesses and individuals. BCB make its profit by taking small, short-term, relatively liquid deposits and transforming these into small, medium, larger loans for short, medium and longer maturity loans. These processes of asset transformation generate net income for BCB. BCB also does investment banking though it is not considered its main business area.

However, BCB is primarily engaged in deposit and lending activities to private and corporate clients in wholesale and retail banking.

2.2 History of the Bangladesh Commerce Bank Ltd.

Bangladesh Commerce Bank Limited was established by the act number 12 of 1997, passed by the Parliament of the Peoples republic of Bangladesh. Subsequently on 8 February 1998, the Government constituted an 11 member Board of Directors to administer the affairs of the Bank in accordance with the act and other related roles and regulations. BCBL was incorporated on 1 June, 1998. The Bank formally started operation from 16 September, 1999. The Bank has 56 branches and also owns the Membership of Dhaka Stock Exchange (DSE). BCBL has been operating with a vision "To become a Bank of first choice by the Employees with meaningful contribution to the society". Since its early days, Bangladesh Commerce Bank has transformed into a Strong and successful financial institution, offering a wide range of competitive and innovative products and solutions to meet its Employees' needs. BCBL has more than 952 employees working with integrity, efficiency and honesty. The Bangladesh Commerce Bank further expanded its delivery channels in 2011 to better serve its customer base of individuals and business enterprises in Bangladesh. With 8 new branches established in selected growth areas in Bangladesh in 2017 and another 4 in 2018, the number of Bangladesh Commerce Bank branches in Bangladesh has expanded to 56 Branches. The foreign exchange transaction is being done through the A/D branches.

2.3 Vision, Mission and Objective of BCBL

Vision of BCBL

“Become a bank of first choice by the Employees with meaningful contributions to the society.”

Mission of BCBL

Bangladesh Commerce Bank Limited is committed to fulfill its customer’s needs and become their first choice in banking so that a sustainable growth, reasonable return and contribution to the socio-economic development of the country can be ensured with a motivated and professional work-force.

2.4 Bank at a Glance

FEATURES VALUES

Name Genesis Commerce Bank Limited

Bangladesh Commerce Bank Ltd (BCBL). Was formed following the National Parliament Act no. 12, 1997. An eleven member Board of Directors was constituted by the Government to steer the new banking organization of the country. The bank started its commercial activities on 16 Sep, 1999 with the slogan, “A People’s Bank with a Mission”.

The vision, as declared by Commerce Bank Bangladesh is to become the first choice in commercial banking and to make significant contribution for the society. The mission of the bank is to develop a skilled and dedicated work force for achieving sustainable growth of the bank and also of the society.

| | |
|--------------------------------|--|
| Registered Address: | Eunoos Trade Centre, 52-53 Dilkusha C/A, Motijheel, Dhaka 1000, Bangladesh. |
| Legal Status | Private Limited Company |
| Registration Number | C-98/35510(2286) |
| Bangladesh Bank License Number | BRPD(P)744(KHA)/99-2842 |
| Chairman | Dr. Engr. Rashid Ahmed Chowdhury |
| CEO & Managing Director | R Q M FORKAN |
| Date of Incorporation | 1st June, 1998 |
| Authorized Capital | BDT 10,000 Million |
| Paid Up Capital | BDT 1,989 Million. |
| Face Value per Share | BDT 100 per share. |
| Auditor Tax Consultant | MABS |
| Chartered Accountants | J Partners |
| & Co. Chartered Accountants | K. M. Hassan. |
| Website | www.bcblbd.com |
| Company Secretary | MD. Salim Hassan |
| Fax: | 88-02-9568218 , |
| E-mail | info@bcbl.com.bd |
| Telephone | 9559831,957181 |

2.5 CORPORATE SLOGAN OF THE BANK “*Service with Trust*”

2.6 CORPORATE LOGO OF THE BANK



2.7 BOARD OF DIRECTORS

Chairman

Mr. Md. Yousuf Ali Howlader

Directors

Mr. ATM Murtozaa Reza Chowdhury ndc

Mr. Tapan Kumar Karmaker

Mr. Md. Fahad Uddin

Mr. Pradip Kumar Dutta

Dr. Md. Zillur Rahman

Mr. Rana Kaiser

Mr. Manwar Hossain

Mr. Anis Ahmed

Mr. Abbas Uddin Ahmed

Managing Director

Mr. Abu Sadek Md. Sohel

2.8 THE HIERARCHICAL POSITION

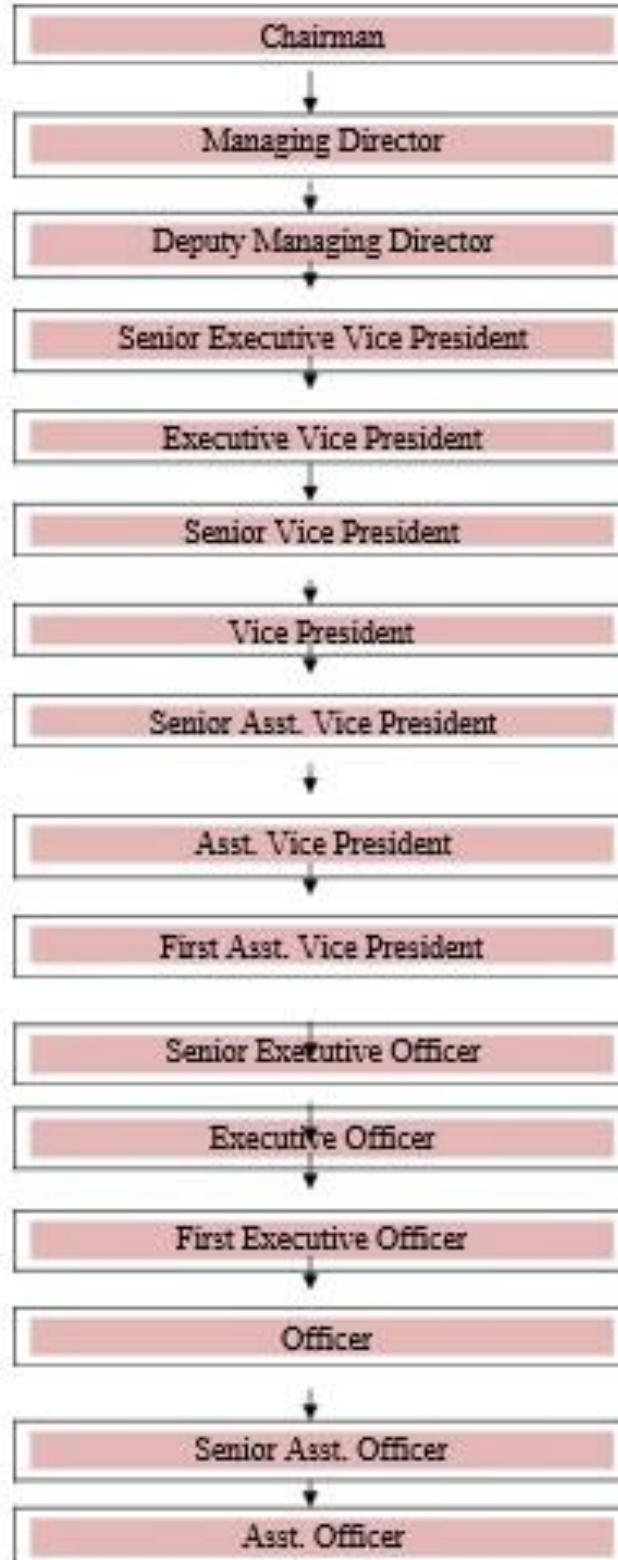


Figure: Hierarchy of the Management of BCB

OF BCBL

2.9 Department of BCBL

1. Human Resources Division
2. Financial Administration Division
3. Treasury Division
4. Credit Administration Division
5. Recovery Division
6. Trade Division
7. Legal Affairs Division
8. Board Division
9. Internal Audit and Compliance Division
10. Investment Division
11. General Banking Division
12. Information Technology Division
13. SME and Special Program Division
14. Establishment Division
15. Anti-Money Laundering Division
16. Risk Management Division
17. Marketing Division
18. Public Relation Division

2.10 Business Unit

There are five different business units generating business Bangladesh Commerce Bank Ltd:

- Corporate Banking
- Retail Banking
- Small & Medium Enterprise (SME)
- Treasury
- Remittance Services

2.11 Products and Services

✚ Deposit:

- Current Deposit
- Special Notice Deposit
- Fixed Deposit Receipt (FDR)
- Saving Deposit
- BCB Srijoni
- BCB Nondita
- BCB Student Saving Account
- Short Term Deposit

Consumer Credit Scheme



➤ **Deposit Under Scheme:**

- Pension Saving Prokalpa
- Monthly Pension Scheme
- Life Pension Deposit Scheme
- Marriage Pension Deposit Scheme
- Millionaire Deposit Scheme
- Education Deposit Scheme
- Lakhopati Deposit Scheme
- Triple Deposit Scheme
- Kotipati Deposit Scheme

➤ **BCB Monthly Saving Scheme**

✚ **Treasury**

- Treasury Bills
- Treasury Bonds

✚ **Loans & Advance:**

- BCB Agriculture & Rural Loan
- BCB Apiculture
- BCB Kollani [A Micro Credit Program for self-employment of women]
- BCB Seasonal Loan
- BCB Term Loan
- BCB Cash Credit [SME]
- BCB Teachers Loan
- BCB Special Loan [For Service Holder]

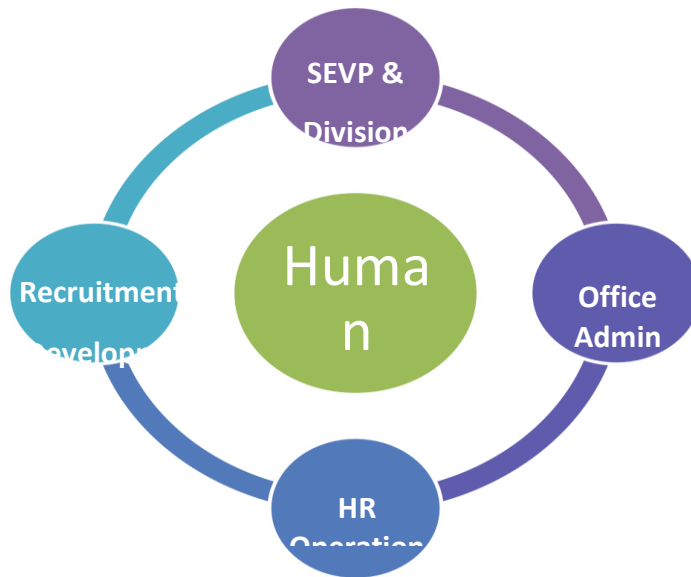
Chapter: Three

Learning and Analysis



Human Resource Practices at Bangladesh Commerce Bank Limited

3.1 Management and Appointment



3.2 Recruitment Procedure

A foundation or an association can't be prevailing without giving appropriate support of the client and customers. For bank it's considerably progressively significant as far as administration. So for serving Valuable support of the purchasers they generally procure ingenious official to keep up the standard of the bank. BCBL accepts by paying adequate pay and payments to their staff to get most extreme administrations out of them. Therefore, bank authority must be cautious in enlisting the opportune individual for the correct activity.

The obligation of top managerial staff to break down the labor prerequisite of the association consistently and fix up the quantity of staff official, administrators and number of official every class. on the off chance that the bank request any brief or lasting post for the association, the top managerial staff suggests the responsibilities and furthermore subsidize for a long time. Bangladesh Commerce Bank Limited can't figure out how to pay for keeping up additional labor. BCBL must perceive the significance of labor estimation and as needs be an outline they for the contracting individuals. At the point when they requiring, it's should be audited and overhauled now and again for growing the business. Still, professionals will take the edge to fill up posts lying vacant within the approved chart or organogram. For the justification they can take initiative and can revise the chart for justification of the post. The organogram has to be revised time to time.

Recruitment through Advertisement

At the point when an association needs individuals they give promotions in the media, it's likewise called the piece of the enrollment. Right kind of ability is the primary article to the enlistment strategy. BCBL consistently pursues the notices print, on the web. The office will deal with all issues identifying with enlistment and determination of staff.

Regarding recruitment of Probationary Officer, the criteria has been set as under: -

- I. He/She should be a resident of Bangladesh.
- II. Candidates must be Masters/BBA from an all-around rumored University having three first Divisions/Class or CGPA-3.00 out of 4.00 where appropriate (no third Division/Class is adequate).
- III. Preference will be given to those having MBA/BBA in Accounting, Finance and Banking, Marketing, Management and different business situated subjects and Masters with Honors in Economics, English, Statistics, Mathematics and different business arranged subjects.
- IV. His/Her age must be between 21 to 30. These conditions might be loosening up capable in unique cases to be recorded as a hard copy.
- V. He/She should be physically fit.
- VI. The newcomer be required to get full therapeutic assessment from the Doctor, selected by the Bank. The expenses of the Doctor be paid by the Candidate. Be that as it may, any expenses for Pathological/different administrations required by Doctor for full restorative assessment be paid by the forthcoming worker.

Meeting Performance

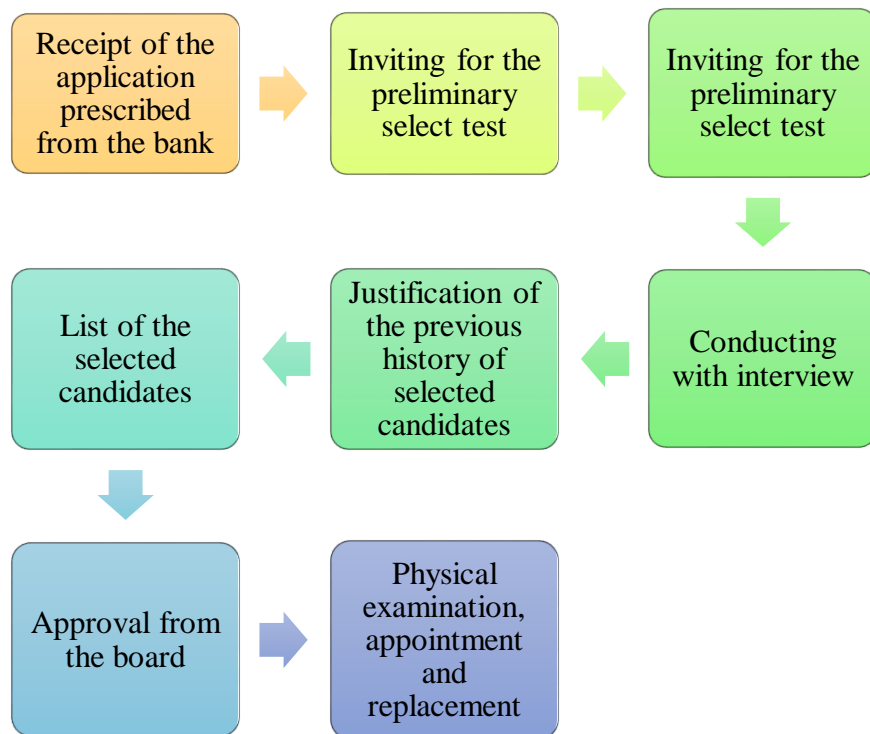
Like other bank BCBL likewise keep a similar principle for trial official that they must be probation for one year. After the hour of probation, their exhibition will be examined by the Management and spot the report to the Managing Director. In the event that the competitor found appropriate for the post, they will be affirmed. In the event that they got unfitting their trial period might be additionally broadened or their administrations will-be ended by the power.

Determination Committee will consider the candidate's appearance, character, imparting capacity, good judgment, habits, general and presence of mind and grant checks exclusively which will be totaled and arrived at the midpoint of for deciding meeting execution score. The accompanying basis for meeting might be pursued:

- ❖ Appearance and Personality: 5
- ❖ Expression and Presentation limit and habits: 5
- ❖ General information: 5
- ❖ General and presence of mind: 3
- ❖ Assessment: 2
- ❖ Composed Test: 5

It's compulsory to for the all candidates to endeavor the composed test which is 60 imprints test. The test ought to contain with general information and numerical predisposition. BCBL take the assistance of outside specialists for setting the inquiries, regulating the assessment work and denoting the contents. Going with least characteristics of 60% will qualify the up-and-comer.

3.3 Flow chart of recruitment process



3.4 Probation and Confirmation

Here are the rules that BCBL follow for the probationary officer

- Entry level officials will be on post-trial supervision for at least one year. Thereafter the probation time frame, the executive's advisory group will assess their exhibition and they will display a report. On the off chance that they discover the official is reasonable they will affirm the person in question else they move or can end
- Also they have that decides for staff that in the event that they enlist any sub staff they can be involved as ordinary representative in the event that they complete 8 years of consistent assistance in the Bank by observing their records and instructive capability.

3.5 Resignation

For acquiescence BCBL allows sees three months ahead of schedule of the end. It's appropriate forever one of the staffs here they likewise referenced if the overseeing executive neglects to give the composing reports to them, overseeing board of trustees at risk to pay the pay a sum equivalent their essential pay three months" compensation. It's additionally appropriate for the trial official if there any disciplinary activity inferred on an official or if any official utilizing any gear which has a place from the bank they can't leave without the authorization of the position

3.6 Gift or Benefits Offered to Employees

It is an offense to request, request or acknowledge to serve a worker, anything of significant worth from anybody as an end-result of any business, administration or secret data, either previously or after an exchange is talked about or finished.

Special material of ostensible worth, for example, pens, pencils, scratch pads, key chains, schedules and comparable things and so forth and endowments of sensible incentive on wedding are excluded. At whatever point any circumstance emerges as to issues concerning things of significant worth, a representative must make complete honesty to the administration and get the executives' composed reaction.

Things Offered by Employees

Representatives will not, for the benefit of BCBL straightforwardly or by implication give, offer or guarantee anything of significant worth to any individual, business substance, association, open authority, and ideological group to impact the beneficiary. Typical strategic policies of offering dinners; excitement limited time blessings and so forth are absolved. Representatives will not, for the benefit of BCBL legitimately or by implication give, offer or guarantee anything of significant worth to any individual, business element, association, open authority, and ideological group to impact the beneficiary.

3.7 Training and development policy

In each all-around presumed association preparing is extremely normal practice to put new representative into administrative duties after procedure of preparing and advancement. We realize Training implies familiarizing everybody with the specialized part of the activity so his specialized aptitudes will be overhauled. It's a customer arranged occupation, so preparing isn't sufficient for explicitly who needs human connection and social ability in this preparation gives people discernment, frame of mind, qualities and desires, so that and representative or manager can build up there with the most recent update. HR create expertise and information for better exceptional of employment duties. Its grips with on - the-work and shaped preparing programs.

Here is the BCBL training programs

- Orientation Training
- In-House Training
- Job Specific Training
- Need based Local/Foreign Training
- Peer or supervisors' coaching
- E-Learning: Online Training & Evaluation

Direction Training: for the fresher, Bangladesh Commerce Bank Limited has direction inside preparing project to give them the general perspective on the bank and furthermore present them

with the hierarchical culture.

- ❖ Job explicit preparing: this is preparing where Norm of the bank is to prepare them by friend or directors' instructing. Representatives must endeavor this preparation to know the set of working responsibilities and pursue on the hands on preparing.
- ❖ Need based preparing: this preparation can be either Foreign or nearby. In the wake of breaking down worker's whole among aptitudes and information and competency required for the present job.

Basic training program:

- Joining/ Participating in orientation with different Departments
- Foundation Course
- Attachment with SME Unit Offices & Branches
- Organization of Development Program
- Attachment with different departments
- Information Technology Training
- On job hands-on training according to Job Description

3.8 Training Authority

The Managing Director has the ability to choose issues identifying with preparing of the representatives of the Bank. For preparing/instruction inside or outside the nation, the choice might be made by Managing Director in interview with Heads of the Divisions/Deputy Managing Directors.

3.9 Retirement

An official earned Regardless ability and information all through of his working life. At that point a specific opportunity later opportunity arrives when capacity to perform decrease very. Where it's an ideal opportunity to resign of a senior official will supplant new official to work with more quality and additional energy to improve the nature of the executives of the organization. The standards might be known as the "Bangladesh Commerce Bank Limited" (Employees) retirement and Retirement Benefit Rules, 1993. It will come into power on the double and will be esteemed to have produced results from the date of initiation of the Bank. A worker of the Bank will resign on accomplishment of the age of 58 (fifty-eight) years which is considered as should be expected retirement Voluntary

Retirement:

Any worker of the Bank may pick to resign from the administration of the Bank whenever after he/she has finished least 10(ten) long periods of administration in BCBL pulling out recorded as a hard copy to the Overseeing Executive in any event 60 (sixty) days before the date of his planned retirement

- **Typical Retirement:** A representative of the Bank will resign on achievement of the age of 58 (fifty-eight) years
- **Constrained Retirement:** Constrained retirement doesn't involve Age. A worker might be expelled from the administration of the Bank for his submitting any unfortunate behavior subsequent to fitting in with rules and methods gave in law.
- **Early Retirement:** A representative of the Bank may settle on early retirement recorded as a hard copy to the Overseeing Chief with or without demonstrating any ground thereof whenever during his administration in the Bank. There is no bar of earlier notification or length of administration for it. Be that as it may, alternative for early retirement, once practiced will be conclusive and unavoidable.

3.10 Retirement Benefits

Voluntary Retirement:

- ❖ A worker whose willful retirement has been acknowledged by the Bank will be qualified for the accompanying retirement benefits
- ❖ Tip according to Tip Rules will be paid, determined at (one) months fundamental compensation (prompt a month ago's essential compensation) for each finished long periods of administration in the Bank.
- ❖ He/she will be qualified for installments acceptable to him/her according to Fortunate Store Rules of the Bank.
- ❖ The concerned worker will be qualified for benefits under Superannuation Reserve Plan.
- ❖ The concerned worker will be qualified for benefits under Representatives Welfare Plan

Normal Retirement:

- ❖ A representative who has resigned at the age of 58 (fifty-Eight) years in common course will be qualified for the accompanying retirement benefits: -
- ❖ Leave preliminary to retirement for 03 (a quarter of a year) with pay, stipends and different offices in full which he/she was profiting from the Bank before continuing to such leave. The leave preliminary to retirement will not be charged from his leave account.
- ❖ Leave preliminary to retirement for 03 (a quarter of a year) with pay, recompenses and different offices in full which he/she was benefiting from the Bank before continuing to such leave. The leave preliminary to retirement will not be charged from his leave account.
- ❖ Fortunate reserve both possess and Bank's commitment payable according to opportune store rules.
- ❖ The concerned worker will be qualified for benefits under Superannuation Reserve Plan.

Forced Retirement

An employee who has been put to forced retirement as a measure of lesser punishment for committing any misconduct shall be entitled to the following benefits

Banks and his own contribution to the Provident Fund if he is otherwise entitled to them as per existing Provident Fund Rules.

- ❖ Gratuity benefit if admissible as per existing Employees Gratuity Rules of the Bank.
- ❖ Benefits from Superannuation Fund Scheme.
- ❖ Benefits under Employees Welfare Scheme.

Early Retirement

Employees of the Bank who applied for Early Retirement and accepted by the Management shall be entitled to the following retirement benefits

- ❖ Salary and Allowances for 4(four) months (Calculated at immediate last month's pay).
- ❖ Provident Funds both own and Bank's contribution shall be paid as per Provident Fund Rules.
- ❖ The concerned employee shall be entitled to benefits under Superannuation Fund Scheme.
- ❖ The concerned employee shall be entitled to benefits under Employees Welfare Scheme.

Employee Benefit

3.11 Bonus Policy

Bonus is an extra payment in addition to fair and reasonable normal salary. It is an incentive payment not a routine salary. Therefore, it must be strictly linked only with effort and profitability of the Bank. Two Festival Bonus every year, pay dividend 7%- 9% only one Festival Bonus/ no Incentive Bonus.

- Bonus always on the basis of the Basic Salary
- Nevertheless, even if net profit not enough to pay minimum dividend as mentioned at Bangladesh Commerce Bank Law under serial no. b (1) Board shall consider the matter every year.

3.12 Provident Fund

For each business association a Provident Fund is a legitimate element which is made by to give long haul advantage to the laborers and workers. Business contributes with the store dependent on fixed level of the regularly scheduled compensation move costs. Then again, workers are to make store comparable sum or more to the reserve each month. Fortunate Fund Administered by a Board of Trustee Comprising both Board Members and Executives. The Fund will be regulated by these Rules or by such different Rules as might be encircled every now and then. The care, the executives, speculation and control of the store will be vested in the Trustees.

- ❖ There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.
- ❖ The custody, management, investment and control of the fund shall be vested in the Trustees.
- ❖ There shall be at least 6 (six) Trustees of the Fund out of which 3 (three) will be nominated by the Board of Directors and the remaining 3 (three) Members of the Fund shall be nominated by the Management.

3.13 Gratuity

Gratuity is the part of the salary that an employee received from his or her employer. This is another form of benefit for the employees. Bangladesh Commerce Bank has their own rules which are called the “**Bangladesh Commerce Bank Limited Employees Gratuity Rules**”. These Rules has been activated from November 01, 1988

Eligibility

For this gratuity employees who has been in their service for a minimum period of 12 (twelve) years without any break, they will be eligible to have the benefit under the gratuity scheme. But sometimes Gratuity can be approved to an employee under this condition

- In case of sudden death during in the service
- In capability of mental and physical permanently.
- Any special case

Disqualification

The following categories of employees will not be eligible for the Gratuity: -

- Those who are dismissed from the service of the Bank.

OR

- Those who leave or discontinue their service without the permission of the

Amount Payable

One-month basic salary for each completed year of service on the basic pay drawn by the employee.

Payment of Gratuity

- The Gratuity will be paid to the employee concerned.
- In case of his/her death the Gratuity has to be paid
- The person(s) nominated by death
- His/her legal heirs in the absence of any nomination.

3.14 Medical Benefits

The benefits are over and above the normal monthly allowance. It is not mandatory by any law but BCBL Board only introduced such benefits to ensure that all employees dedicate themselves to BCBL for its continuous growth, better clientele service and good health. Obvious monthly medical allowance does not cover the expenses for hospitalization for major illness where prolong hospitalization are necessary including surgery.

Rules & regulations

Employee all confirmed employee who is in the permanent payroll. The facility also covers their wife and maximum two dependent children.

Declaration

A specimen copy of declaration form is required to be filled and signed in duplicate by individual employee. The first copy of the declaration form should be forwarded to Head Office, Administration Division for their record and the second copy should be retained by the branch which should be kept in the personal file of concerned employee. Please note that only wife and two children whose names and particulars will appear in the declaration form will be eligible for this facility.

The scheme:

The organization will pay at actual all charges incurred in the hospitals for the under noted purposes only which will include rent for cabin/ward, operation charges, all pathological and X- ray charges. Doctor's fees and cost of medicines:

- Accident cases requiring hospitalization but only when going/coming from office and on official duty.
- Heart diseases requiring hospitalization.
- Major surgery requiring hospitalization.
- Major diseases/ailment i.e. Requiring hospitalization for problem in Kidney, Heart,
- Gastroenteritis, Brain, Eye, Ear, Nose, Liver, Lungs, Spine as well as other vital organs.
- Hospitalization on account of maternity requiring surgical operation only.

3.15 Leave rules & regulations

The following leave Rules and Regulations shall be followed by BCBL. These rules shall be followed strictly without any exceptions and any deviation shall be reported to Board/Committee properly for necessary information & consideration.

- Any Important Issues for leaving.
- Leave has to be earned by duty only.
- The period spent on tour will be counted as duty.

Leave application will be addressed to the competent authority and it must be submitted. No employee shall be allowed any leave unless the leave application is forwarded timely to the leave sanctioning authority.

3.16 Promotion Policy

Advancement intends to next higher post ought to be taken care of cautiously and reasonably as a result of in one hand its significance in looking after officials/officials and staff ethics and then again the future development of the Bank. Not with standing, advancement can't be asserted as an issue of right. It is the obligation of Management to guarantee that one gets an upward lift just based on the presentation at the interim of sensible timeframe. It must be an acknowledged as a rule that advancement ought to be carefully based on merit. Be that as it may, by and by, it has been discovered hard to quantify legitimacy and advancements, all around, have been occurring based on rank.

Non-Graduate candidates will not be considered for promotion beyond Principal Officer

- ❖ For preparing the eligible list for promotion of promote Officers to the next higher grades, the cumulative points with the ratings, academic degrees' professional degree, professional training etc. shall be the basis. Officers having higher academic degrees would get priority over the other in the eligible list. Around three years of complete service may be fixed to make a person eligible for promotion.

- ❖ Greater importance should be attached to merit, though measurement of merit of an individual is a difficult job with subjective judgment. By involving Seniority or length of service should not guide promotion to higher post.

Also part one and Part two examination of the Institute of Bankers and trained by their Training institute may be considered to have acquired relatively more technical competence. Therefore, passing of this examination may be given some weight at the time of promotion.

Therefore, the superior is in a better position to evaluate their merits. BCBL should therefore, install a well- designed system of grading and train the ACR writing officers and executives. The grading should contain items which are very much relevant for evaluating the performance of an executive/officer. For Probationary Officer, after successful completion of Probation period of one year he/she will be confirmed as Executive Officer.

3.17 Disciplinary Action

Anyone doing anything harmful to the interest of BCBL will be penalized. Disciplinary action will be taken also if found guilty of misconduct or disloyalty, whether executive, officer or staff is subject to disciplinary action if there is sufficient evidence that he has misconducted his duty to BCBL by reason of inefficiency, mental, inability, physical infirmity or any other reason like conviction by a court corruption. Like fraud, forgery, commercial bribery etc. and misuse of official power will be another ground for penal measure.

In BCBL “Misconduct” will cover the follows

- Disobedience to Lawful or order of the authority.
- Bank property or business property Theft, fraud or dishonesty. Damage or loss of goods or property.
- Late coming and early going on habitual basis.
- Absence from duty without obtaining prior permission. Indecent or Unsystematic behavior when on duty.
- Striking picketing and agitation surrounded by the Bank, Distribution of hand bills, pamphlets or posters inside the Bank premises.
- Leaving the seat or place of work without permission on duty hours.

- Unapproved use of Bank's property.
- Absenteeism work show-down or undue delay in the discharge of duty.
- Negligence of duty, Habitual Negligence of duty.
- Break of Bank's regulation, standing orders, instruction, rules, procedure etc.

3.18 Disciplinary Authority

The Managing Director is the answerable for taking care of the Disciplinary cases identifying with official and officials will be inspected and chose by the Policy and Regulations Committee/Board and those identifying with staff. Overseeing Director will have the ability to suspend any one if circumstance requests prompt activity. The move made by the Managing Director ought to be accounted for to the Committee for its endorsement. The Committee/Board will be the incomparable position to choose what activities call for punishment. Disciplinary activities will be started by the Managing Director when occasions of unfortunate behavior or different offenses submitted by official/official are taken to his notice.

3.19 Suspension

During the suspension period, the Bank may consider giving the suspended employee subsistence allowance. If he is honorably acquitted, he should be given full pay.

Review & Appeal

On whom penalty has been imposed shall have the right to submit an application to the punishment awarding authority to review his punishment. He can also make an appeal to the next higher authority for reconsideration of his punishment order. The review petition or appeal must be filed within one month from the date on which the incumbent is informed of the punishment order.

4.20 SWOT Analysis

❖ Strength

In control authority:

The board has fourteen members, three independent directors .they have formal schedule especially its reserved for the decision making including corporate strategy, approval of budget and balance, annual financial result, proposal for dividend, all of the major corporate transaction, credit proposal approval done by the board of directors .

Having exchange house in abroad:

Not only in Bangladesh has Bangladesh Commerce Bank had exchange house in abroad. The bank has extended their branches one hundred ninety two branch throughout in Bangladesh. being a gigantic bank they also prolonged also in abroad. By managing third party they are doing their transaction with Malaysia, Maldives, Greece, United States of America, Oman, Saudi Arabia. They are creating network and contributing with our economy.

Adept management always promoting strong business ethics

The management of the bank maintaining highest ethics and integrity .they always maintain foster culture throughout the bank that emphasize and demonstrates integrity and close relationship with customer .though there is lot competition in the banking sector as well , but still higher officials convince its clients on their terms and condition and strong bonding

❖ Weakness

Online service is not constructive yet

The bank online service is not constructive yet. Todays in our banking system, online service aded newe area. People are being online person and they are mostly dependable on online service right now. So they are demanding fastest online transaction but the server is not up to the satisfactory level.

❖ Opportunity

Focusing on more retail marketing

Like Dutch Bangla Bank they are focusing more retail banking which is helping them to grab the market. So BCBL can focus on retail banking to get more customers for them

Creating more ATM Booth

People will be easily get their money if the bank can manage more ATM booth for them and it will be helpful to get the customer for creating more opportunity

Making strong network through fastest internet

People are becoming more online based so fastest internet banking requirement highly to them because their other competitor has fastest internet service for their general people

❖ Threat

Less focus on consumer banking

Their competitor Dhaka bank limited, Dutch Bangla Bank limited they are more customer centric, they have several service like DBBL has „Mobile Banking Service „ for customer Whether Bangladesh Commerce Bank limited are only doing wholesale banking system which is only Concentrate on business loan.

Less amount of ATM service

The bank is well reputed bank and it has huge amount of branches but the bank has less amount booth which is like threat to them.

Chapter: Four

Findings & Recommendation

4.1 Findings

- ❖ Bangladesh Commerce Bank Limited has their own training center which is situated at new DIT Ave road where they only provide theoretical materials, not with the practical one like showing videos, also no pre and post evaluation or survey takes in the training session.
- ❖ When the customer wants to open an account specially for business purpose they don't take details about their financial condition that whether they have loss or any debt
- ❖ The bank has online service .But the service system is slow which interrupt during Transition hour
- ❖ The entire employer is very knowledgeable, but they are totally unaware of the Philosophy behind the work or task.
- ❖ The Bank should follow their specific objective properly

4.2 Recommendation

When I have started writing this report I found some important issue which is considered to more construct. Not huge number of challenges has been found but some significant things of the organization which is actually help an organization to become more productive. The recommendation part has been focused on this issues where they need to be improve more

- ❖ Performance appraisal form should have three and four categories depending on the designation of executives and officers
- ❖ For branch manager, regional head, divisional head will be different.
- ❖ Form should have to be different for head office and in branch level.
- ❖ Existing measureable performance have to be updated according to the business strategy and modern requirement
- ❖ Quality and reputation of educational institute especially for university is not addressed
- ❖ Real performance cannot be identified.
- ❖ Absence of individual instant reward for extra ordinary performance.

Chapter: FIVE

Conclusion Remarks

5.1 Conclusion

Bangladesh Commerce Bank Limited maintain conventional banking system for their making policy and for their procedure. There are lots of commercial bank and public Bank we have in this country in this competitive environment Bangladesh Commerce Bank is competing successfully with all of them. Bangladesh Commerce Bank Limited is not only doing competition successfully but also its contributing in our economy sector their SME loan Industrial loan and also several loan helping the general people to create more opportunity to them from the last twenty-seven years they are paying to the society. They have made many funds in export and import business. It obvious clear that Bangladesh Commerce Bank Limited created 68 branch overall Bangladesh. Increased so many sources which created a portfolio in the development less the amount of loans and losses, more income are the factor which played vital role behind every banking success.

5.2 References

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Appendix

Sample Survey Questionnaire:

Sample Survey Questionnaire on

Customer Satisfaction Analysis on General Banking A Study on Bangladesh Commerce Bank Limited with special reference to Kathgora Branch.

Dear Respondents, I am a Student of Department of Business Administration, Daffodil International University is conducting a research on ‘Human Resource Management Practices, A Study on Bangladesh Commerce Bank Limited with special reference to Kathgora Branch.’ For this I want Cooperation from you. It is assured that no information will be used other than this research.

Please Place Tick mark (✓) for answering question about Bangladesh Commerce Bank Ltd.

- 1) The actual functioning of the HR department is a mystery to a large part of the employees
 - Very Strongly Disagree
 - Strongly Disagree
 - Disagree
 - Agree
 - Strongly agree
 - Very Strongly agree

- 2) In this organization, it is clear what belongs to the tasks and what's outside the field of the HR department
- Very Strongly Disagree
 - Strongly Disagree
 - Disagree
 - Agree
 - Strongly agree
 - Very Strongly agree
- 3) The desired work behaviors are suitable for attaining the goals
- Very Strongly Disagree
 - Strongly Disagree
 - Disagree
 - Agree
 - Strongly agree
 - Very Strongly agree
- 4) There is no ambiguity in the HR policies of the organization Very Strongly Disagree
- Strongly Disagree
 - Disagree
 - Agree
 - Strongly agree
 - Very Strongly agree
- 5) In occasion or as part of the good performance, appraising do they provide any special gift or benefits to the employee and employer?
- 6) For employee, employer improvement, how the Bank provide training to them?
- 7) What is the facility for retired employer? How bank providing the facilities to them?
- 8) "Increment" with this service, how Bangladesh Commerce Bank deal with it?
- 9) Is there any special bonus for employee? How they follow the bonus policy?
- 10) In Gratuity, provident fund, how they reserve it for employer?

Thank You

