



Internship Report HRM
Of
Dutch Bangla Bank Limited



Supervised By

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Letter of Transmittal

Date: 26.11.2022

Dr. Mohammad Abdur Rahman
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Subject: Report on HRM Practice DBBL.

Dear Sir,

This is my preference to submit my report that encloses “Human Resource Practice of Dutch Bangla Bank”. I am very happy to submit the report the on Human Resource Practice of the Dutch Bangla Bank. Here is my overview of Dutch Bangla Bank. The report has been prepared in harmony with the knowledge that I have gathered gather during my study of the program. I have tried to form thirst during a detailed information form and in precise. I hope that you will find out this report worth of my employee. I simply fittingly complete the report even though there were a few limitations, but we have attempted our level best. We have increased a ton of experience and appreciated a ton although doing this report.

I naturally trust that our delimited effort will have the option to draw your thoughtful consideration. Your significant suggestion will motivate us further. Their strength is a few errors for which we anticipate your gentle belief.

Sincerely yours,



.....
Khandakar Maherul Islam
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Acknowledgement

At the start, I am very much thankful to the Great Allah for giving me the get-up-and-go to finish the document appropriately. Without his diving blessings, it might in no way be possible for me to appearance this internship report successfully.

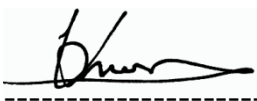
An outstanding thanks and gratefulness goes to my Internship supervisor, Dr. Mohammad Abdur Rahman, Assistant Professor, Department of Business Administration, Faculty of Business and Entrepreneurship. Daffodil International University for his respective guidelines & guidelines to prepare this internship report. Without his valuable supervision & directions, it might not have been possible to finish this report.

Then I would like to give my truthful thankfulness to the Dutch Bangla Bank Limited," Dhaka New Market Branch" for generous me permission to expert my internship program at their branch and allowing me to collect data, and helping me in every possible way by provided that information for conceiving the internship report.

My private responsibility and excellent thank you is going to Md. Sahinur Rahman (Vice President & Deputy Manager) Dutch Bangla Bank Dhaka New Market Branch, Dhaka.

I also need to exact honor to all of the Executives and Officers of Dutch-Bangla Bank Limited (DBBL), the Head Office Branch, and the HR department in Dhaka who has helped me by giving numerous data in making ready this report. Of them, I would love to say the call in their attempt truly enables me in getting ready this report.


I will always be grateful to those who are the authors of the books, journals, articles, and term papers from which I have taken help and got precious knowledge to put together this record.



Khandakar Maherul Islam
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Program: EMBA
Daffodil International University

Declaration

My name is Khandakar Maherul Islam bearing ID# EMBA-212-12-735, student in the MBA program of Daffodil International University. My major was in HRM; do hereby declare that the internship report entitles “Human Resource Management Practices of Dutch-Bangla Bank Limited” is original. The consigned work is by me for partial contentment of my MBA degree and as a part of the academic program. It has not been submitted by me before for any other degree.



.....
Khandakar Maherul Islam
ID: 212-12-735
Major: HRM
Program: EMBA.
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Letter of Acceptance

This is to certify that the internship report titled “Human Resource Management Practices of Dutch-Bangla Bank Limited is carried out by Khandakar Maherul Islam ID # EMBA-212-12-735 under my supervision, for the partial fulfillment to complete the degree of Master of Master Business Administration HRM from Daffodil International University I think no part of the internship report has been submitted for any degree, title, or recognition before.

I wish him every success in his future endeavor.



.....
Dr. Mohammad Abdur Rahman
Associate Professor
Department of Business administration
Faculty of Business and Entrepreneurship
Daffodil International University

Affidavit

I declare that I am a permanent employee of Dutch Bangla bank and Subject to the permission bank expert witness, I collect from the IT department of the bank in order to provide and complete the complete and accurate information my internship program.

I agree that I do not use it for any purpose other than internship program for bank security.

Each page of information collected is registered from the bank's website and is being used only for internship purpose subject to permission.

Humble Offered and undertaker.



.....
Khandakar Maherul Islam
Khandakar Maherul Islam
ID: 212-12-735
Major: HRM
Program: EMBA.
Daffodil International University.

List of Abbreviations

ATM	Automatic Teller Machine
BB	Bangladesh Bank
DBBL	Dutch Bangla Bank Limited
DMD	Deputy managing director
EO	Executive Officer
FT	Fast Track
HR	Human Resources
HRD	Human Resources Department
IT	Information technology
MD	Managing director
PA	Performance Appraisal
SEO	Senior Executive officer
SWOT	Strengths ,Weakness, Opportunities ,Threats

Executive Summary

In the hemorrhage advantage time, banks are accepting a leading undertaking in the progress of the perfect economy. Like some other nations, this case is similar in Bangladesh as well. These days, the aspect of a bank has expanded so a lot, that it is viewed as a wonderfully important pro of improvement in a country like our own. A bank is a money-related institution that observes stores from everybody and makes credit.

Most countries have collected a system known as incomplete extra banking under which banks hold fluid assets balanced to a dash of their present liabilities. Dutch Bangla Bank Limited is keeping up its business comfortably in Bangladesh since 28, 1991 forwards. Their extension exists basically as a result of their clients and their arranged effort. Dutch Bangla Bank is one of the most prominent banks in the financial locale. The bank's HR practice system is a like method solid.

This report formalizes the outline of the "HR practice and structure " of Dutch Bangla Bank Ltd. Their better HR practice and working environments are top levels to satisfy a far maximum of its customers. Customer reminder is required to understand the customer and to continue with the business skill properly. Additionally, there is a proportion of degree to figure up the HR office and reason around the Hr. division. Initially you think about HRM and later he's universally on ended the cycle. This inspection provides you with some evidence about the employee registration and determination amount. In what way do they prepare their HR? Exactly how they fix the payment agenda. And later you think about their SWOT. Formerly you can discover their matters, degree, and some missing. DBBL ongoing official movement since June 3, 1996. The bank is documented with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. DBBL is a recorded joint responsibility business bank near to Bangladeshi social proceedings by M Sahabuddin Ahmed (Initiator and Chairman) and Dutch accessory FMO. Dutch Bangla bank supports the social effort and is one of the best private workers in Bangladesh. The bank stretches near social discussion programs and scientific & instructive arenas. DBBL consumes the best integrity program in Bangladesh. In 2007, the bank gained the Bangladesh Business Rewards for the existence of the 'Best Commercial Institution' for the greatest part of its potential to progress and background connotation.

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Chapter-One

Introduction

1.1 Introduction

Ubiquitously finished the earth, the constituent of Banking has been altering quickly on account of Deregulation, Industrial growth, and Globalization. Banking in Bangladesh must stay on point with the overall change. Presently Banks must struggle on both an area basis and a distant one.

The declaration of the Government's strong and far-located selections to allow banks to confidential the private sections to bear their due job inside the economy of Bangladesh has started the technique for creating new and active money-connected basics. One such funding is the DBBL. At present, the expansion of Dutch-Bangla Bank Ltd. is a significant time confidential in the private banking arena of Bangladesh.

From the early initial point, the principal focal point of the bank has been financing high-advancement industrial activities in Bangladesh. The explanation existence that the amassing stuff connects Bangladeshi belongings around the sphere. Later financing and determination on this division grant Bangladesh to comprehend the foreordained turn of events. Dutch Bangla Bank's other focus is Corporate Social Responsibility (CSR). Nevertheless, the way that CSR is directly prosaic; Dutch Bangla Bank is the pioneer in this region and named accountability basically as 'social commitment'. On account of its theory during this division, Dutch Bangla Bank has become one of the most critical donors and in this way the greatest bank provider in Bangladesh. The bank has won different overall differences on account of its momentous process as a socially aware bank.

DBBL was the rudimentary bank in Bangladesh to be robotized. The Electronic-Banking Division remained usually awake in 2002 to effort fast mechanization and spend on present-day banking organizations in this field. Full Robotization was done in 2003 and thus acquainted plastic money with the Bangladeshi crowds. Dutch Bangla Bank likewise works as the nation's greatest ATM naval force and inside the strategy unquestionably cut client costs and costs by 80%. Furthermore, Dutch Bangla Bank picking the low output course for this division has surprised various intellectuals. Dutch Bangla Bank had looked for mass Robotization in Banking as a CSR expansion and never expected profit from this division. In this manner, it and by gives unequalled financial progression promises to all or any of its customers. Captivating into account this position, most nearby banks have joined the Dutch Bangla Bank banking construction as conflicting to observing for afterward their individual

Toward be unquestionable, smooth by a foundation usual separately by considerable creative activities and not also evil better aids, clientele and financial expert certainty consume not ever decelerated depressed. DBBL stock set the trend at the most perfect offer expense inside the Dhaka defenses skill trendy 2008.

1.2 Origin of the Report

This report is typically mostly for me and my vocation since this is my provisional job report. Whatever's more, the incidence cautious effort I had joint here. The report consumes remained set up as the ethics & obligatory rudiments of the provisional situation report. I have obliging and strategy this report based on my three months of challenging work and applied knowledge under the mistake of Md. Abdur Rahman associate professor Faculty of Business and Entrepreneurship, and Daffodil International University. What's more, my entry-level position subject is HR practices of DBBL so hence the provisional job report is an excess of points of opinion in my forthcoming life.

1.3 Objective of the Study

Panels are additional clear and clear to device than the objective. This goal is to achieve the Advancement under the Bachelor of Business Administration of Daffodil International University.

- Toward identifying and analyzing HRM Activities of my observation Dutch-Bangla Bank Limited.
- Near study about the selection and recruitment process of the bank.
- Headed for identify the Train and development process of manpower of the ban
- in toward the direction of making some recommendations based on findings

1.4 Scope of the Study

Most conspicuously, it resolves to donate to the superintendent getting a solid supposed of the HR division and the situation employed series just as its key purposes in a group.

Likewise, Human resources is an emerging knowledge in Bangladesh and relations, on behalf of example, a Bank place meaningfully more meaning on this office so this inspection will help the connotation too. In this politeness, this examination of willpower assists by increasing the connotation's display in a way that is illustrative of the connotation determination reason.

At extended later, it resolves to inspire additional study now and determination stretch obliging rules for this kind of inspection.

1.5. Methodology:

Selection of the topic: The subject was selected by my reputable principal and it remained totally inspected by him and Brand all about prearranged account can be ready.

Example scope: The total example scope was 10 persons and each one of them was speaking customers. I consume connected with 10 sole persons. Here were 5 males and 5 females. He remained a straight face to face alteration I fixed by them.

Investigation Project: Examining the info, statistics, then HR does of the bank and his suitable consequences before suggestion of staff preparation of DBBL.

Information Rummage-sale in the exploration: The information has remained shaped based on extra sources of data diversity. Similar: places, documents, annual intelligences, journals, then consequently on.

1.6 Sources of Data Collection

There remain three categories of information assortment:

Primary Sources

Subordinate Bases.

Principle source

Primary Sources

Encounter by around operative.

Via call/ mailing

Subordinate Bases

Annual Report DBBL.

Study newspapers, leaflets, periodicals, and records.

Broadsheet, netting Studies.

Principle source

Dissimilar text if through the concerned majors of the bank etc.

1.7 Restriction of the Homework

For making this report I have challenged such huge numbers of challenges since it is extreme amounts of muddled to put here all the genuine and considerable information of this bank deeply limited.

- The core restriction of this report is the Bank's policy of not revealing some data and information for a strong motive, which might remain actually abundant and valuable.
- Incomplete period for leading the learning brands he imperfect. It is actually problematic to position Data after the bank.
- The report has been prepared and expressed only based on the information available on the website and the bank's yearly statement.

Chapter-Two

Organization Background

2.1. History of the DBBL

DBBL is a commercial bank. DBBL remained usually awake below the Bank Companies Action 1991 then joined by way of an exposed Ltd. below the connotations Action 1994 fashionable Bangladesh by the advice stress to last by an extensive grade of investment commercial fashionable Bangladesh. DBBL is logged by Dhaka fortifications skill Limited and Chittagong money connected trade Limited. DBBL Bangladesh European private accountability reserved full-affiliation set started official act after Jefferson Davis' Birthday, in 1996. The managerial opinion of the conference of DBBL is found at Senakalyan Bhaban (fourth, fifth, and 6th floor), 195, Motijheel C/A, Dhaka, Bangladesh. DBBL ongoing its banking corporate by one branch on 4 July 1996.

Dutch Bangla Bank Limited (DBBL) might remain an exposed Ltd. by shares, converged popular Bangladesh confidential the day 1995 below the associations Turn 1994. By 30% value land, Netherlands Growth not at all store money connected basis (FMO) of Netherlands is that the general co-supporter of the DBBL. Available of the rest, 60% of value consumers remained assumed through acquainted near to commercial prophets and manufacturers and the remainder of the suggestions is that the open issue. During the enclosed employed day (1996-1997) the bank became a limit upsurge in strong assistance after ABN Amro Bank of Netherlands.

DBBL's central remains to professionally one pawn helps of customers cover Commercial Banking (Deposit Accounts), Customer Banking (Retail Baking) – Traveler Checks-Foreign and Internal Transfers, Monetary Facilities, Corporate Banking, Advantage, then risk the board, Liquidity and Wealth Capitals Organization, Information progress, Human Resources.

DBBL Internet banking entices the client to develop his/her own or business accounts at whatever point anywhere from the home, office, or while voyaging. Web Banking proposals the customer the chance to preference his/her banking hours. He container except for time, money, and effort. He's fast, rudimentary, protected, and premium of all.

DBBL since his twitch remained lively in numerous social doings, which broadened multifaceted ended the grade of your time and its surprising growth. It remains unique in the fast making weighty on the web banks cryptically unit. The development of DBBL. in

the private part is an active occasion intimate the banking zone of Bangladesh. The Netherlands Development no depository budgetary establishment (FMO) of the Netherlands is the overall sponsor of the Bank. The FMO is that the Dutch development bank of the Netherlands communicates confidential the financing of individual activities in Asia, Africa, Latin America, and Eastern Europe.

Dutch-Bangla Bank Ltd. obtainable up with an undertaking as an open Ltd. joined in Bangladesh happening June 26, 1995, by the significant obsessions to grip tight a wide degree of banking business in and outside of Bangladesh. DBBL has ongoing its commercial with outside banks. DBBL started its business as a coordinated bank with an influence from July 04, 1995, with one branch-Motijheel Branch, Dhaka, with articulation to make as a pacesetter inside the banking field of Bangladesh through better inciting and persuading help to clients and henceforth to restore the economy of the country. All the branches start at now giving a truly On-Line banking office. DBBL continued with its operational activities from the beginning with a reinforced capital of Tk.400 million and established up wealth of Tk.202.14 million

2.2 Vision and mission

Vision

- DBBL aches aimed at advanced Bangladesh, wherever languages and literature, sports and games, music and entertainment, science and instruction, wellbeing and cleanliness, clean and contamination free condition, or more every one of a general public upheld profound quality and morals make for our entire lives worth living.
- DBBL personification then philosophy untrained on a cosmos of fancy then so the wonderful charm of a charmed lifetime that groups by the depth of lifetime then participation that donates towards human growth.

Mission

- DBBL causes attempts then fancy in commercial and manufacturing by an assurance to communal responsibility.
- Incomes unaccompanied" don't grip a principal attentiveness inside the Bank's action; meanwhile "a gentleman doesn't live through essence and vegetables alone".

Core objectives

- DBBL has faith in its uncompromising responsibility to fulfill its client needs and fulfillment and to turn into their best option in banking.
- Taking a signal from its pool regarded demographic, Dutch-Bangla Bank intends to prepare for a substitution period in banking that maintains and embodies its vaunted marquee "Your Trusted Partner"

2.3 Strategy of DBBL

Here remain approximate plans:

- >Toward supervise then effort the Set inside the finest technique to strengthen monetary implementation then to achieve a cost of standby.
- Near brand development to customer faithfulness finished interior switch and transportation of perfect management.
- In the direction of differentiating customers' praise and additional investment wants then shade their imprint of our display in session those basics.
- Toward review then inform rules, approaches then to strengthen the aptitude to upsurge healthier assistance to customers.
- Near Pullman and grow all governments and elegantly person's acceptable capitals in a request that customers' wants are often levelheaded inclined to.
- Toward loan impressive viability by obviously communicating collection plans, rules, fixes, and plans to laborers during a suitable chic.
- Toward broadening portfolio both within the retail and discount market
- Toward upsurge straight interaction by customers in instruction to grow a larger joining between the set and its clients.

The Board & Its Committees 2.4

The Board Chairman

Mr. Sayem Ahmed

Directors

Mr. Abedur Rashid Khan	: Nominee Director
Ms. Tang Yuen Ha, Ada	: Nominee Director
Mr. Ekramul Haq, FCA	: Nominee Director
MR. mohammed Salim, FCMA, CPFA	: Independent Director
Mr. Abdul Kashem Md. Shirin Director)	: Ex-officio Director (Managing

THE BOARD THE COMMITTEE OF BOARD

1. Executive Committee

Mr. Abedur Rashid Khan	: Chairman
Mr. Sayem Ahmed	: Member
Md. Abul Kasem Sirin	: Member

2. Audit Committee

Mr. Ekramul Haq, FCA	: Chairman
Mr. Mohammed Salim, FCMA	: Member
Ms. Tang Yung Ha	: Member

3. Risk Management Committee

Mr. Abedur Rashid Khan	: Chairman
Mr. Sayem Khan	: Member
Mr. Ekramul Haq, FCA	: Member

Founder,

Dutch Bangla Bank chairman Dutch-Bangla Bank

Mr. M. Sahabuddin Ahmad

Top Management DBBL

Managing Director & CEO

Mr. Abul Kasem md Sirin

Deputy Managing Directors deputy

Mr. Shahidur Rahman Khan

Mr. Md. Abedur Rahman Sikder

Mr. Md. Ahteshamul Haque Khan

Mr. Md. Shahadat Hossain

Mr. Md. Shah Alam Patwary

Mr. Mohammed Shahid Ullah,

FCA Mr. Mohammad Abdullah Al Mamun

2.5 Profile of the Bank

DBBL is the first Bangladesh-European combined undertaking commercial bank combined in 1995. By the consent of Bangladesh bank limited, began formal profitable investment process from the 3rd June 1996.

The Netherlands Expansion Finance Company (FMO) of the Netherlands is the international guarantor of DBBL. The FMO is the Dutch expansion bank of the Netherlands particular in the financing of secluded initiatives in Asia, Africa, Latin America and Eastern Europe.

Below a practical help grant after the FMO, ABN-AMRO bank of the Netherlands if technical help to DBBL throughout the primary day of process of DBBL (1996-1997)

Dutch-Bangla Bank Limited (DBBL) primarily is a communal business limited by shares, combined in Bangladesh under business act 1994. It remains too directed by the bank business act 1991 (formerly its next change) then Bangladesh Bank decree 1972, so as to allow the business aimed at responsibility banking commercial.



Background

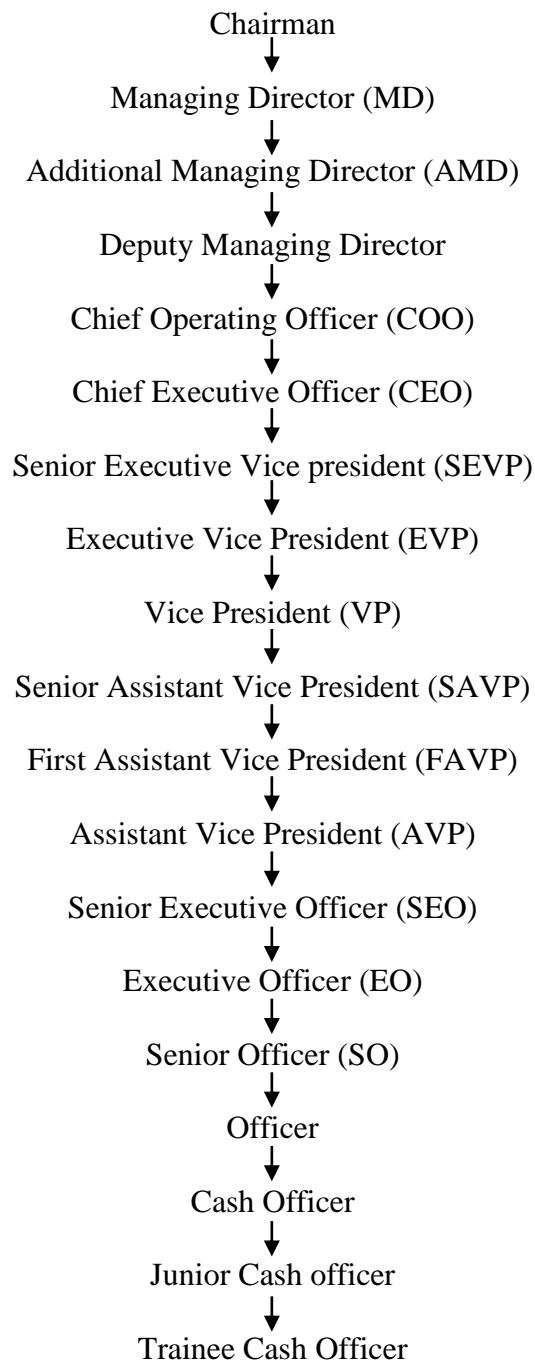
DBBL is an arranged profitable bank. DBBL remained recognized under the Bank Businesses Act 1991 and combined as a public limited company under the Companies Act 1994 in Bangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. The Bank is registered by Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. DBBL- a Bangladesh European secluded joint venture scheduled profitable bank began formal process from June 3, 1996. The head office of the Bank is situated at Senakalyan Bhaban (4th floor), 1995, Motijheel C/A, Dhaka, Bangladesh.

2.6 Corporate Information

DBBL ongoing process in Bangladesh's first combined undertaking bank. The bank remained an exertion by native shareholders controlled by M Sahabuddin Ahmed (Founder Chairman).

Name of the Organization	Dutch-Bangla Bank Limited
Years of Establishment	June 03, 1996
Head office	Senakalyan Bhaban (4th floor), 195 Motijheel C/A Dhaka Bangladesh.
Nature of the Organization	Public Limited Company
Official capital	Tk 4000 million
Paid up capital	Tk 2000million
Nature of business	Banking Business with different financial services and product.
Product and service	Credit and deposit Product, Mortgage products, Business and Formal services and Foreign Exchange Operations
Number of Branches and sub Branches	225 and 80 (As on October 2022)
Number of ATM Booth	4917 (As on October 2022)
Number of Fast Track	1,342 (As on October 2022)
Number of Employee	10142 (As on October 2022)

2.7 Organizational Structure of DBBL



2.8 Products and service DBBL

- Steady Guarantee Invention:
- savings deposit
- current deposit Account
- Short-term deposit Account Resident Foreign Currency Deposit
- Foreign currency
- Convertible taka account
- Non-convertible taka account
- Exporters FC deposit
- Current Deposit Account-bank
- Short Term Deposit Account-Bank
- Service of DBBL
- Retail banking
- Remittance and collection
- Import and export Handling and Financing
- Corporate Banking
- Project Finance Project Finance
- Asset Banking
- Customer credit
- Cultivation Loan
- Actual time any branch Banking
- Connected Baking Services
- Internet Banking
- SMS Alert Banking
- SWIFT Services
- Western Union
- ATM Network
- Automation Services for Banks & co-branded ATMs
 - Agent Banking
 - Mobile Banking

2.8 Products and service DBBL

Steady Guarantee Invention:

- savings deposit
- current deposit Account

Short-term deposit Account Resident Foreign Currency Deposit

- Foreign currency
- Convertible taka account

Non-convertible taka account

- Exporters FC deposit
- Current Deposit Account-bank
- Short Term Deposit Account-Bank

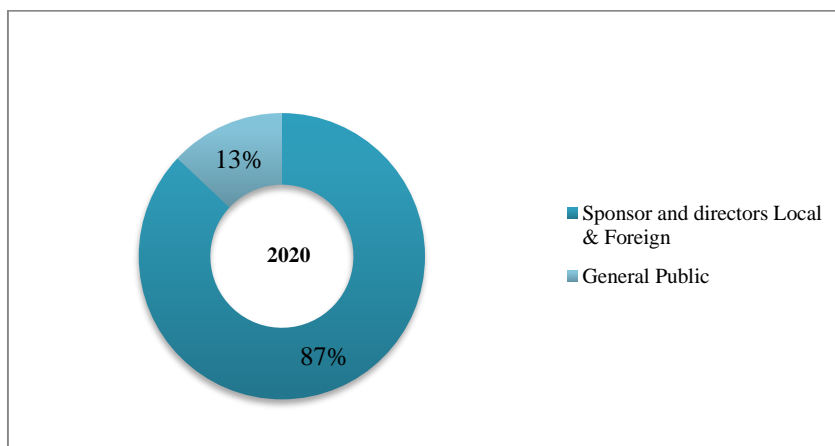
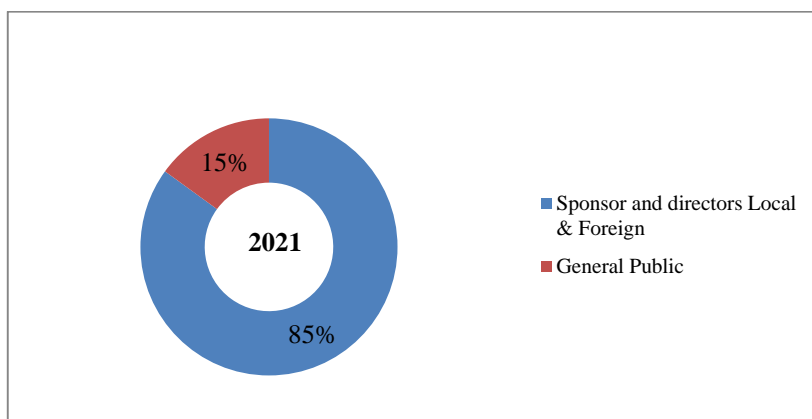
Service of DBBL

- Retail banking
- Remittance and collection
- Import and export Handling and Financing
- Corporate Banking
- Project Finance Project Finance
- Asset Banking
- Customer credit
- Cultivation Loan
- Actual time any branch Banking
- Connected Baking Services
- Internet Banking

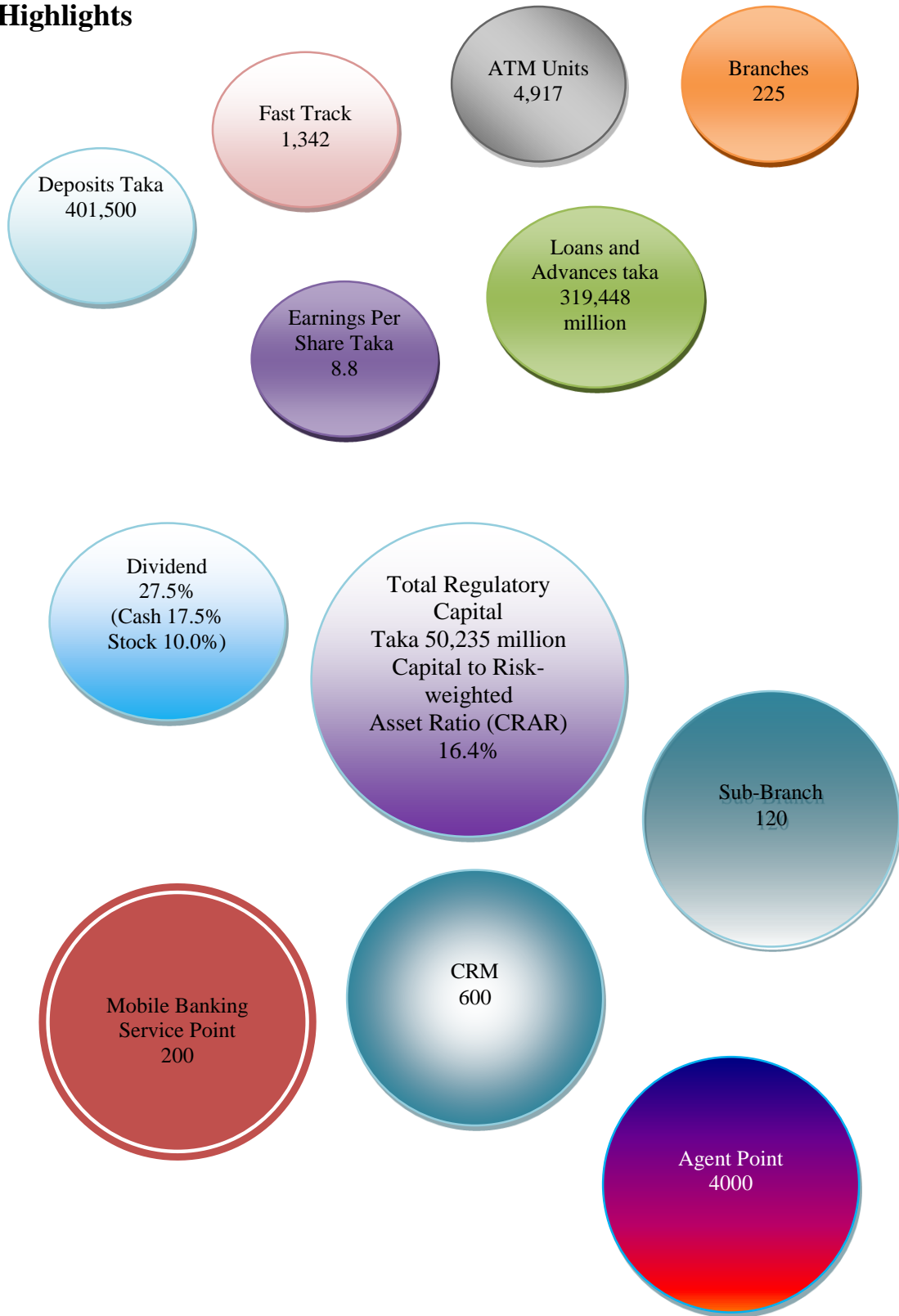
- SMS Alert Banking
- SWIFT Services
- Western Union
- ATM Network
- Automation Services for Banks & co-branded ATMs
- Fast Track
- Internet Payment

Shareholding

Particulars	Number of shares held as of 31 December		Percentage (%) of Shares held as of 31 December	
	2021	2020	2021	2020
Sponsor and directors				
Local and foreign	537571676	478,453,634	85.0%	87.0%
Total Sponsors	537,571,676	478,453,634	85.0%	87.0%
General Public				
Institutions	31,487,173	27,237,317	5.0%	5.0%
Individual	63,441,151	44,309,049	10.0%	8.0%
Total General Public	94,928,324	71,546,366	15.0%	13.0%
Grand Total	632,500000	550,000,000	100.0%	100.0%



Highlights



Chapter-Three

Literature Review and Internship Experience

Literature Review

Literature Review Consequently far investigation has continued led on ways to mount and recover customer gratification, gaging & safeguarding customer gratification of Bank customers, and tools of customer satisfaction E. C. Malthouse and B. J. Calder (2004) suggest a method for studying whether the drivers of overall satisfaction vary across such units. For bags where the drivers do vary across subunits, they show how additional variables can be included in a model to account for the variation. The authors illustrate this approach by studying client satisfaction in the paper and fitness care industries. They use general theory to evaluate the reliability of scales from multistage cluster sample designs. It is argued that the approach has important implications for both theory and practice. Levesque. T McDougall, G.H.G. (1996) studied Determinants of Customer Satisfaction in retail banking, and the study examined the major determinant of customer satisfaction and future behavioral intentions in the retail banking sector.

The study identifies the causes that include service quality dimensions (e.g. Getting it right the first time), service features (e.g. competitive interest rates), service problems, service recovery, and products used. The study finds, in particular, that service problems and the bank's service recovery ability have a major impact on customer satisfaction and meaning to change banks. However, the results do not support the view that satisfactory problematic recovery leads to greater customer satisfaction or closer 'bonding' of the customer with the provider. At best a gratification problem recovery leads to the same level of customer satisfaction as when a problem had not occurred. According to Murali Chemuturi (2009), Project-based organizations place a lot of emphasis on customer satisfaction, and rightly so, as customer satisfaction is the key to improving these businesses' internal processes. A customer satisfaction rating (CSR) is often obtained through a questionnaire-the customer satisfaction survey (CSS). This method, however, suffers from the drawback of customers likely being emotionally influenced while filling out these surveys. Dr. Manoj Kumar Dash and DM. Mahapatra (2005) suggests that with a better understanding of clients' perceptions, companies can determine the actions required to meet the customers' needs.

They can categorize their fortes and faintness, where they stand in difference to their contestants, and diagram out trail future progress and improvement. The client satisfaction dimension helps to endorse an increased focus on client outcomes and stimulate

developments in the effort practices and processes used within the company According to M.S. Khondaker and Monir Zaman Mir (2006) Customer satisfaction is a grossly neglected area for the presentation dimension in almost all Least Developed Countries (LDCs) and Bangladesh is no exception. Like most LDCs. Bangladesh is also coming under pressure from the IMF, World Bank, ADB, etc. to reform its inefficient financial sector.

Subjective indication suggests that state-owned profitable banks (SCBs) have lost their market share and are near closure because of their poor service quality as perceived by their customers. In contrast, private and foreign profitable banks working in the same social-economic and national settings are growing rapidly with higher profits and market share.

3.5.1 Effective and efficiency

To do right work is known as effective and to do work quickly is known as efficiency is known efficiency. In banking industry those are terms applied huge. Performance is measured by effective and efficiency rate. I showed my efficiency to open new bank account, clearance services etc. management.

3.5.2 Time management

Time is important tool to success in life. Utilizing time one can gain highest success in every field. In internship period, I have never been late. We all know banks open at 10 am and close to 4 pm. I had to show punctuality in internship period.

3.5.3 Operative and competence

To do right work is known as effective and to do work quickly is known as efficiency is known efficiency. In banking industry those are terms applied huge. Performance is measured by effective and efficiency rate. I showed my efficiency to open new bank account, clearance services etc. skills Report Writing Efficiency Time management Effective

3.5.4 Testimony writing:

In academic life we have work report writing. Those works help how to present a content formally. During my internship period various reports have been written by me. Those are

procurement report writing, how many new accounts and which type accounts information are written in report writing style.

3.6 New skill development

This is a shared thing that if anyone works in new place with new people one must gain new idea and skills which will helpful for professional life. During Dutch-Bangla bank I have increased new skills which have opinion out.

3.6.1 Professional courtesy skill

Here DBBL higher level management complicated, so a doctor how to talk to them in business ethos. I study in what way I can persuade them. How I can ask a query to them with politeness.

3.6.2 Announcement skill

I have been receiving two-dimension type communication skills. One is external another one is internal. Internal skills are involved with professional courtesy. External community means to deal with customers. And customers also come from different background. So I learn according to customer perspective I will convince them.

3.6.3 Comfort at demanding

Situation Bank is a place of stressful arena. Sometimes in some hours turn as busy time. At Sunday and Thursday banks face most busy hour. I learned how to do work under very stressful situation. I happy to learn bank related terms and related bank documents. My dream is to set my career aim as banker. The practical and new skills will help to fulfill my dreams. In job life it will play to gain top position in corporate world.

Human Resource Management Practice
Dutch Bangla bank Limited

3.7 Hr. Practice of New Market Branch, Dutch Bangla bank Limited.

I am employee of new market branch, DBBL. my internship report on Dutch Bangla bank limited and my branch is new market branch. This is mast well recognized and most standard branch. Every day lots odd customers go and take their mind –blowing facility. Dutch Bangla Bank limited new market branch is a vast branch and it has lots of space. Environment is far decent and too arranged and fresh. A respectable number of male and female officers are working here. It is also a crowed branch. And it is unique of branch nevertheless new market Branch is unique of them. The Dutch Bangla bank limited delivers lots of services and privileges for their reliable employers.

Those are assumed under:

- 1) Monthly remuneration
- 2) Annual bonus
- 3) Yearly budget
- 4) Compensation
- 5) Offer fixed basis authorized report
- 6) Deliver festive bonus
- 7) Offer encouragements
- 8) Offer authorized memo
- 9) Keep and controller leave procedure
- 10) Preserve and best compensation policy
- 11) Keep over-all banking record division
- 12) Preserve money security
- 13) Preserve all customers' records
- 14) Preserve mobile banking correctly
- 15) Keep and leading loan unit
- 16) Preserve domination human resource division
- 17) Controller and authority accounts & finance
- 18) Regulator AND Authority card HRD Unit
- 19) Keep and mastery Marketing unit section

- 20) Uphold and influence spring-cleaning unit
- 21) Maintain and control server room
- 22) Provide gratuity
- 23) Provide car facilities
- 24) Provide reward and benefits
- 25) Provide day care center facilities for female employees
- 26) Maintain and control canteen facilities
- 27) Provide lunch, tea evening snacks for employees
- 28) Provide permanent can for manage and head of the department
- 29) Control prayer room
- 30) Maintain low department
- 31) Keep neat and clean sanitary system
- 32) Provide special care and hospitality for special clients
- 33) Provide special medical facilities for employees
- 34) Provide and maternity leave for female employees
- 35) Provide paternity leave for male employees
- 36) Provide telephone bill for permanent
- 37) Provide health insurance the permanent employees
- 38) Provide VIP dinner facilities for permanent employer in annual basis

Chapter-Four

Human resources Management

4.1 HRM

Human resource management (HRM) remains the act of choosing, employing, transmission, and commerce by a connotation's legislatures. HRM is usually referenced fundamentally as human capital (HR). A group or association's HR separation is usually at risk for making, hitting into sway, and adaptable methods guiding specialists and in this manner the association of the connotation with its labors.

4.2 Importance of Human Resources Management

There is some prominence on human resource management

\$ Staffing and Teaching: this is frequently one of the chief duties of the human resource group. They project the values which are finest fitted to a selected depiction. Their other undertakings related to enlistment incorporate formulating the promises of a hand and so the degree of shops demoted to the separate being stated to. In light of these two factors, the contract of a representative with the corporate is ready. Right when required, they similarly outfit exercise to the hands foreseeable with the requirements of the connotation.

\$ Presentation Assessments: HRM provisions the persons employed in a group, to figure steadily through their latent capacity and gives those proposals which will help them with causing improvement in it. The collection says with the staff separately each once in a though and stretches all the important info concerning their displays and also defines their distinct jobs.

\$ Upholding Work: this is frequently a significant feature of HRM since the performance of a secluded a business is fundamentally strongminded by the work that triumphs at the office. A dressed working condition is one of the recompenses that the laborers have. A harmless, spotless, and strong complaint can draw out the humblest in an illustrative.

\$ Emerging Community Relatives: The accountability of the structure of countless PR lies with the HRM to a superb grade. They establish commercial conferences, and meetings of the business to grow relations with additional commercial subdivisions.

4.3 Purposes of HRM DBBL:

- Human Resource Planning.
- Recompense and Welfares rule.
- Staffing/Signing
- Occupation Enquiry & Project
- Enactment Assessment
- Teaching & Expansion
- Worker Wellbeing
- Individual Search
- Well-being and security

4.4 Profession Inquiry & Strategy

There are two types of job analysis and design process.

- Job Description
- Job Specification

Job Explanation: Region officer/ Senior sales manager is accountable for emerging & performing sales & Delivery, trade message, and product assignment and sets commercial urgencies in his own area/territory. He willpower manages the delivery channels, safeguard the provision of rebalancing amenities to suppliers/ Agents/ outlets, and too income answerability to encounter the sales board.

Employment Requirement: Here remain the smallest instructive as healthy as knowledge qualifications for the post of the provisional officer to peon or helpful staff. Aimed at instance, for the lateral section, an applicant for the post of Provisional Officer should have a base Controller's Degree.

4.5 HRM Planning of DBBL

HR Planning of DBBL: fundamentally similar to most associations, DBBL's execution depends upon the quality and obligation of its kinfolk. Accordingly, Bank's communicated policy is to jerk in, hold, and push the fit persons in the business. The business culture of DBBL as made through the newest 20 ages is with the finish goal that the persons from the operate have passable opportunities toward step up and duties.

Next issues are shadowed by DBBL for its HR preparation:

- Near the commencement of the year HR officials penniless down the commercial design of the previous year concerning Bank's extension plan for the next year;
- Set's Human Resources Division (HRD) moreover folds' data concerning human resources precondition after all line managements of the Bank;
- HR officials moreover examine representative income proportion of the Bank;
- Considering the abovementioned, HRD repairs Bank's necessary class insightful illustrative with their physiognomies/encounters for the undecided year;

After conclusion of worker necessity of the Bank, the issue is put before Organization of the Bank for inspection.

4.6 Staffing and Assortment Procedure of DBBL

Staffing procedure: Staffing is the procedure finished which the association looks for candidates for likely business. Assortment refers to the technique by which it endeavors to spot candidates with the necessary info, aptitudes, abilities and other characteristics that will enable the corporation to achieve its objectives, businesses participating in a few systems need different sorts and numbers of employees. The system a corporation is seeking after will immediately affect the sorts of employees that it looks to enroll and select. Source of recruitment there are two kinds of source DBBL uses for recruitment. They are

- Internal basis
- Outside basis.

Internal basis: DBBL reasons that present legislatures are a significant source of helpers for all except section level positions. Whether for progressions or for horizontal service moves, inner competitors certainly know the meaning and have point by point info about its items, formal policies, and techniques. Advancements and move are often designated by Top Management with the contribution of the HR division.

Outside basis: at the point when work need can't be filled internally, the HR division of DBBL looks outdoor the connotation for candidates. The most natural type of business is advertising. DBBL look for interested individuals by giving commercial in day by day papers. In 2008, DBBL gave three promotions through every day papers. One for experienced and two for new competitors (one for over-all framework and additional for money component).

Selection process: Here is some selection process of DBBL

- ◆ Reception of application
- ◆ Information candidates
- ◆ Assessing candidates through
- ◆ Written tests document checks
- ◆ interview
- ◆ Reference check
- ◆ Medical test
- ◆ Appointment letter

4.7 Presentation Assessment

Performance inspection is a series of assessing workers' performance or occupation as far as requirements.

According to Edwin B. Filippo; "A deliberate, intermittent thus far as humanly conceivable an unbiased, rating of a delegate's enormity in issues pertaining to his current occupation and to his possibilities for a predominant movement. Execution evaluation is a precise application to distinguish the laborer's qualities and shortcomings. It is the cycle to comprehend the capacities of an individual's further development and headway.

Presentation appraisal is commonly done in precise manners which are as per the following:

- The managers assess the recompense size of the workforce and differentiate it and the objectives and plans of the association.
- The managements amount presentation assessment connected variables to distinguish the strategies for assessment outline.
- Ensuing to measure the presentation, trades are in location to switch and persuade the legislatures for a larger presentation.

Presentation Assessment Procedure: Rendering to a responsibility agreement, the breadwinner of the normal separation of DBBL manages through the principles and policies contained in the "Dutch-Bangla Bank Employees Service Rules, 1999. openly juggernaut rules of the Bank. Accordingly, the Administration of DBBL uses the Yearly

Intimate Report (ACR) method for assessing the general presentation of its Human Resources. Plus, the Pyramid Scoring System method is also a rummage-sale.

Notwithstanding the truth that this technique is typically practical when in an agenda year, it can also be used quarterly, semi-consistently underneath distinctive cases. ACR can be given with the guide of the snappy boss not, now situated underneath the expert concerned. Also, finally, the ACR is witnessed with the leader of the fast excellent of the representative concerned. On the off peril that a worker works dissimilar divisions/branches in a day, all belongings are careful, ACR must remain obtained after these managers beneath whom he/this woman the whole thing in slightly time three (a fourth of a year) before more. Aimed at this situation, a characteristic ACR spot is regarded as all things careful presentation valuation.

- Intelligence & mental attentiveness
- Character
- Ruling & intelligence of amount
- Inventiveness and energy
- Control of look
- Aptitude to do allocated effort
- Punishment
- Persistence & piety to accountability
- Ability to tool excellent
- Honesty
- Sense of accountability
- Aptitude to plan establish & oversee the effort
- Volume of captivating self-governing choice
- Booking the authorized best/ leaflets then upkeep of privacy
- Punctuality
- Trade by generations & larger major
- Knowledge of rules & rules
- Commerce with Set's client; and
- Suitability in the current job

4.8 Publicity of the post

The aforementioned is a predominant plan for observing for recruited people, the similar amount of assortment legislatures incline toward advertisements in light of their widespread. The action Ad carries the action to the persons who need the action to perform. Elevation for the movement is available in the republic's heavy newspapers similar to The Everyday Prothom-Alo, The Daily Star, The Daily Janakantha, etc. & websites together cutting-edge DBBL's true place (www.dbbl.com.bd) impartial as heavy service entrance in the nation like bdjobs.com, prothom-alojobs.com and so on.

The job particular is utilized as the primary source record when incorporating work promotions. The elevation must be incorporated in discussion with the Head of a Business Unit, and the substance must maintain a strategic distance from immediate or circuitous separation or distortion.

An advertisement for a post must set out—

- Which post is vacant.
- The area where the post is vacant.
- The innate job necessities to be incorporated with the activity details.
- The job title and a job description.
- Whether any knowledge is obligatory.
- The annual pay devoted to the post.
- The promotion must express that the fruitful hopeful will be required to sign a presentation contract.
- In which process a request must succumb;
- What certification necessity escort the request.
- To whom and on which address a request aimed at the post can be succumbed.
- The final date aimed at smearing for the post.
- DBBL is an equivalent chance employer so the vacant position is openly and aimed at both males & females.
- That late-night and imperfect request forms will not be considered.
- That applicants must show in their CVs whether they have a criminal record, were discovered liable of unfortunate behavior, or have undecided illegal or offense custodies.

The above emphases will brand the whole scheme productive and transport the influential raise for the obligatory activity. Commercials contain legitimate data like the activity content, working conditions, area of job, pay including incidental recompenses, work details, development viewpoints, and consequently on.

Figure: Profession Announcement of DBBL

Assortment Rule of Dutch Bangla Bank Limited

Following to supervision of the enrollment process effectively, the HR branch of DBBL plays out the determination procedure viably moreover. HR office plays out the activity in beneath way:

Collection Policy of Dutch Bangla Bank Limited

DBBL's Human Resources Department effectively oversees the registration process and then executes the decision process in a workable manner. The Human Resources Department carries out activities as follows:

First Judging:

HR Award is for qualified applicants and thought leaders who conduct a test suitable for every situation to recognize the competence of competitors according to their job description and personal specifications. I'm doing it.

Application Form

The application form or structure is one of the most widely used systems used to collect information about various parts of educational, social, measurement, and business-related establishments, and nominations from junior staff. One. This is a brief history sheet of the agent's activities and generally includes the following steps: Usefulness of the Application or Form The

application is a very useful identification tool because it meets three important needs.

- Formally introduce the candidate to the organization.
- Causing an organization to cross-examine a candidate. If the candidate does not meet the eligibility criteria at this stage, the organization may review and reject the applicant.

- Useful as a basis for starting a dialogue in an interview.

Employment Examination:

For the Probation Officer and Trainee/Trainee (Insurer) positions, you must be able to take a joint examination. Matching composite tests cover ancillary areas:

- English proficiency.
- General Intelligence, Knowledge, and Arithmetic.
- Computer Skills.
- Knowledge of relevant functional areas.

Apart from the composite exam, briefly identified applicants may be asked to attend formal meetings for various positions selected by senior management.

The Meeting Committee, approved by the Supervising Director, will decide on the proposals when the meeting is closed. No refunds will be given for meeting/compound test opportunities.

After the preliminary interview, a decision may be made to administer a compounded test to the briefly scored candidate, if significant. Applicants for short-term follow-up will be selected for final determination in view of the combined test results or potential fulfillment of the results

Interview:

The candidates who passed the composite exam are required to hold a debriefing session. The meeting methodology should be coordinated within the bank's premises. Briefly recorded applicants must attend the meeting by phone or record on paper if they cannot be contacted by phone.

Selection:

The selection process requires many steps.

- All arrangements with banks must be made through Human Resources.
- After final confirmation, the Managing Director, with Board/Management consent, gives instructions to the candidate.

- Offers determine the position and base salary and various benefits/positions.
- Background checks, clarification/verification of last transactions obtained through communications/collected communications.
- Selected applicants will be given a certificate of appointment with organizational conditions, a three-year repayment guarantee (guarantee period freely selected by the manager). This will be reviewed and returned to your bank as confirmation of your offer.
- The agreement should clarify: a. jobs/positions; remuneration/payments; organizational benefits; information on income tax considerations. preliminary period; notable dates, times and places; The notice period required by both parties for the end of the schedule. Validity (duration) of the business offer.
- Candidates must present the former manager's dismissal letter on the day of hire.
- Cashiers and security guards require police verification.
- All permanent business offers are at risk of preliminary therapeutic investigation by a bank commissioned by a person deemed to be an expert and a satisfactory report/signed reference. Corrective examination by a clinic/hospital/doctor designated by the bank.

Age Limit Restriction:

No one under the age of 18 (age 18) or over the age of 30 (age 30) will be designated as a Probationary Officer/Training Officer/Training Officer (cash) in our administration for the purpose of direct recruitment. In exceptional cases, this age limit may be lifted by a competent specialist/managing director. Vertical sections are selected by the Managing Director whenever possible.

Medical Eligibility:

An individual's name will not appear on our administration screens unless it has been verified by a qualified medical professional that they are in good physical health or conform to our policies as determined by us. A list of approved doctors/hospitals/clinics is issued by the human resources department at the headquarters.

Grade:

The Bank's employees are screened, as they may be selected by the Board of Directors at any time.

Service Register:

A complete service record/documentation is maintained by the Human Resources Department at headquarters for all employees. Branches keep a record of who shadows who works at each branch.

Trial Period:

Trial Period means the period of time for an individual's organization as determined by a normalization evaluation and determined if the prescribed period conditions of the Work Plan are met.

Probation Officer:

All New Contract Probation Officer Classes on Probation have a one-year probationary period and will be confirmed as a "Civil Servant" upon effective completion of the one-year probationary period.

Trainees/Trainee Officers (Cash):

Selected Trainee Officers/Trainee Officers (Cash) are in a one (1) year re-examination phase and upon successful completion will receive the status of "Aide" and "Aide" is confirmed.

Generally, the probation period for PO, TO/TCO, etc. is as follows.

No leave other than debilitating leave shall be granted during the probationary period.

The probation officer's priority will be verified by the legal protection body of Bangladesh and his confirmation will result in favorable police corroborating reports. Unfriendly reporting and officer control end immediately. Trial Officers are eligible for verification in their chosen position upon fruitful completion of the trial period and submission of a police courtesy confirmation report.

Candidate selection is a part that creates additional burdens for any association as it is the basis for the presentations involved, the cost issues associated with registration and selection, and the legal obligations. Understanding the importance of careful selection, Her Dutch Bangladesh Limited operates an efficient appointment process for all types of

representatives, which varies by position. Focusing on DBBL's probation officer/external/internal competitor determination process, the association's detailed selection process is described below. A social opportunity to utilize structures through web online structures. Select which candidates will take the exam before looking at the completed information and at least confirming the reliability of the information in the paper.

➤ **Application Acceptance:**

Once the registration system is ready, the DBBL will transition to a decision-making process. This technique starts with a social use structure and ends with a web-online structure. Select which candidates will take the exam before looking at the completed information and at least confirming the reliability of the information in the paper.

➤ **Notifying Candidates:**

After the simple publication of resumes and selection of suitable applicants, HR will notify a trusted person by phone about testing (beginner level) or meeting (advanced level). For tests performed, the bank will issue a yield card through the shipping agency 10-15 days before his test.

➤ **Evaluation of Candidates by Written Test:**

DBBL always strives to retain the best candidates. After screening the pre-stage competitors, the selected competitors participate in a compound test known as the bending test. Composite test preparation capacities are as follows:

- Analytical ability
- Logical reasoning ability
- Numerical ability

Test questions include mathematical and test-based queries that require the ability to process data from information and relationships between information about specific problems in order to answer them. Broadly speaking, DBBL conducts a composite exam for transition-level positions such as trainee officer and PO level. This test is administered by the University of Dhaka IBA. For admission to the DBBL profession, the test is taken

by BUET. The Exam Advisory Board will review the content of the corresponding responses. As you can see from the imprint above, competitors are welcome to the meeting.

➤ **Document Screening:**

Competitors are required to submit photocopies of educational certificates from schools, schools, and colleges. Probation notices, school reports, or imprint sheets are also recognized by Bank if the original will be not provided by the Foundation.

➤ **Interview:** Candidates who pass the

The composite exam must be invited for an interview. The applicant will be notified of the time, date, and setting of the meeting at least

8 hours in advance of the meeting. All interactions with applicants, including setting interview dates, titles, salary agreements, etc., are finalized by the HR group. At DBBL meetings, the board of directors will consist of at least three members. One of them is from top management and the others are from HR and business. The requirements and skills required by Dhaka Bank are:

- Communication skills: types of communication with interviewers, expressiveness.
 - Confidence: enthusiasm, personal pitch
 - Aggressiveness: proactive IT attitude
 - Creativity: think outside the box
 - Customer Service Skills: Ability to skillfully serve customers
 - Resourceful: basic job knowledge and some theoretical knowledge.
-
- Management Skills
 - Planning and Organization Skills
 - Commitment/Loyalty: Commitment to work and organization.

Based on all these criteria, the candidate receives a score on a score sheet.

2 = marginal 3 = good. 4 = very good 5 = excellent.

Additionally, the PO has a passing grade of 5 and the other individual has a passing grade of 35. If an aspirant achieves her 55-60 imprint, the individual is considered outstanding,

and it is highly unlikely that someone will be her 1-20 at this point. The point is to see the person as a bad competitor. Given this data, the questioner thinks about competitors:

- Suitable for Employment
- Considered as Second Option
- Unsatisfactory

For external or internal lateral entries, both the candidate and the DBBL will be present at the meeting and considered appropriate or necessary accordingly. I am applying for a position. In this situation, applicants score based on:

- Job Knowledge
- Motivation Level
- Language Skills
- Positives
- Vision/Ambition/Stability/ Education

4.9 Number of Employees

2018	2019	2020	2021	2022
8,195	9,988	9,965	9968	10052

During the year 2019, the Dutch Bangla Bank Ltd. has recruited 1793 new employee, which resulted in a net increase in human resource count to 9988 at the end of the year of 2019, in comparisons to 8195 at the end of the year of 2018.

At the time of joining, all the new employees are given foundation training, which covers all the basic topics related to their banking activities, as well as Alternative Delivery Channel.

Also, the already appointed officials were given specialized training on various products of DBBL and other aspects regarding the services they provide to the customers. 734 officials were given specialized training on various topics of the bank in 2019.

It is to be mentioned that, there were also sudden trainings arranged during visit of management people on different occasions. The officials are also provided with circulars, guidelines, product overview etc. time to time.

4.10 Training & Development

Employee training and development suggests a program in which particular information, aptitudes, and abilities are conferred to the employees, with the goal of raising their general performance level, in their current jobs, as appropriately as providing them picking up information on circumstances, to compare their development.

Training: Training is basic for humans to guide the board. Without training, representatives can't do by and large performance well?

Training is a robust stage. Structure training workers can examine numerous things. Structure training workers are gathered with additional information, strategy, aptitudes, and so forward. And shape coaching staff will be steadily capable, able, capability full, resourceful, and so on.

There are two types of training:

- On-the-job training: It is a practical training program. It means training at a place while a worker doing the actual activity. It is one sort of classroom training.
- Off-the-job training: It is another kind of training. It is based on duration or time span. In this timeframe, the worker does not have to go to office.

Development: Improvement is another essential part of Human resource management. The improvement mainly provides the management team. Without advancement, training cannot successfully be done. So advancement must be required sometimes. Advancement creates something new and innovative.

4.11 Compensation and Benefits Policy



Welfares: Illustrative benefits and (particularly in British English) welfare in an alike way (too named related advantages, privileges, before bonuses) comprise numerous sorts of non-wage recompense given to staffs added to their normal wages or salaries. Benefits are also over the top expensive. Welfares are useful and essential for a worker. Recompense and welfares (C&B) may similarly be a sub-discipline of HR, directed on consultant compensation and benefits policy-production. While compensation and points of interest are tangible, there are intangible prizes like recognition, work-life, and improvement. Combined, these are insinuated as entire prizes. The articulation "compensation and benefits" alludes to the self-control furthermore because of the fact of the prizes themselves. So DBBL tactics captivating and attractive Return and Benefits plans.

Here are two types of Return:

- Financial
- Non-financial.

Financial: The aforementioned is connected to money and its determination stretches through cash. That is named monetary.

- Royals
- Pay
- Salary
- Worker benefits
- Advantage

Non-financial: Non-financial income he remains not connected to money or cash. It determination stretch through Non-financial materials.

- Kindness
- Wellbeing
- Medicinal service
- Care work environment
- Conveyance
- Holiday

Welfares: Illustrative benefits and (particularly in British English) welfares in an alike way (too named related advantages, privileges, before bonuses) comprise numerous sorts of non-wage recompense gave to staffs added to their normal wages or salaries. Benefits are also over the top expensive. Welfares are useful and essential for a worker.

4.12 Organization Practice

4.12.1 Financial benefits:

- **Gratuity:** A prerequisite is an amount of currency assumed by a purchaser to a not-too-bad help laborer, in attritional to the important cost.
- **Demise Welfares:** Demise welfares are one kind of benefit which are of a great deal of importance for that family. A death benefit might be an enormous particular sum of money and that payment after a day-to-day existence presence strategy.
- **Communal safety fund:** Communal safety fund leftovers one sort of account which is vital then important for transporting communal states. Social security fund gathers charges, cash, finance, for mature age, survivors, then incapability welfares of trust coffers.
- **Health Advantage:** Medicinal advantage is usually important for each employee. Too, DBBL's determination gives people benefits. Wellbeing tips, specialist's recommendations, medication, health care attention administration, well-being registration heaps of things are combined here and a bunch of things is housed DBBL's employee.
- **Loans:** Loan is the most widely recognized subject and it is the healthy known term. A loan advantage is a significant advantage. Everyone needs this advance for various purposes. Numerous sorts of advanced DBBL are accommodating representatives and

customers. EX: Home credit, car advance, separate advance, commercial loan, business advances thus numerous sorts of loan.

- **Salaries:** Salaries are an additional important part that remains here. Be that as it may, he is cash-connected and monetary pay. Wages will pay by a business to a representative as an end result of work done. Wages are important for costs. That is generally associated with maintaining a bank business appropriately and properly.

4.12.2 Nonfinancial profit:

- **Proficient Development:** Expert advancement is on kind of learned degrees of official effort, going to meetings, and gatherings and casual procure and learning opportunities. In proficient life proficient advancement is extremely argent. From here a representative can learn and get numerous things.
- **Profession Opportunity:** Vocation chance is a vital accidental. Calling advancement must be required. Dutch-Bangla Bank Limited has loads of professional opportunities. It is a brilliant possibility for any representative and any financial segment. Through profession, opportunity workers can learn numerous possible issues.
- **Effort residence Suppleness:** Effort advertisement must remain flexible. Meanwhile, a flexible effort place is truly agreeable and close to all representatives. The adaptable workplace is more well-being than another spot. Everyone needs an agreeable, great and adaptable work environment since it is conveyed greater adaptability.
- **Advancement:** Promotion remains a unique kind of non-financial advantage. Without advancement, representatives feel de-motivated. So better outcomes and better result advancement is a lot of vital. Advancement is one sort of remuneration. A decent advancement conveys loads of significant issues. So advancement ought to be required.
- **Wellbeing and Security:** Wellbeing then reservation remains the main objective of separate customers. Altogether things considered Dutch-Bangla bank restricted gives well-being and security. Especially female representatives are more needed in this. Without it, customers and workers don't feel glad. So from the start adjust the representative and client's well-being and security issues.
- **Prize:** Prize remains one kind of advantage. The prize is exceptionally sure. Aimed at remuneration workers and customers feel extremely agreeable and upbeat. I will be

a non-financial benefit. For better execution prize ought to be given. There are two sorts of remuneration.

- **Kindness:** Goodwill is the most well-known advantage. He is a non-financial Profit. Yet, it remains a truthfully important and greatest energetic advantage. Deprived of unselfishness employee doesn't convince. Aimed at this they determination textures dreadful and actually de-motivated.
- **Excursions:** benefits Permission welfare before get-awes are an extreme quantity of significance for an illustrative. All laborers need this advantage. These are non-financial benefits. Dutch-Bangla Bank Limited gives these benefits cautiously and decidedly. DBBL gives distinctive kind of permission welfares

4.12.3 Well-being and Safety Rule

Required bodily and particular remarks on-premises to curb attainable dangers to happiness than to push an existence of safety and safety greeting remains main. This includes supervision wellness then safety care as any strange quintessential responsibility stab through sporadic stating, assessments, and promotions made.

4.12.4 Worker Association Organization

Representative relationship administration mentions managing the affiliation amid the diverse staff cutting-edge a company. The connotation remains frequently amid representative and so the commercial too as amid employees on an equal level. Descriptive association organization is significant.

- Growth and Development
- Reduction in Turnover
- Staffs Consume Extensive Information on Business Practices
- Enhanced Motivation
- Increase in Revenue
- Conflict Reduction # Employee Loyalty

Chapter-Five

Findings, Recommendation and conclusion

5.1 Answers to This Homework

Here remain approximately the findings of this learning that I can discover once I investigate. Besides persons are assumed underneath:

The permission strategy of DBBL is actually interesting, and identical faultless. Permission strategy is a share of human reserve organization. Everybody has permission. Breaks remain a very shared than general term. The code of discount is a rudimentary period. DBBL functions and controls health and care plans rendering to labor values. They remain if through covers, unadulterated ingesting water, new food, drug, etc. Altogether these are more essential than essential belongings. They protect in the occasion of an unexpected coincidence. DBBL believes that clients are very strong and they can think of anything. And DBBL's excellent facility is decent, fair, and understandable. The behavior is very nice. All customers are similarly significant and valuable to DBBL.

Nevertheless, the opinions of attention then troublesomeness, here remain an insufficient subject by DBBL:

- This remains an excessive problem. The human resources division remains large. Nonetheless, on approximate opinion, the department will create some broad problems. Dutch-Bangla Bank Limited HRD should be more effective and vigilant. Otherwise, it will create a worse effect. Human resource policy should be more robust and confidential. Most of the issues of a bank depend on this policy. So I must say that human resource policy and management should be more appropriate.
- On behalf of improved achievement, better service, and better knowledge are wanted to be aimed at growth. The guidelines are also very necessary. A proper guideline can do anything. However, DBBL does not provide accurate knowledge and the guideline is an asset for the employee.
- Preparation remains a vital share of the human resources division, an expansion stands also important. A bank cannot go on a better path without training and development. But the lack of training is a great thing. In the absence of this problem, any employee will suffer very badly.
- # The reparation strategy is a main constituent of the HRM plan. DBBL recompense rule leftovers are not fair then well-planned.

5.2 Recommendations:

Based on the discoveries, the recommendations remain similarly significant and then energetic. The reference is assumed below:

- DBBL should formulate human resource preparation in a healthier method. This policy should be clear, fair, and understandable. This is very important. Without good human resources, a policy bank would fail. So DBBL should formulate this policy more badly. They should increase their HRD manpower to maintain and control their regular activities. Be sure about that and make sure the right people are in the right place at the right time.
- DBBL should take proper care of information, services, then rules. Because those elements are very promising for everyone. Without knowledge, a bank cannot function. No employee can do well without skills, abilities, and guidance. So everything is very important for daily activities. Knowledge power and skills are an asset for better performance. And guidelines are a keyword for any employee. So DBBL should take proper care of it.
- Preparation is an essential portion of somewhat bank before any group. Growth is similar that. If there is no training, the staff will perform well. Improved performance requires training and development. Training and development programs are the most popular and common part of human resource management so training and development should be very carefully designed, handled, and very well made. Because of most of the terms related to it.
- The compensation strategy remains a main component of the HRM Plan. Compensation should be fair and well-planned. Compensation is an important part of every bank or organization. Basic pay, bonuses, benefits, lots of incentives are among the thoughts here it should be dynamic and clear for everyone. Every employee wants a fair and great compensation plan and policy. Better compensation is one motivation for an employee.

5.3 conclusion:

As an explanation of DBBL, the aforementioned consumes the benefit of my temporary location from the training and information perspective. He's sure that this proposal package at DBBL determination actually assists me in gratitude for my moreover breadwinner's confidential drive broadcast.

By way of there are various nearby by and outdoor sets in Bangladesh the DBBL remains a talented full-administration set among them. In this robust marketplace, DBBL eats become the likelihood to fight with the unique profitable sets as suitably also likewise as with the normal open Set. DBBL is animatedly increasingly creative in addition to monetary development as oddly by dissimilar banks. DBBL put additional unique money into the assertion and introduction business. Doubtlessly the remarkable possible seeing this money-connected association, aimed at instance, masterminding a gainful system over U. S. and making assets will remain set up to play a huge movement in the relationship of progress. Achievement inside financial responsibility usually relies on enormous crediting. Less the level of home advance adversities, the more obvious the compensation will be from Credit exercises the more important will be the pay of the DBBL and now places the achievement of Recognition Supporting.

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