

**Internship Report**  
**on**  
**Performance Appraisal & Employee Productivity in Banking**  
**Sector: A Case Study on Janata Bank PLC**

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**Program:** Bachelor of Business Administration (BBA)  
**Major:** Human Resource Management (HRM)  
**Semester:** Fall-2025

**Submitted to:**  
Department of Business Administration  
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Submitted for the partial fulfillment of the degree of Bachelor  
of Business Administration (BBA)



**Sonargaon University (SU)**  
**147/I, Green Road, Tejgaon, Dhaka-1215**

**Date of Submission:** 3<sup>rd</sup> January 2026

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**Supervised by:**  
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Lecturer  
Department of Business Administration  
Sonargaon University (SU)



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**147/I, Green Road, Tejgaon, Dhaka-1215**

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# Letter of Transmittal

3<sup>rd</sup> January 2026

To,  
Md. Mostakin  
Lecturer  
Department of Business Administration  
Sonargaon University (SU), Dhaka.

**Subject: Submission of Internship Report on “ Performance Appraisal & Employee Productivity in Banking Sector: A Case Study on Janata Bank PLC”**

Dear Sir,

With due respect and honor, I would like to inform you that, I have successfully completed the requirements to entitle myself for the report, which is a mandatory requirement to completion of the BBA program. This is a great pleasure for me to submit the report on, “**Performance Appraisal & Employee Productivity in Banking Sector: A Case Study on Janata Bank PLC.**”. Here I gathered what I believe the most completed information available. I believe that it will provide a clear scenario of the HRM polices of the prominent HR institution Janata Bank PLC in Bangladesh.

This report is all about to synchronize my theoretical learning from BBA program with the real corporate world. I attempted my every move to go through all the necessary materials, documents, guidelines, and other subsequent reports which fulfill the requirements of this report I have placed my most effort on preparing this term paper and tried to leave no stone unturned to make the report a vivid and comprehensive one despite a lot of limitations. I sincerely believe that it will serve the required purposes. I will always be obliged to furnish any clarification regarding this paper, if required.

I humble request you to accept this report for your kind evaluation.

Kind regards,

---

Md. Ashraful Amin Shov  
ID: BBA2201025023  
Major: HRM  
Department of Business Administration  
Sonargaon University (SU)

## Letter of Authorization

I, Md. Mostakin, Lecturer, Department of Business Administration, Sonargaon University (SU) hereby certify that the Report work entitled as “**Performance Appraisal & Employee Productivity in Banking Sector: A Case Study on Janata Bank PLC.**” has been prepared by **Md. Ashraful Amin Shov, ID: BBA2201025023**, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfillment for the degree of the Bachelor of Business Administration (BBA) with major in HRM. To the best of my knowledge, the above-mentioned work has been conducted by the student himself. Any option and/or suggestion made in this study are entirely that of the author of this report.

The report is an original work and prepared as a partial requirement of the degree the Bachelor of Business Administration (BBA).

---

**Md. Mostakin**

Lecturer

Department of Business Administration

Sonargaon University (SU)

## Student's Declaration

This is Md. Ashraful Amin Shov, a student of Bachelor of Business Administration (BBA), ID: BBA2201025023 from Sonargaon University (SU) would like to solemnly declaration here that this report on **“Performance Appraisal & Employee Productivity in Banking Sector: A Case Study on Janata Bank PLC.”** has been authentically prepared by me under supervisor of Md. Mostakin, Lecturer, Department of Business Administration, Sonargaon University.

I didn't breach any copyright act intentionally. I am further declaring that I did not submit this report anywhere for awarding any degree, diploma, or certificate.

Sincerely Yours,

---

Md. Ashraful Amin Shov  
ID: BBA2201025023  
Major: HRM  
Semester: Fall-2025  
Department of Business Administration  
Sonargaon University (SU)

## Acknowledgement

First and foremost, I would like to express my sincere gratitude to my supervisor, Md. Mostakin, Lecturer, Department of Business Administration, Sonargaon University (SU), for his invaluable guidance, support, and encouragement throughout the preparation of this report. His insights and expertise in the field of Human Resource Management have greatly enriched my understanding and enabled me to complete this case study on **“Performance Appraisal & Employee Productivity in Banking Sector: A Case Study on Janata Bank PLC.”**.

I would also like to extend my appreciation to the faculty members of the Department of Business Administration at **Sonargaon University** for their continuous support and dedication to fostering an environment of learning and growth. My sincere thanks go to **Janata Bank PLC.** for allowing me access to information that has been vital to the successful completion of this study.

Finally, I am deeply grateful to my family, friends, and classmates for their encouragement, motivation, and assistance throughout this journey. Their support has been instrumental in helping me focus and complete this work.

# Executive Summary

Performance appraisal is a vital human resource management tool that plays a significant role in enhancing employee productivity, especially in the banking sector where efficiency, accuracy, and service quality are critical. This report titled **“Performance Appraisal & Employee Productivity in the Banking Sector: A Case Study on Janata Bank PLC”** examines the effectiveness of the performance appraisal system practiced at Janata Bank PLC and its impact on employee productivity and overall organizational performance.

The study focuses on understanding the existing appraisal methods used by Janata Bank PLC, including goal setting, performance evaluation criteria, feedback mechanisms, and reward systems. It also evaluates employees’ perceptions of fairness, transparency, and motivation associated with the appraisal process. Data for the study were collected from both primary and secondary sources. Primary data were obtained through structured questionnaires and informal interviews with employees and officials of Janata Bank PLC, while secondary data were collected from annual reports, policy manuals, websites, and relevant literature.

The findings of the study reveal that Janata Bank PLC follows a structured performance appraisal system aligned with government and central bank guidelines. The appraisal system contributes positively to employee discipline, accountability, and job performance. However, the study also identifies certain challenges such as limited employee participation, insufficient feedback, and a stronger emphasis on seniority rather than performance-based evaluation. These factors may reduce the motivational impact of the appraisal system and limit its effectiveness in boosting productivity.

The report concludes that an effective and transparent performance appraisal system can significantly enhance employee productivity, job satisfaction, and organizational efficiency. The study recommends regular training for appraisers, clearer performance indicators, timely feedback, and greater linkage between appraisal results and rewards or career advancement. Implementing these recommendations would help Janata Bank PLC strengthen its performance appraisal system and improve employee productivity, thereby supporting sustainable growth in the competitive banking sector.

## **List of Acronyms**

BOD – Board of Directors  
CEO – Chief Executive Officer  
CSR – Corporate Social Responsibility  
HR – Human Resources  
HRD – Human Resource Development  
HRM – Human Resource Management  
ICT – Information and Communication Technology  
JD – Job Description  
KPI – Key Performance Indicator  
KSA – Knowledge, Skills, and Abilities  
MBO – Management by Objectives  
MIS – Management Information System  
NPL – Non-Performing Loan  
PA – Performance Appraisal  
PMS – Performance Management System  
PRP – Performance-Related Pay  
ROI – Return on Investment  
SOP – Standard Operating Procedure  
SWOT – Strengths, Weaknesses, Opportunities, and Threats  
TNA – Training Needs Assessment

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# **Chapter-One:Introduction**

## 1.1 Introduction

Human Resource Management (HRM) has become an indispensable strategic function in modern organizations, particularly within service-oriented industries such as banking, where organizational performance is largely driven by human capital rather than physical assets. In the competitive banking sector, employees are expected to perform efficiently, maintain ethical standards, ensure customer satisfaction, and adapt continuously to technological and regulatory changes. As a result, organizations increasingly rely on structured performance management systems to measure, monitor, and enhance employee productivity.

Performance appraisal is a core component of performance management that involves the systematic evaluation of an employee's job performance, behavior, and contribution to organizational objectives over a defined period. While traditionally used for administrative purposes such as promotions and salary adjustments, performance appraisal has evolved into a strategic and developmental tool. Modern appraisal systems support employee motivation, skill development, training needs assessment, and career planning through constructive feedback and performance alignment. A fair appraisal process also strengthens trust between employees and management, encouraging transparency and accountability.

The significance of performance appraisal is particularly evident in the banking sector, where employee productivity directly affects service quality, operational accuracy, regulatory compliance, and customer trust. Banks operate in a highly regulated environment, making effective performance monitoring essential for minimizing operational risks and ensuring consistent service delivery. A transparent and objective appraisal system helps reduce bias, promotes merit-based decisions, and enhances overall organizational efficiency.

Rapid technological advancement and the expansion of digital banking services have further increased the demand for skilled, adaptable, and customer-focused employees. Under such conditions, performance appraisal systems play a vital role in identifying competency gaps, guiding training initiatives, and preparing employees for evolving responsibilities. Additionally, appraisal outcomes assist management in workforce planning, succession planning, and aligning human resources with long-term strategic goals.

Janata Bank Limited, one of the largest state-owned commercial banks in Bangladesh, plays a vital role in national economic development and financial inclusion. Managing a large and diverse workforce requires a structured and consistent performance appraisal system to ensure accountability, fairness, and productivity. The bank's appraisal system evaluates employees based on job responsibilities, performance standards, and behavioral competencies, and the results are used in key HR decisions such as promotion, training, rewards, and career advancement. These practices aim to motivate employees while maintaining high standards of professionalism.

This internship report based on practical experience, employee interactions, and analysis of HR practices, the study evaluates the effectiveness of the existing appraisal system and its influence on employee motivation, job satisfaction, and productivity. The findings aim to contribute to both academic understanding and practical improvements in performance management practices within public sector banking institutions.

## **1.2 Objectives of the Study**

The objectives of this study are formulated to analyze and evaluate the performance appraisal system of Janata Bank Limited and to examine its impact on employee productivity within the banking sector. The study aims to combine theoretical knowledge of Human Resource Management with practical insights gained from the internship experience. The objectives are categorized into broad and specific objectives for clarity and academic rigor.

### **Broad Objective**

The broad objective of this study is to analyze the effectiveness of the performance appraisal system of Janata Bank Limited and to examine its impact on employee productivity in the banking sector. The study aims to assess how performance appraisal contributes to improving employee motivation, accountability, efficiency, and overall job performance. It also seeks to evaluate the role of performance appraisal as a strategic human resource management tool in aligning individual employee performance with the organizational goals of Janata Bank Limited. Furthermore, the broad objective includes understanding how a structured appraisal system supports career development, training decisions, and reward mechanisms within a public sector banking organization. By analyzing existing appraisal practices, the study intends to identify areas of strength and scope for improvement to enhance employee productivity and organizational effectiveness.

### **Specific Objectives**

- To examine the existing performance appraisal system practiced at Janata Bank Limited, including its structure, process, and performance evaluation criteria.
- To analyze the relationship between performance appraisal outcomes and employee productivity at Janata Bank Limited, focusing on how appraisal results influence work efficiency, performance improvement, and service quality.
- To evaluate employee perceptions and satisfaction regarding the fairness, transparency, and effectiveness of the performance appraisal system at Janata Bank Limited.

## **1.3 Methodology of the Study**

The methodology of this study is designed to provide a systematic and comprehensive approach to understanding the role of performance appraisal in enhancing employee productivity at Janata Bank Limited. To achieve the objectives of the study, a mixed-method research design has been employed, integrating both quantitative and qualitative approaches. This combination allows the research to capture not only measurable outcomes such as productivity metrics but also the perceptions, attitudes, and experiences of employees and HR personnel. In addition, the methodology incorporates a comparative review of internal HR documents and industry best practices, which helps in identifying gaps between theoretical appraisal frameworks and their practical implementation at Janata Bank Limited. The study also emphasizes employee perception analysis, as understanding staff views on fairness, transparency, and feedback quality.

## Sources of Data

Both primary and secondary data were used to conduct the study.

Primary Data were collected through:

- Direct observation of HR activities and appraisal-related processes during the internship period.
- Informal interviews and discussions with officers, HR personnel, and supervisors.
- Interaction with employees to understand their perceptions of performance appraisal, motivation, and productivity.
- Participation in routine office activities and HR-related tasks.

Secondary Data were collected from:

- Annual reports of Janata Bank Limited.
- HR manuals, performance appraisal forms, and internal documents.
- Official website of Janata Bank Limited.
- Relevant textbooks, journals, research articles, and academic publications.
- Internship guidelines and university-provided reference materials.

## Data Collection Methods

Primary data was collected using multiple methods –

**Structured Questionnaires:** These were distributed to employees across different hierarchical levels, including junior staff, officers, and management personnel. The questionnaire contained both closed-ended questions (e.g., Likert-scale ratings on satisfaction with appraisal systems, frequency of feedback, and perception of fairness) and open-ended questions.

**Interviews with HR Managers and Supervisors:** Semi-structured interviews were conducted with HR personnel and branch managers to understand the design, implementation, and challenges of the appraisal system. These interviews also explored HR's role in linking appraisal results to employee development, promotions, and rewards.

**Observation:** Direct observation of appraisal meetings, employee evaluation sessions, and HR processes was carried out to assess the practical application and consistency of appraisal practices. Observation helped in identifying discrepancies between policy documents and actual practice.

## **Sampling Technique**

A purposive sampling technique was used to select respondents who are directly involved in or affected by the performance appraisal process. This ensured representation from various departments, hierarchical levels, and branches, providing diverse perspectives on appraisal procedures and productivity outcomes. A sample size of 60–80 employees was targeted for questionnaires, while 10–12 HR managers and supervisors participated in interviews.

## **Research Instruments**

- Questionnaires: Designed to quantitatively assess employee perceptions regarding the frequency, fairness, transparency, and motivational impact of performance appraisals.
- Interview Guides: Structured to gain qualitative insights into HR strategies, appraisal criteria, challenges, and outcomes.
- Observation Checklists: Used to systematically document appraisal meetings, HR reporting practices, and employee engagement during evaluation sessions.

## **Data Analysis Techniques**

The collected data were analyzed using a qualitative descriptive method, supported by simple quantitative summaries where necessary. Information obtained from interviews and observations was organized thematically to identify patterns, relationships, and key findings related to performance appraisal and employee productivity.

**Quantitative data** from questionnaires were analyzed using descriptive statistics (frequency distribution, mean, percentage) and presented in tables and charts for clarity. This helped identify trends and patterns in employee satisfaction, appraisal effectiveness, and productivity outcomes.

**Qualitative data** from interviews and open-ended questionnaire responses were analyzed using content analysis, which involved categorizing responses into themes such as fairness, transparency, feedback quality, training, and career growth opportunities. Triangulation of quantitative and qualitative findings ensured the validity and reliability of results.

## **Scope and Focus of the Study**

The methodology emphasizes understanding both organizational and employee perspectives, focusing on how the appraisal system:

- Influences employee motivation, productivity, and career growth
- Supports HR decision-making for promotions, rewards, and training.
- Aligns individual performance with organizational goals.

## **Ethical Considerations**

The study strictly adheres to ethical standards to ensure integrity, transparency, and respect for participants. All participants were fully informed about the objective and scope of the study before data collection, and their participation was entirely voluntary, with the freedom to withdraw at any stage without any negative consequences. Respondents' confidentiality and anonymity were maintained rigorously, and personal identifiers were neither collected nor disclosed in the analysis or reporting.

In addition, the data were used exclusively for academic purposes, and no sensitive information regarding the bank's internal policies or employee performance was shared externally. During interviews and observations, care was taken to avoid disrupting regular work routines, and participants were treated with respect and fairness throughout the process. The study also ensured impartiality, avoiding any influence from the organization's management that could bias responses.

Furthermore, ethical guidelines were followed while analyzing and presenting data, ensuring that all findings were reported honestly and objectively without manipulation. Special attention was given to avoiding harm, including psychological stress or discomfort, by maintaining a neutral and supportive environment during interviews and discussions. The study also complied with institutional ethical standards and Bangladesh's relevant research regulations for human subject research.

## **Limitations of the Methodology**

- The sample size is limited to a few selected branches, which may affect the generalizability of findings across the entire organization.
- Self-reported responses may be influenced by personal biases or reluctance to provide negative feedback about HR practices.
- Observation-based data might be affected by observer presence, potentially altering employee behavior during appraisal meetings.

## **Justification for Methodology**

This methodology was chosen because it combines quantitative rigor with qualitative depth, allowing for a complete understanding of how appraisal systems affect employee productivity. It enables the study to analyze patterns in productivity linked to appraisal practices while also capturing employee perceptions, providing actionable insights for HR improvement. By employing multiple methods of data collection and analysis, this methodology ensures that findings are robust, credible, and actionable, providing a solid foundation for recommendations aimed at enhancing performance appraisal effectiveness and employee productivity at Janata Bank Limited. Finally, the methodology is replicable, enabling other researchers or HR practitioners to apply similar approaches in different branches or banking institutions. It also creates a foundation for strategic recommendations that can enhance HR practices, employee performance, and overall organizational effectiveness.

## 1.4 Limitations of the Study

While this study was conducted with utmost care and academic rigor, several limitations were encountered during the research process that may affect the scope, depth, and generalizability of the findings. One of the primary limitations was the restricted sample size, as data were collected from only a few selected branches of Janata Bank Limited. While these branches were chosen to represent different hierarchical levels and departments, the findings may not fully reflect the perceptions and experiences of employees across all branches nationwide.

Another limitation was the time constraint inherent in the internship period. The short duration limited the researcher's ability to conduct extensive longitudinal observations of performance appraisal processes, which might have provided deeper insights into long-term productivity trends and appraisal effectiveness. Access to internal information also posed a limitation. Certain sensitive HR records, confidential performance appraisals, and detailed productivity data could not be fully accessed due to organizational privacy policies.

As a result, the analysis relied heavily on interviews, questionnaires, and available secondary documents, which may not capture the complete operational picture. Respondent bias is another potential limitation. Employees and managers may have provided socially desirable answers during interviews or questionnaires, particularly when discussing sensitive topics such as appraisal fairness, satisfaction with HR practices, or workplace challenges. This may have influenced the authenticity of some responses.

The study also faced limitations related to geographic coverage, as not all regions where Janata Bank Limited operates could be included. Urban and rural branches often have differing operational challenges and employee dynamics, so the findings may not fully represent the diversity of experiences across the entire organization. Language and interpretation issues were minimal but present. While most employees are proficient in English or Bengali, some nuances in responses may have been influenced by language preference, leading to slight variations in meaning during transcription and analysis. The study is also limited by methodological constraints.

Although a mixed-method approach was used to combine quantitative and qualitative data, the reliance on self-reported measures may introduce subjective bias. Observations were conducted only during certain periods, which may not reflect all aspects of appraisal interactions or employee performance evaluation practices.

External factors affecting employee productivity, such as workload fluctuations, organizational restructuring, economic conditions, or personal circumstances, were beyond the control of the study. These factors may have influenced employee responses and appraisal outcomes but were not systematically accounted for.

Finally, the scope of HR practices covered was focused primarily on performance appraisal and employee productivity. Other aspects of HR management, such as compensation, recruitment, training, or employee engagement programs, were addressed only in relation to appraisal outcomes, limiting a broader evaluation of HR effectiveness.

Despite these limitations, every effort was made to ensure accuracy, reliability, and validity of the findings. Triangulation of data from interviews, questionnaires, observations, and secondary sources enhanced the credibility of the study. Furthermore, ethical measures, transparency, and methodological rigor were strictly maintained throughout the research process. In conclusion, while the study has certain constraints, it provides valuable insights into the performance appraisal system and its impact on employee productivity at Janata Bank Limited, offering practical implications for HR policies, employee development, and organizational performance enhancement.

## **1.5 Scope of the Study**

The scope of this study encompasses an in-depth examination of the performance appraisal system and its impact on employee productivity in the banking sector, with specific reference to Janata Bank Limited. The study is confined to selected branches and departments of the bank, focusing on employees working at different hierarchical levels, including officers, executives, and support staff. By covering multiple employee categories, the study aims to present a comprehensive view of how performance appraisal practices affect overall workforce productivity. This research mainly investigates the structure and components of the performance appraisal system, such as appraisal methods, performance indicators, evaluation criteria, rating scales, and feedback mechanisms used by Janata Bank Limited. Special attention is given to understanding how appraisal results are utilized in critical human resource decisions, including promotions, salary adjustments, incentives, bonuses, training needs assessment, and career development planning. The study also examines the extent to which performance appraisal contributes to employee motivation, job satisfaction, accountability, and performance improvement.

Furthermore, the scope includes assessing employees' perceptions regarding the fairness, objectivity, transparency, and consistency of the appraisal process. It explores challenges faced by both appraisers and appraisees, such as bias, lack of proper feedback, insufficient communication, and limitations in performance measurement. The study also considers the role of management and HR policies in ensuring the effective implementation of appraisal systems. The research is conducted within a specific time frame, mainly during the internship period, and is based on recent appraisal practices and organizational data. It relies on primary data collected through questionnaires, interviews, and informal discussions with employees, as well as secondary data from annual reports, HR manuals, policy documents, and relevant academic literature. However, the study does not include a comparative analysis with other public or private banks, nor does it evaluate long-term productivity trends beyond the study period. Overall, the scope of the study is intended to generate practical insights and meaningful recommendations that can help Janata Bank Limited strengthen its performance appraisal system, improve employee productivity, and enhance overall organizational effectiveness in the competitive banking environment.

## **Chapter-Two: Profile of the Organization**

## 2.1 Overview

Janata Bank Limited is one of the largest and most prominent state-owned commercial banks in Bangladesh, playing a vital role in the country's financial system and overall economic development. The bank was established in 1972 under the Bangladesh Banks (Nationalisation) Order, 1972, with the primary objective of rehabilitating the war-torn economy after the independence of Bangladesh. Since its inception, Janata Bank Limited has been entrusted with the responsibility of mobilizing domestic savings and channeling financial resources into productive sectors of the economy.

As a public sector banking institution, Janata Bank Limited operates under the ownership and supervision of the Government of Bangladesh. The bank functions as a public limited company and is regulated by Bangladesh Bank, ensuring compliance with national banking laws, financial regulations, and government directives. Over the years, Janata Bank Limited has evolved into a comprehensive financial service provider, offering a wide range of banking products and services to individuals, businesses, corporate clients, and government organizations.

The bank operates through an extensive and well-distributed network of branches across the country, covering both urban and rural areas. This nationwide presence enables Janata Bank Limited to promote financial inclusion by delivering banking services to diverse socio-economic groups, including rural populations, small entrepreneurs, and marginalized communities. In addition to conventional banking services, the bank actively supports government development programs, social safety net schemes, and priority sector financing.

Janata Bank Limited provides a broad portfolio of services, including deposit mobilization, loans and advances, trade finance, foreign exchange operations, remittance services, SME financing, agricultural credit, and government treasury operations. The bank is also involved in export-import financing and plays an important role in facilitating international trade. Through these activities, Janata Bank Limited contributes significantly to employment generation, industrial growth, and economic stability.

Human Resource Management is regarded as a critical strategic function at Janata Bank Limited, as the performance and productivity of employees directly influence service quality and operational efficiency. The bank employs a large workforce consisting of officers, managers, clerical staff, and support personnel. To manage this workforce effectively, the bank has established structured HR policies related to recruitment, training, performance appraisal, promotion, and employee welfare. These HR practices aim to develop a competent, motivated, and accountable workforce capable of meeting organizational objectives.

In recent years, Janata Bank Limited has taken initiatives to modernize its operations by introducing information technology, automation, and digital banking solutions. Although the pace of technological adoption in public sector banks is comparatively slower than in private banks, Janata Bank Limited continues to upgrade its systems to enhance service delivery, transparency, and efficiency. These modernization efforts have increased the need for skilled employees and effective performance appraisal mechanisms to ensure productivity and adaptability.

Overall, Janata Bank Limited occupies a significant position in the banking industry of Bangladesh due to its strong institutional legacy, wide branch network, and commitment to national development. The bank's emphasis on accountability, employee performance, and service excellence makes it an appropriate and relevant organization for studying performance appraisal and its impact on employee productivity in the banking sector.

## **2.2 Vision of Janata Bank PLC**

The vision of Janata Bank PLC is to emerge as a leading state-owned commercial bank by ensuring excellence in banking services, maintaining financial stability, and contributing effectively to the sustainable economic development of Bangladesh. The bank aspires to strengthen its role as a trusted financial institution by delivering efficient, transparent, and customer-focused services across all segments of society. Janata Bank PLC envisions continuous modernization through the adoption of appropriate technologies, innovative banking solutions, and improved risk management practices. The vision emphasizes enhancing operational efficiency and service quality while maintaining compliance with regulatory requirements and ethical standards. Moreover, the bank aims to develop a competent, motivated, and performance-oriented workforce by strengthening Human Resource Management practices, including training, performance appraisal, and employee development initiatives. By aligning employee performance with organizational goals, Janata Bank PLC seeks to ensure long-term sustainability, competitiveness, and positive social impact in the banking sector.

## **2.3 Mission of Janata Bank PLC**

The mission of Janata Bank PLC is to provide efficient, reliable, and customer-oriented banking services while contributing to national economic development and financial inclusion. As a state-owned commercial bank, Janata Bank PLC is committed to supporting government policies and development initiatives through responsible banking practices and prudent financial management. The bank aims to mobilize savings from individuals and institutions and channel these funds into productive investments that promote industrial growth, agricultural development, SME expansion, and employment generation. Ensuring accessibility of banking services to underserved and unbanked populations is a core mission, reflecting the bank's social and developmental responsibility. In addition, Janata Bank PLC seeks to maintain transparency, accountability, and ethical standards in all operations. The bank places strong emphasis on continuous improvement of service quality, adoption of modern banking technologies, and development of skilled human resources to enhance efficiency, customer satisfaction, and institutional sustainability.

## **2.4 Objectives of Janata Bank PLC**

The objectives of Janata Bank PLC are designed to align with both national economic priorities and the strategic goals of the organization, reflecting its role as a state-owned commercial bank. Primarily, the bank aims to mobilize domestic savings and channel them into productive investments, thereby contributing to the economic development of Bangladesh. It seeks to provide financial support to priority sectors such as agriculture, small and medium sized enterprises (SMEs), industrial ventures, and export oriented businesses.

The major objectives of Janata Bank PLC include:

- To mobilize domestic savings and utilize financial resources efficiently for productive economic activities.
- To provide credit facilities to priority sectors such as agriculture, small and medium enterprises (SMEs), and export-oriented industries.
- To facilitate domestic and international trade through comprehensive trade finance and foreign exchange services.
- To promote financial inclusion by expanding banking services to rural, marginalized, and underserved communities.
- To ensure sustainable growth while maintaining financial discipline, risk management, and regulatory compliance.

**Table 2.1: Strategic Objectives of Janata Bank PLC**

<b>Dimension</b>	<b>Objective</b>
Financial	Sustainable growth and financial stability
Economic	Contribution to national development
Social	Financial inclusion and employment generation
Operational	Service quality and operational efficiency
Human Resource	Employee development and productivity

## **2.5 Board of Directors of Janata Bank PLC**

The Board of Directors of Janata Bank PLC is the highest governing and policy-making authority of the bank. The Board is responsible for formulating strategic policies, approving major decisions, ensuring sound corporate governance, and overseeing the overall performance and management of the bank. As a state-owned commercial bank, the Board is appointed by the Government of Bangladesh in accordance with relevant banking laws and regulations. The Board comprises experienced professionals drawn from diverse fields such as banking, finance, administration, economics, and public service. This diverse composition enables the Board to provide effective guidance, maintain accountability, and ensure alignment with national economic goals. The Board works closely with senior management to ensure that policies are implemented efficiently and in compliance with regulatory requirements of Bangladesh Bank.

**Table 2.2: Composition of the Board of Directors of Janata Bank PLC**

Sl. No.	Position	Key Responsibilities
1	Chairman	Provides leadership to the Board and ensures effective governance
2	Vice Chairman	Assists the Chairman and supports strategic decision-making
3	Managing Director & CEO	Oversees daily operations and executes board decisions
4	Government Nominee Director	Represents government interests and policy alignment
5	Professional Director	Provides expert advice on banking and finance
6	Independent Director	Ensures transparency, accountability, and ethical practices
7	Company Secretary	Ensures legal compliance and board coordination

The Board ensures compliance with banking laws, corporate governance standards, and internal control mechanisms while safeguarding the interests of stakeholders and maintaining institutional integrity.

## **2.6 Registered Office of Janata Bank PLC.**

The registered and head office of Janata Bank Limited is located in Dhaka, Bangladesh, serving as the central hub for all strategic, administrative, and operational functions of the bank. The head office not only coordinates the activities of the bank's extensive branch network across the country but also ensures compliance with government regulations and Bangladesh Bank directives. It is responsible for policy formulation, financial planning, human resource management, and risk assessment, acting as the central authority for decision-making. The office houses multiple divisions, including corporate banking, retail banking, foreign exchange, treasury management, and the human resource department, facilitating seamless coordination among departments. The head office also serves as the focal point for employee training, performance evaluation, and strategic planning, allowing the HR department to implement policies effectively across all branches. All major operational guidelines, appraisal systems, and customer service protocols are designed and monitored from this central location.

## 2.7 Functions of Janata Bank PLC

Janata Bank PLC performs a wide range of banking and financial functions to meet the needs of individuals, business organizations, and government institutions. As a state-owned commercial bank, its functions extend beyond profit-making to include socio-economic development and financial inclusion. The bank acts as a financial intermediary by mobilizing deposits and allocating funds to productive sectors of the economy.

The core functions of Janata Bank PLC include deposit mobilization through savings, current, and fixed deposit schemes; lending activities in the form of loans and advances; and providing trade finance services to facilitate domestic and international trade. The bank also plays a significant role in government treasury operations, including the disbursement of salaries, pensions, and social safety net payments.

In addition, Janata Bank PLC provides remittance services to facilitate inward and outward foreign remittances, particularly supporting expatriate Bangladeshis. The bank has also expanded its services to include SME financing, agricultural credit, and retail banking, thereby contributing to employment generation and economic growth.

**Table 2.4: Major Functions of Janata Bank PLC**

<b>Function Category</b>	<b>Description</b>
Deposit Services	Savings, current, fixed deposits
Credit Services	Loans and advances
Trade Finance	Export-import financing
Remittance Services	Local and foreign remittances
Treasury Services	Government payments and collections
Development Finance	SME and agricultural loans

## 2.8 Industries Financed by Janata Bank PLC

Janata Bank PLC provides financial services to a wide range of industries that are crucial for the economic development of Bangladesh. The bank plays a pivotal role in supporting agriculture, manufacturing, and service sectors by offering tailored financial products that meet the specific needs of these industries. In the agricultural sector, Janata Bank PLC extends credit for crop production, irrigation, and rural development projects, ensuring that farmers and agribusinesses have access to necessary capital. The bank also actively finances the readymade garments (RMG) and textile sector, which is a major contributor to national export revenue, by providing working capital loans, export financing, and trade-related support. Small and medium-sized enterprises (SMEs) are another key focus, as the bank facilitates working capital loans, project

financing, and technical advisory services to promote entrepreneurship and employment generation. Manufacturing industries, including both heavy and light industries, benefit from project loans and investment financing to expand production capacities and modernize facilities. The bank also supports service-oriented businesses, infrastructure projects, and trading enterprises by offering commercial loans, equipment financing, and flexible banking solutions.

**Table 2.5: Major Industries Financed by Janata Bank PLC**

<b>Industry</b>	<b>Nature of Financing</b>
Agriculture	Crop loans, rural credit
RMG & Textile	Export financing
SME	Working capital and term loans
Manufacturing	Industrial and project loans
Trading & Services	Business and commercial credit

## 2.9 Strengths

Janata Bank PLC possesses several intrinsic strengths that make it one of the leading state-owned commercial banks in Bangladesh. Its strong government ownership provides credibility, financial backing, and trust among clients, which is crucial for attracting deposits and extending credit. The bank has a wide branch network covering urban and rural areas, ensuring accessibility for a diverse population and promoting financial inclusion. Janata Bank PLC employs an experienced and skilled workforce, with personnel trained to handle complex banking operations, customer service, and compliance with regulatory requirements. Additionally, the bank plays a significant role in implementing national development programs, including agricultural financing, SME support, and industrial development initiatives. Its longstanding presence in the financial sector also contributes to brand recognition, customer loyalty, and a deep understanding of local market dynamics. The bank's ability to offer a diverse range of financial products and services, including deposit schemes, trade finance, loans, and remittance services, enhances its competitive edge. Furthermore, its alignment with government policies ensures a stable operational environment and support during economic fluctuations. The bank's infrastructure, combined with modern banking technology in selected branches, also aids in efficient service delivery, while continuous staff training programs contribute to overall organizational competence. These strengths collectively establish Janata Bank PLC as a reliable, credible, and socially responsible financial institution.

- Strong government ownership and credibility.
- Wide branch network ensuring nationwide coverage.

- Experienced and skilled workforce.

## **2.10 Weaknesses**

Despite its strengths, Janata Bank PLC faces several internal challenges that can affect its performance and efficiency. The bureaucratic and centralized decision-making process often slows down operational procedures, including loan approval and project financing. The bank's adoption of modern banking technology has lagged behind private and foreign competitors, which sometimes results in slower service delivery and limited digital banking solutions. Lengthy approval processes and extensive documentation requirements create inefficiencies that can frustrate clients and employees alike. Performance-based incentives are relatively limited, which may impact employee motivation and productivity. The bank also faces challenges in maintaining consistent service quality across its extensive branch network due to differences in staff training, resource availability, and regional management practices. Some branches experience constraints in staffing and infrastructure, reducing operational efficiency. Moreover, employee morale can be affected by rigid hierarchical structures, limited opportunities for innovation, and slower career progression, which may result in talent attrition. These weaknesses indicate that while Janata Bank PLC has a strong foundation, there are areas requiring strategic interventions to improve efficiency, customer satisfaction, and competitiveness.

- Bureaucratic and centralized decision-making process.
- Slower adoption of advanced banking technologies compared to private banks.
- Lengthy approval and documentation procedures.

## **2.11 Opportunities**

Janata Bank PLC has several opportunities to strengthen its market position and enhance profitability. The expansion of digital banking platforms presents a significant opportunity to reach more customers, reduce operational costs, and enhance service convenience. There is also an increasing demand for SME and retail banking services, providing the bank a chance to develop customized financial products that cater to entrepreneurs, small businesses, and individual clients. Government initiatives aimed at promoting financial inclusion, rural development, and industrial growth offer opportunities for the bank to participate in strategic national projects. By modernizing HR systems, adopting performance-based incentives, and enhancing staff training, the bank can improve employee efficiency and service quality. Collaborations with international financial institutions, fintech companies, and development organizations can also provide technical assistance, innovative product ideas, and funding solutions. Expansion into sustainable financing, green loans, and export-oriented industries aligns with global economic trends and provides long-term growth potential. The bank can leverage its reputation, network, and government backing to introduce innovative banking solutions, develop customer-centric programs, and strengthen its position in both domestic and international markets.

- Expansion of digital and online banking platforms.

- Increasing demand for SME and retail banking services.
- Government initiatives promoting financial inclusion.
- Implementation of modern HR and performance management systems.

## **2.12 Threats**

Janata Bank PLC faces several external threats that could impact its operations and financial stability. Intense competition from private and foreign commercial banks challenges its ability to attract and retain clients, particularly in the urban and high-value segment. Rapid technological advancements and the rise of digital banking platforms require continuous investment and adaptation to avoid losing market share. Cybersecurity risks, fraud, and data breaches are ongoing threats, particularly with increased digital transactions. The bank is also exposed to credit risk and rising non-performing loans, which may affect profitability and liquidity. Changes in regulatory frameworks, government policies, and international banking standards could impose additional compliance costs or operational adjustments. Economic fluctuations, inflation, and global trade disruptions may reduce demand for credit and affect loan repayment capacity. Additionally, societal expectations for corporate governance, transparency, and ethical practices are rising, and failure to meet these standards could damage the bank's reputation. External pressures, such as political influence, changes in interest rates, or policy shifts, may also limit the bank's strategic flexibility. These threats underscore the need for risk management, technological adaptation, and strategic planning to ensure sustainable growth and resilience in a competitive banking environment.

- Intense competition from private and foreign commercial banks.
- Rapid technological changes and cybersecurity risks.
- Credit risk and rising non-performing loans.
- Changes in regulatory and policy frameworks.

## **Chapter-Three: Internship Responsibilities**

### **3.1 Internship Responsibilities in Janata Bank PLC**

The internship at Janata Bank Limited provided an invaluable opportunity to gain practical exposure to HR management, performance appraisal, and employee productivity in a major state-owned banking institution. The primary objective of the internship was to understand how HR practices influence employee motivation, productivity, and overall organizational effectiveness. During the internship, I was assigned responsibilities that spanned multiple aspects of HR management, allowing me to observe, participate, and analyze real-life HR operations. A significant portion of my internship involved observing HR policies, performance appraisal procedures, and employee evaluation systems. I studied HR manuals, appraisal guidelines, and employee handbooks, which offered insights into the formal structure of performance management. Some of the key responsibilities undertaken during the internship included:

#### **Observation of HR Policies and Appraisal Frameworks**

Reviewed employee handbooks, HR manuals, and service rules to understand how Janata Bank PLC structures its HR policies. Learned how clearly defined policies ensure fairness, consistency, and accountability in evaluating employee performance.

#### **Understanding Performance Appraisal Procedures**

Observed the entire appraisal process, including self-assessment, supervisor evaluation, and performance discussions. Gained insight into how structured appraisal systems help in identifying strengths, areas for improvement, and future development plans for employees.

#### **Employee Interaction and Informal Feedback Collection**

Conducted informal discussions with staff across various departments to understand their perception of workload, recognition, motivation, and appraisal fairness. This highlighted HR's role in enhancing employee satisfaction and productivity.

#### **Assistance in HR Documentation and Record Keeping**

Assisted in maintaining attendance records, leave files, appraisal documents, and promotion-related files. Learned how accurate record-keeping supports performance tracking, legal compliance, and HR decision-making.

#### **Participation in Training and Orientation Activities**

Attended staff induction sessions and internal training workshops. Observed how training and development programs are linked with performance appraisal outcomes and career progression.

#### **Analysis of Employee Productivity Indicators**

Observed metrics such as punctuality, target achievement, customer service quality, and task

completion. Learned how these indicators are used to evaluate employee contribution and guide performance feedback.

### **Exposure to HR Compliance and Ethical Standards**

Observed how HR ensures compliance with internal policies, labor regulations, and ethical practices, which ensures transparency and trust in appraisal and reward systems.

### **Support in HR Reporting Activities**

Assisted in preparing reports on attendance trends, appraisal outcomes, and workforce statistics. Gained insight into how these reports inform HR decisions and organizational planning.

### **Employee Engagement Observation**

Participated in team-building sessions, workshops, and recognition programs to observe how HR initiatives contribute to employee motivation and workplace satisfaction, directly impacting productivity.

### **Observation of Conflict Resolution and Grievance Handling**

Witnessed HR's role in addressing minor disputes and employee grievances. Learned how conflict management is essential for maintaining a positive work environment and sustaining performance levels.

### **Exposure to HR Technology Tools**

Observed the use of e-leave systems, appraisal software, and performance dashboards that streamline HR processes and support accurate performance monitoring.

### **Participation in Career Development Initiatives**

Attended sessions where employees received guidance on training programs, promotion paths, and career planning. Observed how performance appraisal results are used to identify potential leaders.

## **3.2 Job Responsibilities in Janata Bank PLC**

During the internship at Janata Bank Limited, my job responsibilities were focused on supporting the HR department in implementing performance appraisal systems and enhancing employee productivity, while also gaining practical insights into daily operational functions. A primary responsibility involved assisting HR and branch supervisors in employee evaluation activities, where I observed the process of setting performance objectives, assessing individual achievements, and providing constructive feedback. This allowed me to understand how appraisal outcomes are linked to promotions, reward distribution, and career development,

highlighting the strategic importance of performance management in aligning employee goals with organizational objectives. The key job responsibilities included:

### **Customer Service Assistance**

Assisted bank officers in handling customer inquiries, guiding account opening procedures, and explaining deposit schemes. Observed how prompt and courteous service impacts performance evaluation.

### **Support in Account Opening Procedures**

Helped verify customer documents, collect required forms, and organize account opening processes. Learned the importance of precision and compliance in operational performance.

### **Clerical and Administrative Support**

Assisted in filing, record updating, and data entry, which emphasized accuracy, organization, and timely completion of administrative tasks—key criteria in performance assessment.

### **Loan and Credit File Assistance**

Organized loan documentation, verified required papers, and supported preliminary processing steps. Learned how attention to detail and adherence to protocol affect appraisal outcomes in credit departments.

### **Attendance and Leave Record Monitoring**

Assisted in updating attendance registers, leave approvals, and tracking punctuality. Observed how regularity and discipline are directly reflected in performance appraisals.

### **Daily Transaction Documentation Support**

Helped maintain summaries of daily transactions, deposits, and withdrawals. Learned the importance of operational accuracy, accountability, and reliability in overall productivity.

### **Interdepartmental Coordination Observation**

Observed workflow between departments, including HR, accounts, and operations. Understood how effective communication and collaboration influence employee efficiency and performance.

### **Compliance and Procedural Observation**

Monitored adherence to banking guidelines, circulars, and regulatory instructions. Learned how compliance and procedural discipline are crucial for performance ratings and organizational reputation.

### **Time and Workload Management Exposure**

Observed employees managing multiple tasks, peak hour pressure, and deadlines. Understood how time management skills and prioritization influence productivity and appraisal outcomes.

### **Professional Conduct and Workplace Discipline**

Witnessed the importance of punctuality, professional behavior, and ethical conduct in creating a positive impression and contributing to performance evaluation.

### **Assistance in Customer Feedback Collection**

Collected feedback from customers regarding service satisfaction. Learned how customer satisfaction metrics are indirectly tied to employee performance and appraisal results.

### **Observation of Technology Usage in Banking**

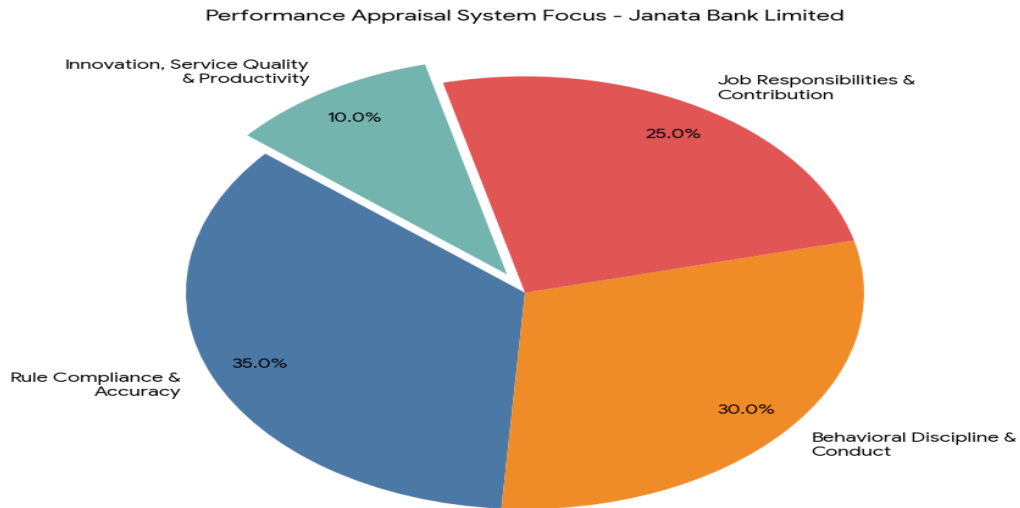
Gained practical exposure to banking software, online transaction systems, and HR tools that enhance operational efficiency and support performance tracking.

### **Participation in Daily Briefings and Staff Meetings**

Attended morning briefings and departmental meetings to understand task assignments, performance targets, and updates. Observed how clear communication supports effective employee performance management.

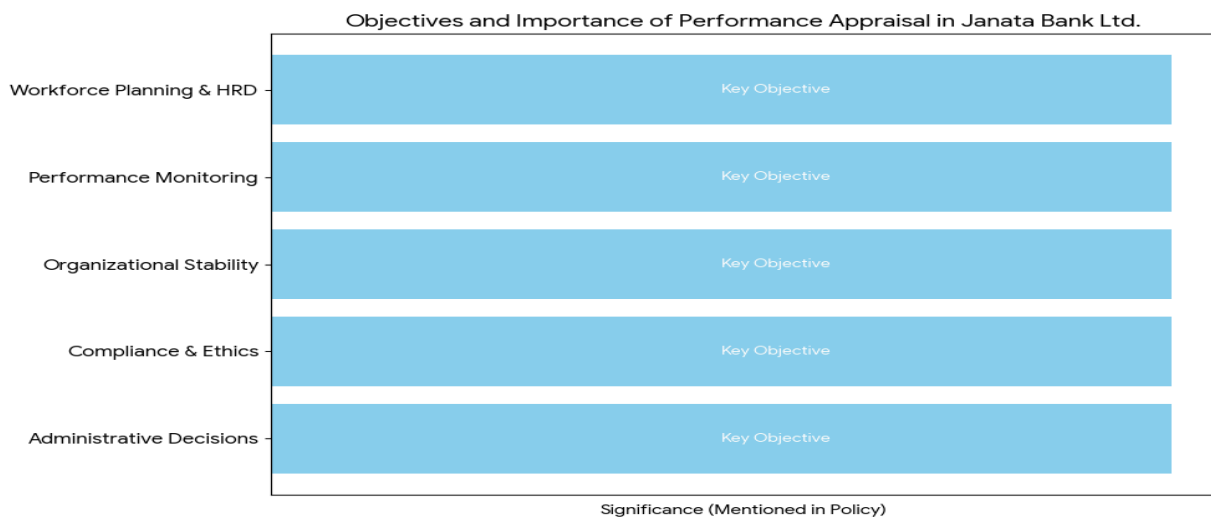
## **Chapter-Four:Analysis of the Study**

## 4.1 Understanding the Performance Appraisal System at Janata Bank Limited



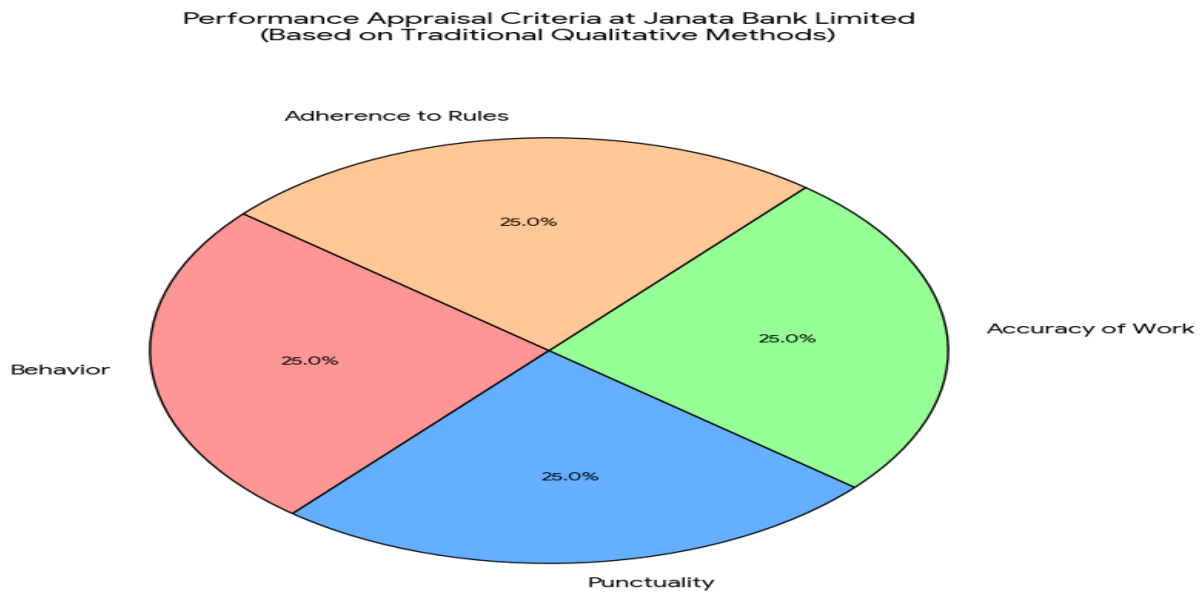
The performance appraisal system at Janata Bank Limited is a formal and institutionalized mechanism designed to assess employee performance within the framework of public-sector banking regulations. The system is largely centralized and governed by standardized guidelines issued by the head office to ensure uniformity across all branches. Performance appraisal at the bank primarily emphasizes behavioral discipline, rule compliance, and accuracy in banking operations, which are critical for risk management and service reliability in a financial institution.

## 4.2 Objectives and Importance of Performance Appraisal in Janata Bank Limited



The performance appraisal system at Janata Bank Limited serves multiple objectives that extend beyond simple employee evaluation. One of its primary purposes is to ensure that employees perform their duties in compliance with banking laws, internal policies, and ethical standards. It also helps management identify high-performing employees and those who require additional supervision or training. Performance appraisal plays a vital role in supporting administrative decisions such as promotion, confirmation, transfer, and annual salary increment. Moreover, it contributes to workforce planning and human resource development by identifying skill gaps and performance deficiencies.

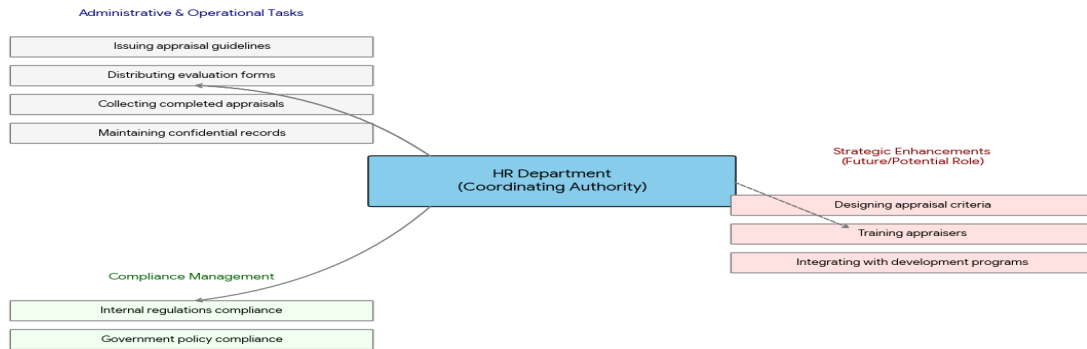
### 4.3 Performance Appraisal Methods Used in Janata Bank Limited



Janata Bank Limited mainly follows traditional appraisal methods where employees are evaluated by their immediate supervisors through structured appraisal forms. These forms include qualitative and descriptive assessments rather than quantitative performance metrics. Supervisors assess employee behavior, punctuality, accuracy of work, and adherence to organizational rules based on continuous observation throughout the year. While this method ensures simplicity and ease of implementation, it limits the scope for objective measurement of employee productivity. The absence of self-assessment, peer evaluation, or customer feedback restricts comprehensive performance evaluation. The reliance on manual documentation further increases processing time and reduces the analytical value of performance data.

## 4.4 Role of HR Department in Conducting Performance Appraisal at Janata Bank Limited

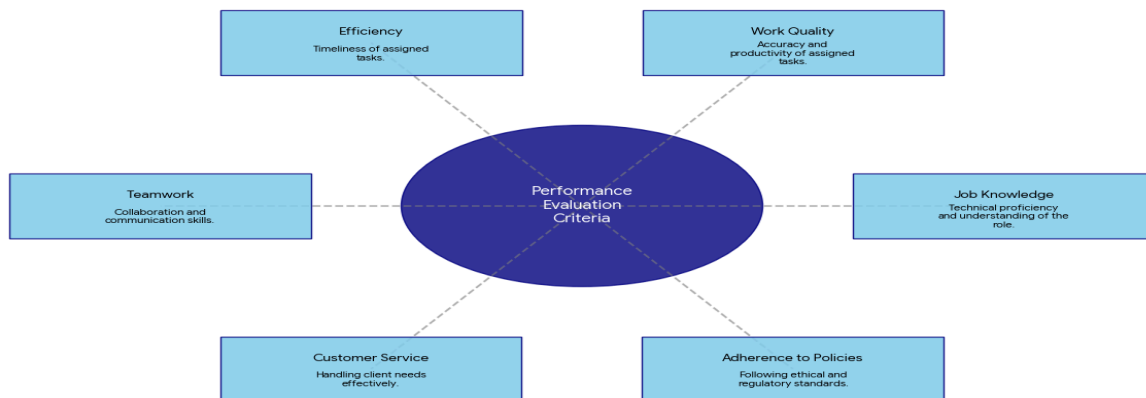
Role of the HR Department in Performance Appraisal – Janata Bank Limited



The Human Resource Department acts as the coordinating authority in the performance appraisal process. HR is responsible for issuing appraisal guidelines, distributing evaluation forms, collecting completed appraisals, and maintaining confidential employee performance records. The department also ensures that the appraisal process complies with internal regulations and government policies. Although HR performs an important administrative role, its involvement in strategic performance management remains limited.

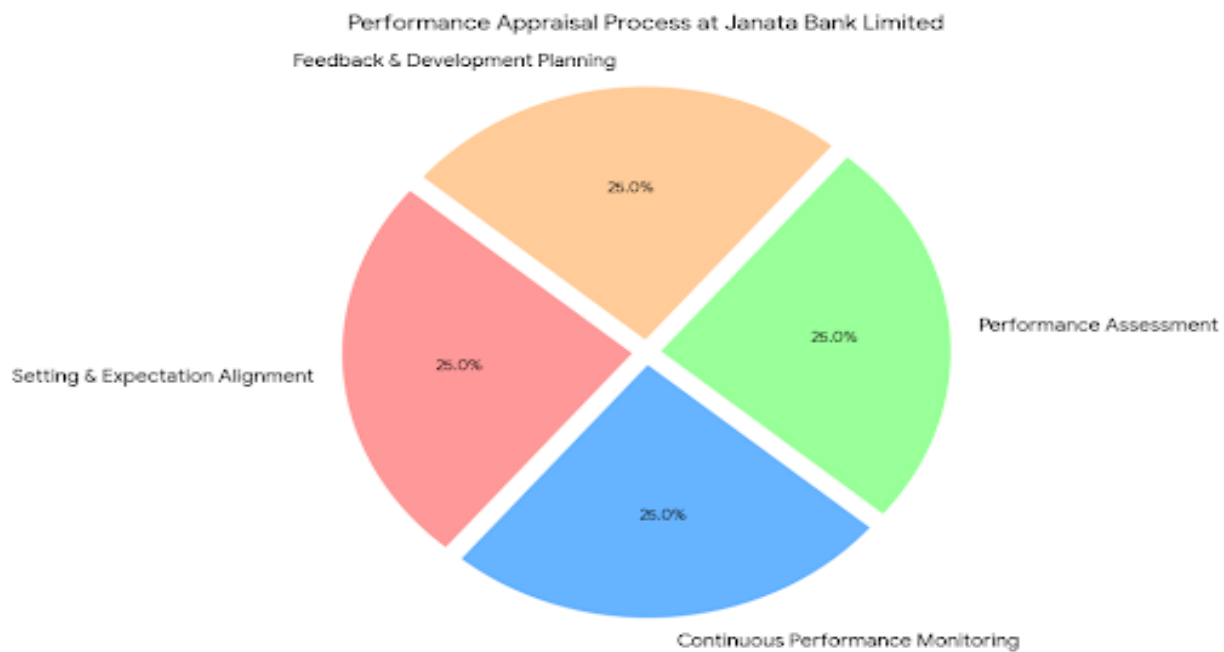
## 4.5 Criteria and Standards of Employee Performance Evaluation at Janata Bank Limited

Criteria and Standards of Performance Evaluation at Janata Bank Limited



Employee performance at Janata Bank Limited is evaluated based on several criteria, including job knowledge, work quality, efficiency, teamwork, customer service, and adherence to organizational policies. Job knowledge refers to an employee’s technical proficiency and understanding of their role within the bank. Work quality and efficiency measure the accuracy, productivity, and timeliness of assigned tasks. Teamwork evaluates collaboration and communication skills, while customer service assesses the ability to handle client needs effectively. Adherence to policies ensures that employees follow ethical and regulatory standards. These criteria provide a comprehensive framework for assessing performance, helping management maintain high operational standards and support employee development.

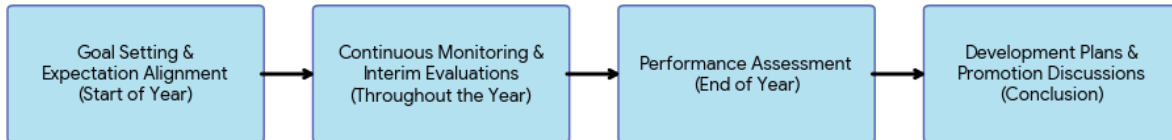
#### 4.6 Frequency and Process of Performance Appraisal at Janata Bank Limited



The performance appraisal process at Janata Bank Limited is conducted on an annual basis, with additional interim evaluations for key positions or departments requiring continuous monitoring. The process begins with goal setting and expectation alignment at the start of the appraisal period. Throughout the year, supervisors monitor employee performance, noting achievements and identifying areas for improvement. At the end of the evaluation period, supervisors assess performance based on predefined criteria and provide feedback to employees. The appraisal process concludes with discussions regarding development plans, potential promotions, and training requirements. This structured and systematic approach ensures that performance evaluation is consistent, transparent, and contributes to the professional growth of employees.

## 4.7 Employee Perception and Satisfaction with the Performance Appraisal System at Janata Bank Limited

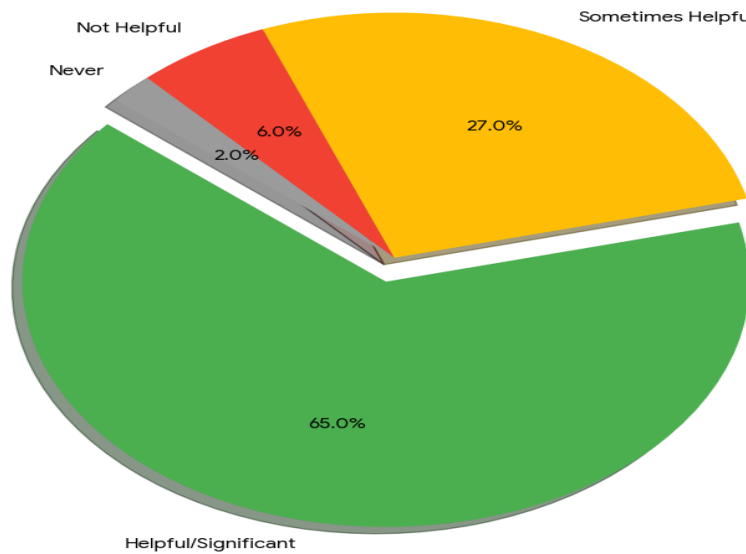
Performance Appraisal Process at Janata Bank Limited



Employees at Janata Bank Limited generally perceive the performance appraisal system positively, recognizing it as a tool for feedback, recognition, and career development. The appraisal process provides employees with an understanding of their strengths and areas requiring improvement, helping them align personal goals with organizational objectives. However, some employees have expressed concerns regarding subjectivity in evaluations and limited performance-based rewards, particularly for mid-level staff.

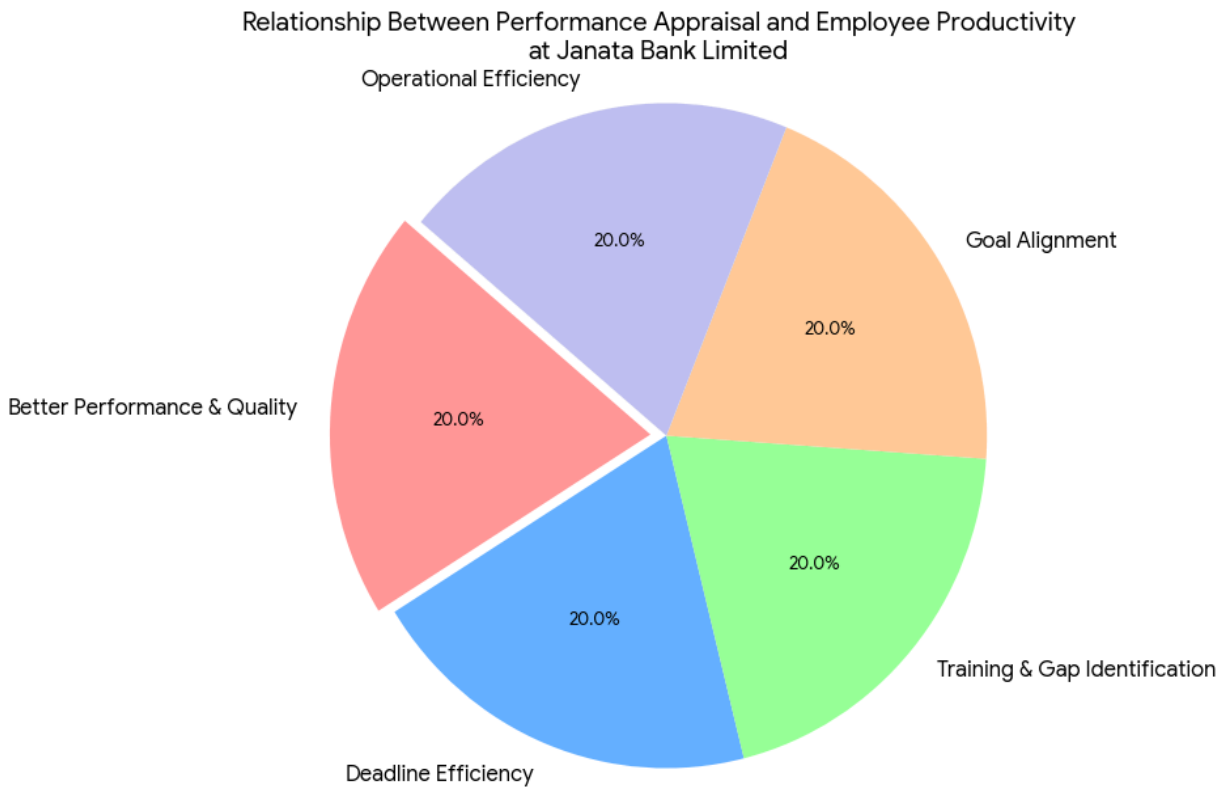
## 4.8 Impact of Performance Appraisal on Employee Motivation at Janata Bank Limited

Impact of Performance Appraisal on Employee Motivation at Janata Bank Limited



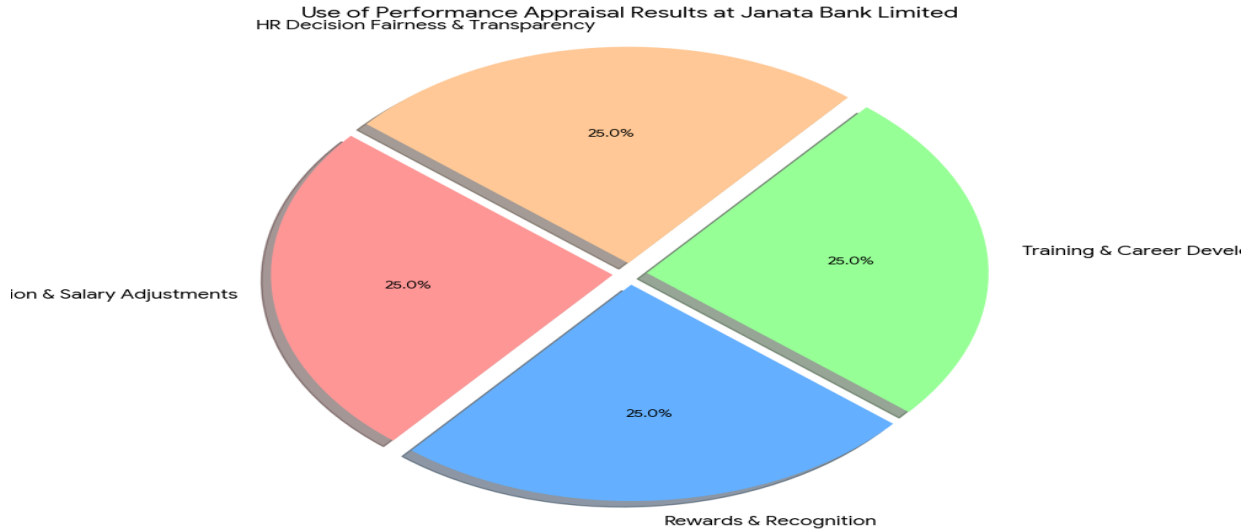
Performance appraisal at Janata Bank Limited has a significant impact on employee motivation. When employees receive constructive feedback and recognition for their achievements, they experience increased job satisfaction, engagement, and commitment to their work. The appraisal process also helps employees understand their career trajectory and the skills they need to develop for future advancement. By linking appraisal results to rewards, promotions, and training opportunities, the bank motivates employees to perform at higher levels and contribute effectively to organizational goals.

#### 4.9 Relationship Between Performance Appraisal and Employee Productivity at Janata Bank Limited



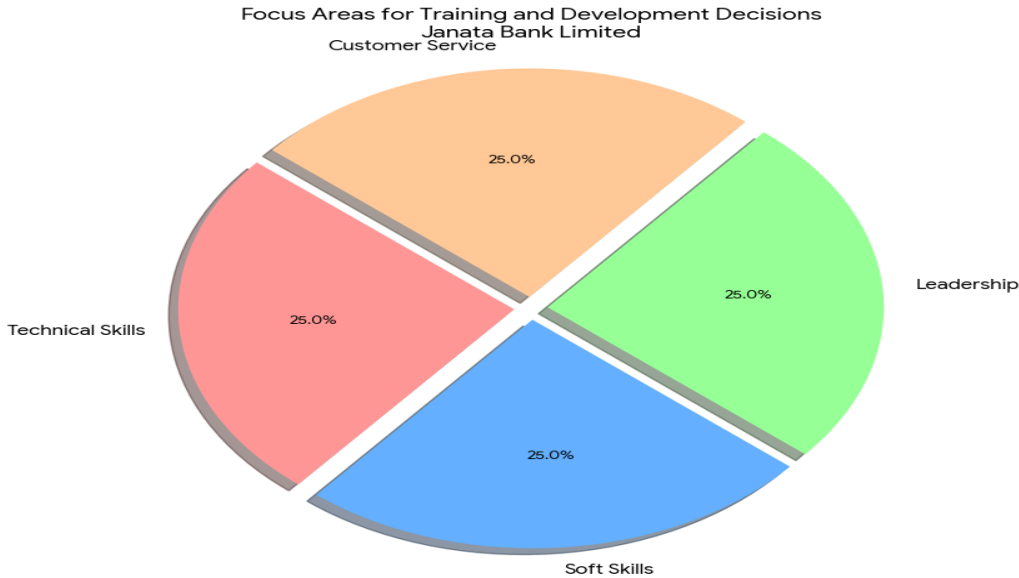
A strong relationship exists between performance appraisal and employee productivity at Janata Bank Limited. Employees who are assessed regularly and provided with constructive feedback tend to perform better, meet deadlines efficiently, and deliver high-quality work. The appraisal system helps identify performance gaps and allows management to implement targeted interventions, such as training programs or coaching sessions. By aligning employee objectives with organizational goals, performance appraisal encourages employees to focus on results, enhancing overall productivity and contributing to the bank's operational efficiency.

### 4.10 Use of Performance Appraisal Results for Promotion, Reward, and Career Development at Janata Bank Limited



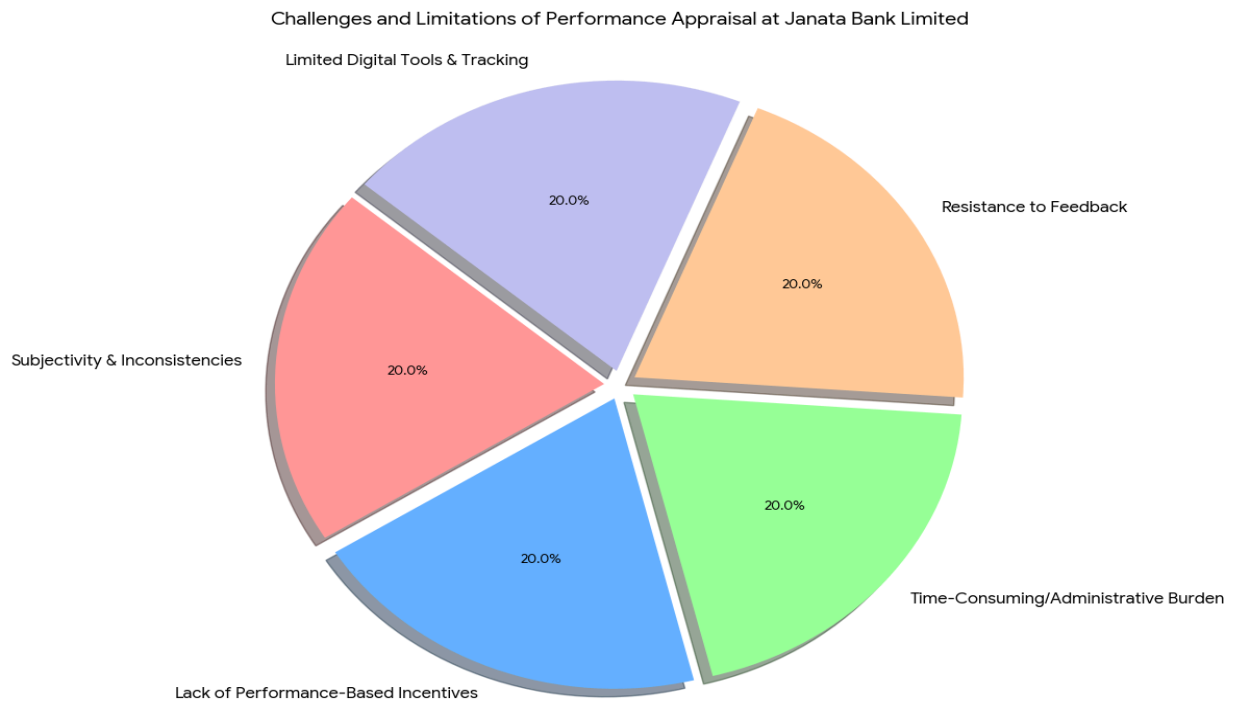
Performance appraisal results are extensively used in HR decision-making at Janata Bank Limited. High-performing employees are considered for promotions and salary adjustments, while appraisal outcomes also guide the allocation of rewards and recognition programs. Additionally, appraisal feedback identifies skill gaps and informs career development plans, ensuring that employees receive appropriate training and growth opportunities.

### 4.11 Training and Development Decisions Based on Performance Appraisal at Janata Bank Limited



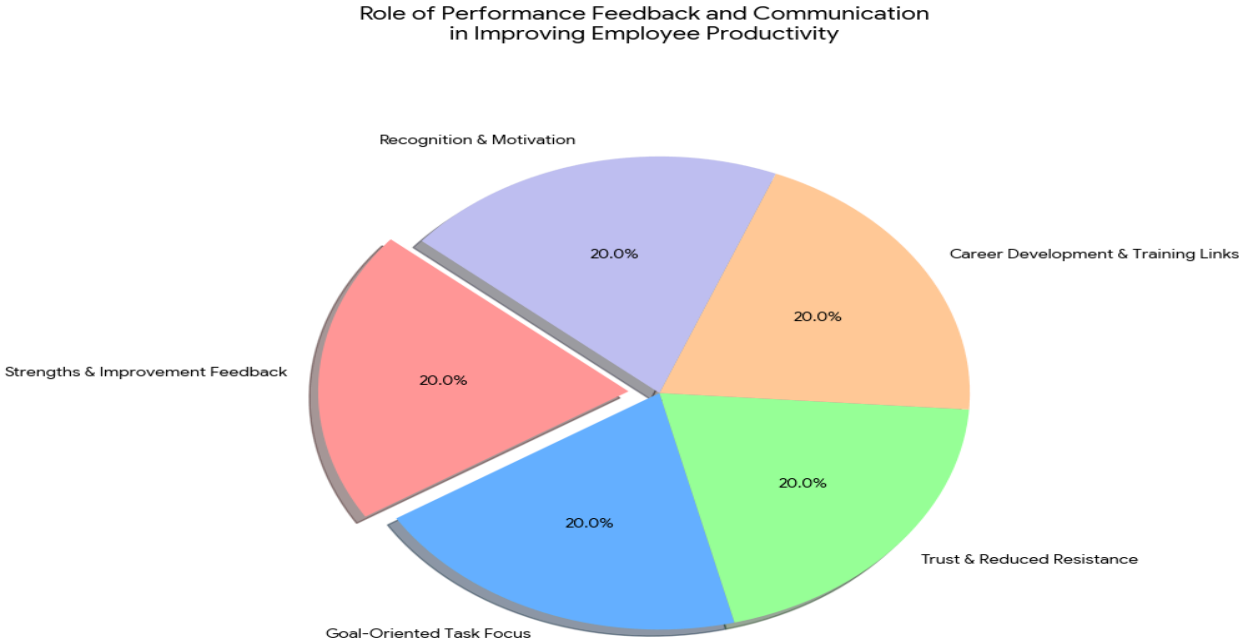
The bank uses performance appraisal outcomes to design and implement targeted training and development programs. Employees identified with skill gaps or developmental needs are enrolled in training sessions focusing on technical skills, soft skills, leadership, and customer service. The HR department monitors the effectiveness of training by evaluating post-training performance and reassessing employee progress in subsequent appraisals. This approach ensures that training initiatives are directly linked to employee performance, enhancing productivity and contributing to the bank’s operational success.

#### 4.12 Challenges and Limitations of the Performance Appraisal System at Janata Bank Limited



Despite its structured design, the performance appraisal system at Janata Bank Limited faces several challenges. Subjectivity in evaluations can lead to inconsistencies, while the lack of sufficient performance-based incentives for mid-level employees may affect motivation. The annual appraisal process is time-consuming, creating administrative burdens for HR and supervisors. Some employees also resist feedback, particularly when it highlights areas of improvement. Additionally, the limited use of digital tools in appraisal and performance monitoring reduces efficiency and real-time tracking of employee performance. Addressing these challenges is essential for enhancing the effectiveness of the appraisal system and maximizing employee productivity.

### 4.13 Role of Performance Feedback and Communication in Improving Employee Productivity at Janata Bank Limited

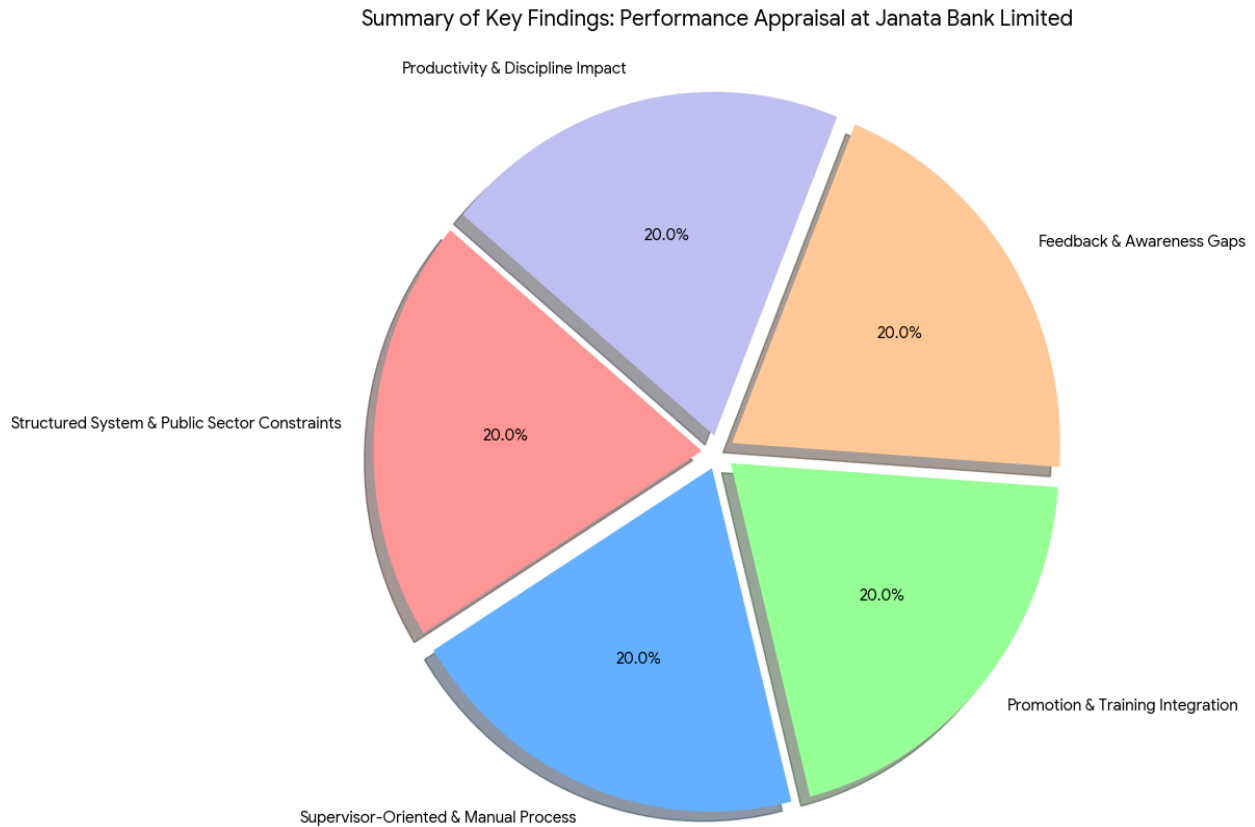


Effective communication of performance appraisal results plays a critical role in improving employee productivity. Feedback sessions help employees understand their strengths and areas for improvement, encouraging them to focus on goal-oriented tasks. Open and constructive communication builds trust between employees and supervisors, reducing resistance to appraisal outcomes. By clearly linking feedback with career development, training, and recognition, the bank ensures that employees are motivated to enhance their performance, thereby increasing productivity and contributing to organizational success.

## **Chapter-Five: Findings of The Study**

## 5.1 Findings

The findings of the study are derived from systematic observation, employee interaction, review of organizational documents, and practical exposure gained during the internship at Janata Bank Limited. These findings reflect the current status of the performance appraisal system and its influence on employee productivity in the banking sector.



### Existence of a Structured Performance Appraisal System

Janata Bank Limited maintains a well-structured and formal performance appraisal system supported by documented guidelines and standardized evaluation forms. This structured approach ensures consistency, accountability, and uniformity in employee evaluation across different departments and branches.

### Performance Appraisal is Largely Supervisor Oriented

The appraisal process is mainly conducted by immediate supervisors and senior officers who closely monitor employee performance. While this ensures informed evaluation, limited employee participation may reduce transparency and perceived fairness among subordinates.

### **Appraisal Criteria Emphasize Discipline and Compliance**

The appraisal system places strong emphasis on punctuality, obedience to rules, procedural accuracy, and ethical behavior. Although these factors are essential in banking operations, greater focus on innovation, customer service quality, and productivity outcomes could further enhance performance evaluation.

### **Performance Appraisal Influences Promotion and Career Progression**

Appraisal results significantly influence promotion, confirmation, and annual increment decisions. Employees recognize the appraisal system as a key determinant of career advancement and long-term job security within the organization.

### **Limited Performance Based Financial Incentives**

The study reveals that performance appraisal outcomes are not strongly linked to monetary rewards or bonuses. This limitation may reduce motivation among high-performing employees who expect tangible recognition for exceptional performance.

### **Employee Awareness of Appraisal Process Varies**

Senior officers generally have a better understanding of appraisal criteria and evaluation procedures, whereas junior staff and clerical employees often lack clarity. This gap highlights the need for improved communication and orientation regarding appraisal policies.

### **Performance Feedback is Mostly Formal and Infrequent**

Feedback is primarily provided during annual appraisal periods and lacks continuous performance dialogue. Regular feedback sessions could help employees correct weaknesses, improve productivity, and align individual goals with organizational objectives.

### **Training Needs are Identified Through Appraisal**

Performance appraisal outcomes are used to identify training and development requirements. However, limited availability of structured training programs reduces the effectiveness of appraisal-driven employee development.

### **Appraisal System Supports Organizational Discipline**

The performance appraisal system plays a vital role in maintaining discipline, punctuality, and compliance with banking rules. This contributes to reduced operational risk and improved service reliability.

### **Limited Use of Technology in Appraisal Processes**

The appraisal system relies largely on manual documentation, making it time-consuming and

prone to errors. Increased use of HR information systems could improve efficiency, data accuracy, and performance tracking.

### **Employee Productivity is Positively Influenced by Appraisal**

Employees who receive favorable appraisal outcomes demonstrate higher motivation, improved work quality, and greater commitment to achieving organizational targets. This confirms a positive relationship between appraisal practices and productivity.

### **Perceived Lack of Transparency Among Some Employees**

Some employees expressed concerns regarding appraisal bias and unclear scoring mechanisms. Greater transparency and clear performance benchmarks could enhance trust in the appraisal system.

### **Public Sector Structure Limits Appraisal Flexibility**

As a state-owned bank, Janata Bank Limited operates under strict regulatory and government frameworks. These constraints limit the bank's ability to implement flexible, performance-based appraisal and reward systems.

# **Chapter-Six: Recommendations & Conclusion**

## **6.1 Recommendations**

On the basis of the empirical findings and analytical observations of the performance appraisal system at Janata Bank Limited, the following comprehensive recommendations are proposed to strengthen the effectiveness of performance evaluation and to enhance employee productivity in the banking sector.

The key recommendations are -

### **Develop a Comprehensive and Standardized Performance Appraisal Policy Manual**

Janata Bank Limited should formulate a detailed appraisal policy manual outlining evaluation criteria, rating scales, appraisal timelines, and responsibilities of appraisers and appraisees. A standardized manual will ensure uniform application of appraisal procedures across branches and minimize ambiguity, favoritism, and inconsistency in performance evaluation.

### **Enhance Transparency Through Clear Performance Indicators and Scoring Systems**

Performance indicators should be clearly defined and communicated to employees at the beginning of the appraisal cycle. The use of quantifiable and job-specific indicators will enable employees to understand expectations and align their efforts with organizational objectives, thereby improving accountability and trust in the appraisal process.

### **Strengthen the Link Between Performance Appraisal and Reward Management**

The bank should gradually introduce performance-based reward mechanisms by linking appraisal outcomes with financial incentives, recognition programs, and career advancement opportunities. Such a system would encourage high performance, reduce complacency, and foster a culture of meritocracy within the organization.

### **Introduce Continuous Performance Management Instead of Annual Evaluation Only**

Moving from a traditional annual appraisal system to a continuous performance management approach would help employees receive timely guidance and corrective feedback. Periodic performance reviews can support skill development, performance improvement, and better alignment between individual contributions and organizational goals.

### **Incorporate Employee Self Assessment and Participative Evaluation Methods**

Allowing employees to conduct self-assessments before formal appraisals can encourage self-reflection and ownership of performance. Participation in evaluation processes increases acceptance of appraisal outcomes and promotes a sense of fairness and mutual respect between employees and supervisors.

### **Implement Technology-Driven Performance Appraisal Systems**

Janata Bank Limited should adopt HR Information Systems (HRIS) to digitize the appraisal process. Digital appraisal systems would improve efficiency, reduce paperwork, enhance data accuracy, and enable easy tracking of employee performance trends over time.

### **Provide Specialized Training for Appraisers and Line Managers**

Supervisors involved in performance appraisal should receive training on objective evaluation techniques, behavioral assessment, feedback delivery, and bias mitigation. Skilled appraisers play a critical role in ensuring fair evaluations and constructive performance discussions.

### **Use Appraisal Outcomes Systematically for Training and Development Planning**

Performance appraisal results should be used as a diagnostic tool to identify skill gaps and training needs. Based on appraisal feedback, the bank should design targeted training, refresher courses, and leadership development programs to improve employee competence and productivity.

### **Align Performance Appraisal with Career Development and Succession Planning**

The appraisal system should be integrated with career planning mechanisms such as promotion policies, job rotation, and leadership succession planning. Employees are more motivated when they perceive appraisal as a pathway to professional growth rather than merely an evaluation tool.

### **Introduce Multi-Source (360-Degree) Feedback for Managerial Roles**

For managerial and supervisory positions, adopting 360-degree feedback mechanisms can provide a comprehensive assessment of leadership behavior, communication skills, and managerial effectiveness. Multi-source feedback supports leadership development and accountability.

### **Improve Communication and Feedback Culture Across the Organization**

HR should promote open and constructive communication regarding performance appraisal outcomes. Feedback sessions should be developmental in nature, focusing on improvement rather than fault-finding, which can enhance employee confidence and engagement.

### **Establish Grievance Handling Mechanisms Related to Performance Appraisal**

A formal grievance redressal process should be introduced to address employee concerns related to appraisal outcomes. This mechanism would enhance fairness, transparency, and trust in the HR system.

## **6.2 Conclusion**

This internship report has been prepared to analyze the performance appraisal system and its impact on employee productivity at Janata Bank Limited, with a specific focus on the role of Human Resource Management in evaluating, motivating, and developing employees within the banking sector. The study was conducted through practical exposure, systematic observation, employee interaction, and analysis of relevant documents, allowing for an in-depth understanding of both theoretical concepts and real-life HR practices in a public-sector banking environment. The findings of the study indicate that Janata Bank Limited follows a structured and formal performance appraisal system that emphasizes discipline, compliance, and procedural accuracy. Such an approach is essential for maintaining operational control, risk management, and service reliability in banking operations. The appraisal system plays a significant role in ensuring organizational stability and standardization across branches. However, the study also reveals that the existing system is largely traditional and supervisor-driven, with limited employee participation, infrequent feedback, and weak linkage between performance outcomes and reward mechanisms. The analysis further demonstrates that performance appraisal has a direct and positive influence on employee productivity when employees perceive the system as fair, transparent, and developmental. Employees who receive positive appraisal feedback tend to exhibit higher levels of motivation, job commitment, and work efficiency. Conversely, the absence of continuous feedback, performance-based incentives, and modern appraisal tools may restrict the full potential of the system in fostering high performance and innovation. As a state-owned commercial bank, Janata Bank Limited operates under regulatory and policy constraints that limit flexibility in performance-based HR practices.

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