Internship Report

on

Human Resource Management Practices in Bangladesh: A Case Study on Agrani Bank PLC.

Submitted by:

Sanjida Jannat

ID: BBA2202026031

Program: Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Semester: Spring-2026

Submitted to:

Department of Business Administration

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of

Bachelor of Business Administration (BBA)

Sonargaon University (SU)

147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: May 02, 2026

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Submitted to:

Md. Rasel Hawlader

Assistant Professor

Department of Business Administration

Sonargaon University (SU)

Sonargaon University (SU)

147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: May 02, 2026

Letter of Transmittal

Date: May 02, 2026

To,

Md. Rasel Hawlader

Assistant Professor

Department of Business Administration

Sonargaon University (SU), Dhaka

Subject: Submission of Report on “Human Resource Management Practices in Bangladesh: A Case Study on Agrani Bank PLC”.

Dear Sir,

With due respect, I would like to inform you that I have successfully completed my report titled “Human Resource Management Practices in Bangladesh: A Case Study on Agrani Bank PLC”, which is submitted as part of the requirements for completing the BBA program.

It has been a valuable and enriching experience working on this report, as it allowed me to apply the theoretical knowledge gained throughout the BBA program to a real-world context. I have made every effort to gather relevant information, analyze data, and present insights that reflect the HR practices at Agrani Bank PLC. I believe the report offers a comprehensive view of the bank's HR policies and procedures and how they align with the broader landscape of HR practices in Bangladesh.

While preparing this report, I tried my best to ensure accuracy and depth, despite certain limitations and challenges along the way. I hope the report meets your expectations and fulfils the academic requirements.

If you need any clarification or further information, I would be more than happy to provide it.

Thank you very much for your guidance and support.

Sincerely,

Sanjida Jannat

ID: BBA2202026031

Department of Business Administration

Sonargaon University (SU)

Letter of Authorization

I, Mr. Md. Rasel Hawlader, Assistant Professor, Department of Business Administration, Sonargaon University (SU) hereby certify that the Report work entitled "Human Resource Management Practices in Bangladesh: A Case Study on Agrani Bank PLC" has been prepared by Sanjida Jannat, ID: BBA2202026031, 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 herself. 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. Rasel Hawlader

Assistant Professor

Department of Business Administration

Sonargaon University (SU)

Student's Declaration

This is Sanjida Jannat, a student of Bachelor of Business Administration (BBA), ID: BBA2202026031 from Sonargaon University (SU) would like to solemnly declaration here that this report on “Human Resource Management Practices in Bangladesh: A Case Study on Agrani Bank PLC” has been authentically prepared by me under supervisor of Md. Rasel Hawlader, Assistant Professor, 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,

____

Sanjida Jannat

ID: BBA2202026031

Major: HRM

Semester: Spring-2026

Department of Business Administration

Sonargaon University (SU)

Acknowledgement

First and foremost, I would like to express my sincere gratitude to my supervisor, Md. Rasel Hawlader, Assistant Professor, 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 the "Human Resource Management Practices in Bangladesh: A Case Study on Agrani 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 Agrani Bank Limited 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.

Sincerely,

Sanjida Jannat

ID: BBA2202026031

Major: HRM

Semester: Spring - 2026

Department of Business Administration

Sonargaon University (SU)

Executive Summary

This report focuses on the Human Resource Management (HRM) practices of Agrani Bank Limited, highlighting the important role of HR in the banking sector of Bangladesh. In today's competitive and dynamic environment, effective management of human resources is essential for ensuring organizational efficiency and customer satisfaction. Banks rely heavily on skilled and competent employees to deliver quality financial services. The report examines several key areas of HRM, starting with recruitment and selection, where Agrani Bank follows a structured and transparent process based on merit and government regulations. Job vacancies are advertised through official channels, and candidates are selected through written examinations and interviews to ensure fairness and equal opportunity. Training and development programs are an important part of the bank's HR activities. Employees receive both on-the-job and off-the-job training to enhance their technical knowledge, customer service skills, and overall performance. These programs help employees adapt to changing banking systems and improve their professional capabilities. The compensation system of Agrani Bank is stable and follows government pay structures, including salary, allowances, provident fund, and pension benefits. While this ensures job security and financial stability, the lack of strong performance-based incentives may affect employee motivation. The report also highlights the leave management and performance appraisal systems, which are well-structured but largely traditional. Performance evaluations are mainly based on supervisor assessments rather than modern appraisal techniques. Overall, the study reveals that while Agrani Bank Limited maintains a disciplined and reliable HR system, there is a need for modernization, especially in technology, training methods, and performance-based rewards. Improving these areas will help the bank enhance employee productivity, service quality, and long-term organizational success.

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Chapter : 01
Introduction

1.1 Introduction

In the modern business world, organizations are increasingly recognizing that human resources are the most valuable asset for achieving sustainable growth and competitive advantage. Effective Human Resource Management (HRM) ensures that the right people are recruited, trained, motivated, and retained to meet organizational goals. Particularly in the banking sector, where service quality, efficiency, and customer satisfaction are highly dependent on employees' performance, the role of HRM becomes critically important.

The banking industry in Bangladesh has undergone significant transformation over the past few decades due to globalization, technological advancements, and increased competition among public and private banks. As a result, banks are now focusing more on developing efficient HR practices to enhance productivity and service quality. In this context, state-owned commercial banks like Agrani Bank PLC are continuously adapting their HR policies to keep pace with modern banking requirements.

Agrani Bank PLC, established after the independence of Bangladesh in 1972, is one of the leading state-owned commercial banks in the country. It plays a vital role in financial intermediation, economic development, and employment generation. The bank operates through a wide network of branches across the country and provides a variety of banking services including deposit collection, loan disbursement, foreign exchange, and remittance services. To manage such a large-scale operation effectively, a well-organized and efficient Human Resource Management system is essential.

This internship report has been prepared as a requirement for the completion of the Bachelor of Business Administration (BBA) program. The report is based on practical experience gained during the internship period at Agrani Bank Limited, Shibpur branch, Narsingdi. It aims to provide a comprehensive understanding of the HRM practices followed by the bank, including recruitment and selection, training and development, performance appraisal, compensation, and employee relations.

The purpose of this report is not only to describe the existing HR practices but also to evaluate their effectiveness in the current competitive environment. Furthermore, the report attempts to identify the strengths and weaknesses of the HR system and suggest possible improvements for better efficiency and modernization.

Overall, this study highlights the importance of effective Human Resource Management in ensuring organizational success and demonstrates how Agrani Bank Limited manages its human capital to achieve its strategic objectives.

1.2 Objectives of the Study

Every research work is conducted to achieve specific objectives, which guide its direction and purpose. The primary objective of this report is to fulfill the requirements of the report. This report has been prepared as part of the Human Resource Management course, which is an essential component of the BBA program at Sonargaon University (SU).

The objective of this report there are two types of objectives:

● General Objective

● Specific Objectives

General Objective

To analyze the Human Resource Management practices of Agrani Bank Limited.

Specific Objectives

- To understand recruitment and selection procedures;
- To evaluate training and development programs;
- To analyze performance appraisal systems;
- To identify employee benefits and compensation policies;
- To suggest improvements in HR practices.

1.3 Methodology of the Study

To complete this report, a combination of personal visits and discussions with executives and top-level management at The Agrani Bank Limited was conducted. These interactions helped to gain a deeper understanding of the company's HR philosophy, working procedures, management systems, and decision-making processes.

Data Sources

The data for this report was gathered from both Primary and Secondary Sources, with a greater emphasis placed on Secondary Sources.

Primary Sources

Primary sources are those that provide firsthand data, which have not been used elsewhere and are presented here for the first time. Data collected through these sources include:

- Face-to-face conversations with officers
- Direct observation during internship

Secondary Sources

Secondary sources refer to information that already exists and has been previously used. Various journals, books, and data from websites were utilized as secondary sources. The theoretical and practical information gathered from these sources includes:

- Books and manuals
- Official website of Agrani Bank

- Journals
- Publications
- Annual reports

1.4 Limitations of the Study

While preparing this report on the Human Resource Management practices of Agrani Bank PLC, several limitations were encountered. These limitations may have affected the depth and accuracy of the analysis.

- Confidential HR information was not available.
- Limited time to fully understand all HR activities.
- Mostly observational work, less hands-on experience in HR tasks.
- Employees had limited time to provide detailed information.
- Some information was collected from reports and websites.
- Some information may reflect personal opinions of employees.
- Limited time for in-depth analysis and report preparation.
- Lack of published relevant documents
- Lack of website information to reach on any nice ending.

Chapter : 02

Profile of the Organization

2.1 Overview of Agrani Bank PLC

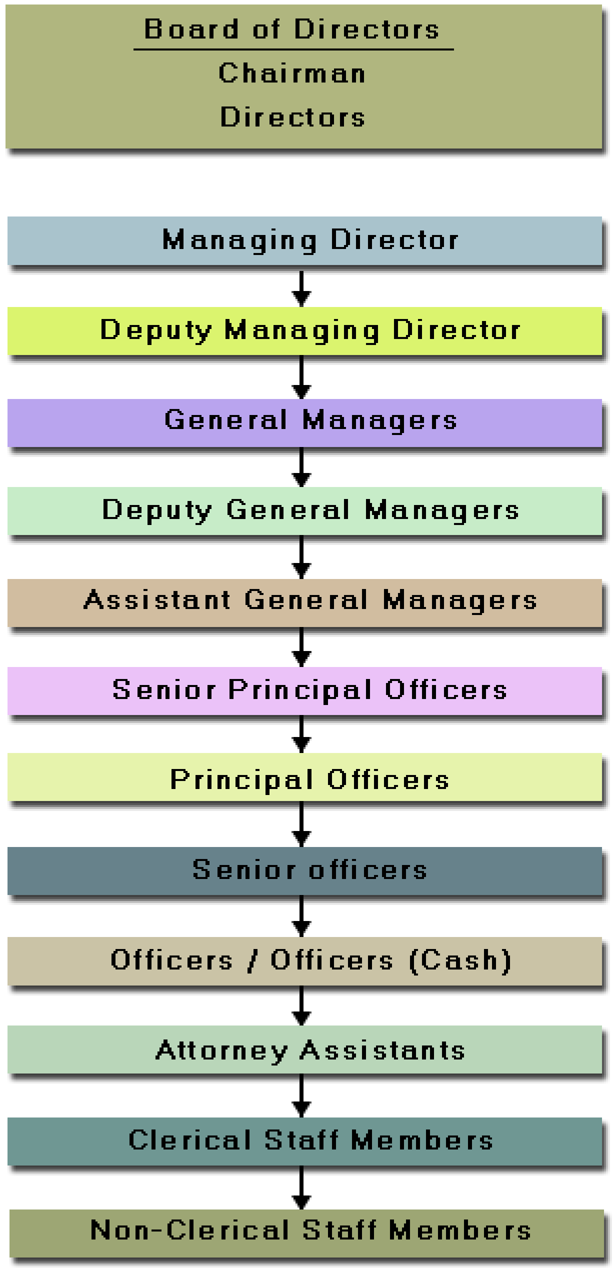
Agrani Bank PLC emerged as a Nationalized Commercial Bank following the Bangladesh Banks (Nationalization) Order 1972 vide President's Order No. 26 of 1972 under which former Habib Bank Limited and Commerce Bank Limited and renamed as Agrani Bank. The Bank was incorporated as a State-owned Commercial Bank on 17 May 2007 under the Companies Act 1994. On a going concern basis, Agrani Bank PLC took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh and the Board of Directors of ABL with retrospective effect from 01 July, 2007.

Agrani Bank PLC is governed by the Board of Directors consisting of chairman, 5 Directors and MD & CEO at present. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 53 zonal offices and 37 Divisions in head office. ABL has been able to create 979 branches including 36 corporate , 43 AD (authorized dealer) branches widely distributed and is a technology pioneer, with all branches providing real time online banking. We also have five subsidiaries: a merchant bank, a small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia and Canada.

Agrani Bank PLC is the First state-owned Commercial Bank in Bangladesh to introduce Agent Banking. Currently ABL has 567 agent booths who are operating Agent Banking activities around the rural areas of Bangladesh. In Agrani Bank PLC, Islamic Banking system is operated under 'Islamic Banking Unit' since February 28, 2010. Currently Islamic banking system is being operated through 60 windows.

Slogan of Agrani Bank PLC *"Committed to serving the nation."*

Hierarchy Of Agrani Bank



2.2 Vision and Mission of Agrani Bank

VISION

To become the best leading state-owned commercial bank of Bangladesh operating at international level of efficiency, quality, sound management, excellent customer service and strong liquidity.

MISSION

To operate ethically and fairly within the stringent framework set by our regulators and to assimilate ideas and lessons from the best practices to improve our business policies and procedures to the benefit of our customers and workforce.

2.3 Strategic Objectives of the Bank

- Winning at least 6.50 percent share of deposits and 5.50 percent share of loans and advance of Bangladesh market.
- Gaining competitive advantage by lowering overall cost compared to that of competitors.
- Overtaking competitors by proving quality customer service.
- Achieving technological leadership among the peer group.
- Strengthening the Bank's brand recognition.
- Contributing towards the economic well-being of the country by focusing particularly on SME and agricultural Sectors.
- Strengthening research capability for innovative products.

2.4 SWOT Analysis of Agrani Bank PLC

SWOT Analysis is the detailed strategy of an organization"s exposure and potential in perspective of its strength, weakness, opportunity and threat. This analysis used the organization to make their existing line of performance also foresee the future to improve their performance in comparison to their competitors.

By SWOT Analysis, an organization can also observe their current position. It can also be considered as an important tool for making changes in the strategic management of the organization.

SWOT is an acronym for the internal strength and weakness of a firm and the environmental Opportunity and Threat facing that firm. So if we consider Agrani Bank as a business firm and analyze its strength, weakness, opportunity and threat the scenario will be as follows:

Strengths:

- Energetic as well as smart team work
- Good Management
- Lending rate is relatively competitive
- Cooperation with each other
- Good banker-customer relationship
- Strong Financial Position
- Huge business area
- Service charges are comparatively reasonable.

- Strong corporate identity
- Young enthusiastic workforce
- Empowered Work force

Weaknesses:

- Lack of proper motivation, training and job rotation
- Lack of experienced employees in junior level management
- Lack of own ATM services
- Tendency to leave the bank in quest of flexible environment
- Lack of proficient manpower in some department
- Limited advertising and publicity of bank's products and activities
- Absence of strong marketing activities
- Office environment is not good as private bank environment
- High charges of L/C

Opportunities:

- Growth of sales volume
- Change in political environment
- Launching own ATM card services
- Expansion of banking services into other different services
- Expansion branches of online
- Experienced Managers

Threats:

- Upcoming Banks/Branches
- Different services of FCB‟S (Phone Banking/Home Banking)
- Similar products are offered by other banks
- Default Loans
- Financial Crisis
- Existing card services of Standard Chartered Bank or other private Bank
- Daily basis interest on deposit offered by HSBC
- Government has been controlling industrial credit
- Recession of global economy

Intensification of competition in the industry

2.5 Product and Services of Agrani Bank PLC

1) Deposit

- Taka Account
- Foreign Currency Account

2) Loans and Advances

- Continuous Loan

- Term Loan
- Rural and Agro Credit
- Small and Medium Enterprise Loan
- Import Finance
- Export Finance

3) Treasury

- Money Market
- Foreign Exchange Market

4) Letter of Credit

5) Letter of Guarantee

6) Other Foreign Exchange Service

7) Cash Service

8) Fund Transfer

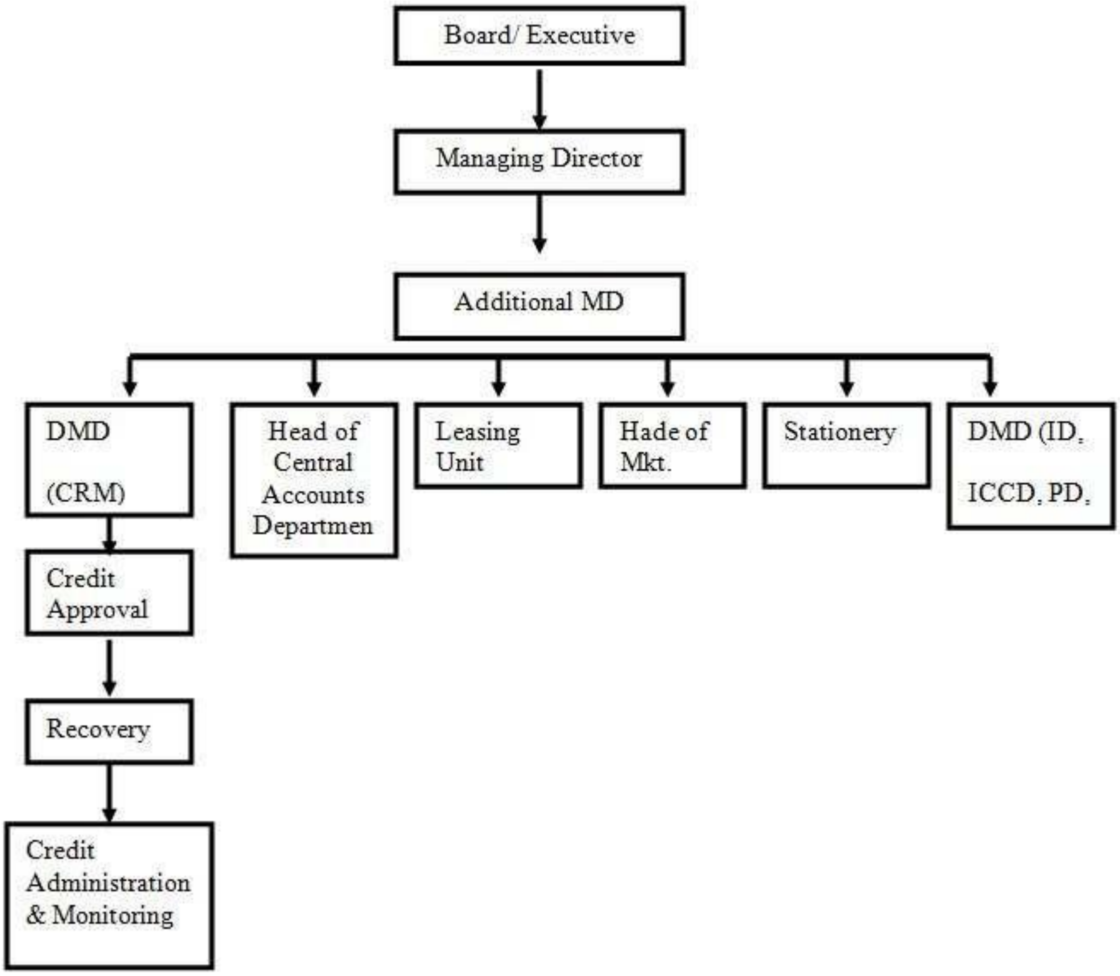
9) Value Added Service

10)Locker Service

11) Islamic Banking Service

- Deposit
- Investment

2.6 Organogram of Agrani Bank PLC



2.7 Contact Details

Head office:

9/D Dilkusha Commercial Area,
Dhaka - 1000, Bangladesh.
PBX Range: 880-2) 9566153-54,
9566160-69,9566074-75
Fax: (+8802) 956 2346, 956 3662

2.8 Company Website

Agrani Bank PLC has an informative website description of its various products, services, annual accounts, citizen's charter and other up-to-date information about the Bank. The website www.agranibank.org services as a primary source of information of the bank. Current news on recruitment, tender etc. are also found in this website.

2.9 Principal Activities

The Principal Activities of the bank is:

- To facilitate and handle all kinds of commercial banking services to its Customers authorized by Bangladesh Bank.
- To perform Government Treasury functions and also act as an agent of Bangladesh Bank.
- The export and import trade of Bangladesh with other countries under various agreements.
- International Banking.

2.10 ATM Service

Agrani Bank Limited has launched Debit card under Q-cash brand shared ATM network system maintained by Information Technology Consultants Limited (ITCL). At present more than 26 banks are the members of this Q-Cash branded shared Network and more than 1200 ATMs are in operation in the network.

Chapter : 03

Internship Responsibilities

3.1 Internship Responsibilities

I worked as an intern at Shibpur Branch of Agrani Bank PLC for a period of three months. This internship provided me with valuable exposure to real-life banking operations and enhanced my understanding of practical financial activities. During this period, I was able to observe and participate in various banking functions, which helped me bridge the gap between academic knowledge and practical experience.

Throughout my internship, I gained hands-on experience in general banking activities, including customer service, documentation, and transaction processing. I also learned how to handle different types of clients, manage banking records, and maintain professionalism in a corporate environment. Occasionally, I was given the opportunity to assist in different departments, such as accounts and loan sections, which broadened my understanding of banking operations.

3.1.1 Job Description and Responsibilities

- Receiving and processing internal and external documents.
- Assisting in account opening procedures and guiding clients in filling out forms.
- Verifying documents and supporting check processing activities.
- Responding to customer inquiries and providing necessary information.
- Maintaining and updating register books and records.
- Assisting in preparing documents for fixed deposits and other savings schemes.

3.1.2 Learning Outcomes

- Developed the ability to adapt to a professional work environment.
- Improved communication and customer handling skills.
- Learned effective time management and task prioritization.
- Gained knowledge about banking procedures and documentation.
- Understood client behavior and service expectations.
- Enhanced teamwork and professional interaction skills.

3.1.3 Personal Recommendations

As an intern at Agrani Bank PLC, I would like to suggest the following improvements for the internship program:

- The bank should maintain a more structured and well-organized internship program.
- Providing a small allowance or incentive could motivate interns.
- Supervisors should ensure more regular interaction with interns for guidance.
- Proper orientation about all departments, especially HR, should be provided at the beginning.

Chapter : 04
Analysis & Findings

4.1 Human Resource Planning of Agrani Bank PLC

Agrani Bank PLC uses Human Resource Planning to align its massive workforce over 12,000 employees with its national service goals.

Forecasting: HRP is conducted annually to estimate vacancies created by retirements (superannuation) and new branch openings.

Resource Optimization: The bank analyzes "Skill Inventories" to ensure that specialized departments like IT and Foreign Exchange have the necessary technical expertise while maintaining generalists in rural branches.

Succession Planning: The HR division maintains a pool of eligible candidates for senior management roles (Deputy General Manager and above) through performance-based shortlisting.

4.2 Recruitment and Selection Process of Agrani Bank PLC

Recruitment and selection in Agrani Bank Limited are conducted in a formal and centralized manner. As a government-owned bank, the process emphasizes transparency, fairness, and merit-based selection.

A. Recruitment Sources

Recruitment refers to the process of identifying, attracting, interviewing, selecting, hiring, and on boarding employees. Agrani Bank uses both internal and external sources of recruitment.

1. Internal Recruitment

- Promotion of existing employees
- Transfer between branches
- Internal job postings

2. External Recruitment

- Circulars published on official website
- Job advertisements in newspapers
- Recruitment through Bangladesh Bank guidelines
- Competitive exams via external authorities

B. Methods of Recruitment Process

The recruitment and selection process of Agrani Bank Limited is designed to ensure fairness, transparency, and merit-based hiring. As a government-owned bank, the process follows strict rules and guidelines to select the most of the candidates.

The recruitment process includes the following steps:

- Create Job Vacancy
- Prepare Job Description
- Advertisement of Job Circular
- Application Collection and Screening
- Written Examination
- Viva/Interview
- Medical and Police Verification
- Final Selection
- Offer and Onboarding

a) Create Job Vacancy : This is the first step where the bank identifies the need for new employees. It may arise due to expansion of branches, employee retirement, or workload increase. The HR division determines how many employees are required.

b) Prepare Job Description: In this stage, the bank clearly defines the job role, duties, required qualifications, and skills. This helps candidates understand the expectations and requirements of the position.

c) Advertisement of Job Circular: After preparing the job description, the bank publishes job circulars through:

- Official website of Agrani Bank
- National newspapers
- Online job portals

This ensures equal opportunity for all applicants.

d) Application Collection and Screening: Candidates submit applications online or manually. The HR team reviews and screens applications to shortlist candidates based on qualifications, results, and eligibility criteria. Shortlisted candidates are those whose profiles match the job requirements.

e) Written Examination: Shortlisted candidates are invited for a written exam. This test evaluates:

- General knowledge
- Analytical ability
- Mathematics and English skills

Sometimes the exam is conducted under supervision of authorities following government rules.

f) Viva / Interview: Candidates who pass the written exam are called for viva. A board panel evaluates:

- Communication skills
- Confidence level
- Subject knowledge

- Personality

g) Medical and Police Verification: Selected candidates must go through:

- Medical fitness test
- Police verification

This ensures the candidate is physically fit and has no criminal record.

h) Final Selection: Based on overall performance (written + viva), final candidates are selected. A merit list is prepared.

i) Offer and Onboarding: Selected candidates receive an official appointment letter. After joining:

- They complete documentation
- Attend orientation programs
- Start initial training

C. Process of Selection

Selection activities typically follow a standard pattern, beginning with an initial screening interview and concluding with the final employment decision. The selection process typically consists of eight steps:

- Initial screening interview
- Completing the application form
- Employment test
- Comprehensive interview
- Background investigation
- A Conditional job offer
- Medical or physical examination
- The permanent job offer

Initial Screening: As a culmination of our recruiting efforts, organization should be prepared to initiate a preliminary review of potential acceptable candidates. This initial screening is, in effect, a two steps procedure:

(1) the screening of inquiries and

(2) the provision of screening interviews.

Completion of the Application Form: Once the in initial screening has been complicated, applicants are asked to complicate the organization's application form. The amount of information required may be only the applicant's name, address, telephone number and other information.

Employment tests: Organization historically relied to a considerable extent on intelligence, aptitude, ability and interest tests to provide major input to the selection process.

The comprehensive interview: The applicant may be interviewed by HRM interviewers, senior manager within the organization, a potential supervisor, potential colleagues or some or all of these.

Background investigation: The next steps in the process are to undertake a background investigation of those applicants who appear to offer potential as employees. This can include contacting former employers to confirm the candidate's work record and to obtain their appraisal of his or her performance, contacting other job- related and personal references, verifying the educational accomplishments shown on the application, checking credit reference and criminal records, and even using third party investigation, to do the background check.

Method of selection: There are two statistical methods of selection- correlation and regression. Correlation is use to assess the strength and direction of a relationship between variables, whereas regression makes use of the relationship to predict scores on one variable from scores on one or more other variables.

Physical/ Medical Examination: Physical exams can only be used as a selection device to screen out those individuals who are unable to physically comply with the requirements of a job.

D. Conditional job offer: If a job applicant "passed" each steps of the selection process so far, it is typically customary for a conditional job offer to be made. Conditional job offers usually are made by an HRM representative. In essence, what the conditional job offer implies is that if everything checks out "okay- passing a certain medical, physical or substance abuse test" the conditional nature of the job offer will be removed and the offer will be permanent.

Job offer: Those individual who perform successfully in the preceding steps are now considered to be eligible to receive the employment offer.

Onboarding: Upon acceptance, the onboarding process begins, including the completion of necessary paperwork, orientation, and training to integrate the new hire into the organization.

4.3 Training and Development Programs of Agrani Bank PLC

Training and development are essential components of Human Resource Management in Agrani Bank Limited. The bank provides various training programs to enhance employee skills, improve performance, and adapt to modern banking systems. These programs are designed to ensure employees can effectively perform their duties and contribute to organizational success.

I. Objectives of Training and Development

The main objectives of training programs are:

- To improve employee efficiency and productivity
- To develop technical and banking knowledge
- To enhance customer service skills
- To prepare employees for higher responsibilities

- To adapt to digital and modern banking systems

II. Types of Training Programs

a) On-the-Job Training

This type of training is provided within the workplace. Employees learn by performing actual tasks under supervision.

Examples:

- Learning account opening procedures
- Handling customer transactions
- Working with banking software

b) Off-the-Job Training

This training is conducted outside the workplace in training institutes or centers.

Examples:

- Workshops and seminars
- Training at → Bangladesh Institute of Bank Management
- Classroom-based learning sessions

c) Foundation Training

Newly recruited employees undergo foundation training to understand:

- Basic banking operations
- Rules and regulations
- Organizational culture

d) Refresher Training

Existing employees receive refresher training to update their knowledge and skills.

Focus areas:

- New banking policies
- Updated financial regulations
- Technology upgrades

e) Specialized Training

This training is designed for specific job roles such as:

- Credit management
- Foreign exchange operations
- Risk management
- IT and digital banking

III. Training Methods Used

Agrani Bank PLC employs a structured training approach through the Agrani Bank Training Institute(ABTI), utilizing both on-the-job and off-the-job methods to enhance employee performance. Key techniques include foundation courses for new hires, management development courses, technical skill workshops, coaching, job rotation, and IT-focused training.

Core Training Methods at ABTI

Foundation Training Courses: Mandatory 30-day foundational training for new probationers (officers) focusing on core banking knowledge.

Management Development: Courses aimed at improving management knowledge and leadership skills for higher-level employees.

Skill Development & Technical Training: Focuses on specific areas like credit policy, risk management, foreign remittance, and IT security.

Workshops and Seminars: Specialized programs, such as training on integrity strategy, are organized for top executives and staff.

On-the-Job & Operational Training

Coaching & Mentoring: Direct guidance from seniors to enhance practical skills.

Job Rotation: Moving staff between roles to build versatile banking skills.

Need-Based Training: Tailored training programs conducted to meet evolving technical and operational needs.

Training of Trainers (TOT): Specialized training (e.g., in credit risk management) to ensure expertise is cascaded down to staff.

IV. Development Programs

Apart from training, Agrani Bank Limited also focuses on long-term employee development:

- Leadership development programs
- Career advancement opportunities
- Promotion-based training
- Skill development workshops

V. Benefits of Training and Development

Training programs provide several benefits:

- Increase employee efficiency
- Improve service quality
- Reduce operational errors
- Enhance job satisfaction
- Build future leaders

4.4 Performance Appraisal System of Employees in Agrani Bank PLC

Performance appraisal is defined as evaluating an employee's current or past performance relative to his or her performance standard. The appraisal process therefore involves:

- Setting work standard
- Assessing the employee's actual performance relative to these standard and
- Providing feedback to the employee with the aim of motivating the person to eliminate performance deficiencies or to continue to perform above per.

Agrani Bank currently utilizes the Annual Confidential Report (ACR) method, a standard for public sector entities in Bangladesh.

- **Evaluation Criteria:** Superiors grade subordinates on a scale (Outstanding, Very Good, Good, Average) across parameters like technical knowledge, integrity, decision-making, and teamwork.
- **Secretive Nature:** The appraisal is generally confidential. If an employee receives an "Adverse Remark," they are formally notified to provide an explanation or improvement plan.
- **Modernization:** The bank is gradually introducing Annual Performance Agreements (APA) for senior executives, which link organizational targets to individual performance.

4.5 Promotion Policy of Agrani Bank PLC

Promotion in Agrani Bank is highly structured and depends on a cumulative "Point System":

- **ACR Score:** Maximum points are allocated for high grades in the previous 5 years of ACRs.
- **Length of Service:** Points are awarded for seniority (total years of active service).
- **Banking Diploma:** Passing the JAIBB and DAIBB exams (Parts I & II) is mandatory for promotion to senior levels.
- **Interview:** Candidates must appear before a Promotion Board for final suitability assessment.

4.6 Compensation and Benefits of Agrani Bank PLC

Compensation management is an important function of Human Resource Management in Agrani Bank Limited. It refers to the system of providing financial and non-financial rewards to employees in exchange for their work. As a government-owned commercial bank, Agrani Bank follows a structured and standardized compensation system based on national pay scales and organizational policies.

Objectives of Compensation Management

The main objectives of compensation management are:

- To attract qualified and skilled employees
- To retain experienced staff
- To motivate employees for better performance
- To ensure fairness and equity among employees
- To maintain job satisfaction and stability

The compensation structure is strictly bound by the National Pay Scale (2015).

Direct Financial Benefits:

- **Basic Pay**: Employees receive a fixed basic salary according to government pay scale. Salary varies based on position, grade, and experience.
- **House Rent (40–60%),**
- **Medical Allowance,**
- **Conveyance Allowance**
- **Transport Allowance**
- **Utility Allowance (in some cases)**

These allowances help employees manage living expenses.

- **Bonuses:** Two Festival Bonuses (Eid/Puja) and one Baishakhi Allowance (14th April).

- **Post-Retirement Benefits:**
  - **Pension Benefits**: As a government bank, employees enjoy pension facilities that ensures financial security after retirement.
  - **Provident Fund:** A contributory fund for long-term savings.
    - A portion of employee salary is deducted monthly
    - The bank also contributes an equal amount
    - It serves as long-term savings for employees

- **Superannuation Fund:** Provides pension-like benefits after retirement.

- **Gratuity:** Employees receive gratuity after completing a certain period of service. It is provided at the time of retirement or resignation. A lump-sum payment based on the final salary and years of service.

- **Subsidized Loans:** Employees enjoy "Staff Rate" interest on Home Building, Car, and Consumer loans.

Non-Financial Compensation

Apart from monetary benefits, employees also receive non-financial rewards:

- Job security
- Work-life balance
- Social status and respect
- Career stability

4.7 Digital HR (HRIS)

Agrani Bank has implemented a customized Human Resource Information System (HRIS) to manage its vast geographical spread.

Employee Self-Service (ESS): Staff can view their service records, download payslips, and apply for leave electronically.

Payroll Automation: Centralized payroll integration with the Temenos T24 core banking system ensures that salaries and increments are processed automatically across 950+ branches.

4.8 Leave Management System of Agrani Bank Limited

The leave management system of Agrani Bank Limited is designed to ensure employee well-being, work-life balance, and organizational discipline. As a government-owned bank, it follows structured rules and policies regarding leave, which are applied uniformly to all employees.

I. Objectives of Leave Management

The main objectives of the leave system are:

- To provide rest and relaxation for employees
- To handle personal and emergency situations
- To maintain employee health and productivity
- To ensure proper workforce management

II. Types of Leave

Employees of Agrani Bank Limited are entitled to different types of leave:

a) Casual Leave : Employees are entitled to 10 days of casual leave each year, including non-working days.

b) Sick Leave: Employees receive 10 days of sick leave annually, which includes weekends. If the illness is more serious, additional leave can be granted.

c) Earned Leave (Privilege Leave)

- Accumulated based on service duration
- Can be used for long vacations or personal reasons
- May be encashed under certain conditions

d) Maternity Leave: Female employees are eligible for six months of paid maternity leave. There's no charge for extending this paid leave.

e) Study Leave: Employees pursuing higher education or professional certifications relevant to their role may apply for study leave. Approval is subject to management discretion and relevance to the employee's career growth within the bank.

f) Extraordinary Leave (Without Pay): This is a special category of leave provided for unforeseen or exceptional situations, such as marriage, urgent family matters, or travel abroad for medical treatment. Approval for this leave depends on the nature of the request and must be supported by valid documentation.

g) Quarantine Leave: In case of contagious illness or public health risks (such as COVID-19), employees may be granted quarantine leave as per government or internal health guidelines. Proof of illness or exposure may be required.

III. Leave Application Process

The leave process in Agrani Bank Limited follows a formal procedure:

- Employee submits a written or online application
- Immediate supervisor reviews the request
- Branch manager or authority approves/rejects
- Leave records are maintained by HR department

4.9 Findings

After analyzing the Human Resource Management practices of Agrani Bank PLC, several important findings have been identified. These findings reflect both the strengths and weaknesses of the bank's HR system.

1. Structured but Traditional HR System

The bank follows a well-organized HR system based on government rules. However, many practices are traditional and lack modern HR techniques used by private banks.

2. Transparent but Time-Consuming Recruitment

The recruitment process is fair and merit-based, but it is lengthy due to multiple stages such as written exams, viva, and verification.

3. Limited Use of Modern Training Methods

Although training programs are available, they are mostly traditional. There is limited use of digital tools, online learning, and advanced skill development programs.

4. Low Motivation

Employees enjoy high job security, pension, and benefits. However, lack of performance-based incentives reduces motivation among employees.

5. Compensation System is Stable but Less Competitive

The salary structure is fixed and reliable, but compared to private banks, it offers fewer financial incentives and bonuses.

6. Performance Appraisal Lacks Modern Techniques

The bank mainly uses traditional appraisal methods (like supervisor evaluation), and lacks modern systems such as 360-degree feedback.

7. Limited Career Development Opportunities

Promotion and career growth opportunities exist but are often slow due to bureaucratic procedures.

8. Lack of Technological Integration in HR

Many HR processes are still manual or semi-digital, which reduces efficiency and speed.

Chapter : 05

Recommendations & Conclusion

5.1 Recommendations

During my short time of internship period, it is not very easy to recommend the organization to improve in some issues but from my observation and from the survey's analysis I could give some suggestions to the organization so that it would help them to become more attractive in their service. Recommendations are given below:

1. Introduce digital HR systems for faster and efficient operations.

2. Reduce time in recruitment and selection process.

3. Provide more practical and modern training programs.

4. Introduce performance-based bonuses and incentives.

5. Increase frequency of employee training and development.

6. Improve career growth and promotion opportunities.

7. Update compensation structure to match private banks.

8. Improve server and IT infrastructure to ensure smooth banking operations, as frequent server issues disrupt services and cause inconvenience for both employees and customers.

5.2 Conclusion

Human Resource Management is the vital engine that drives the performance of Agrani Bank PLC. As a state-owned commercial bank, its HRM practices are deeply rooted in transparency, social equity, and national service. Through this study, it is evident that the bank possesses a robust recruitment framework via the Bankers' Selection Committee and an exceptional training infrastructure through the Agrani Bank Training Institute (ABTI). While the bank has successfully modernized its operational core through the Temenos T24 banking system and automated payroll through a dedicated HRIS, it still faces the challenges typical of large public sector entities. The reliance on the traditional Annual Confidential Report (ACR) and a seniority-based promotion system sometimes limits the motivation of the younger, tech-savvy generation of bankers. However, the bank's commitment to employee welfare, job security, and digital transformation indicates a positive trajectory toward becoming a more dynamic and competitive financial institution in Bangladesh.

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