

**Employee Job Satisfaction: A Study on NRB Bank Limited,
Dhanmondi Branch**





Inspiring Excellence

BUS 400

Internship Report Submission

Date: 12th April, 2018

Prepared for

Ms. Rifat Iqbal
Lecturer, BRAC University

Prepared by

Tasnuva Lamia Mim

ID: 13304075

Internship Report on **NRB Bank Limited, Dhanmondi Branch**



Letter of Transmittal

12th April, 2018

Ms. Rifat Iqbal
Internship Supervisor
BRAC Business School
BRAC University.

Subject: Submission of internship report for the completion of the course BUS400.

Dear Madam,

It is a great pleasure for me to submit to you the report on my experiences and learning from my internship at NRB Bank Limited, Dhanmondi branch on the topic “Employee Job Satisfaction.” Being a student of Human Resource Management concentration, I always felt the significance of having some practical exercise of what I have learnt in theory. During my internship, I felt this is needed even more as I faced the practical dimensions of the real corporate world. I am grateful that you extended me all the support and guidance that I needed in this course.

Lastly, I would like to thank you for giving your valuable time in helping me out at various stages during this internship.

Sincerely

Tasnuva Lamia Mim

ID: 13304075

Acknowledgement:

At the very outset, I would like to praise our gracious and beneficent Almighty for providing us enough strength, patience, courage and ability to work on for this internship report.

After that, I would like to show the biggest gratitude our honourable faculty, Ms. Rifat Iqbal, Lecturer of BRAC Business School, BRAC University for her constant supervision throughout the semester and guidance to sort out all the problems that I faced to prepare this report. I am thankful to her for how she guided me with her extreme consistency in every aspect to make the report. Furthermore, I would like to thank whom I interviewed and asked opinion for the project. I am also indebted to all of the officers and employees of NRB Bank Limited, Dhanmondi Branch who extended their wholehearted cooperation to me despite their huge workload during my practical orientation. Eventually, I must mention the excellent working environment and group commitment of this bank that has enabled me a lot to learn and observe the banking activities during my internship period of three months.

Finally, I convey my sincere thanks to my friends for supporting me, sharing their thoughts and giving me the moral support during the preparation of the report.

Executive Summary:

For my internship program, I got the opportunity to work at NRB Bank Limited that has been a part of the banking industry of Bangladesh since 2013 with a vision to become one of the leading financial institutions in our country. By getting the opportunity to work as an intern at NRB Bank Limited, I have made an analysis on level job satisfaction of the employees working at Dhanmondi branch.

In this report, I have discussed the overall details such as mission, vision, goals, values, organizational structure of the bank in the organizational overview part. Then I have also included the discussion regarding the Human Resource Division and its responsibilities. Furthermore, in the findings and analysis part, I have discussed the findings of this report to determine the opinions of the employees regarding the benefits offered to them and other issues and shown them into graphical representation. Finally, I have tried to enlighten some suggestions in the recommendations part for the bank to improve their overall condition and to make the employees more engaged to their job that I have derived from my daily activities in the bank as well as my academic learning.

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About NRB Bank Limited:

NRB Bank Limited has started its banking operations in 2013 as a fourth generation private bank in Bangladesh. The term NRB is an abbreviation of “Non Resident Bangladeshi” which means the initial capital of this bank has been funded by non-resident nationals. Along with its typical banking function, the bank aims to achieve multiple objectives. The short term objective is to create a reliable platform for the potential Non-Resident Bangladeshis to contribute in our countries economy and the long term objective is to minimize the dependency on the international financial institutions for receiving remittance. As a financial institution, NRB Bank intends to be one of the leading private banks of our country with a tagline "*Not Just Another Bank*" by bringing together the enthusiastic non-resident Bangladeshi investors around the world as well as to make an easy way to access the international market for the Bangladeshi citizens.

On 7th February 2013, Registrar of Joint Stock Companies & Firms (RJSC) issued Certificate of Incorporation for NRB Bank Limited. The first Board Meeting of the bank held successfully on April 9, 2013. On April 18th Bangladesh Security Exchange Commission (BSEC) issued letter of consent for raising paid-up capital. NRB Bank Limited received Banking License from Bangladesh Bank on 25th April, 2013 and was gazetted as a scheduled Bank effective from 28th April, 2013. (nrbbankbd, Annual Report 2015, 2015)

The bank has in total of 19 Board of Directors including the Chairman of NRB Bank, Mr. Mohammed Mahtabur Rahman. It's corporate head office is located at Simple Tree - Anarkali 89 Gulshan Avenue, Gulshan – 1, Dhaka, Bangladesh. Currently NRB Bank has 36 branches all over the country and has established 36 ATM Booths with the branches to make cash withdrawal available for the clients by using NRB Bank credit/debit card. According to the annual report of 2015, the bank has Tk. 10,000,000,000 of authorized capital and Tk. 4,000,000,000 of paid-up capital till 31st December, 2015. (nrbbankbd, Annual Report 2015, 2015) To fulfill the need of the customers, the bank is offering different banking services which are -

- Retail Banking
- SME Banking
- NRB Banking

- Corporate Banking
- EBanking

NRB Bank Limited, a leading 4th generation bank of the country opened the 28th Branch at Dhanmondi, Dhaka on 16 October 2017. Mr. M Badiuzzaman, Chairman, Executive committee of NRB Bank Limited formally inaugurated the new branch. Vice Chairman of the Bank Mr. Tateyama Kabir, Chairman of the Risk Management Committee of the Bank Mr. Mohammed Idrish Farazy, Director Mr. Mohammed Jahed Iqbal and Managing Director & CEO Mr. Md. Mehmood Husain were also there. Choosing Dhanmondi as a location to open a new branch was both challenging and beneficial decision for the authorities. It was a bit challenging because there were other many banks and financial institutions doing business in that area. On the other hand, it was beneficial because the area is very crowded and full of target customers for example restaurants, business people, schools etc.

Vision, Mission, Values & Goals of NRB Bank Limited:

Vision: To be the leading dedicated financial institution for NRBs to invest in Bangladesh and for Bangladeshi individuals and corporate offices to access international markets.

Mission: NRB Bank aims to be the preferred provider of targeted financial services as a conduit for investment to and from Bangladesh for our Bangladeshi communities both domestically and internationally, to accelerate the industrialization of Bangladesh.

We will strengthen these relationships by providing the right solutions that combine professionalism, expertise and financial strength.

Values: We are trusted financial advisors; valuing our local roots and remaining dedicated to our global presence by being different than any other banks.

Dynamic: We strive to change and perform to progress.

Innovative: We foster ideas through finding better ways to improve.

Global: We empower to create competitive edge to set international standard.

Integrity: We govern by the principles of ethics and transparency.

Techno Centric: We step ahead with technological advancement.

Goals: Our goal is to create customer loyalty, shareholder value and employee satisfaction.



Figure: Organizational Management Hierarchy

Overview of the Divisions:

NRB bank follows flat organizational structure to make the decisional process faster. At present there are sixteen different divisions in NRB Bank. Under each division there are several departments. Moreover, based on the academic, professional and technical knowledge, skills, experience and qualification, the bank has top level, mid-level and entry level posts. Employees are assigned to the position according to the relevancy of their academic and professional background. Name of the different divisions are shown below:



Figure: Divisions of NRB Bank

As I did my internship at NRB Bank Limited Dhanmondi Branch, I was able to get detailed knowledge about day-to-day banking activities of a bank. Mr. A.B.M Morshed is the head of Dhanmodi Branch. After him there are other employees who are responsible for their assigned job and responsibilities, such as Customer Service Manager, Relationship Manager, Senior Officer, Assistant Officer, sales persons and other staffs. The hierarchy goes as below-

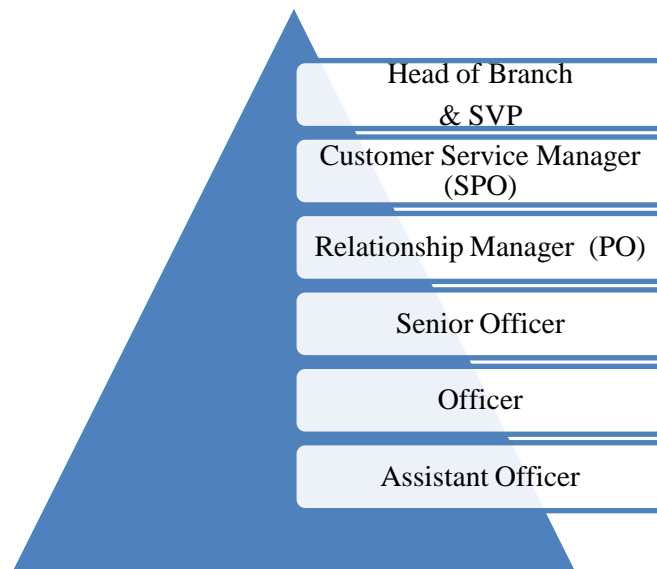


Figure: Management Hierarchy of NRB Bank, Dhanmondi Branch

Introduction:

The Practicing of HR deals with the management of people within the organization. The department is responsible for attracting employees, designate them in their positions and ensuring their performances. (Subedi, 2012) Maintaining healthy employee relations in an organization is a pre-requisite for achieving and maintaining organizational success and reputation throughout the years. One way of maintaining good and healthy relations among the employees in an organization is by attaching lucrative benefits to every job and task carried out by every employee in that organization. Employee benefits which are the various non-wage compensations provided to employees in addition to their normal wages or salaries cannot be over looked by the management of an organization, since the human resource of an organization is the most valued resource. This current era is highly competitive and organizations regardless of size, technology and market focus are facing employee retention challenges. To overcome these restraints a strong and positive relationship and bonding should be created and maintained between employees and their organizations. To enhance this strong and positive relationship, employees should be motivated to put in their best by providing employees with certain lucrative employee benefits like performance bonuses, festival bonuses, leave allowances etc.

Banking sector is one of the main service providing sectors in Bangladeshi economy. There are different type of banks that provides different type of services according to their categories and policies. There are many governments owned, commercial, private commercial as well as foreign banks doing business in our country.

As a part of BBA program I did my internship at NRB Bank, Dhanmondi branch which helped me to get practical experience and knowledge about banking sector. I got to learn about general banking activities of banking, their policies, regulations as well as mutual understanding and bonding between the employees and the bank.

Activities Undertaken as an Intern:

Every day I used to reach at sharp 9:45 in the morning. I had to sign in an attendance sheet to keep record of my attendance. The regular office hour of NRB Bank is from 10 am to 6 pm. But

if there were some pending tasks or extra workload of my supervisor or any other employee I used to stay in the office to help them till 6:30 or 7:00 pm.

During my internship period, I did some tasks on regular basis. At NRB Bank Dhanmondi Branch the daily activities that take place are mainly related to customer service and transaction. As we know, bankers do not allow anyone to do the tasks for which they are solely responsible due to the security issues. So, I was allowed to perform some general tasks only. For example –

- Filling up account opening form of different types of accounts such as payroll, savers, DPS, FDR etc.
- Checking and matching all the documents provided by the customers which are needed to verify them to open an account for example, customer's photograph, national ID, copy of utility bill, nominee information etc.
- Listing the cheque books and debit cards on the register book received by the branch employees daily.
- Delivering the debit cards and cheque books to the customers after taking permission from the employees and taking signatures of the customers in the documents.
- Keeping record of the bank copies when any cheque book or card is delivered to customers.
- When a new customer came I used to provide him or her all the detailed information regarding opening a new account as well as the documents that are mandatory for opening a new account.
- Providing detailed information to the customers and telling them about the features of different type of accounts such as savers, power savers, pearl account etc.
- Calling the customers to come to the branch for collecting their card or cheque book was another responsibility of mine.
- Making excel sheets according to the need of the employees.
- Keeping record of the documents and other stuffs that are sent and received from Head Office daily.

Interest on HRM:

For any organization, to achieve desired goals and mission a good HRM department is a must. Human resource management is the department that finds out the most deserving candidate for a post, sees the potential and assign him or her suitable tasks. Though I have done major both in marketing and HR, I would prefer working in the HR sector because I think a well balanced HR department can lead an organization to achieve remarkable success through organizing and maintaining employees in such a way that they try their level best to deliver good performance.

Why Job Satisfaction:

Job satisfaction is one of the most important parts of HRM. In any organization if the employees are not satisfied with their job or they have negative attitude towards their work, then they will not be as productive and committed as they are supposed to be to their job. On the other hand, satisfied employees try their level best to perform well for the company and contribute to it's success. I chose job satisfaction as the theme of this report because I wanted to know the satisfaction level of the employees working at Dhanmondi branch, NRB Bank Limited.

Rational of the Study:

The purpose of this study is to gather knowledge about banking sector in Bangladesh. Working in a private commercial bank allowed me to know many things about daily activities of a bank and it's policies. As a student of BBA program of BRAC University, to fulfil the requirement of my degree, I was assigned to NRB Bank Dhanmondi branch, a renowned 4th generation bank that is operating it's business successfully since last year. There I worked as an intern and dealt with some of their core daily activities that helped me to learn about their organizational culture and policies.

Objectives of the study:

The objectives of the study are:

- To gain practical knowledge about banking sector.
- To identify the factors that are beneficial for the employees and its impact on employee satisfaction.

Scope of the Study:

The scope of the study will be limited to the effects of employee benefits on the performance of employees at NRB Bank Limited. The research will rely on the bank for vital information as well as information from secondary sources.

Methodology of the study:

In order to conduct this study the following methodological rigor will be adopted.

Research Population and Sample:

A survey will be conducted on 20 employees who are from NRB Bank Limited regarding employee benefits, HRM practices and their impact on employees overall performance. Here I will use non Probability sampling procedure. Participants who are regular in work and have at least six months working experience in the organization will be approached for collecting data.

Sources of Data:

Primary data: Primary data will be collected from the study of locale with the help of questionnaire.

Secondary Data: As secondary source websites, Journal articles, articles will be used for secondary data collection.

Limitations of the Study:

I will be encountered limitation in regards to availability of information. Thus due to the institutions working ethics, the researcher could not get access to vital information since it was treated as confidential and the targeted respondent's number was not attained, since some employees were on leave. Inadequate funds and unavailability of time also became a limitation.

HR Practices at NRB Bank:

The Human Resource Management department of NRB Bank is responsible for the duties and responsibilities towards its employees. The department also manages and co-ordinates the employees working in different divisions and sectors of the bank. Recruitment and hiring process fall under HR department. According to NRB Bank policy vacancy can be created by four ways resignation, disciplinary action, end of contract and new vacancy. Whenever an employee gives resignation, the post needs a person for continue the process. Disciplinary Action means vacancy can be created when an employee gets terminated or dismissed from any post. End of Contract also results in vacancy in the bank. After ending an agreement or contract with a particular employee the vacancy can be created unless the contract gets extended by the authority. For the betterment of company new post can be created which is known as new vacancy. At NRB Bank Limited two kinds of advertisements are given. One is internal which is for the people who are getting training in that department. And another one is External. NRB Bank normally gives advertisement through different sources for example; BdJobs.com where applicants can drop their CV's. After getting CV's from different sites all the CV's are short listed according to the job description. There are many more factors that help to short list the CV's like experience, age, availability etc. After that the selected candidates are called for interview session. Interview process goes through some steps. For the general post candidates, firstly they have to give interview with the Departmental Head along with HR Head and some officers. After passing these steps they are again called for the final interview which is held with the Managing Director of NRB Bank. For the technical posts candidates have to go through orderly written test then computer test. And after passing these steps the interview board is created.

NRB Bank Limited arranges lot of training session for the employees, which are helpful for them to learn and also for the organization. For example, after joining the employees are required to attend the orientation training to get an overview of the bank and their working environment. Another important training is AML or Anti Money Laundering training which helps employees to learn how to verify customers, the source of money and how to protect confidential data from third party. IT related training sessions are also conducted in which the employees get detailed idea of using system and software related to their job. Most of the time these types of trainings take place on weekends so that they do not hamper employees' regular work schedule.

Human Resource Division also gets engaged in Employee job satisfaction. Because this is the department that makes and implements all the policies as well as decisions on the employees working in a company. If the department fails to manage the employees correctly, it results in dissatisfaction among the employees.

Literature Review:

The study of the relationship between job satisfaction and job performance has a controversial history. The Hawthorne studies that were conducted in the year 1930, are often credited with making researchers aware of the effects of employee attitudes on performance. Shortly after the Hawthorne studies, researchers began taking a critical look at the notion that a “Happy worker is a productive worker.” Most of the earlier reviews of the literature suggested a weak and somewhat inconsistent relationship between job satisfaction and performance (Saari & Timothy A. Judge, 2004). Human Resources practices are very important as hotel image makers between the hotel management and the customer’s hence regular training and assessment of the staff human resource is essential (Hrout, 2014). At the organization level, HRM Practices has been identified as a source of business revenue (Mathis, 2004). Human Resources Management is a set of planned strategies and policies implemented by an organization to ensure organizations human capital efficiently and effectively contributes to the achievement of organizational objectives (Anthony, 2002). If the employees are somehow dissatisfied then it would definitely affect their level of motivation and giving satisfactory service to the customers which is essential for a service sector like banking. Human Resource Management practice plays a key role in attracting, motivating, rewarding and retaining employees (Noe, 2008).

As I have mentioned earlier I wanted to know the level of satisfaction among the employees of NRB Bank Limited, Dhanmondi branch. For this I had to conduct a survey so that the employees can choose the best answer according their point of view.

Survey Analysis - Graphical representation of using SPSS tool

Q.1: How comfortable is your work place environment?

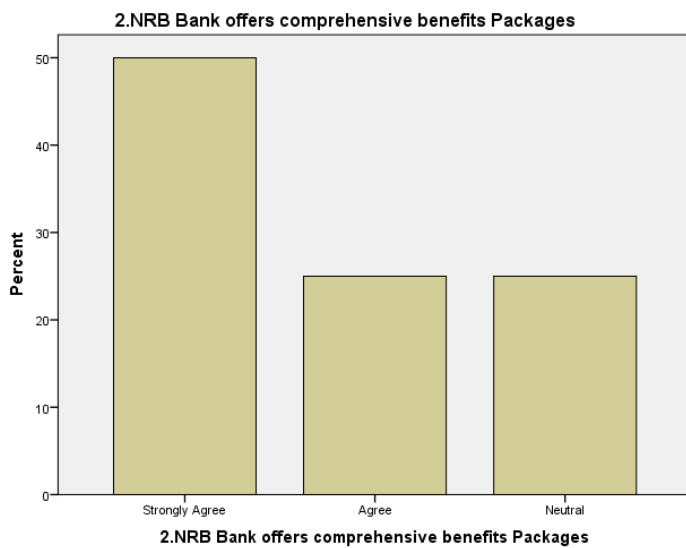
	Frequenc y	Percent	Valid Percent	Cumulative Percent
Extremely comfortable	4	20.0	20.0	20.0
Quite comfortable	16	80.0	80.0	100.0
Total	20	100.0	100.0	



Interpretation: When we asked the employees about the comfortableness of work place most of them replied “Quite Comfortable”. By this answer it can be said that, most of the employees have positive attitude towards their work place environment.

Q.2: NRB Bank offers comprehensive benefits Packages

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	10	50.0	50.0	50.0
Valid Agree	5	25.0	25.0	75.0
Neutral	5	25.0	25.0	100.0
Total	20	100.0	100.0	



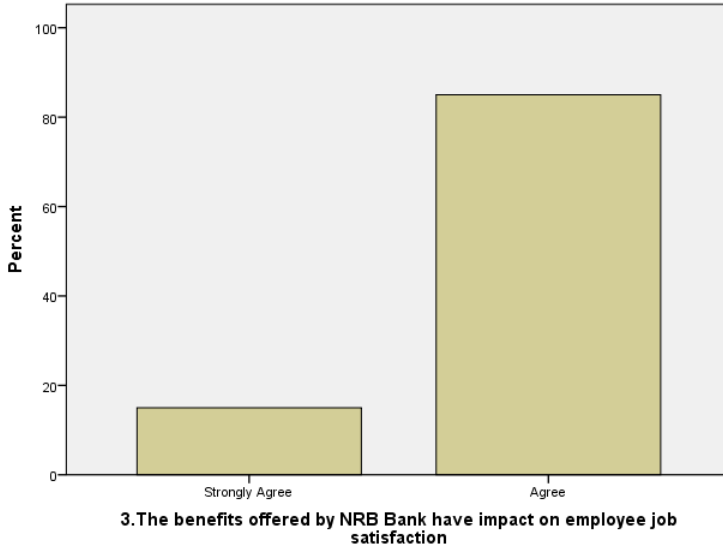
Interpretation: When I asked them about the offerings and benefits that NRB Bank Limited provides are comprehensive or not, most of the employees agreed about the quote. They are satisfied with the benefits packages offered by the bank. Some of the employees choose the answer neutral.

Q.3: The benefits offered by NRB Bank have impact on employee job satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Strongly Agree	3	15.0	15.0	15.0
	Agree				
	Agree	17	85.0	85.0	100.0
	Total	20	100.0	100.0	

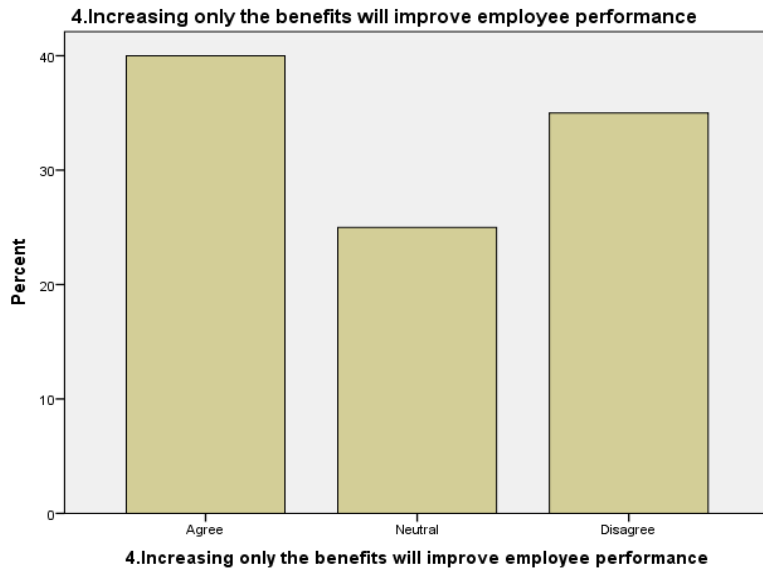
3.The benefits offered by NRB Bank have impact on employee job satisfaction



Interpretation: Employees have agreed with the statement that, the benefits offered by the NRB Bank have impact on their job satisfaction. When we asked them whether it is positive or negative they replied about positive outcomes.

Q.4: Increasing only the benefits will improve employee performance

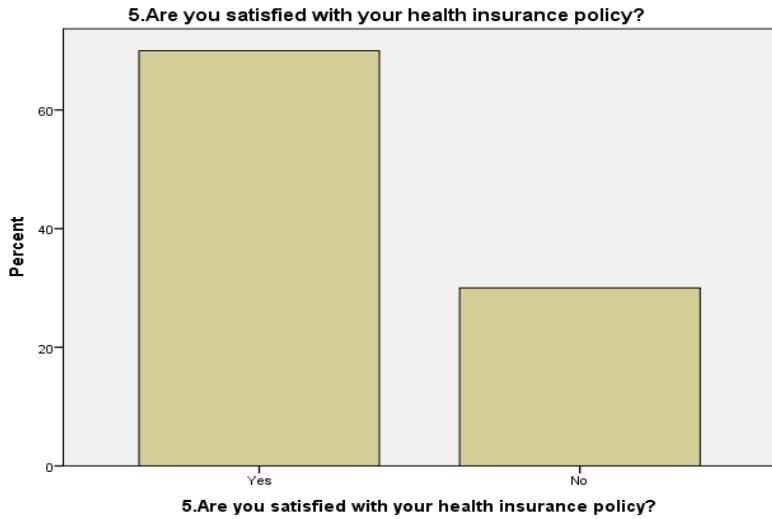
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	8	40.0	40.0
	Neutral	5	25.0	65.0
	Disagree	7	35.0	100.0
	Total	20	100.0	100.0



Interpretation: According to the result of survey it can be said that, 40% of the employees think increasing only benefits can improve the performance level and 35% of them do not agree with the statement. On the other hand, a good number of respondents replied neutrally.

Q.5: Are you satisfied with your health insurance policy?

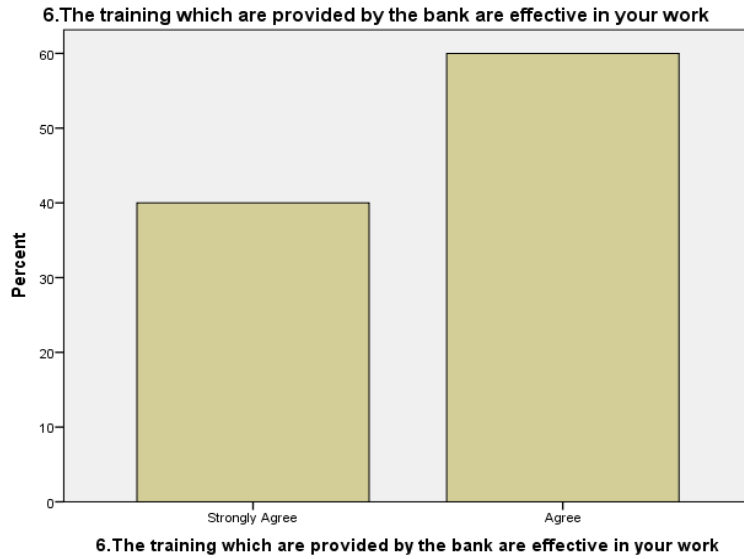
	Frequenc y	Percent	Valid Percent	Cumulative Percent
Yes	14	70.0	70.0	70.0
Valid No	6	30.0	30.0	100.0
Total	20	100.0	100.0	



Interpretation: Maximum number of the employees have positive mind about their Health insurance policy but some of them are not happy with it.

Q.6: The training which are provided by the bank are effective in your work

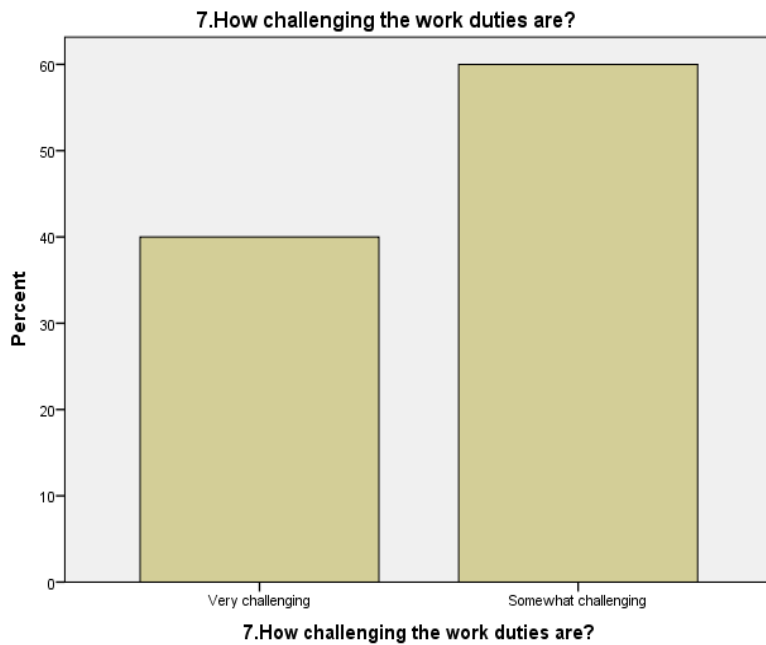
	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	8	40.0	40.0
	Agree	12	60.0	100.0
	Total	20	100.0	100.0



Interpretation: The employees react positively with this statement.

Q.7: How challenging the work duties are?

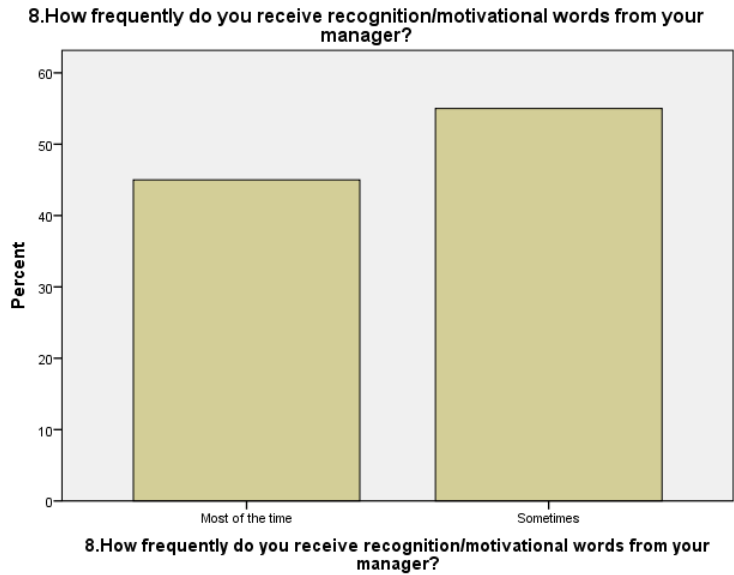
	Frequency	Percent	Valid Percent	Cumulative Percent
Very challenging	8	40.0	40.0	40.0
Somewhat challenging	12	60.0	60.0	100.0
Total	20	100.0	100.0	



Interpretation: 40% of the employees think their work is very challenging and other 60% employees feel their work is somewhat challenging.

Q.8: How frequently do you receive recognition/motivational words from your manager?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Most of the time	9	45.0	45.0	45.0
Sometimes	11	55.0	55.0	100.0
Total	20	100.0	100.0	

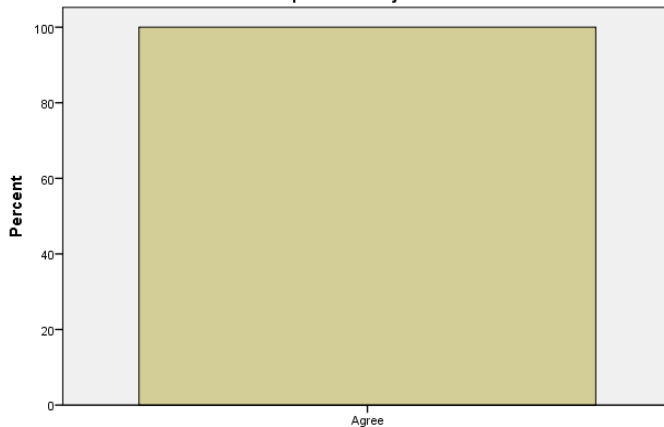


Interpretation: According to 45% employees they receive recognition/motivational words most of the time and the rest of them chose sometimes as their answer.

Q.9: Does the company provide the employees tools and technologies that are needed to perform the job well?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	20	100.0	100.0	100.0

9.Does the company provide the employees tools and technologies that are needed to perform the job well?



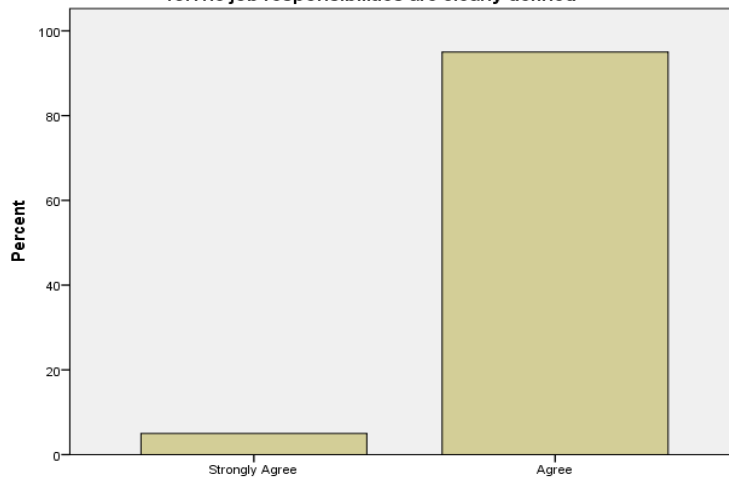
9.Does the company provide the employees tools and technologies that are needed to perform the job well?

Interpretation: The employees were very positive regarding this statement.

Q.10: The job responsibilities are clearly defined

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	1	5.0	5.0	5.0
Valid Agree	19	95.0	95.0	100.0
Total	20	100.0	100.0	

10.The job responsibilities are clearly defined

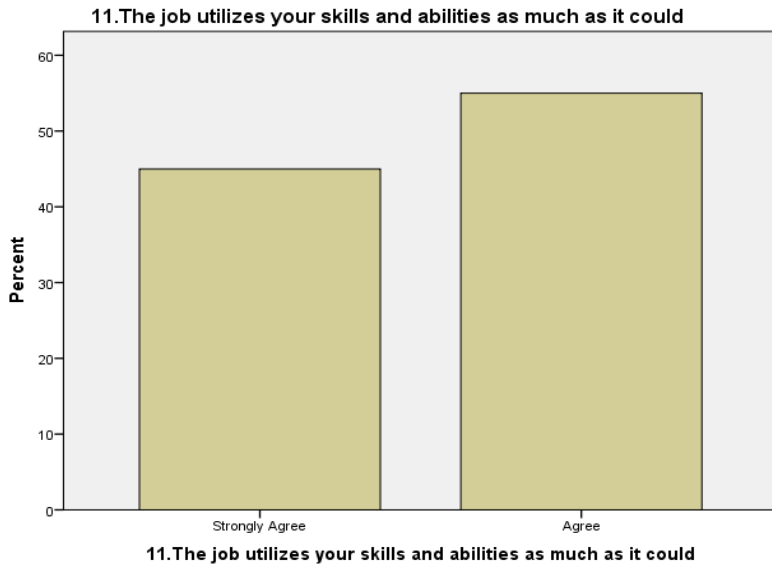


10.The job responsibilities are clearly defined

Interpretation: The employees react positively with this statement.

Q.11: The job utilizes your skills and abilities as much as it could

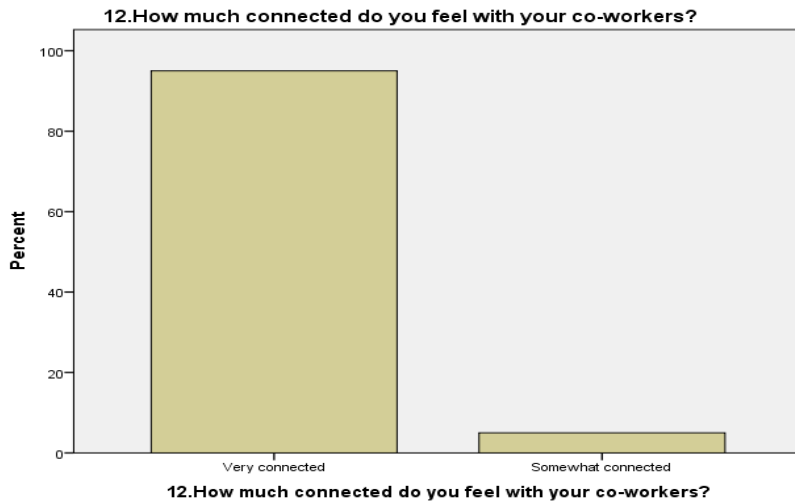
	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	9	45.0	45.0	45.0
Agree	11	55.0	55.0	100.0
Total	20	100.0	100.0	



Interpretation: The employees react positively with this statement where 45% employees strongly agree with the statement.

Q.12: How much connected do you feel with your co-workers?

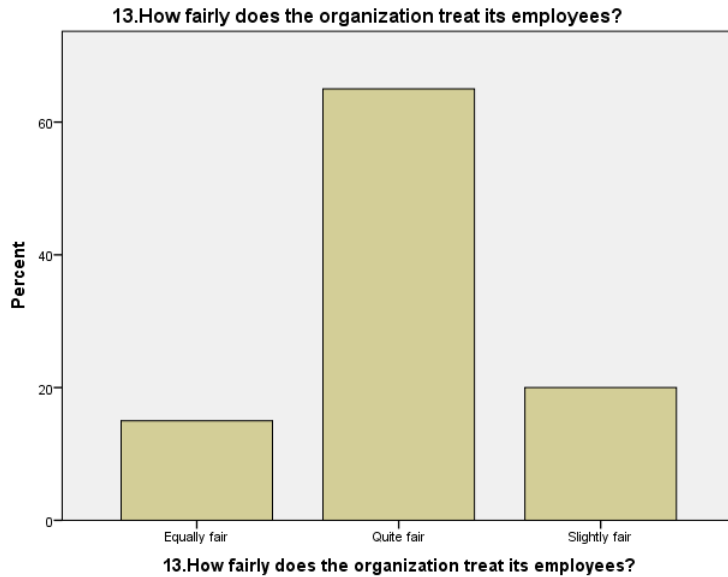
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very connected	19	95.0	95.0	95.0
Somewhat connected	1	5.0	5.0	100.0
Total	20	100.0	100.0	



Interpretation: The employees react positively with this statement.

Q.13: How fairly does the organization treat its employees?

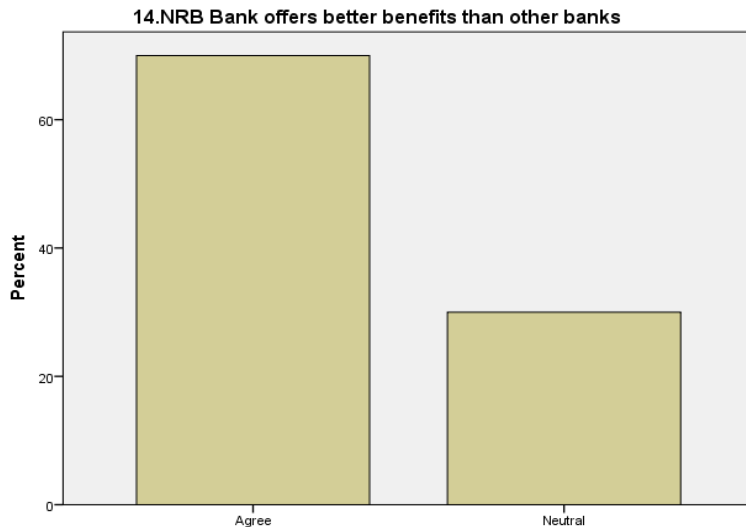
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Equally fair	3	15.0	15.0	15.0
Quite fair	13	65.0	65.0	80.0
Slightly fair	4	20.0	20.0	100.0
Total	20	100.0	100.0	



Interpretation: Here less than 20% employee think NRB Bank treats its employees equally, 65% of them think the bank is quite fair regarding this issue and rest of the employees' response was slightly fair which means they are not very satisfied with it.

Q.14: NRB Bank offers better benefits than other banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	14	70.0	70.0	70.0
Valid Neutral	6	30.0	30.0	100.0
Total	20	100.0	100.0	



Interpretation: Here 65% of the employees think NRB Bank offers better benefits than other banks and rest of the employees’ response was neutral regarding this issue.

I also added an open question in the questionnaire so that I can get some idea about their point of view regarding the training sessions that they need to attend for better and improved working skill and knowledge.

Q. 15: What did you like most about the training courses arranged by NRB Bank?

Interpretation: Most of the employees react positively with this statement. They find the training sessions really helpful and effective in their job.

Findings of the study:

- NRB Bank is a reputed fourth generation bank that is operating in Bangladesh successfully.
- Employees are found devoted to the company with very minor negativity.
- A good number of employees do not agree with the statement that, increasing only benefits can improve their performance level.
- The employees are well informed about the services offered.
- Some of the employees are not happy with the current employee sick leave policy offered to them.
- The employees think their job is challenging and need a lot of hard work and effort.
- Employees think that improvement of services will have positive impact on their performances.
- Employees agree with the statement that the recruitment process is neutral and fair enough.
- Regarding the training sessions, most of the employees like the activities and group discussion part of the training programs.
- NRB Bank Limited provides sufficient benefits and trainings to their employees.

Recommendation:

1. Management should consider some additional benefits like housing facilities, transportation from and to house, different types of trainings on abroad, family medical group endowment insurance etc.
2. Apart from the compensation, management should concentrate on the supervisor attitude towards the staffs and their job securities.
3. Management should concentrate on employee engagement service.
4. Management should also focus on some additional employee benefits so that employee can feel secured with their job.
5. Organization can take some more co-creation activities which can keep the employees mind fresh and encourage them to perform better.
6. The Bank should increase their staff according to customer demand.
7. The bank should launch more branches in Dhaka city as well as in other cities of the country.
8. There is not enough opportunity and facility for intern students. They can introduce workspace or seminar for short term period training for interns that will enrich the recital and knowledge during internship.

Conclusion:

Every bank has their unique strategy and NRB Bank Limited is still quite new in its operation. The financial analysis of the bank is performing well; appears the bank is doing very well in the banking sector of Bangladesh and has well-to-do. The aim of the study was to gain knowledge on HR Practices of NRB Bank and to find out the relation between employee job satisfaction and its impact on their performance. It was also a session to gather knowledge about real life working environment. Especially working as an HR intern allowed me to know many things about an organization's HR practices and policies and how they play significant role in employees' performance. During this three months internship program I took part in general banking activities, coordinated and cooperated with the other workers. The study discloses that, employees want competitive salary, good management with top management's support & interaction, future safety, regular merit based promotion, increment and bonuses etc. It also discloses that, increasing the benefits and improvement salary structure will have higher impact not only in performance but also in retention.

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Appendices:

Survey Questionnaire

Dear Respondents,

This questionnaire is a part of Internship of my BBA program. As requirement of the course I need to conduct a survey on **Employee Job Satisfaction of NRB Bank Limited, Dhanmondi Branch** and for this regard I need your help. All of the information will be used only in the academic purpose. I ensure you that all the data given by you will be held confidential. Your feedback on this questionnaire will benefit in further developing and advancement in this project.

Questionnaire

1. How comfortable is your work place environment?
 - Extremely comfortable
 - Quite comfortable
 - Slightly comfortable
 - Not comfortable

2. NRB Bank offers comprehensive benefits Packages -----
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree

3. The benefits offered by NRB Bank have impact on employee job satisfaction ---
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree

4. Increasing only the benefits will improve employee performance -----
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree

- Strongly Disagree
5. Are you satisfied with your health insurance policy?
- Yes
 - No
6. The training which are provided by the bank are effective in your work -----
- Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. How challenging the work duties are?
- Very challenging
 - Somewhat challenging
 - Not very challenging
8. How frequently do you receive recognition/motivational words from your manager?
- Always
 - Most of the time
 - Sometimes
 - Very rare
 - Never
9. Does the company provide the employees tools and technologies that are needed to perform the job well?
- Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
10. The job responsibilities are clearly defined -----
- Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
11. The job utilizes your skills and abilities as much as it could -----
- Strongly Agree
 - Agree
 - Neutral

- Disagree
- Strongly Disagree

12. How much connected do you feel with your co-workers?

- Very connected
- Somewhat connected
- Not connected at all

13. How fairly does the organization treat it's employees?

- Equally fair
- Quite fair
- Slightly fair
- Not fair at all

14. NRB Bank offers better benefits than other banks -----

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

15. What did you like most about the training courses arranged by NRB Bank?