

**Report On**  
**Employee Satisfaction of Jamuna Bank Limited**

By  
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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Honors

BRAC Business School  
BRAC University  
**Date of Submission: 06<sup>th</sup> January 2020**

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, Except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other Degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Maliha Ali & Signature:

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## Letter of Transmittal

Fabiha Enam

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**Subject: Submission of Internship Report.**

Dear mam,

It is my greatest pleasure to submit this report on **“Employee Satisfaction of Jamuna Bank Limited”** as a part of my BBA curriculum. To set up this report, I have accumulated what I accept to be the most complete and suitable data accessible. The experience will stay as a significant resource and information in my life. I have buckled down setting up this report and earnestly attempted to make the paper a complete one inside the given time range. I will be constantly accessible to reply and help with any inquiry in regard to this paper and far reaching way as could reasonably be expected. I accept that the readiness of this paper will assist me with working at banking division in my future moving toward profession.

I believe that the report will meet the wants.

Thanking you

---

Maliha Ali

ID - 15204057

BRAC Business School

BRAC University

Date: 06<sup>th</sup> January 2020

## **Non-Disclosure Agreement**

This page is for Non-Disclosure Agreement between the Company; Jamuna Bank Limited and The Student; Maliha Ali

This agreement is made and entered into by and between Jamuna Bank Limited and the undersigned student at BRAC University.....

## **Acknowledgment**

I wish to offer my thanks for significant thoughtfulness of Almighty Allah. From the principal beginning to the last fulfillment of this report, the achievement of this investigation lays not on only me yet in addition on the commitments of numerous people who have enlivened, impacted and guided my work.

I am exceptionally appreciative to my internship supervisor and noteworthy personnel of BRAC University, Ms. Fabiha Enam for giving me the rule to compose my entry level position report and finish my last report of my undergrad life. I am extremely thankful to her for being accessible and strong to me all the time during my entry level position period.

I would also like to thank and appreciate M.D Shohidullah for choosing me as an assistant of his specialty and I might likewise want to demonstrate my cheerful appreciation to Mr. Shofiq, senior vice president of Jamuna Bank Limited for giving me the chance to work in his area of expertise. Besides, I got an astonishing group to work with who upheld me completely these three months.

From this point forward, I might want to thank my on-site supervisor S.M Bodir Hossain, First Executive Officer, Uttara Branch for helping me in each conceivable way. Giving me the obligations, which are led by an official. Without his direction in each progression, it would be inconceivable for me to spend these three months and find out such a great amount about financial segment. Additionally, without his help I couldn't have compose the report. To wrap things up, I might want to thank, every one of the representatives of the office for their assistance towards me.

## **Executive Summary**

Entry level position is the chance to encounter the down to earth workplace. The principle target of this report is to assess the Satisfaction level of workers.

First of all, the report gives an overview of Jamuna Bank Limited. From this point forward, it draws consideration towards the Bank strategic, goals. In the subsequent part, it shows how the whole financial framework is working and how the banking utilitarian structure is created. And likewise recognizes the significance of the procedure for any organization. In the third part, the entire GB office is depicted with how it connects to representative's fulfillment and consumer loyalty as well. Likewise, how this division is identified with human asset the board office or obligations. In conclusion, the general human asset exercises including enlistment, preparing to remuneration and advantage finishing up with a review coordinating to representative's fulfillment rate or level.

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## List of Acronyms

JBL	Jamuna Bank Limited
BR	Branch Network
ATMN	ATM Network
POS	Point of Sales
IBN	Internet Banking Network
GB	General Banking

## List of Glossary

### **Thesis**

An all-encompassing examination paper that is a piece of the last, most important test process for an advanced education also report may likewise be delegated a task or assortment of broadened expositions.

### **GB**

Can be characterized as the business movement of tolerating and protecting cash possessed by others and substances, and afterward loaning out this cash so as to acquire a benefit.

### **ATMN**

ATM systems are association situated systems for cell hand-off that supports voice, video and information correspondences besides it encodes information into little fixed - size cells with the goal that they are appropriate for TDM and transmits them over a physical medium

### **IBN**

Internet banking or web banking, is an electronic installment framework that empowers clients of a bank or other budgetary establishment to lead a scope of monetary exchanges through the money related foundation's site.

### **POS**

The spot at which a retail exchange is completed.

## **Chapter 1: Introduction**

### **1.1 Company Profile**

Jamuna Bank Limited (JBL) is a Banking Company enlisted under the Companies Act, 1994 with its Head Office at Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka-1000. The Bank started its movement from third June 2001. The Bank endeavors a wide scope of banking trades to help the headway of trade and business of the country. JBL's organizations are also open for the business visionaries to set up new interests and BMRE of present-day units. Jamuna Bank Ltd., the principle Bengali named new age private business bank was set up by a social occasion of winning close by business visionaries thinking about an idea of making a model budgetary foundation with different perspective to offer the regarded customers, an extensive extent of cash related organizations and creative things for achievable shared improvement and achievement. The benefactors are supposed characters in the field of trade, exchange and adventures.

The Bank is being regulated and worked by a social event of significantly taught and master bunch with separated inclusion with record and banking. The Management of the bank consistently focuses on cognizance and anticipating customers' needs. The circumstance of banking business is changing bit by bit, so the bank's commitment is to contraption framework and new things to adjust to the developing condition. Jamuna Bank Ltd. has quite recently achieved colossal progression inside only eight years. The bank has quite recently situated as one of top quality master associations and is known for its reputation.

At present the Bank has continuous united online budgetary branches (Urban and Rural) all through the Country having sharp IT-Backbone. Other than these standard transport centers, the bank has ATM of its own, offering to other assistant banks and Consortium all through the Country.

The movement hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with trade hour from 10:00 A.M. to 4:00 P.M. The Bank remains shut on Friday including government events. However, it remains open on Saturday for half day only for the laborers.

## **1.2 Objectives**

### **1.2.1 Broad Objective**

The broad target of this report is to know the “**Employee Satisfaction of Jamuna Bank Limited**”

### **1.2.2 Specific Objectives**

- To apply theoretical knowledge in the practical field.
- To comprehend the employee’s observation about unwavering quality of Jamuna Bank.
- To survey the employee’s observation about responsiveness of Jamuna Bank.
- To investigate the employee’s observation about declaration of Jamuna Bank.
- To understand the employee’s observation about sympathy of Jamuna Bank.
- To know the employee’s policy of banking sector.
- To know about employees know and want about Jamuna Bank

## **1.3 Mission:**

The Bank is committed for satisfying diverse needs of its Employees through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

## **Vision:**

Jamuna bank wants to become a leading banking institution and to play a significant role in the development of the country.

### **1.4 Methodology**

For making a report, right data and information are required. Besides, this report generally includes essential and auxiliary information. At the hour of my entry level position period, I attempted to gather both essential and auxiliary information.

#### **I. Primary Sources**

- Direct interviews with relevant personnel.
- Experts opinion

#### **II. Secondary Sources**

- Relevant paper and publications
- Annual reports of JBL.
- Internet
- Relevant books and references
- File Study

### **1.5 Scope:**

In twenty-first century's reality without banking any association can't make do for a minute. Fundamentally my theme is "**Employee satisfaction of Jamuna Bank Limited**". Here I planned to investigate the various parts of administration nature of Jamuna Bank including its general execution. Since the time designated for the temporary job was restricted, it was bit hard to conceal each genius and cons of the administration quality. All things considered, this investigation



exhibits an extensive rundown of territories inside the domain of Jamuna Bank's administration quality.

## **1.6 Limitations:**

The study is combined with some limitations. The main constraint of the study is time limitations. Many of the aspects could not be discussed in the present report. Some of these limitations are given below:

- The primary imperative of the investigation is time confinements. A large number of the angles couldn't be talked about in the present report.
  - Every association has their own mystery that isn't uncovered to other people. So, I can't unveil a lot of data for the classification of the association.
  - The inadequacy of data is fundamental limitation of the examination. In addition, workers are not intrigued to give all data because of security and other corporate commitment
- Limitations of the investigation

Since the non-likelihood testing procedure has been utilized in doing the exploration and it has been led for scholarly reason, so it may not speak to the general situation of administration nature of the Bank.

## **Chapter 2 The organization**

### **2.1. Industry Overview**

Bank is exceptionally old foundation that is contributing toward the improvement of any economy and is treated as a significant assistance industry in the cutting-edge world. Monetary history shows that improvement has begun wherever with the financial framework and its commitment towards money related advancement of a nation is the most noteworthy in the underlying stage. Present day banks have a significant impact in advancing financial improvement of a nation.

Bank gives vital assets to executing different projects during the time spent monetary advancement. they gather reserve funds from huge masses of individuals dispersed all through the nation, which without banks would have stayed perfect and useless, these dissipated sums are gathered, pooled together and made accessible to business and industry for meeting the budgetary prerequisite.

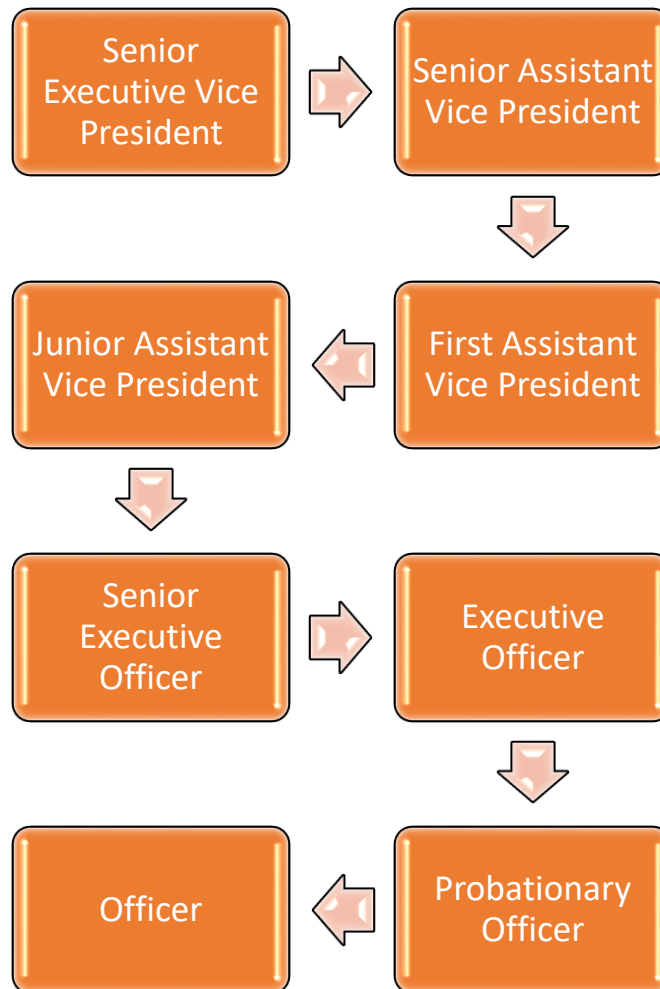
Bank plays an indispensable job in the economy by giving methods for installment and assembling assets. Bank is the most significant monetary foundation in the financial advancement of a nation relies upon the improvement of banking segment. The present current banks are giving conventional banking as well as growing the numerous money related administrations. In this day and age the life of the individuals straightforwardly are inside the field of banking whether traditional or Islamic banking isn't a fresher idea in Bangladesh as it has begun its activity since 1983, not many individuals know about its activity. Be that as it may, things are evolving. Islamic banking is additionally getting ubiquity in the nation.

2.2 Organization Structure



Figure 3: The Organization structure of Jamuna Bank Limited

### 2.3 Management Hierarchy of Uttara Branch



*Figure 4: Management Hierarchy of Uttara Branch*

## **2.4 Objectives**

- Earn and keep up CAMEL Rating 'Solid'
- Establish relationship banking and improve administration quality through advancement of Strategic Marketing Plans.
- Remain probably the best bank in Bangladesh regarding gainfulness and resources quality.
- Introduce completely computerized frameworks through coordination of data innovation.
- Ensure a sufficient pace of degree of profitability.
- Keep hazard position at an adequate range (counting any wobbly sheet chance).
- Maintain satisfactory liquidity to meet developing commitments and responsibilities.
- Maintain a solid development of business with wanted picture.
- Maintain satisfactory control frameworks and straightforwardness in methodology.
- Develop and hold a quality work-power through a compelling HR Management System.
- Ensure ideal usage of every single accessible asset.
- Pursue a viable arrangement of the board by guaranteeing consistence to moral standards, straightforwardness and responsibility at all levels.

## **2.5 Strategic Business Plan**

- The bank is focused on constant innovative work to keep pace with present day banking.
- The tasks of the bank are mechanized to guarantee fast and productive administrations to the clients.
- The bank has presented camera observation framework (CCTV) to fortify the security benefits inside the bank premises.
- The bank has acquainted client relations the board framework with survey the necessities of different clients and resolves any issue on the spot.
- The bank has likewise acquainted full internet banking office with the client.
- To train and develop all employees and provide them adequate resources so that Employees 'can be reasonably addressed.
- To manage and corporate the Bank in the most efficient manner to enhance financial performance and control cost of fund.

- To strive for General banking activities through quality control and delivery of timely services.
- To review and update policies, procedures and practices to enhance the ability to extend better services to Employees.
- To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.
- To cultivate a working environment that fosters positive motivation for improved performance.

## **2.6 Corporate Slogan:**

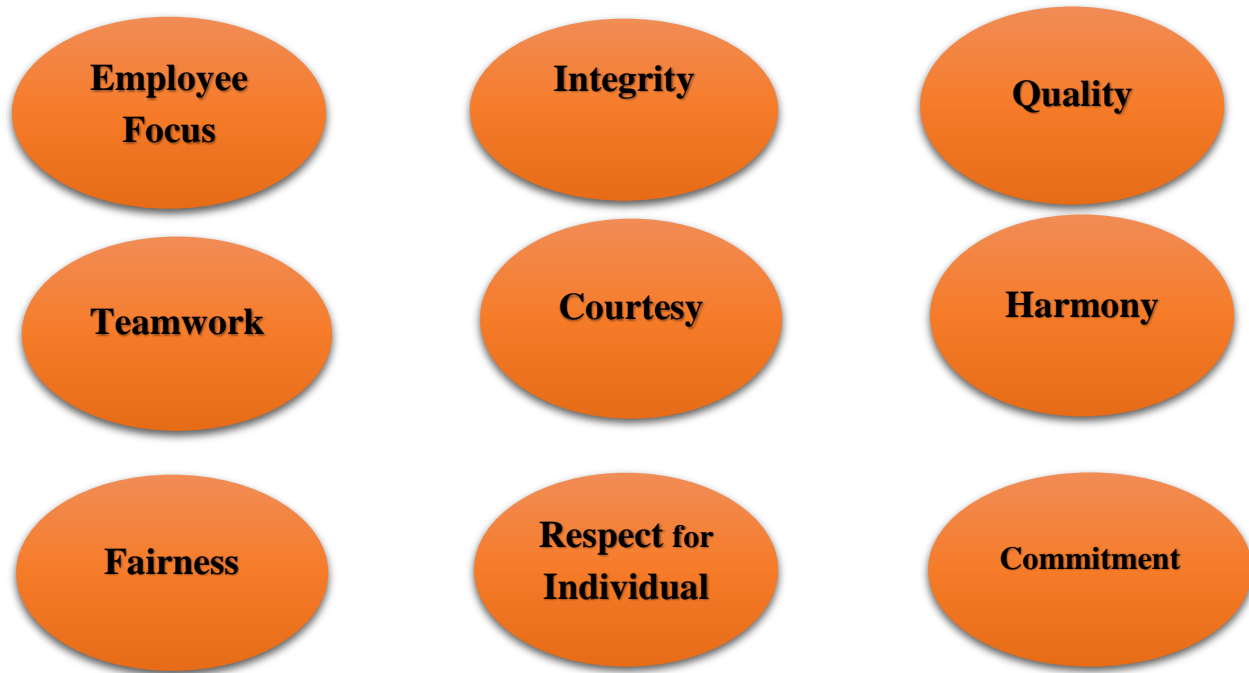
**“Your Partner for growth”**

## **2.7 Corporate Culture of JBL**

Basic certain qualities are shared by the Employees of JBL, which causes them to make a JBL culture,

- The customer starts things out.
- Search for proficient greatness.
- Openness of new thoughts and new strategies to energize inventiveness.
- Flexibility and advance reaction.
- A feeling of expert morals.

## 2.8 Values of JBL



*Figure 5: Values of JBL*

## 2.9 Service & Product of JBL

The Bank has a variety of customized money related items and administrations. Such, items are Month to month Savings Schemes, Consumer Credit Scheme, Lease Finance, and Personal Loan for Ladies, and Shop Finance Scheme and so forth. JBL additionally presented Q-money ATM cards for its esteemed clients giving 24 hours banking administrations through Debit Cards. JBL offers the following administrations to its esteemed client:

- Deposit Schemes
- Remittance and Collection
- Import and Export handling and finance
- Loan syndication
- Project finance
- Investment Banking
- Lease Finance

- Hire Purchase
- Personal Loan for Woman
- 24-hours Banking: Q-Cash ATM facility
- Islamic Banking
- Corporate Banking
- Consumer Credit Scheme
- International Banking

## **2.10 Corporate Banking**

Jamuna Bank Ltd. offers a total scope of warning, financing and operational administrations to its corporate customer bunches joining exchange, treasury, venture and value-based financial exercises in one bundle. The corporate Banking experts will render high class administration for quick endorsements and effective preparing to fulfill client needs.

Corporate Banking business encompasses an expansive scope of organizations and enterprises. You can influence on the expertise in the accompanying divisions chiefly –

- Agro processing industry
- Industry (Import Substitute / Export oriented)
- Textile Spinning, Dyeing / Printing
- Export Oriented Garments, Sweater.
- Food & Allied
- Paper & Paper Products
- Engineering, Steel Mills
- Chemical and chemical products etc.
- Telecommunications.
- Information Technology
- Real Estate & Construction
- Wholesale trade
- Transport · Hotels, Restaurants



- Non-Bank Financial Institutions
- Loan Syndication ·
- Project Finance · Investment Banking
- Lease Finance · Hire Purchase · International Banking

### **2.11 Q-Cash Round The Clock Banking**

Jamuna Bank Q-Cash ATM Card empowers you to pull back money and do an assortment of banking exchanges 24 hours per day. Q-Cash ATMs are strategically placed covering significant shopping focuses, business and local locations in Dhaka and Chittagong. ATMs in Sylhet, Khulna and different urban communities will before long start be presented. The system will extend to cover the entire nation inside a limited capacity to focus time

#### **With Jamuna Bank Q-Cash ATM card customer can:**

- Cash withdrawal Round The Clock from any Q-Cash logo marked ATM booths.
- POS transaction (shopping malls, restaurants, jewelries etc).
- Enjoy overdraft facilities on the card (if approved)
- Utility Bill Payment facilities
- Cash transaction facilities for selective branches nationwide

### **2.12 Online Banking**

Jamuna Bank Limited has presented constant any branch betting on December 31, 2010. By and by, customers can pull back and store money from any of its 65 branches arranged at Dhaka, Chittagong, Sylhet, Gazipur, Bogra, Naogaon, Narayanganj, Dinajpur, Kushtia, Rajshahi, Bashurhat, Sirajganj and Munshigonj. The esteemed clients can likewise appreciate 24 hours banking administration through ATM card from any of Q-money ATMs situated at Dhaka, Chittagong, Khulna, Sylhet and Bogra. All the current clients of Jamuna Bank Limited will appreciate this administration as a matter of course.

**Key features:**

- Centralized Database
- Platform Independent
- Real time any branch banking
- Internet Banking Interface
- ATM Interface
- Corporate MIS facility

**Delivery Channels:**

- Branch Network (BR)
- ATM Network (ATMN)
- POS (Point of Sales) Network
- Internet Banking Network (IBN)

### 2.13 SWOT Analysis:



Figure 4: SWOT analysis of JBL

## **Chapter 3 General Banking of Jamuna Bank Limited**

### **3.1 Retail Banking or General Banking**

A business bank comprises of a couple of divisions, which perform different tasks, General Banking Division, Foreign Exchange and Credit Division. General Banking is significant one. General Banking is the core of all out financial framework. Through this segment bank needs to get also, dispense cash, to create financier client relationship by opening various sorts of account and giving elevate administrations to the clients. This office gathers cash from the contributor and utilizations these stores to gain benefit. To wrap things up, General Banking office is viewed as the center capacity of bank which works the everyday exchanges. The outside trade division manages the inflow and outpouring of remote monetary forms in the bank. Once more, the acknowledge segment bargains for the advance and other offices. The office is extremely surge and the worker here are also redesign too their obligation. They pass section of each exchange inside the day. It opens new records, transmit reserves, issue bank draft and pay request, and so on. Since Bank is restricted to give these administrations consistently, general banking is known as 'Retail Banking'.

- (1) Transfer / Deposit
- (2) Clearing
- (3) Cash
- (4) Accounting opening.

#### **1. Transfer / Deposit**

There are a few kinds of store accounts. Each record has various attributes and each record has some particular reason to serve. JBL offers the accompanying key Personal Banking Services. As per their uniqueness they are depicted as pursues:

##### **➤ Savings bank (SB) Account**

It is the general record of the JBL individual or beyond what two people can open a bank account on JBL. The officials and approve people are giving checkbook, store slips and articulation of record to the holder of reserve funds. The official legitimizes the data that is

put together by the record holder for opening of the record. The officials of the bank procedure account-opening conventions

➤ **Current deposit Account**

JBL is one of the recently settled well-rumored third era private business bank in Bangladesh. It works various current record activity. They serve different kinds of clients, similar to current record for private constrained organization, current record for open restricted organization, current record for association business, and so on.

➤ **Short-term deposit (STD) Account**

JBL additionally offers Short Term Deposit to its esteemed clients. Momentary Deposit is a store account where the installment of intrigue is paid on month premise. These things incorporate the stores for a period extending from 7 (seven) days to 89 (eighty-nine) days. These sorts of liabilities are payable on extraordinary notification or after a predefined period other than the fixed stores. A portion of these kinds of stores are of the idea of time stores. The pace of enthusiasm on STD account is 4.5% per annum. There are a few standards and guidelines that must be kept up by the STD account holder. In the event that the STD account holder needs to pull back the cash from the record they need to advise the bank previously, generally the record holder may not get the enthusiasm for full sum.

➤ **Fixed deposit (FDR) Account**

The JBL likewise work Foreign Currency Account for Bangladeshi Wage Earners or for Foreign Nationals/Company/Firms and so on to send their esteemed earned remote cash into the nation.

### **3.2 Schemes**

Plans are the most significant wellsprings of upgrading banks store. Mostly bank is the loan specialist of cash, which is saved by different kinds of investor. These plans are distinctive in nature and types and furthermore in loan fees. These stores give the clients to store the inert cash in benefit acquiring plans and furthermore give the security. Jamuna Bank constrained as third benefit procuring to the contributors and age present day and innovation based current business

bank offers different sorts of client's neighborly store plans to its esteemed clients. These plans are exceptionally additionally remarkable in security.

- (1) Monthly Savings Scheme
- (2) Education Savings Scheme
- (3) Marriage Deposit Scheme
- (4) Lakhpati Deposit Scheme
- (5) Kotipati Deposit Scheme

The functions of the schemes are given below:

- These kinds of store record can be opened at any part of JBL.
- They can store at any part of JBL and the equivalent through on line banking
- Monthly portion can be naturally gathered from customer bank account kept up with JBL.
- Installment sum will be stored inside twentieth day of every month. In the event that the twentieth is occasion, at that point client may likewise portions on next working day.
- No advance offices will be permitted from some other banks/monetary foundation against the saved sum aside from JBL.

### **3.3 Bank Account**

Record opening is the first and primer work for a bank. Opening of a record ties the Customer and Banker into an authoritative relationship. It is the most significant and fundamental work for a bank. Record Opening is significant undertaking for any sort of banking exercises.

Bank needs to keep up some normal standards and methodology for open all most all store accounts. Significant data is basic for recognizable proof of the record holders exclusively with the goal that financier can release his commitments to everybody effectively and to the degree due. Following are the conventions a client must keep up if there should arise an occurrence of opening of a record:

- Ought to be a resident of Bangladesh.
- The individual ought to be 18 years or more to be qualified.

- On account of minors, the guardians or legitimate watchman of the minor can open the record for their sake.
- The candidate is required to have legitimate personality and address verification that is Government endorsed.
- Following endorsement from the bank, the candidate should make an underlying store - relying upon the base equalization necessity of that specific investment account he/she has picked
- Verification of personality – NID
- Presentation by a record holder
- Recording of example signature in the example signature card
- Mention chosen one in the recommended structure
- Furnishing Photograph of the chosen one (1 duplicate)

### **3.4 Cash Section**

#### **➤ Receipt and Payment of cash**

Among the administrations gave by the bank, money receipt and installment is the most crucial and physical capacity. By and large client comes to bank to pull back the cash from their record and store his investment funds in their records.

#### **➤ Cash Deposit**

Cash saved in real money by the constituents at the money counter of the bank barring that of government exchange is known as Bank Receipt (Cash). Various sorts of structures are utilized for money stores for various kinds of records.

#### **➤ Cash Payments**

Banks installment incorporates a wide range of installments barring those of treasury area. Outrageous safety measures must be taken at all levels through, which instruments like check, drafts, and so forth, are discarded. Every one of the instruments got at the general financial counter will be fundamental checked by the managing official who will enter the instruments in the individual record.

### 3.5 Account Section

This is the most secret division of a bank. Recording a wide range of exchanges of the branch, affirming their exactness and planning explanations are the fundamental occupation of this division. Presently a day under electronic financial framework, the employments of records division become exceptionally simple. Presently the PC straightforwardly readies the spotless money explanation on party record vouchers.

### 3.6 Clearing

Clearing is one of the most mystical pieces of present-day banking. Presently days, the financial exercises are unfathomable. A large portion of the banks are connected with different banks due to interbank exchanges. Clearing is the main procedure by which these exchanges are settled.

Clearing House is a concentrated and mechanized framework for settling obligation between its part banks. Clearing House empowers the part banks to counterbalance claims against each other for registers and requests paid with banks other than those whereupon they were drawn of the clearing house, Bangladesh Bank, Dhaka.

Types of Clearings are:

- **Inward Clearing:** At the point when a specific branch gets guidelines, which are on themselves and sent by other part banks for assortment are treated as internal clearing of that branch.
- **Outward Clearing:** At the point when a specific branch gets directions drawn on the bank inside the clearing zone and sends those guidelines for assortment through the clearing course of action is considered in outward clearing for that specific branch. This branch is known as gathering branch.

### 3.7 Dispatch

Those reports that are enter in the branch or exit of the branch must experience this segment.

The fundamental target of this area is;

- Keeping record of the reports send to different branches or bank.
- Letters are sending to their particular goal.



- Send these archives securely and effectively.
- Receives archives come through various medium, for example, postal help, dispatch administration, by means of errand person and so forth.
- Dispatch area of Uttara Branch plays out another obligation. It enters the exchange instruments in the parchment book and afterward sends those to the PC segment.

**Maintained Books list:**

- Inward Register Books.
- Outward Register Books.
- GB Register (list of cheques)
- Check Register (list of checkbooks)
- Pay Order Register
- Head Office Register (documents coming from Head Branch)
- Attendance Register

**3.8 Importance of GB**

GB is one of the most important sectors in banking. GB is not only connected with other departments but also connects with customer and employee too. GB also plays a vital role in HRM or Human Resource Management department too.

The importance or usefulness of GB is given below:

**I. Customers:**

- ❖ Determines customer’s needs, wants
- ❖ Helps to fulfill customers’ needs
- ❖ Improve service through feedback

**II. Employees:**

- ❖ Observe employees
- ❖ Find the lacking’s in them
- ❖ Provide appropriate training and assessment

- ❖ Bringing out the leading quality
- ❖ Team building opportunity

As I was assigned to be a part of human resource activity or department intern, I was assigned in GB department so that I can learn more about whole banking system, get a good opportunity to bond with the whole team of Uttara Branch which was successfully achieved. Also, to open up more to customer and employees as a Human Resource Management Intern.

### **3.9 Customer Service Department of GB Division**

The client support office is the head of general banking division. It was likewise a very significant site of our branch. That why I had part of obligations in this division I was attempting to my best exertion to carry out my responsibilities. My obligations of this division are:

- Meeting customer's inquiry.
- Opening new accounts.
- Issue pay-order.
- Issuing credit card.
- Give the information to customer of our product.
- Give service to our valued client.
- Dispatch.
- Cheque book issue
- Received new cheque book and kept entry in FLORA.
- Wrote down on PO register book.
- Organized different kinds of files, documents, cheque books, account opening forms according to the serial number and also make their files

## **Chapter 4 Functions of HRD Section**

### **4.1 Assessing Training needs**

Every unit will evaluate its Labor's preparation needs on a yearly premise based the goals indicated in the Yearly Working Arrangement just as the examination of individual preparing needs characterized in Individual Working Plans developing out of the Yearly Execution Evaluation process. Preceding these yearly arranging activities, HRD will give directions and direction about how this arranging ought to happen.

#### **Responsibilities:**

The responsibility for assessing training needs is shared:

- **Employees** together with their managers will talk about skills and territories that need improvement as a component of the yearly examination process.
- **Department** need to evaluate their future headings and requirements. Out of this arranging procedure will rise preparing needs. It is significant that ranking directors are genuine and straightforward with data sharing about arranged preparing occasions and approaches.
- **HDR** must assume an organizing job. Other than assembling preparing plans, its job is to coordinate needs with arranged activities.

### **4.2 Recruitment & Selection**

#### **I. Internal Recruitment**

- bdjobs.com
- Headhunters.
- Advertising in daily newspapers.
- Promotion
- Demotion
- Transfer

#### **II. External Recruitment**

- Advertisement
- Employment agencies

- Website surfing
- Professional organization

#### 4.3 Level of recruitment



*Figure 5: Level of recruitment*

#### 4.4 Selection:

- Receipts of application in prescribed form of bank
- Sorting out applicants
- Preparation of preliminary selected list
- Holding written list
- Interview
- Investigation of previous history as far as practicable
- Final approved by board
- Physical examination
- Appointment and placement

#### 4.5 Over view of training:

Preparing can give workers information and abilities to perform more adequately, setting them up to meet the inescapable changes that happen in their employments. Be that as it may, preparing is just an open door for learning. What is found out rely upon numerous variables,

for example, the plan and execute of preparing, the inspiration and learning style of students and the learning atmosphere of the association. Preparing is the piece of coordinate where execution is against criteria.

- Preparing is created and executed in organization with line administrators, so an unmistakable connection is made between what occurs at work.
- One key factor in worker inspiration and maintenance is the open-door representatives need to proceed to develop and create employment and profession improving abilities. Indeed, this chance to proceed to develop and create through preparing and improvement is one of the most significant factors in representative inspiration. There are two or three mysteries about what workers need from preparing and improvement openings. So, association ought to give those extensions to representative's improvement. These thoughts underline what workers need in preparing and advancement openings. Preparing Improvement openings help to make committed, developing workers who will profit both the business and representatives through your preparation and advancement openings.
- In each organization, (HR) preparing or worker related, and lawfully related subjects is obligatory, particularly for directors and bosses. We must prepare our workers to deal with their representative relations duties ably. Be that as it may, for most extreme positive effect and learning, we have to make the HR preparing persuasive and locks in.

The best possible worker preparing, improvement and training at the opportune time gives enormous adjustments to the business in expanded efficiency, information, unwaveringness, and commitment. Get familiar with the methodologies that will ensure an arrival on your interest in preparing.

#### **4.6 Basic objectives of training & development**

- Preparing and Advancement objective, which should express the longing conduct and condition under individual execution and program can be estimated.
- Improves the activity information and aptitudes at all degree of the association.
- Assist representative with recognizing the with association objective.
- Improves connection among Chief and Subordinate.
- Legitimate rules for work.
- Give data to future needs in every aspect of the association.

- Make a fitting atmosphere for development and correspondence.
- Representatives alter with new change.
- Give data to improving initiative information, relational abilities and demeanor.
- Increment work fulfillment and recovery.
- To improve the degree of the aptitudes, mentalities.
- To upgrade the adequacy of the organization.

#### **4.7 Importance of training & development**

- Association's get progressively viable basic leadership and critical thinking.
- Creates awareness of other's expectations to the association for being capable and learned.
- Preparing decrease outside counseling cost by using part inner counseling.
- Through the Preparation and Advancement, inspirational factors of acknowledgment, accomplishment, development, obligation are disguised and operational zed
- Preparing and Advancement program increment work fulfillment and rearrangement.

#### **4.8 Training techniques of Jamuna Bank**

Jamuna Bank Provide Several Training methods.

Methods in training include: discussion/ lecture/workshop/case study/games/ role play/ film show/ simulation/group work & Presentation/ project visit and so on.

#### **The major Types of training are**

- (1) Freshmen Orientation
- (2) Continues Orientation
- (3) On the Job Training

#### **➤ Freshmen Orientation**

First year recruit's direction can harden the new representative's association with your association. Here's the manner by which to ensure your direction coordinates new representatives into your

organization and makes them feel great and welcome. Green bean arranging the new worker is a basic advance in helping him change in accordance with the working environment and the activity. This article gives tips to the procedure and the substance of direction.

➤ **Continuous Orientation:**

Jamuna Bank mastermind additionally direction for different representative's likes for Record segment, Outside Trade, or Advertising division going to present some new innovation or upcoming new assistance. Jamuna Bank the executives assesses their representatives inside each half year and they attempt to discover lacking workers. At that point they will organize this direction.

➤ **On the Job Training**

Establishment courses have two sections: hypothetical preparing in the foundation and occupation revolution. The officials on post-trial supervision are required to experience both in a time of one year. During this period, three-staged preparing modified is compelling. On hypothetical preparing state, general banking, the officials are required to experience pivot by and large financial exercises under the supervision of HRD. Comparable procedure is followed in the event of CRM and Outside Trade.

- **Job Instruction Training** is gotten straightforwardly at work; thus, it is regularly approached the activity preparing. It is use principally to show laborers how to do their present employments
- **Job Rotation:** To broadly educate in the verity of the employments, a few coaches move a learner from occupation to work. Through the pivot is regularly connected with hourly workers, it can utilize for occupations on numerous levels inside the association.
- **Coaching:** In the instructing program mentor endeavors to give a model to the learner to duplicate. Most organization utilize the instructing strategy.
- **Assistant to Position** Representatives with exhibited potential are same occasions allowed the chance to work under a second and effective chief, frequently in the various territories of the association.

- **Committee Assignment** can give a chance to the worker to partake in basic leadership, to learn by watching others, and to explore explicit association issue.
- **Equipment Simulators:** are mechanical gadgets that expect learner to utilize similar makers, development, or choice procedures they would use with hardware back at work. It is devil. That the test systems be intended to repeat, as intently as could be expected under the circumstances, the physical parts of the hardware and working condition learners will secure at their position site.

#### **4.9 Compensation**

Pay is an efficient way to deal with give extraneous and inborn advantages, fiscal and non-financial advantages to the representatives. It is likewise considered as estimation how representatives are being treated in an association. Every single association has their very own remuneration arranging where they determine what offices will give their workers, how it ought to be given and dependent on what class. Having the hypothetical information on pay I feel enthusiasm to think about the genuine situation of remuneration practices and how it is being actualized in an association of our nation. I have chosen Jamuna Bank to think about their remuneration framework and representative fulfillment. The HR approach and method manual of Jamuna Bank gives the arrangements and systems to overseeing and creating staffs. It additionally gives the rule will use to manage these arrangements with the right technique to pursue. These strategies and systems are applied to the representatives of Jamuna Bank. It alludes to all types of pay or rewards going to representative and emerging from their business, and it has two principle segments. There are immediate money related installments as wages, pay rates, impetuses, commissions, and reward and there are aberrant installment as budgetary advantages like business paid protection and get-away

#### **4.10 Reward**

Reward fundamentally gave to the representatives of the association for their great execution. It is of two kinds



(1) **Intrinsic Reward:** It is the individual fulfillments one lands from the position itself. These are self-started rewards, for example, having pride in one's work.

(2) **Extrinsic Reward:** It incorporates cash, advancements and advantage. Their repeating theme is that they are outer to the activity and originate from outside source, mostly the board.

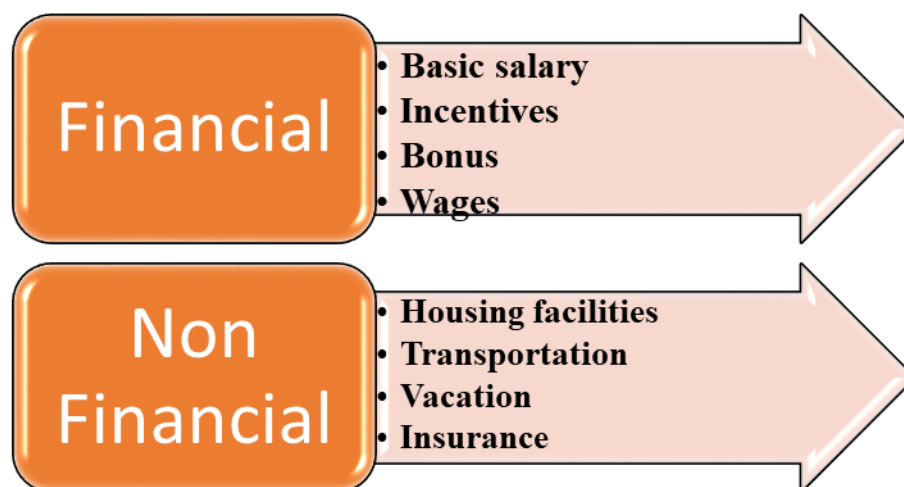
#### 4.11 Benefits

Advantages incorporate obligatory insurance programs, pay for time not worked, discretionary security programs, private retirement plans and a wide assortment of different administrations.

#### 4.12 Organizational Practice

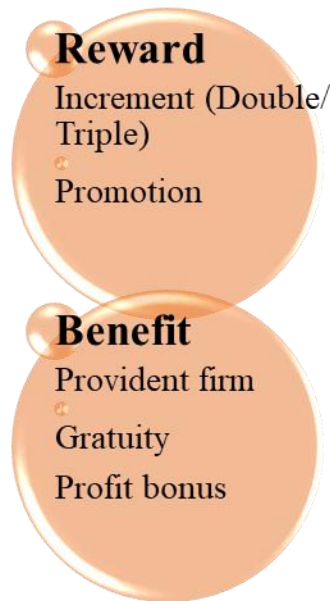
Jamuna Bank Limited for the most part gives pretty much the above remuneration, reward and advantages. They gave monetary pay like Basic pay, Bonus, Wages, Incentives and Non-money related like Housing, Medical, Transportation, and Insurance.

#### 4.13 Pattern of Compensation



*Figure 6: Pattern of Compensation*

#### 4.14 Pattern of Reward and Benefit



*Figure 7: Pattern of Reward and Benefit*

#### 4.15 Compensation, pay and benefit on Jamuna Bank

The Bank is resolved to pursue a reasonable, focused and adaptable compensation approach. The Board is the last expert for endorsement of this strategy and will correct and survey the arrangement on proposal of the Managing Director/Management Committee occasionally.

The compensation strategy of the bank will cover all people occupied with lasting assistance of the bank.

The different job grades at Jamuna Bank are as follows:

- Managing Director
- Associate Managing Director
- Deputy Managing Director
- Senior Executive Vice President

- Executive Vice President
- Senior Vice President
- Vice President
- Senior Assistant Vice President
- Assistant Vice President
- First Assistant and Vice President
- Senior Executive Officer
- Executive Officer
- First Executive Officer
- Officer
- First Officer
- Assistant Officer

#### 4.16 Salary Structure of JBL

<b>Managing Director</b>	<b>TK 800000 – TK 900000</b>
<b>Associate Managing Director</b>	<b>TK 700000 – TK 800000</b>
<b>Deputy Managing Director</b>	<b>TK 600000</b>
<b>Senior Executive Vice President</b>	<b>TK 400000</b>
<b>Executive Vice President</b>	<b>TK 350000</b>
<b>Senior Vice President</b>	<b>TK 220000-TK 250000</b>
<b>Vice President</b>	<b>TK 180000 –TK 200000</b>
<b>Senior Assistant Vice President</b>	<b>TK150000- TK 170000</b>
<b>Assistant Vice President</b>	<b>TK 120000 – TK 140000</b>
<b>First Assistant Vice President</b>	<b>TK 90000 – TK 100000</b>

<b>Senior Executive Officer</b>	<b>TK 80000 – TK 85000</b>
<b>Executive Officer</b>	<b>TK 70000- TK 80000</b>
<b>First Executive Officer</b>	<b>TK 60000- TK 70000</b>
<b>Officer</b>	<b>TK 50000 – TK 60000</b>
<b>First Officer</b>	<b>TK 40000-TK 50000</b>
<b>Assistant Officer</b>	<b>TK 35000 – TK 40000</b>

*Table 1 : Salary Structure of JBL*

Pay rates are classified between the workers concerned and the Management. The compensation ranges for these activity grades are looked into every once in a while.

HR Temporary and re-appropriate staff don't have any appointed activity grade. The agreements get a solidified installment for every month and there are no different privileges appropriate with the exception of commission dependent on work criteria.

#### **4.17 Basic Pay**

Basic Salary Ranges (BSRs) is comparable with the activity reviews and is dictated by the Board on the suggestion of the Managing Director. The Board audits the BSR in any event once every two/three years.

- 1. Annual increment:** Every single affirmed staff get increase every single year dependent on their level.
- 2. Advance payment:** On the off chance that somebody goes outside of office and there is no possibility of returning inside that month he/she will be given development installment compensation

#### **4.18 Festival Bonus**

All ordinary and affirmed workers get two rewards every year. One in Eid-UI-Fitr and another during Eid-UI-Azha just for Muslims and workers of various religion gets that reward during their individual strict celebration.

Other than the above advantage there is a Provident Fund System, a Gratuity System, Insurance Policy, Employee Security and Welfare Fund kept up by the Bank.

Customary and affirmed workers can apply for House Building Loan and Car Loan. Recompenses are likewise accessible to just standard and affirmed representatives however Car Allowances are just for the evaluations above Assistant Vice President (AVP).

There is a yearly addition for all ordinary and affirmed representatives on their joining commemoration.

- Celebration Bonus will be paid to every single affirmed official/staff at one-month fundamental pay which will be repaid twice in each schedule year. Every single affirmed worker would get one reward during Eid-ul-Fitre and another for Muslims during Eid-ul-Azha and for others dependent on their separate strict celebration.
- Non-affirmed representatives will be qualified for get Festival reward as genius rata premise contingent upon his/her joining Date.
- HR Contract and Outsource Staff would get 1 reward, which is half of this gross compensation.

#### **4.19 Pay for time not worked**

- **Weekly Holiday:** Two occasions (Friday and Saturday) every week for the workers of JAMUNA Bank. Security protects (male) can appreciate one occasion for each 15 working days. That implies they get 2 occasions in a month.
- **Annual Holiday:** As indicated by the distributed rundown of leave by principle office the yearly leave plan for the representatives of JAMUNA Bank is chosen. These occasions are essentially the administration occasions. It is resolved dependent on government occasions.

- **Sick Leave:** 14 days wiped out leave with pay is given to the staffs of JAMUNA every single year.
- **Maternity Leave:** JAMUNA gives a half year pay maternity leave to its female staffs. Additionally, a half year non paid maternity leave is likewise given to the staffs of JBL.
- **Paternity Leave:** 7 days paternity leave is given to every affirmed staff of JBL at a stretch. Non affirmed staffs are not qualified to get this leave.
- **Accidental Leave:** Every worker can disappear because of mishap in work place, if there should be an occurrence of hospitalized due to mishap or medical procedure issues. JBL gives 21 days with pay unintentional leave for coincidental or careful issue to its staff. Whenever required more leave, staffs of JBL can take more days leave however that will be given as without pay. For specific cases authority gives multi day's additional leave.
- **Compulsory leave:** Those who work five days in seven days they get 5 days mandatory leave in a year at a stretch.
- **Extra ordinary leave:** It is without pay leave. To get this leave staffs must work for JBL at any rate 5 years. The individuals who work 5 years they are given 1-year additional normal leave at a stretch. The individuals who work 10 years or more they are given 2 years additional standard leave at a stretch.
- **Gratuity:** The Gratuity Fund is a terminal advantage that a worker gets at the hour of retirement/acquiescence.
- **Eligibility:** Regular affirmed workers who have finished in any event 5 Years constant assistance are qualified for get Gratuity Benefit.

#### **4.20 Security Fund**

The goal of the reserve is to give foreordained money related advantage against death and changeless incapacity of normal affirmed staff to his/her Dependent/Heir/Nominee by the Bank. All Regular Confirmed representatives are qualified to profit this advantage. The reserve for this advantage is made exclusively with The Bank's Contribution.

The Bank will contribute Taka 5.00/Thousand on a yearly premise against the last essential compensation of each qualified worker. (The pace of commitment might be changed dependent upon the endorsement of the board.) The Bank keeps up an obligation record to deal with the store.

The aggregate sum of advantage will be equivalent to multiple times of the last fundamental compensation of the worker.

#### **4.21 Exclusion from Employee Security Benefit**

Employees will not be eligible for the benefit, if Death or disability is caused by:

For further damage of Employees with previous level of disablement.

Attempted suicide or self-delivered damage.

- Civil upheaval, Assault, manslaughter or any war like tasks
- Making a capture as an official of law.
- Committing a crime.
- Racing on wheels.
- Accident while the worker is influenced by Alcohol/Drug.

The Board of Directors holds the ability to close reserve whenever. At such occasion the reserve will be discounted to the Bank.

#### **4.22 Jamuna Bank Employee's Provident Fund**

The Jamuna Bank workers' opportune store requires the business for example Jamuna Bank Limited to add to the reserve 10% of fundamental pay for all standard affirmed workers. Each individual from this store on retirement is furnished with a whole of cash as controlled by the built-up rules for the reserve on retirement or renunciation from their administrations. A leading group of trustees is depended with the control, the executives and venture of the reserve.

#### **4.23 Contribution**

As expressed by the principles, every part contributes a whole equivalent to 10% of the fundamental compensation every month that is deducted by the bank at the hour of installment. JAMUNA Bank Limited matches the representative's commitment with a regularly scheduled

installment equivalent to 10% of the essential pay of every part. Each half year, every part's record is attributed with premium relevant to the salary earned on the speculations from the reserve. The entirety of cash given by the individuals and the sum contributed by the bank are attributed independently to his/her record in a unique record kept by the trustee at the administrative center of the bank in Dhaka.

#### **4.24 Payment**

At the hour of acquiescence or retirement, the representative is qualified for get the business' commitment and the aggregated intrigue subject to their length of enrollment in the contributory fortunate store.

In the event that the representative has been a part for not exactly or equivalent to year then he/she won't be qualified to get any of the previously mentioned commitments. He/she might have the option to acquire his additional commitments over the time of his enrollment.

On the off chance that the term of participation has been equivalent to or under three years then the part will be qualified for get half of the business' commitment and collected intrigue.

In the event that the span of participation has been over 3 years, at that point the part will be qualified for get 100% of the gathered intrigue and boss' commitment.

In the event that a part is expelled because of carelessness or ineptitude, the person in question will be qualified for get her/her own commitment alongside the gathered intrigue consequently at the settled loan cost. The bank's commitment anyway might be relinquished and disseminated among the individuals as per the individual adjusts of the individuals.

The equivalent is appropriate in the event of a worker rejected from the bank because of unfortunate behavior or misrepresentation. Be that as it may, for such purposes, just the trustees will be the sole judge of whether the reason for rejection or constrained retirement is huge enough or not.



#### **4.25 Car Loan Scheme**

The vehicle advance office is stretched out to representatives of or over the evaluation PO. The measure of credit that these representatives can take clearly fluctuates as per their particular employment grades.

Head and Senior Principal Officers can take credit adding up to Tk.800, 000 AVP, FAVP, SAVP can petition for advance adding up to Tk.10, 00, 000 VP and SVP can petition for credit stretching out up to Tk 14,00,000 Vehicle.

#### **4.26 Car Allowances**

Representatives of or over the evaluation of AVP are likewise furnished with vehicle recompenses that join costs for Fuel, Driver and Maintenance.

AVP, FAVP, SAVP can have a measure of TK.29, 000 distributed as vehicle recompense every month.

The VP and SVP can have a measure of TK.37, 000 distributed as vehicle recompense every month.

#### **4.27 Staff Loan**

Staff credit is allowed to normal affirmed workers of the bank. The length of administration of the representative must be at any rate a year long. The representative can apply for credit stretching out up to multiple times of his/her gross compensation at 10 % loan cost.

#### **4.28 House Building loan**

Workers who have had a help length of 5 years or more are qualified to apply for house building advance. A panel will manage the advance application and screen the area for house constructing the obligation trouble proportion of the worker and other significant issues. The obligation trouble proportion for the worker must be half or beneath for the credit to be affirmed. The reimbursement plan for the credit must be before the retirement of the worker. The financing cost of the advance is 3%.

#### **4.29 Termination Benefit**

In the event that an affirmed worker is approached to leave his/her administrations by the applicable authority without expressing any explanation, he/she is qualified to get one month's notice recorded as a hard copy or one month's gross compensation as installment. On the off chance that the representative is appropriately told with one month's notice, he/she won't be qualified for get any type of pay for the end of administrations.

#### **4.30 Suspension Benefit**

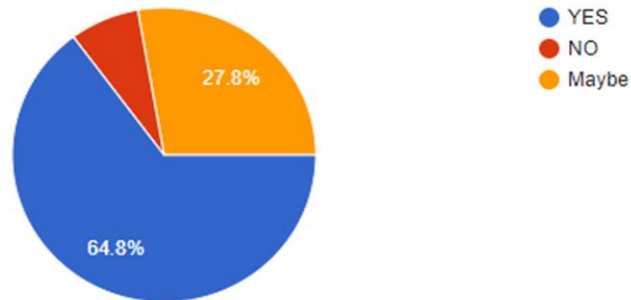
If a report/data about unfortunate behavior or misrepresentation is gotten against a representative, he/she needs to experience phases of disciplinary procedures. The representative is given charge sheet and is given 4 days to think of a clarification. A primer enquiry panel is shaped, and an enquiry see is given that denotes the start of a legitimate local enquiry. On the off chance that, as per the panel's report, the worker is seen as liable he is appropriately rebuffed. On the off chance that the representative is seen not as blameworthy, he/she is held with due regard. During the time of enquiry, the worker might be suspended and will just get half of his essential compensation. In the event that he/she is demonstrated to be not blameworthy, at that point everything of compensation must be discounted to the representative.

## CHAPTER 5 Survey

There are approximately 58 employees among them 12 are lady officers in Jamuna Bank Limited Uttara Bank. Since it is mandatory for every employee to attend at least one session/training/workshop per year, some of them are in training and it was not possible to interview every single one, 54 survey has been done through using Google Form of 13 questions in total. Which was being below including the charts:

Do you enjoy our company's culture?

54 responses

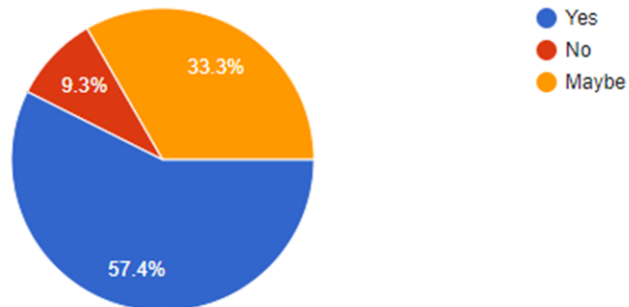


*Figure 8: Do you enjoy our company's culture?*

Here we can see that 64.8% employees responded in positive that that enjoy their workplace culture.27.8% employees responded in may be neither positive nor negative. And 7.4% responded in negative stating they don't enjoy their workplace culture.

Do you find your work meaningful?

54 responses

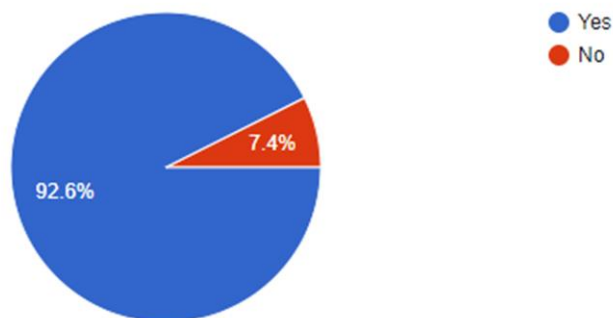


*Figure 9: Do you find your work meaningful?*

57.4% employees find their work meaningful, where 33.3% employee was undecided, and 9.3% employee's thinks it's not meaningful to them.

Does our company offer adequate opportunities for promotions and career development?

54 responses

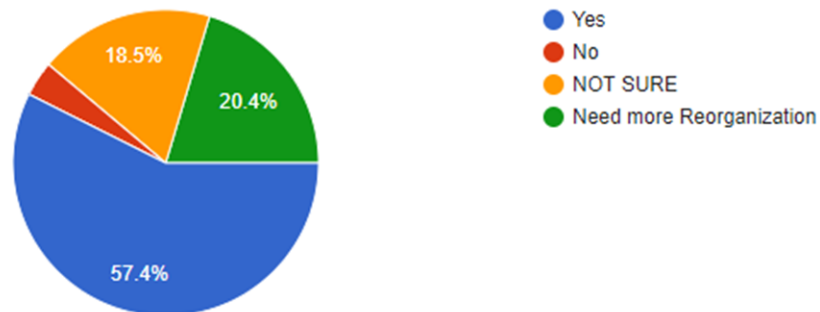


*Figure 10: Does our company offer adequate opportunities for promotions and career development?*

92.6% employee which is a huge response agreed that they has a good amount of scope for future promotion where 7.4% employee thinks there's not enough scope.

Do you feel valued for your contributions?

54 responses

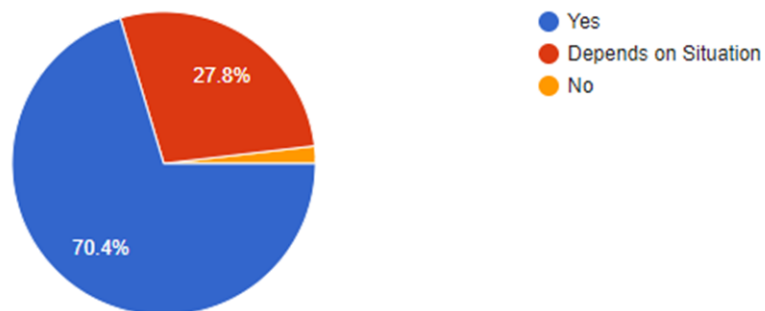


*Figure 11: Do you feel valued for your contributions?*

57.4% employees stated that they feel valued for their contribution, 18.5% said they aren't sure, 20.4% said they need more reorganization and very few only 3.7% answered in negative.

Do your superiors communicate company news effectively and in a timely manner?

54 responses

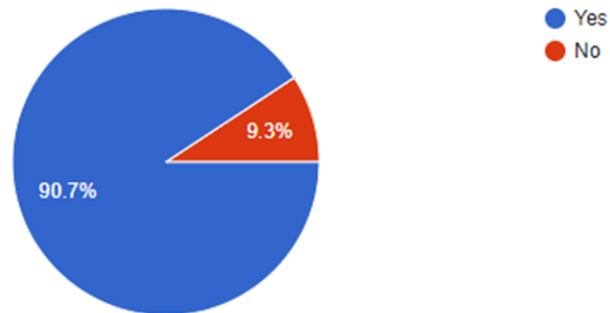


*Figure 12: Do your superiors communicate company news effectively and in a timely manner?*

70.4% employees agreed that that superiors communicate to them timely where 27.8% said depends on situation and only 1.8% replied in negative.

Do you think that work is distributed evenly across your team?

54 responses

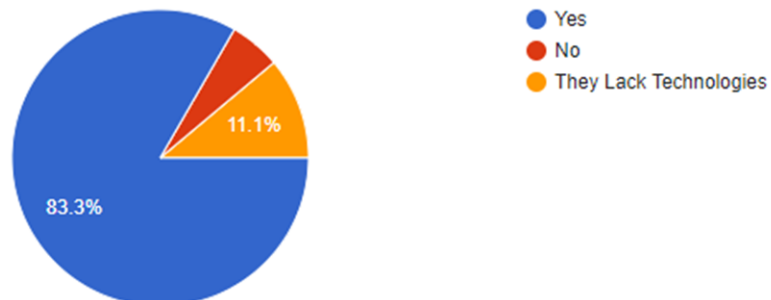


*Figure 13: Do you think that work is distributed evenly across your team?*

90.7% employees agreed that work is equally distributed where 9.3% responded in negative.

Does our company give you the tools and technologies you need to do your job well?

54 responses

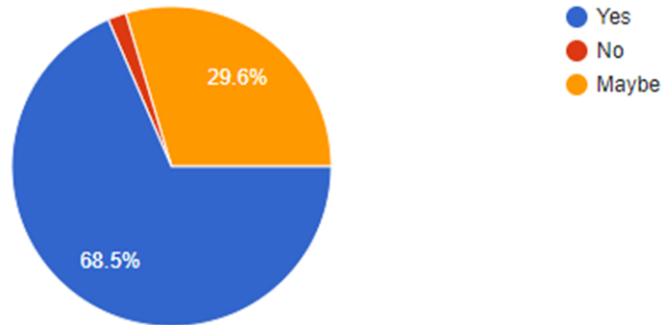


*Figure 14: Does our company give you the tools and technologies you need to do your job well?*

83.3% feel there is enough tools and opportunity to upgrade their skills where 11.1% said there's not enough technologies and 5.6% responded in no.

Do you feel connected to your coworkers?

54 responses

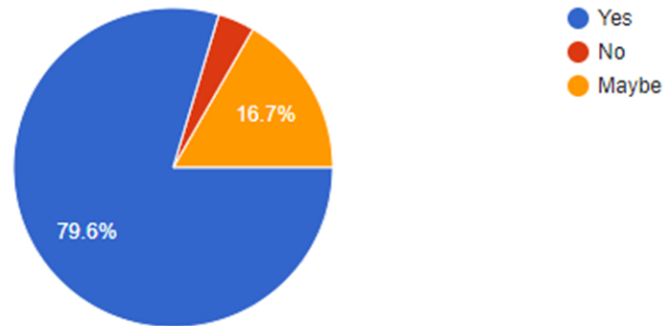


*Figure 15: Do you feel connected to your coworkers?*

A good number of employees 68.5% said they feel connected to their colleagues or coworkers, 29.6% employees was undecided and 1.9% replied in negative.

Do you feel like your job utilizes your skills and abilities as much as it could?

54 responses



*Figure 16: Do you feel like your job utilizes your skills and abilities as much as it could?*

79.6% employees that their skills and abilities and properly used where 16.7% were undecided and 3.7% responded in negative which is very few.

Do your managers value your feedback?

54 responses

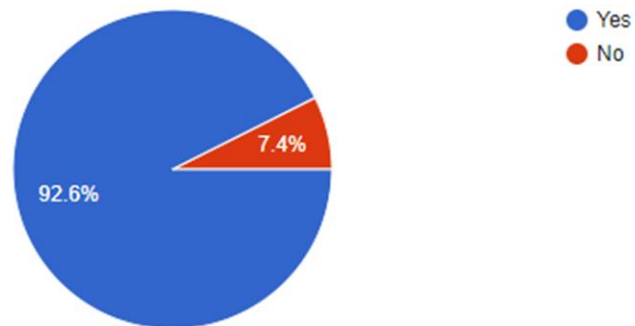


Figure 17: Do your managers value your feedback?

92.6% agreed that managers give proper value to their feedback where only 7.4% responded in negative.

How open to change are we as an organization?

54 responses

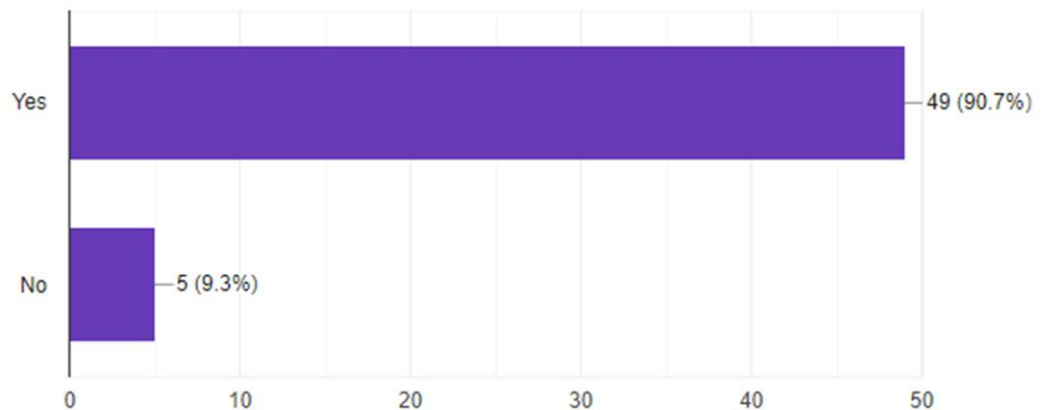


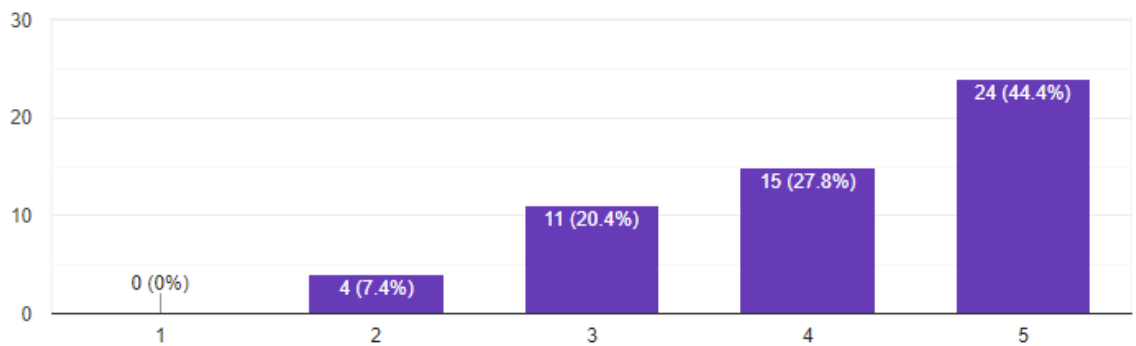
Figure 18: How open to change are we as an organization?

90.7% employees which is 49 people in total stated that organization is open to changes where 5 people or 9.3% employees replied in negative.



How transparent do you feel the management is?

54 responses

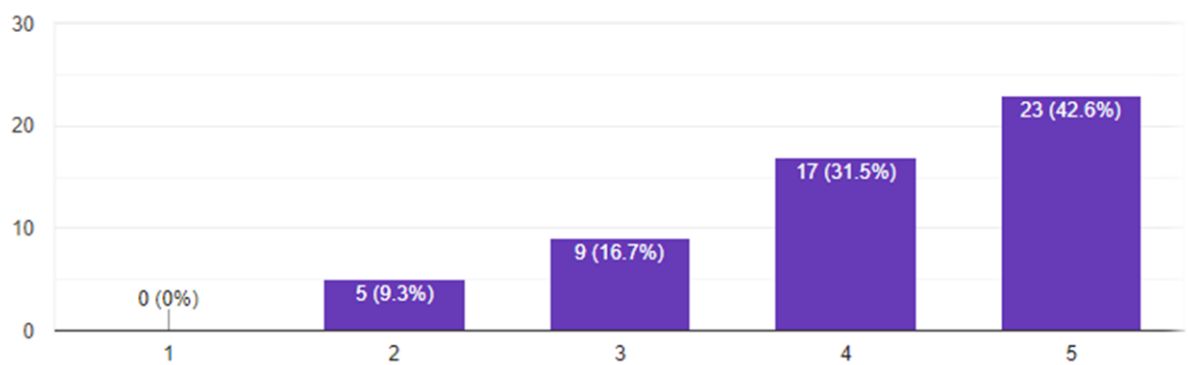


*Figure 19: How transparent do you feel the management is?*

44.4% employees said that the management of their workplace is quite transparent and gave 5 meaning highly agree where 27.8% feels less transparent agreed, 20.4% voted as neutral 7.4% as disagree and 0% as highly disagree.

How happy are you at work?

54 responses



*Figure 20: How happy are you at work?*

42.6% employees highly agreed that they are happy at their workplace, 31.5% as agree, 16.7% as neutral, 9.3% as disagree and 0% as strongly disagree.

## **6.0 Conclusion**

Banking Industry in Bangladesh is presently in right track. The investors are contributing much than the earlier years for the development and advancement of the nation. Banking is turning out to be increasingly more crucial for financial advancement of Bangladesh in activating capital and other assets. As an association, the Jamuna Bank Limited has earned the notoriety of top financial activity in Bangladesh. The association is significantly more organized contrasted with some other nearby bank working in Bangladesh. It has a notoriety for being an accomplice for development. Straightforward and snappy basic leadership, productive group of execution, fulfilled clients, internet banking, successful inside control, expansion of ventures and so on are the significant qualities of JBL. Pay and advantages are noteworthy zone of human asset the executives, and furthermore it can significantly influence worker conduct. To be viable, pay must be seen rouse the representative to work appropriately in the association. The result of occupation assessment is the improvement of an interior structure or progressive positioning of jobs. It relies upon Human Resource Department where they choose how to fulfill their representatives. There are likewise inspirational components required for the vocation advancement of the workers that they can give best exhibitions to the bank. After doing this understudy report I have discovered that the vast majority of the workers of Jamuna Bank Limited have positive discernment towards its representative approach. Along these lines, it is normal that the administration nature of Jamuna Bank Limited will be expanded step by step and it will accomplish greater prevalence among the individuals in future. As there is an expression " fulfill representative will bring fulfill clients".

## 7.0 Recommendation

Some essential advances are suggested cry based on gathered information, perception, master staff's conclusion and my insight and decisions. For the likely arrangements of the distinguished issues guarantee better procedure to JAMUNA Bank in future

- The branch administrator ought to guarantee appropriate dispersion of works duty among staff carefully and screen the exercises of the official with the goal that the customers get proficient assistance as no employee should be extra or too much burden of work then others.
- Set of working responsibilities ought to be explained and legitimate preparing offices ought to guarantee to improve the presentation of primary concern the executives so that the employees know their target or goal including how to execute their performance.
- No supervisor or pioneer can hope to assemble a culture of trust and responsibility — and significantly less improve commitment — without setting the collaborate for progress. This implies giving the best possible preparing and advancement while expelling deterrents.
- The whole office ought to be very much educated with respect to their objectives and targets. It is fundamental to execute organization objective into singular objective.
- JAMUNA Bank should create compelling internet banking framework to contend with other business banks.
- Relational relationship should be worked among the representatives and bosses as we can see some of the employee feel that they might not be valued for their works so employees should be more involved in decision making.
- It's an absolute necessity for them to improve their product soon as they get frequent complains about the products. For which they should upgrade their internet also their technologies to remove capture card problem.
- They should design excursion for diversion for the advancement of their workers as there are only two or three days evening snacks or dinner from the office or bank. Monthly recreation or picnic can also be arranged besides social events to make employees more engaged to their profession.

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