

Report On
During Covid-19, How HR Can Help Employees to Provide Better
Banking Service

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA)

BRAC Business School
BRAC University
September 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.

Student's Full Name & Signature:

Sumiya Akter Soma
16104007

Supervisor's Full Name & Signature:

Zaheed Husein Mohammad Al-Din
Senior Lecturer, BRAC Business School
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Letter of Transmittal

Zaheed Husein Muhammad Al-Din
Senior Lecturer
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

With due respect, I, the student of BRAC Business School, presenting the internship report entitled '**During Covid-19, How HR Can Help Employees to Provide Better Banking Service**'. I am doing internship program from Rupali Bank Limited. I have prepared the report on the basis of my information gathered from my working experience, and I also did some research as per your instructions.

The job experience in the Gulshan branch of Rupali Bank Ltd has definitely been beneficial to educate me with my career in the banking sector and it has given me some preliminary understanding of the business world and organizational culture which I believe will be useful in future and will also be adequately insightful in preparing this study.

I want to thank you for your help and support and to express my gratitude to you. Working on this study under your control has been a great experience. I would be happy to answer any kind of question if you need some help in understanding my research.

Yours Sincerely,

Sumiya Akter Soma
ID: 16104007
BRAC Business School
BRAC University

Non-Disclosure Agreement

I recognize that I have gained access to various Rupali Bank restricted information during the internship period, some of which may contain confidential information and may not be released. I recognize that I am always focused in preserving the confidentiality of tacit or explicit information and would not purposely reveal any such details, both during and after my internship.

Intern's Full Name & Signature:

Sumiya Akter Soma

Organization's Supervisor's Full Name & Signature:

Nusrat Jahan

Senior Officer

Rupali Bank Limited, Gulshan Branch

Acknowledgement

I am very thankful to Almighty Allah at first for giving me the opportunity to go through the internship process and effectively prepare a report in this regard. Writing report is the most cherished part for any BBA student that covers the three-month hard work of realistic job experience with an organization and the pleasure of finishing with it.

Also, I would like to express my gratitude towards my internship supervisor, Zaheed Husein Mohammad Al-Din Sir, in particular for his valuable time, supervision, encouragement, support and direction which helped me a lot in writing this study.

I would like to express my thankfulness to the Rupali Bank Ltd, Gulshan Branch, after that, for giving me the chance to do my internship at their branch. My endless gratitude goes to Rupali Bank Senior Officer Nusrat Jahan, the Gulshan Branch who was an excellent mentor during my internship. I also wish to express my sincere gratefulness to my Rupali Bank colleagues for providing me with the opportunity to work in the team. It would be difficult for me to write this report without their guidance in every move.

At last, I would like to convey my sincere admiration to BRAC University for making this internship program compulsory as part of the credit requirements that really enabled me to have an understanding of real business world and organizational culture.

Executive Summary

This report is entitled as 'During Covid-19 How HR Can Help Employees to Provide Better Banking Service'. It is basically about how banks can offer better services using HR practices in this extra ordinary situation. In this report, at first there is short description about the Rupali bank in general. Rupali bank is well renowned state owned bank and ensures better service for their clients and that is the reason they have a very strong reputation of good client base. So, in this part RBL's history, mission, vision, slogan, core values, organizational structure is written. Rupali bank starting points and how they are providing the best service for their clients for so many years are mentioned in this report. Also, this report highlights about the products, services and HR practices in the RBL. Moreover, this report also has stated about the limitations, methodology, findings, and research questions. Besides, I have done a SWOT analysis to find out the strengths, weakness, opportunities, threats of Rupali Bank Limited and also done porters five forces analysis to show the industry attractiveness of the bank industry. This report also has financial performance, growth related facts. Secondly, there is information regarding internship, responsibilities, internship outcomes, problem faced during internship, benefits, learning opportunities etc. Therefore, all the necessary information about internship has been mentioned here. Now, to complete the report and to give most updated and verified information about my chosen topic, I have conducted a survey and for that I have made a questionnaire of 16 questions and sent it to the eligible people related to my report topic. After that, the main discussion about the report topic has begun in this part and according to the survey result, there is explanation through different charts. Additionally, I have given some recommendations and a proper conclusion after writing the whole report. In the conclusion, the report has been ended with the references and survey questions.

Keywords: Rupali Bank Limited; Internship; HR practices to help employees during covid-19; SWOT and porters five forces analysis; Survey;

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List of Acronyms

RBL	Rupali Bank Limited
NPL	Non-Performing Loan
CRAR	Capital Adequacy Ratio
FC	Functional Currency
DPS	Deposit Pension Scheme
FDR	Fixed Deposit Receipt
NID	National Identity Card
ATM	Automated Teller Machine
RMS	Remittance Management System
BB	Bangladesh Bank
MFS	Mobile Financial Service
POS	Point of Sale
CSR	Corporate Social Responsibility

Glossary

Internship Report	An extended study paper that forms part of the final assessment process for graduation completion. It is also possible to identify the text as a project or a series of extended essays.
Covid-19	It is a disease caused by the latest coronavirus, which appeared in China in December 2019. The coronavirus tends to spread from individual to individual. A laboratory test has been used for diagnosis.
HR in Banks	In order to, preserve harmonious superior subordinate relationships, cooperation, encouragement, efficiency and a sense of belonging, HR encourages workers to establish an organizational culture. As The bank is falling under the service sector and the bank interacts with the hard earned money of depositors as well as the bank's business itself entails uncertainty, so the management of human resources serves a key role in banks.
Online Training	Online training is an educational program that is usable in the form of software to be downloaded to educate learners on a computer or mobile phone in an online environment.

Chapter 1

Internship Overview

1.1 Student Information:

Name : Sumiya Akter Soma
ID : 16104007
Program : BBA
Major : Human Resource Management
Minor : Marketing

1.2 Internship Information:

Company Name : Rupali Bank Limited, Gulshan Branch
Internship Supervisor's Name: Nusrat Jahan
Supervisor's Designation : Senior Officer

I thought about acquiring learning experiences and a glimpse of professional life through internship before I started internship and Rupali Bank gave me that chance. After joining in the bank as an intern, I have till now observed that RBL's atmosphere is so friendly and the people I worked with are very cooperative and kind. As I am an intern, I was not given much work during the very beginning of my internship. They introduced me with the work culture of a bank and give some basic ideas of bank activities which occur there in a daily basis. I got to know who is working in what position and they welcomed me very nicely with their smiling face.

Hence, they guided me how to work as a team and deal with various circumstances relating to the job. I was prepared to work with various types of work for instance helping my supervisor to verify the client's NID, form fill up of remittance collection or new account opening which eventually became my daily jobs. My work pressure gradually grew as I became used to their way of working, and I was prepared to take on new challenges. Most of my work was kind of a desk job, as I wasn't given the opportunity to attend any kind of market visits or any Rupali bank sponsored function. I had no understanding of banking industry and how they are being run, but after having to join RBL, I started acquiring ideas of bank industry. I have been gaining essence of professionalism and a better understanding of what it meant to be in the business world ever since I joined here. RBL has been a positive experience and I expect that my experiences with RBL will give me an effective opportunity to develop a professional personality in me, as well as to use the knowledge gained to apply for my future job and develop a decent career.

1.3 Major Responsibilities:

Being an intern I was assigned to various kinds of RBL jobs, but there were some key works I got to do every day. These responsibilities were given by the senior officer whom I was working under. Those works have been my daily thing as bank is a very busy place. Therefore, clients keeps coming one another. I was in Cash Department the first few days. Banks generally don't place interns in this section however I was able to see what is happening behind the counter first hand. In that department, I did not have much responsibility as I was not messing with their hectic transactions, but they eventually gave me some jobs. Now, I will be giving a list of my work that I have done under this team:

- ✓ Using the counting machine
- ✓ Keeping track of the vouchers
- ✓ Printing papers
- ✓ Interacting and getting familiar with other employees

Despite these small tasks, they helped me to understand the concept of the work.

I was later moved to the General Banking (GB). I have been working here from then. It was very tricky, but it was very beneficial. At GB I had a wide range of responsibilities:

- ✓ Composing and then printing pay orders
- ✓ NID verification
- ✓ Filling up remittance transaction profile
- ✓ Filling up the forms to open account for new clients such as saving account, current account
- ✓ Putting five different seal for clearing purpose
- ✓ Receiving required customer documents, such as photocopying National ID cards, Passport, Trade License, Tin document etc.
- ✓ Updating the information of client's account
- ✓ Arranging the files once in a week
- ✓ Taking signatures

1.4 Observation Regarding RBL:

The aspects I found and learned are:

- Staffs do never leave their tasks for the other days. They always finish their work regularly. Keeping work pending is not an issue here.
- Effective work performance is barely appreciated, and thus the personnel lack the motivation
- With better computers and operating systems the workflow could have been made quicker.
- Employees help each other in doing any task and very cooperative to each other

1.5 Learning Outcomes from Internship:

I have been offered the opportunity to work under the guidance of IDLC HR. Three-month internship program not only broadened my current skills but added additional job opportunities to my career portfolio. Working with senior officers has helped me get introduced to corporate brands, expectations and corporate culture. Between my work hours, I had to connect with different IDLC departments and branches to connect with staff and employees who extended the corporate network. This specific experience encouraged me to improve my willingness to work rapidly and follow numerous commands.

This internship program gave me the opportunity to work under a supervisor, explore her job, and get feedback and recommendations relevant to the profession. And I understood my qualities and limitations when working here dynamically. The key result is the self-confidence I obtained during this positive internship training.

1.6 Challenges Experienced during Internship:

I got to know several details from that organization during my working phase. I encountered some issues, however, which at times became an obstacle to achieving my full potential. The problems I faced are described below:

- Less inspiring job surroundings
- Lack of corporate professionalism to some points
- Employees are not well prepared for internship program
- The time period of the internship is not sufficient to fully understand all the bank's activities.
- Organization staffs are often occupied with their own activities, and had little time to respond to our questions and share detailed knowledge.
- Limitations on sharing in-depth knowledge have limited the actual research as a bank's information is very confidential.

1.7 Recommendation:

- They need to do some promotional activities so that people can know what are services they are providing and also old customers can know about their new offerings
- They need to have online based strong customer services so that customers can get any information without coming to the banks
- Modernized the work process which will lessen the paper work
- They should emphasis more on their online banking service
- They have so many branches but do not have enough ATM booths. They should increase the number of ATM booths too.

Chapter 2

The Organization

2.1 Banking Sector in Bangladesh:

Bangladesh is a rapidly developing region. A country's banking system can be used as a barometer of its economic growth. Well-developed banking system is essential to modern commerce and trade. Bangladesh's banking sector is one of the main industries, which makes a big contribution to the national economy. The sector consists of a variety of different types of banks. The sector's ownership can be divided into five major groups, which are Central bank, state-owned commercial bank, private commercial banks, foreign commercial banks and specialized development banks. Nowadays, banks are not only acting as custodians of public money but are also indispensable as vital agents for maintaining a country's sound financial position.

Bangladesh Bank acts as our country's central bank and monitors, supervises and directs scheduled banks in private commercial banks as well as nationalized commercial banks formed by amalgamating the business of the twelve Bangladesh-based banks before their release, as set out below:-

Existing Bank	New Bank	Authorized Capital (Lac Tk.)	Paid-up Capital(Lac Tk.)
The National Bank of Pakistan, The Bank of Behawalpur Ltd.	Sonali Bank	500	200
The Premier Bank Ltd., The Habib Bank Ltd., The Commerce Bank Ltd.	Agrani Bank	500	100
The United Bank Ltd., The Union Bank Ltd.	Janata Bank	500	100
The Muslim Commercial Bank Ltd., The Standard Bank Ltd.	Rupali Bank	500	100
The Austrasia Bank Ltd., The Eastern Mercantile Bank Ltd.	Pubali Bank	500	100
The Eastern Banking Corporation Ltd.	Uttara Bank	500	100

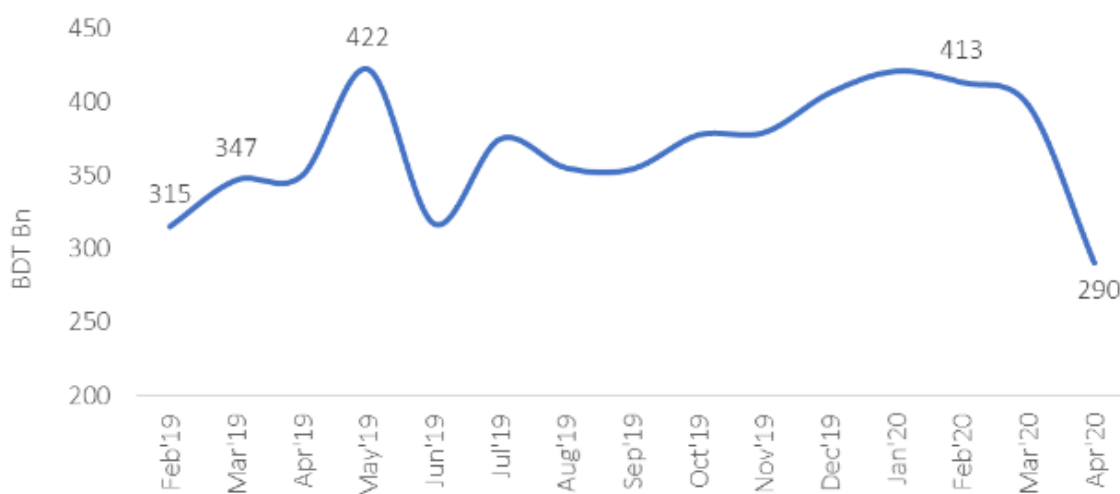
Table 1: Bangladesh's Banking History

After Bangladesh's liberation, the twelve banking companies that were doing business in Bangladesh were nationalized on March 26, 1972 by the Government of the People's Republic of Bangladesh under President's Order No.26 of 1972 entitled The Bangladesh Bank (Nationalizations) Order, 1972.

2.2 Current situation of Bank's position in Bangladesh:

Even before coronavirus spread to the country, banks in Bangladesh were struggling with underperformance; the pandemic is aggravating the impact of a recent policy misstep. It is hard to imagine a nation with a worse economic whiplash case than Bangladesh, as Covid-19 crashes 2020. Prior to early March, when it confirmed its first case of coronavirus, the country was tipped to be one of the year's top growth performers and a rare recipient of the US-China trade war. Dhaka had already faced problems with bad loans and a banking sector that was not fit for purpose before Covid-19 arrived. These problems have been intensified by the central bank's recent move to limit lending rates to 9%. The policy which came into effect on April 1 risks slamming a financial sector already reeling from rising unsustainable loans. "The Covid-19 crisis has added salt to the banking sector wound," says Beidi Gu, the Rohatyn Group's managing director.

Additionally, at the end of December 2019, the Capital to Risk-weighted Assets Ratio (CRAR) of the banking industry stood at 11.6 per cent, 10.5 per cent in 2018. Of the 58 banks scheduled, as of December 2019, 48 banks maintained a CRAR of 10 percent or higher. In Dec'19, total capital shortfall stood at almost BDT 236 bn. With the economic crisis in the midst of covid-19, the capital shortfall of banks will continue to increase due to rising provisioning of NPL. However, BB's (Bangladesh Bank) timely decision to restrict the payment of dividends until Sept'20 is a welcome step towards strengthening banks' financial health. Moreover, financial transactions have also come down with the slowdown in economic activity. Mobile financial service (MFS) transactions declined by 27 per cent compared to the previous year in April 2020. This decline will lead to lower transaction fee revenues for banks that have MFS subsidiaries, such as BRAC Bank. Shop closures will also result in a drastic decline in banks' card transaction fees and POS fees.



Source: Bangladesh Bank

Figure 1: Slowdown in transaction of MFS

2.3 The Company Overview:

History:

With the merger of 3 (three) former commercial banks, i.e., Rupali Bank Ltd. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. established in Pakistan on 26 March 1972 under the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), with all their assets, benefits, rights , powers, authorities, privileges and liabilities, loans. Rupali Bank remained a nationalized commercial bank until 13December 1986. Rupali Bank Ltd. emerged on 14 December 1986 as the country's largest public limited banking company. Rupali Bank provides its clients with all the general banking services through its 492 branches across the country. These are deposit schemes of various types, such as deposits for Savings, Present, Short Notice, Time, Festival, DPS and Call. RBL also provides other banking services such as issuing Demand Draft, Pay Order, Telegraphic Transfer, Mail Transfer and Standing Instructions.

Rupali Bank Limited:

Rupali Bank is a state owned commercial bank in Bangladesh. It is a form of publicly owned enterprise. The bank is traded as DSE: RUPALI BANK. It falls within the banking sector and is known as an institution of financial service. RBL has launched One Stop Service in several Dhaka branches to provide fast and reliable services. Branches include Local Office, branch of Ibrahim Mansion Corporate, branch of Motijheel Corporate, branch of TCB Bhaban, branch of Gulshan, branch of Mohammadpur Ladies, branch of Rupali Sadan, and branch of Farmgate. RBL has begun computerization of its processes as a new banker. Meanwhile all major branches have been digitized, and the rest are in progress. The Bank's served area is Bangladesh and overseas respectively.

Mr. Monjur Hossain is chairman of Rupali Bank Ltd and Mr. Ataur Rahman Prodhan is the bank's managing Director. The Bank's total number of employees is more than 5150.

Vision Statement:

Expand our loyal client base by being recognized as the chosen financial partner that continuously exceeds customer expectations.

Mission:

- Establish a long-term partnership that will help our clients attain financial success.
- Offering satisfying job prospects and building employee relationships.
- Uphold ethical standards and fulfill the financial needs of its consumers in the quickest and most suitable manner, and continue creative work to achieve superior quality human capital, technical infrastructure and service packages.

Slogan: Assures better service

Core Values:

Rupali Bank's core values are very special and based on the word 'Heart'. Every letter from the word stands for the initial of the core values trait and is equally significant.

- Social Responsibility: Care for and contribute to the communities
- Performance: Measuring results and rewarding according to performance
- Integrity: Ensure confidentiality and business ethics
- Respect: Respecting every single individual
- Innovation: Encouraging originality
- Teamwork: Come together to accomplish success

Strategic Objectives of RBL:

- Building a customer oriented service culture with a particular focus on customer care and practicality.
- Growing market share by pursuing a focused strategy for growth.
- Achieving a substantial share of deposits and credits market niche from the existing and niche market
- Using platform technologies and pen-scalable systems to achieve cost efficient processes, effective MIS, strong distribution capacity and high quality of service.
- Develop creative products and services that attract intended target segment customers and business.
- Maintaining a portfolio of high quality assets to achieve stable and sustainable returns and ongoing value creation for shareholders.
- Strengthen brand awareness for the bank.
- Exploring new forms of growth and profitability, in particular through diversifying the lending portfolio by structured finance and retail and SME finance expansion.

Ethical Principles of RBL:

- **Customer Focus:** Customers are Rupali Bank Ltd's principal driving force and priority. They trust in fair treatment without discrimination to all their customers.
- **Quality:** They dedicated themselves strongly to preserving the standard. To maintain loyal customers and partners they ensure the quality of their products and services.
- **Honesty and Integrity:** They ensure always a high degree of justice when dealing with their clients. They still build an environment of appreciation for keeping on to a relationship of loyalty and confidence and reliability that continues.
- **Belief in Workforce:** They regard their workers as the most significant asset and strength. They value the worth of each individual employee contributing to the organization's progress.
- **Teamwork:** They trust in teamwork and adopt a society in which they are remunerated basis of individual merit as well as team-wise results.
- **Good Corporate Governance:** Corporate governance is a vital factor for every bank organization's effectiveness. They are committed to adopting the best practices that contribute to good governance of the sector.
- **Corporate Social Responsibility:** They are also careful in behaving responsibly towards the world and community. They always contribute to improving citizens' and societal quality of life.

2.4 Growth Rate of RBL:

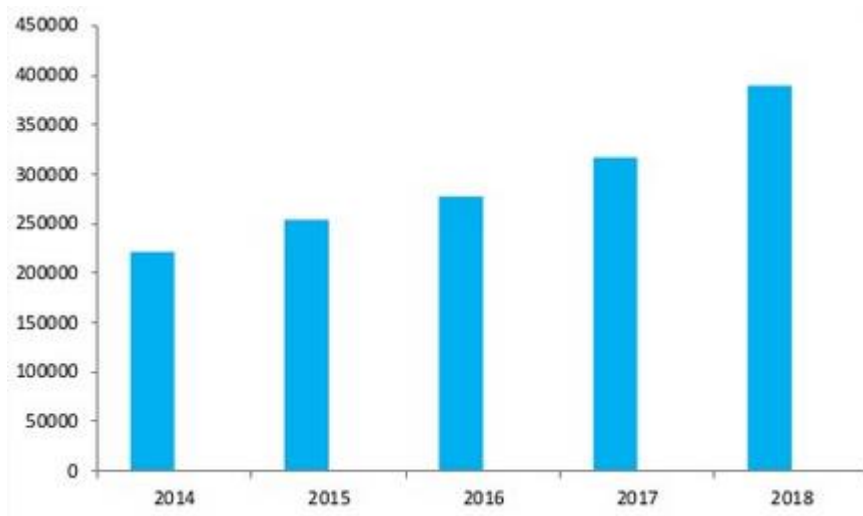


Figure 2: Growth percentage of 2014-2018

The chart shows a limited total Rupali bank deposit from 2014 to 2018. The total deposit amounted to 221657 in 2014 and the amount of deposit in Rupali bank limited was 389549 in 2018. In comparison, the percentage of deposit growth grew 22.93 percent in 2018. Thus, the table shows very clearly the total deposit number and the deposit percentage.

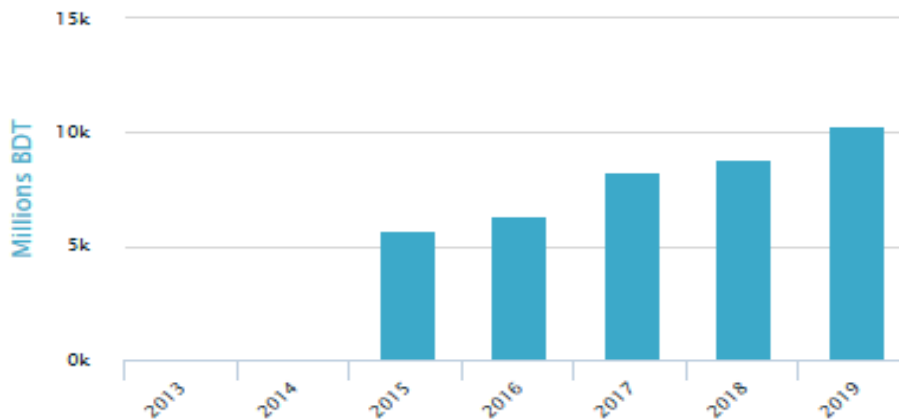


Figure 3: Total revenue chart

In this chart, we can see the total revenue has increase every year and there is huge improvement between 2015's revenue and 2019's revenue. In 2019, the revenue is more than 10k million.

Organizational Structure:



Table 2: Organizational Structure of RBL

Board of Directors:

Sl No.	Name	Designation	Picture
1.	Mr. Monzur Hossain	Chairman	
2.	Mr. Arijit Chowdhury	Director	
3.	Md. Rizwanul Huda	Director	
4.	Md. Khalilur Rahman	Director	
5.	Mohammad Delwar Hossain	Director	
6.	Mohammad Abdul Baset Khan	Independent Director	
7.	Mr. Md. Obayed Ullah Al Masud	Managing Director & CEO	
Observer			
1.	MD. Serajul Islam	Bangladesh Bank Observer	

Table 3: Board of directors with Image

2.5 Products and Services of RBL:

Rupali Bank Limited is trying its best to represent the client in the best way possible. To meet the consumer demand, Rupali bank has restricted the launch for its customer satisfaction of different types of products and services. Some of the Bank's products and services are given below:

- **General Banking Service:** Rupali Bank offers its clients with all the general banking services through its 492 branches across the country. These are deposit schemes of various types, such as deposits for Savings, Current accounts, Short Notice, Time, Festival, DPS and Call deposits as well. RBL also provides other banking services such as issuing the Demand Draft, Pay Request, Telegraphic Transfer, Mail Transfer and Standing Instruction Transfer.

RBL has launched One Stop Service in several branches of Dhaka to provide quick and quality services. Branches include Local Office, branch of Ibrahim Mansion Corporate, branch of Motijheel Corporate, branch of TCB Bhaban, branch of Gulshan, branch of Mohammadpur Ladies, branch of Rupali Sadan and branch of Farmgate. RBL has begun computerization of its processes as a new banker. It has digitized all big branches meanwhile and the others are continuing.

- **Credit Facilities:** Rupali Bank extends its credit services to businesses in almost all of Bangladesh's economic sectors which include trade, commerce, and industry. In this service, international export and import trade is also dealt with appropriately. Bangladesh's economy is heavily dependent on agriculture and obviously RBL places proper focus on farming and livestock, dairy and poultry, fisheries and hatchery, and so on.

Thrust sectors are receiving deserved attention from the bank as announced by the Government. All these credit programs are administered in compliance with rules and guidelines lay down by Bangladesh Bank, Bangladesh's central bank.

Bangladesh's industrialization is progressing strongly and Rupali Bank is one of the successful partners on this path. It has taken successful initiatives to fund worthy private sector entrepreneurs. More welcoming moves toward foreign investment are welcomed from all corners. Credit schemes of the bank emphasize thrust sectors such as Cloth, Jute, Leather, Leather Products, Frozen and Semi Cooked Shrimps, Foot Wear, Knit Garments and SMEs. One of RBL's focus areas is the IT market. Rupali Bank is involved in joint venture and consortium funding schemes for the implementation of large-scale projects.

- **Foreign Exchange Account:** Bangladeshi expatriates and foreigners staying in Bangladesh now have the opportunity to open an account in RBL to deposit and withdraw foreign currency. Several branches of Dealer are authorized to activate such accounts. A citizen of Bangladesh who has traveled abroad for a short time and has returned with some foreign currency can have a private FC account, provided he reported the sum to the custom authority at his port of entry.
- **Mobile Banking Facility:** Rupali Bank is the first to provide mobile banking services, which first launches the mobile banking system in state-owned banks. Rupali bank is offering mobile banking services under the sure cash. The rupali bank currently has more than 80 lac customers, 70,000 agents and over 200 distributors

throughout the world. The majority of schools, colleges and universities benefit from tuition fees and allowances provided by mobile banking

- **Types of Loan and Advances:** In rupali bank limited, there are some loans and advance scheme which are given to the customer. The bank also provides the consumer with various forms of financed and un-financed loans. These types of loans and advanced ones are widely known as fixed capital funding, working capital financing, investment capital financing and other forms of financing. Which are:
 - Car Loan
 - Home Loan
 - Salary Loan
 - Term Loan
 - Corporate Loan
 - Professional Loan
 - Cash Credit
 - Overdraft
 - Education Loan
 - Green Project Loan
 - Agricultural Loan
 - Small and Medium Enterprise Loan (SME) etc.

Products:



সিনিয়র সিটিজেনদের জন্য
রূপালী ব্যাংক -এর **নতুন প্রোজেক্ট**

RSCSS
Rupali Senior Citizen Savings Scheme

■ সঞ্চয়ী হিসাবের চেয়ে ১% বেশি মুদালা

RMBS
Rupali Monthly Benefit for Senior Citizen

■ আকর্ষণীয় হারে মাসিক মুদালা

RMDS
Rupali Millionaire Deposit Scheme

■ ৫, ১০, ১৫ ও ২০ বছরে
মিপিওনিয়ার হওয়ার সহজ সুযোগ

■ বিগত ১০ বছরে মোট ১০ লাখ অকমপাউন্ট বিলিটী করে

রূপালী ব্যাংক লিমিটেড
উত্তম সেবার নিশ্চয়তা

www.rupalibank.org



2.6 Financial Performances of RBL

Financial Performance	2019	2018	2017	2016	2015
Total Investment	105,265	84,006	69,691	80,730	83,300
Investment Growth	25.31%	20.54%	-13.67%	-3.09%	-
Total Assets	497,894	463,977	382,903	334,564	301,290
Assets Total Growth	7.31%	21.17%	14.45%	11.04%	-

Table 4: Financial Performance from 2015-2019

In 2019, we can see the total investment has increased a lot than 2015. In 2019 the total investment was 105,265 and in 2015 it is 83,300. As a result, if we look at the investment growth annually it has also increased so much. There is no data on investment growth from 2015 but in 2016 it was in negative number which is 25.31% in 2020. It is a huge improvement. On the other hand, total assets have also risen. It was 301,290 in 2015 and in 2019 this has become 497,894. In the table we can notice it has only increased most of the years. However, assets total growth is not that good. It reduced a lot compared to 2016. In 2016 it was 11.04%, in 2018 it was 21.17 and suddenly it dropped to 7.31% in 2019.

Operational Performance Analysis:

Operational Performance	2019	2018	2017	2016	2015
Operating Income	2,556	2,310	1,362	(788)	1,072
Operating Expense	2,051	1,464	1,816	1,357	1,235
Total Interest Expense	18705	15301	13290	15263	17056
Net Income	570	409	602	(1,212)	236
Net Income Growth	39.14%	-32.04%	149.71%	-612.47%	-
Net Income After tax	570	409	602	(1,212)	236

Table 5 : Operational Performance from 2015-2019

Operational performance is not that much in bad position compared to operating expense. Here, in 2019 the operating income (2,556) is higher than the operating expense (2,051). Net income also improved than the previous year and as a consequence the net income growth

has increased respectively. Net income after tax has progressed too. On the other hand, total interest expense has increased in 2019 more than the last year.

Cash Flow Performance:

Cash Flow	2019	2018	2017	2016	2015
Funds from Operations	2,368	2,207	3,119	(2,908)	1,641
Funds from operations growth	7.26%	-29.23%	207.28%	-277.20%	-
Net Operating Cash Flow	2,999	2,784	2,573	7,064	1,851
Net Operating Cash Flow Growth	7.71%	8.21%	-63.57%	281.52%	-

Table 6: Cash Flow Performance from 2015-2019

Funds from operations have increased from 2015 to 2019. It is in quite satisfactory level. As bank's transactions are very different than other organizations, sometimes the difference between one year's cash flow can be so much than the other years. And, this is what happened in funds from operation growth. In 2016, it was -277.20% and in 2019 it came to 7.26%. Besides, net operating cash flow is in favorable position. In addition, net operating cash flow growth has fallen quite a bit in 2019 in contrast to 2016.

2.7 HR Activities of RBL:

An organization's HR operations include a variety of acts. In Rupali Bank Ltd, however, there are some major activities that are practiced but not in a frequent or systematic manner. Those are discussed below:

- **Recruitment and Selection Process:** The responsibility of recruitment and selection process is under HR department. The managers determine what the job applicant's qualifications and their work duties should be. They formulate job requirements specification of the knowledge and experience the applicant needs. They do the screening of applicants where appropriate.

Bangladesh bank does the whole process of recruitment and selection for Rupali Bank Limited. The work circular will be released at least 6 months before the written examination and the screening will take another 6 months to pick the candidates for the face-to - face interview. These short-listed applicants then go through the interview and the correct candidates are chosen after the final screening. Although they do recruit occasionally, they contract personnel for a project or hiring third-class employees.

- **Training and development:** HR also sees that the new hires are familiar with their principles of obligations. They need preparation in order to enhance the abilities they have, and also to get to know the new abilities that the work demands. At Rupali Bank Ltd, every now and then new hires and employees are sent out for training and growth purposes. It can be 1 day, or 15 days.
- **Evaluation & Performance Appraisal:** Among others, that is an essential move. Employee assessment is done through their organizational managers. As it can be done in many ways, it is the managers who determine which technique to use. It's calculated how an individual performs, based on the assessment. It also decides whether the employee needs additional training to continue or not. Promotion is determined for an employee after the evaluation part is done.
The branch manager at Rupali Bank sends a report to Bangladesh Bank about performance status of any employee. Then the assessment is done out of that paper. Based on that, it is determined to encourage the workers and also their need for training. It usually takes at least three years to get an employee promoted.
- **Compensation Management of RBL:** The HR managers determine the pay scale based on the grade level of an employee. In addition, they also need to analyze the market to assess it. The Bangladesh Bank decides this for employees of Rupali Bank. It is determined by an employee's grade level and by their seniority. Also, there are various types of benefits for the employees that make the package valuable, such as: lunch benefits, holiday allowances, transportation allowances etc.

2.8 CSR Activity of RBL:

- Rupali Bank provides loan to brilliant but poor students to help completing their education. After being provided to a job he or she is to pay the loan back.
- Rupali Monthly Earning Scheme (RMES) is targeted to the elderly citizens of the society who would be retired in near future and won't have a source of income.
- Also, they accept the citizens' power, telephone, natural gas and water services bills at no charge.

Moreover, in this time of Covid 19, they are trying to contribute by helping others through their different activities. Such as:

- Rupali Bank SureCash has prepared to distribute primary education stipends to about 14 million students before eid in this difficult time in Corona. The list of beneficiaries of stipends and the amount of money has been being sent from primary schools and that money was sent to the accounts of millions of mothers.



Figure 4: Providing Stipends before Eid through RBL SureCash

- Due to the epidemic, dairy farm owners across the country are in dire straits with milk. Although millions of money's milk is being produced every day, it is being wasted due to lack of sales. Farm owners were forced to throw away the milk. In this situation, the state owned Rupali bank limited has come forward to sustain this dairy industry. RBL has taken the initiative to disburse loans for making ghee from milk in the agro sector at a time when marginal herdsmen are helpless in the corona epidemic.



Figure 5: Helping Dairy Farm Owners to Survive

2.9 SWOT Analysis for RBL:

The SWOT analysis is an evaluation of an organization's assets, limitations, opportunities and risks. An analysis was performed during the internship time while researching on Rupali Bank Limited based on the strengths, limitations, opportunities and threats of the bank. SWOT's terms affect significantly the activities and output of Rupali Bank. The following is a brief SWOT review of Rupali Bank Ltd.:



Strength:

- Strong number of well-educated and highly committed personnel.
- A bank with great experience in the banking sector
- As a national bank, it depends on customers and has an enormous customer base.
- Being a public bank, RBL receives huge support from Governments' side to carry on its activities.
- Effective training and development program.
- Online banking opportunity.
- The bank's members of the board is highly skilled and proactive
- Long list of branches and quick customer service.
- High profile clients because of its location
- Bank does have exciting deposit schemes facility.
- At every point there is hardly any biasedness on grounds of religion, gender or ethnicity.
- Keep client account confidentiality tight.

Weaknesses:

- Few emphasis on the efficiency of the customer care service
- The gap between the FDR rate and the loan against the FDR rate does not exceed 3 percent, as per the Bangladesh Bank instructions. But often, the bank demands more for loan than that spread rate.
- One major weakness is that Rupali Bank is unable to develop marketing practices to inform consumers of its services.

- Manually driven tasks are time consuming
- insufficient technical capacity
- There is a contact distance between the tops as it has a straight line hierarchy
- Level Managers, intermediate and lower level. Therefore it requires longer
- Times for solving a basic problem and decision making.
- Bangladesh Bank's Guidelines have not been implemented thoroughly.
- Few online banking facilities.

Opportunities:

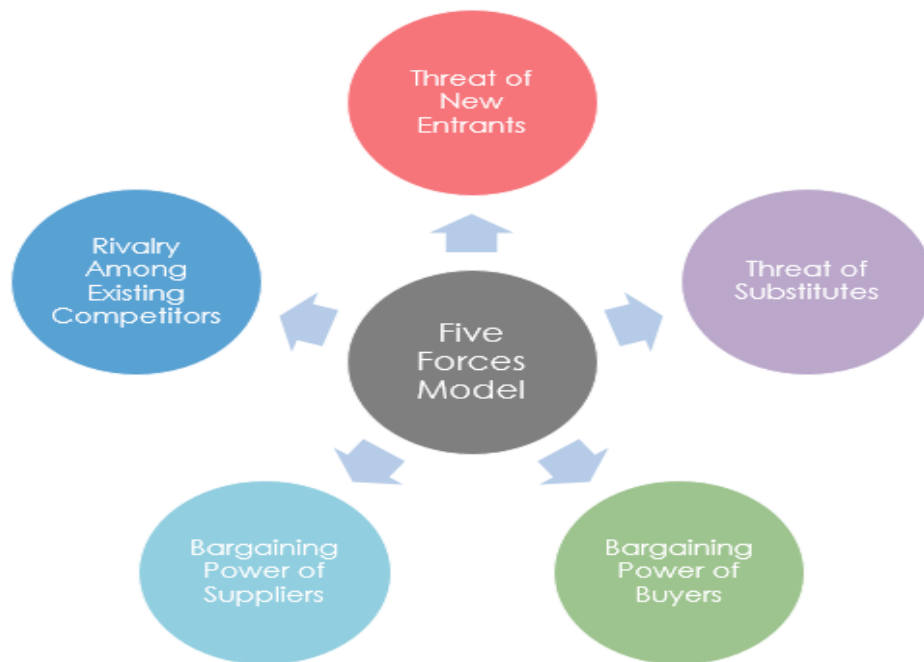
- Concentrating on rising small and medium-sized company owners will create solid , stable clients.
- RBL has a profound existence in the investment sector and stock exchange market in Bangladesh.
- They have members from all across the world; getting remittances would serve as a competitive advantage over other banks.
- Constant assistance by Bangladesh Bank and Bangladesh Government regardless of the position and circumstance.
- Proper utilization of online banking can grab more clients.

Threats:

- Domestic private banks and international banks are growing day by day, offering convenient modern facilities and constantly introducing different products or services.
- Global banks employ numerous glamorous advertisement and promotional campaigns to dominate markets.
- Bangladesh's continuous political crisis becomes a significant threat to Banks.
- Private Banks have relatively high pay structure.
- Not tolerant to unexpected changes whatsoever.
- Increasing technical expenses for the company to survive.

2.10 Porters Five Forces Analysis:

Porter's five powers, also known as P5F, developed in 1979 by Michael E. Porter, are a method of evaluating an industry or organization's attractiveness. It does this by analyzing five powers operating on the industry. These forces are determinants of profitability for that sector or organization. The five powers are this:



Threat of New Entrants: Moderate

Public banks are not worried about the developments in banking technology. They offer more emphasis to branch banking on conventional branch. Individuals have far less patience to go to branch as they move their money, deposit, bills via mobile banking. Because of advancements in internet banking, consumers can find new services with higher interest rates and no charge through the internet. So, most banks have considered this a possibility that they have been now entering into banking industry with services Rupali bank already provides and even with those Rupali banks do not facilitate by making all of them available in their mobile apps. Unless they take necessary steps to improve and adapt to advances in technology, it might become a major issue for both Rupali Bank and all other public banks.

Bargaining Power of Buyers: Low

Customer bargaining power is comparatively poor since it is partially government regulated. The switching costs here are low for customers to quit Rupali Bank Ltd as it is government bank and easy for customers to get banking services from other banks. While there are various public banks such as: Janata Bank, Agrani Bank, etc., it is not run on a customer-based basis.

Bargaining Power of Suppliers: High

In general, IT has strengthened depositor bargaining power. The advent of online and tele-banking banking has encouraged the depositors. Depositors can use the internet easily to decide which bank offers the highest interest rate and deposit their cash there whereas customer does the reverse (least interest rate) in looking for loans. This has contributed to a rise in price volatility in the industry along with the number of alternatives accessible to depositors.

Threat of Substitutes: High

Most of the risks in the banking sector originate from the non-banking financial organization and not some other banks. This sector does not pose a danger to deposits and withdrawals, but the non-bank financial institution poses threats by offering related banking services such as shares, insurance, fixed-income securities and Treasury bills. Payment substitution often causes risks, owing to the high loan interest rates. And organization non-financial banking offers loans with lower interest rates than banks that are the reasons why many businesses and businessmen enjoy the service of non-bank financial institution rather than banks.

Rivalry among Existing Competitors: Moderate

There's a very dynamic aspect of competition between banks. The origin of banking services is very old and all banks have all the services that every customer needs over the lapses of time. They have all sorts of facilities, so anyone can attract the client. Banks provide higher rates of return to customers, lower interest rates, investment offerings, water bill facilities, SMS services, digital banking services, mobile banking. In the banking sector, rivalry occurs in the form of who can offer the best services and draw more clients over others. Practicing things generates concern for the ROA (Return on Asset) as banks also face lower ROA because of those things. Often there is a merger of banks to reduce competition to fix this issue, to avoid this matter. Often banks prefer to go for merger or acquisition to save money from ads in bank management.

Therefore, the banking industry's attractiveness is average (particularly public banks) as we can see most of the factors are not so in good position.

Chapter 3:

Project Part

3.1 Problem Statement and Purpose of Study:

Any organization dealing with people needs an effective running of the organization with strong human resource management. Banking was and will still be a "Business for People." Efficient and effective management of the organization's human capital turns it into a profitable one. For the banking sector, the value of managing human capital has increased because of the existence of the banking industry, which is primarily focused on service. Managing people inside the company along with coping with the financial and economic threats at a broader level is the most important challenges facing the banking industry in this time of coronavirus. In this situation, the human resource department can only place the right person to the right place. In addition to the risks in the banking sector, the people in the banks who manage the day-to-day affairs need to bear in mind client satisfaction. The people who work at the front office become the bank's face and so it is the HR's responsibility to ensure that there are qualified people working up front. They need to assure that the candidates chosen in the banks are trained before they start their jobs, so that they are better aware of the complexities of the core banking industry and customer relationship. HR management has to think about both the quantities and quality requirements in the banking sector and cope effectively with the lack of supply in the availability of skilled personnel in the industry.

As we all know, banks are the wheels of an economy of one country. Even in a pandemic-stricken world without a sure-shot cure in sight, it's indeed crucially important that financial activities continue so that the economy and all livelihoods do not slide into a coma. Professionals, who are at the center of any sector, including financial services, must be shielded from the detrimental effects of this pandemic and from the economic damage that it has already begun to cause. Let's address some of the workforce issues banks face most as they wade through this crisis:

- **Mental Stability and Wellness:** The abrupt change in the corporate culture has taken its toll on the overall health and wellbeing of employees. There has always been tension, anxiety and other mental health problems and it's not a new story. Organizations have often implemented wellness programs and offered protection, health benefits, and accessibility for workers to help them resolve their health problems. However, banks has been reluctant regarding this issue always specially in our country, this is high time bank too took this mental health thing seriously at least in this period of coronavirus. Though HR's are in the responsibility to keep employees motivated, it has become so difficult to keep them interested towards their work in this horrible situation of the world.
- **Absence of Agility:** One of the core reasons HR teams are failing is because of a lack of agility. A lot of HR teams are not built to be agile. And that big time affects the HR employee. Responding quickly and moving rapidly is crucial in this crisis. But before taking action, there are several permissions to take. This slows down the data gathering process and takes decisive action which an emergency requires. The need for the hour now is to become more flexible in their strategy and to re-prioritize

company priorities and have the right coordination and collaboration between middle management and executives.

- **Uncertainty:** Unpredictability will paralyze any industry. A big challenge is the overwhelming feeling of not knowing what the future has in store, or what steps to take to continue organizational operations. In confusion affects us both more or less. Employees are emotionally impaired, unsure of what the future holds for them, and the HR teams fail to get it into line. Banks are important for internal and international business as it helps to stay all business in stable position by giving loans, foreign transaction. So, bank itself needs to remain in stable situation but due to this pandemic it has become so out of range.
- **Rapid Regulatory Transformation:** Since these are unprecedented times, almost every business procedure has been changed and the Covid-19 clauses need to be revised. Since HR divisions are responsible for the largest portion of company policies notably in banks, they have very little time to do a lot of work on their list. So, banks need to work on their communication strategy, employee engagement and so on. During this time it is very vital that banks pay attention to their HR departments as they have the best experience in protecting employees.

Although workers are permanent, this crisis is temporary; how banks control their workforce will set them apart. Today's technology can meet all banks' workforce needs such as connectivity, recruiting and onboarding, training, learning additional skills, improving well-being, distributing capital and handling workloads.

Therefore, HR policies and proper HR practices can help banks to minimize the risks at least through some effective steps which are the purpose of this report. The aim of this report is to ascertain how HR can help employees deliver better banking services during covid-19. Better HR related decisions can assist bank's employees to ensure employee safety (through providing more private spaces, telling them to stay home who are having symptoms), to build employee support solutions, to give rewards and recognitions for working in this adverse situation. This report is being prepared under the guidance of Zaheed Husein Mohammad Al-Din, Senior Lecturer, BRAC Business School, BRAC University and Nusrat Jahan, Senior Officer at Rupali Bank Limited, Gulshan branch.

3.2 Origin:

As it is mandatory for the student of BRAC Business School students to do an internship from an organization to gain practical knowledge of organizational culture of 3 months to complete the undergrad program, I am doing my internship from Rupali Bank Limited one of the few government banks in our country. Through the support of my on-site mentor Nusrat Jahan, Senior Officer, I completed my internship report on "During Covid-19 How HR Can Help Employees to Provide Better Banking Service." My academic advisor Zaheed Husein Mohammad Al-Din, Senior lecturer at BRAC Business School, BRAC University has finalized the particular topic and permitted me to write the report as part of the internship demand and to provide me with relevant guidance from time to time.

3.3 Objectives of the Study:

The study's main objective is to obtain practical information from the professional environment and to relate the information of how HR can help bank's employee to provide efficient banking service. The purposes of the report are set out below:

- Recognizing and evaluating how to gain total HR perspective at the branch level in this pandemic.
- Holding a note on employee's personal requirements.
- Understanding Rupali Bank Limited's work environment. And theoretical knowledge link.
- Determining employee engagement level.
- Looking for and finding out how to increase employee engagement in this period.
- Having the opportunity to do surveys and getting to know about what people feel about the matter improving banking activities through HR's contribution on employee betterment.
- Giving some fruitful ideas regarding the betterment of employees so that they can give the best customer service.

3.4 Research Question:

A research issue is the goal of a study or a research problem to be solved. An integral aspect in both quantitative and qualitative research is the selection of a research subject. We will focus on two separate questions for this study which we will try to come up with the answer to.

- Why is HR an important department for assuring a better bank service specially during corona pandemic?
- How does HR help employees improving their performance?

3.5 Methodology:

This research intends a great amount of knowledge about the banking sector and the product schemes RBL is serving. Reporting is done by utilizing several synchronous and structured steps. First of all, the research subject needs to be chosen. A survey is then carried out to find out more directly about the employees and their level of satisfaction with their jobs. Furthermore, to know about the potential of the HR to allow employees to function more effectively that can contribute to a smoother banking service for clients in this extra ordinary situation. Using both primary and secondary data make this paper. After that, the data gathered were reviewed and organized according to the study requirements for format and analysis.

Primary Data vs Secondary Data



Primary Data:

- Through taking part in the job role during the internship program.
- Active observation while doing the internship.
- Contacting the employee and establishing a good discussion on some form of inquiry.
- By interacting with their clients
- Direct contact with departmental officials respectively.

Using most convenient questionnaire to collect primary data, questions were built on a multiple choice basis. The customers, senior officers and the manager of Rupali Bank Limited, Gulshan Branch, Dhaka, were the target population of this study.

Secondary Data:

- RBL's Annual Reports.
- Related banking publications.
- Similar research articles.
- Browsing the website of RBL.
- Regular notes from my Bank studying.
- Textbooks, Blogs, Newspapers.

Method of research: Structured Questionnaire

Sample size: 60

Area of Sample: Bangladesh

Method of Sampling: Convenience Sampling

3.6 Limitations:

At Rupali Bank Limited, their employees are very supportive, polite and cooperative with managers and staffs. They want to keep the rules and regulations for the security reason and did not want to reveal their details or records. It can negatively affect their policy of confidentiality if they share all of their private information. That is the reason why I had to accept some restrictions when I was preparing my study so those are:

- Difficulty in having access to most updated internal feature information.

- Inadequacy of paper books, newspapers and articles created barriers to data collection and coordination
- Time constraint in the report's making was a significant impediment to defeat.
- Limited information on the internet about the chosen topic as research on this issue is still under construction.
- Employees work really hard and are more focused on the job. I get very little opportunity to talk to them because they are all much occupied and it was not effective for me.
- Set working hours and lesser internship time are inadequate to know the entire organization.

3.7 Literature Review:

The coronavirus: our new reality. No decision has ever been so critical and challenging to make earlier. COVID-19's impact causes a massive number of our HR banking partners to operate remotely or with reduced staff, leading us to create a place to share their experiences with these main decision makers. According to Pearl Meyer who is the leading board and senior management expert on aligning executive compensation with the company and leadership plan, making pay systems a powerful tool for value development and competitive advantage, has done a survey Pearl Meyer conducted virtual peer exchanges to hear the most pressing HR concerns firsthand. Participants shared ideas and emerging best practices. Three primary areas of concern are compensation, staffing, and communications. Summarized below are some of the issues identified as most urgent during our peer exchange meetings.

Firstly, **compensation themes** (Customer-facing Supplemental Payments) Additional compensation is given by a number of strategies including compensated time-and-a-half, per diems in the form of set dollar amounts per day, weekly bonuses and one-time after-crisis spot bonuses. In this survey, they also got to know that some banks have rebranded "hazard pay" to call it "thank you pay" as a nice way of thanking workers in these difficult times.

Secondly, **stuffing** where branch and remote workforce personnel low has been followed by some bank to reduce the exposure. A number of banks have switched to A and B teams working on shifts, while others have split workers working in large public spaces into small groups spread out on-site.

Lastly, **communication** dependent on the polling done during our peer exchanges, many of the roles and responsibilities for maintaining communication rests with the department of HR and the CEO. Through this challenging time, many banks have become quite creative in supporting employees: providing employees with special loan payment programs, helping manage the pressure of homeschooling, generating charitable matching funds to support COVID-19 causes, and assisting employees with emergency funds and job insurance.

Now, if we talk about the contribution of HR in RBL during the corona outbreak On Sunday, Rupali Bank Training Academy (RBTA) conducted an online training program titled 'Conducting Coronavirus Business Activities.' The software was practically initiated by Managing Director and Chief Executive Officer of bank Md Obayed Ullah Al Masud, a press statement said. He delivered a speech on program's first session. In the current Covid-19 scenario, the MD gave all officers and employees the requisite instructions to carry out banking operations in compliance with the health rules and morale intact. The program was attended by the general managers of 10 divisional offices and the zonal managers from 26 bank regional offices throughout the country.



Figure 6: Online Training Program

It is quite visible that they are trying to improving their employees using HR methods. Also, they conduct meeting on regular basis through Zoom to discuss about banking activities every month.

As reported by McKinsey & Company who is the trusted advisor and consultant to many of the most prominent companies and organizations in the world, banking executives must plan for the next standard in every situation to be very different from the one of the past ten years. Banks may be going into the "caution zone" in following years and need to dramatically modify their actions to maintain and increase capital, and decisions regarding dividends and buybacks, bonuses, and cost structures need to be re-examined. Therefore, to maintain all these and create a solid economic position for our country despite all the unfavorable situations banks need to have strong decision making criteria which are impossible without HR's active participation.

Chapter 4

Survey Result and Analysis:

For this report, I have done brief survey to know about how they feel regarding HR's contribution on improving employee's performance which can lead to a better bank service during this global epidemic. So, I have asked 16 questions in order to get a clear view of their choice so that through this study I can provide a proper understanding of the reaction of the people on this timely topic. Questions were made through Google form and sent the link to the employees of Rupali Bank, Gulshan branch. They were kind enough to fill up my survey questions which helped me a lot to explain my study. Moreover, mostly my target audience was employed people so that my survey's result can come out more accurately as they are the people who goes to the office regularly and that is why they can give me the idea of if HR is important for an organization or not. Additionally, all the employed people need to go on banks to withdraw their salaries and that means they need to deal with bank employees on a daily basis. Therefore, their opinion regarding this topic does matter. They can feel if the bank employees giving them good service or not. And, if they are not doing so, what HR can do to thrive it. So, that questionnaire was built on the basis of demographic question and likert scale-based question in which the participants had to address how deeply they agree or disagree with the factors. Sixty respondents response were taken as I have mentioned before that the target audience was not so vast for the report subject.

4.1 Evaluation and Outcome:

Demographic Part:

In this section of the survey, we will see how many of the respondents belong to the demographic groups listed in the survey, and how they vary from each other.

60 responses

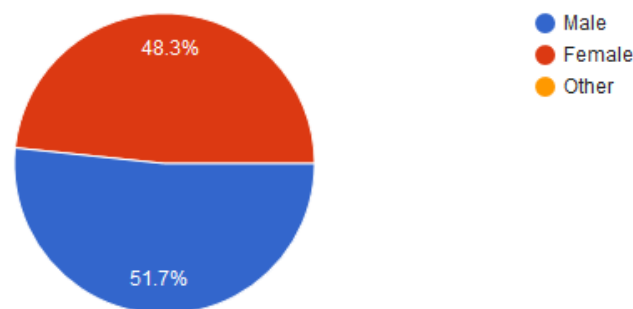


Figure 7: Responses regarding Gender

According to the responses gathered, we can see male and female are in almost equal number. If I talk about the bank sector, there is equal number of male and female employees. Also, nowadays both men and women are doing jobs more than past days. Here, among 60 respondents 51.7% are male and 48.3% are female.

Age:

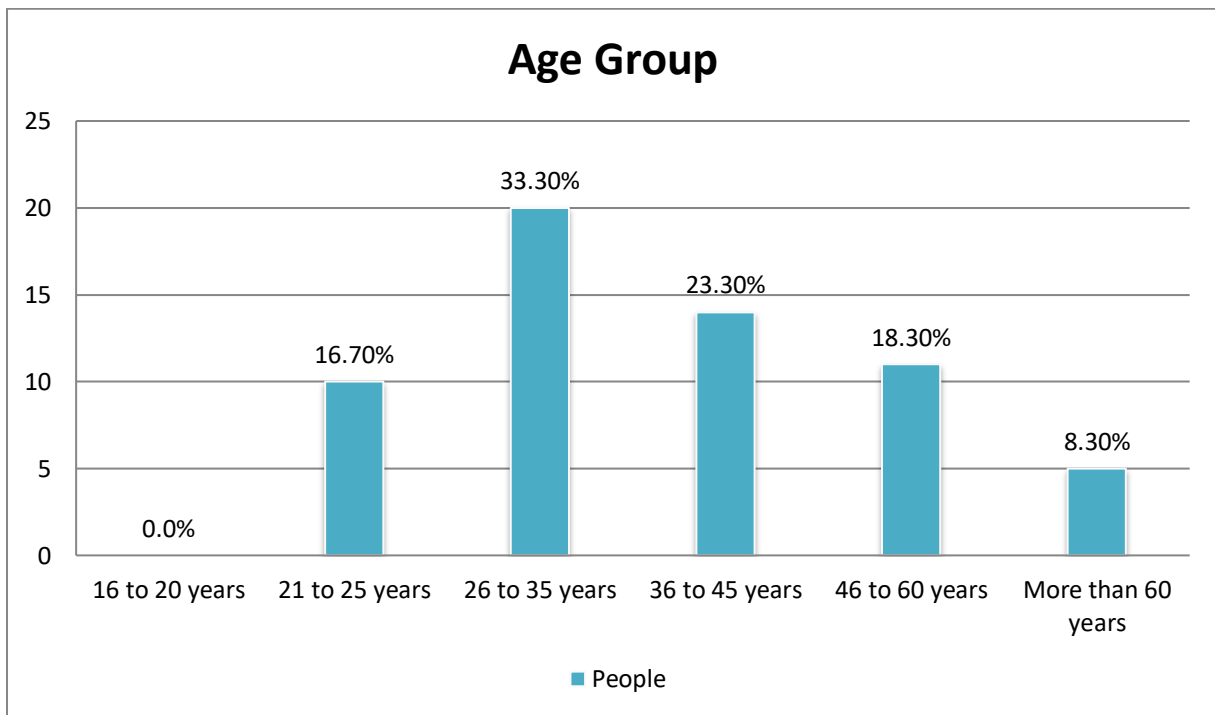


Figure 8: Percentages of respondents of age groups

In this survey, the dominant age group is 26 to 35 years (33.30%) which means they are quite young and they know the latest way of improving employees in an organization. Therefore, they know at present how much HR is important for banks also. In this time, many rules are changing as per the requirement and old regulations are not working in many factors. Then, 36 to 45 years employed people. This age range people are experienced and mostly open to change. They have the ability to change themselves according to the situation. Commonly from age 26 to 60 years old people are here and they are usually well aware of any organization's need.

Profession:

60 responses

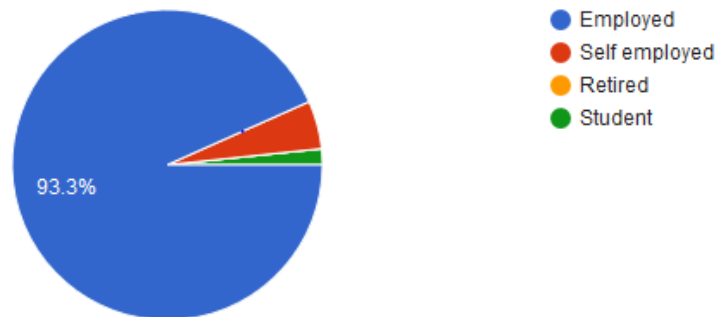


Figure 9: Percentage of the respondents' professional history

As I said earlier the target group for the survey was employed people, therefore 93.3% respondents are employed people and self-employed peoples number is 5%. Number of students is very less as they mostly are not related to any bank activity. Also, since they have not started working yet that is why cannot give any work related opinion.

Income Status:

60 responses

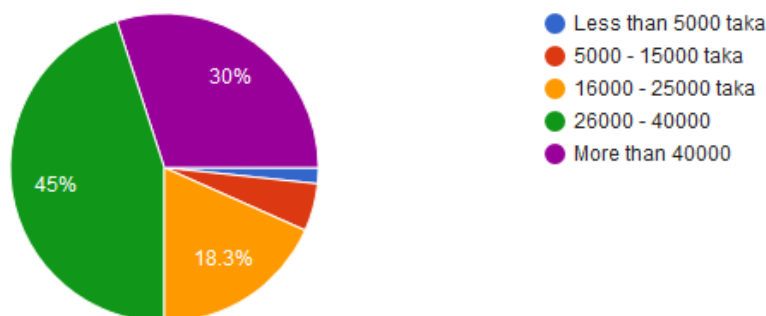


Figure 10: The people surveyed income level ratio

45% respondent's income status is from 26000-40000 which means they are sort of in a stable job. Then, 30% of them earn more than 40000 taka as the targeted people were also from the banks higher positioned employee and some of them are doing job in multinational or local companies. That is why they are suitable for giving opinions on my topic as they are working for long time to know about the lacking or need of the employees in a company. Also, 16000-45000 income level's percentage is 18.3% which means they are mostly new in the job world. They just finished their education or undergraduates which is why they have

the recent updated idea of HR's importance for any kind of company specifically in this condition.

Reasons how in this pandemic HR can help employees to give better bank service:

In this section of the experiment, the review of the results will be based on the reasons of the report's topic:

They should have back up employees in case any employee falls sick

60 responses

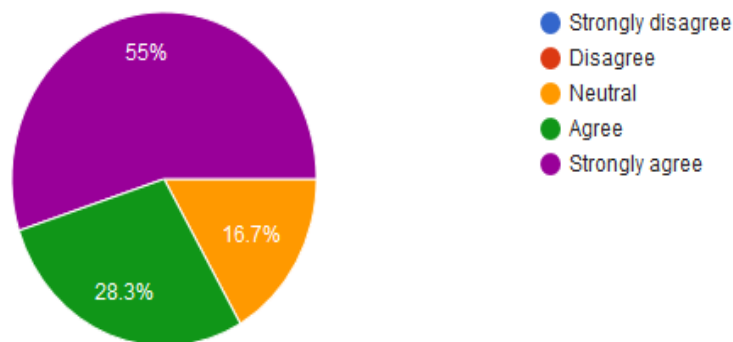


Figure 11: Respondent's opinion about back up employees

Most respondents strongly agreed on the matter of back up employees. 55% of the total response strongly agreed on that which means they also believe in this proposal. Actually it is quite natural because many employees are falling sick and it is a matter of concern. When an employee falls sick, pending works slows down the whole process of the bank activity. Sadly, an employee of Rupali Bank died with Covid-19 like symptoms at his house in Patuakhali named Abu Hanif Akanda. Even in gulshan branch where I am doing internship, four employees were identified as corona positive. So, it is highly important requirement to have back up employees. Other respondents also agreed with that as we can see 28.3% people agreed with term.

Will it motivate employees to work, If small and temporary bonus is given to buy protective materials in this pandemic?

60 responses

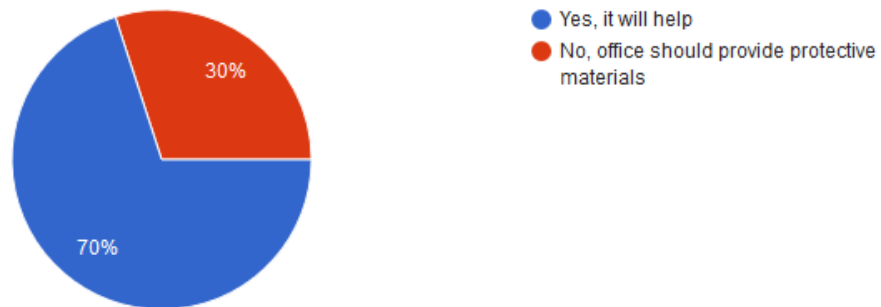


Figure 12: Percentage of surveyed people on the matter of giving bonus

70% respondent thinks it is going to help people feeling motivated if they get mini bonuses to buy protective employees in this pandemic. The reason of agreeing on that issue can be it will give them secured feelings. They would know that higher authorities care about their health condition.

How banks should provide training to the employees?

60 responses

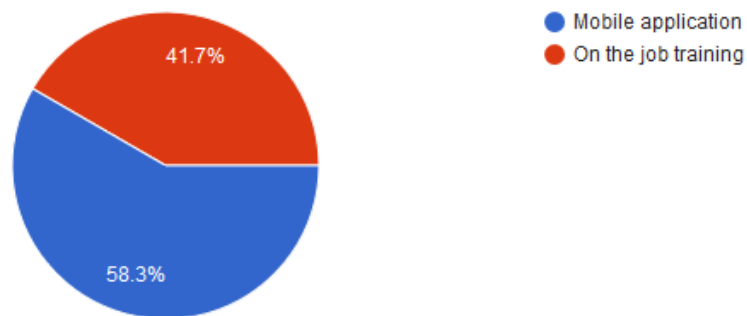


Figure 13: Ratio on methods of training

Training through mobile application is the preference of 58.3% respondents which means most of the employed people prefers training on mobile app. As it is not safe to attend training with lots of people in a hall room or in an event, people like the idea of mobile app. HR department can work on that matter which will help employees to get trained without breaking the safety terms.

Medical professional's access should be available to ensure safe health

60 responses

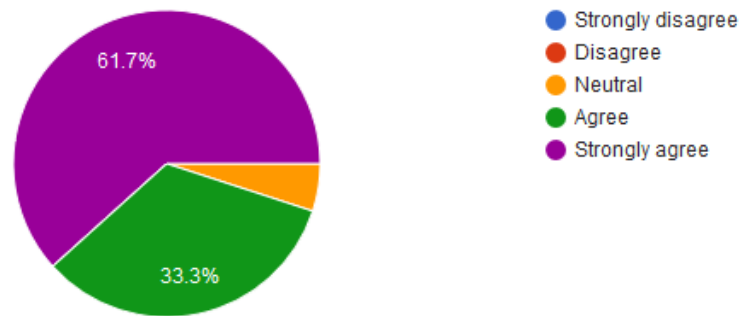


Figure 14: Opinion on medical professional's access availability

If I say about the banking industry, bank is a service sector and that is why they have to give the service to the customers by staying on the front. Because, many banking services are still not available in our banks and very few services are available on the online banking. Therefore, they are in great risk and it can be very helpful if they get the medical professional's access easily. And, 61.7% of the surveyed people have strongly agreed on that matter. Additionally, 33.3% people also agreed on that. People hardly disagreed on that statement.

Work needs to be distributed properly to make the whole process faster

60 responses

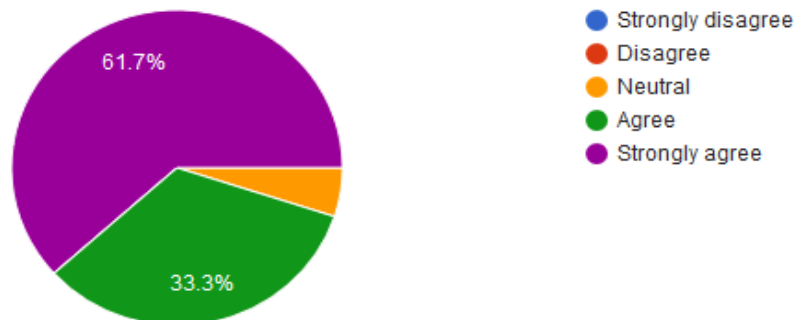


Figure 15: Respondents feedback on work distribution to make whole process faster

Mainly, in RBL, I have noticed works are not distributed properly and to some situation literally everyone works not so accordingly. For example, if someone comes to collect remittance, there is no fixed person for that. That is the reason sometimes client needs to wait longer than usual. It creates a dissatisfaction or irritation in them. In this way in many organization tasks are not divided properly. In this regard, 61.7% people are strongly agreeing on distributing the work nicely among all the employees which can help to quick all other activities and also 33.3% people agree here. It will be useful for both employees and clients as clients can leave early in that dangerous situation outside.

16 Digital capability should be increased for better online banking service

60 responses

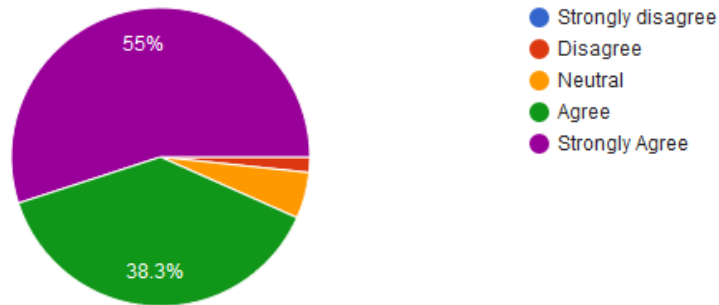


Figure 16: Response on increasing digital capability

Being digitally efficient is super important in this modern era. On the other hand, people are not safe to go outside nowadays to receive the manual bank service. Still they have to go for it because government banks are not that active on that issue. Also they are not working on that matter much. 55% people strongly agree and 38.3% agree that digital capability should be increased as it will be helpful for clients and employee as well. When there will be more opportunity of taking the bank service online, employees do not have to work by going offices and also clients can get the service from home. In addition, banks should reserve their files digitally more instead of being dependent on traditional file work. In RBL, there is so many file here and there and sometimes they cannot find the particular data they need. Therefore, keeping all this in mind, government banks specially should give more emphasis on that matter. HR can help here by organizing meetings with higher level people and talk with them about proposal as we know HR people can help and convince people on taking bigger decisions.

17 Special transportation service should be opened for all employees because of the pandemic

60 responses

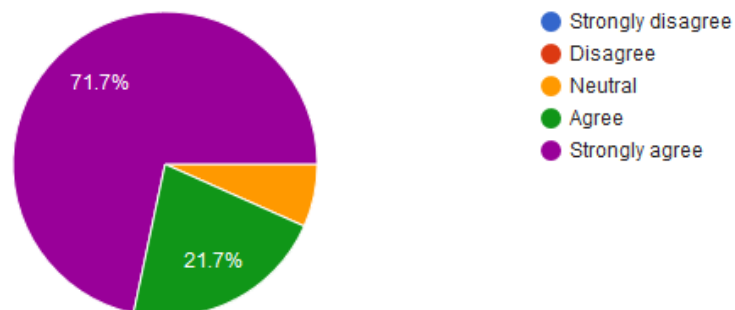


Figure 17: Reaction on special transportation service for all

Nowadays using local transports is very unsafe as so many random people use these. If I talk about Rupali bank, they do not have any separate transportation service for bank stuffs. They have to come using different vehicles as they cannot miss office as it is highly instructed to come office regularly. Hence, special transportation such as mini buses can be provided in every branch. Yes it is expensive measure but there is bigger issue out there and that is why this can be done for the well-being of employees. If employees stay healthy, they will be able to give better service for the clients and it will bring more profits for the bank authority. In the chart, we can see that 71.7% people strongly agree on that. So, banks' authority can give it a thought.

Online campaign needs to be started to increase awareness among employees regarding covid 19
60 responses

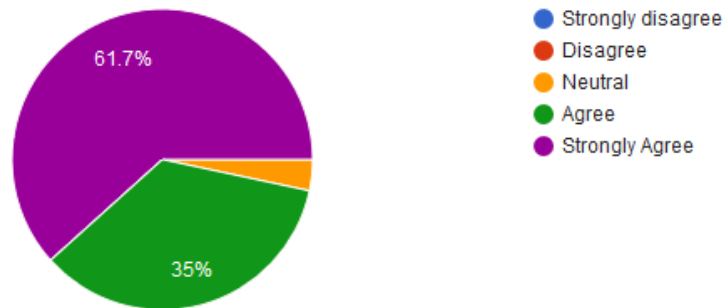


Figure 18: Response regarding online campaigns for raising awareness

Online campaigns for increasing awareness among employees can be very helpful to keep employees well aware of the seriousness of the epidemic. That also shows that authority really cares for their employees. Through online campaigns, they can know about all the new symptoms of coronavirus and stay careful according to that. Moreover, through this campaigns they can bring counselors who can give them advice regarding mental health too as people are also feeling emotionally helpless. So, it is so needed now. 61.7% people strongly agreed and 35% agreed from the 60 respondents on that statement. So, that is a good idea and putting this proposal through HR department will not be a bad idea.

Should bank start to collect feedback from employee in every week to improve service?

60 responses

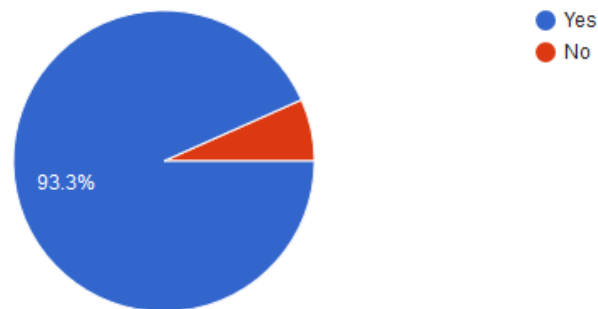


Figure 19: Response regarding collecting feedbacks every week

Collecting feedback can be good option to know what one should improve or what one doing better. When anonymously employees will give their feedback, it will not create any bitterness among employees. Also, it will help them to get better. In this situation, many things employees are doing for the first time. When they will give them feedbacks employees would be able to know they are doing wrong because constructive criticism is always acceptable. Besides, they can tell them what their colleagues are doing excellently which will motivate them to work better. Consequently, 93.3% people are agreeing on that feedback thing, it means respondents also think that it is a doable idea.

Should they have the opportunity for their vulnerable employees such as pregnant women, weakened immune system or employees over the age of 50 of taking paid leaves till 30days?

60 responses

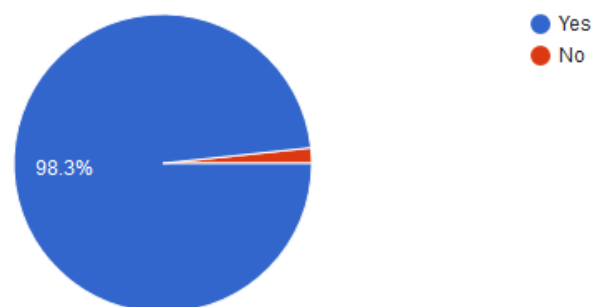


Figure 20: Acceptance of the matter of paid leaves for vulnerable employees

In any organization, there are some vulnerable employees who tend to fall sick more than other employees but they are not inefficient at their work. Therefore, they are like assets for the company. Similarly, in the bank sector there are also employees like that. So, they need to stay fit so that they give their best. For that reason, these types of employees deserve to get paid leaves with the intent that they can come back stronger with full satisfaction towards their job. And that is really great that 98.3% people have said yes to that matter.

Findings and Assessment:

I happened to come across few important findings majorly associated to the Gulshan Branch while preparing the full paper. These are mostly about bank's regular activities in short.

- There are a lot of skilled employees. Either they possess a strong technical background and academics. But sadly, they do not get any scope to demonstrate that. Their skills must be evaluated and used for the progress of the organization.
- They are not careful enough about the virus. Some of the employees barely wear masks which can lead to a big mess for other employees. They need to take care of it in a responsible way as the pandemic is no joke here.
- Employees sometimes don't react positively to every decision which higher management decides to take. As a consequence, they lower their working spirit causing problems by creating ripple effect throughout organization. That is why employees do not follow the higher authorities given instructions all the time step by step. And, it hampers the motive of assuring better service for the clients.
- The recruitment and selection process is done by Bangladesh bank for RBL. Therefore, they do not have any separate recruitment department and they cannot look for any employees by their own.
- I have observed almost all of the employees give their work additional hours. They do not ever leave their without working some extra hours as in RBL they cannot take files home and finish the task from home even in this coronavirus situation but that management does not recognize the effort. It can trigger dissatisfaction.
- RBL authority likes to organize tree plantation event every year which is really an admirable initiative. So, this year they have instructed to all the branch authority to plant 10 trees and it was a mandatory thing for them.
- Online banking has started its journey for a while, but stuffs are still not entirely familiar with this system as they do not promote it as much it is needed. Also, I have noticed that the employees are not that expert in computer based work
- They have lots and lots of paper work as still they have not digitalized their paper work. Everything has to be done manually and piles of papers are everywhere in the office. This is an era of technology and they are however doing all the work manually instead of using digital file system.

Recommendations:

Covid19 is an extra ordinary situation and nobody had any idea to handle it in any way. However, everything must go on otherwise life will lose its purpose and many people will not have something to eat even. In this position, carrying on the bank activities while keeping the employees motivated towards their work is not an easy task though RBL authority is trying their best. While doing the research I have found some shortcomings of RBL that HR can work on as it needs to be solved so that employees can provide the best service. The recommendations are stated herein:

- Basic measures needs to be taken in the branches, which include the distribution to all employees of temperature weapons, gloves, masks and hand sanitizers. As I have noticed that the security guard does not check the temperature of the people enters in the branch office.
- Also, they can develop a back-to-office booklet for stuffs in a pictorial format that includes the do's and don'ts for the employees.
- As training employees has become difficult nowadays even though they have tried to provide training facility online, they can try some other formats such as the trainers can make videos on topics and can upload them. Moreover, members of the HR team can select stuffs those are doing extremely well in their roles and attempt to describe what makes them successful. Then these points can be exchanged among other employees.
- There needs to be an IT team posted in this section. Since a lot of remittance keeps coming in this section. If there is an issue in the division the team should be able to quickly fix the issue.
- “Making family life simpler” is one of their greatest and most important priorities, since working in bank is a very hectic job and on the other hand employees also have to take care of their children, track schoolwork, and support parents and other family members as well. HR department can survey their stuffs to see who is affected by these conditions so they can ease working hours or add flexibility.
- Encourage an atmosphere of equity, open communication and versatility that will ultimately ensure the well-being of the whole community. Most importantly employees need to be empathetic to each other as many can feel lost in this tough situation. For this, they can give feedbacks to each other at least once in a month about various things such as what someone is doing really good and telling them they are doing their best from their sides.
- Bank employees are working from 10AM – 4PM. In this time they giving services to their clients and after 4PM they have to do their additional paper work which is very tiresome. They should reduce their working hour for at least one hour at least in this pandemic.
- On the other side, works are not divided properly among employees and that is why, when there is a rush in the brunch everything gets messed up. Even, client’s papers get mixed with others sometimes. Then, they cannot even do their lunch on time sometimes. Therefore, proper work distribution is the only solution on this regard.

Conclusion:

As the economic growth of the country advanced, banks and other financial institutions became extraordinarily important. The Rupali Bank Ltd. is perhaps one of our country's most promising banks. The bank does have an enlarged profile to cope with any volatility, along with its huge assets. With the sudden shift of the world RBL is able to adjust easily. Rupali Bank Ltd. holds a good role in Bangladesh's banking industry. RBL's employees have worked tirelessly to achieve their goals and vision. The bank's core principles will make it stand on standards along with the the assets through ethical banking and its implementation in the future.

As I discussed earlier, RBL is trying to cope up with the situation and taking decision according to that. They have organized online training, provided masks to their employees and giving leaves to their employees when needed. These are not enough. They should provide online training in a regular manner and also give emotional support to their employees through professional as it is a time of vulnerability, consider this virus more seriously and take safety measures more. They should develop the opportunity of work from home so that gathering of more people reduces in the brunches. Remote work is still an alien concept for them which should not be like that where whole world is trying to accept the situation and taking measures according to that. However, it seems like not just RBL but banks are also overlooking the seriousness of the covid 19 pandemic. It is not wise thing to do. In addition, there should have HR employees in every branch as it is very important for banks as well. And, of course they need to improve their online banking service and train the employees on how to give better online service to the clients.

Rupali Bank is facing a lot of rivalry in the banking and non-bank finance sectors. Since lots of banks enter this industry as a rival with the services and employees with greater knowledge of technology that Rupali bank does not provide. They may lose their customers if it continues. This is also the best time for Rupali Bank to look at its limitations and threats and to solve them instantly, because people now trust more to government banks than to private banks. To ensure this, they need focus on HR activity and the whole world is finally recognizing the fact of HR's importance in bank. RBL should think about it and help employees give their maximum for the bank.

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Appendix

1. Gender

- Male
- Female
- Other

2. Age group

- 16 to 20 years
- 21 to 25 years
- 26 to 25 years
- 36 to 45 years
- 46 to 60 years
- More than 60 years

3. Profession

- Employed
- Self Employed
- Retired
- Student

4. Income status

- Less than 5000 taka
- 5000 – 15000 taka
- 16000 – 25000 taka
- 26000 – 40000 taka
- More than 40000

5. They should have back up employees in case any employee falls sick

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

6. Will it motivate employees to work, if small and temporary bonus is given to buy protective materials in this pandemic?

- Yes, it will help
- No, office should provide protective materials

7. How banks should provide training to the employees?

- Mobile application
- On the job training

8. During covid-19, should bank reduce their 10 AM to 5PM working hour?

- Yes
- No

9. Medical professional's access should be available to ensure safe health

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

10. Works need to be distributed properly to make the whole process faster

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

11. Digital capability should be increased for better online banking service

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

12. Training courses on how to deal with customers during pandemic should be given

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

13. Special transportation service should be opened for all employees because of the pandemic

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

14. Online campaign needs to be started to increase awareness among employees regarding covid-19

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

15. Should bank start to collect feedback from employee in every week to improve service?

- Yes
- No

16. Should they have opportunity for their vulnerable employees such as pregnant women, weakened immune system or employees over the age of 50 of taking paid leaves till 30 days?

- Yes
- No