

A Report On  
**Employee Satisfaction and Digitalization of Working Method  
in National Bank Limited: A study on Agrabad Branch  
Employees**

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's of Business Administration

BRAC Business School  
Brac University  
June, 2021

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## **Declaration:**

It is hereby declared that

1. The internship report submitted is my 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 have acknowledged all main sources of help.

### **Student's Full Name and Signature :**

**Tabassum Sammi**

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### **Supervisor's Full Name And Signature :**

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**Ms. Mayesha Tasnim**

Lecturer, BRAC Business School

BRAC University

## **Letter of Transmittal**

**Ms. Mayesha Tasnim**

Lecturer

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Madam,

With due respect, I am really honored to present my Internship Report on “Employee satisfaction and Digitalization of working method in National Bank Limited : A study on Agrabad Branch Employee” under your utmost support, help and supervision. During the period of January 2021 to April 2021, I have conducted my internship in National Bank Limited, Agrabad Branch, Chittagong. I have tried my level best to follow the guidelines and guidance provided by you in making of this Internship Report.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

---

Tabassum Sammi

ID :17304173

BRAC Business School

BRAC University

Date: June 12<sup>th</sup> ,2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between National Bank Limited and the undersigned student at BRAC University, Tabassum Sammi.

### **Confidentiality Agreement (Sign either part 1 or part 2)**

#### **Part 1: Confidentiality Not Required**

1. The three parties agree that the internship report, in draft or final form, is not considered to be a confidential document and the internship report may be shared with other parties by the student, employer or faculty advisor. The faculty supervisor will maintain a copy of the internship report for at least one year (in case of a grade review), at which time the supervisor may elect to destroy the file copy.
2. The three parties agree that all documents and data provided by the employer to the student in the course of the internship remain the property of the employer, but except where expressly requested by the employer, these will not be treated as confidential information by the faculty supervisor and the student.
3. The three parties shall not be prohibited from disclosing any information obtained during the internship if such information was in the public domain.

    
Mr. Md Abul Hassan Chowdhury Tabassum Sammi.

Ms. Mayesha Tasnim

SAVP, Advance In Charge	Student	Lecturer
& Floor In-Charge.	BRAC Business School	BRAC Business School
National Bank Limited.	BRAC University	BRAC University

**Part 2: Confidentiality Required**

1. The three parties agree that the internship report, in draft or final form, is considered to be a confidential document and the internship report may not be shared with other parties by either the student or the faculty supervisor. The internship report will be read and evaluated by the faculty supervisor and filed as a confidential document with the faculty supervisor for a period of one year (in case of a grade appeal). After one year the internship report will be destroyed. In the case of a grade appeal involving the internship report, an independent faculty member may be asked to re-read the internship report. In such circumstances the independent faculty member will treat the report as confidential.

2. The three parties agree that all documents and data provided by the employer to the student in the course of the internship remain the property of the employer, and that these will be treated as confidential information.

3. The three parties shall not be prohibited from disclosing any information obtained during the internship if such information was in the public domain.

4. The three parties agree this confidentiality agreement will remain in force for one year from the end of the internship.

\_\_\_\_\_  
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\_\_\_\_\_

Mr. Md Abul Hassan Chowdhury	Tabassum Sammi.	Ms. Mayesha Tasnim
SAVP, Advance In Charge	Student	Lecturer
& Floor In-Charge	BRAC Business School	BRAC Business School
National Bank Limited.	BRAC University	BRAC University

## Acknowledgement

Starting In the name of Allah, Most Gracious, Most Merciful. Allaah Subhanahu Waa Taa'la have always been merciful to me. From the core of my heart, I thank my Creator Allaah for all of the things that I have achieved in my life, the things I have done successfully in my life and for all those things that I could not achieve for something more best.

Mayesha Tasnim Ma'am was extremely helpful to me throughout the period. The important assistance and ideas from Ma'am helped me a ton to finish my writing in a viable manner. I might want to offer my thanks and wholehearted obligation to Ms. Mayesha Tasnim Lecturer BRAC Business School, BRAC University for being a particularly stunning tutor all through the excursion, for controlling me in the most ideal way, for the help on schedule of need each one of those aided me, spurred me to finish this report on schedule.

I might more want to express gratitude toward, Mosammat Kohinur Begum (FEO) National Bank Limited for aiding me in the most ideal manner during the time of my internship period. I didn't get a handle on left by any stretch of the imagination, I was constantly invited and helped by Kohinur Ma'am. She guided me in the ideal manner as a tutor at the working environment to be punctual , to be enthusiastic and to be practical in the corporate life.

In addition, every one of the representatives in the working environment were truly useful, kind towards me. I might want to express gratitude toward them all from center of my heart. And furthermore obliged to the people whose books, working papers, diaries and related materials gave me nonstop help to compose this report.

## Executive Summary

National Bank Limited began its excursion with the honorable vision of broadening banking exercises into various exercises of customer administration at March 28, 1983. The bank is additionally dedicated to satisfy its duties to the general public and the country. National Bank has its prosperous past, heavenly present, forthcoming future and under handling tasks and exercises. NBL administration and offices are the most recent to persuade all regarding its clients. To hold its clients and arrive at the favored organization objective is just conceivable by fulfilling its clients. Set up as the principal private area Bank completely possessed by Bangladeshi business visionaries, NBL has been prospering as the biggest private area for saving money with the progression of time in the wake of confronting many anxiety. Client support and fulfilment has become essential article in all the business areas. A bank must need to keep best relationship with their customers. Presently NBL is on line to set up exchange and correspondence with the Great Worldwide financial organizations of the world. In The first chapter of the report, I have explained a complete Overview of the internship(my information, Supervisor information, my learnings and recommendations). Then In the second chapter I have analyzed the full overview of the Organization Part, from introduction to mission -vision to different practices of Bank to Competitive analysis of the bank, I have tried to write all. Furthermore, in the third chapter, I have done a through analysis of the satisfaction level of employees in the workplace along with their view on digitalized method of work. The aim of this research project is to survey satisfaction level of employees by assessing organizational management practices of National Bank Limited . I have used both the primary and secondary data, moreover used the Simple Random Sampling method to obtain the responses of 22 employees of NBL. Furthermore, I have tried by best to provide all the data in the field of management, marketing, financing and operational management practices along with the organizational work culture and tried to explain my own feelings of working there as well.



**Keywords:** National Bank Limited, Employee satisfaction, Digitalization, working method

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# **Chapter 01 :Overview of the Internship : ( description and assessment of internship)**

## **1.1 Student Information**

This is Tabassum Sammi, my Id No: 17304173. I am a student of BRAC Business School, BBA program, Major In HRM ( Human resources management) and Minor In Marketing , BRAC University.

## **1.2 Internship information**

### **1.2.1 Period, Company name, address, department / division**

I have completed my internship In National Bank Limited, Agrabad, Chittagong. The period of my internship was Three months long. My internship started on January 17<sup>th</sup>, 2021 and it ends on April 17<sup>th</sup>, 2021.

On December, 2020 I contacted with the Administration of NBL, Chittagong. They asked me to submit A CV, A Reference letter or Forwarding Letter form My University. Prior to that, I had registered on OCSAR, BRAC University for internship. I contacted with OCSAR ( Ms Rinky das) to provide me a forwarding letter for the Bank, they issued me a letter. Firstly, they asked me to fill up the form for forwarding letter in the OCSAR Website along with needed information, I did submit the form then they sent an email to the Bank email address. After that, on January 4<sup>th</sup> I did go in the NBL, submitted all the necessary documents to fix my

internship and The Chittagong branch officer sent all the documents to Dhaka head office. I got confirmed on 14<sup>th</sup> January for the Internship and joined on 17<sup>th</sup> January.

The Bank is in 13/A( New) Sheikh Mujib Road, Agrabad commercial area, Chittagong, Bangladesh.

I begun my internship on the department of accounts as a temporary position. Surprisingly, I have worked for the more extended time in this particular department subsequent to learning of this division work, I likewise accomplished gain proficiency with crafted by organizational -administrative work( all the works complete in the department), Settlement related work, Bond work, Shanchaypatra work, check clearing work and a, little work related to deposits.

#### 1.2.2 Internship company supervisor information – jobs designation, name :

The name of my supervisor in the organization is Mr. Md Abul Hassan Chowdhury, SAVP, Advance In Charge & Floor In-Charge, National Bank Limited, Agrabad, Chittagong. He is in the position of Senior Assistant Vice Principle. He regulates practically everything and every one of the representatives issues of the Branch . He helps the representatives in the most ideal manner to finish the works those are assigned for the workers and administer them. On the off chance that any of them deal with any issue, He approaches to take care of the representative. He additionally handles the clients questions and any unsure issues happened in the bank. He is the best fitted individual to the situation in the Bank. He has incredible experience of work. He was previously appointed as Branch manager of this particular branch but he chose to work with the employees and decide to be on the Senior Assistant Vice Principle officer as well as the floor In Charge position.

### 1.2.3 Job scope ( job description, duties, responsibilities)

On the First day of my internship in the Bank , I began learning crafted by accounts opening work. Account opening department took care of by two representatives. One of them is female, I began to take in work from her. She was a moved representative from shariatpur Branch. She was an incredible coach. First and foremost, began to cause me to comprehend the kind of records that are needed and opened in the Bank. She gives me a record of an individual and requests that I see through it and pose her inquiries those happened by seeing the record document. I could comprehend the record, and afterward she gave another record to top it off, I accomplished the work positively. At that point she gave me more records to top off the data's and used to help at whatever point I had any inquiries which I was unable to comprehend. That day worked out positively, I topped off right around 13-15 records of accounts hand written off on that specific day. She was truly glad by my work.

In the subsequent day, I sat before her once more, adjacent to her there was another representative (who took care of regulatory work ,administrative work and remittance related work ), and another was a male worker who dealt with similar records division. On this day, alongside topping off the records, I had the chance to gain proficiency with crafted by composing clients check data on a document, that included Record holders name, account no and portable number and a segment to have the mark of the clients to get affirmed that the customer has received the check.

From onwards, I began to get crafted by different sorts including :

- check conveyance to the customers
- accounts opening
- handling clients question
- writing down check card's data on a document alongside collecting every one of the things together in a bundle and afterward conveying the charge cards to its customers.
- Calling the clients to surrender the checks
- Providing sms alert service form to the customers
- Afterwards, I began to accomplish crafted by Bonds, Reinvested and encashment of bond, recording investors name, address and worth of bond just as absolute got sum before the finish of the bond year. I composed the pay orders as well.
- I worked with Shanchaypatra division too, there I top off down the structure for the Shanchaypatra, I recorded holders name on stamps. I assisted my associate with coordinating with the last day Articulations of the entire day work by computing absolute Shanchaypatra sum.

## 1.3 Internship outcomes :

### 1.3.1 Students contribution to the company :

As An Internee, I makes an honest effort to finish my work in the bank, just as attempted to accomplish additional work to help other people. I attempted to finish my work with productivity and with full commitment so that none can discover any shortcomings on my work. As Bank is an area of responsibility, representatives are responsible to reply to the clients, to accomplish faultless work before Branch director. I made an honest effort, not to do any blame that would make the worker be responsible before branch supervisor.

My seeing my devotion towards work, and my productivity I was given over to manage clients, similar to a representative I used to do a wide range of complete work that should be done to open a record by hand. As I was not passable to chip away at PC so all the composed work or work outside the PC used to be finished by me. Colleague of Records office discovered me adequately able, to convey Charge cards and checks by my own, through distinguishing the individual and by taking his/her sign.

I sat on the representatives seat also and work on some specific passages on PC for check going through division. It involved joy to me. I attempted to help the organization division by discovering significant records, archives and I was permitted to peruse every one of those concerned documents also. I felt regarded.

### 1.3.2 Benefits to the student :

Internship is do have much significance for a student to get a thorough idea about the upcoming corporate life trails and tests. As an internee, it helped me in the most ideal approach to get total thought and information about this specific financial area. Internship is the best thing to prepare a prospective alumni to have the option to adapt to the way of life of corporate area. Through my internship period in the bank, I could gain proficiency with the principal thing that is significant in this area : managing clients. Internship in the Bank showed me how to manage clients inquiry, how to handle down them, how to assist them with timing offer the most ideal support to the customers. In this area, clients fulfilment matters the most. Next to this, I figured out the proper behavior and order with colleagues, how to be cordial with each and everybody in the bank by putting a grin on the face. Workers act pleasantly with the staff young men (like : tea boy, office boy, guards ). I certainly educated this pleasantness by working there. I figured out how to be reliable, dedicated towards work in the most ideal route by the period. I took in the organization culture and corporate culture in the work environment, figured out how to be locked in with senior level officials, to welcome them and to work perfectly to stand out enough to be noticed and acceptable words from the senior level officials.

I figured out how to be proficient at the work place, pointless utilization of cell phone is disallowed at the work place, I didn't use to work my portable during my temporary job period, it unquestionably assisted me with decreasing my versatile enslavement by not utilizing versatile for a time of 6/7 hours.

I took in some significant life exercises in the work environment, one of the representatives lose her mom following 5 days of her mom end she needed to go to the workplace and she took care of her own existence with the expert life in the most ideal manner. She had feelings, she

was heart broken however she complete her work with commitment, she gave client assistance a brief grinned face. It assisted with learning a ton.

By working there, I gained from a representative to oversee various kinds of work at a time by keeping the psyche quiet down, with full on concentration and commitment by allocating the work in various time spans to have the option to finish the full work inside the restricted time span effectively. I could figure out how to fix up my needs and to deal with them appropriately. This temporary job period and entry level position on this specific bank, helped me a great deal to find new things throughout everyday life, to see the life in new way, to find out about human existence troubles and to deal with them with a smiley face.

### 1.3.3 Problems / difficulties :

By the help of Allah, I do parda (cover myself fully). It was a completely new thing for the workplace because there were no one before me to attend the internship by covering myself fully nor any of the female employees covering themselves fully. So, from the very first, It was very new for them. Different sorts of Questions used to come towards me as each one had different queries for me. I used to have lunch in their canteen, and I could eat with my Niqaab Alhamdulillah but it was a surprising thing for them ( especially for men), they used to think about how I eat.

By the help of Allah, each one got used to my way of living, questions did not come like before. An employee from the administrative level helped me a lot to go through this situation. The other employees were great as well. They used to tell me, if I face any problem eating with Niqab in front of men, then I can go to the female prayer room to have my lunch, or my



supervisor allowed me to have lunch beforehand like around 12:30/1 PM before the rush to get started. The Staff in the kitchen were really helpful to me. Alhamdulillah, Allaah made everything easy for me and I could complete my three months journey by staying myself like I am.

#### 1.3.4 Recommendations ( for and suggestion on future internship)

I positively have a few ideas for the National Bank Limited, Agrabad for future temporary job arranging/ internship placement . The managerial group to deal with the internee should be more coordinated according to my assessment. Regularly, understudies are allocated into the Bank and new assistants begin to tackle their job. During my time of internship, at the absolute first we were two understudies ,at that point another participate in the bank as an assistant. I used to work in the accounts opening department , second one used to work in bonds division and the third one used to stay to a great extent. However, no fixed situation for him was assigned. More often than not, he didn't used to get any work, and he used to get exhausted. From my assessment he could gain proficiency with minimal work in the period .After that another two participated in the understudy groups. So we were 5 in complete number. Two of us used to work in accounts division, third one used to work in Advance Level and another two used to stay to a great extent.

By seeing these issues, I think a few suggestions should be given for NBL. The suggestions are :

- A legitimate arrangement should be followed for the internees .
- Accountability should be set up for the assistants (two of the understudies used to arrive behind schedule, even after 10a.m yet nobody said anything to them)
- Assistants should be occupied with work, as they are participated in the bank for a reason of learning.
- A learning climate should be created for the internees.
- An assessment should be finished by the supervisory group of the Bank to perceive how much the understudies have learned till the date.
- As there is no paying framework or no honorium is given to the internees., so missing's are seen from both side (supervisory crew and from assistants also).

Other than from these issues identified with assistants, NBL need to change some different things identified with the executives and different practices followed underneath :

- Most regularly, some senior level officials arrives behind schedule in the workplace yet they request their lesser representatives to sign into their record to show them dynamic status as they are as of now in the workplace as a present.
- Senior officials numerous multiple times hand over numerous things together to some specific representatives and they feel a tremendous weight of work on their neck that hampers their usefulness and excitement.

- Many of the representatives are dormant and they don't wish to effectively partake in works yet at the same time they are not responsible for this kind of apathetic practices, these should be rigorously dealt with by the administration.
- The representatives who are dynamic, they are regularly trouble with heaps of work, this sort of technique should be changed by them.
- Many multiple times, senior official don't give legitimate direction or rule prior to giving up new work to the representatives.
- Management regularly postponement to initiates new representatives when there is a fundamental need of workers in the working environment and this should be changed.
- Though the work time is, 10-4 PM, next two hours are for representatives to summarize their work as they need to finish every day proclamations and this should be determined appropriately with legitimate figures, no confused is permitted except for frequently ,officials permit clients to enter even after work time and I think this over-burdens crafted by cash office, accounts division, Bonds office and settlement office explicitly to coordinate their work consummately. Additional time is expected to deal with clients even after work time, and this hampers the work extraordinarily.

From my perspective, these are a portion of the proposals and ideas for the NBL Bank to work productively and be serious in the commercial center.

## **CHAPTER 02 : Organization Part (Overview, Operations And Strategic Audit )**

### **2.1 Introduction :**

#### **2.1.1 Objective :**

From my viewpoint , the main objective of my internship is to have practical knowledge to enforce the learning of an academic knowledge into practical one. To be able to lead in the practical field, we need to have practical knowledge . Internship helps to increase knowledge that is based on the practices of an organizational laws and regulations . Through the internship one can get to have idea about an organization practice on different sector like management , marketing, operation based and many more like this . By doing internship in NBL , I learnt how they handle customers, about their work environment, their work process, their possible strength, their weaknesses and my own learning capability, adaptability ability and so on.

In Chittagong, Agrabad branch of NBL is the regional branch .All the general banking work along with advanced level work of the bank including ( import-export ) ,the branch do the work of regional duties . All other branches of Chittagong direct report to Agrabad branch before approaching to Dhaka head office .

The specific objectives are :

- Presenting an overview of the organization (National Bank Limited)
- Explaining my learning and experience on the internship program in NBL.

- Finding out employee satisfaction of NBL, Agrabad Branch.
- Presenting the digital transformation of NBL work method
- To identify the problems of NBL
- Recommending some suggestion on NBL

### 2.1.2 Methodology:

Methodology refers to a system of methods used in a particular area of study or activity.

To work on my report, I needed both the primary and secondary data.

#### ★ Sources of Data :

- Primary Data (observation, interaction with colleagues)
- Secondary data ( reports, journals, websites, Internet , annual report)

Primary data are those data that I have earned through by going regularly to the bank, my experience on working with the employees and all other staffs .

Secondary data are those that are being used from different websites, previous sample reports on NBL, previous research paper done by NBL ,journals and presentation slides.

### 2.1.3 Scope:

Scope of the whole report is to provide necessary and Important information to all sectors of people. Anyone can use the information for their use and it can provide great help to them

.People can get idea of a main branch of NBL bank along with their employee satisfaction level during working on bank and their digital transformation of working method.

#### 2.1.4 Limitation:

The limitation of the internship are a lot. First one is, the internship period is only three months ,I could not work all the three months because of the pandemic .On the month of April, the number of Covid patients suddenly increased, lockdown appears and I could not go to bank more. I could have learned more things by staying more there but because of the sudden circumstances ,it was a limitation for me. Secondly , I could do only the manual work like writings, but in the bank they use software, there are varieties of sections in their software but I could not learn those work . And I could work only on those sectors who had more manual work rather than on all possible departments of work. As I have already mentioned , it is a corporate branch so there are several departments , but I could not learn all the departments work. I could not learn cash related work because it is about liability of Bank employees. Then , they had regional department but in that part only the accountable personnel are allowed to work so I could not learn that particular work.

#### 2.1.5 Significance

The significance of my internship are great in words. I could learn many things that happens in a corporate office. Not only work based but also personal experience of employees, relatable learning things from employees by working around them, their behavior at work, interpersonal relationship, certain problems of working ladies along with harassment by senior management employee. All these things lighten me up to get to know many sides of a corporate job and also helps me to choose whether I should go on this particular job sector or not.

The learning will help me in my way of life. Corporate sectors people life, work methods ,their livelihood all these will help me a lot. Also, by writing this paper I want to publish it on sites so that other people can get help to have idea on this particular bank, particular branch of bank and also students can thorough idea for working on a report in future.

## **2.2 Overview of the company :**

### 2.2.1 History :

Banking history of Bangladesh began just after the freedom of Bangladesh. In that time twelve Financial organizations were working together in Bangladesh and every one of those twelve banks got nationalized by the Public authority of Individuals' Republic of Bangladesh under the request no 26 of 1972 by the President ( Ahsanuddin Chowdhury) that was entitled as "" The Bangladesh Bank(Nationalization) order,1972 on Walk 26,1972.

President initiated NBL officially on Walk 28,1983 and first part of NBL was opened at 48,Dilkusha Business Territory, Dhaka that began to work from Walk 23, 1983. Second Part of NBL was opened on eleventh May, 1983 at Khatungonj , Chittagong. In the present time NBL have a complete number of 213 Branches and 14 sub branches on from one side of the planet to the other.

NBL complete its activity in Bangladesh just as in abroad. Gladly they are taking care of their abroad activity alongside inner ones. Under the administration of NBL, Inlet abroad Trade Organization LLC, a joint endeavor Trade Organization in Oman, working since November, 1985. NBL has attracting courses of action with 415 reporters 75 nations of the world alongside 37 abroad Trade Organizations situated in 13 nations. There are numerous banks in Bangladesh right now in the time of 2021. It is said that very nearly 57 banks are here in Bangladesh.

Public Bank Restricted was brought into the world as the initial hundred percent Bangladeshi possessed Bank in the private area. It began its financial procedure on 23rd Walk 1983 in Bangladesh.

### 2.2.2 Background :

Public Bank Restricted is viewed as the pioneer in the private area banking of Bangladesh. NBL began its excursion with a respectable vision of enhancing banking exercises into various exercises of customer administration. NBL make an honest effort to offer best assistance to its clients. Public Bank Restricted has its prosperous past, heavenly present, forthcoming future. NBL set up as a first private bank that is completely claimed by Bangladeshi business people. With the progression of time, NBL develop increasingly more into thriving and greatness. NBL have an incredible dynamic, imaginative and gifted quantities of Directorate who works marvelously to be the awesome any remaining Banks. As a result of its administration, NBL has had the option to oversee such countless branches in any remaining pieces of Bangladesh. Various areas of individuals, all class financial specialist, the investors and partners head upon on the NBL for incredible achievement in forthcoming future. Ascending of NBL as a private



Bank was a defining moment for Bangladesh's economy. Followed by NBL a lot more different Banks began to maintain their head, a lot more business visionaries came ahead and restored the financial state of Bangladesh more prominent than previously. NBL has consistently attempted to serve the best with commitment and nobility to its clients.

### **Board Of Directors :**

1. MRS. Monowara Sikder (Chairman)
2. MS Parveen Haque Sikder MP ( Director)
3. MD. Alhaj Khalilur Rahman (Director)
4. MR. Moazzam Hossain ( Director)
5. MR. Ron Haque Sikder (Director)
6. MR. Rick Haque Sikder (Director)
7. MR. Zakaria Taher (Director)
8. MR. Mabroor Hossain (Director)
9. MR. MD. Naimuzzaman Bhuiyan Mukta (Independent Director)
10. Sikder Insurance Limited Company – represented by MR. MD. Badiul Alam  
(Corporate director)

## **Hierarchy of The Bank :**

Chairperson (Owner)

Directors (Owners)

Managing Director (MD)

Additional Managing Director (AMD)

Deputy Managing Director ( DMD)

Executive Vice President ( EVP)

Senior Vice President (SVP)

Vice President (VP)

Assistant Vice President. (AVP)

Senior Principle Officer (SPO)

Principle Officer (PO)

Officer

Additional Officer (AO)

Junior Officer (JO)

Probationary Officer

## **Management Level Hierarchy :**

Chairman

Board of Directors

Executive Committee

Managing Director

Additional Managing Director

Deputy Managing Director

Senior Executive Vice President

Executive Vice President

Senior Vice President

Vice President

Assistant Vice President

First Assistant Vice President

Senior Principle Officer

Principle Officer

Senior Executive Officer

First Executive Officer

Management Trainee Officer

Executive Officer

Assistant Officer

**Division Of NBL :**

- Audit and review Division
- ATM Card Division
- Board Secretariat
- Budget and Observing Division
- Credit Division – 1
- Credit Division – 2
- Credit Card division
- Classified Credit Recuperation Division
- Financial Organization Division
- General Banking Division
- Human assets division
- International Division

- Information Framework and Innovation Division
- Law and Recuperation Division
- Marketing Division
- Merchant Banking Division
- Public Connection Division
- Protocol Division
- Reconciliation Division
- System and Activity Division

**Branches of NBL** : Total Branches are 213.

### **Products of National Bank Limited :**

Deposit Products :

- Saving Store
- Current Store
- Special Notice Store
- Fixed Store

- Foreign Cash Store
- NFC store
- Monthly Investment funds
- Monthly Pay Plan
- Double Advantage Plan
- Millionaire Pay Plan

Credit Items :

- Bank Overdrafts
- Lease Account
- Home Credits
- SME Credit
- Consumer Credit Plan
- Trade Account

Cards :

- Credit Card
- Debit Card (Force Card)

**Some Extra Products / Service are :**

Merchant Banking

Overseas Operation and Foreign Remittance

Pay-order

Bond

Accounts

Administration

Check Clearing

Cash inventory

Import-Export

Advanced level work.

2.2.3 Mission:

**" To Get an appropriate situation in the financial area Of Bangladesh. "**

NBL do have a core concern and plan of achieving a strong and appropriate position in the Banking area of Bangladesh.

#### 2.2.4 Vision :

##### **"A Bank For Execution with Potential "**

Guaranteeing best quality of customer base administrations through best utilization of most recent data innovation, making due commitment to the public economy and setting up ourselves immovably at home and abroad as a front positioning bank.

#### 2.2.5 Core values :

**Quality** : NBL always try to maintain its' Quality over Quantity. They try its best to provide the best service to the customers with their products and service.

**Customer focused** : To be the best in the market, NBL fully focus on consumers. Consumers are a key indicator of the business so NBL has this core value definitely.

**Integrity** : The marketers need to build trust among its customers and marketers. And obviously a good relationship is built up on integrity and trust. To uplift a brand, the company need obviously work to maintain its integrity in the best way and NBL is best in this.

**Innovation** : Innovation is about innovating new ideas and planning in the business. Basically the differentiation strategy that differs the company or business from its competitors. NBL do try to be innovative from their competitors based on performance, quality and service quality



**Team work** : The Work of Banking sector do depend highly on collective team work. Each of one depend on another. Team work is a great core value of NBL.

**Open communication** : NBL is open to all communication with all sects of people. It is a great value of NBL. NBL follow integrity with trust and quality and it builds open communication with the customers.

## 2.3 Management Practices :

### 2.3.1 HRM objectives of NBL Bank :

The followings described objectives are the followed up HRM objectives by NBL Bank -----

- Try its best to hire the right person for the right position at the right time.
- Try to provide best compensation to its' employees.
- Try to maintain equality and equity in the workplace.
- Reduce employee turnover rate and absenteeism rate.
- Provide required leaves (sick leave, maternity leave, casual leave) in need to retain employees.
- Try to create employee friendly environment for both male and females.
- Employer-Employee relationship holds a important value in the work place.
- NBL maintain organizational peace, harmony and morality among employees.

NBL Bank, Agrabad branch try to obtain all the objectives with success, they do understand the problem of employees, try feel them by putting themselves in their shoes. Try to maintain best possible management practices in the organization and aim for future to achieve the

sustainable growth . HR head motive the employees to achieve great achievement with their clients and deposits to get promotion earlier and get bonus for the dedication as well.

### 2.3.2 Internal Control and Compliance :

Internal control focuses on controlling or maintaining a good relationship with all other branches by the Head of HRD team to fulfill the mission and vision of the Bank. Following mentioned :

- HRD, Dhaka Head Office controls the all other branches of NBL.
- To maintain safe and sound operational duties and responsibilities of Bank, well devised plan is followed up by the HRD.
- Every Divisional Region Head office is responsible to respond the queries of the HRD team, Dhaka Head Office.
- Each branches within single division is responsible to attend the queries of Divisional Head office.
- All regional data are send together to the Head office at once.
- Every single data is followed up by the Divisional head.
- And there is thorough connection and communication with responsible Administrative employee within the region and with the Head office as well.
- All policies, revised planning's, laws, regulations are circulated thoroughly internally within all branches and signature is needed to put on the official copy so that it gets confirmed that each and everyone has seen the revised or existing new implemented policies or laws or regulations.

### 2.3.3 Steps of HR planning

1. Integrate HR planning with corporate planning : NBL make sure to integrate HR planning with their corporate business planning so that a balance stay between two. As the manpower planning, HR planning all are related to the corporate business planning so NBL try its best to integrate this.
2. Forecasting internal and external environment : NBL always forecast the internal and external environment for its own good. Any competitive company or organization should do this. To perfectly assess the current demand and supply position of the company NBL always do this internal and external environment factors forecasting beforehand.
3. Assessment of internal HR capabilities : NBL assess the internal HR capabilities for its own work to get completed smoothly. They assess, NBL's internal strengths and weaknesses to get their HR planning done perfectly. They also assess the competitiveness of the company.
4. Predicting and forecasting HR demand and supply : For any company, it is a crucial need. Internal- External Environment forecasting and assessment of the internal HR strength and weakness helps the NBL to predict and forecast the HR demand and supply in upcoming time.
5. To locate the required HR : After forecasting, suitable HR is searched up and then try to locate the possible source (internal or external) for finding out the required HR.
6. Allocation of HR : In this planning part, allocation of HR is done within the organization.

#### 2.3.4 Recruitment and Selection process of NBL

Recruiting system : In Banking sector, its very much to have efficient employees to provide best service to the customers. The Banks mostly deals with different levels and different types of customers / clients so they need to impactful, energetic, efficient, and productive employees to serve the best to the customers. For NBL this implies the same. NBL do not employ or recruit employees without the need of employees for vacant position. The Manager of the Branch firstly find out the need for employee, then let know the HRD department, Dhaka Head Office then the Board Of Directors (specifically DMD) choose to employ the right number of employees for the right position at the right time being.

NBL mostly employs new employees from internal sources or through connection or link, their advertisements for Advanced level officers or General Banking officers are not circulated normally, they only advertise and employ from external sources for the post Of Probationary Officer level.

**Selection process :** The process are described below ---

- An notice alongside legitimate Occupation Determination and Expected set of responsibilities is printed, flowed through papers, their fb page, sites, etc.
- Firstly, They get application from candidates for the post.
- Then, the candidates are called for primer select test
- Thirdly, lead interviews with the candidates.
- Fourthly, Set up a rundown of chose applicants
- Furthermore, get endorsement from the Directorate
- Finally, the actual assessment, arrangement and substitution happens.

In this interaction, The Passage level officials stay Waiting on the post trial process for least of one year, At that point the supervisory group assess the exhibition of the trial official, assuming the outcome is acceptable, the worker gets perpetual or probably the board panel ends the official.

#### 2.3.5 Benefits and Compensation :

1. **Promotion ( For Officers) :** To get promotion in NBL, one need to have merit, high depositors, efficient work record in the job, higher educational degrees for higher rank as well as professional degrees (IBM Degree and Trainings) and great productive performance level as well as good connection with the Management.

Then at least three years of complete service to a particular position. Moreover, cumulative rating points based on performance appraisal plays a vital role for getting promotion along with the availability of vacant post.

2. **Promotion (for non-officers)** depends on scale of pay, working years, dedication level, and by the favor of Management committee and Board of Directors.

**Transfer :** Basic rules are ----

- After working for at least 3 years in the same branch one needs to get transferred
- If the person is working in the same branch for 5 years, he/she need to be transferred must
- Sudden transfer occur in the workplace as well.

- On request transfer, do occur as well. (For example, if some have severe problem or issue in a particular branch or have any personal issue then he/she can apply for a transfer) and it does happen.

**Salary and payments** : Employees of NBL receives their salary before the end of a month on 25<sup>th</sup> of the month. The salary range is quite high comparatively with other Banks. The salary gets reviewed after every two years or even after a year depending on the developments or for the growth of the Bank.

**Allowance :**

- Mobile bills (for administrative officers only who need to connect or communicate through their personal phone)
- Travel bills (For sub staffs who are placed on based on needs) and for those In term of Bank need.
- Medical allowance : Medical benefits or allowance are given by improvised laws of NBL to keep the employees connected with the job and employees get monthly medical allowance . But if any of the employee meets with any accident during office duty, or any heart disease or major illness requiring hospitalization and needs to get operated by referred and recommended Associate doctor then he or she can apply for these expenses to Management by showing all sorts of documents.
- Transport facility is only availed by the Branch -In- Charge ( the rule for using this is : it needs to be used only for the Branch related work) and Transport/Car loan scheme is offered to all employees.

## **Increment and Bonus :**

Addition rules for NBL is yearly augmentation whenever fixed based of 10 years and fundamental compensation would increment by roughly 100% of the beginning compensation and it gets surveyed each following two years. Some of the time exceptional augmentation completes too.

Bonus -- this gets paid on occasions and festivals. On both Eid ( employees get half of their salary as bonus). And in the last year, because of Covid -19 the employees got bonus as well.

### **2.3.6 Training :**

Different types of training program are seen in NBL. Mentioned below :

- Orientation training ( It's for the new comers only to let them know about company culture and norms)
- Job specific ( Specifically for the appointed job to the employees by on site supervisors)
- Need based training (If there is a new technology or new software introduced then this type of training occurs)
- E- learning ( E- learning do occur for the employees to learn things from Internet)

### 2.3.7 Employee Benefits

**Gratuity and benefits** : National Bank do have separate rules for NBL known as “ National Bank Limited Employees Gratuity Rules “ and got activated from November 01, 1988. To have this benefit, employee needs to have a continuous working period of 12 years and so on. But some sudden reason, an employee can have this benefits :

- If the person is mentally or physically unstable to work
- If the person is dead
- Special reason.

The payable sum for tip is one month essential compensation for each finished year of administration on the fundamental compensation by the worker.

**Employee loans** : Home loans, Car loans are provided to employees for their benefit.

**Provident Fund** : Based on the basic salary of every employee, a small portion of amount decided by the employee itself is deposited on the provident fund and at the end of the working years, the employee get this money returned along with extra benefits and this fund is foreseen by at least 6 trustees, they oversee all the related things of this fund and all the custody, management and control of the fund falls upon these trustees

### 2.3.8 Retirements And benefits :

Retirement policy of NBL are four types. Mentioned below :



- Voluntary retirement : Any of the employee who have completed a service of 10 years in National Bank Limited he or she can opt out voluntary retirement with a prior 60days notice to the Board of Directors. The employee with voluntary retirement do receive Gratuity fund, Provident fund and Employee welfare scheme as benefits.
- Normal retirement : The ordinary period of retirement accomplishment is 58 years. Alongside previously mentioned fortunate asset, tip reserve, representative government assistance store, the ordinary retiree have this advantage of Leave Preparatory to retirement for a very long time alongside pay, remittance and different offices.
- Forced retirement : It is due to misconduct work of any of the employees, or who have violated rules and regulations of the Bank, can be sent into forced retirement by the Board of Directors directly. Employee with forced retirement get the benefit of gratuity and employee welfare scheme based on their service time.
- Early retirement: Employees can have the urge of early retirement by requesting or making application towards Board of Directors by mentioning the need for this early retirement. If the cause is valid then the person can get this early retirement. Then he/she can avail 4 months salary, allowance along with Provident fund and benefits with employee welfare scheme.

## **2.4 Marketing Practices of NBL :**

### **2.4.1 Segmentation :**

For NBL, the segmentation of customers are different for corporate banking and different for personal banking.

- Corporate Customers : For example, PDP,WASA, Meghna, Unilever Bangladesh and some example of Corporate Customers of NBL .
- Segmentation is followed up by Financial stability, strength and credit worthiness for corporate customers.
- Reputation and integrity is seen for corporate customers segmentation.
- Industries and Listed Companies and
- Market Positioning.

### **Personal Banking :**

- Occupation of the customers
- Income and propensity to save
- Attitude towards banking and
- Market demand is seen.

National Bank Limited measures the customer need and satisfaction through one to one conversation, one to one interaction, through verbal process and the customers satisfaction level is measured through post behavior attitude of customers.

#### 2.4.2. Targeting :

NBL target the people of all sectors, all class and societies people.

#### 2.4.3 Product Differentiation strategy by NBL :

Through my observation and by surfing Internet, I have the perceived the thinking that NBL follow up these product differentiation strategy:

- Pricing policy / Interest rates : By seeing their competitors, and by doing research of fellow competitors, NBL try to fix up their interest rates to target the audience. By analyzing reports, interviews many of the banks do this sort of pricing policy. Though their interest rates were quite high to pay to customers but recently it is not that much high prior to the new upcoming banks and interest rate varies with the products.
- Market Demand / Trend : Based on market demand or demand of the customers, NBL come up with products. NBL follows the trend and always try to satisfy the customers through their differentiation and service.

#### 2.4.4 Branding Image :

Positive Brand Image affect greatly on customers. Customer loyalty on single brand do increase a lot by a positive brand image. NBL try its best to provide best customer service. Branding image of NBL is used by the marketers of NBL to attract the customers. NBL is customer focused , so always do try to create positive affect by providing excellent customer service. Sikder Women Hospital, Sikder group of industries do have great Brand image and it do effect on NBL as well.

#### 2.4.5 Promotional Tools used by NBL :

Promotional tools recognized as tools those are used for promotion or branding of new products. NBL do use some sorts of promotional tools for their customers. These are :

- Advertising : Advertising on different platforms are greatly used as a promotional tool by NBL. The people of Bangladesh are greatly effected by the advertisement techniques.

- Newspapers : People do read newspaper so this is a great source of advertisement used by NBL. The information of all new products are advertised in newspaper.
- Internet : People all over the world do use internet. Facebook, twitter, Instagram, Youtube platforms are used by NBL to circulate new products information
- TV commercials : TV commercials, ads are played by NBL to attract the customers with their products along with providing information to customers.

**Personal selling** : One to one selling is used greatly In NBL. All the employees are influenced for personal selling of products and this does impact greatly on employees performance appraisal. And also words of mouth do take place in NBL.

**Public relation** : As already mentioned, NBL is closely focused on maintenance of public relation. NBL mostly concentrate on this factor (Public relation) to promote their Brand Image along with their various products.

#### 2.4.6 Internet Banking :

IPOWER Banking is the latest addition of NBL. Anyone who is a customer of NBL and do have a account in NBL can avail this opportunity to use IPOWER App and can use this to get the latest update on their money transactions, money transfer and all other facilities and work related to the account. Beside this, NBL do have their own website, from there anyone can take information based on their needs and NBL have a Facebook account as well by for letting the customers know about their products and service.

#### 2.4.7 Customer Relationship Management :

CRM is practiced by NBL. NBL do have a complain box in Agrabad Branch. People can post their complaints there and the administration look after the complaints of the customers and try to take necessary steps to solve this up.

NBL focus on customer retention. They always try to keep their customer engaged with their products and service. They focus on loyalty and trust building among the management and customers.

### 2.5 Financial performance and Accounting practices :

The last Audited financial and accounting statements of NBL is 2019 on their website. For the year of 2020, they do have an unaudited financial statements that can be invalid, that is why I did not add information from there. While my internship period, An Audit team of 4/5 members do regularly visited NBL, Agrabad Branch.

#### 2.5.1 Income statement of NBL :

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Interest income</b>	<b>19504.69</b>	<b>18947.93</b>	<b>22546.17</b>	<b>27911.30</b>	<b>34703.59</b>

<b>Interest Expense</b>	<b>16571.69</b>	<b>14872.88</b>	<b>16107.01</b>	<b>19407.09</b>	<b>24247.71</b>
<b>Income before Tax</b>	<b>8260.14</b>	<b>10753.13</b>	<b>10265.87</b>	<b>9219.18</b>	<b>8784.40</b>
<b>Income after tax</b>	<b>3854.03</b>	<b>5567.87</b>	<b>4696.01</b>	<b>4100.31</b>	<b>4164.35</b>

**Table 01: Income statement of NBL (2015-2019)**

2.5.2 Balance Statement :

	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Total assets</b>	<b>281569.21</b>	<b>305616.76</b>	<b>350760.83</b>	<b>407227.40</b>	<b>463574.78</b>

**Table 02: Balance statement**

2.5.3 Total Capital : (BDT in Million)

<b>2019</b>	<b>2018</b>	<b>Change (%)</b>
<b>54723.24</b>	<b>51144.37</b>	<b>7%</b>

**Table 03: Total capital (In million)**

2.5.4 Profit Before Tax and Provision : (Taka In Millions)

<b>2019</b>	<b>8784.40</b>
<b>2018</b>	<b>9219.18</b>
<b>2017</b>	<b>10265.87</b>
<b>2016</b>	<b>10753.13</b>
<b>2015</b>	<b>8260.14 (Taka in Million)</b>

**Table 04: Profit before tax and provision**

2.5.5 Total shareholders Equity : (Taka In Millions)

<b>2019</b>	<b>49037.56</b>
<b>2018</b>	<b>44809.35</b>
<b>2017</b>	<b>40370.83</b>
<b>2016</b>	<b>36202.87</b>
<b>2015</b>	<b>33557.96</b>

**Table 05: Total shareholders equity**

2.5.6 Deposits & Loans and Advance : (Taka In Million)

<b>Years</b>	<b>Deposits</b>	<b>Loans and advance</b>
<b>2019</b>	<b>366298.51</b>	<b>360769.74</b>
<b>2018</b>	<b>315206.03</b>	<b>314507.26</b>
<b>2017</b>	<b>272771.32</b>	<b>248467.15</b>
<b>2016</b>	<b>241329.88</b>	<b>209929.07</b>
<b>2015</b>	<b>222112.92</b>	<b>186179.45</b>

**Table06 : Deposits and Loans and advance**

2.5.7 Imports and Exports ( Taka In Millions)

<b>Years</b>	<b>Imports</b>	<b>Exports</b>
<b>2019</b>	<b>99501.40</b>	<b>54544.76</b>
<b>2018</b>	<b>90579.63</b>	<b>50282.23</b>
<b>2017</b>	<b>88477.30</b>	<b>42877.60</b>
<b>2016</b>	<b>69582.90</b>	<b>50167.64</b>
<b>2015</b>	<b>85598.27</b>	<b>67888.84</b>

**Table 07: Imports and exports (2015-2019)**

2.5.8 Net Assets Value per share :



<b>Years</b>	<b>Value per share</b>
<b>2019</b>	<b>16.79</b>
<b>2018</b>	<b>16.88</b>
<b>2017</b>	<b>17.03</b>
<b>2016</b>	<b>18.33</b>
<b>2015</b>	<b>19.54</b>

**Table 08: Net assets value per share (2015-2019)**

2.5.9 Price Earning Ratio :

<b>2019</b>	<b>5.66</b>
<b>2018</b>	<b>6.78</b>
<b>2017</b>	<b>7.34</b>
<b>2016</b>	<b>3.62</b>
<b>2015</b>	<b>4.82</b>

**Table 09: Price earning ratio**

2.5.10 Cost to Income Ratio :

<b>2019</b>	<b>43.89</b>
<b>2018</b>	<b>41.34</b>
<b>2017</b>	<b>36.02</b>
<b>2016</b>	<b>34.11</b>
<b>2015</b>	<b>36.83%</b>

**Table 10: Cost to income ratio**

2.5.11 Debt Equity Ratio :

<b>2019</b>	<b>8.45</b>
<b>2018</b>	<b>8.08</b>
<b>2017</b>	<b>7.69</b>
<b>2016</b>	<b>7.44</b>
<b>2015</b>	<b>7.39</b>

**Table 11: Debt equity ratio**

2.5.12 Market Value Added Statement :

	<b>2019</b>	<b>2018</b>
--	-------------	-------------

<b>Market value of share outstanding</b>	<b>23,655,229,502</b>	<b>22,519,308,193</b>
<b>Book Value of Share Outstanding</b>	<b>49,037,558,323</b>	<b>44,809,353,067</b>
<b>Total Market value added</b>	<b>25,382,338,821</b>	<b>22,290,044,874</b>

**Table 12: Market Value added statement**

2.5.13 Operating Income : (Taka In Million)

<b>2020</b>	<b>Unaudited</b>
<b>2019</b>	<b>15656</b>
<b>2018</b>	<b>15718</b>

***Table 13: Operating income***

**2.6 Operations management and Information system practices :**

“ Operational Administration is pivotal to each kind of association on the grounds that just through fruitful administration of individuals capital data material can an association meet its objectives ”.

- External Environment : (Customers, Clients)
- Input : Workers, Managers, Capital, Equipment , Facilities, Materials, Service, Land And Trainings.
- Output : Goods and Service
- Operational Management is a set of Strategic and Tactical decisions. In NBL the managers and management team do need to take a lot of strategic and tactical decision in time of need.

#### 2.6.1 Operations Management of NBL :

- In NBL, these is a need of several operational works to do . One of them is, maintaining International Network Operations, as Agrabad Branch is a corporate Branch so it needs to manage this operational work.
- Day to Day operational management work need to be efficiently managed.
- NBL follow all the local laws and regulations to operate freely within the country.
- Need to manage the Cash management. The vault need to be filled up money and this need to be operated safely with precautions.
- Need to maintain Balance among all the existing departments (Accounting, marketing, management, finance and so on)
- Need to maintain customer relationship management and risk management effectively .
- Need to effectively deal with distribution retail channels, and deliver channel management.
- In the risk management NBL need to deal with Financial, Operation, Liquidity, Market and Credit risk.

- Need to handle the customers complaints.
- Need to deal fraudulent activities and fraud risk as well as money laundering activities.
- Need to manage proper trainings for employees and proper guidelines for them.
- Need to work closely on Document Management of customers and employees.
- NBL need to monitor on cash supply chain activity like : ATM maintenance, Currency Management and so on.

#### 2.6.2 Risk Management :

#### **National Bank Risk Strategy :**

The Bank's danger system is upheld by the accompanying key standards:

- Diversity, quality and security of income
- Sustainable income development
- Focus on center business, with restrained and specific vital speculations
- Maintaining Cash-flow to Hazard Weighted Resource Proportion (CRAR)
- Maintaining solid outer credit scores

- Strong administration adds to vital achievement
- Clear responsibility, solid administration, and a powerful danger culture
- Risk are perceived, quantifiable and sensible
- Dedicated consideration regarding credit, market, liquidity, and operational dangers and so forth
- Careful thought of reputational, ecological, and different dangers
- Maintaining operational control and productivity

### 2.6.3 Risk Management Process :

Steps Action mentioned below ;

- Recognize : Build up the interaction for distinguishing and understanding business-level dangers
- Evaluate : Concur and execute estimation and announcing guidelines and philosophies.
- Control : Set up key control cycles and works on, including limit structures, weakness recompense measures and detailing prerequisites
- Observing ; Screen the activity of the controls and adherence to hazard course and cutoff points. Give early admonition of control or craving penetrates. Guarantee that hazard the board practices and conditions are suitable for the business climate.

- Report : Decipher and report on hazard openings, fixations and hazard taking results. Decipher and report on sensitivities and Key Danger Pointers. Speak with outside parties
- Oversee Challenge : Audit and challenge all parts of the danger profile Survey new danger bring openings back. Audit and challenge hazard the executives rehearses.

#### 2.6.4 Information Management system practices by NBL :

- **Customer Database :** NBL do maintain a customer database on their own software, all the needed information related to the client or customers are added there. It does include name of the customer, spouse name identity, parents name, address, gender, customers class information , mobile no, and full details of nominee are added there in the website. National Id Card verification is done by the officers beforehand opening an account as well.
- Because of the Database, no customer can transect more than the limit and a limit is prior set up while opening the account.
- Information management helps the HR manager to find out all sorts of information at a glance in no time.
- Mobile alert service : NBL started this facility for the customers, in exchange of little amount of charge that is paid twice in a year by the customers, and customer can get information about amount transection in his or her account through sms alert and can figure out any problem occurred in the account.

## **2.7 Industry And Competitive analysis : (SWOT , PESTLE and Porters Five Forces)**

### 2.7.1 SWOT Analysis :

#### **Strengths :**

- Excellent communication network among Branches
- Enthusiastic workforce
- Good Bonding with customers along with integrity and trust.
- Strong Brand image
- Great Management team and Controlled authority
- Customer oriented thinking
- Good products
- Geographical position (Agrabad Corporate Branch)
- Exchange house in Abroad.

#### **Weakness :**

- Lack of competitive updated software's
- Not enough capable workforce present in the Branch
- Lack of accountability of the authorities
- Absence of strong promotional marketing tools
- High charges of Fund Transfer and low amount paid after Withdrawal of money.
- Lack of communication problem within the Agrabad Branch



- Loan sanction duration is too long

**Opportunity :**

- Experienced managers in the Branch
- Accountability is practice highly
- Geographical location
- Competitive products
- Whole country wide existing network
- Weak marketing and management practices of competitors .
- Focusing on creating more ATM booths
- Focusing on retail marketing

**Threats :**

- New emerging banks.
- New products by the competitors
- Fluctuating exchange rate
- Great customer service provided by competitors.
- Similar existing products in other banks.

### 2.7.2 PESTLE Analysis :

PESTLE Examination is essentially a system utilized by the advertisers to break down the full scale ecological elements of a solitary association.

PESTLE Analysis of NBL is described below :

- **Political Factors :** Bangladesh is a great place to work for National Bank Limited. Stable political situation of Bangladesh is quite good for NBL to work greatly here. The help by the Govt. is also great for NBL, as Zainul Abedin Sikder was a Freedom Fighter and he had great bonding with Prime Minister Sheikh Hasina and with her family. So, it's a positive side of NBL. Govt. of Bangladesh do inspire the Banks to earn and gain more investment and to make profit for making the economy of Bangladesh higher.
- **Economical Factors :** GDP growth of Bangladesh has been a continuous process so far. So, it can be said that Economic condition of Bangladesh is good as well. Now a Days because of Covid-19 ,the situation is little bit tougher than before but it is quite great than other developed countries. NBL focus more on low cost funds and try to gain high interest rate while lending. NBL focus on exporting more.

- **Social factors** : The societal factors greatly help NBL to grow more in Bangladesh. The society, different class of people do trust on NBL. NBL do try to work CSR activities for the society. NBL has been moving excellently with the advanced technology to deal with people of society and with the Gen Z.
- **Technological Factors** ; Because of advanced Technology, customers can avail the service more easily than before. Bangladesh has developed its technology from 3G to 4G and so on. NBL take the best help of technological factors to survive more in the market.
- **Legal Factors** : The lawful work of Bangladesh is very sluggish yet not that terrible than different nations. NBL is directing under Bank Organizations Act 1991, changed in 2013. Also, NBL do keep the Organizations Act 1994, Annual Assessment Statute and Rules 1984 and Worth added charge Act and Rules 1991. NBL make an honest effort to comply with the guidelines and guidelines of Bangladesh to procure the reliability of Govt. Republic Of Bangladesh
- **Environmental Factors** : NBL do try to use the green products more, focus on not to pollute the environment at all. Focus greatly on CSR activities. Works to gain the Sustainable Goals of Bangladesh. NBL know that by not abiding by the laws and regulations, it will result in huge loss for NBL. As NBL is customer oriented so more focus on working for the people and for the environment as well.

### 2.7.3 Porters five forces ;

This is a cutthroat position examination system used to survey the and assess the serious strength and position of a business association. By this structure, I'm attempting to investigate "cutthroat position examination " of NBL.

★ **Bargaining Power of suppliers** : NBL need to buy raw materials from several suppliers. Powerful suppliers do try to use their negotiating power to gain high price from NBL. But National Bank Limited do use some tactics to handle this up, these are mentioned below :

- Buy material from different-different buyers, spread the markets and dealings with multiple suppliers.
- Experiment with numerous numbers of materials so that they can easily switch to other material or substances to meet up the need in dire situation.
- Try to work on relationship building and create dedicated suppliers, who always be with NBL and thinks the best for NBL.

★ **Bargaining Power of buyers** : Buyers always focus buying more with minimum cost level. Here, buyers are referred as customers of NBL. NBL handle the bargaining power of customers(buyers) by these mentioned tactics ;

- Try to build good relationship with the customers, this helps them to work with the customers greatly and also to provide them best service as per their want and need.
- Try to focus on building huge customer base for its' long term planning and also for able to reduce the bargaining power of customers.

- NBL rapidly try to come up with new products or systems to be able to keep the customers engaged with their products and service. They try to set the best possible interest rate for the customers benefit.

★ **Threat of Substitutes products /service :** In every business, threats of substitutes do stay.

Marketers always come up with new ideas, new technology, new products by researching all day and night and this do increase the threat of substitutes for the Banks and every other business.

- NBL try its best to stay as service and customer oriented so that the products differentiation does not cost high to NBL. They focus on relationship building.
- Try to understand deeply, “ what the customers core needs are “ and work with this thing.
- To handle with this, NBL increase the switching cost for switchers so that they stay long with NBL and become the loyal customers.

★ **Threat of new entrants :** In every business, threats of new entrants do stay always. New Banks are emerging each day. Last few days ago, one of the Govt. Personnel said in an interview that, ‘Bangladesh do have enough Banks, and is not in need of new ones “. But yet, people try its best to come up with new service.

- NBL innovate new products and welcoming service type to handle the threat of new entrants. They come up with new products and service to attract the new customers along with give a reason to the old customers to avail the products and service from NBL.

- Focus on building economies of scale, so that they can sell more by minimizing the price level. This results in reduce fixed cost per unit for the customers.

**★ Rivalry Among existing competitors :**

There are more many Banks as contenders for NBL. One Bank Ltd, Dhaka Bank, DBBL, Southeastern Bank Ltd., BRAC Bank Ltd, Islamic Bank Ltd, etc. To deal with this NBL thinks of these techniques :

- Try to build good relationship with the competitors so that they together can come up with great new products and service in an intention to increase the market size for both the competitors.
- Invest more on getting the current update on competitors positioning and marketing information as well as on research and development to develop more and be the first among all competitors.

## **2.8 : Summary, Recommendations and Conclusion :**

### 2.8.1 Summary :

National Bank Limited had started their journey on March 28,1984. NBL has lost their chairman in some recent months. It is a matter of great sorrow for them. New appointed Chairperson is suitable for the position as well. Sudden demise of the honorable chairman brings down a sudden grief on the Bank and its employees. From the above observation, It can be said that NBL has developed more than before, it is emerging more and more. The practices of management, marketing, financial, operational management and information system practice is really good of the Bank. Competitive analysis of the Bank with others, PESTLE Analysis , along with SWOT analysis is providing a very good uphold situation of the Bank. The management system of Bank is really great and up to the mark as well. NBL marketing strategic policies work really well for them. Digitalization of working method is a positive side of the that is making the employees happier along with the customers. Customers are receiving proper assistance with the support. Being digitalized help the National Bank Limited more to connect with overseas customers. NBL do have a remarkable number of customers in abroad who open account in Bangladesh, invest here but see through abroad. NBL do have software that help to record all the data, strong security system. Moreover, they have recently launch an app that will help them and the customers to look after their profiles and to identify them at the earliest. NBL do have a Internet Banking App, that helps the customers in overseas to look after their account with any charge cost in no time. All these helping NBL to flourish more and more by defeating all their competitors behind. Top depositors are respected highly in the Bank, the employees do have a target, they try their best to bring more and more investment into the

Bank that is helping the Bank more to invest in other sectors, to earn more and to give more to its customers.

#### 2.8.2 Recommendations :

Though NBL is in good condition, but I do have some points to say as recommendations ;

- NBL should hire more efficient and productive employees through a normal process of recruiting policy.
- They should prepare updated financial reports per year respectively, as I could add only the amounts of 2019. Updated 2020 & 2021 reports are not prepared yet.
- They should focus on their marketing strategy as this is the era of 2021: a very advanced level.
- Management practices should be improved in the divisional and sub divisional branches.
- Information system needed to be upgraded.



- Software need to be updated.
- Customer service should be uphold
- Company culture need to be improvised more.
- They should invest more on Research & Development.
- They should upgrade their sms alert system service.
- ATM card service needed to be improvised .

### 2.8.3 Conclusions :

By the summary and recommendations, in the conclusion, I just want to add the fact that, this is the era of Digitalization. More and more financial institutions are coming upfront. National Bank limited is a very recognized institution for deposits. If NBL try its best to solve the problems with the recommendations along their own planning's to grow more then it can be one of the best Bank in Bangladesh soon.

## **Chapter 03: Project Part :**

*“ Employee Satisfaction and Digitalization of working method  
National Bank Limited : A study on Agrabad Branch Employees “*

### **3.1 Introduction ( background, objectives, significance)**

#### **3.1.1 Background :**

I have completed my internship in National Bank Limited, Agrabad, Chittagong. It was a time of a quarter of a year . National Bank Limited has total 213 branches all around the world. Agrabad branch is one of the Main Branch of NBL, and it is also a regional branch. This branch is with two floors. In the down floor, its full operations are related to General Banking and in

the second floor, one part of the floor is with Advance department (that includes Imports, Exports and Advanced work of GB), and other part is Regional Department (that handles all the regional work of the Branch along with other sub branches). All regional works are handled in the regional department .

Here, the total 35 officers along with 1 Branch manager, 1 peon, 2 tea boys, 6 guards and 1 cleaner.

Hierarchy and Designation of the employees are :

- Senior Vice President and Manager ( Mr. Isteaque Hassan) – Branch In-Charge
- Senior Assistant Vice President ( Mr. Abul Hassan Chowdhury) – Advance In -Charge and Floor In Charge
- Assistant Vice President (Mr. Nurul Anwar Chowdhury) – Attached with General Banking
- Assistant Vice President (Mr. Ferdousul Muzahid Khan) – General Banking-Shanchaypatra Department
- Assistant Vice President ( Mr. Mohammed Nurun Nabi) – Export In-Charge
- Senior Principle Officer (Mr.Md Abu Bakkar Rashel) - Attach with Advance
- Principle Officer ( Mr. Md Shah Alam Khan) – WEDB In – Charge
- Principle Officer ( Mr. Kazi Emam Hossain) - Deposit In Charge
- Principle Officer ( Mr. Nitai Chand Datta) – Cash In Charge

- Senior Executive Officer ( Mr. Sayed Eleas Hossain) – Attach with GB
- Senior Executive Officer ( Mr. Mamun Hasan) - Attach with Credit department
- SEO ( Mr. Md Alauddin) – Attach with Advance
- SEO ( MR. Muhammad Abdur Rahman) – Attach with export
- SEO ( Mr. Nahid Ul Islam Adnan) – Attach with Export
- Executive Officer ( Mr. Mitra Sukanta) - Clearing In Charge
- EO ( Mr. Mansur Ali) – Attach with Advance
- EO ( Mr. Md Mohsin Talukder) - Attach with Cash
- EO ( MS. Aminu Begum) - Attach with Bonds & S.Patra
- EO ( Mr. Kazi Md. Zillur Rahman) - Attach with GB (Pay order)
- EO (MS. Chemon Ara Begum) – Attach with Import
- First Executive Officer ( Mr. Mohammad Saif Uddin) - Attach with Advance -Credit
- FEO ( Ms. Ayasha Begum) – Attach with Export
- FEO – General ( Ms Farzana Sultana) – Attach with Deposit
- FEO – Cash ( Mr. Md Shariat Ullah) - Attach with Cash
- FEO – Gen ( Mrs. Mominur Nahar) – Attach with Clearing
- FEO ( MRS. Sayma Akter) - Attach with Deposit
- FEO – Gen ( Ms Jaheda Begum) – Attach with Import
- FEO- Gen ( Mosammat Kohinur Begum) – Attach with Foreign Remittance & Administration
- FEO -Gen ( Ms Shamema Nazmun) - Attach with Credit
- Junior Officer – Cash ( Md. Ferajul Hossain) – Cash
- JO -General ( Md Yousuf Ali) – Attach with Account opening
- JO -General ( Mr. Zabed Bin Kashem Chowdhury) – Attach with import
- JO – General ( Mr Abu Hanif Md Asif) - Attach with accounts

- JO – Cash ( Md Asaduzzaman Tuhin) - Attach with Cash
- JO- Gen ( Ms Sharmin Sultana) – Attach with import
- JO- Cash ( Mr. Aatur Rahman) - Attach with cash
- Peon
- Tea boy
- Guards
- Cleaner

As this Branch is a corporate Branch, so there are a good numbers of employees working here. A big branch need to be handle with greater number of workforce so does this bank do have. Within a discipline and without any severe dispute, all the employees and other workers work here with enthusiasm and in order.

### 3.1.2 Objective(s) :

The objectives of the study is to identify the satisfaction level of workers within the Branch and their Digitalization of work method . It’s all about the employees feelings and satisfaction that emphasis on their working environment.

The Broad Objective of the study is : To get a thorough idea of the employee satisfaction level and their point of view on the Digitalization of working method .

The specific objectives are written below :

- To find out how much happy they are with the working environment
- To find out their satisfaction level with compensation and benefits
- To find minimum difference of getting promotion in the workplace.
- To find out whether the employees are happy with their prescribed job duties or not.
- To find out whether they are receiving more duties and responsibilities comparing to overall compensation or not.
- Whether they receive informal praise from supervisors or not.
- To get an idea on employees whether they get motivated by the professionalism of their co-workers or not.
- Whether they need to work often even after 6pm or not.
- To find out whether the employees are aware of their labor laws, and happy with the organization work culture or not.
- To get an idea, what percentage they rate themselves on their efficiency.
- Whether they get bullied or harassed in the work place or not and also what type of support they receive from their management and Board of directors on this particular situation
- To find out, their digitalization method whether they are happy with it or not and also is this helping them to reduce the work pressure on them or not.
- To find out whether are employees are able to provide full support to the customers or not.

### 3.1.3 Significance :

The significance of the report is great. By the end of the report, anyone can get an thorough idea about this particular Bank's employees point of view. Their working environment and existing work culture. The report can help anyone to research more about this particular topic or on more in a described way. The report can help to find out the certain reasons behind employees satisfaction and dissatisfaction level in the work place. The management of NBL, can use this report to have a further study and a thorough analysis to help the employees in near future by motivating them to work more effectively. The Branch itself can gave a glance on the report, and by seeing the analysis, as well as by the responses, Branch can take effective actions to make the employees satisfied and motivated in the workplace. The reader will really get an idea, what are the factors that effecting employees satisfaction level, and what are those certain factors that is effecting employees dissatisfaction level greatly. The employees can also

get an idea on their co-workers point of view on the particular questionnaires, they can get a change among themselves by the report as well. The management can take effective actions on the safety of female employees at the work place and also can improve the facilities, or service for the employees by reading the report. I really hope, this report will the management to eliminate the specific problems with possible solutions and able to make the Branch an effective and great among others.

### **3.2 Methodology :**

Methodology basically refers to the way of data collection. For my report on the topic : “ **Employee satisfaction and Digitalization of work method of National Bank Limited Employees** “ I have used the Primary data.

I have prepared a Questionnaire, and have collected the response of the employees of NBL on that questions. It was done through a survey method. This method is a primary data collection method types. The response were collected from online by sharing the questionnaires as well as by face to face discussion with the employees. One to one discussion took place as well.

#### **Descriptive Research**

##### **Survey research technique**

##### **Observation**

##### **Questions : 18 Questions**



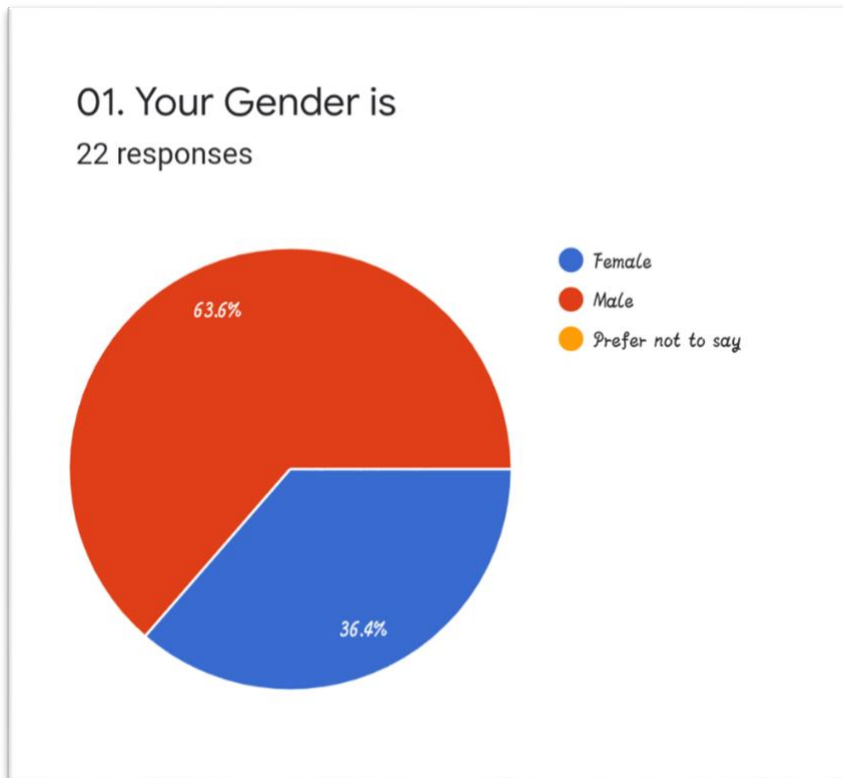
**Responses : 22 respondents (Sample size)**

**Bar And Pie chart**

**Likert scale and Simple Attitude scale**

### **3.3 Findings and analysis :**

In this part, Findings and analysis is going to be discussed after completing the full survey. Through the responses of the questionnaires, findings and analysis is going to take place. There were total 18 questions on the questionnaire and out of total 37 employees, I have able to collect 22 responses. Now, going to analysis the responses and based on the responses going to describe what I have found out after judging the whole scenario.

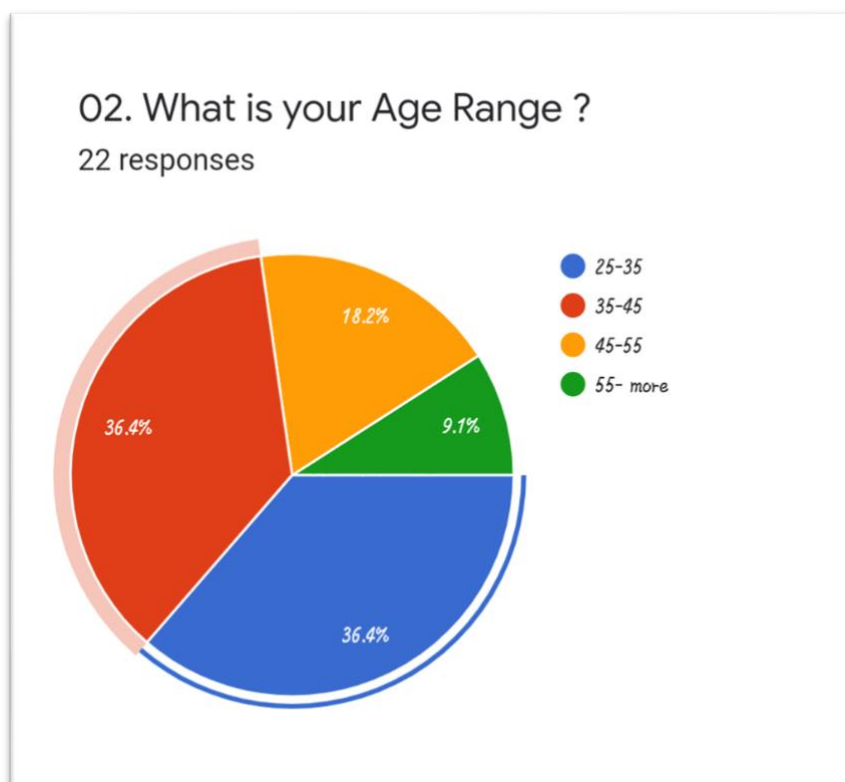


*Figure 01 : Gender*

**Justification :**

By seeing the responses of 22 respondents, It can be easily said that the number of male employees are greater than the number of female employees. Among the 22 respondents, 63.6% (14 responses) are male and 36.4% ( 8 responses) are female employees. In the office, it can be seen that the total number of male employees are much greater than the total number of female employees in the workplace of NBL, Agrabad, Chittagong. Third option, prefer not

to disclose of the gender is not used at all by the employees during the survey. Chittagong is quite conservative city in itself, so the use of third option is normal to be not used in the answer.

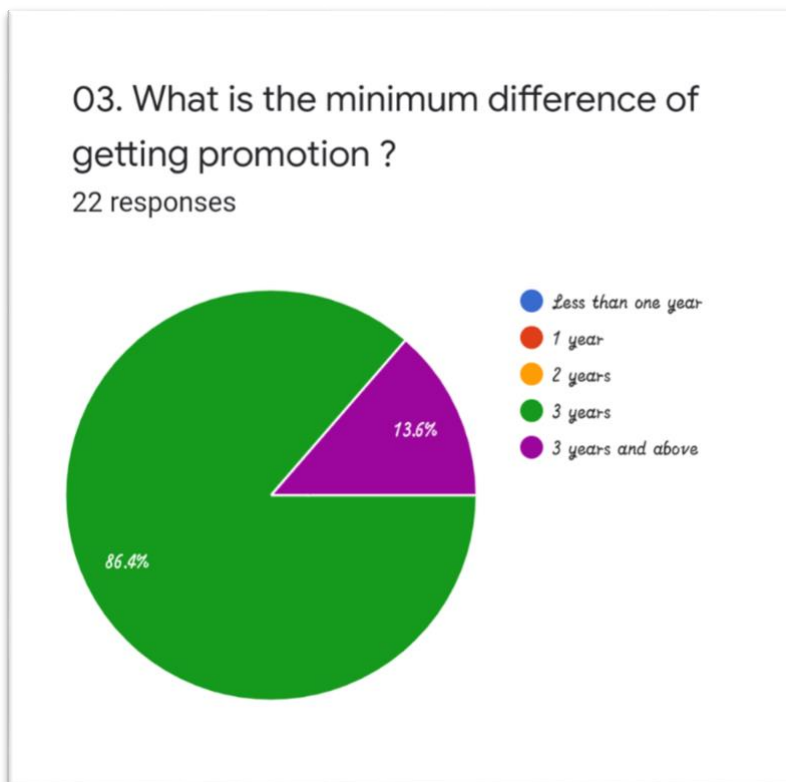


***Figure 02 : Age Range***

**Justification :**

The second question is about the age range of the respondents in the survey questionnaire. Out of 22 respondents, the most of the respondents 36.4% fall upon the group of (25-35 age) and (35-45) age groups respectively. Then, 18.2% of the total respondents fall into the group of

(45-55 age) and the next 9.1% are in (55- more age) group. 8 responses each are in the age group of (25-35) and (35-45) respectively. Next, 4 responses are in the group of (45-55 age) and the 2 of the respondents are in (55 and more) age group. So, from the responses, it can be said that age group of ( 25 to 45 age) are the greater number of employees in the workplace. The middle aged employees are the most in number in NBL, Agrabad Branch.



***Figure 03 : Minimum difference of getting promotion***

**Justification :**

In the third question, I asked the respondents about the minimum difference of years for getting promotion in the workplace. The maximum (86.4%) of the respondents answered that the minimum difference is 3 years for getting an promotion in National Bank Limited, Agrabad, Chittagong. There are a total number of 19 respondents who answered that the gap is 3 years. And the rest of then (13.6%) , 3 of the respondents answered that the minimum difference is 3 years and above.

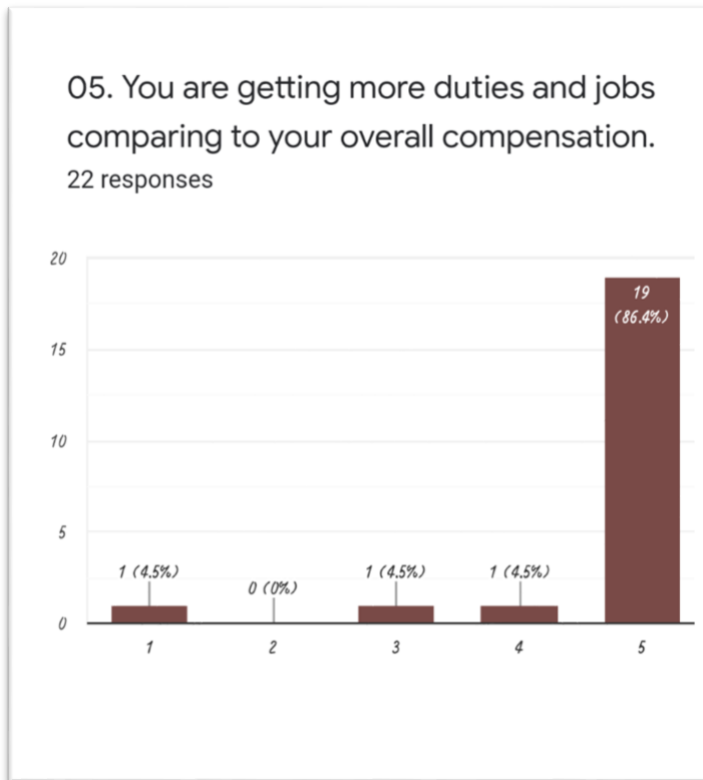
From the responses, it can be said that employees do not receive promotion at a glance of 1 to 2 years, rather they need to wait for a time period of minimum 3 years and the maximum is unknown. This is not good at all for the employees. Employees gets demotivated by this type of behaviours from the organization. And it hampers the productive rate of employees as well.



**Figure 04** : *You are happy and satisfied with your described job duties and responsibilities.*

**Justification :**

The fourth inquiry is about the workers fulfilment level with their depicted occupation obligations and duties those are being performed by the representatives. The most extreme (36.4%) of the reactions that is 8 in numbers goes for firmly consent to the inquiry. Means 8 individuals out of 22 respondents emphatically concur that they are cheerful and happy with their depicted occupation obligations and duties. Then, 5 respondents (22.7%) simply Concur with the explanation that they are glad and fulfilled. At that point, 31.8% ( 7 respondents) are unbiased on the reality of being glad and happy with their depicted occupation obligations and duties. They neither do concur, nor can't help contradicting the inquiry, they are taking a center ground. What's more, the last 2 reactions (9.1%) goes with unequivocally differ point. They feel that they are distraught and fulfilled at all with their work obligations and duties. The perception is stirred up due to various view of the workers. Some do emphatically concur, Dissatisfaction and disappointment of representatives brings about low effectiveness rate and efficiency rate.

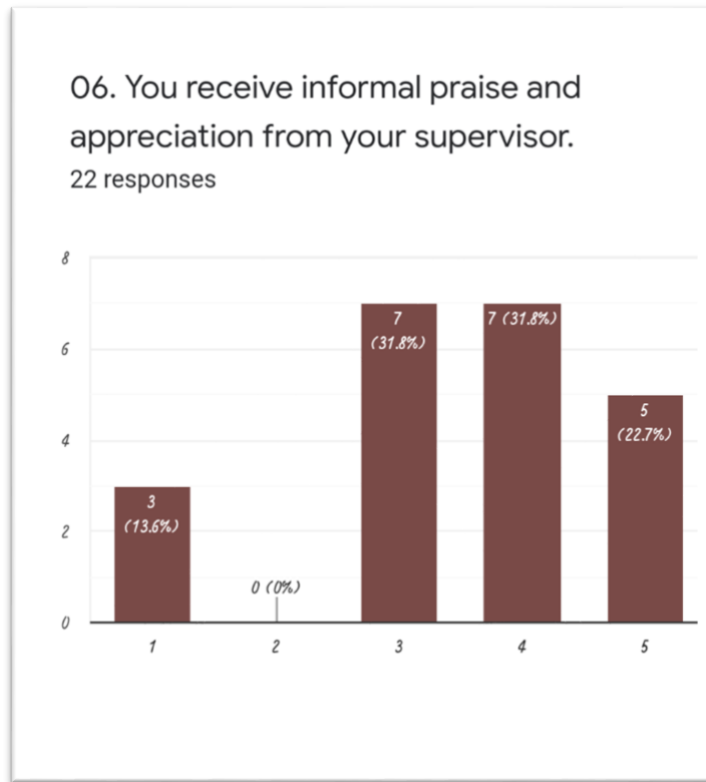


**Figure 05:** *You are getting more duties and jobs comparing to your overall compensation.*

**Justification :**

Through the 5<sup>th</sup> Question, I am trying to figure out the responses of the employees based on the statement, that is the employees are getting more duties and jobs to do comparing to the overall compensation level. The response is quite shocking because (86.4%) the maximum percentage and 19 respondents do strongly agree with the statement. They feel burdened of work on their head comparing to their compensation level. This is really alarming for the organisation. One of the respondent do just agree with the statement, whereas the other respondents is neutral on the statement, do not wish be positive or negative and the last of the respondent do strongly

disagree with the Statement. Rather the respondent feel that, he/she is not getting more jobs to do comparing to the compensation level. He/she feels this is justified and completely fine .



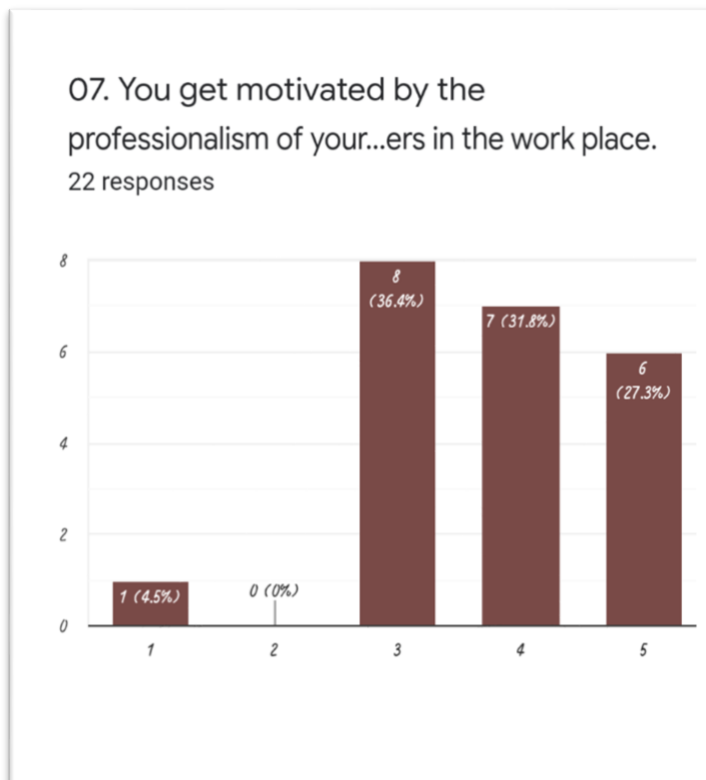
**Figure 06:** *You receive informal praise and appreciation from your supervisor.*

**Justification :**

Here, the inquiry is done to find out about the way that ,regardless of whether they are accepting casual acclaim and appreciation from their director or not. So out of 22 respondents, 6 of them (22.7%) of absolute rate, emphatically concur with the explanation that they do get casual applause and appreciation from their chief. At that point, 7 of them (31.8%) do just concur with



the assertion. They truly don't feel totally associated with their chief's recognition and appreciation that is the reason they simply concur with the assertion. Besides, 7 of them (31.8%) feel nonpartisan on the articulation. They played very keen here. They don't totally concur nor totally can't help contradicting the assertion. They feel more detached with their manager. This hampers in the work environment bad. The last 3 respondents (13.6%) do emphatically differ with the assertion implies, they truly don't get any recognition or appreciation from their chief. This cuts down the good and excitement of the representatives, and representatives don't feel to accomplish all the more great work as a result of not being appreciation in the working environment.

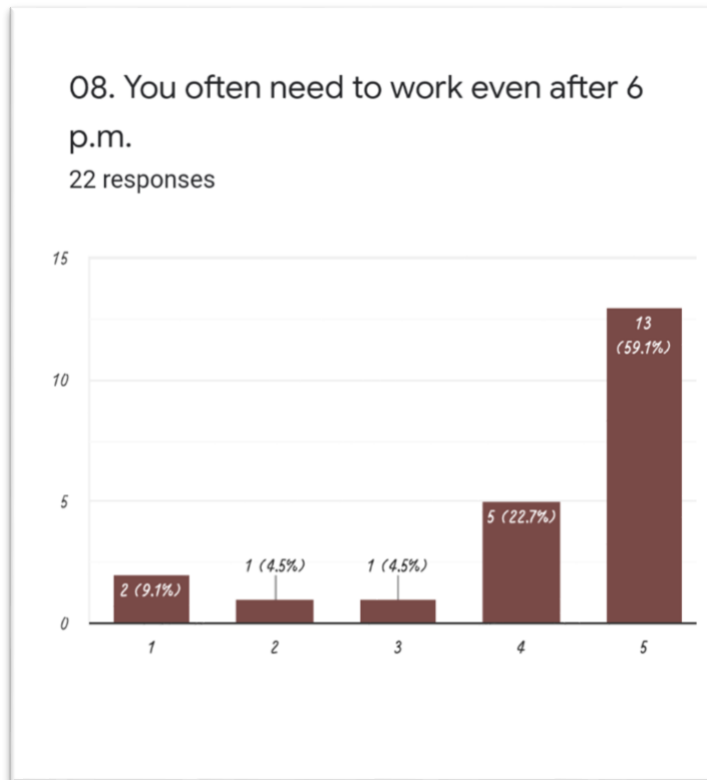


***Figure 07 :*** *You get motivated by the professionalism of your colleagues and officers in the work place.*

**Justification :**

In this Question, the statement is prepared to get an idea about the fact that, whether the employees get motivated by their fellow co-workers professionalism in the workplace or not. Out of total 22 respondents 6 of them( 27.3%) strongly agree that they get motivated, then 7 of them (31.8%) only agree to the statement, the most 8 of them (36.4%) are neutral on the statement. They do not completely agree or disagree with the professionalism of their fellow co-workers in the workplace. And lastly, one of the respondent strongly disagree that he/she do not get motivation at all from his/her fellow co-workers.

In the workplace, professionalism impacts greatly on employees. If any of the employee is not professional at workplace then the others also get demotivated.



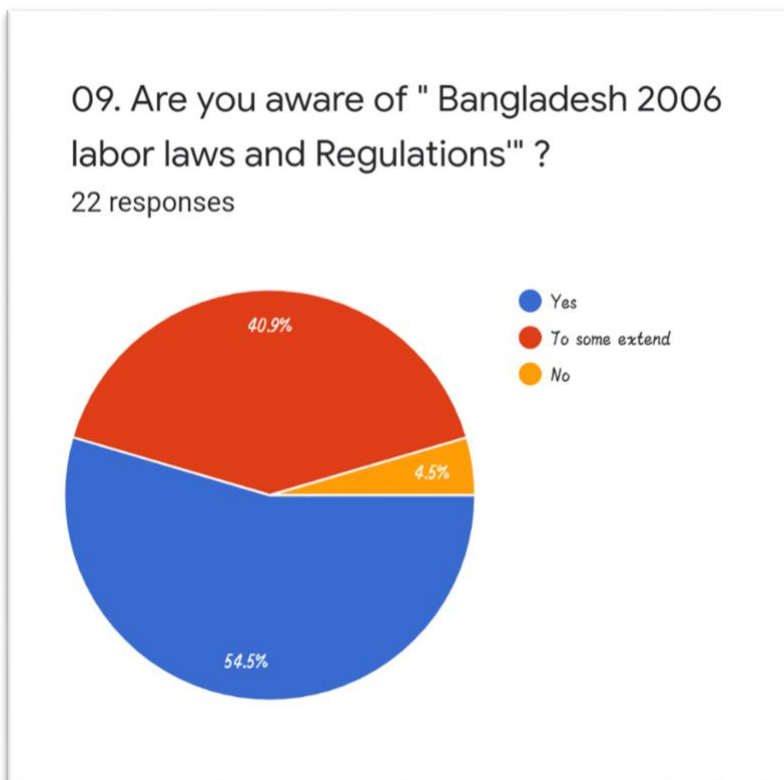
***Figure 08 :*** *You often need to work even after 6 p.m.*

**Justification :**

Ordinarily ,office season of NBL is 10-4 PM however a significant number of the representatives even need to work after 6pm dependent on my perception during the temporary position time frame. My inquiry was done to find the legitimate solution about the reality. Along these lines, right around 13 of them (59.1%) emphatically concur that they need to work even after 6 pm. At that point 5 of them (22.7%) just concur with the assertion yet even they need to work even after 6 pm that is frequently. Furthermore, 1 of them is impartial on the reality, one of them differ implies he/she doesn't have to remain at office even after 6 pm and

2 of them (9.1%) firmly can't help contradicting the assertion implies they don't have to remain at all in the workplace after 6 pm.

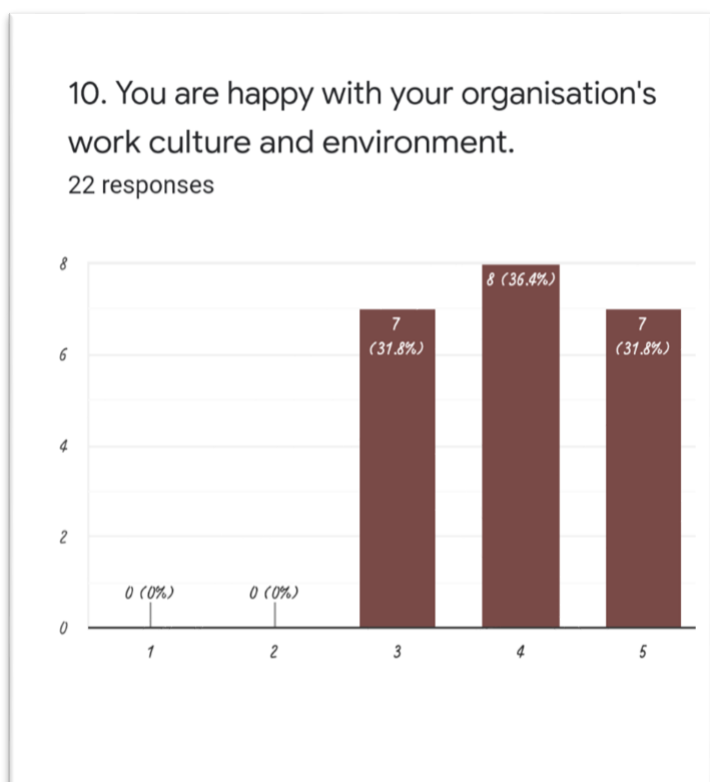
In any case, 13 respondents who unequivocally concur and another 5 respondents who simply concur, absolute 18 of them need to regularly remain at office even after 6 pm and this is certifiably not a decent sign by any stretch of the imagination. Every one of them do have family, they need to invest energy with their family also. Supervisory group of the association just as the Governing body need to follow up these issues. Else it would destroy their standing alongside low usefulness pace of representatives.



**Figure 09:** Are you aware of “Bangladesh 2006 labor laws and regulations”?

**Justification :**

This question was asked to get to know how many of the employees do have proper knowledge of their labor laws and regulations. Out of 22 respondents, 12 of them ( 54.5%) answered yes, means they do have knowledge of the Bangladesh 2006 labor laws and regulations, 9 of them responded (40.9%) to the answer : To some extent (means not fully) and the last one of them had answered no means he / she does not have any idea about 2006 labor laws. Employees need to have proper knowledge about this law to get their rights straight out from the management and also to make others understand about their certain rights in the workplace.



**Figure 10 : You are happy with your organization 's work culture and environment**

**Justification :**

In this 10<sup>th</sup> question, I had asked the respondents about the fact that how much they are happy with the organization's work culture and environment. For every employee, it is very important to have a great work culture as well as a great work environment. 7 of the employees ( 31.8%) are strongly agreeing with the statement means they feel really happy with NBL work culture and environment. Another 8 of them (36.4%) do only agree with the statement and then, 7 of them are neutral on the statement means they do not certainly agree or disagree on the statement.

None of them disagree with this statement. This implies that NBL do have a great work culture and environment to work in. Means it is work friendly.

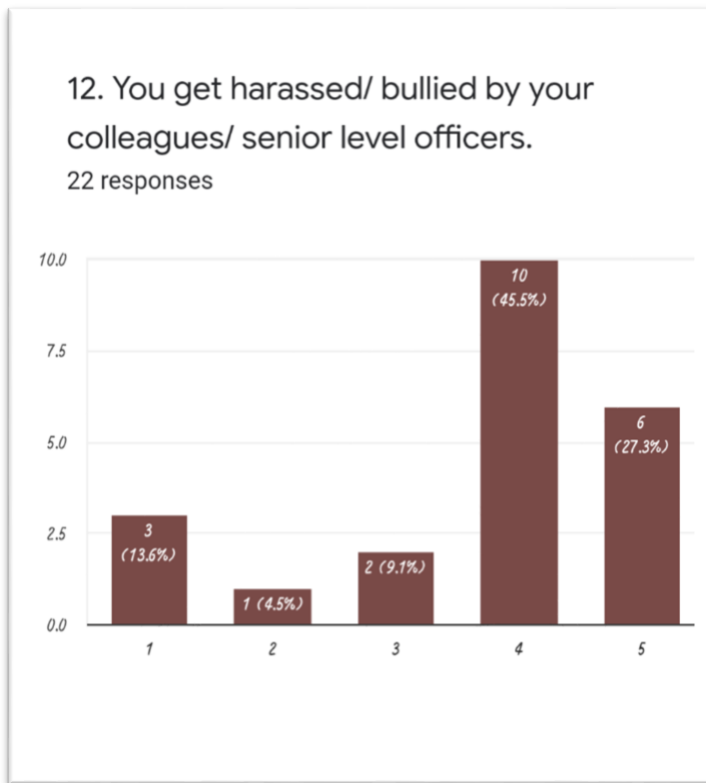


***Figure 11 :*** *How much will you rate yourself out of 100% based on your productivity and efficiency?*

**Justification :**

In this survey questionnaire, it was asked to see how much the employees rate themselves each by their own based on their efficiency level and productivity rate. Most of the employees, rate themselves in the range of 80%-100% (17 respondents- 77.3% ) and it is really great. Because they, themselves seem to be confident enough on their productivity rate. Next, 5 responses (22.7%) rate themselves in the range of 60%-80% that is also close enough to the 80%-100% rate. Most of the employees see themselves as productive and efficient enough to work in the Bank.

This positive attitude helps the work culture and organization culture in a greater way to provide the best customer service to the consumers.



**Figure 12:** You get harassed / bullied by your colleagues / senior level officers.

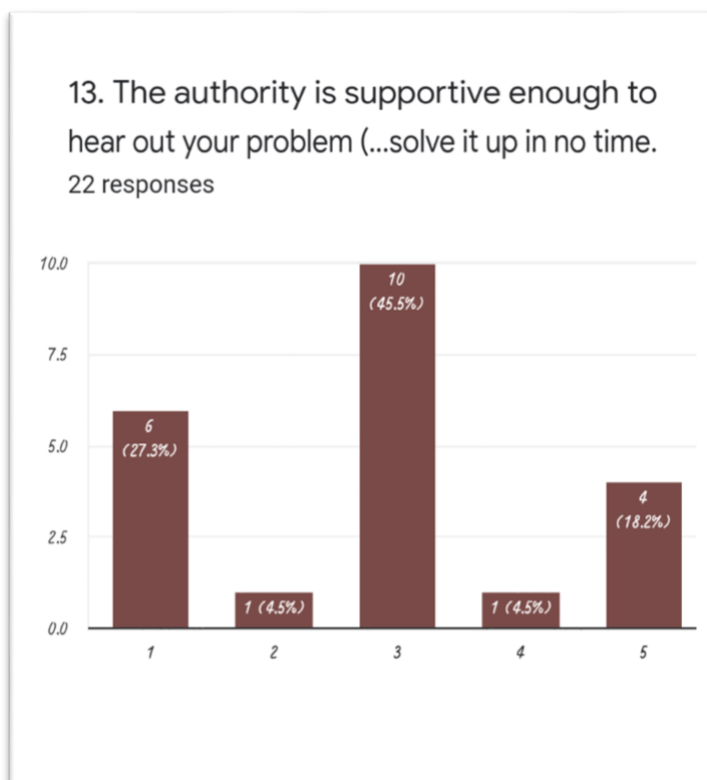
**Justification :**

This inquiry is very critical for the workers just as for the supervisory group. It is about a vital factor that is provocation/harassing. Bugging the ladies is very regular in the work environment. During the time of my temporary position, I saw this through my own eyes. Not just the workers inside the association hassle the representatives yet additionally outcasts come in the bank and bug the female representatives. It is truly disturbing for the foundation. By seeing the reactions, it very well may be say that 6 of the respondents (27.3%) unequivocally



support the explanation that indeed, they get tormented and hassled by their senior officials and associates. Another 10 respondents (45.5%) do concur with the assertion also. 3 of the representatives are unbiased on this articulation, at that point 1 of them can't help contradicting the assertion and another 3 unequivocally can't help contradicting the assertion of badgering.

All out 16 of the respondents emphatically said that they do get irritated in the working environment. Furthermore, it's extremely basic there.

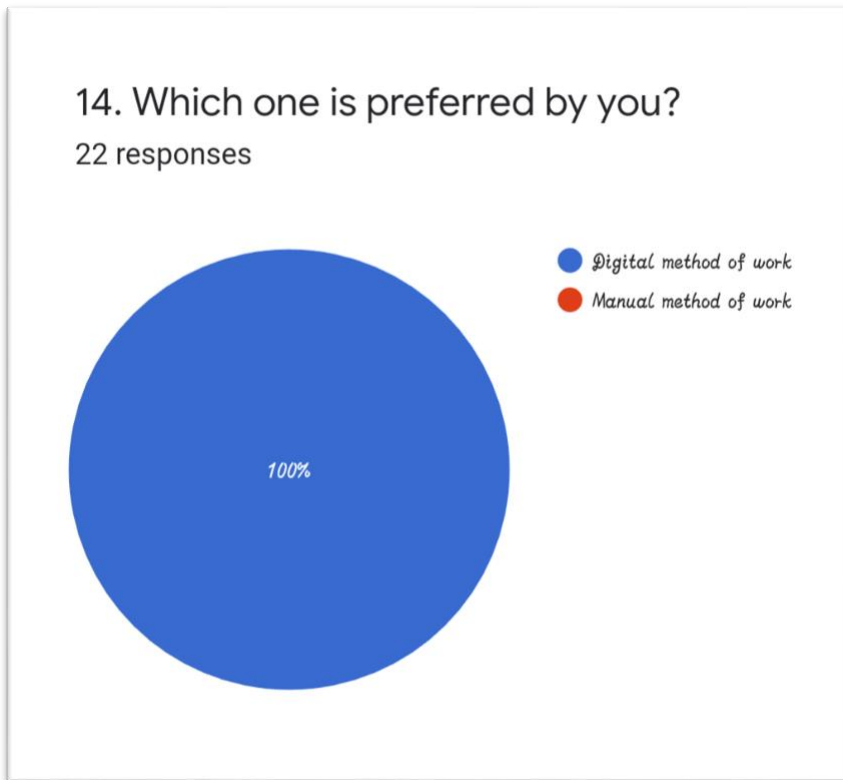


**Figure 13:** *The authority is supportive enough to hear out your problem (harassment /bullying) and solve it up in no time.*

**Justification :**

Refer to the previous question, now it comes the action time so I asked them, is the authority is supportive enough towards them, do they hear out their problems or not. Surprisingly, the maximum answer goes for neutral option, that is neither agree nor disagree (10 respondents – 45.5%). They are thoroughly numb and I think they do not approach towards the higher level with their problems and that is why they are neutral on the statement.

Then, only 4 of them strongly agree that they get support from authority and the authority hears them out and solve the problem. 1 of the respondents do agree with the statement, then one of them do disagree with the statement means he/she does not receive any support from authority and the 6 of them strongly disagree with the fact that the authority is supportive towards this particular issue of harassment. Therefore, it is really alarming that the authority is not that much supportive for its employees to get their issues solved in no time. It can really and greatly hampered their work culture and environment.



**Figure 14:** Which one is preferred by you?

**Justification :**

This is one of the question, where each of 22 respondents agree to the fact that they prefer digital method of work in the workplace .Each one like to work through digital method. Manual work method is quite exhausting. One need to write a lot in the manual work. In Banking sector, there are vast of work, vast of information to keep updated for the customers query. If any of the information is not correctly updated then the responsible employee can get terminated from the job as well.

Writing down each and everything is really hard, and in the era of digitalization of need to be developed and updated with the technology. NBL is updated as well and it served the employees with best regards.



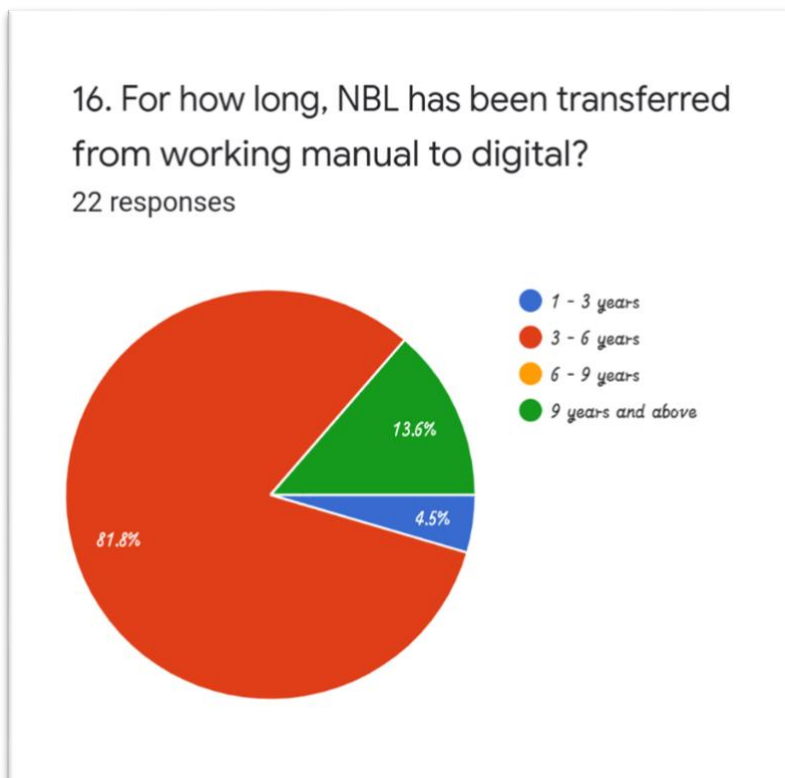
**Figure 15:** *You did receive training for being able to use the softwares and work with these digitally.*

**Justification :**

It was asked to see if the employees received training to use to digitalized software's or not and everyone respondents answered positively. The employees need to receive proper training at the workplace. Lack of proper training, brings down the moral of employees. Employees can

not work properly with concentration and with full of dedication and synergy for the lack of proper training.

As the Bank, itself aware of the fact that employees require training to use the latest technology so it's really a good thing and positive side from the bank. The prompt response from respondents helps to determine the fact that NBL do focus on training method for the employees.

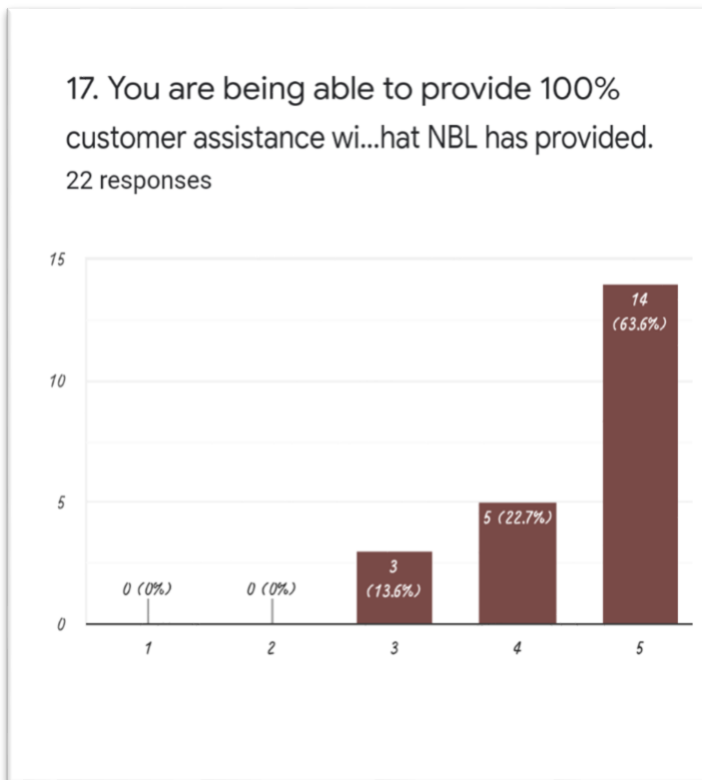


**Figure 16:** For how long, NBL has been transferred from working manual to digital?

### **Justification :**

This question was asked to get an idea about the fact that, for how long NBL has been transferred from Working manual to Digital. 18 responses( 81.8%) responded for the option 3-6 years. It implies that, NBL has been transferred from manual to digital for about 3-6 years from now. 3 of them (13.8%) think that it's been 9 years and above that NBL has been transferred from manual method of work to digitalized method. One of them think, it 1-3 years since NBL has been transferred from manual to digital method of work.

The maximum responses are for 3-6 years. And it's been a long time. From my point of view, NBL need to update its software, they need to invest more on Research and Development. NBL need to focus more on to get digitalized in every sphere of life.

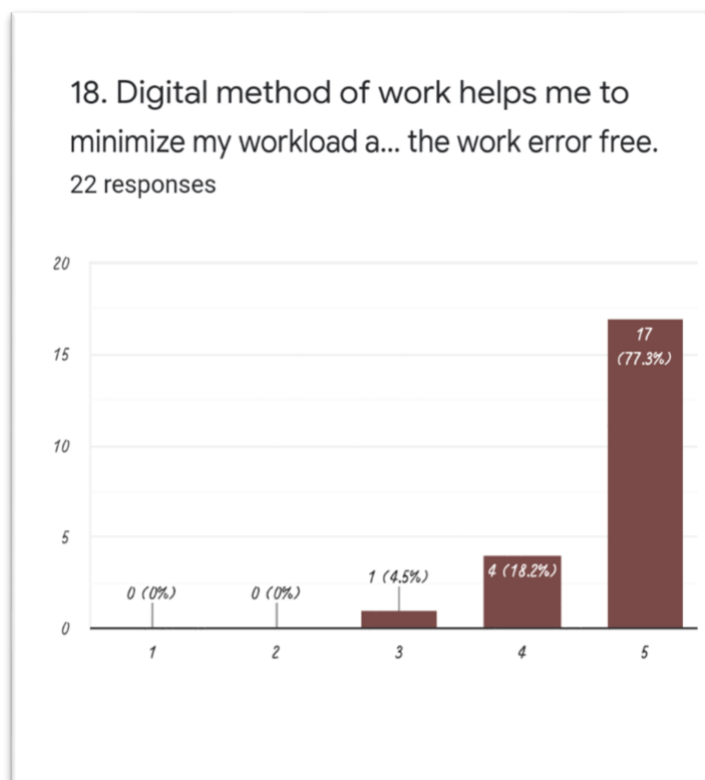


**Figure 17:** *You are being able to provide 100% customer assistance and service with the digital support that NBL has provided.*

**Justification :**

14 respondents ( 63.6%) positively & strongly agree with the statement that they are being able to provide 100% customer assistance and service with the digital support that NBL has provided. They feel they are being able to make the customer happier with their assistance thoroughly. 5 of them (22.7%) respond with the option only agree with the statement and the rest 3 of them (13.6%) feel neutral. They neither strongly agree, nor strongly disagree with the statement. They feel to stay with the middle position to be safe and sound.

From my own observation, I think NBL need to work more on their digital support to the customers because many a time complains comes that customers are not receiving sms from Bank about their transections. So, they come again and again to make the sms service alert able for them, they fill up the form and again the same happens. It is same for the debit card information & credit card information as well.





**Figure 18:** *Digital Method of work helps me to minimize my workload as well as make the work error free.*

**Justification :**

It was solely to know about the feeling of employees with digitalized method of work in the office. 17 of the respondents (77.3%) responded strongly agree with the statement that digital method helps them to minimize their workload than before manual work and also helps to make the work error free. As the bank needs to do most of the financial and accounting related work so if it done manually then there stay higher possibility of work being perfectly okay. But if the same work is done through with computer digitally then there stays 99% possibility of being the work error free.

The same thinking is perceived from the employees. The other 4 (18.2%) respondents only agree with the statement and the last 1 of them is neutral on the statement. The maximum think positively with the statement so do I.

**3.4 Summery, Recommendations and conclusions**

**3.4.1 Summary :**

In short to say, the employees of National Bank Limited are quite satisfied with their job, with their work culture -environment. Through the observation it can be said that the number of male employees are greater than the number of female employees in National Bank Limited, Agrabad Branch. The maximum employees that exist in the bank are in the age range of 35-45

age range. NBL do try its best to provide promotion to the best employees at the work place even though the minimum difference of getting promotion in the Bank is 3 years, it is being observed from the survey. With the described job duties and responsibilities out of 22 respondents only 13 of them agreed that they are happy but the rest of the employees are in mixed feelings or not happy with the duties and responsibilities. Maximum 19 respondents feel that they are getting much more duties than their overall compensation level. All of the employees do not receive informal praise and appreciation from the supervisor. Employees feel that their co-workers are professional enough to work with and they get motivated by the professionalism. Most of the employees often need to work even after 6 p.m. Maximum of the employees are aware of the Bangladesh labor laws 2006, some of them know the full and some other only have idea to some extend. Employees are really happy with their work culture and environment, it motivates them. The employees are enthusiastic and feel that they are very productive and efficient in the workplace. Employees really get harassed/ bullied by their co-workers / senior level officers. It's a matter of worry. Sadly, the authority is not that much active to hear out the problems and to take action accordingly for this effectively. The employees really like the digital method of work, they find it really peaceful and they did receive training for being to use the digitalized software as well, it is really great for the employees. NBL have been moved from manual to digital for about 3-6 years and so on. Maximum employees feel that they are being able to provide 100% customer assistance with this digital support and they are able to minimize their work level by the help of it as well. Employees are taking this digital transformation in a positive way and getting motivated by it.

### 3.4.2 Recommendations :

There are sure issues that are debilitating the workers to give their 100% to the work. Representatives can show improvement over now, and give their 100% efficiency in the working environment however in the event that the administration is sufficiently useful to hear out their request. There are sure issues that should be centered around and need to be tackled at the soonest time. I'm giving a few suggestions to the supervisory crew of NBL :

- Evaluation of execution of the representatives isn't effectively done by the chief of the Branch, no individual to individual idea or appreciation is given to the workers, this unquestionably demotivates the workers. Chief and supervisory group need to zero in on this point cautiously for the advancement of the Branch. They can do a 360 Degree assessment in which every one of the workers will assess different representatives at the work place.
- Harassment is being done by the senior level officials of the Branch to its workers (explicitly : female representatives), this should be halted by the supervisory crew at the earliest opportunity. Despite the fact that they have a place with the NBL family. Equity should be done through.
- All of the senior officials need to keep up appropriate office time, and legitimate disciplinary activities in the workplace. They ought to be all the more cordial with their subordinates.

- The least distinction of advancement should be diminished. Representatives ought to get compensation as advancement in the work place.
- Management group should esteem the dynamic, excited workers more by expanding their pay level, that would absolutely inspire them and will change their assessment – insight.
- Supervisor ought to give balanced casual recognition and appreciation to the workers to inspire them extraordinarily.

### 3.4.3 Conclusion :

By the general study , it is a thing of help that representatives are truly content with their workplace, work culture, with the polished methodology of their colleagues. They feel inspired by working with the collaborators and inside the association. However, there exists some serious issue too. This should be positively seen by the supervisory group of the principle Part of NBL. I for one preferred their functioning society since they are well disposed to one another. In the working environment , the representatives need to have full security and wellbeing, they should be regarded by different workers. Yet, not every person is same, in the working environment there are some individual who make issues and these people ought to get appropriate gaining from the administration. In the event that the presentation assessment is done completely, limit of the issues will be figured out. The executives should investigate this cautiously. The executives should make an honest effort to give the best to the representatives to take the best yield from workers. It's representatives option to get appreciation, appropriate

pay and opportunity of work. Assuming the issues are figured out effectively, NBL can do a lot of good in ahead with their representatives.

## **Appendix :**

### *01. Your Gender is*

- *Female*
- *Male*

- *Prefer not to say*

02. *What is your Age Range ?*

- *25-35*
- *35-45*
- *45-55*
- *55- more*

03. *What is the minimum difference of getting promotion ?*

*Less than one year*

- *1 year*
- *2 years*
- *3 years*
- *3 years and above*

04. *You are happy and satisfied with your described job duties and responsibilities.*

- *Strongly Disagree*
- *Disagree*

- *Neutral*
- *Agree*
- *Strongly Agree*

05. *You are getting more duties and jobs comparing to your overall compensation.*

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

06. *You receive informal praise and appreciation from your supervisor.*

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

07. *You get motivated by the professionalism of your colleagues and officers in the work place.*

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

08. *You often need to work even after 6 p.m.*

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

09. *Are you aware of " Bangladesh 2006 labor laws and Regulations" ?*

- *Yes*
- *To some extend*
- *No*



10. *You are happy with your organisation's work culture and environment.*

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

11. *How much will you rate yourself out of 100 % based on your productivity and efficiency ?*

- *80%-100%*
- *60%-80%*
- *40%-60%*
- *20%-40%*
- *0 – 20%*

12. *You get harassed/ bullied by your colleagues/ senior level officers.*

- *Strongly Disagree*
- *Disagree*

- *Neutral*
- *Agree*
- *Strongly Agree*

13. *The authority is supportive enough to hear out your problem (harassment /bullying) and solve it up in no time.*

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

14. *Which one is preferred by you?*

- *Digital method of work*
- *Manual method of work*

15. *You did receive training for being able to use the softwares and work with these digitally.*

- *Yes*

- *No*

*16. For how long, NBL has been transferred from working manual to digital?*

- *1 - 3 years*
- *3 - 6 years*
- *6 - 9 years*
- *9 years and above*

*17. You are being able to provide 100% customer assistance with the digital support that NBL has provided.*

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

18. *Digital method of work helps me to minimize my workload as well as make the work error free.*

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

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