

# **Report on**

**“Keeping the shape of the organization by adequate HR initiatives: Agrani Bank Limited”.**

**BY**

**MD. Abu Naser Rajo**

**ID: 16104014**

**An internship report submitted to the BRAC University Business School in partial fulfillment of the requirements for the degree of Bachelor Of Business Administration.**

**BRAC Business School**

**BRAC University**

**June 2022**

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## **DECLARATION**

**It is hereby declared that**

- I. The internship report submitted is my own work while completing degree at BRAC University**
- II. 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.**
- III. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.**
- IV. I have acknowledged all main sources of help.**

### **Student Full Name and Signature**

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MD. Abu Naser Rajo

16104014

### **Supervisor's Full Name and Signature**

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Zaheed Husein Mohammad Al-Din

Senior Lecturer

BRAC Business School

BRAC University

## Letter of Transmittal

Zaheed Husein Mohammad Al-Din

Senior Lecturer

BRAC Business School

BRAC University

**Subject: Submission of Internship report.**

Dear Sir,

We are nearing the end of the internship period as time goes on. I hereby submit my internship report titled **“Keeping the Shape of the organization by adequate HR initiatives: Agrani Bank Limited”**. Agrani Bank's Tomsom Bridge Branch Manager, Md. Bayezid Ullah, has given me the chance to get experience in the general banking field under his supervision.

My four years of Bachelors studies in Human Resource Management were worth it since I was able to put into practice all of what I had learned in this report, even if I am now on a learning curve.

Finally, I would like to thank you for your support throughout the information gathering phase, and it was a privilege to learn so much from you as well.

Sincere Regards

---

MD. Abu Naser Rajo

ID – 16104014

BRAC Business School

BRAC University

## **Non- disclosure Agreement**

[This page is for Non-Disclosure Agreement between the company and the Student]

The agreement is made and entered into by and between Agrani bank LTD, Tomsom Bridge Branch and undersigned student at BRAC University.....

## Letter of Approval

This letter is to certify that, the internship report entitled “**Keeping the shape of the organization by adequate HR initiatives: Agrani Bank Limited**” has been submitted to BRAC Business School by MD. Abu Naser Rajo, ID – 16104014 for the completion of his Bachelor of Business Administration Degree. This report has been accepted and it may be presented to the Internship Defense Committee for further evaluation.

I wish him all the best for his future career.

---

**Supervisor**

**MD. Bayezid Ullah**

**SPO & Manager**

**Agrani Bank Limited,**

**Tomsom Bridge Branch, Cumilla**

## Acknowledgement

As the Internship comes to a close, I want to take this opportunity to thank a select group of people who helped me along the way by contributing words of encouragement and assistance with the report.

Mr. Zaheed Hussein Mohammad Al-Din, my honorable Internship Advisor, has provided me with invaluable advice and support in putting together my report. In the course of the internship, he has been a continual source of encouragement to me and has provided me with invaluable feedback at every stage.

Then, I would want to convey my appreciation to BRAC Business School and OCSAR for organizing internship programs that allow students like us to get real-world experience of the workplace, which will help us better prepare for the future.

I would also like to show my gratitude to Agrani Bank Limited for providing me the Opportunity to have such an eye opening experience.

Md. Bayezid Ullah, SPO and Branch Manager of Agrnai Bank Limited Tomsom Bridge branch, has been a continual source of encouragement and support for me, and I would want to take this opportunity to thank him. Throughout the internship, he gave me the chance to learn about the bank's HR activities directly and supplied me with the information I needed. Internship experience has been as enriching as his ongoing support and mentoring.

Lastly, I would like to thank my family and friends who helped me in writing the report by providing their valuable inputs.

## **Executive Summary**

The Agrani Bank Limited was the site of my internship, and the basis for my report was my time there. Agrani Bank Limited is a government-sanctioned bank. Since its foundation, the bank has been engaged in commercial banking. Banking's primary role is intermediation, which involves taking deposits from the economy's surplus units and transferring those deposits to the economy's deficit units in the form of credit. After the BBA program, students enrolled in the internship program are required to submit an internship report. HR Planning and Practice at Agrani Bank Limited was the basis for this research. I want to emphasize the operations of Agrani Bank Ltd. Tomsom bridge branch, Comilla, as well as the activities of the whole bank. I do my best to emphasize all of the many departments and activities that I've learned about throughout the report's preparation. The problem is that there are some restrictions on how much information can be gathered in each department. Agrani Bank Ltd.'s corporate social responsibility and the vast majority of the actions of the whole banking system are detailed here.

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# *Chapter 1*

## *Overview of the internship*

## 1.1 Student Information:

The Agrani Bank Limited Tomsom Bridge Branch was the site of my internship. The opportunity to gain new skills that will be useful in the future made working at this bank a rewarding experience for me. Everyone at this company went out of their way to be helpful and courteous to me. General banking and human resources were two of my primary responsibilities. After working at this company, I've learned a lot that is very different from what I learned in university.

**Name: MD. Abu Naser Rajo**

**ID: 16104014**

**Department: BRAC Business School**

## 1.2 Internship Information:

### 1.2.1 Company Details:

- Company Name: **Agrani Bank Limited**
- Address: **Tomsom Bridge, Comilla**
- Period: **Three Months**
- Branch Code: **4760**
- Number of Employee: **14**

## 1.2.2 Internship Supervisor's Details:

- Name: **MD. Bayezid Ullah**
- Designation: **SPO and Head of the Branch**

### 1.2.3 Job Scope– Duties and Responsibilities:

Interning at the Tomsom Bridge Branch of Agrani Bank Limited allowed me to work in both their general banking and HR departments. As I have been there for three months, I have helped out in a variety of ways, including:

- ❖ It was my job to assist a customer in the process of creating an account with Agrani Bank Limited.
- ❖ Took order for cheque book
- ❖ Issued cheque book
- ❖ Wrote pay orders
- ❖ Issued current and saving cheque book
- ❖ Provide customers their MRCR cheque book
- ❖ Took gas bill
- ❖ Wrote CC loan paper

### 1.3 Internship Outcome:

During my internship, I was responsible for completing a variety of tasks for the bank's various departments, which resulted in the following:

#### 1.3.1 Contribution to the bank:

As an intern, I have done everything I can to help Agrani Bank Limited in the areas listed below:

- ❖ Help their customers
- ❖ Help the employees
- ❖ Served value adding services for the bank
- ❖ Participated in the general banking works

### 1.3.2 My Benefits:

I gained a lot of knowledge and new skills as a result of my internship, which allowed me to get insight into the business world.

- ❖ Get into real working place.
- ❖ Learned about the administration of the Agrani Bank Limited.
- ❖ Learned how this gigantic workforce of ABL is managed.
- ❖ Experienced customer pressure and learned to deal with it.
- ❖ Worked with diverse backgrounds people

### 1.3.3 Difficulties:

Agrani Bank Limited, Tomsom Bridge Branch, Comilla was really friendly and helpful to me as an intern, and therefore I didn't have any troubles there at all. However, the issue of confidentiality made it difficult to obtain some information.

### 1.3.4 Recommendations:

- ❖ The branch need more active and efficient employees
- ❖ Need more logistic support
- ❖ Need more digital equipments
- ❖ Work environment need to be improved
- ❖ Operational activities need to be more organized

## *CHAPTER 2*

# *ORGANIZATIONAL PROFILE*



## 2.1 History of Agrani Bank Limited:

Agrani bank, in pursuance of Bangladesh banks (nationalization) order 1972 (P.O. No-26 of 1972) came into being in 1971 taking over the assets and liabilities of the east while Habib bank ltd. And commerce bank ltd. Functioning in the then East Pakistan. The bank commenced operations in Dhaka with 249 branches and a Dhaka headquarters. It conceptually changed its tagline from class banking to mass banking. Due to a poor banking system and the failure of local entrepreneurs to develop a good banking infrastructure before independence, and the newly born sovereign country facing significant economic challenges, the new government charged Agrani Bank with extending its rural network. Agrani Bank, being one of the major nationalized commercial banks, is responsible for expanding its network into remote places. By Joint Stock Companies and Firms' Certificate of Incorporation No. E-66888 (4280)/07, Agrani Bank Limited was established as a public limited company on May 17, 2007. Bangladesh Bank (Nationalization) order No. 1972 (P.O. No.-26 of 72) mandated the nationalization of the Agrani Bank, which was established as a commercial bank in 1972, and the bank has taken over its business, assets, liabilities, rights, and obligations on a going-concern basis.

## 2.2 Corporate Profile of Agrani Bank:

According to the 2020 annual report Agrani Bank currently operating with 34 Divisions in head office, 53 zonal offices and 960 branches including 27 corporate and 42 AD (authorized dealer) branches, Foreign Correspondent 348, Islami Banking Window 15, Agent Banking 400, Remittance Only Points 412 and total work force of it 11,389.



Legal Status	Public Limited Company
Share Holder Pattern:	<b>100 percent own by the Government of the People’s Republic of Bangladesh.</b>
Head office	<b>9/D Dilkusha, Dhaka 1000, Bangladesh.</b>
Phone Number	<b>+88-02-9566153-4, +88-02-9566160-9, +88-02-9566074-5</b>
Fax	<b>+88-02-9562346, +88-02-9563662, +88-02-9563658</b>
Swift Code	AGBKBDDH.
Website	<a href="http://www.agranibank.org">www.agranibank.org</a>
E-mail	agrani@agranibank.org

## 2.3 Mission Statement:

ABL has the mission to operate ethically and fairly within the stringent framework set by their regulators and to assimilate ideas and lessons from the best practices to improve ABL’s business policies and procedures to the benefit of their customers and workforce

## 2.4 Vision Statement:

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

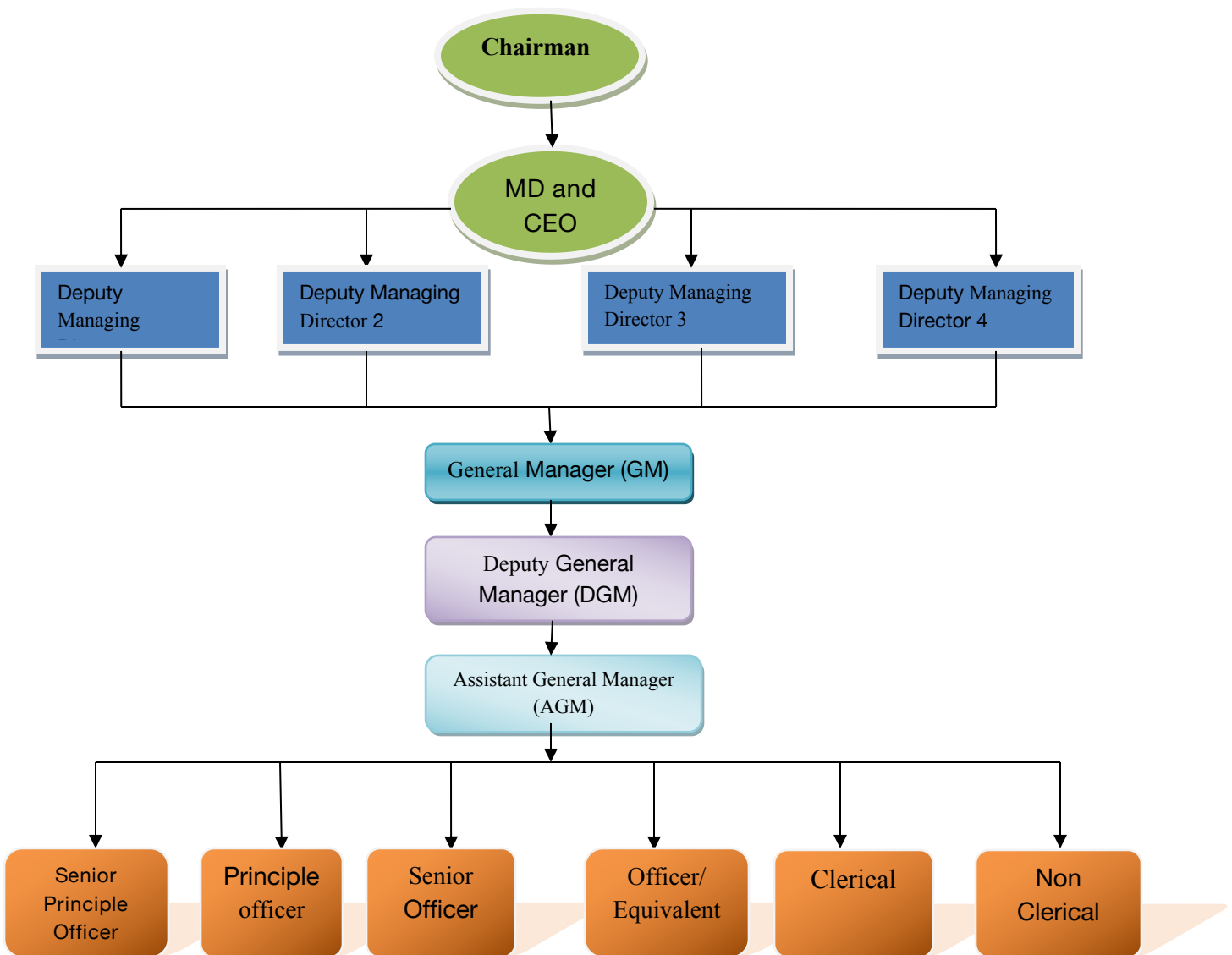
## 2.5 Values:

Agrani Bank Limited always value integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide a high level of service to all their customers and stakeholders inside and outside the country.

## 2.6 Motto:

To adopt and adopt modern approaches to remain supreme in the banking arena of Bangladesh with global presence.

## 2.7 Organogram of Agrani Bank limited:



## 2.8 Divisions of Agrani Bank:

The operation system of ABL is huge and it needs various divisions to manage and run the whole banking process all over the country. These divisions are liable for different kinds of work and they have different criteria in various sector of the whole ABL system. Divisions of ABL run

different fields of the ABL function and help the organization to achieve its goal. There are total 34 divisions in ABL to operate the whole banking system.

<b>Serial No</b>	<b>Name of the Divisions</b>
1.	AML and CFT
2.	Audit and inspection Division 1
3.	Audit and inspection Division 2
4	Audit Compliance Division (External)
5.	Audit Compliance Division (Internal)
6.	Audit Monitoring Division
7.	Branch and subsidiaries/ Unit Control Division
8.	Card Division
9.	Central Account Division
10.	Company affairs and Board Division
11.	Credit Policy and Credit Management Division (CPCRMD)

12.	Establishment and Engineering Division
13.	Foreign remittance Division
14.	HR Discipline, Grievance and Appeal Division
15.	HR Planning, Development and operation Division (HR)
16.	HR Planning, Development and operation Division (PD)
17.	HR Training, Research and Development Division ( ABTI)
18.	Industrial Credit Division - 1
19.	Industrial Credit Division - 2
20.	Information Technology & MIS Division( IT)
21.	Information Technology & MIS Division ( MIS & CIB)
22.	International Trade and Foreign currency Management Division
23.	Islami Banking Unit
24.	LAW Division
25.	Planning, Co- ordination and Marketing Division
26.	Procurement and Common Service Division (Common)
27.	Procurement and Common Service Division (Printing)

28.	Public Relation Division
29.	Reconciliation Division
30.	Recovery and NPA Management Division ( Loan Classification)
31.	Recovery and NPA Management Division (Recovery)
32.	Risk Management Division
33.	Rural Credit Division
34.	SME Credit Division

## 2.9 HRPD Department:

HR Discipline, Grievance and Appeal Division
HR Planning, Development and operation Division (HR)
HR Planning, Development and operation Division (PD)
HR Training, Research and Development Division ( ABTI)

## 2.10 Different Banking Sectors under ABL:

- General Banking
- Agri and Rural Banking
- Green Banking

- Merchant Banking
- Islami Banking
- Agent Banking

## 2.11 ABL Offerings:

Agrani Bank Limited variety types of products and services to the Bangladeshi people. These offers were created for the people of Bangladesh according to their needs, financial ability and offer them financial support if they needed.

### 2.11.1 Products:

The ABL has two sorts of products available to its customers. Deposit and loan products are the two types of products. Both of these product categories also have subcategories.

#### Deposit Products

SL	Product	SL	Product
1	Saving Bank Account	10	Agrani Bank Millionaire Deposit Scheme
2	Current Deposit Account	11	Agrani Bank Lakhpoti Deposit Scheme
3	Special Noticed Deposit Account	12	Agrani Bank Probash Deposit Scheme
4	Fixed Deposit	13	Agrani Bank Nari Amanot Scheme
5	Agrani Bank Pension Scheme(APS)	14	Agrani Bank Senior Citizen Saving Scheme
6	ABS Account	15	Agrani Bank Wage Earners Deposit Scheme



7	Agrani Bank Quarterly Income Scheme	16	Agrani Super Saving Scheme
8	Agrani Bank Sanchay Pension Scheme	17	Student Super Savings Scheme (S4)
9	Agrani Bank Double Benefit Scheme	18	Agrani Education Scheme
		19	Agrani NRB Deposit Scheme

### Loan Products:

ABL's customers can choose from a variety of various types of loans. It's up to the borrower to determine how much money they'll require. After a customer applies for a loan, ABL looks into their assets and their capacity to pay it back, and if everything checks out, they issue the loan and sanction it. ABL provides its customers with a variety of loan options. Such as

- Personal Loan
- Any Purpose Loan
- Freedom Fighter Loan
- Loan against pension vata of retired Govt. officer/staff
- Agrani Bank Loan For Overseas Worker - ALOW
- Green Banking Finance
- Short Term SME Loan

### 2.11.2 Services:

- **Cash Services:** ATM service of the Agrani Bank falls under this category. Agrani Bank Limited has introduced a debit card under the Q-cash brand, utilizing the Information Technology Consultants Limited-managed shared ATM network infrastructure (ITCL). At the moment, the system is comprised of around 26 banks and over 1200 ATMs.

- **Fund Transfer:** This service of Agrani Bank is known as SWIFT. The Society for Worldwide Interbank Financial Telecommunications ("SWIFT") administers a global financial messaging network that enables banks and other financial institutions to exchange messages. SWIFT was established in 1973 in Brussels, Belgium, with the backing of 239 banks in 15 countries. Agrani Bank Limited is a SWIFT member. AGBKBDDH is the SWIFT code
- **Other Services:** Agrani Bank's financial services don't stop there; they also give added value to their clients and the general public. Paying utility bills like gas may be completed at any Agrani Bank branch throughout the country. A- Chalan, Jiban Bima, VAT Online Service are some of the other services they offer.

### 2.11.3 NRB:

- NRB Banking
- Foreign Currency Deposit Account

### 2.11.4 SME:

As part of Bangladesh's 2016 industrial policy, the government devised a strategy for growing small and medium-sized enterprises (SMEs). The Agrani Bank Limited has a broad strategy for 2020 as a government development partner. As envisaged, the SME financing should be made readily available at the doorstep of those who need it. Efforts of Agrani Bank Limited to develop a society free of hunger and poverty are ongoing, as mandated by the current government. List of SME products are given below:

- Nari Agrani
- Employment Generation Project for the Rural Poor (EGPRP)
- Special Micro-Credit Program (SMCP)
- Daridro Bimochon Karmasuchi (DABIK)
- Loan For Disable Person (LDP)
- Small Credit Program For The Women (SCPW)
- Special Commercial Loan Program (SCLP)

- Marginal and Small Farm System Crop Intensification Project (MSFSCIP)
- SME Small Transport Credit Program (SMESTCP)
- Solar Energy, Bio-gas and Effluent Treatment Plant Credit Scheme (SBETPCS)
- SME Loan Program

An SME loan of Tk.5543.28 crores has been given by Agrani Bank Limited to 29837 businesses in 2019. Meanwhile, the bank has collected Tk.3795.42 crores from the debtors. In 2019, a total of 113.96 crores in SME loans were given to 1635 women-owned businesses. The green industry has received about Tk. 0.48 crore in financial assistance (solar energy, bio-gas plant and effluent treatment plant). The total amount of outstanding SME credit at this point is Tk.8469.72 crores.

### 2.11.5 Treasury:

- Treasury bill
- Treasury Bond
- REPO
- Reverse REPO

### 2.11.6 Trade Finance:

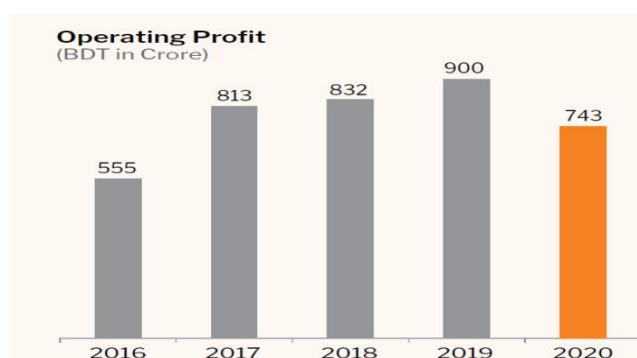
- Import Finance
- Export Finance
- Letter of Guarantee

## 2.12 Financial Analysis of ABL:

Two catastrophes loomed large over the international economy in 2020. When it came to our era, the first was the most important one. The impact of COVID-19 on economies and livelihoods throughout the world has been profound. There is optimism that economic activity will return

and individuals will adjust to the new environment. However, a full recovery will take time. It will be some time before the economic ramifications and policy actions of governments are fully felt. Let's have a look at the financial results of Agrani Bank Limited in 2020.

**2.12.1 Operating profit:** An unexpected blow was dealt to the banking industry as a result of a corona virus pandemic. As a result, the government ordered banks to keep all loans and advances unclassified until March 2021 and to postpone the collecting of loan payments.

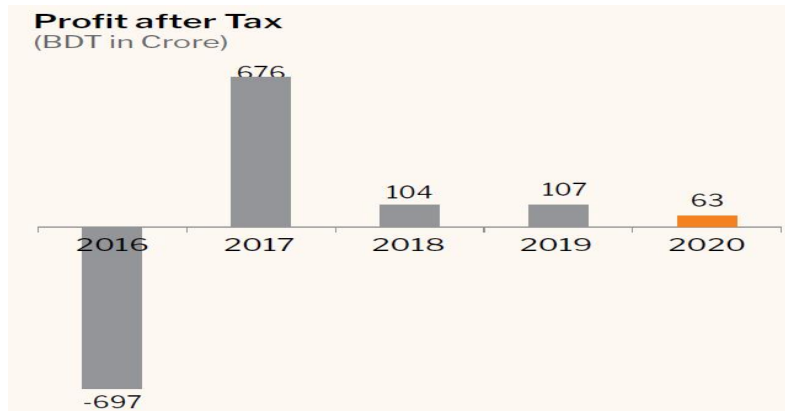


**Source: Annual Report of Agrani Bank Limited (2018, 2019, 2020)**

In this period of time, banks like Agrani Bank were unable to collect any loan payments. Other financial activities were also shut down as a result of the country's shutdown, making it impossible to conduct transactions. Thus, the bank's operational profit in 2020 was Tk. 743 crore, a decrease from the previous year's Tk. 900 crore.

### **2.12.2 Profit after Tax:**

Because of the worldwide epidemic, there was a massive shift in the global financial industry. Bangladesh's banking system is similarly affected by this worldwide problem. Despite this, Agrani bank limited was able to make a significant profit throughout this pandemic.

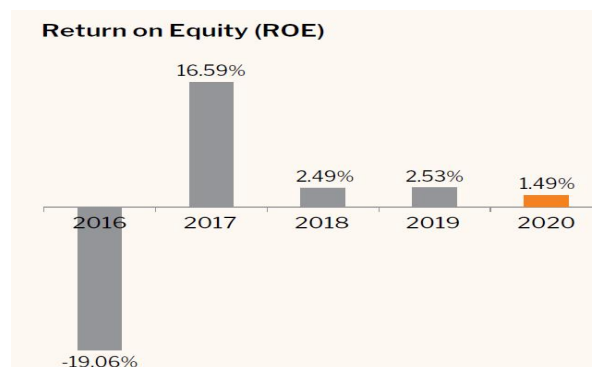


**Source: Annual Report of Agrani Bank Limited (2018, 2019, 2020)**

The management of Agrani Bank Limited achieved a net income of BDT 63 crore (630 million) in 2020, through goal-oriented and realistic methods. In the face of a global pandemic and a single-digit interest rate, net earnings were marginally lower than 2019.

### 2.12.3 Return on Equity:

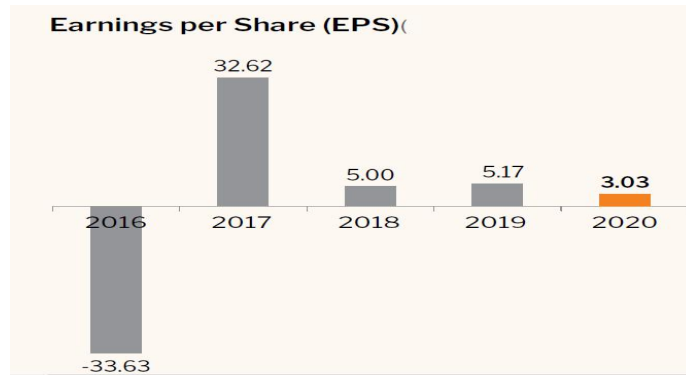
An organization's return on equity (ROE) is a measure of how much the average stockholder gets back on their investment. Higher ROE indicates that the owners are doing an excellent work. The ROE fluctuated from 2017 to 2019, but the trend is clear. However, in 2016 the business had a -19.06 percent ROE, which was a terrible year for them. However, Agrani Bank Limited's profitability ratios in 2020 were less than in 2019 due to the global Corona virus epidemic, as measured by ROE. But even though ROE was up in the previous year, we already know that the corona brought major economic problems in 2020. But ROE was at 1.49 percent by the end of 2020, indicating a favorable trajectory towards making a stable percents of returning on equity.



Source: Annual Report of Agrani Bank Limited (2018, 2019, 2020)

### 2.12.4 Earnings per Share:

Per-share earnings per period (EPS) reflect how much money each outstanding share of common stock has brought in over the course of the reporting period. The profitability of a corporation may be gauged by looking at its EPS. From a net loss in 2016 to a net gain in 2017 and 2018, they achieved their goals. They had similar earnings in 2018 and 2019, but they'll have a lower total in 2020 despite that.

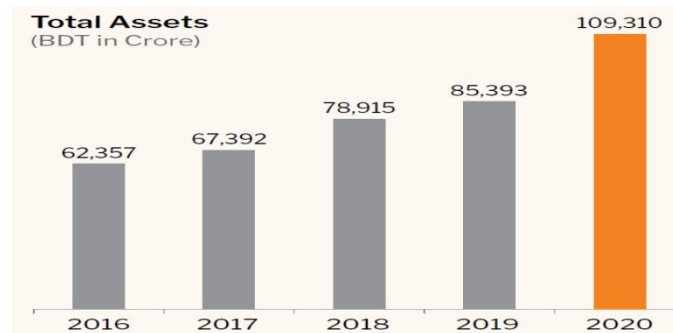


Source: Annual Report of Agrani Bank Limited (2018, 2019, 2020)

As of 2020, the company's EPS was set at BDT 3.03. Growth at these rates indicates that businesses are becoming more profitable. The percentage of a company's earnings given to each share owned reflects the Bank's profitability.

### 2.12.5 Total Assets:

Throughout the year, Agrani Bank Limited has opted to speed up the acquisition of high-quality assets. In 2020, our total assets would be BDT 1, 09,309.60 crore (1093.09 billion), up from BDT 85,393 crore (853.93 billion) in 2019.



Source: Annual Report of Agrani Bank Limited (2018, 2019, 2020)

There has been a huge increase in assets at Agrani Bank Limited during the past year. When compared with prior years, they were able to restore the upward trend in Return on Asset (ROA). The company's ROA was 0.06 percent, a result of our effective management.

## 2.13 Porter's five forces:

In 1979, Michael E. Porter developed Porter's five forces, often known as P5F, a system for assessing the attractiveness of an industry or business. Five forces work on this industry, and they are examined. Profitability in a particular industry or organization is heavily influenced by these factors.

### 2.13.1 Threats of New Entrants (Low):

For all banks operating in Bangladesh, Bangladesh Bank is in charge of determining entrance and departure policies. Licensing rules, reserve requirements, access to funding, regulatory compliance, and security concerns are some of the barriers to entrance in the banking industry.

Overall, the barriers to entry in the banking business are low compared to those in other industries. Since the capital requirements and regulatory framework make it difficult for new banks to emerge and gain the confidence of the public, establishing an institution in this market is an even greater challenge.

### **2.13.2 The general customer's bargaining power (high):**

Despite the government's tight grip over the economy, customers have a substantial amount of bargaining power. Customers may effortlessly migrate to another bank if they are unhappy with Agrani Bank Ltd's service, and switching expenses are modest. Other government-owned banks, like Janata Bank, Sonali Bank, and others, compete for customers with several commercial banks. By providing excellent customer service at an affordable switching cost, private banks are also appealing to clients.

### **2.13.3 Threat of substitutes (High):**

The banking business as a whole faces an expanding number of alternatives, such as the internal or financial marketplace, mobile banking, micro finance, and nongovernmental organizations (NGOs). As a result, Agrani Bank Limited's activities can be completed to a greater or lesser extent by these alternatives. As a result, customers have more options than ever to conduct their financial transactions outside of the conventional banking system, which has increased the risk of competition for Agrani Bank Limited. Agrani Bank Limited is only one of several government and commercial banks in Bangladesh that offer similar financial and other services. So the power of substitutes is high.

### **2.13.4 Rivalry among Competitors (low):**

Agrani Bank Ltd's immediate competitors are other banks vying for the same customers and deposits. Banks from around the world are now vying for the business of the same demographic of customers here at home. Direct competitors of Rupali Bank Ltd, government banks compete for the same customer base and consumers as does Rupali Bank Ltd. In addition, financial institutions have a long history of building trust with their clients, giving them an advantage over



national banks. The local banks are quick to copy and because the financial system is so open, imitation is simple, resulting in a fierce competition amongst the institutions. Other local banks are vying for the lower and middle-class clientele traditionally served by these institutions.

### 2.13.5 Bargaining power of suppliers/depositors:

Overall, the power of depositors has been enhanced as a result of IT. Depositors now have more control over their money because to the rise of internet and telephone banking. People who are looking for deposits may rapidly utilize the internet to find out which bank has the best interest rates and deposit their cash there, while people looking for loans can easily do the reverse (search for banks with the lowest interest rates). As a result, the power of suppliers might range from modest to high depending on the market. Big depositors, on the other hand, possess significant influence over interest rates.

## 2.14 SWOT ANALYSIS:

Using SWOT analysis, an organization may identify its internal and external strengths, weaknesses, opportunities, and threats. It aids in highlighting a company's assets, reducing risks, and making the most of available possibilities.

### 2.14.1 Strengths:

- **Loyal Customer Base:** Customers have a great deal of faith in Agrani Bank Limited since the government has full control over it. Trust in the Agrani Bank Limited is unwavering in Bangladesh. In the opinion of the public, this state-owned bank will never betray them
- **Brand value:** When it comes to banking in, Agrani Bank is one of the oldest. It has been in operation since Bangladesh was established. As a result, they have a great reputation in the banking industry.
- **Government Support:** The Bangladeshi government owns ABL, which is one of the country's several banks. Every component of this institution is under the direct control of the government. The government is involved in every step of the process, from making

decisions to running the business. As a result, the Bangladeshi government has given it its entire backing.

### 2.14.2 Weaknesses:

- **Limited flexibility in Recruitment:** Agrani Bank and its HR department HRPD have a lot of room for improvement, according to my opinion. They have a lower degree of control over the hiring process. Bangladesh Bank hires and supplies staff. So, there is a gap between what the company requires and what the ideal employee is.
- **ATM Booths:** ABL's consumers cannot expect much in the way of modern customer care. Availability of ATMs varies from place to place. In some cases, finding an ABL ATM Booth might be difficult in two or three locations.
- **Outdated Technology:** When it comes to technology, Agrani Bank is still using an outdated server and software. As technology advances, their software will no longer work with its competitors' systems.
- **Manual System:** Even if the bank is rapidly adopting technological innovation, there are still certain areas in which the bank uses a manual approach, such as keeping records of staff attendance.
- **Equipment Shortage:** Each ABL branch has a comparable lack of equipment like printers, scanners, and other gadgetry. During my internship, I was given the task of collecting gas bills and printing individual bills for customers. Remittances sector officer and I t shared one printer.

### 2.14.3 Opportunities:

- **Wide Network:** It is ABL's ultimate goal to expand its activities across Bangladesh. It's not only about increasing profits for ABL; it's also about ensuring the company's long-term viability by cultivating this kind of vision and goal.
- **E-Banking:** At this point, Agrani Bank has a chance to enter totally electronic banking. It will improve staff productivity and save time if the bank's routine tasks can be carried out via E-Banking:

- **New Technology and service:** Instead of relying on the same old gear, banks should be adopting the most up-to-date and high-quality technology. The amount of labor they have to do can be significantly decreased if they can appropriately utilize the technological sector. When a new and creative service, such as a customer check that has been purchased, is made available, a notification will be sent to them. As a result, customers are free to visit less frequently, which in turn brings in more business.
- **App Based Service:** Only ABL employees have access to the ABL mobile app. They should provide their customers with a mobile payment app so that transactions and other financial services are as simple as possible. As of 2022, anybody can establish an ABL account using Agrani Bank's new home-opening service.

#### 2.14.4 Threats:

- **Poor Governance:** In the past several years, the bank has lost a significant amount of money due to widespread corruption in the system. Due to a lack of thorough examination at the time of loan provision, they have suffered enormous losses on loans.
- **Political Instability:** In today's world, political unrest is posing a significant threat to financial institutions. Loan disbursements might deteriorate due to political difficulties in the banking sector.
- **Competition:** Private Banks are also striving for the same customers as the government's Janata and Sonali banks, and they're doing everything they can to win them over. As a result, they risk losing a client.

## *Chapter: 3*

# *Report Part*

## 3.1 Introduction

Today's business market is very complicated, due to diversified business world. Also importance of total quality management put emphasis on competition market. As a result the essence of HRM is introduced in today's organization and we know that. HRM sets up the job by virtue of job evaluation; job analysis & job design and also ensures the HR laws and keeps in organization's mind about government rules and regulations. The HR department of today's organizations deals with total systems of the organization. HR officer's job is to make the HRM system pretty much accurate, in order to ensure that, all other factors related to organization are handled quite effectively. Today, human resources experts are crucial to the growth of any company. Their work necessitates a new degree of expertise in strategic human resource management that has never been seen before. As a result, their position in the company has been enhanced as well. Even for the name has been altered several times throughout the years. It is vital to remember that individual and human resources management are distinct concepts, even though they are commonly employed interchangeably. Today, the head of the human resources department may be a chief executive who sits on the executive board and contributes to the creation of the entire organizational strategy, rather than a single individual.

If we look at the Agrani Bank divisions there are four individual divisions for HR activities and those are:

- HR Planning, Development and operation Division (HR)
- HR Planning, Development and operation Division (PD)
- HR Discipline, Grievance and Appeal Division
- HR Training, Research and Development Division ( ABTI)

In order to keep track of all of Agrani Bank's HR operations across the nation, these four separate divisional units have been combined into one entity known as HRPD

### 3.1.1 Background of the study:

There is an internship requirement for all students pursuing a Bachelor of Business Administration (BBA). The primary goal of this course is to expose students to the realities of the business world and use their academic knowledge in a real-world context. This program provides students with the opportunity to work in a variety of workplaces and get real-world experience. Because of Agrani Bank Limited's generosity, I was able to secure an internship. With a nationwide network of branches, ABL offers a full range of banking services to a diverse clientele that includes individuals with significant net worth, corporations, and other financial institutions. As part of my internship with Agrani Bank Limited, I compiled this paper titled **"Keeping Shape of the Organization through Appropriate HR Initiatives: Agrani Bank Limited"**. It involves my internship at the Agrani Bank Limited branch near Tomsom Bridge. With the support of my supervisor, I was able to gain an understanding of the workings of the organization. This report is based on my professional experience during this time period, and I have done my best to connect theoretical knowledge to the real-world context.

### 3.1.2 Objectives:

The report's goals are broken into two categories. A broad goal and a specialized goal are two different things that we might aim towards.

**Broad Objective:** With this report, we want to learn how ABL's HR department helps the company provide a countrywide banking service by carrying out appropriate HR operations.

**Specific Objective:** Specific Objectives of this report are:

- ❖ How they recruit employees
- ❖ Training and development programs to polish the ABL employees
- ❖ Benefits providing by the ABL to the employees.
- ❖ Compensation strategy of the ABL

## 3.2 Methodology:

There are two types data that are used to complete this report and they are

### 3.2.1 Primary Source:

- ❖ Personal Observation
- ❖ Discussion with senior officers
- ❖ Discussion with the supervisor

### 3.2.2 Secondary Source:

- ❖ Annual reports of Agrani bank Limited
- ❖ Agrani Bank Website
- ❖ Research on ABL

## 3.3 Limitations of the study:

There are certain limits to this study, even though I've done my best to prepare it. Here are a few examples:

- ❖ Having insufficient data hampered the study's progress most noticeably. Because of concerns over security and other commitments to the company, bank employees are unable to offer some information to customers.
- ❖ Covid-19 was a restrictions was an issue to communicate properly
- ❖ Lack of relevant documents
- ❖ Time constraint

- ❖ As the HR department of a bank is the most powerful, they didn't provide me adequate access to their data.

## 3.4 Findings:

### 3.4.1 Human resource Planning and Demand:

HRP is concerned with how people move through and out of a company. Human resources planning is the process of predicting the demand for and supply of labor, and then developing the programs necessary to guarantee that the business has the correct mix of personnel and talents when and where they are needed. Having gathered data from both internal and external sources, HR planners use this knowledge to predict the need for labor. To carry out the organization's long-term goals, how many and what kind of employees will be necessary? Assumptions about the future and historical data are used to make these projections. Different forecasting approaches need varying levels of assumptions. Past patterns and correlations among variables, productivity ratios, and sales predictions are all typical assumptions that can be used to predict what will happen.

**Supply for labor:** Once the need for labor is known, the organization must project the labor supply it will have on hand to satisfy that demand. It may be divided into two categories and they are: Internal supply for Labor and External supply for labor

**Gap Analysis:** A company may have one of two types of Gaps. Firstly, when the demand for human resources outstrips the supply; this is known as a shortage. Secondly, it is said that there is a surplus of human resources when supply exceeds demand within that field.



**Job Analysis:** The process of determining what activities need to be performed, what talents are required, and who should be hired to perform them. There are two basic approaches to doing a job analysis:

**Job Description:** One of the outcomes of a job analysis is a list of a position's responsibilities, tasks, reporting structure, working conditions and supervisory responsibilities. That's where the HR department explains what the job entails and gives a brief description of the working environment and circumstances.

**Job Specification:** Another outcome of a job analysis is a "human prerequisite" list, which includes information such as the education, experience, and personality traits needed to do the job.

### 3.4.2 Interpretation:

**HRPD** department of Agrani Bank Limited is not following best practices in the workplace, according to a report. When it comes to assessing the gap between the supplies for their human resources in different departments, they often fail to do it adequately, resulting in staff surpluses and shortages in various departments and branches of the firm.

### 3.4.3 Recruiting perfect Employee:

**Recruitment:** When a vacancy arises and the recruiters are given the go-ahead to fill it, the following stage is a thorough analysis of the position and an assessment of the skills, talents, and experience required to succeed. Bangladesh's government owns Agrani bank. Consequently, the Bangladesh Central Bank has a direct impact on the recruiting process. Bangladesh Bank is in charge of the recruiting procedure. Then, in response to each government bank's request, Bangladesh Bank sends in newly hired employees.

**Recruitment method:** When looking for new workers, Agrani Bank LTD uses a combination of official and informal methods. Entry-level personnel are often recruited through newspaper advertisements as part of a formal recruiting process. Specific requirements for hiring are outlined in the posting. In other cases, they also brought in experienced medical and top-level personnel.

This bank likewise uses an informal approach. Cash officers, junior officers, and other positions that need a high level of knowledge are all considered in this case. They also look for employees in the middle management ranks who have previous experience and a proven track record of success. Top-tier employees have been recruited on a contract basis as well.

**Internal Source:** When it comes to hiring, Agrani Bank Limited frequently looks within. The company's management must look for and hire employees who are already familiar with the company's culture. High-level management may approve of Agrani Bank Limited's success from internal sources in the following ways: These are the methods that may be used to accomplish this:

- Employee Transfer
- Promoting Existing Employees
- Employee Recommendation
- Additional Assignments

**External Source:** Still, Agrani Bank Limited hires from outside the company. Below are the sources of the external places:

- Internships
- Universities
- Rival Firms
- Websites

### 3.4.4 Recruitment Process:

Using a formal way of external recruitment entails scouring the job market for applicants who have no prior connection to the business. In the past, these approaches also include newspaper advertising, the use of job agencies and hiring companies, and university recruitment. Posting job openings on the Internet has also grown in popularity in recent years, whether on the company's site or a commercial job board. Newspaper ads have long been the most prevalent form of recruitment advertising. Bangladesh Bank is in charge of the recruiting procedure. After that, Bangladesh Bank supplies hired employees for any government bank requirement. For recruiting Bangladesh Bank follows method stated below:

**Advertising:** Bangladesh bank advertises the position on its website and in the country's official newspaper. There is an announcement in a newspaper about the amount of positions available at Agrani bank LTD and the qualifications needed to apply. An illustration of this may be seen in the image below.



বাংলাদেশ ব্যাংক  
 ব্যাংকার্স সিলেকশন কমিটি সচিবালয়  
 প্রধান কার্যালয়  
 ঢাকা।



বিজ্ঞপ্তি নং- ১৬/২০২১

তারিখঃ ১৬ মাঘ, ১৪২৭  
 ৩১ জানুয়ারি, ২০২১

**নিয়োগ বিজ্ঞপ্তি**

ব্যাংকার্স সিলেকশন কমিটির সদস্যসভ্য ৫টি ব্যাংকে ১৪৩৯টি শূন্য পদ প্রক্রিয়োগিতামূলক একক পরীক্ষার মাধ্যমে পূরণের লক্ষ্যে প্রকৃত বাংলাদেশি নাগরিকদের নিকট হতে Online এ দরখাস্ত আহ্বান করা যাচ্ছে :

ক্রমিক	শিরোনাম	বিবরণ																
১.	পদের নাম	'অফিসার (ক্যাশ)' (২০১৯ সাল ভিত্তিক)																
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৩.	বেতন স্কেল	জাতীয় বেতন স্কেল, ২০১৫ এর টাকা ১৬,০০০-৩৮,৬৪০/- স্কেল এবং তৎসহ নিয়মানুযায়ী প্রদেয় অন্যান্য সুবিধা।																
৪.	শিক্ষাগত যোগ্যতা	(ক) স্বীকৃত কোন বিশ্ববিদ্যালয় হতে যে কোন বিষয়ে স্নাতকোত্তর ডিগ্রি বা ৪ (চার) বছরের স্নাতক/স্নাতক (সম্মান) ডিগ্রি থাকতে হবে। (খ) মাধ্যমিক স্কুল সার্টিফিকেট/সমমান এবং তদূর্ধ্ব পর্যায়ের পরীক্ষাসমূহে ন্যূনতম ০১ (এক)টিতে প্রথম বিভাগ/শ্রেণি থাকতে হবে। (গ) কোন পর্যায়েই ৩য় বিভাগ/শ্রেণি গ্রহণযোগ্য হবে না। (ঘ) শ্রেডিং পদ্ধতিতে প্রকাশিত ফলাফলের ক্ষেত্রে শিক্ষা মন্ত্রণালয়ের ০২/০৬/২০০৯ ও ০২/০৩/২০১০ তারিখের প্রজ্ঞাপন নং শিম/শাঃ১১/৫-১ (অংশ)/৫৮২ এবং শিম/শাঃ১১/১৯-১/২০০৭/১৭৪ অনুযায়ী বর্তমান প্রচলিত জিপিএ বা ক্ষেত্রমত, সিজিপিএ এর বিপরীতে পূর্বের ১ম ও ২য় বিভাগ/শ্রেণি নিম্নরূপে নির্ধারিত হবে : (১) এস.এস.সি বা সমমান এবং এইচ.এস.সি বা সমমান পরীক্ষার ফলাফলের ক্ষেত্রে- <table border="1"> <tr> <td>জিপিএ ৩.০০ বা তদূর্ধ্ব</td> <td>প্রথম বিভাগ</td> </tr> <tr> <td>জিপিএ ২.০০ থেকে ৩.০০ এর কম</td> <td>দ্বিতীয় বিভাগ</td> </tr> </table> (২) অননুমোদিত বিশ্ববিদ্যালয় কর্তৃক প্রদত্ত সিজিপিএ এর ক্ষেত্রে- <table border="1"> <thead> <tr> <th colspan="2">অর্জিত সিজিপিএ</th> <th>সমতুল্য শ্রেণি/বিভাগ</th> </tr> </thead> <tbody> <tr> <td>৪.০০ পয়েন্ট কেলে</td> <td>৫.০০ পয়েন্ট কেলে</td> <td></td> </tr> <tr> <td>৩.০০ বা তদূর্ধ্ব</td> <td>৩.৭৫ বা তদূর্ধ্ব</td> <td>প্রথম বিভাগ/শ্রেণি</td> </tr> <tr> <td>২.২৫ বা তদূর্ধ্ব কিন্তু ৩.০০ এর কম</td> <td>২.৮১৩ বা তদূর্ধ্ব কিন্তু ৩.৭৫ এর কম</td> <td>দ্বিতীয় বিভাগ/শ্রেণি</td> </tr> </tbody> </table>	জিপিএ ৩.০০ বা তদূর্ধ্ব	প্রথম বিভাগ	জিপিএ ২.০০ থেকে ৩.০০ এর কম	দ্বিতীয় বিভাগ	অর্জিত সিজিপিএ		সমতুল্য শ্রেণি/বিভাগ	৪.০০ পয়েন্ট কেলে	৫.০০ পয়েন্ট কেলে		৩.০০ বা তদূর্ধ্ব	৩.৭৫ বা তদূর্ধ্ব	প্রথম বিভাগ/শ্রেণি	২.২৫ বা তদূর্ধ্ব কিন্তু ৩.০০ এর কম	২.৮১৩ বা তদূর্ধ্ব কিন্তু ৩.৭৫ এর কম	দ্বিতীয় বিভাগ/শ্রেণি
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- বয়স (০১/০৩/২০২০ তারিখে) : ক) মুক্তিযোদ্ধার সন্তান এবং প্রতিবন্ধী প্রার্থী ব্যতীত সকল প্রার্থীদের ক্ষেত্রে সর্বোচ্চ ৩০ বছর।  
 খ) মুক্তিযোদ্ধার সন্তান এবং প্রতিবন্ধী প্রার্থীদের ক্ষেত্রে সর্বোচ্চ ৩২ বছর।
- আবেদনপত্র পূরণ, ফি প্রদান ও Tracking Page সজ্জাের শেষ তারিখ ও সময় : ২২/০২/২০২১ তারিখ, রাত ১১.৫৯ টা।
- আবেদন ফি এর পরিমাণ: পরীক্ষার ফি অফেরতযোগ্য টা, ২০০/- (টাকা দুইশত মাত্র) যা ডাচ বাংলা ব্যাংক লিমিটেড এর Payment Gateway 'রকেট' (Instant/Prepaid পদ্ধতিতে আবেদনকারীর নিজের অথবা এজেন্ট এ্যাকাউন্ট) এর মাধ্যমে প্রদান করতে হবে।
- আবেদন পদ্ধতি:

- Online Application Form:** শুধুমাত্র বাংলাদেশ ব্যাংকের নিয়োগ সংক্রান্ত ওয়েবসাইট (<https://recruitment.bb.org.bd>) -এর Online Application Form পূরণের মাধ্যমে আবেদন করতে হবে। Online এ আবেদন দাখিলের সময় ফরম পূরণ করার নিয়ম ও অন্যান্য শর্তাবলী ওয়েবসাইটেই পাওয়া যাবে।
- প্রার্থীর বিবরণ: প্রার্থীর নাম, পিতা ও মাতার নাম এসএসসি অথবা সমমানের সনদে যেভাবে লেখা আছে Online আবেদনে ঠিক সেভাবে লিখতে হবে।
- প্রার্থীর স্থায়ী ঠিকানা: প্রার্থীর ইউনিয়ন পরিষদের চেয়ারম্যান/পৌরসভার মেয়র/ওয়ার্ড কাউন্সিলর কর্তৃক প্রদত্ত জাতীয়তা সনদে উল্লিখিত স্থায়ী ঠিকানা প্রার্থীর স্থায়ী ঠিকানা হিসেবে উল্লেখ করতে হবে। বিবাহিত মহিলা প্রার্থীরা তাদের স্বামীর স্থায়ী ঠিকানাকে নিজের স্থায়ী ঠিকানা হিসেবে ব্যবহার করতে পারবেন। অনলাইন আবেদনে উল্লিখিত প্রার্থীর স্থায়ী ঠিকানা বর্ণিত পদের ক্ষেত্রে কোনভাবেই পরিবর্তনযোগ্য নয়।
- ছবি (Photo): নতুন আবেদনকারীর ক্ষেত্রে প্রার্থীকে অবশ্যই Online Application Form এর নির্ধারিত স্থানে 600x600 pixel এর কম বা বেশি নয় এবং file size 100 KB এর বেশি নয় এরূপ মাপের অনধিক তিন মাস পূর্বে তোলা প্রার্থীর রঙিন ছবি (সাদা ব্যাকগ্রাউন্ড সঞ্চলিত) scan করে আপলোড করতে হবে। ছবি তোলার সময় মুখ ও কানের উপর আবরণ রাখা যাবে না। সাদাকালো ছবি এবং Informal ছবি গ্রহণযোগ্য হবে না।

চলমান পাতা /০২

Bangladesh bank also follow some other methods advertise this recruitment announcement such as

- ✚ Website Advertisemnts: BD Jobs.com, Chakri.com, bdjobstoday.com, etc.
- ✚ Social Media: Facebook portals, LinkedIn.
- ✚ Media: Newspapers, TV Channels

**The submission of an application:** After a job is advertised, candidates are required to fill out an application form for the organization. Information such as a person's name, home address, and phone number may be all that is needed. A copy of their resume should also be sent to the specified address.

**Written Test:** An elaborative and multiple-choice question portion make up the recruiting exam. Agrani Bank Ltd usually designates this to a certain group. Everything is handled by a specific organization (Bangladesh Bank). To pass the written portion of the exam, one must get a minimum score.

**VIVA:** After passing the written exam, a candidate is required to take the VIVA test. The bank's senior executives often make VIVA decisions. HRM interviewers, senior managers of ABL, a future supervisor, and/or possible colleagues may all conduct interviews with job candidates who have been narrowed down to a shortlist.

**Others:** Additional background checks should be performed on the applicants when a short list has been established. Shortlisted individuals' backgrounds are examined by Bangladesh Bank. There are many ways to do this, such as contacting former employers to verify the candidate's work history and to obtain their evaluation of his or her performance, contacting other job-related and personal references, checking source of authority and criminal history, or even using third-party investigation, to perform the background check.

Candidates must also pass a medical or physical exam to demonstrate that they are healthy on the inside and out before being considered for a position.

**Job offer:** Candidates who passed the previous phases are now regarded eligible to get the job offer, regardless of their performance. The HRPD department of Agrani Bank Limited is responsible for this offer letter.

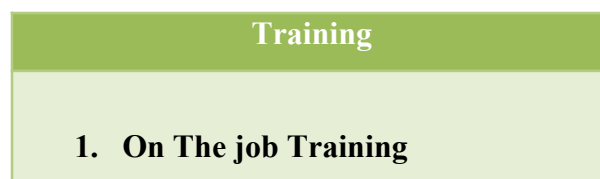
### 3.4.6 Training and Development of the Employees:

#### Training:

Training is a chance for a firm to establish a trained and knowledgeable workforce. An executive, officer, or employee's potential, productivity and performance may be improved by training. An organized learning & growth program guarantees that employees have the same level of expertise and knowledge. ABL training is divided into two categories on the job training and off the job training.

- On the job Training: Learning through doing it. It signifies that he is completing training for his coworkers while he goes about his day-to-day duties. A large portion of the course is devoted to hands-on instruction.
- Off the job training: To say that personnel are given training outside the workplace for a certain amount of time, such as five to seven days, is a training term. Workplace absences are permitted during this time period.

#### Method of Training:



- 2. Lecture**
- 3. Computer Based Training**
- 4. Simulated Training**
- 5. Discussion**
- 6. Job Instruction**

### **3.4.7 Development:**

Development is mostly aimed at the top ranks of the organization. A manager's performance can be improved by providing training, altering views, or developing new abilities. The following are the steps involved in the advancement of a manager: Identifying the needs of the firm (for instance, to fill future executive openings, or to boost competitiveness), The second step is to evaluate the managers' performance. Finally, educating and training current and future managers. These things can be done through these methods:

- Managerial On the Job Training
- Job Rotation
- The Company's Own Development Facility

### **3.4.8 Training and Development of ABL:**

This is why the Agrani Bank Training Institute (ABTI), created in 1976, has been given the task of establishing course curriculums and other training materials for the Bank's executives and officials, in order to improve their professionalism and administrative effectiveness.



ABTI has trained 1,35,653 executives, officers, and employees under various training banners through 3,448 courses and workshops since it was founded in 1976 and will continue to do so until 2020. In 2020 alone, ABL has provided 15,429 participants with 131 courses/workshops (Annual report of ABL, 2020).

In 2020, two management development training courses and workshops were organized for 119 bank executives to improve their managerial abilities and expertise. In 2020, owing to Covid-19, there was no foundations course offered. In addition to the foregoing, ABTI has offered a variety of courses for current officers and those who have passed the banking foundation course using the virtual platform ZOOM.

Name of the courses	Level of Participant	No of course	Number Of Participant
Leadership Excellence of Branch Management	SO to SPO /B.M / 2nd Off.	3	123
Credit Operation &	SO to SPO	3	146

Management			
CMSME & Entrepreneurship Development	SO to SPO	2	113
Banking Laws and Practice	SO to SPO	1	69
Islamic Banking & Operation	SO to SPO	1	47
Core Risk Management	SO	1	54
Risk Based Internal Audit	Concern Officer	1	50

**Source: Annual Report of Agrani Bank Limited 2020**

An organization's success depends on the quality of its human resources. Human resource development is given importance as a result of keeping this at the medium level. Throughout the year, Agrani Bank Ltd. provides in-house training to its workers at its well-decorated training institution in Naya Paltan. Trainers are employed by the institute, as well as specialists brought in as guest speakers. Training for BIBM workers has also been stepped up.

For banks, risk management is of paramount importance. The following seminars on risk management and other financial concerns will be held by ABTI in 2020 with this in mind:

Name of Course	Level of Participant	No of course	Number Of Participant
Awareness of Internal Control & Compliance	Officer to SPO	1	66
NPL Management : A case based analysis	SO to SPO	5	317
Money Laundering	BM/ BAMLCO	8	471



Prevention			
Automated Challan System	Concern Officer	20	1191
Motivation Operation & 2% Incentive Payment procedure of Foreign Remittance	Officer to SPO	12	598

**Source: Annual Report of Agrani Bank Limited 2020**

The Agrani Bank's workers were well-trained for the company and did so with efficiency. In certain cases, HRPD selects people based on the company's long-term goals or the needs of a new task or new bank members. For example, a Tomsom Bridge employee was given training for a newly developed banking function, Islami Banking, which is part of ABL. The HRPD department prepared him for his new position and sector. This is how Agrani Bank's HRPD and ABTI work together to keep efficiency high and raise staff skill levels.

### **3.4.9 Human Resource Accounting:**

In the eyes of ABL, employees are the most valuable asset of every company. Modern businesses are more concerned with maximizing the use of their intellectual capital. Globalization, competitiveness, societal change, profitability, and long-term viability are just a few of the issues now confronting the company's senior executives. In the name of human resource management, the HR planning section is engaged in a variety of activities. It is the primary responsibility of HR Planning to draft human resources policies, maintain the personal files of all employees and officers, conduct performance reviews, compile the PRL list, and promptly communicate it to those employees who need to know, in addition to sanctioning raises, cashing out leave, settling retirement benefits, and approving leave authorizations both within and outside of Bangladesh.

### **3.4.10 Compensations:**

Pay or awards received by employees as a result of their job are referred to as employee compensation. Wages, salaries, incentives, commissions, and bonuses are all examples of direct monetary compensation, whereas perks like health insurance and paid time off are examples of

indirect monetary compensation. Employees of Agrani Bank Limited received financial and non-financial remuneration, including housing, medical, transportation, and insurance benefits. In order to ensure the well-being of its employees, ABL provides a generous basic salary and perks.

Year	Total Employee	Total salaries & Allowances (BDT in millions)
2020	11,389	11,557.70
2019	12,051	11,176.26
2018	12656	11,122.89
2017	12798	10,741.20

**Source: Annual Report of Agrani Bank Limited (2017 2018, 2019, 2020)**

### **3.4.11 Reward and Benefits:**

Management and workers are considered "human assets" or "capital" in the context of Human Resource Accounting (HRA). With 960 branches and a staff of 11,389 employees spread across the country, Agrani Bank Limited is well equipped to handle business. As a way to encourage and push ABL's workers, the bank's best performers are recognized quarterly, six months a year, or even annually with a cash prize. Non-monetary rewards in the form of certificates and medals to be awarded to the top achievers. The photo might be published in the local newspaper, or the Management/Board can provide a special prize. On the other side, there are extra advantages such as paid time off, private retirement plans, and a broad variety of other options.



In the year in which the company's employees provide their services, they may get short-term benefits such as salaries, wages, incentives, reimbursements, paid yearly leave, medical leave, and other non-monetary incentives. Agrani bank ltd. offers a variety of extra benefits to its workers, including the following:

- Cash Benefit
- Promotion
- Provident fund
- Gratuity
- Group Insurance
- House building loan
- Medical facilities

In 2020, authorities who earn different grades have been promoted to disrupt the tedious atmosphere, to increase social status, stimulate employees, and to recognize a job well done by an employee. In 2020, ABL promotions, motivations, benefits and reward scenario was like that:

### **Promotions in 2020**

SL No	Designation	Employee Numbers	
		Male	Female
1	General Manager	11	0
2	Deputy General Manager	33	5
3	Assistant General Manager	91	23
4	Senior Principle Officer	151	21
5	Principle Officer	206	31
6	Senior Officer	136	35
7	Officer	91	8
8	Clerical	4	0
9	No Clerical	0	0
	<b>Total</b>	<b>723</b>	<b>123</b>

### 3.5 Comments on the Report:

As an intern at Agrani Bank Limited (ABL), I had the opportunity to learn about ABL's daily operations, as well as its strengths and weaknesses. For instance:

- ABL has the confidence of their customers. The company's customers are extremely loyal to it. Salary determined by the job they have and the years they have worked, not by their individual performance.
- Everything at ABL is governed by the government of Bangladesh and the Bangladesh Bank, as it is a government-owned bank. In accordance with government pay scales, it pays remuneration. This means that praising staff on a regular basis is difficult.
- In terms of hiring new employees, Agrani Bank's HRPD department has a lot less power than the Bangladesh Bank, which is in charge of this area.
- HRPD gives the opportunity to improve their skills through on-the-job training. Employees might choose to participate in training on their own will or the department can choose them based on the requirements of the company.

- It's part of the long-term incentives for employees to get long-term loans for things like housing and medical care.

### 3.6 Recommendation:

- **Hire young people:** Agrani Bank Limited should concentrate on attracting energetic, tech-savvy young people who can work quickly and efficiently. The majority of ABL's employees are above the age of forty, and their familiarity with and comfort level with current technology gear can be observed across the company. Because of this, they are unable to meet the demands of clients in this highly competitive sector.
- **Focus on Profit Maximization:** Because of the global pandemic, banks have had to boost their profit margins in order to increase their Earnings per Share (EPS) and hence their Earnings Per Share Price (EPS).
- **Giving feedback:** Providing feedback should be a requirement in every branch.. As an example, the Branch Manager should periodically report on the progress of his team members to their respective zone or circle offices and come back with feedback for his employees.
- **Create HR sections:** Keeping an HR officer at each of the 960 ABL branches is difficult, but each Zonal or Circle office should have its own HR staff. To ensure that each employee is under the direct control of HRPD.
- **Increase Digital Banking:** ABL must focus on their digital banking sector, such as ATM cards and ATM booths, so that clients may simply conduct transactions.
- **Increase Adaptability:** ABL needs to become more adaptable to new technologies and learn how to use the most up-to-date and technologically advanced tools and equipment.
- **Use Updated Software:** Agrani bank Limited makes use of an out-of-date version of software. If they want to compete with their rivals, they'll need to improve their software or install a newer, quicker version of it.

## 3.7 Conclusion:

In the face of dire economic difficulties, Agrani Bank Limited has raised the bar for other banks to follow. The bank was turned into a public limited company as part of the government's long-term financial reform and modernization agenda. A large network and trust from consumers aren't enough to make up for the company's shortcomings, but the authority isn't nimble enough to make quick decisions. ABL always made every effort to do well financially. While ABL's Financial Performance vs. the Banking Industry has been excellent, ABL has had some financial difficulties from time to time. Profitability and solvency trends have decreased, as well as the number of employees and the lack of contemporary technical facilities. Economic slowdown, decreased interest rates, money market volatility and inflation, and other factors all contribute to the emergence of these kinds of issues. Faced with so many challenges and in a fierce competition with other financial institutions, the bank is striving to be the best it can be. Agrani Bank Limited's total performance in different divisions may be considered to be based on a standard policy and regulation and a desire to provide their customers with a superior product and service. They also go out of their way to encourage their personnel to put up their best effort. When compared to other government commercial banks, ABL's financial condition is excellent. ABL has performed admirably in all of the critical areas of banking operations despite the terrible economic downturn over the past several years

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