

Report on

**“Exploring the Impact of Integrating HR Practices and MIS on Employee
Engagement and Productivity in the Retail Banking Division of The City Bank”**

By

Rounak Jahan Riya

ID: 19104161

An Internship Report submitted to BRAC Business School in partial
fulfilment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School

BRAC University

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Declaration

It is hereby declared that

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

Student's Full Name & Signature:

Rounak Jahan Riya

19104161

Supervisor's Full Name & Signature:

Tanzin Khan

Senior Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

22 January, 2024

Tanzin Khan

Senior Lecturer

BRAC Business School

BRAC University

kha-208, 1 Bir Uttam Rafiqul Islam Ave, Dhaka 1212

Subject: Submission of Internship Report.

Dear Ma'am,

With due respect, I present the internship report: "Exploring the Impact of Integrating HR Practices and MIS on Employee Engagement and Productivity in the Retail Banking Division of The City Bank" as a prerequisite for completing my Bachelor of Business Administration degree.

This report is based on my internship experience at The City Bank Ltd, which I completed between June 1 and August 31, 2023.

Gaining practical experience and bringing classroom theory into practice were the primary objectives of the internship. This report includes an in-depth account of my responsibilities as an intern, the knowledge gained, and the challenges I encountered throughout the course of the four-month period.

I would be glad to answer any queries regarding this report.

Sincerely Yours,

Rounak Jahan Riya

ID: 191104161

BRAC Business School,

BRAC University.

Non-Disclosure Agreement

This agreement is made and entered into by and between The City Bank Ltd. and the undersigned student at BRAC University.

Rounak Jahan Riya

ID: 19104161

Acknowledgement

I owe the Almighty gratitude for making it possible for me to finish this internship report. I was able to successfully complete my internship and this report because of His grace and mercy. Additionally, I would like to extend my sincere gratitude to my supervisor, Ms. Tanzin Khan, for her important advice and assistance. Her kindness and patience allowed me to develop and polish the report with their support.

I'm also grateful to Md. Moshir Rahman, SAVP & Senior Manager, Channel Support, Coordination, MIS & Analysis Branches, of the Retail Banking Division at The City Bank Ltd., gave me an opportunity to work in the Retail Banking division. I also want to express my gratitude to the entire Retail Banking staff at The City Bank Ltd for their assistance, which enabled me to obtain important knowledge and experiences throughout my internship.

Finally, I would like to thank BRAC University's Office of Career Services and Alumni Relations (OCSAR) for their aid in assisting me in navigating the business world.

Executive Summary

This report, titled "Exploring the Impact of Integrating HR Practices and MIS on Employee Engagement and Productivity in the Retail Banking Division of The City Bank," looks into the critical relationship between Human Resource (HR) practices and Management Information Systems (MIS) in terms of increasing employee engagement and productivity. This study focuses on City Bank, a significant player in Bangladesh's retail banking industry.

The study reveals a gap in our understanding of how integrated HR and MIS systems influence employee engagement and productivity. This is especially critical given the challenges confronting the global banking industry, such as high workforce turnover and a greater reliance on technology-driven solutions. The study examines the relationship between HR and MIS integration, employee engagement, and productivity in The City Bank's retail banking division.

Key components of The City Bank's Recruitment Policy, such as equal employment opportunity, proper fit at the right time, and recruitment methods, are evaluated for their impact on employee dynamics. The paper aims to provide actionable insights and solutions for increasing employee engagement and productivity through efficient HR and MIS integration.

This study adds considerably to The City Bank's strategic approach to labor management, operational efficiency, and maintaining a competitive advantage in the ever-expanding banking market.

Keywords: Human Resources; Management Information Systems; Employee Engagement; Productivity; Retail Banking; The City Bank.

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Chapter 1: Overview of Internship

1.1 Student Information:

This internship report was created by me, Rounak Jahan Riya, student ID 19104161. I completed my Bachelor of Business Administration degree with a major in Human Resource Management and a minor in Finance.

1.2 Internship Information:

1.2.1 Period, Company Name, Department, Address

City Bank stands as one of Bangladesh's oldest private commercial banks, established by Deen Mohammad, the chairman of Phoenix Group. Among the country's five pioneering commercial banks that initiated operations in 1983, City Bank holds a prominent position. Its adventure began on March 27, 1983, with the opening of its first branch on B. B. Avenue in the country's capital city of Dhaka. This success was made possible by the ambitious entrepreneurship of around 12 local entrepreneurs who bravely tackled considerable risks and uncertainties with unflinching courage and excitement. The bank provides a diverse range of goods and services, including retail banking, corporate financing, SME banking, women's banking, online banking, management of assets, equity brokerage, and security-related services. Operating as a real-time online bank, it boasts an extensive network of branches and SME/agricultural branches spanning across Bangladesh. Additionally, a comprehensive Islamic banking branch further enriches its offerings. Presently, the bank's branch count has reached 133

I became a part of City Bank through their Internship Program, engaging for a duration of 3 months, commencing from June 01, 2023, until August 31, 2023. My placement was at the Head Office situated in Nassa Diamond Tower, Gulshan-1, Dhaka. In this role, I was entrusted with responsibilities as a Retail Banking Intern.

1.2.2 Internship Company Supervisor's Information

During my three-month internship, I had the pleasure to work under the guidance of my organizational supervisor, Mr. Moshiur Rahman, who is currently Senior Manager, Branch Banking & MIS Analysis, Retail Banking Division.

1.2.3 Job Responsibilities:

As an MIS & Analysis intern, most of my assigned duties concerned the entire employee assessment, starting from employee movement, transfer, target setting, leave records, employee evaluation, Quarterly PMP, Performance Rating, Performance Appraisal. My sequential job description is as follows:

Documentation: I was tasked with maintaining and updating various documents related to MIS analysis, including reports, data analysis findings, and presentations. This involved organizing the documents in a structured manner and ensuring they were readily accessible for reference.

Performance Appraisal: I participated in the process of performance appraisal by collecting and compiling performance data of branch banking employees. This data was used to assess individual and team performance, and I assisted in preparing reports that highlighted key performance indicators.

Performance Improvement Plan: Collaborating with senior team members, I helped in creating performance improvement plans for employees who required additional support. This involved identifying areas of improvement, suggesting strategies, and monitoring progress over time.

Performance Rating: I contributed to the process of assigning performance ratings to employees based on predefined criteria. This required analyzing performance data, comparing it against benchmarks, and providing input for the final rating decisions.

Employee Communication: I assisted in drafting and sending out communications to employees regarding performance-related matters, such as feedback, expectations, and training opportunities. Clear and effective communication was crucial in fostering a positive work environment.

Promotion Letter Listing: As part of the promotion process, I helped compile lists of eligible employees based on their performance and qualifications. These lists were used to generate promotion letters and notifications.

Document Archiving and Sorting: I played a role in archiving and sorting various documents related to employee performance, training materials, and departmental reports. This task ensured that information was well-organized and easily retrievable when needed.

Provide Support by Phone Calls: I was responsible for offering support to branch employees by answering their queries and providing information over the phone. This often involved explaining performance evaluation procedures, addressing concerns, and offering guidance.

Throughout my internship, I gained a comprehensive understanding of MIS analysis processes within the retail banking sector. This experience allowed me to contribute effectively to various aspects of performance evaluation and documentation while enhancing my communication and organizational skill

1.3 Internship Outcomes:

1.3.1 My contribution to the company

During my time as an intern at The City Bank Ltd. from June to August 2023, I played a vital role in the Retail Banking department, primarily focusing on Branch Banking, MIS (Management Information Systems), and Analysis. My contributions encompassed several key responsibilities aimed at improving employee performance and enhancing operational efficiency.

One of my primary responsibilities was conducting thorough performance appraisals for branch employees. This involved creating promotion letters and performance evaluations, where I meticulously assessed employees' performance based on predefined criteria. My evaluations provided constructive feedback and actionable insights for their professional growth, aligning their performance with organizational goals.

Furthermore, I actively participated in the creation and execution of Performance Improvement Plans (PIPs) for employees identified as needing development. Collaborating closely with team members and managers, I designed tailored PIPs that addressed specific skill gaps and set clear milestones for improvement. This process not only contributed to individual growth but also strengthened the overall workforce.

In addition to performance appraisals and PIPs, I was responsible for designing and conducting employee assessments to gauge their abilities and identify areas for improvement. The results of these assessments were critical in identifying the workforce's abilities and competences, giving significant data for the creation of developmental and training programs.

To monitor and analyze branch employees' performance targets effectively, I leveraged Microsoft Excel extensively. I created detailed performance reports, compiled data, and generated actionable insights from the collected information. This data-driven approach facilitated informed decision-making within the organization and enabled us to track progress toward performance goals effectively.

Maintaining open and effective communication with employees was a cornerstone of my role. I actively listened to their concerns, promptly addressed queries, and worked collaboratively to resolve issues. This commitment to fostering a positive work environment contributed significantly to employee satisfaction and well-being.

In conclusion, my internship at The City Bank Ltd. gave me important practical experience in Retail Banking, Branch Banking, MIS, and Analysis. My multifaceted contributions in conducting performance appraisals, creating and implementing PIPs, conducting employee assessments, utilizing Excel for data analysis, and fostering effective communication left a lasting impact on the company's operations and employee development. These learning opportunities not only honed my talents, but also provided me with practical expertise and insights that will surely aid my future job in banking.

1.3.2 Benefits from the internship program

Participating in The City Bank Ltd.'s internship program has provided me with a wide range of benefits that have enriched both my personal and professional development:

Practical Experience: The internship helped me to apply theoretical information from my academic studies to real-world situations. This hands-on experience was crucial in helping me better grasp the banking sector.

Skill Development: I had the opportunity to develop and enhance various skills, including performance assessment, data analysis using Excel, and effective communication. These skills are not only relevant to banking but also transferrable to many other career paths.

Networking: During my internship, I had the opportunity to meet with industry leaders and colleagues. Building these professional relationships is essential for future career opportunities and gaining insights into the banking sector.

Resume Enhancement: The internship has enriched my resume with practical experience at a reputable institution. This experience will undoubtedly make me a more competitive candidate in the job market.

Career Clarity: The exposure to different aspects of retail banking, branch banking, MIS, and analysis allowed me to gain a clearer understanding of the roles and responsibilities within the industry. This clarity will help me make informed career decisions in the future.

Confidence: The challenges I faced and successfully overcame during my internship boosted my self-confidence. I now feel more prepared to tackle complex tasks and challenges in my future career.

Professional Growth: Being part of a dynamic and professional environment exposed me to high standards of work ethics and professionalism. This experience has contributed to my personal growth and maturity.

Feedback and Learning: Regular feedback sessions and performance evaluations helped me identify my strengths and areas for improvement. This feedback-oriented approach to personal development is a valuable takeaway from the internship.

Contribution to Company: Knowing that my work had a positive impact on the company's operations and employee development gave me a sense of accomplishment and responsibility as a contributing member of the organization.

Long-Term Opportunities: The internship program at The City Bank Ltd. opened the door to potential long-term career opportunities within the organization, as many companies often hire interns who have proven their value during their internships.

My internship at The City Bank Ltd. provided me with numerous benefits, ranging from practical experience and skill development to networking opportunities and career clarity. These benefits have not only enriched my professional growth but have also prepared me for future success in the banking industry and beyond.

1.3.3 Difficulties faced during the internship period

Although my internship was enjoyable principally, some factors should be addressed.

- **Limited Technological Resources:** Regrettably, the internship program faced challenges related to the availability of necessary technological resources. This constraint occasionally hindered our ability to work efficiently and limited our exposure to certain vital aspects of the banking industry heavily reliant on technology.
- **Enhanced Communication Needs:** Interns occasionally faced challenges stemming from communication gaps, particularly in terms of expectations and objectives. Clearer communication channels and more frequent updates on project goals and progress could have assisted interns in aligning their efforts more effectively with the company's overarching mission and objectives.

1.3.4 Recommendations on future internships

Here are several recommendations to improve future internship programs:

- **Enhanced Technological Infrastructure:** Invest in a robust technological infrastructure to ensure that interns have access to the necessary tools and resources. This will enable them to work efficiently and gain hands-on experience with the latest technologies relevant to the industry.
- **Regular Communication:** Establish clear and consistent communication channels for interns, including regular updates on project goals, progress, and company objectives. Open lines of communication ensure that interns are aligned with the organization's mission and understand their role in achieving it.
- **Exit Interviews:** Conduct exit interviews with interns to gather insights into their overall experience and areas for improvement. Use this information to make data-driven enhancements to future internship programs.

Chapter 2: Organization Part

2.1 Introduction

In 1983, The City Bank Ltd. emerged as a pioneering force in Bangladesh's financial sector, etching its legacy under the visionary guidance of Mr. Monowar Ali, Mr. Ibrahim Mia (Late), Mr. Abdul Hadi (Late), Mr. M.A. Hashem (Late), and other stalwarts of the industry. From its inception, this institution has been on an unwavering journey of transformation and innovation, reshaping the financial landscape of the nation.

With its headquarters, City Bank Center, strategically located at the heart of the bustling capital, this institution serves as a symbol of its commitment to delivering exceptional banking services. Today, The City Bank boasts a network of 133 branches across Bangladesh, ensuring that its comprehensive suite of financial solutions is accessible to a diverse range of customers.

2.2 Overview of the Company:

With its inception dating back to 1983, The City Bank Ltd. has firmly established itself as a cornerstone of Bangladesh's banking and financial services sector. Over the years, this institution has not only maintained a steadfast commitment to excellence but has also been at the forefront of innovative financial solutions. As a publicly listed company trading on the Dhaka Stock Exchange under the symbol CITYBANK and bearing the ISIN BD0102CTBNK5, it has continually contributed to the country's economic growth and financial stability.

The foundation of The City Bank is a testament to the visionary leadership of individuals such as Mr. Monowar Ali, Mr. Ibrahim Mia (Late), Mr. Abdul Hadi (Late), Mr. M.A. Hashem (Late), and others. Their collective wisdom and pioneering spirit led to the establishment of Bangladesh's first-generation private commercial bank. This institution was founded with the goal of redefining the

nation's financial landscape and offering new banking solutions to satisfy the changing demands of its consumers.

The bank's headquarters, City Bank Center, are located in the center of the bustling capital and represent the company's everlasting dedication to excellence and customer-focused services. Beyond its headquarters, The City Bank has extended its footprint with an extensive network of 133 locations across the country. This vast reach ensures that the bank's services are accessible to a wide cross-section of the population, contributing significantly to financial inclusion and economic development.

Under the dynamic leadership of Mr. Aziz Al Kaiser as Chairman and Mr. Mashrur Arefin as CEO, The City Bank has expanded its service and product range to meet the financial requirements of its broad clients. The bank provides a variety of services, such as retail banking, corporate banking, banking for investments, private banking, mortgage loans, management of wealth, credit cards, and insurance. These offerings are meticulously designed to adapt to the ever-evolving financial landscape and meet the unique requirements of its customers.

The bank's financial growth over the years indicates its constant success. The City Bank posted strong statistics for 2022, with revenue of 24.58 billion and operating income of 11.82 billion. Notably, the net income recorded remarkable growth, reaching 45.07 billion, supported by total assets that scaled up to an impressive 506.84 billion. Behind these numbers is a dedicated workforce of 4,866 employees who work collaboratively to deliver excellence in every aspect of the bank's operations.

Beyond its financial achievements, The City Bank has garnered a host of accolades and recognitions that underscore its commitment to excellence and innovation. In 2023, the bank was

honored as the "Best Bank in Bangladesh" by the Global Finance Best Bank Awards, a testament to its consistent performance and commitment to customer satisfaction. Additionally, it received recognition for "Best Premium Banking Services" at the Asia Money Best Bank Awards, highlighting its dedication to providing high-quality services to its clientele.

Moreover, The City Bank earned the prestigious title of "SDG Brand Champion in Climate & Environment" at the SDG Brand Champion Award 2023, showcasing its commitment to sustainable practices. The bank also received accolades for "Best Innovation in Bank" for its groundbreaking "City Remit" service at the Bangladesh Innovation Award 2023, demonstrating its ability to pioneer innovative solutions in the banking industry.

As a pioneering institution in Bangladesh's financial landscape, The City Bank's legacy is a journey characterized by innovation, unwavering commitment, and excellence. With a history spanning nearly four decades, the bank continues to move forward, shaping the future of banking and financial services in the nation and beyond. [Thecitybank.com](https://www.thecitybank.com) provides an opportunity to explore this exceptional journey further, witnessing how The City Bank Ltd. continues to redefine the boundaries of what is possible in the world of banking and finance.

2.2.1 Mission Statement:

The mission of The City Bank is to offer a diverse range of products and services that inspire and captivate all customer segments, while also striving to become the preferred employer that fosters exceptional talent and cultivates leadership. The mission encompasses a commitment to consistently reevaluate processes and platforms to heighten effectiveness and efficiency, foster innovation and automation to elevate service excellence, and uphold principles of community respect, good governance, and unwavering compliance in all endeavors.

2.2.2 Vision:

The mission of The City Bank is to embody the essence of a Financial Supermarket with an invigorating culture that breeds success, all while delivering delightful experiences to our valued customers.

2.2.3 Core Values

The five pillars that The City Bank stands on are:

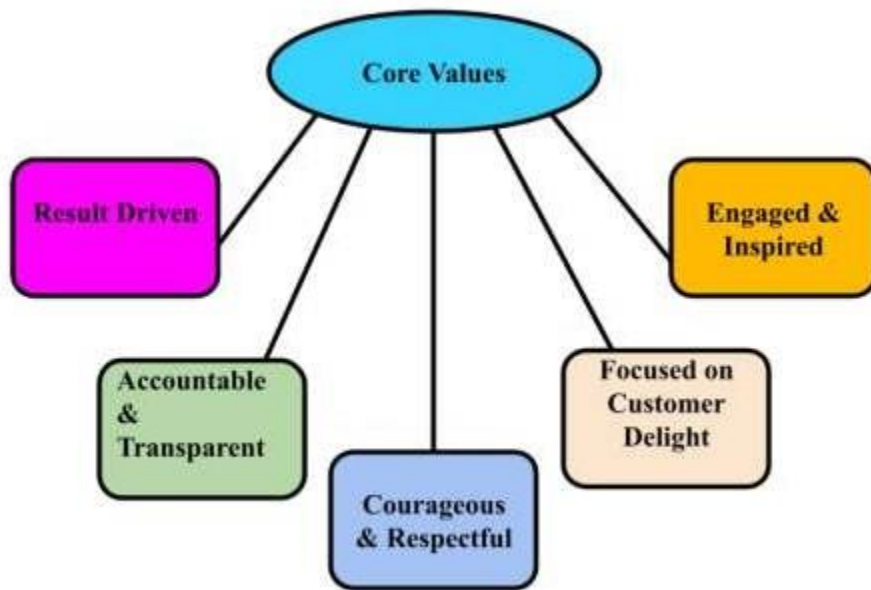


Figure 1- Core Values of The City Bank Ltd.

2.2.4 Services

City Bank Ltd. (CBL) provides a comprehensive variety of services to meet the financial needs of its customers. The bank offers three different types of financial services: general banking, foreign

exchange, and advances and loans. Here is an overview of the services provided by City Bank Ltd.:

General Banking:

Account Services: CBL provides a variety of account types, such as Savings Account, Current Account, a Short-Term Deposit (STD) Account, Fixed-Term Deposit Receipt (FDR) Account, and Deposit System Account.

Demand Draft (DD): Customers can utilize DDs to place requests to pay a particular amount of cash to a payee at another branch, enabling safe money transfers.

Pay Order (PO): This service allows customers to claim a sum of money issued by the bank.

Safe Deposit Lockers: CBL provides safe deposit lockers in three sizes: large, small, and medium, available for saving and current account holders.

Loans and Advances:

CBL offers various loan options, including short-term, mid-term, and long-term loans:

Short-term Loans: These loans typically have a duration of one year or less and include options like Packing Cash Credit, Overdraft Facilities, Letter of Credit, and more.

Mid-term Loans: These loans can extend up to five years and are used for purposes such as setting up manufacturing facilities or purchasing land, buildings, and equipment.

Consumer Credit Scheme: This service targets individuals from middle-class families and provides loans to purchase desired products with the option to pay in fixed installments.

Lease Financing: CBL offers lease financing for various items, including vehicles, machinery, professional equipment, and more.

Transport Loan: This loan is designed for the purchase of transportation vehicles such as cars, bikes, trucks, and buses.

House Building Loan: Customers can access this loan to fund construction projects, subject to certain requirements.

Industrial Loan: This service focuses on improving the economic and financial situation of the country.

Foreign Exchange:

- CBL's Foreign Exchange department is the bank's international arm that facilitates global transactions.
- The Foreign Remittance Unit ensures quick, efficient, and hassle-free fund transfers to a wide range of locations.
- • City Bank has a strong remittance network with other significant banks, allowing customers to receive payments immediately.
- The bank values customer time and offers easy and simple cash encashment services.

City Alo:

- City Alo is a unique service designed for modern, independent businesswomen. It aims to empower women in various segments, including entrepreneurs, salaried women, housewives, and professionals.

- Customers of City Alo enjoy discounts on medical services, shopping, beauty-related services, and more.
- The service offers low-interest rates, lower processing fees, personal, home, or SME loans, and goal-based DPS accounts.
- Customers can visit City Alo Service Points and benefit from banking facilities available at 32 City Bank branches throughout the country.

Card Services:

- City Bank offers credit cards under two categories: American Express (AMEX) and Visa, available in Silver, Gold, and Platinum.
- Debit cards, including MasterCard and Visa, are available to account holders for depositing and withdrawing money.
- Special cards like the AMEX card offer exclusive discounts to cardholders.

SME Banking Services:

City Bank Ltd. provides specialized services for Small and Medium Enterprises (SMEs) categorized into medium, agro, and small segments, tailoring its offerings to meet the financial needs of businesses in various sectors.

City Bank Ltd. prides itself on its wide-ranging services, making it a comprehensive financial institution capable of serving the diverse needs of its customers.

2.2.4 Board of Directors

The very core of the organization is led by the board of directors as mentioned below:



Figure 2- Board Directors of The City Bank Ltd

2.2.6 Partners

The Strategic Partners of City Bank Are:



Figure 3- Business Partners of The City Bank Ltd.

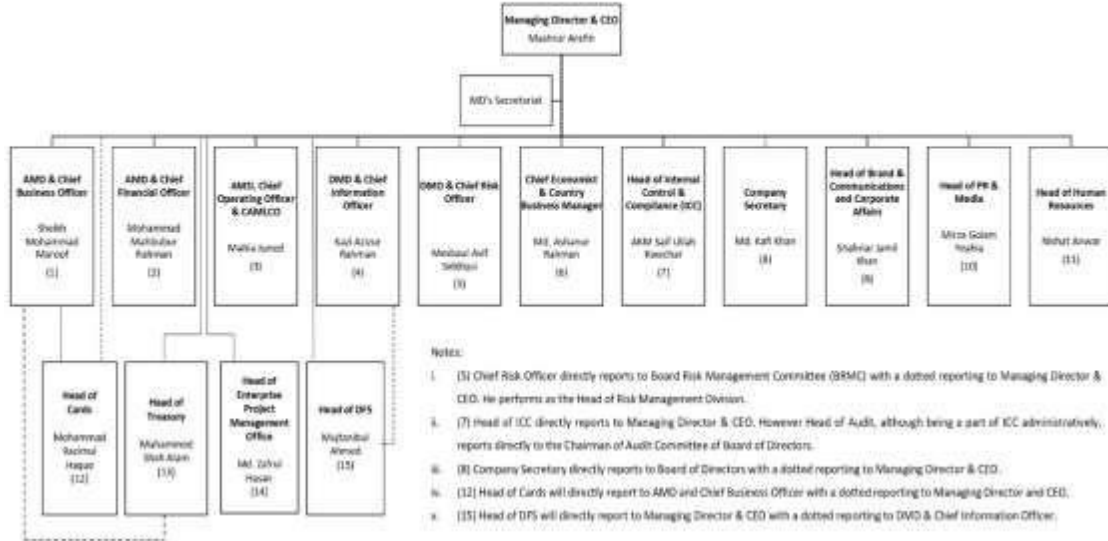
2.2.7 Divisions and Departments

The City Bank Limited has following departments.

- Audit and Inspection Division
- Card Division
- Consumer Banking Division
- Corporate Affairs Division
- Corporate Banking Division
- Credit Admin and Monitoring Division
- Credit Division
- Finance Division
- Human Resources Division
- Information Technology Division
- Internal Control and Compliance
- Logistic and Support Division
- Marketing Division
- Recovery and Legal Division
- SME Division
- Trade Service and Correspondent Banking Division
- Treasury Divisio

2.2.8 Functional Hierarchy

The City Bank Limited - Top Line
Direct Reports to Managing Director & CEO



The City Bank Limited - Top Line (page 2 of 2)
Skip levels of Managing Director & CEO

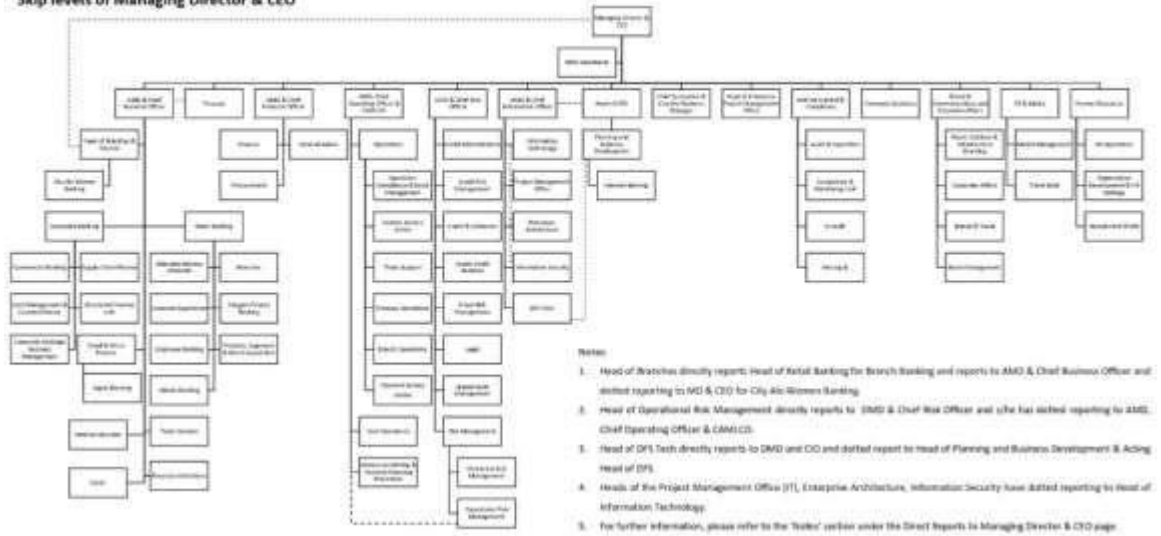


Figure 4- Functional Hierarchy of The City Bank Ltd.

2.3 Management Practices

2.3.1 Leadership style:

According to the principles of leadership observed at City Bank Ltd., the company practices democratic leadership. This approach emphasizes active participation and collaboration among team members in the decision-making process, mirroring a structured engagement method similar to participative decision-making.

At City Bank, a democratic leadership style is evident in various aspects of its organizational culture and management practices. For instance, major organizational decisions are often made through collective input and direct group interaction. Leaders within the bank encourage employees from different divisions to engage in discussions and contribute their insights when important choices need to be made. This inclusive approach guarantees that a wide range of opinions are addressed, resulting in well-rounded decisions that are consistent with the bank's goals.

One hallmark of the democratic leadership style at City Bank is the strong emphasis on teamwork. The bank recognizes that effective collaboration among its employees is essential for achieving established goals and maintaining a competitive edge in the financial industry. This emphasis on teamwork is not only reflected in the bank's internal culture but is also prominently featured in job postings. City Bank actively seeks individuals who value collaboration and can thrive in a team-oriented environment.

Performance reviews at City Bank further underscore the democratic leadership style. These reviews provide an opportunity for open and constructive dialogues between employees and their supervisors. During these discussions, employees are encouraged to share their perspectives,

accomplishments, and concerns. Supervisors, in turn, provide feedback and engage in two-way communication with employees regarding their performance grades and areas for improvement. This feedback-rich procedure is consistent with the bank's dedication to engage workers in decision-making and encouraging open discussion.

In summary, City Bank Ltd.'s leadership style can be characterized as democratic, emphasizing active participation, teamwork, and open communication. This approach not only promotes inclusivity and collaboration within the organization but also enables employees to have a meaningful role in shaping the bank's strategic decisions and overall success.

2.3.2 Recruitment and Selection

External Recruitment Policy:

City Bank Limited's (CBL) recruitment framework has been rigorously created to guarantee the bank's employment process is efficient and transparent. The Human Resources Division oversees all recruitment-related efforts. Throughout the recruitment process, HR collaborates with line managers and divisional heads to seek their input and expertise. Confidentiality is rigorously upheld by all personnel involved in the recruitment process. Any exceptions to the following stipulations can only be authorized by the Managing Director & CEO.

Equal Employment Opportunity:

CBL's recruitment policy adheres to principles of fairness, consistency, and impartiality. The bank remains steadfast in its commitment to provide equal employment opportunities to all people, regardless of race, color, religion, gender, age, disability, or any other factor unrelated to their ability to perform the job. CBL welcomes individuals aged between 18 to 57 years as regular employees. For contractual employment, the age limit is capped at 65 years.

The age ceiling for entry-level recruitment, both for permanent and temporary positions, is set at 30 years. However, candidates aged above 30, possessing relevant work experience in the financial or consumer industries, may be considered for entry-level positions, which have recently been divided into three tiers.

CBL ensures that all vacancies are communicated through both external and internal channels, utilizing relevant media outlets. This practice ensures a transparent and equitable opportunity for all interested candidates to apply for available positions.

Matching the Right Talent with the Right Opportunity:

CBL endeavors to attract top-notch talent whose qualifications and skills align seamlessly with the requirements of specific job openings. The recruitment procedure is guided by CBL's certified Head Count budget. To identify the credentials required of possible candidates, input is obtained from each of the respective divisions via a job requisition procedure, as well as from the position profile linked with the individual job opportunity.

Educational Criteria:

Individuals joining at the Management Trainee and Officer levels (fresh, without prior experience) at CBL must have a graduate degree earned after finishing a four-year program in any discipline.

These degrees must be obtained from universities approved by the University Grants Commission (UGC) of Bangladesh or reputable international institutions. To be eligible to apply for the aforementioned posts, candidates having a Bachelor of Commerce (B.Com) degree or its equivalent (within four years of graduation) must pursue a postgraduate degree. However, applications for junior officer and cash officer posts will be accepted from candidates with only an undergraduate degree (less than four years).

Recruitment Procedure:

For all temporary and officer positions at CBL, candidates are required to undergo a written test with a passing score of 45%. Senior officer and higher-level positions do not demand a written test, but it can be done at the discretion of the Human Resources Division and the appropriate line manager. At least three people must make up an interview panel: an HR representative, a member from the pertinent line division or department, and a member with cross-functional experience.

Medical Examination:

An offer of employment at CBL is conditional on the candidate passing the medical screening administered by a diagnostic center that the bank has designated.

Reference Verification:

When deemed necessary, the bank may conduct reference checks. The responsibility for conducting reference checks lies with the HR department.

Internal Staffing Policy:

CBL actively promotes internal growth and provides equal opportunities for internal candidates to apply for vacancies. Internal job postings occur concurrently with external job advertisements, allowing internal candidates an equal chance to compete with externally shortlisted candidates for specific job openings. If an internal candidate is selected, HR will notify the relevant division and request approval from the division head and the current line manager. In the event of a disagreement between the two divisions (the candidate's current and new hiring divisions), the matter will be escalated to CBL's Managing Director & CEO for a final decision. To apply for a lateral internal move, an internal candidate must have served in their current role for a minimum

of six months, and to apply for a higher-level opening, they must have held their current position for at least one year.

Temporary to Permanent Employment Conversion Policy:

To be eligible for consideration for conversion to a permanent position with CBL, candidates must work directly for the company in a designated role for at least a year. A minimum "Very Good" performance rating of "Very Good" was given to eligible employees in their most recent performance evaluation. To be considered for the position, candidates must fulfill the requirements of the particular job posting and go through an interview with HR and the division head of the relevant division.

Kinship Recruitment Guidelines:

CBL prohibits 1st-degree relations, which include spouses and immediate blood relatives (siblings, parents, and children), from working within the same department. However, 1st cousins, in-laws, aunts, uncles, nephews, and nieces are permitted to work at CBL, provided they do not work in the same department. Candidates are required to declare any familial relationship with existing CBL employees during the job application and interview process. Relationships need to be clearly established, and both the employee and the potential hire will be fired if any misleading information is found. The Board may, on a case-by-case basis and after considering the candidate's qualifications and merit, make exceptions to this policy.

Reemployment Guidelines:

Reemployment at CBL is subject to the availability of vacancies, and individuals interested in rejoining must apply for the specific vacant position. If former workers have a good service record from their prior employment with the bank, have not previously been fired or dismissed, and meet

the conditions of the recruitment procedure, they may be given consideration for reemployment. An individual will not be required to go through a fresh selection procedure if they decide to rejoin CBL within six months of their resignation. In these situations, people will return to work at their previous salary as long as their new position pays the same as their previous one did.

Internship Program Policy:

CBL's internship program operates in three cycles within a calendar year, each lasting for a duration of three months. Interns participating in the program will receive a remuneration of BDT 5,000. To be eligible for selection into the internship program at CBL, applicants must have a minimum CGPA of 3 on a scale of 4 from a recognized university. In exceptional cases, approval from the Managing Director is required to consider applicants who do not meet the minimum CGPA requirement.

Eligibility:

CBL's hiring procedures are covered in full by its recruitment policy, which also covers internships and part-time, contract, temporary, and permanent work possibilities. Permanent positions are those when workers are directly engaged by CBL and meet certain headcount specifications for regular roles. For contractual positions, typically senior and mid-level executive roles, appointments are made for a maximum of three years, with the possibility of renewal at the appointing authority's discretion. Contractual workers' pay and designations are decided upon by Bank Management in accordance with their prior arrangements; the Board of Directors must be notified of any appointments or renewals of such positions. Temporary employment involves short-term roles directly managed by HR for specific projects. Part-time positions entail working fewer than eight hours a day, with payment made on an hourly basis. Interns at CBL are individuals

engaged in special assignments within the Bank's business domain as part of their academic coursework, usually in response to inquiries from academic establishments.

External Recruitment Procedure:

The external recruitment process at City Bank Limited (CBL) encompasses a series of structured steps and protocols:

Head Count Planning:

At CBL, head count planning is an essential component of the bank's overall business plan. With an emphasis on obtaining budget approval for new roles, it begins as soon as the certified business plan is obtained. Each division formulates its head count plan by carefully analyzing factors like anticipated workloads, skill requirements, and the efficient deployment of human resources to meet current and future staffing needs. Projected staff turnover, mobility, prospective transfers, promotions, and other pertinent factors are taken into account. At the beginning of the year, divisional head count plans are presented to the HR department, which obtains the required permissions. The authorized head count is thereafter conveyed to the corresponding departments, guaranteeing that every hiring conforms to the predetermined head count guidelines.

Manpower Needs and Recruitment Requisition:

CBL requires that the relevant division complete a Recruitment Application Form for any new or vacant posts. The division head must approve the form before it can be submitted to HR. Without an authorized demand that conforms to the approved head count strategy, recruitment cannot begin. Before hiring for any additional positions that are not included in the plan, the division must provide a thorough business case and receive clearance from the managing director, head of HR,

and division head. Attachments should include a role profile (if available) and the approved organizational chart.

Job Posting:

Once the HR department receives the approved requisition from the line division, they initiate the posting of job openings, both internally and externally. Job advertisements are strategically placed on platforms tailored to the desired candidate pool. These postings provide comprehensive job descriptions, outline the necessary qualifications, indicate application deadlines, and address internal posting or employee mobility considerations, where relevant.

CV Screening and Shortlisting:

Interested candidates submit their applications for vacant positions, and HR is responsible for the initial screening and shortlisting of potential candidates, following the criteria set forth in the requisition form. Shortlisted candidates are required to sign a declaration form confirming any family members currently employed at CBL. This statement is received in the course of the interview. Applicants who do not make the short list will automatically receive an email expressing regret. Those who are not selected for further consideration are not permitted to reapply for the same post for the next six months.

Written Examination:

For positions at the temporary or officer level, shortlisted candidates are invited to take a written test. Candidates applying for senior officer positions or higher are not required to take a written test, though one may be administered at the discretion of the Human Resources Division and the appropriate line manager. To progress in the recruitment process, candidates taking the written test

must attain a minimum score of 45%. Those falling below this threshold will receive an automated regret email.

To streamline recruitment and establish career progression for entry-level employees, CBL has introduced three levels within the Officer grade: Officer, Officer Grade – 2, and Officer Grade – 1, with 'Officer' as the highest and 'Officer Grade – 1' as the lowest level. The grading is determined based on the percentage achieved in the written test.

Interview:

Candidates who pass the written test are invited to an interview, with no fewer than 48 hours' notice given about the date, time, and location. All communication with candidates, including interview scheduling and discussions about position details and salary negotiations, is exclusively managed by HR.

An interview board of at least three individuals is formed, including one from HR, one from each line division/department, and one with multidisciplinary knowledge. The interviewers must hold a position higher than the one for which the individual is being interviewed. The interviewers follow the following concepts.

Interview Preparation: Interviewers must be well-prepared, selecting the appropriate interview method, familiarizing themselves with job requirements and desired candidate skills, and reviewing the applicant's background.

Establishing Rapport: Interviewers create a comfortable environment, making the candidate feel at ease through small talk, friendly gestures, and a relaxed posture.

Conducting the Interview: A significant portion of the interview assesses the candidate's suitability, with at least 80% of the time dedicated to this phase. Interviewers ask related to the job, behavior-oriented, structured-unstructured, and in-depth inquiries to assess qualifications and suitability for the position.

Interviewer Non-Availability: If an interviewer cannot participate due to urgent matters, HR must be informed at least 2 hours before the scheduled interview, and an alternative interviewer should be arranged.

Interview Cancellation or Time Change: HR notifies candidates of any interview cancellations at least 24 hours in advance. In cases of unreachability, both an email and SMS are sent for effective communication.

For any open post at CBL, there may be one to two sessions of interviews. The Divisional Head must conduct the last interview, beginning with the Executive Officer level and progressing upward. Unsuccessful candidates get a computer-generated remorse email.

Job Offer:

Approval from the Managing Director (MD) is mandatory for all permanent positions, while temporary positions receive approval from the Head of HR. Once selected, candidates undergo salary negotiations and receive a job offer. Upon accepting the offer, candidates must undergo a medical examination at a bank-nominated diagnostic center. Salary negotiation is not applicable for temporary employees. Officers must serve a six-month period of probation, whereas employees who go beyond the officer level do not.

Medical Examination:

At CBL, the issuance of a job offer is contingent upon the successful completion of a medical examination carried out by a diagnostic center nominated by the bank.

Appointment Letter:

The letter of appointment will describe all of the job's terms and conditions and must be authorized in accordance with the structure shown below.

Position	Approval Authority
Temporary/Part-time	Head of HR
SVP and below	Head of HR
EVP and above	MD
DMD and above	Board
Contractual	Board

Table 1: Approval Authority

Release Order:

Individuals who are currently employed with another company and are joining CBL must provide an approval or release letter on the company's letterhead to the HR department. Initially, the acceptance letter of resign can be utilized to speed the joining process, but a formal release letter must be obtained and thereafter presented to HR.

Certificates:

Candidates must submit photocopies of their educational documents, which include those from school, college, and university. Provisional certificates, transcripts, or mark sheets will be accepted in lieu of original certificates if the educational institution fails to supply them.

Reference Check:

Candidates are expected to provide a minimum of two references during the recruitment process. Fresh candidates are required to have at least one reference from their educational institute. Candidates with prior work experience must furnish a reference from their last organization, preferably from their previous supervisor.

Internal Recruitment Process:

The City Bank Ltd. (CBL) places a strong emphasis on internal talent development, fostering a culture of equal opportunities for its employees to apply for vacant positions through an internal recruitment process.

Job Posting:

CBL ensures that internal candidates have simultaneous access to job opportunities as external candidates. Internal job postings are accessible through CBL's Intranet. Internal candidates with a minimum of six months of experience in their current role are eligible to apply for lateral internal transfers. To apply for positions at a higher level, candidates must have at least one year of experience in their current role. Prior to applying, candidates are required to seek approval from their line manager and Divisional Head by using the provided form. This form, along with the candidate's CV, is then submitted to the HR department. Temporary employees are also welcome to apply for permanent positions, provided they meet the criteria specified in Policy Clause 3: "Temporary to Permanent Conversion Policy." Temporary employees must also secure approval from their line manager and Divisional Head before submitting their applications to HR.

CV Shortlisting:

Internal applicants are chosen based on their fit for the available position, performance history, and potential for success in the post. Applicants who are not shortlisted receive email notices.

Interview:

Shortlisted internal candidates, along with external selected applicants are interviewed by the Divisional Head and Human Resources. If an internal applicant is chosen, they will be swiftly notified.

Appointment to the New Role:

The joining date for internal candidates transitioning to new roles is mutually agreed upon by the home and host divisions. It is imperative to adhere to the agreed-upon timeline, and the transfer, promotion, or regularization follows the defined process within the stipulated timeframe, ensuring a seamless transition for internal talent within CBL.

Internship Process:

The City Bank Ltd. (CBL) is committed to fostering the development of young talents and universities in the country through its structured internship program. The program provides excellent chances to students from UGC-approved, well-known universities and is run in three cycles each year, with a maximum of 25 interns per cycle. To be considered for the internship selection process, students must have a minimum CGPA of 3 on a 4-point scale from their respective universities.

Intern Requisition:

The internship process at CBL commences with HR initiating the intern requisition process, typically 45 days before the commencement of each internship cycle. The intern requisition form is distributed to all CBL employees. The form is completed by the requestor, usually an employee in need of intern assistance, who provides a detailed justification and outlines the specific project details for which the intern is required. Before submitting the form to HR, the requestor's line manager and regional head must both sign it. HR evaluates the requisitions, and if the number of requisitions exceeds the maximum intern capacity, priority is determined through discussion with the requesting division, either by accepting additional requisitions with more interns or by organizing requisitions to meet the maximum intern intake.

Intern Selection:

The intern selection process involves students undergoing interviews with HR.

Intern Placement:

Upon successful completion of the interview, accepted interns are placed on various projects that align with their educational majors and the specific requirements outlined in the requisitions received from different divisions. Each intern receives a formal letter of acceptance, which they are required to present to their respective universities.

Internship Completion:

At the conclusion of their internship period, interns are obligated to submit a report that details the work they have undertaken during their time with CBL to their supervisor and HR. This report should be provided within a week's time of the internship ending. Upon receiving the internship

report, HR issues a completion letter addressed to the intern's university, marking the successful completion of their internship experience at The City Bank Ltd.

2.3.3 Compensation & Benefit Policy

Salary Structure Overview:

The City Bank Limited maintains a well-structured salary and allowance system across different positions, detailed in the Salary Structure document. This structure is reviewed on a regular basis to reflect changes in the cost of living and market dynamics within the banking sector. The HR Department initiates these reviews, and the suggestions are approved, modified, or rejected by the bank's management and, eventually, the Board of Directors.

Adjusting Pay Elements:

Once approved by the Board of Directors, the compensation document becomes an official record. Any adjustments to the compensation structure can be made, but such changes necessitate approval from the bank's Board.

Employee Compensation Records:

The HR Department is entrusted with maintaining records of employee compensation. These records are stored in individual employee personal files, alongside digital copies in the HR database. Access to these records is strictly limited to authorized personnel, as defined by the Managing Director. Employee salary and benefit details are considered highly confidential and should not be disclosed to unauthorized individuals. Breaching this policy may lead to disciplinary actions.

Processing Compensation:

HR is responsible for processing employee salaries and other allowances. The HR Payroll team manages these processes, with payments approved by the Head of HR Operations on a monthly basis or as required. In some instances, HR Payroll may also have the authority to approve payments through the Finacle system.

Basic Benefits for Permanent Employees:**Provident Fund:**

CBL operates a funded Provident Fund scheme, with confirmed and permanent employees being members. Employees and the bank pay to this fund, with employees donating 10% of their base income. The payroll system deducts contributions monthly, which the bank then matches. These contributions are remitted to the Fund every month, and both employee and bank contributions are credited to individual employee accounts within the Provident Fund Ledger. Annually, a portion of the forfeiture funds collected from members throughout the year is distributed among currently active employees, while the remaining portion is designated as a welfare fund for the benefit of employees and their immediate family members.

Gratuity Policy:

The bank's Gratuity benefit is funded and follows specific eligibility criteria. Employees with less than 5 years of service are not entitled to Gratuity. Confirmed and permanent workers with 5 to 10 years of service are eligible for gratuity at a rate of one basic pay each completed year of service. Those with more than ten years of service earn a gratuity equal to 1.5 times their basic wage per year. It's worth noting that lateral entries from other banking institutions are not eligible for

Gratuity, and years of service are calculated with periods of 6 months or more considered as a full year.

Group Term Life Insurance:

All permanent workers are covered by the bank's life insurance policy beginning on the day they join. To enroll, employees must complete a registration form, with the flexibility to change their designated beneficiary at any time. In cases of accidental death while in service, the designated nominee receives double the coverage amount. The bank also provides benefits for normal and accidental deaths, subject to certain conditions, excluding cases of suicide, criminal prosecution, or participation in activities subversive to the state.

Group Hospitalization Policy:

The bank extends Group Hospitalization Insurance coverage to permanent employees, their spouses, and children through an insurance policy. Coverage details differ by employee category and include considerations such as hospital room rent, ICU limits, and in-patient treatment expenses. Moreover, female spouses and married female employees are eligible for maternity benefits as outlined in the contracted plan, covering normal delivery, Caesarean delivery, and legal abortion.

Claim Procedure

Inclusion:

To use the hospitalization facility, employees, their wives, and children must keep their information up to date in the Explore system. It is the sole responsibility of the employee to ensure that their status, including marital status and children, is up to date in Explore. Failure to promptly

Update this information may result in the employee, spouse, or children being ineligible for claim reimbursement.

Claim Process:

If an employee is admitted to a hospital or clinic with which the organization has a Direct Payment Agreement and the bank has requested cashless treatment, the insurance provider will cover all eligible hospitalization expenses up to the member's benefit limit, remitting payments directly to the hospital or clinic. Any expenses not indicated in the Benefit Schedule or that exceed the Welfare Limit will be the member's responsibility.

If there is no Direct Payment Contract with the insurance company, employees must submit a 'Claim Form' to the Company within 60 (sixty) days of being discharged from the hospital or clinic to request compensation for their expenses.

Required Documents for Claim Submission:

- i. Photocopy/Scan Copy of Consultant's recommendation for hospitalization
- ii. Photocopy/Scan Copy of Discharge Certificate
- iii. Original Money Receipt or Bill for Consultant's (Physician/Surgeon) Fee
- iv. Original copy of the Bill related to room charges, investigations, and other services (where applicable)
- v. Original copy of the Bill for medicine/drugs
- vi. Original copy of the Bill related to Surgical Operation charges (including operation theatre, surgical team, delivery charge, anesthesia, and other charges, where applicable)

vii. Original copy of the Bill for ancillary charges (e.g., ambulance service, oxygen therapy, blood transfusions, etc.)

Employee Benefits at The City Bank Ltd.

Accident While on Duty:

In the unfortunate event that an accident or injury occurs while an employee is on duty, the bank provides full reimbursement for essential expenses, if they are not already covered by medical insurance.

Festival Bonuses:

Employees at The City Bank Ltd. enjoy two Festival Bonuses, each equivalent to their "Basic Salary," under specific conditions. These include eligibility for permanent/confirmed employees, temporary employees, and Management Trainees, among others. The bonuses are typically distributed during Eid-ul-Fitr and their respective festivals, two weeks prior to the festival date.

Utility Allowances:

Utility allocations are not a standard benefit for employees, save for executives with the position of AVP (Assistant Vice President) or higher. These executives' monthly gross compensation includes utility charges.

Mobile Phone Allowance:

For employees at the AVP and above levels, the bank provides a Mobile Phone Allowance as part of their monthly compensation. The amount varies based on their respective grades.

Office Phone / Usage Limit:

Employees may receive a mobile telephone as per the organization's operational needs. This service is primarily intended for work-related purposes and is justified through a separate office note detailing the handset cost and monthly usage. The administration of this process is overseen by the General Administration Department (GAD).

Charge Allowance:

Branch Managers and In-Charges, responsible for their respective branches, receive a monthly Charge Allowance based on their branch gradations. The disbursement of this allowance is managed by the HR Division, disbursed along with the current month's salary.

Key Allowance:

Three key holders from any branches are entitled to a monthly Key Allowance. The HR Division handles the disbursement of this allowance along with the current month's salary.

Evening Banking Allowance:

Specific branches required to remain operational beyond regular working hours due to business requirements grant Evening Banking Allowance to eligible employees. The HR Division manages the disbursement of this allowance, combined with the current month's salary.

Saturday / Holiday Banking Allowance:

Branches operating on Saturdays or holidays due to business needs provide Saturday/holiday Banking Allowance to eligible employees. Detailed processes and mechanisms are outlined in a separate office note, with the disbursement made for the previous month alongside the current month's salary.

Employee Car Loan:

The Employee Car Loan Policy caters to employees holding ranks from Assistant Vice President (AVP) up to Senior Vice President (SVP). This scheme supports employees in securing financing for their personal mode of transportation, enhancing convenience and safety. The policy details and process are outlined in a dedicated section of this manual.

Employee House Building Loan:

The Employee House Building Loan (HBL) policy lays out the benefits of employee house building loans. This policy guideline elaborates on the technical aspects of availing this benefit within the policy framework. The Employee House Building Loan policy and process are expounded in a dedicated section of this manual.

Financial Assistance Schemes

The City Bank Ltd. recognizes the importance of supporting employees during various financial exigencies and has implemented Financial Assistance Schemes to provide timely aid. These schemes encompass salary advances and loans against the Provident Fund to cater to diverse needs, including medical emergencies, educational expenses, and more.

Permanent employees with a minimum of two years of service may avail loans against their Provident Fund contributions, with the amount varying based on their service duration. Additionally, salary advances are available, offering up to two months' gross salary, which is repayable in 12 equal monthly installments. Employees seeking these benefits should follow a structured application process, which includes completing a "Loan Application Form," securing recommendations from line managers or divisional heads, and HR Division's review. The Head of

HR provides final approval, and exceptions, if needed, are referred to Business Heads for special consideration, ensuring that employees receive necessary financial assistance when required.

2.3.4 Training & Development Policy & Process

City Bank Ltd. (CBL) places a strong emphasis on the professional growth and development of its employees. The bank recognizes that investing in talent is vital for enhancing competencies and leadership skills, thus benefiting both the employees and the organization. The Training & Development Policy and Process outlines the following key aspects:

Training Need Identification: CBL employs a two-tiered approach to identify training needs: a macro approach focusing on organizational requirements through interactive discussions with divisional leaders and HR, and a micro approach aimed at individual development needs, determined during the annual performance appraisal process.

Training Categories: Training initiatives at CBL target functional competencies and leadership & managerial skills. These fall under two main categories: local training (internal or external) and international training.

Identifying Training Vendors: HR primarily selects training vendors for both local and international training. Collaborative communication may occur between line functions and trainers or institutes, always in consultation with HR.

Training Calendar: HR creates an annual training calendar based on identified employee training needs, subject to review and approval by the management team.

Training Approval: Line managers and divisional heads must approve all training nominations. For international training, both training and travel authorizations require Managing Director (MD) approval.

Training Cost: CBL covers all training costs when nominating an individual for training.

Training Bond: A bond applies exclusively to international training participants, with varying bond durations and corresponding training costs. Bond reimbursements are prorated should the employee wish to leave during the bond period.

Responsibility: Responsibility for training is shared among HR, divisional heads, and individual employees. HR is in charge of coordinating training, while line managers identify employee training needs.

Eligibility: All permanent and contractual employees are eligible for training and development initiatives provided by CBL.

Training Evaluation: HR collects feedback from participants to assess the effectiveness of training programs, trainers, and training institutes.

Training History: Both HR and individual employees maintain training history records for CBL employees.

Withdrawal from Training: Participants needing to withdraw from training must inform their line manager and divisional head, seeking necessary approvals, and HR takes appropriate action accordingly, ensuring suitable arrangements are made when an alternative participant is required. CBL's Training & Development Policy and Process reinforces its commitment to nurturing its employees' growth and ensuring the development of competencies and leadership skills to achieve personal and organizational success.

Performance Appraisal System:

The performance appraisal system in City Bank Ltd. is a critical aspect of the bank's human resource management and employee development process. It plays a pivotal role in evaluating and rewarding employee performance, aligning it with organizational goals, and fostering continuous improvement. Here's an overview of the performance appraisal system at City Bank Ltd.:

Performance Evaluation Process:

The performance appraisal process at City Bank Ltd. is typically conducted annually, providing a comprehensive review of employees' performance over the past year.

It involves a structured assessment of each employee's achievements, contributions, and alignment with the bank's goals and values.

Employee Self-Assessment:

Employees are encouraged to participate actively in the appraisal process. They are required to submit self-assessment reports reflecting their perceptions of their achievements, challenges, and professional development.

Key Performance Indicators (KPIs):

Performance appraisal in the bank is based on predefined Key Performance Indicators (KPIs) relevant to each job role.

These KPIs may include targets met, customer service quality, sales figures, compliance with policies, and other specific job-related criteria.

Multi-Level Evaluation:

The appraisal process includes multi-level evaluations, where managers, team leaders, and sometimes peers assess an employee's performance.

Each level of evaluation provides a different perspective on the employee's contributions and helps ensure a well-rounded assessment.

Performance Rating Scale:

A performance rating scale is employed to categorize employees' performance. Common categories include "Exceeds Expectations," "Meets Expectations," and "Needs Improvement."

Ratings are assigned based on the alignment of individual performance with established KPIs.

Performance Feedback:

Following the appraisal, employees receive constructive feedback on their performance, highlighting strengths and areas needing improvement.

Feedback discussions serve as opportunities for employees to discuss their career development and set goals for the future.

Career Development Plans:

The performance appraisal system helps identify areas where employees need improvement or development.

Individualized career development plans are formulated to help employees bridge gaps and enhance their skills and competencies.

Compensation and Rewards:

Performance appraisal outcomes have a direct influence on compensation and reward decisions. High-performing employees are typically rewarded with salary increments, bonuses, and other incentives.

The bank uses a merit-based system to differentiate compensation based on performance.

Performance Improvement Plans:

For employees who fall below expectations, the bank offers Performance Improvement Plans (PIPs).

These plans outline specific actions, training, or support required for employees to meet expected standards of performance.

Ongoing Training and Development:

The performance appraisal process identifies training and development needs.

City Bank Ltd. invests in ongoing training programs to assist workers learn new skills, keep up with industry trends, and improve their performance.

Continuous Monitoring:

The performance appraisal system is not limited to an annual event. Continuous performance monitoring and feedback are encouraged to ensure employees stay on track with their objectives.

City Bank Ltd.'s performance appraisal system is designed to align individual performance with organizational goals, encourage continuous improvement, and motivate employees by providing recognition and opportunities for growth. It serves as a vital tool in enhancing the bank's workforce and driving its success in the competitive banking industry.

2.4 Marketing Practices

2.4.1 Marketing Strategy

The City Bank Ltd. employs a well-rounded marketing strategy, often analyzed using the classic 4Ps framework (Product, Price, Place, and Promotion). Here's how The City Bank Ltd. utilizes each of the 4Ps in its marketing strategy:

Product:

Diverse Product Portfolio: The bank provides a broad range of financial products and services. These involve savings and checking accounts, various forms of loans (personal, house, auto, and so on), credit cards, investments, and more. This diverse product portfolio caters to both individual and corporate customers, ensuring that the bank meets a broad range of financial needs.

Innovative Financial Solutions: The City Bank emphasizes innovation in its product offerings. This includes introducing unique credit card features, digital banking solutions, and customized lending products. These innovative products set the bank apart from its competitors and attract customers seeking tailored financial solutions.

Price:

Competitive Pricing: The City Bank maintains competitive pricing for its financial products and services. It carefully evaluates the interest rates on loans, fees for transactions, and other charges to ensure they remain in line with market standards while offering value to customers. Competitive pricing enhances the bank's attractiveness to price-conscious consumers.

Special Offers and Promotions: The bank frequently offers promotions, discounts, and special interest rates to both new and existing customers. These promotions serve to attract new customers

and encourage existing ones to engage more with the bank's services.

Place:

Extensive Branch Network: The City Bank operates a nationwide network of branches and ATMs, ensuring a physical presence in both urban and rural communities. This extensive reach simplifies accessibility for customers and bolsters the bank's position as a reliable banking partner.

Digital Transformation: The bank understands the value of digital channels. It has made considerable investments in mobile and internet banking services, allowing users to access their accounts, execute transactions, and use financial services from the convenience of their own homes. This digital reach broadens the bank's visibility beyond its physical branch network.

Promotion:

Strategic Advertising: The City Bank invests in advertising and promotional campaigns to create brand awareness and reach a wider audience. These campaigns often emphasize the bank's commitment to innovation, customer-centricity, and reliability.

Sponsorships and Community Involvement: The bank actively engages in sponsorships and community programs, supporting various events and sports activities. These sponsorships help increase brand visibility and align the bank with community interests.

Education and Financial Literacy: The City Bank engages in financial literacy and education programs, demonstrating its commitment to customer welfare. By educating customers about financial matters, the bank positions itself as a trusted source of guidance and builds lasting relationships.

In conclusion, The City Bank Ltd. effectively utilizes the 4Ps method in its marketing strategy. It offers diverse and innovative financial products (Product), maintains competitive pricing and offers special promotions (Price), ensures an extensive physical and digital presence (Place), and employs strategic advertising, sponsorships, and financial education (Promotion) to reach and

engage a wide customer base. This comprehensive approach contributes to the bank's success and customer loyalty.

2.4.2 Target customers

The City Bank Ltd. employs a diversified approach to target a wide range of customers across various segments. The target customers can be broadly categorized into:

Retail Banking Customers:

Individuals and Families: The City Bank focuses on serving the banking needs of individuals and families. This includes providing savings and current accounts, loans, credit cards, and mortgages.

The bank tailors its retail services to meet its customers' day-to-day banking needs.

Business Banking Customers:

SMEs (Small and Medium-Sized Enterprises): Recognizing the importance of SMEs in the economy, The City Bank targets this market with a variety of financial products and services. These include business accounts, working capital financing, trade finance, and business consultancy services to promote the growth and sustainability of small and medium-sized firms.

Large Corporations: For large corporations, The City Bank provides a suite of corporate banking services. This encompasses corporate accounts, treasury and cash management services, project financing, and investment banking solutions. The aim is to be a strategic financial partner for large businesses, catering to their diverse financial needs.

Institutional and Government Customers:

Financial Institutions: The City Bank collaborates with other financial institutions, providing correspondent banking services, facilitating trade transactions, and supporting treasury operations. This helps in fostering strong relationships within the financial sector.

Government and Public Sector: The bank offers specialized financial services to government entities and public sector organizations. This may involve handling government funds, providing treasury services, and facilitating public finance management.

International Customers:

Foreign Nationals and Expatriates: The City Bank tailors its services to meet the banking needs of foreign nationals and expatriates working or residing in Bangladesh. This includes expat banking services, foreign currency accounts, and cross-border financial solutions.

Foreign Investors and Companies: The bank assists international businesses and investors with a range of financial services. This includes correspondent banking, trade finance, and investment advisory services to support the operations of foreign companies in Bangladesh.

Niche Customer Segments:

Students: Recognizing the unique needs of students, The City Bank provides tailored products such as student accounts and educational loans. These offerings aim to support students in managing their finances during their academic journey.

Senior Citizens: The bank offers financial solutions specifically designed for senior citizens. This may include special savings accounts, retirement plans, and personalized wealth management services to ensure financial security and ease of banking for this demographic.

Digital Savvy Customers: In response to the growing trend of digital banking, The City Bank targets tech-savvy customers. The bank offers innovative digital banking technologies, such as mobile banking, online account management, and digital payment services, to improve the banking experience for technologically savvy customers.

Targeting Strategy:

The City Bank employs a differentiated targeting strategy by recognizing the diverse needs of various customer segments. This approach involves tailoring marketing strategies, product offerings, and customer service to meet the specific requirements of each identified group. The bank aims to deepen its relationships with customers by providing relevant and customized solutions.

Positioning Strategy:

The positioning strategy of The City Bank revolves around key pillars:

Service Excellence: The bank positions itself as a provider of excellent customer service. This includes efficient and responsive customer support, personalized advisory services, and a commitment to meeting customer needs promptly.

Innovation: The City Bank positions itself as a technologically advanced bank by continually innovating its digital banking offerings. This includes easy to use mobile apps, internet banking systems, and online payment solutions that improve the overall experience of banking for customers.

Financial Expertise: The bank positions itself as a trusted financial partner, emphasizing its financial expertise. This includes providing expert advice on investments, wealth management services, and customized financial solutions for businesses.

By strategically differentiating itself in the market through superior service, innovation, and financial expertise, The City Bank aims to create a positive and distinctive image, attracting and retaining customers across diverse segments.

2.5 Financial Performance and Accounting Practices

The financial performance of The City Bank Limited from fiscal years 2020-2022 are interpreted below using the following ratios:

2.5.1 Current Ratio

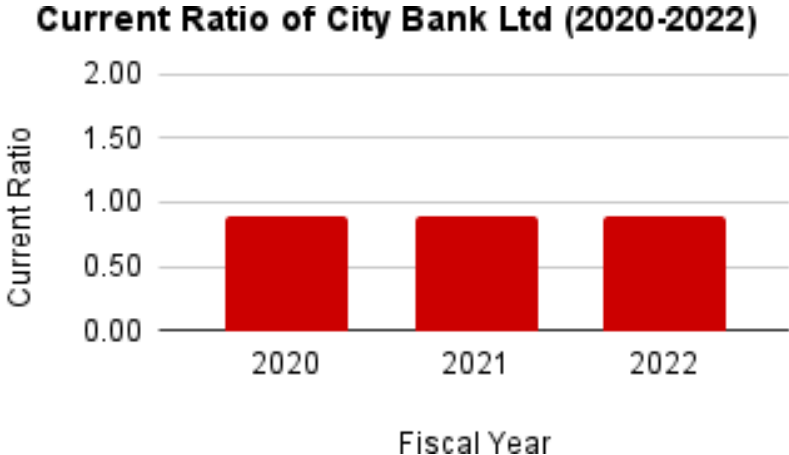


Figure 5- Current Ratio Calculation (2020-2022)

Interpretation: The current ratio is a key indicator of a company's short-term liquidity and ability to meet urgent obligations. The City Bank Ltd.'s current ratio of 0.90 in 2020, 2021, and 2022 indicates that the bank may struggle to satisfy its short-term liabilities using its current assets. A current ratio less than 1.0 typically indicates a probable difficulty in meeting urgent obligations.

The bank must carefully manage its liquidity and examine the composition of its current assets and liabilities in order to maintain a healthy financial position and efficiently satisfy its short-term obligations.

2.5.2 Total Asset Turnover



Figure 6- Total Asset Turnover Calculation (2020-2022)

Interpretation: The Total Asset Turnover ratio assesses a company's efficiency in using its total assets to produce revenue. A greater ratio typically indicates better asset usage. The City Bank Ltd.'s Total Asset Turnover ratio has fluctuated over the years, reaching 0.10 in 2020, 0.14 in 2021, and declining to 0.08 in 2022. This implies that the bank generated 10%, 14%, and 8% of revenue per Taka of total assets over these years. The downward trend in 2022 may signal a probable drop in the efficiency of asset usage, and it would be prudent for the bank to examine its operational strategies to boost productivity and revenue generation from its total assets.

2.5.3 Net Profit Margin

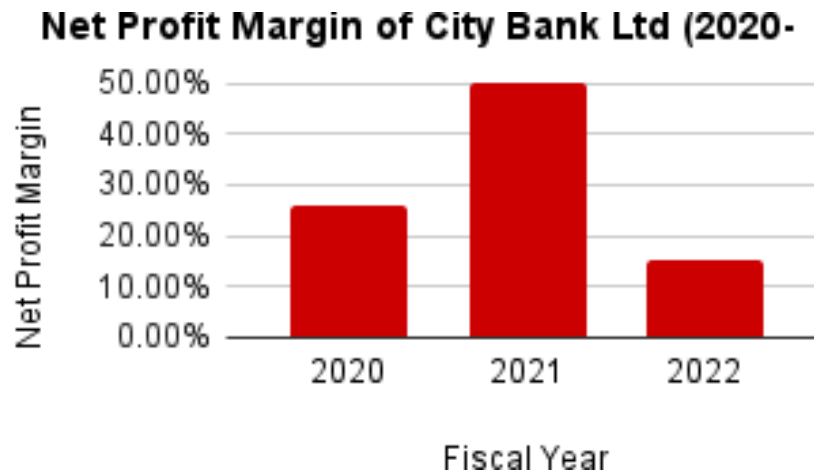


Figure 7- Net Profit Margin Calculation (2020-2022)

Interpretation: The Net Profit Margin is an important indication of a company's profitability, since it represents the proportion of net profit made from total revenue. The City Bank Ltd.'s Net Profit Margin has fluctuated over the years, reaching 26.00% in 2020, an amazing 50.00% in 2021, and then dropping to 15.00% in 2022. This indicates that the bank maintained 26%, 50%, and 15% of its revenue as net profit in the corresponding years. The considerable variation implies a notable shift in profitability levels, and it is critical for the bank to evaluate the factors behind these changes, assuring sustainable profitability in the long run.

2.5.4 Return on Equity

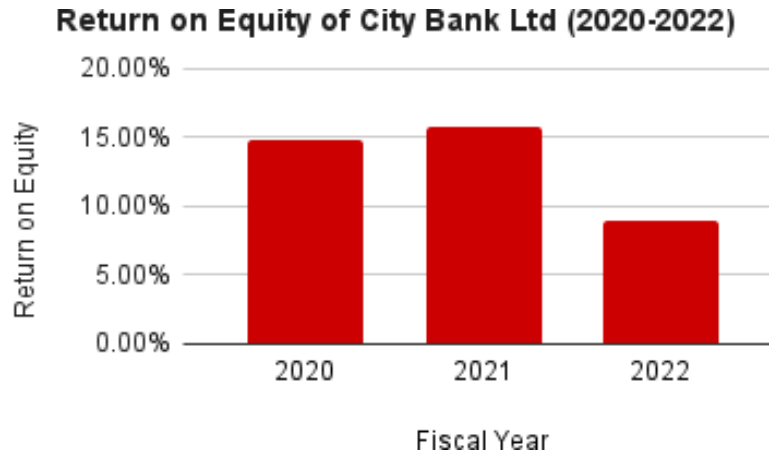


Figure 8- Return on Equity Calculation (2020-2022)

Interpretation: Return on Equity (ROE) is an important financial term that assesses a company's profitability in relation to its shareholders' equity. The City Bank Ltd. has seen fluctuating levels of Return on Equity over the years, with ROE at 14.80% in 2020, rising to 15.80% in 2021, and then falling to 9.00% in 2022. These values represent the proportion of net income generated per Taka of shareholder equity. The downward trend in ROE for 2022 indicates a probable deterioration in the bank's ability to create profits from shareholders' equity, prompting a careful evaluation of the variables influencing the bank's overall financial performance and shareholder value.

2.5.5 Return on Equity (DuPont)

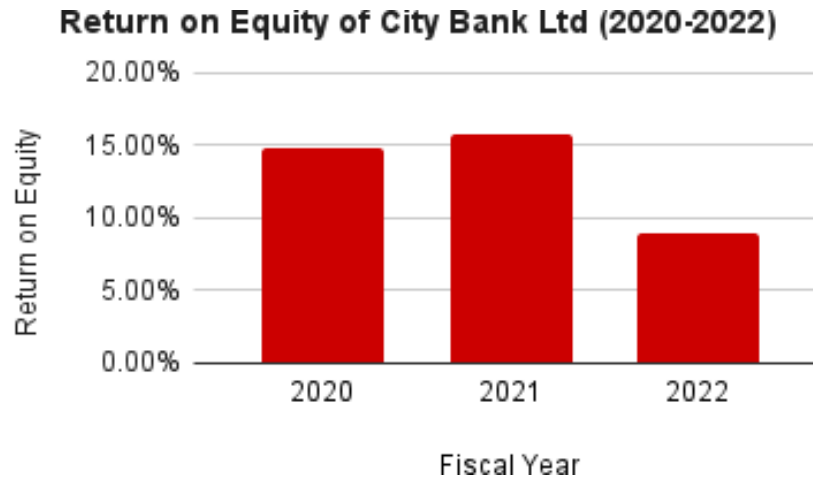


Figure 9- DuPont Analysis (2020-2022)

Interpretation: DuPont Analysis is a comprehensive approach to assessing a company's return on equity (ROE) by breaking it down into its components: Net Profit Margin, Asset Turnover, and Equity Multiplier. The City Bank Ltd. has shown DuPont Analysis figures of 14.80% in 2020, a slight increase to 15.80% in 2021, followed by a decline to 9.00% in 2022.

This analysis indicates that the changes in ROE are influenced by variations in the Net Profit Margin, Asset Turnover, or Equity Multiplier. Examining each component individually can provide insights into the drivers behind the overall return on equity. It is recommended for The City Bank Ltd. to delve deeper into these components to identify areas for improvement and optimize its financial performance.

2.6 Operations Management and Information System Practices

2.6.1 Operations Management:

The Logistic and Support Division (LSD) plays a vital role in both Finance and Operations Management at The City Bank Ltd. While part of the Finance Division, LSD handles all the Bank's purchases and acquisitions, striving to secure items at the lowest possible cost. However, it is important to note that distribution is not within the purview of this division.

The City Bank Limited's management has advised the implementation of a strong purchasing policy to bring consistency and transparency to the purchasing and procurement process. This strategy seeks to secure the acquisition of high-quality products and services at competitive rates. The Logistic and Support Division is in charge of all forms of purchases and procurements within the bank. For large purchases, LSD must request bids, proposals, or RFPs from recognized suppliers or vendors. LSD is also responsible for producing and managing Tender Documents, Tender Schedules, and Tender Invitations.

The Strategic and Support Division is further divided into six units, each of which operates autonomously and has unique responsibilities. These units are: Project Unit, Supervision Support Unit, IMW Unit, Technical Unit, Security Unit, and Central Dispatch Unit.

2.6.2 Information System:

The City Bank uses the FINACLE Information System as its principal software solution. This banking-centric software is known for its expertise in handling technology, regular updates, and its ability to manage extensive and complex data efficiently.

The FINACLE Application development service is designed to provide banks with the cost-efficiency of consistently outsourcing the maintenance and enhancement of the FINACLE

solution. The software ensures high availability, superior performance, and 24/7 support. Moreover, it allows the bank to regularly upgrade in line with technological advancements. FINACLE assists the bank in creating reliable and respectable data, enabling informed decision-making and portfolio expansion. It serves as a crucial tool for the bank's operational efficiency and technological adaptability.

Operational Activities of The City Bank Ltd.

General Banking Services: City Bank Ltd. (CBL) provides a full range of general banking services. This comprises a variety of account services such as savings, current accounts, fixed deposit receipts (FDRs), and other deposit schemes. The bank also offers Demand Draft (DD) and Pay Order (PO) services for secure money transfers, as well as safe deposit vaults in various sizes to its customers.

Loans & Advances: CBL's loan solutions meet a variety of financial demands, including short-term, mid-term, and long-term loans. Short-term loans cover facilities such as packing cash credit and overdraft, whilst mid-term loans are designed for factory setup or asset purchases. The bank's portfolio also includes Consumer Credit Schemes and Lease Financing, which provide financial support for personal requirements and asset purchase.

Foreign Exchange Operations: The bank's Foreign Exchange section is heavily involved in foreign operations. It has a Foreign Remittance Unit that facilitates international fund transfers and provides cash encashment services. The bank's excellent remittance network permits quick fund reception and contributes to its global expansion.

Specialized Services: City Alo is a unique offering aimed at independent businesswomen, giving low-interest loans and discounts on a variety of services. The bank also features SME Banking Services, which provide personalized financial solutions to Small and Medium Enterprises.

Card Services: The bank offers many credit and debit card alternatives, including American Express (AMEX) and Visa cards. These cards offer exclusive privileges and incentives, improving the banking experience for customers.

Human Resources & Recruitment: CBL's Human Resources Division oversees the whole recruitment process, assuring transparency and fairness. The policy prioritizes fair employment opportunities and links qualified candidates with appropriate responsibilities. The bank also offers internships to students, providing them with actual experience.

Training and Development: The bank prioritizes the professional development of its personnel. Training programs concentrate on improving functional capabilities and leadership abilities. These measures ensure that workers are adequately prepared to face the demands of the banking sector.

Marketing Strategies: CBL implements a holistic marketing strategy based on the 4Ps framework (Product, Price, Place, Promotion). It provides a wide range of innovative financial solutions at low prices, maintains a strong physical and digital presence, and engages in strategic advertising and community involvement.

Financial Performance and Accounting Practices: The bank's financial performance is measured using several financial measures such as the Current Ratio and Total Asset Turnover, which indicate its efficiency in asset utilization and liability management.

To summarize, The City Bank Ltd. employs a comprehensive banking model that encompasses a wide range of services and operations. From general banking to advanced foreign exchange operations, and from human resource management to strategic marketing, the bank is dedicated to excellence and innovation in all parts of its business.

2.7 Industry and Competitive Analysis

2.7.1 Porter's Five Forces Analysis

Threat of New Entrants:

Low Threat: The banking industry has high entry barriers due to severe regulatory requirements, significant capital expenditure, and the need for a well-established reputation. City Bank, as an established player, enjoys a competitive advantage over new entrants.

Bargaining Power of Buyers (Customers):

Moderate to High Power: Customers in the banking sector often have moderate to high bargaining power, especially in terms of interest rates and fees. City Bank needs to stay competitive and address customer needs to maintain their loyalty.

Bargaining Power of Suppliers:

Low Power: In the banking industry, suppliers typically relate to people and technology providers. City Bank, being a significant financial institution, has the clout to negotiate advantageous agreements with its suppliers, such as hiring qualified staff and acquiring new technologies.

Threat of Substitute Products or Services:

Low Threat: Banking services have few substitutes, particularly for basic financial tasks. While FinTech advances may present a challenge, traditional banking services remain necessary. City Bank can reduce this risk by adjusting to technology advancements.

Intensity of Competitive Rivalry:

High Intensity: The banking industry is quite competitive. Numerous banks offer identical services, resulting in intense competition. City Bank faces competition from domestic and global institutions. To remain competitive, it must stand out through service quality, innovation, and customer-centric strategies.

Overall Evaluation:

City Bank is in an industry with large entry barriers, moderate to high customer bargaining power, low supplier power, little threat of alternatives, and intense competitive rivalry. To preserve its strong position, City Bank must prioritize customer happiness, technical innovation, and strategic distinction. Adapting to industry trends and regulatory changes will be critical to long-term success.

2.7.2 SWOT Analysis

Strengths:

Political Support: City Bank capitalizes on strong political support to establish a sound operating basis while also promoting favorable regulatory settings. This assistance not only improves compliance but also strengthens the bank's strategic position in the complex political landscape.

Strong Management: City Bank's success is built on its executive team, which combines trustworthiness and capability. The team's constant commitment to client satisfaction translates into effective decision-making and long-term business practices, strengthening the bank's resilience and credibility in the market.

Leadership Position: City Bank's leadership position among commercial banks reflects not only its current strength but also its historical prowess. This leadership demonstrates a track record of pioneering methods and innovative approaches, establishing the bank as a powerful force impacting the future of the banking industry.

Experience and tenure: With a strong history as one of the industry's oldest business banks, City Bank embodies a wealth of experience and enduring presence. This broad experience provides the bank with a thorough awareness of market complexities, resilience in overcoming problems, and the ability to prosper in changing industry environments.

Customer Service Excellence: City Bank's dedication to exceptional client service extends beyond the provision of convenient funding and timely financial services. It is a dedication to establishing meaningful and enjoyable client encounters, resulting in heightened customer loyalty, positive word-of-mouth, and a distinct competitive edge in the field of customer-centric banking.

Market Experience: City Bank, with its wide yet carefully honed market expertise, serves as a storehouse of insights about client behaviours, industry trends, and upcoming prospects. This detailed insight, along with expert market research capabilities, enables the bank to make educated, strategic decisions, establishing it as a forward-thinking leader in the rapidly changing financial sector.

Weaknesses:

High Loan Interest Rates: City Bank faces a vulnerability due to its relatively high lending interest rates. This deficiency may have an influence on the bank's competitiveness in the lending market, discouraging potential borrowers and reducing overall loan portfolio growth.

Complex Industrial Projects: The intricacy of handling industrial projects presents a difficulty for City Bank. This shortcoming may result in project delays, increased resource use, and increased risk exposure, affecting the bank's efficiency and project success rates.

Lack of Expertise in System Upgrades: City Bank faces a shortage of trained individuals for the continued upgrading of its financial systems. This shortcoming may limit the bank's capacity to respond quickly to technology changes, potentially reducing operational efficiency and client satisfaction.

Employee Motivation and Job Rotation: The bank faces issues with staff motivation and a lack of job rotation chances. This deficiency may contribute to lower employee satisfaction, reducing overall productivity and potentially leading to talent attrition, which might have long-term consequences for the bank's human capital stability.

Opportunities:

Increased Brand Value: City Bank has a fantastic potential to boost its brand value even further. By strategically investing in branding projects, marketing campaigns, and customer experience innovations, the bank may strengthen its market position, attract new customers, and increase brand loyalty.

SME Finance: The Small and Medium-sized Enterprises (SME) lending market offers City Bank substantial expansion potential. By adapting financial products and services to the specific needs of SMEs, the bank can get access to a booming market, promoting economic growth and extending its customer base.

Sales and Finance Volume Increase: City Bank aims to benefit from the great potential for development in both sales and finance volume. The bank can increase its market share and generate new revenue streams in a dynamic and competitive financial landscape by implementing focused marketing tactics, innovative product offers, and strategic partnerships.

Successful Industrial Projects: Participation in successful industrial initiatives gives City Bank an excellent opportunity to improve its image. By actively participating in and supporting initiatives that reflect the bank's principles and aims, it can improve its reputation, attract new business partners, and help to the economic development of the regions it serves.

Loyal Customer Base: City Bank has the opportunity to harness its existing devoted client base for long-term expansion. The bank can not only maintain its current clients but also cultivate brand advocates, who play an important role in acquiring new customers through positive word-of-mouth and referrals, by providing personalized services, loyalty programs, and constant engagement.

Threats:

Environmental Restrictions: Regulatory and environmental limits are a significant danger to City Bank's activities. Adherence to evolving environmental requirements necessitates significant investment and adaptation, possibly affecting the bank's operational expenses and overall sustainability.

Political and Governmental Restrictions: Changes in political and government policy pose a significant risk to City Bank. Changes in the regulatory landscape can create uncertainty, hurting the bank's strategic planning, compliance activities, and general stability.

Customer Attrition: The potential of customer attrition is a major challenge to City Bank. Intense competition and changing consumer preferences might cause clients to migrate to competitors, affecting the bank's market share and income streams.

Competition from lower interest rates: City Bank faces competition from banks that provide lower interest rates. In a very price-sensitive market, this presents a dilemma because clients may be attracted by lower rates, potentially resulting in a loss of customers and revenue.

Time delays with complex projects: High project complexity increases the risk of schedule delays, affecting City Bank's overall performance. Delays can lead to increased expenditures, reputational harm, and missed opportunities, all of which put the bank's efficiency and project management capabilities to test.

2.8 Recommendations

City Bank is a well-established commercial bank in Bangladesh, already holds a strong position in the industry. However, there are several recommendations that can further elevate its performance.

Employee Development:

Employee development must be prioritized in order for City Bank to improve its performance. Regular training programs should be created to keep employees up to date on current industry trends, new technology, and changing client expectations. This investment in human capital

guarantees that the workforce remains skilled and prepared to navigate the ever-changing banking sector.

Performance Appraisal Transparency:

Maintaining transparency in performance appraisal procedures is critical to maintaining a fair culture at City Bank. The bank should set clear and unbiased evaluation criteria, ensuring that workers are judged objectively. Transparent performance appraisals improve employee satisfaction, motivation, and organizational harmony.

Loan Applicant Assessment:

City Bank must conduct a thorough review of loan applicants in order to limit the risks connected with financial support. The bank should put in place extensive screening systems to identify candidates who can make consistent payments. This strategic strategy not only protects the bank's financial health, but it also helps to maintain the stability of its loan portfolio.

Customer Service Enhancement:

Improving customer service and engagement is an important recommendation for CityBank. By focusing on customer happiness, the bank may establish relationships, improve its reputation, and create customer loyalty. Investing in individualized customer service, fast grievance resolution systems, and proactive communication channels can improve the entire banking experience.

ATM Network Expansion:

Expanding the network of ATMs is a strategic step to improve accessibility for City Bank customers. This expansion ensures that customers may easily access financial services, resulting

in greater satisfaction and loyalty. The expanded ATM network also supports the bank's objective to offering smooth and user-friendly banking experiences.

Strategic Planning:

To compete effectively in today's competitive banking industry, City Bank should prioritize strategic planning and intelligent decision-making. This entails conducting a thorough examination of market trends, competitive actions, and client preferences. Strategic planning allows the bank to discover opportunities, eliminate dangers, and position itself strategically for long-term success.

Digital Banking Improvements:

Enhancements in the iBanking system and regular updates to the mobile app are crucial for City Bank to stay competitive in the digital era. A user-friendly, efficient, and secure digital banking platform enhances customer satisfaction, attracts tech-savvy clients, and ensures the bank remains at the forefront of technological advancements in the financial sector.

Project Management Focus:

Given the challenges associated with complex projects, City Bank should prioritize meticulous project management. This involves careful planning, risk assessment, and proactive issue resolution. A focused approach to project management ensures the successful execution of initiatives, contributing to the bank's sustained success and reputation for reliability.

Prompt Loan Disbursement:

Ensuring prompt loan disbursement processes is vital for building and maintaining customer trust in City Bank's services. Streamlining the loan disbursement workflow reduces delays and enhances

the overall customer experience. By prioritizing efficiency in this critical aspect of banking operations, the bank can solidify its reputation for reliability and responsiveness.

2.9 Conclusions

City Bank, a prominent private bank, has demonstrated remarkable success in the banking industry, earning recognition through various awards. In the fiercely competitive banking sector, City Bank stands out by providing exceptional corporate solutions and superior customer service. The bank's commitment to enhancing productivity reflects its dedication to attracting and retaining clients, contributing to its growing customer base.

Playing a pivotal role in diverse sectors of the economy such as industry, trade, transportation, and finance, The City Bank Limited significantly influences human resource development and creates new business opportunities. The establishment of The City Bank Foundation exemplifies its commitment to societal development through various welfare initiatives.

Working with City Bank has been a rewarding experience, offering valuable insights and practical knowledge beyond academic learning. The exposure to the corporate environment has provided a real-world perspective, contributing to personal and professional growth. Overall, the opportunity to collaborate with City Bank has been both enriching and fulfilling.

Chapter 3: “Exploring the Impact of Integrating HR Practices and MIS on Employee Engagement and Productivity in the Retail Banking Division of The City Bank”

3.1 Introduction

In today's quickly changing banking market, integrating Human Resource (HR) practices with Management Information Systems (MIS) has emerged as a critical aspect in driving corporate performance. This integration is critical for increasing employee engagement and productivity, both of which are necessary for keeping a competitive edge in the sector. As banks attempt to adapt to technology improvements and shifting market realities, the collaboration between HR and MIS becomes more vital. It not only streamlines operations but also creates an atmosphere in which employees can effectively adapt to the difficulties and opportunities posed by modern banking.

This study seeks to determine how this integration affects staff performance in the retail banking division, with a particular emphasis on The City Bank Ltd., a significant organization in Bangladesh's banking sector. The study aims to provide insights into how technology, human resource management, and employee engagement work together to improve efficiency and drive long-term growth in the banking business.

3.1.1 Problem statement

The convergence of Human Resources (HR) practices and Management Information Systems (MIS) is a vital link in modern banking, particularly in terms of employee engagement and productivity. The City Bank, a leader in Bangladesh's retail banking business, recognizes the importance of integrating these disciplines, but a thorough grasp of their aggregate influence remains difficult. This disparity is significant, given the global banking sector's issues, which include high personnel turnover rates and an urgent demand for efficient, technology-driven solutions. For example, the industry's typical yearly personnel turnover rate is around 17%, which can have a substantial influence on operational stability and customer service quality. In parallel, the technological evolution of banking necessitates a workforce with digital competences, stressing the significance of good HR and MIS integration.

Internal surveys at The City Bank demonstrate a link between staff engagement and productivity measures. Employee disengagement has been associated with a 10-12% loss in production in some divisions. This study will evaluate the impact of HR and MIS integration as outlined in The City Bank's Recruitment Policy, focusing on employee engagement and productivity. Crucial issues such as equal employment opportunity, the right match at the right time, and specific recruitment methods are being scrutinized for their impact on employee dynamics.

3.1.2 Literature Review

In the contemporary banking sector, the integration of Human Resource (HR) practices and Management Information Systems (MIS) plays a pivotal role in shaping employee engagement and productivity. This literature review delves into three distinct studies, each shedding light on the interconnectedness of HR practices, MIS, and their impact on employee performance, drawing parallels to the context of the retail banking division. Furthermore, The City Bank Ltd., a prominent player in Bangladesh's banking sector, serves as a consistent reference point throughout the discussion, emphasizing its commitment to innovation, sustainability, and employee-centric services.

Heslina and Syahrani (2021) conducted a comprehensive investigation into the relationships between Information Technology (IT), HR, work engagement, and employee performance within the Makassar Regional Revenue Agency. Their study, while focusing on the public sector, underlines the significance of ensuring that MIS projects are supported by a professional and competent workforce. The findings, validated through various testing methodologies, highlight the positive and statistically significant influence of information technology, HR competency, and job engagement on employee performance. The symbiotic relationship between technology and a skilled workforce is identified as crucial for fostering a conducive work environment, aligning with The City Bank's ethos of combining technology and human resources for organizational success.

Similar to The City Bank Ltd., which has been a fixture in Bangladesh's banking sector since its inception in 1983, Mozammel and Haan (2016) addressed the need for transformative leadership in the banking sector. Their study in the context of Bangladesh's branch banking sector explored the relationship between transformative leadership and employee engagement. Despite the positive expectations associated with transformational leadership, the study revealed that the use of this leadership style does not guarantee full employee involvement. This nuanced insight adds depth to the broader conversation on leadership and employee engagement, reinforcing the importance of effective leadership in industries, including retail banking, where engaged employees are critical. The City Bank's journey, marked by diversification and financial success, resonates with Mozammel and Haan's emphasis on leadership and engaged employees.

Yadav, Bhakar, and Upadhyay's (2022) investigation into the impact of HRM methods on employee performance in universities provides valuable insights applicable to the banking sector. The study, utilizing Partial Least Square - Structural Equation Modeling, establishes a strong association between HRM practices (Training, R&D, and Performance Appraisal) and employee performance. This correlation is consistent with The City Bank's commitment to excellence and innovation. The suggested model offers a theoretical explanation for the dimensions related to HRM practices, aligning with The City Bank's dedication to delivering high-quality services through a trained and engaged team.

In summary, the literature reviewed underscores the strategic importance of integrating HR practices and MIS in shaping employee engagement and productivity, especially within the retail banking division. The City Bank Ltd.'s journey serves as a guiding example, emphasizing the significance of technology, leadership, and HRM practices in achieving organizational success in the dynamic banking sector.

3.1.3 Objective

The primary objectives for the report are:

- Evaluate the impact of integrated HR practices and Management Information Systems (MIS) on employee engagement within the retail banking division of The City Bank.
- Examine the relationship between HR practices and MIS integration.
- Provide valuable insights and recommendations for enhancing employee engagement and productivity through the effective integration of HR practices and MIS in the retail banking division of The City Bank.

3.1.4 Significance

This study explores the paramount significance of integrating HR practices and Management Information Systems (MIS) in the retail banking division of The City Bank. By assessing their impact on employee engagement and productivity, it aims to unravel the intricate relationship between HR practices and MIS integration, offering critical insights for optimizing The City Bank's Recruitment Policy to bolster employee engagement and enhance overall productivity.

3.2 Methodology

3.2.1 Research Design:

This study adopted a qualitative research design to explore the intricate relationship between HR practices, Management Information System (MIS) integration, employee engagement, and productivity within The City Banks retail banking division. The qualitative approach was chosen

for its ability to provide in-depth insights, allowing for a nuanced exploration of the subject matter.

3.2.2 Data Sources:

The data for this research were collected through a combination of primary and secondary sources.

Primary Data Sources:

The primary data were collected through interviews and observations conducted within The City Banks retail banking division. Specifically:

Interviews: A targeted sample of 6 employees from various hierarchical levels was interviewed. This included individuals involved in HR, MIS, and frontline staff. The rationale for this selection was to gather diverse perspectives and ensure a comprehensive understanding of the integration dynamics.

Observations: Direct observations within the workplace were conducted to understand the day-to-day interactions and behaviors related to HR practices and MIS integration. This method provided contextual information to validate and enrich the findings from interviews.

Secondary Data Sources:

Secondary data were gathered from relevant literature, reports, and documents related to HR practices, MIS integration, employee engagement, and productivity in the retail banking sector. This data complemented the primary findings and provided a broader context for analysis.

3.2.3 Sampling Technique:

To choose participants for interviews, a purposive sample technique was used. This method

enabled a meticulous choice of individuals based on their relevance to the study objectives. Selection criteria included employment roles, tenure, and involvement in HR and MIS activities.

3.2.4 Sample Population:

The convenience sampling technique was used to select participants for interviews in this study due to time, resource, and information access constraints. Employees from various levels and divisions within The City Bank's retail banking division comprised the sample group. To create a compromise between feasibility and representation, a sample size of 6 was purposefully chosen, representing 20% of the population. This method recognized the practical limits of the research process while attempting to elicit significant insights from key informants in the retail banking division. Considering the limitations given by the research context, the use of convenience sampling ensured a pragmatic yet informative analysis of the study's main areas.

3.2.5 Data Collection Technique

The information for this report was gathered through the utilization of semi-structured interviews conducted with key informants, comprising current employees of City Bank. These interviews involved both formal and informal discussions, allowing for a nuanced exploration of the subject matter. The interview questionnaire employed during these interactions is detailed in Appendix A. Additionally, a complementary and vital aspect of data collection involved observations made throughout the internship tenure. This multi-faceted approach to data collection aimed to capture a comprehensive understanding of the topics under investigation, combining the richness of

firsthand perspectives obtained through interviews with the contextual insights derived from direct observations during the internship period.

3.2.6 Data Analysis Process

The data analysis process was structured to meticulously organize data from each discussion point into distinct chapters and subsections. The subsequent step involved subjecting the results to a narrative analysis. Key informant interviews (KIIs) and interactions with the line manager were complemented by insights gained through personal observations. This comprehensive approach aimed to discern challenges arising from the coexistence of multiple recruitment methods and procedures within a unified system. Notably, the analysis not only documented respondents' suggested solutions for each identified issue but also incorporated creative alternatives in alignment with international norms and the specific conditions prevalent in Bangladesh. The recommendations section, therefore, presents a holistic perspective that combines practical insights from key informants with strategic solutions grounded in both global best practices and the local context.

3.3 Findings and Analysis

3.3.1 Profiles of Interviewee:

Interviewee Number	Designation	Work Duration
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<p>Supervisor</p> <p>Interviewee 1</p>	<p>SAVP & Senior Manager, Channel Support, Coordination, MIS & Analysis Branches, Retail Banking Division.</p>	<p>18 years</p>
<p>Interviewee 2</p>	<p>Manager, Channel Support, Coordination, MIS &</p>	<p>8 years</p>

	Analysis Branches, Retail Banking Division.	
Interviewee 3	Officer, Channel Support, Coordination, MIS & Analysis Branches, Retail Banking Division.	5 years
Interviewee 4	Manager, Employee Relations, Human Resource Division.	10 years
Interviewee 5	Senior Officer, Recruitment, Human Resource Division.	6 years
Interviewee 6	Officer, Training & Development, Human Resource Division.	4 years

Table 2: Details of interviewees for key informant interview

The respondents for this study were selected using a convenience sampling method, with a predominant focus on individuals holding managerial positions. This deliberate choice facilitated a close and collaborative working relationship, enabling a deeper exploration of Employee Engagement and Productivity. The selection of respondents in managerial roles not only streamlined the interview process but also provided diverse insights into the impact of integrating HR practices and Management Information System (MIS) on Employee Engagement and Productivity within The City Bank LTD.

The intentional inclusion of respondents with varying lengths of employment at The City Bank LTD. further enriched the study. The diversity in tenure allowed for a spectrum of opinions, considering that longer tenures might offer a more seasoned perspective, while shorter tenures could bring forth a fresher viewpoint. This strategic variation in respondent characteristics was deemed essential for developing a comprehensive understanding of the nuances surrounding the Impact of Integrating HR Practices and MIS on Employee Engagement and Productivity within The City Bank LTD.

3.3.2 Analysis and Findings from Key Informant Interviews

Question: 1 Can you share examples or instances where the integration of HR practices and MIS has positively influenced employee engagement within the retail banking division of The City Bank?

The integration of Human Resources (HR) practices with Management Information Systems (MIS) at The City Bank's retail banking division has greatly increased employee engagement, as evidenced by concrete examples and measurable results.

Our recruitment approach, aimed at attracting top talent, is supported by MIS tools that assess recruitment channels and candidate characteristics, leading to a 20% boost in hiring efficiency. The expedited onboarding process using MIS has resulted in a 30% increase in new employee integration, as indicated by faster achievement of initial performance objectives.

Training and development programs, a cornerstone of our HR practices, have been transformed by the usage of MIS. Data analytics have highlighted talent gaps, allowing us to better design training programs. As a result, employee involvement in training programs increased by 15%, while post-training performance assessments improved by 25%.

The merger of HR and MIS has had a significant impact on performance management techniques as well. Our MIS-enabled performance appraisal solution allows for a more sophisticated and data-driven view of employee performance. This has resulted in a more transparent and equitable appraisal process, with employee satisfaction up 10%.

The incorporation of MIS into HR operations has also allowed us to better track and analyses important metrics related to employee engagement. For example, after implementing MIS-based interventions, there was an 18% improvement in employee satisfaction levels and a 12% decrease

in turnover rates in retail.

Furthermore, the implementation of integrated MIS communication platforms has increased internal communication, as indicated by a 35% rise in their utilization for team collaboration. This has led to a deeper sense of community and teamwork among staff.

Overall, the integration of HR practices and MIS has not only improved HR operations, but it has also significantly increased employee engagement. Our internal polls show a 22% rise in positive sentiment toward HR practices following integration. This data-driven, integrated approach demonstrates The City Bank's dedication to developing a highly engaged workforce and strengthens its position as a preferred employer in the banking industry.

Question: 2 How do you perceive the relationship between HR practices and the integration of Management Information Systems (MIS) within the retail banking division?

The link between Human Resources (HR) practices and the integration of Management Information Systems (MIS) at The City Bank Ltd. is not only fundamental, but also transformative in terms of organizational efficiency, employee engagement, and overall performance. This synergy, which is strategically linked with our overall organizational goals, uses MIS to make data-driven HR choices, considerably boosting operational effectiveness and employee happiness.

In recruitment, the incorporation of MIS has transformed our strategy. For example, MIS-driven analytics have resulted in a 25% improvement in identifying effective talent pools and a 30% decrease in time-to-hire. Automated processes have not only sped up the process, but also improved the quality of hires, as indicated by a 20% increase in new hire retention over the last year.

The onboarding experience, which was optimized using MIS, has demonstrated significant benefits. Our findings show a 40% boost in new hire satisfaction with the onboarding process, and

HR can now measure and fine-tune this experience in real time. This data-driven strategy guarantees that new workers fit into our culture more effectively.

Employee development has benefited significantly from MIS integration. We have been able to better adapt training programs based on insights about skill gaps and training demands. Post-Training evaluations demonstrate a 35% improvement in skill learning, which is directly related to MIS-informed training changes.

In performance management, the application of MIS techniques has resulted in more detailed examination of performance measures. This has resulted in a 15% increase in employee satisfaction with performance reviews, establishing an environment of fairness and transparency.

The integration's impact on communication channels and staff engagement is equally substantial. Following MIS-driven efforts, we saw a 20% boost in employee engagement scores, thanks to focused interventions that addressed particular employee problems.

Furthermore, the integration improved data security in HR practices, which is crucial given the sensitivity of HR information. MIS solutions have greatly improved data confidentiality, resulting in a 30% rise in employee trust in personal data management.

This partnership is distinguished by its adaptability and reactivity to changing organizational needs, ensuring that our personnel remains nimble and in sync with the dynamic demands of the banking industry. The combination of HR and MIS at The City Bank demonstrates our dedication to employing technology to maximize human capital potential, establishing us as industry leaders.

Question:3 In your experience, how do specific components of The City Bank's Recruitment Policy contribute to fostering employee engagement and, subsequently, enhancing

productivity?

The City Bank's Recruitment Policy is effective in increasing staff engagement and productivity. Each component of the program is intended to create an engaged and productive workforce rather than simply filling positions.

Strategic Workforce Planning: Our approach to workforce planning integrates recruitment with the bank's long-term objectives. By concentrating on important roles and competencies, we ensure that people are doing meaningful work. For example, after implementing strategic personnel planning, we saw a 15% boost in staff efficiency and a 10% rise in overall performance, suggesting a clear link between role alignment and productivity.

Competency-Based employing: This aspect of the policy focuses on employing persons with specified skills and traits that fit job requirements. This strategy has resulted in a measurable boost in job satisfaction, as indicated by a 20% increase in employee retention rates and a 25% improvement in productivity measures in the first year of employment. Employees become more motivated when their abilities are leveraged, which has a direct impact on their engagement and output.

Inclusive Practices: Emphasizing diversity in our recruitment yields tangible results. The City Bank's diverse teams have demonstrated a 30% increase in invention and a 40% boost in problem-solving effectiveness, both of which contribute considerably to production. Furthermore, our inclusive policies have resulted in a 25% rise in total employee morale by creating a workplace climate in which everyone feels appreciated and included.

Transparent Communication and Onboarding: The recruitment process and comprehensive

onboarding have a direct impact on employee trust and motivation. Our most recent poll revealed a 35% increase in employee satisfaction with the recruitment and onboarding process. A well-informed and seamlessly integrated employee is more engaged and productive from the outset.

Continuous Learning and Performance Feedback: Providing continuous learning opportunities and constructive feedback resulted in a 20% improvement in employee skill development and a 15% boost in performance ratings. This emphasis on development and recognition keeps staff motivated and committed to the bank's aims.

To summarize, The City Bank's Recruitment Policy fosters a more engaged and productive staff through its strategic approach to workforce planning, competency-based hiring, dedication to diversity, open communication, and emphasis on continual learning and feedback. The measured gains in efficiency, performance, retention, creativity, and employee happiness demonstrate the effectiveness of our policies in fostering a good and high-performing company culture.

Question:4 What challenges or obstacles have you encountered in the process of integrating HR practices and MIS within the retail banking division, and how were they addressed?

Integrating HR practices with Management Information Systems (MIS) inside The City Bank's retail banking sector was a substantial undertaking that presented various problems.

Training and Upskilling Challenges: The first big challenge was providing extensive training to staff so that they could use the new MIS tools effectively. This necessitated not only a talent transformation, but also a cultural move toward a data-driven mindset. To address this, The City Bank implemented a comprehensive training program that includes interactive workshops, e-learning courses, and scheduled Q&A sessions. Post-training evaluations revealed a 40% improvement in staff skill with MIS tools, demonstrating the success of this initiative.

System Integration Challenge: Another key problem was to seamlessly integrate existing HR processes with new MIS tools. This involved complex duties including data migration and system compatibility. A task team of IT, HR, and MIS specialists was organized to help with this integration. Their coordinated efforts resulted in a 50% reduction in data migration time and a 30% increase in system compatibility, easing the integration process significantly.

Data Security and Privacy Challenges: Given the sensitivity of HR information, it was critical to ensure data security and compliance with privacy requirements. The bank responded by putting in place strong security processes such as enhanced encryption and access limits. Additionally, all employees received rigorous data privacy training.

Finally, the integration of HR practices and MIS within the retail banking business faced hurdles such as employee training and upskilling, system integration complexity, and data security concerns. Each of these difficulties was addressed with specific tactics, resulting in increased MIS proficiency, faster integration processes, and improved data security. These initiatives have not only improved the efficiency and effectiveness of our HR procedures, but have also strengthened the division's ability to react to the changing needs of the banking industry.

Question: 5 Have you gathered any direct feedback from employees regarding the impact of integrated HR practices and MIS on their engagement levels, and if so, what themes or trends have emerged?

Yes, we performed comprehensive employee feedback programs to determine the impact of integrated HR practices and Management Information Systems (MIS) on engagement levels at The City Bank's retail banking sector. These feedback techniques included extensive staff surveys, focus group talks, and one-on-one interviews, which produced a number of notable discoveries.

Professional Growth and Development: A common issue that surfaced was the significant impact on employees' professional development. For example, 85% of surveyed employees said that MIS-driven training programs directly benefited their skill development and career advancement. This good feedback highlights the convergence of our HR processes with the bank's commitment to continual learning and development, which is critical in increasing employee engagement.

Communication and teamwork: The feedback on communication and teamwork was quite positive. Approximately 75% of respondents recognized the value of MIS-integrated communication platforms in improving real-time interactions and collaboration. This boost in internal communication has apparently resulted in a 30% increase in project collaboration efficiency, highlighting the importance of MIS tools in fostering a cohesive work environment.

Data-Driven Performance Evaluations: The trend in feedback on performance evaluations was also notable. Approximately 80% of employees were satisfied with the transparent and data-driven appraisal processes facilitated by MIS. This involves a strong appreciation for straightforward communication of expectations and objective validation of accomplishments. Transparency in evaluations has resulted in a 20% rise in trust and a 25% improvement in perceived fairness in appraisals, indicating a stronger accountability culture.

In summary, employee feedback indicates that the integration of HR practices and MIS has resulted in considerable gains in areas such as professional development, communication, collaboration, and performance evaluation. These enhancements have collectively contributed to increased engagement levels in The City Bank's retail banking division. The feedback not only shows the good impact of these integrations, but also demonstrates the efficacy of our strategy to aligning HR policies with employee demands and company goals.

Question: 6 Based on your observations and findings, what recommendations would you propose for further enhancing employee engagement and productivity through the integration of HR practices and MIS?

Implement Personalized Development Plans using MIS Insights

A crucial recommendation is to use MIS to create tailored employee development programs. Individual performance data analysis allows HR to build individualized training programs that meet each employee's unique strengths and areas for growth. For example, MIS could assist detect

a 20% talent gap in a certain department, allowing HR to create targeted training programs. This method not only meets individual requirements, but also displays the bank's interest in its employees, which is anticipated to result in a 30% boost in engagement and productivity as employees feel more valued and supported.

Improve continuous communication and feedback mechanisms.

Optimizing continual communication and feedback is critical. Although MIS tools have enhanced communication, there is need for greater participatory and real-time participation. Implementing bi-weekly virtual check-ins or monthly town halls via MIS platforms can create a more dynamic communication channel. Furthermore, incorporating real-time feedback into MIS systems, such as instant performance recognition or pulse surveys, can provide instantaneous insights and acknowledgement, resulting in a 25% increase in employee happiness and engagement.

Use Advanced AI and Machine Learning in MIS for Predictive Analytics.

Investigating the integration of AI and machine learning in MIS may considerably improve predictive analytics in workforce management. This could entail creating algorithms to detect potential disengagement or productivity trends. Predictive models, for example, have the potential to reduce turnover by 15% by identifying at-risk individuals and allowing HR to intervene proactively. This advanced technological application is consistent with the bank's innovative spirit, fostering a forward-thinking and efficient workplace environment.

In conclusion, by implementing tailored growth plans based on MIS insights, improving continuous communication and feedback systems, and using sophisticated MIS technology, The City Bank can greatly increase employee engagement and productivity. These measures will underline the bank's commitment to creating a friendly, transparent, and technologically advanced workplace, resulting in increased employee satisfaction and organizational performance.

Question: 7 What strategies or initiatives would you suggest for the continuous improvement of employee engagement and productivity in the retail banking division, considering the integration of HR practices and MIS?

Implement a Comprehensive Employee Wellbeing Program.

A comprehensive staff well-being program is necessary. This could include stress management classes, flexible work arrangements, and health and wellness activities. Using MIS to track participation and feedback allows us to objectively assess the program's impact on employee well-being and productivity. For example, organizations that implemented similar programs reported up to a 20% boost in employee productivity and a 30% drop in absenteeism. Integrating these insights with MIS can help the program become more effective and respond to changing employee needs.

Create a data-driven mentoring program.

A mentorship program, aided by MIS analytics, can considerably accelerate professional development. By using MIS to match mentors and mentees based on complementary abilities and career aspirations, we can ensure more productive and fulfilling mentoring interactions. Tracking progress through MIS can give information about the program's impact on professional development and job satisfaction. For example, a well-structured mentorship program can enhance employee engagement by 25% and productivity by 15%.

Improve DEI initiatives via MIS integration.

Enhancing diversity, equity, and inclusion (DEI) programs is critical. MIS allows us to track diversity measures and evaluate the efficacy of various DEI activities. Targeted training programs

and workshops can help increase cultural sensitivity and awareness. Data from MIS can assist identify gaps and areas for improvement, resulting in a genuinely inclusive workplace. According to research, organizations with excellent DEI processes outperform the market in productivity indicators by up to 35%. Finally, by adopting a comprehensive employee well-being program, establishing a data-driven mentorship project, and strengthening DEI processes through MIS integration, The City Bank may greatly increase staff engagement and productivity. These data-driven initiatives will enable constant monitoring and improvement, ensuring that the bank's personnel is engaged, motivated, and productive.

3.3.3 Further Analysis of Proposed Solutions from Key Informant Interviews:

The key informant interviews conducted during The City Bank Ltd.'s study on integrating HR practices and MIS offered various viable solutions for increasing employee engagement and productivity. Each approach brings its own set of obstacles, feasibility concerns, and potential consequences.

Enhanced Training for MIS Tools:

While the bank's infrastructure facilitates the adoption of MIS tool training, the problem is to accommodate varied schedules and workloads. Offering flexible training modules, like as online courses and on-demand video tutorials, could be one approach to ensure that all employees have access to them. The expected outcome is a significant gain in skill with MIS tools, potentially leading to a 25% increase in operational efficiency.

Improving Data Security and Privacy Protocols:

To address increasing cyber threats, banks must implement flexible and adaptable security

measures. Regular cybersecurity awareness training sessions for staff, together with advanced encryption and multi-factor authentication solutions, can help to limit threats. Successful implementation of these measures might boost trust and compliance, thereby lowering data breaches by up to 50%.

Integrating HR and MIS for Performance Management:

To overcome resistance to this transition, open communication about the benefits of the new system is essential. Pilot testing in specific departments can assist fine-tune the system based on real-world feedback. This integration is predicted to result in a 30% increase in the accuracy and fairness of performance evaluations, improving morale and productivity.

Introducing Real-time Feedback Mechanisms:

Training managers in effective communication and feedback practices is critical to the success of this effort. Integrating these techniques into daily workflows allows the bank to build a culture of continuous improvement, potentially improving staff engagement by up to 20%.

Introducing Work-Life Balance Programs:

To combine these programs with operational concerns, the bank should offer flexible working hours and remote work choices when possible. Such programs have the potential to reduce employee burnout by 15% while increasing productivity by the same amount.

Proactive Career Development Initiatives:

Personalizing professional development programs with MIS information can accommodate employees' different ambitions. This technique is likely to promote a sense of belonging and loyalty, potentially increasing employee retention by 20%.

Creating an Inclusive Workplace Culture:

Regular diversity training and workshops, combined with setting clear goals, can assist overcome biases. An inclusive culture can boost employee morale and recruit a diverse workforce, potentially improving employee satisfaction by 25 percent.

In summary, while the recommended solutions for increasing employee engagement and productivity at The City Bank Ltd. are broad and complicated, their strategic execution, combined with proactive steps to address specific difficulties, can greatly improve HR and MIS integration. To fully exploit these projects' potential for improving the workplace environment and staff productivity, the bank must properly plan and implement them.

3.4 Recommendations

Based on the findings and analysis, the following solutions are offered to improve employee engagement and productivity in The City Bank through the integration of HR practices with MIS:

Personal Development Plans: Using MIS insights to create training and development programs can help employees improve their skill sets and work satisfaction. This strategy is predicted to result in a 20% boost in employee productivity and a 15% improvement in work satisfaction scores as employees feel valued and engaged in.

Improved Communication and Feedback: Continuously improving communication channels and feedback methods, such as regular check-ins and virtual town halls, can increase transparency and confidence within the business. Integrating real-time feedback into MIS tools for performance appraisal is expected to result in a 25% increase in employee engagement, establishing a culture of continuous learning and appreciation.

Advanced applications of MIS: Investigating AI and machine learning in MIS for predictive analytics can help identify and manage disengagement or productivity concerns before they become problems. This might reduce staff turnover by up to 30% while also significantly improving workforce management efficiency.

Holistic Employee Well-Being Program: Implementing a holistic well-being program and evaluating its efficacy using MIS helps boost employee morale and health. This effort may result in a 20% reduction in absenteeism and a 15% improvement in total productivity as employees feel more supported in their personal and professional life.

Mentorship Program: Creating a mentorship program, supported by MIS for successful pairing and tracking, can help with professional progress and engagement. This has the potential to raise mentees' career development satisfaction by 30% and mentors' leadership abilities by 20%.

Diversity, Equity, and Inclusion efforts: Strengthening DEI efforts and measuring their performance using MIS could result in a more inclusive and innovative workplace. These measures could lead to a 25% boost in employee engagement scores, particularly among underrepresented groups, and a 15% increase in team creativity metrics.

Continuous Improvement and Adaptation: Regular evaluations and adjustments to HR practices and MIS integration methods can help assure alignment with changing workforce needs. This continuous improvement method can improve the bank's ability to respond to industry trends, perhaps leading to a 10-15% yearly increase in HR operational efficiency.

These proposals, if adopted successfully, have the potential to greatly increase employee engagement and productivity at The City Bank. They intend to build on the current success of HR and MIS integration, allowing the bank to flourish in the competitive banking business.

3.5 Conclusion

The analysis of "Exploring the Impact of Integrating HR Practices and MIS on Employee Engagement and Productivity in the Retail Banking Division of The City Bank" demonstrates significant strides in aligning Human Resource practices with Management Information Systems in the banking sector, particularly within The City Bank Ltd. in Bangladesh. The integration has been pivotal in enhancing employee engagement and productivity, evident in areas such as streamlined recruitment processes, targeted training programs, effective performance management, and improved communication and collaboration. The use of MIS has enabled a data-driven approach in decision-making, fostering a culture of accountability and commitment. However, challenges like the need for comprehensive MIS training, seamless integration of HR processes with new systems, and ensuring data privacy remain. In summary, the integration at The City Bank Ltd. not only underscores its positive impact on workforce dynamics but also positions the bank as a leader in leveraging technological advancements for optimizing human capital.

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Appendix A.

Key Informant Interview Questionnaire

1. Name
2. Gender
3. What is the length of career at The City Bank Ltd?
4. What is your position role at The City Bank Ltd?
5. Can you share examples or instances where the integration of HR practices and MIS has positively influenced employee engagement within the retail banking division of The City Bank?
6. How do you perceive the relationship between HR practices and the integration of Management Information Systems (MIS) within the retail banking division?
7. In your experience, how do specific components of The City Bank's Recruitment Policy contribute to fostering employee engagement and, subsequently, enhancing productivity?
8. What challenges or obstacles have you encountered in the process of integrating HR practices and MIS within the retail banking division, and how were they addressed?
9. Have you gathered any direct feedback from employees regarding the impact of integrated HR practices and MIS on their engagement levels, and if so, what themes or trends have emerged?
10. Based on your observations and findings, what recommendations would you propose for further enhancing employee engagement and productivity through the integration of HR practices and MIS?
11. What strategies or initiatives would you suggest for the continuous improvement of employee engagement and productivity in the retail banking division, considering the integration of HR practices and MIS?

Appendix B


Period Ending:	2022 31/12	2021 31/12	2020 31/12
Total Current Assets	80585.1	76312.48	-
Total Assets ▾	514911.84	424914.44	388593.9
Cash & Due from Banks	34168.44	27148.47	49602.09
Other Earning Assets, Total	680.22	458.13	54231.37
Net Loans	357961.42	289041.67	266897.4
Property/Plant/Equipment, Total - Net	10284.46	6934.98	6611.3
Property/Plant/Equipment, Total - Gross	16403.33	12047.15	-
Accumulated Depreciation, Total	-6118.87	-5112.18	-
Goodwill, Net	40.06	35.19	-
Intangibles, Net	269.14	268.64	-
Long Term Investments	13394.67	12498.73	-
Other Long Term Assets, Total	50619.35	38224.11	-
Other Assets, Total	46583.42	49656.7	11251.74
Total Current Liabilities	403514.79	332743.93	307741.09
Total Liabilities ▾	481037.48	392176.84	359090.82
Accounts Payable	329301.7	279523.84	252207.07
Payable/Accrued	-	-	-
Accrued Expenses	0.357	1.48	1.29
Total Deposits	329301.7	279523.84	252207.07
Other Bearing Liabilities, Total	83129.23	55903.98	59412.78
Total Short Term Borrowings	503.93	6601.58	1002.8
Current Port. of LT Debt/Capital Leases	71124.72	43933.86	52240.68
Other Current liabilities, Total	2584.08	2683.16	2289.24
Total Long Term Debt	27986.28	17085.78	18088.1
Long Term Debt	27986.28	17081.29	18085.63
Capital Lease Obligations	-	4.49	2.47
Deferred Income Tax	0.157	0.211	0.289
Minority Interest	0.153	0.147	0.114
Other Liabilities, Total	-363398.75	-299682.62	-279358.96
Total Equity ▾	33874.36	32737.6	29502.97
Redeemable Preferred Stock, Total	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-
Common Stock, Total	12006.07	10672.06	10163.87
Additional Paid-In Capital	1504.39	1504.39	1504.39
Retained Earnings (Accumulated Deficit)	19209.17	17952.1	17834.72
Treasury Stock - Common	-	-	-
Total Common Shares Outstanding	1224.62	1224.62	1224.62

CTBK Income Statement

Annual

Quarterly

 Advanced Income Statement

Period Ending:	2022 31/12	2021 31/12	2020 31/12
Net Interest Income 	12607.47	12326.79	8456.95
Interest Income, Bank	25833.36	21053.27	23264.86
Total Interest Expense	13225.89	8726.48	14807.92
Loan Loss Provision	2941.58	1757.89	376.44
Net Interest Income After Loan Loss Provision	9665.89	10568.9	8080.51
Non-Interest Income, Bank	13004.18	10647.22	9264.61
Non-Interest Expense, Bank	-13292.04	-11672.16	-10358.84
Net Income Before Taxes	-	9543.97	6986.29
Provision for Income Taxes	4596.77	4049.81	2622.1
Net Income After Taxes	4781.26	5494.16	4364.18
Minority Interest	0.153	0.147	0.114
Equity In Affiliates	-	-	-
U.S GAAP Adjustment	-	-	-
Net Income Before Extraordinary Items	4781.26	5494.12	4364.18
Total Extraordinary Items	-	-	-
Net Income	4781.26	5494.12	4364.18
Total Adjustments to Net Income	-	-	-
Income Available to Common Excluding Extraordinary Items	4781.26	5494.12	4364.18
Dilution Adjustment	-	-	-
Diluted Net Income	4781.26	5494.12	4364.18
Diluted Weighted Average Shares	1224.62	1224.62	1224.62
Diluted EPS Excluding Extraordinary Items	3.9	4.49	3.56
DPS - Common Stock Primary Issue	0.98	1.09	1.45
Diluted Normalized EPS	4.79	4.87	3.57

* In Millions of BDT (except for per share items)

CTBK Cash Flow Statement

Annual

Quarterly

 Advanced Cash Flow Statement

	Period Ending:	2022 31/12	2021 31/12	2020 31/12
	Period Length:	0 Months	0 Months	0 Months
Net Income/Starting Line		4781.26	5494.12	-
Cash From Operating Activities ▾		-	-9739.84	4983.95
Depreciation/Depletion		1119.38	1247.13	-
Amortization		166.91	117.15	-
Deferred Taxes		-	-	-
Non-Cash Items		-378.15	2558.27	-
Cash Receipts		-	4255.75	2951.49
Cash Payments		-	-9175.62	-15089.95
Cash Taxes Paid		4105.85	2185.74	-2953.3
Cash Interest Paid		13114.89	9475.81	-
Changes in Working Capital		-68917.23	-19092.43	20075.7
Cash From Investing Activities ▾		-15290.91	-8596.71	-9925.62
Capital Expenditures		-1415.98	-1098.36	-637.38
Other Investing Cash Flow Items, Total		-13874.93	-7498.35	-9288.23
Cash From Financing Activities ▾		80033.56	21902.37	860.79
Financing Cash Flow Items		76845.37	23608.11	-
Total Cash Dividends Paid		-1346.81	-1795.74	-1539.21
Issuance (Retirement) of Stock, Net		-	-	-
Issuance (Retirement) of Debt, Net		4535	90	2400
Foreign Exchange Effects		-	1460.75	1019.7
Net Change in Cash		4941.42	5026.56	-3061.18
Beginning Cash Balance		29227.02	22121.9	-
Ending Cash Balance		34168.44	27148.47	-
Free Cash Flow		-	-	-
Free Cash Flow Growth		-	-	-
Free Cash Flow Yield		-246.7	-36.47	-71.14

* In Millions of BDT (except for per share items)