

Report On  
**“Analysis of Employee Training Needs and Improvement in Training and  
Development Program of Agrani Bank Limited”**

**By:**

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Student ID: 19304026

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

BRAC Business School

BRAC University

May 2023

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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:**

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**Tarana Tareen Tonema**  
Student ID: 19304026

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

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Feihan Ahsan  
Senior Lecturer  
BRAC Business School  
BRAC University

## Letter of Transmittal

May, 2023

To

Feihan Ahsan

Senior Lecturer

BRAC Business School

BRAC University

Subject: **Submission of the Internship Report**

Dear Sir,

With due respect, I would like to present the internship report prepared by me on “**Analysis of Employee Training Needs and Improvement in Training and Development Program of Agrani Bank Limited**” as an obligatory internship program requirement of the Bachelor of Business Administration program.

I am so grateful to you for assigning this report and giving me the opportunity to gain the real life experience and to increase my knowledge regarding how the banking processes are done and all the other works that goes into it. This particular report will be discussing and focusing about the training and development program of Agrani Bank Limited. This report helped me in familiarizing myself with this concept of training and development While doing the report, I tried to connect the theoretical knowledge about HRM with my practical experience. I hope that my work on this report will come up to the level of your expectation.

Moreover, I am extremely thankful to you for all your valuable guidance and constant attention everytime required while accomplishing this report.

I shall be pleased to answer and explain any sort of query if needed.

Sincerely yours,

---

Tarana Tareen Tonema

**ID:** 19304026

BRAC Business School

BRAC University

Date: May 31, 2023

## **Non-Disclosure Agreement**

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

This agreement is made and entered into by and between Agrani Bank Limited, Shyamoli Branch and the undersigned student of Brac University.....

## **Acknowledgement**

Beyond everything, I am very grateful to the Almighty for blessing me strength and ability to complete my internship program at Agrani Bank Limited properly. The accomplishment and completion of this Internship Report would have been impossible for me to do alone, so it shows the contribution and involvement of numerous people, as they took their valuable time from their busy schedule to share their significant experience, guidance and suggestions to make the report more authentic. It is difficult to thank all of those people who have contributed something to help me in writing the report.

Firstly, my acknowledgment starts with thanking my my dignified internship supervisor **Mr. Feihan Ahsan** Sir, Lecturer, Department of BRAC Business School, BRAC University, for all his steady guidance, support, supervision, suggestions and providing me with the valuable information that were much needed to complete this Internship Report.

Secondly, I would like to thank **Mr. Md. Monibur Rahman**, Deputy General Manager of ABL for approving my internship proposal and allowing me to work as an intern. I would also like to thank **Mrs. Fatema Begum**, Assistant General Manager and **Mrs. Monika Yeasmin**, Principal Officer and my supervisor for helping me in conducting my internship program under their inspection in Agrani Bank Limited, Shyamoli Branch and their invaluable support and direction that lead me to the successful completion of my internship report. In addition, I would like to show my gratitude to all the other co-workers who also helped me in teaching, providing their instruction, guidance, and by sharing their valuable knowledge throughout my internship period in Agrani Bank Limited.

## **Executive Summary**

The following internship report is a mandatory requirement for the Bachelor of Business Administration program as a part of the whole internship program. The report is prepared based on the knowledge and real-life job experience acquired by working as an Intern during three months internship at Agrani Bank Limited. This report is made with the combination of both academic theoretical knowledge and real-life practical knowledge gained from three months internship program. During this three month internship program, I have understood different day to day banking activities and learned a lot about their training and development process, how to identify employee's training needs and maintain employee satisfaction in the workplace.

The key goal of this report is to have a better understanding and knowledge about the improved training and development program of Agrani Bank Limited by using both primary and secondary data types.

Mainly the report will have three major chapters discussing about different essential parts. Firstly, Chapter 1 is "Overview of Internship" where all the information regarding my internship and the benefits and outcomes are mentioned. Secondly, Chapter 2 is "Company Overview" that discusses about the background, history, organizational structure, mission, vision, goals, and different departments of the company. So, basically in this part, I have mentioned all the necessary data and information about Agrani Bank Limited for a clear understanding. Moreover, industry and competitive analysis are also done with porter's five force analysis and SWOT analysis. Thirdly, Chapter 3 is "Project Part" which is the crucial part that discusses about the internship topic that I chose which is regarding the training need analysis, training and development program of the bank. In this part, literature review is done for all the necessary topics that are needed to discuss the topic. Also, the findings and recommendations are provided according to all the research, analysis and personal observation gathered while doing the internship.

**Keywords:** theoretical knowledge; training and development; training needs analysis; findings; analysis; recommendations etc.

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## List of Acronyms

ABL	Agrani Bank Limited
BBA	Bachelor of Business Administration
HR	Human Resource
HRM	Human Resource Management
HRMIS	Human Resource Management Information System
MD	Managing Director
CEO	Chief Executive Officer
ACR	Annual Confidential Report PER
PER	Performance Evaluation Report
SWOT	Strength Weakness Opportunity Threat

# Chapter 1

## Overview of Internship

### 1.1. Student Information

**Name:** Tarana Tareen Tonema

**ID:** 19304026

**Program:** Bachelor in Business Administration

**Major:** Human Resource Management

### 1.2. Internship Information

#### 1.2.1. Period of Internship

The internship program is set for three months period of time. I started my internship from **15<sup>th</sup> January** and it will end on **15<sup>th</sup> April**.

#### Company Name

I did my internship under “**Agrani Bank Limited, Shyamoli Branch**”.

#### Department/Division

I worked in the “general banking” sector.

#### Address

Shyamoli Branch

24/1, Shyamoli Cinema Hall Complex,

Dhak-1207

#### 1.2.2. Internship Company Supervisor’s Information

Name: Monika Yeasmin

Position: Principal Officer

#### 1.2.3. Job Scope

##### Job Description/Duties/Responsibilities:

- Assisting the supervisor in work
- Customer engagement
- Rotation in different sector of general banking
- Handling phone calls

- Communication with heads
- Handling different activities of the whole branch's banking procedures

## **1.3. Internship Outcomes**

### **1.3.1. My contribution to the company**

An internship program is a compulsory prerequisite to graduate where the company proposes to gain work experience to the student in the organization. While doing the internship, I got the chance to learn various things from different colleagues of different sectors which helped in enhancing my knowledge. Because of learning different works, I was assigned with different duties in the office for which I was able to contribute a bit to the office. I had the opportunity to work in the accounts opening, cheque clearance, cheque book and deposit sectors. I had to work with the application forms where I checked if the needed information and documents with the application form are present. Moreover, I also worked in the cheque book issuance activities from receiving the slips to collecting the chequebook sequence number. Also, I had to interact with the customers through phone call to let them know any information or to collect any data from them.

So, I got the opportunity to work in different sectors of general banking and gave my little contribution in the bank for the betterment by fulfilling various duties assigned to me.

### **1.3.2. Benefits gained from the internship**

The internship program helps in connecting an undergraduate student to the professional corporate life where an individual is able to interlink his/her academic theoretical knowledge with the corporate sector. It helps in encouraging to gain necessary corporate experience which will build professional capabilities and with which an individual can do good in their real job. For someone like me who is going to start her corporate life in no time, this internship program brought immense benefits and advantages. Throughout my whole three months internship program, I got the opportunity to gain a lot of things from this corporate experience. I learnt what types of works are actually done in bank.

First of all, this internship program helped me to know what corporate world looks by giving an experience to see how everyday corporate life feels like and how office environment actually remains. It helped me to learn new things and increase my knowledge and skills that will help to strengthen my resume. I have learnt how to interact and work

with colleagues in various sectors. As, I had the opportunity to contribute in the office by working, so I gained knowledge about different work and how to do the assigned duties on time and how handle work pressure. Most importantly, throughout the whole internship program, I got to interact with various types of customers everyday and that helped me to improve my communicational skill. I learnt how to interact with strangers and how to calmly handle the customers. It also helped to discipline my life so that in future I do not face problem to cope up with the corporate lifestyle. During the whole internship program, I struggled, I learnt and I tried to overcome by fears and tried to understand the essence of correct attitude and team work.

### **1.3.3. Difficulties faced during the internship period**

#### **Coping with the new office culture**

As it was my first time working in office, so it took some time for me to understand the organizational culture in the workplace. I had to observe the organizational culture that are followed during my first week to understand how to interact with others and how to perform my duties. I faced difficulties because banking environment is different and it is always busy and crowded with customers. Therefore, coping up with the office environment and culture was the first challenging thing that I faced during my internship.

#### **Lack of work**

As banking sector is one of the most crucial sectors, so much confidentiality and strict privacy is maintained in maximum work. In my office, using any software my the interns were strictly prohibited due to privacy issue. As a result, I got the opportunity to handle the paper works, taking notes and the computer works were done by the employees. I only was allowed to see their work but not using the computers. So sometimes I had to sit for a long time due to having no paper work to do. And the colleagues remain so busy with constant customers that I faced difficulties to ask for work or any guidance. Sometimes, it felt boring and underutilized.

#### **Interacting with different types of customers**

We know that in banking sectors, employees need to interact with the customers all the time as their duty is to give good services to the customers. For every activities like opening an account, issuance or receiving of chequebooks, remittance, opening deposits, giving or withdrawing cash etc need the interaction of customers, so I also had to talk to

many people both in person and over phone. I had to face difficulties while talking to the strangers and struggled a lot. Due to fear, I could not talk to them properly for which I faced problems in doing my work properly. Being very new to this, I struggled to handle people of different types and behavior.

#### **Lack of supervision**

During the office hour, it is very normal and expected that everyone will be very busy with their work and constantly customers are coming and going. As a result, sometimes I could not get proper guidance or instruction for my work. Sometimes, I had to wait for a long time for my colleague to finish his/her work to guide me how to finish certain work. So, I faced difficulties in doing many work as my colleagues and supervisors were busy with their work for which I felt like I had to do repetitive work most of the time.

#### **1.3.4. Recommendations**

- The company should give at least 2 days to the intern just for visiting the office and observe the office culture and working style. They should not be given any work and be allowed to just adjust with the new environment and see how others are working.
- The interns should be given a short initial training to make them understand the basic activities that they will have to perform often. As a result, the interns will not face problem when they are assigned with such activities without knowing if they have enough knowledge about the work.
- Along with the supervisor and the manager, other colleagues should actively take part in teaching, guiding and motivating the interns and assign them with works that will help them to gain more knowledge and understanding.
- The company should arrange for a feedback session for the interns so that they can know whether they are doing the work in the right way or not. In such way interns will be motivated and encouraged when they will notice that their works are being noticed and recognized by the supervisor.
- The company should involve the interns in more dynamic works rather than repetitive basic works so that they can learn more and have diverse knowledge and idea. They should be given interesting tasks to perform so that they remain focused during the office hour.

## **Chapter 2**

### **Company Overview**

#### **2.1. Introduction**

##### **2.1.1. History of Banking System in Bangladesh**

After the liberation, Bangladesh had very weak and fragile banking system consisting of 2 Bangladesh Bank with 155 branches, 10 Pakistani Banks with 920 branches and 3 foreign Banks with 14 branches. (Ahmad, 2020) When Bangladesh finally got victory and became a separate country, the owners and executive bodies of Pakistani bank left the country and transferred all their resources. (Ahmad, 2020) Bangladesh Bank, the central bank which had the chief authority to control and initiate the state's monetary and financial system was established in 1972 in Dhaka as corporate body from the impact of 16<sup>th</sup> December, 1971 victory. (Chowdhury, 2018) Under Bangladesh Bank Nationalization Order 1972, Bangladesh Banking sector was initiated with six nationalized parts which are- Sonali, Agrani, Janata, Rupali, Pubali, and Uttara Bank. (Habib, 2020) Government also established three specialized institutions which are- Bangladesh Shilpo Bank, Bangladesh Shilpo Rin Songstha, and Bangladesh Krishi Bank, in order to ensure proper credit facilities to the banking sector and agriculture sector. (Habib, 2020) Due to shut down of so many bigger banks, the Bangladeshi banking sector which was already unstable and fragile faced declination in their growth. (Ahmad, 2020) Through nationalization, denationalization and privatization, the country tried to meet the needs of the time and to control the damage that happened due to separation by doing reformation of the banking system one after another. (Ahmad, 2020) To define the opportunity and modalities of the initial reformation, money, banking, and credit commission was constituted in the middle of 1980s. (Habib, 2020) Gradually between 1977 and 1985, the number of rural bank branches also increased to more than 3330. (Chowdhury, 2018) In 1990s, measurement of reformation of wide ranging banking took place under World Bank's Financial Sector Reform Project (FSRP) where more focus was given to structure of gradual deregulations of the interest rate, priority sector lending market oriented benefits and debt recovery environment improvement. (Habib 2020) The banking sector gradually improved and with both national and private banking, the country witnessed rapid growth and expansion. There is no doubt that banking sector of the country changed and improved a lot in service, profitability

and efficiency over the years and can be said as an remarkable sector that played immense role in supporting the economic growth of the country since the liberation period. (Habib, 2020)

## **2.2. Overview of the company**

### **2.2.1. Background of the company**

Agrani Bank Limited (ABL) was established as a Nationalized Commercial Bank on 26 March 1972 under Bangladesh Banks Order 1972 by taking over the two former banks which are Habib Bank Limited and Commerce Bank Limited. (Agrani Bank Limited, n. d.) Under the Companies Act 1994, the bank was embodied as a State-owned Commercial Bank on 17 May 2007. (Agrani Bank Limited, n. d.) Through taking over all the assets, liabilities and business of Agrani Bank based on the vendor's agreement signed between the Ministry of Finance of the People's Republic of Bangladesh and Agrani Bank Limited, the bank transformed itself into Public Limited Company by 100% government ownership from 15 November 2007. (Banglapedia, 2021)

Agrani Bank Limited is currently controlled by Board of Directors that consist of Chairman, 5 Directors and Managing Director and CEO. (Agrani Bank Limited, n. d) The Managing Director and Chief Executive Officer conduct the bank where Deputy Managing Director and General Manager help and assist the Managing Director. (Agrani Bank Limited, n. d) There are six administrative divisions of the country, which are- Dhaka, Chittagong, Khulna, Rajshahi, Sylhet and Barisal, and the general managers are in charge of the banks of the respective divisions. (Banglapedia, 2021) The bank consists of 11 Circle offices, 53 zonal offices and 37 Divisions in its head office. (Agrani Bank Limited, n. d) The bank successfully created 970 branches which include 36 corporate, 43 authorized dealer branches and also provides online banking opportunity for the customers. (Agrani Bank Limited, n. d) Moreover, the bank has 30 departments along with a training institute in its head office in Dhaka. (Banglapedia, 2021) They also have five subsidiaries, a small and medium sized enterprises (SMEs) financing company, a merchant bank, and remittance house in Singapore, Malaysia and Canada. Since 28 February 2010, Islamic Banking system is operated under Islamic Banking Unit through 15 Islamic Banking Windows. (Agrani Bank Limited, n. d.) Lastly, Agrani Bank Limited is the first state-owned commercial bank that introduced Agent Banking where they currently have 400 agent booths. (Agrani Bank Limited, n. d.)



### **2.2.2. Vision**

To become the best leading state-owned commercial bank of Bangladesh that is operating at international level in terms of efficiency, quality, sound and systematic management, high level customer service and strongly effective liquidity.

### **Mission**

To conduct every work ethically and fairly within the stringent framework set by our controllers and to assimilate and intake the ideas, thoughts and lessons from the best practices to improve and upgrade our business policies and procedures for the benefits of our customers and workforce.

### **Value**

They treasure integrity, trustworthiness, transparency, diversity, straightforwardness, accountability, responsible, dignity growth and most important professionalism in order to provide the highest quality service to all their customers and stakeholders both inside and outside the country.

### **Motto**

To adopt and use modern approaches to stand supreme in managing the banking arena of Bangladesh with the worldwide nearness.

### **Goals**

According to the present government commitment, Agrani Bank Limited is continuously working with the goal to build up free from hunger & poverty of the society. In order to reduce poverty, the bank has disbursed a huge amount on behalf of Cottage, Micro, Small and medium industry/Enterprise.

### 2.2.3. Corporate Information

<b>Name of the Company</b>	Agrani Bank Limited
Legal Status	Public Limited Company (as per the bank Companies Act 1991)
Chairman	Dr. Zaid Bakht
Managing Director & CEO	Md. Murshedul Kabir
Registered office	9/D Dilkusha Commercial Area, Dhaka 1000, Bangladesh
Date of Incorporation	17 May 2007 Under the companies Act 1994
Authorized Capital	Tk. 2500 Crore
Paid Up Capital	Tk. 2072.29 Crore
Face Value per Share	Tk. 100
No. of Branches	953
Offices	64
Shareholding Pattern	100% share owned by Government of the Peoples' Republic of Bangladesh

*Table 1: Corporate Information*

## 2.2.4. Organizational Structure

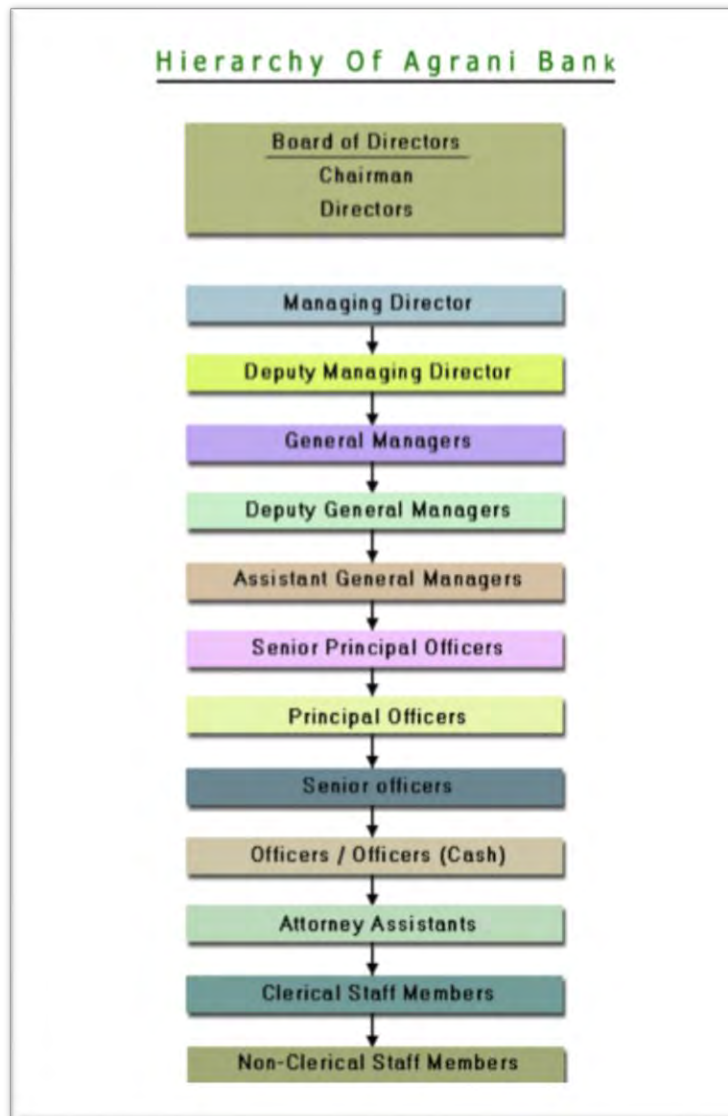


Figure 1: Organizational hierarchy (Agrani Bank Limited, n.d.)

## **2.2.5. Department of Agrani Bank Limited**

- Agrani Bank Training Institute
- Audit & Inspection Division 1
- Audit Monitoring Division
- Branch & subsidiaries
- Board Division
- Central Account Division
- Company Affairs & Board Division
- Credit Administration Division
- Credit Policy & Credit Risk Management Division (CPCRMD)
- Disciplinary Action Division
- Establishment & Engineering Division
- Foreign Remittance Division
- Fund Management Division
- Human Resource Division
- Industrial Credit Division-1,2
- Information Technology & MIS Division
- International Trade & Foreign Currency Management Division
- Islamic Banking Unit
- Law Division
- Planning, Co-ordination & Marketing Division
- Procurement & Common Services Division
- Public Relation Division
- Risk Management Division
- SME Credit Division
- Rural Credit Division
- Treasury Division
- Vigilance Division

## **2.3. Management Practices**

### **2.3.1. Leadership Style**


Leadership style is an essential behavioral approach that ensures that how much motivated, influenced and dedicated the employees are by the employers. It measures how leaders are implementing their plans, strategies and targets to achieve the desired outcome by maintaining soundness in the team. Agrani Bank Limited generally follows both “Transactional” and “Bureaucratic” types of leadership for their management practices. Transactional leadership can be said as task-oriented and “give and take” type of leadership. (Corporate Finance Institute, 2022) Agrani Bank Limited also follows this “action and rewarded” kind of leadership style and employees are getting promotion, bonus, recognition and rewards according to their performance and dedication. The employees are encouraged by the leaders to work properly and perform all their responsibilities accordingly to get promotion and rewards from the workplace. Secondly, bureaucratic leadership is the “follow the rules” type of leadership where the employees need to stick to the rules and instruction provided from the management team. (Corporate Finance Institute, 2022) As Agrani Bank Limited is state-owned government bank, so most of the rules are strictly set from the upper-level management team and all the branches have to follow those major management rules and laws together. In their managerial decision making, hierarchical authority structure is also followed which results in flow of power from top to bottom and is assigned with formal titles.

### **2.3.2. Human Resource Management Planning**

#### **Recruitment & Selection process**

Bangladesh Bank is in-charge of the recruitment procedure of Agrani Bank Limited, for which the bank at first have to request to them for hiring. After that, HRM department of Agrani Bank Limited along with Bangladesh Bank manages the recruitment process. Firstly, official circular and newspaper advertisement is published by Bangladesh Bank to attract the targeted eligible candidates who are well fitted for the positions. Some of the other sources are website advertisement and social media too. Then, the interested candidates submit their CVs and after careful examination, the best candidates are selected for the next stage of selection. The top most qualified candidates are chosen for the written exam for further narrow by Bangladesh Bank. The candidates shortlisted from the written exam then face Viva test with the top

management committee, and the final candidates are finally selected and given appointment letter after doing a slight background and physical check.



**বাংলাদেশ ব্যাংক**  
(সেন্ট্রাল ব্যাংক অব বাংলাদেশ)  
**প্রধান কার্যালয়**  
মতিঝিল, ঢাকা-১০০০  
বাংলাদেশ।



ব্যাংকার্স সিলেকশন কমিটি সচিবালয়

বিজ্ঞপ্তি নম্বর: ০১/২০২৩ তারিখ: ২১ শেখ, ১৪২৯  
০৫ জানুয়ারি, ২০২৩

**নিয়োগ বিজ্ঞপ্তি**

ব্যাংকার্স সিলেকশন কমিটির সনদসংখ্যক ১০টি ব্যাংক/আর্থিক প্রতিষ্ঠানে সম্মিলিতভাবে একক প্রক্রিয়ায় মূলক পরীক্ষার মাধ্যমে ২০২১ সাল ভিত্তিক 'অফিসার (জেনারেল)' এর ২৭৭টি শূন্য পদ পূরণের মাফে প্রকৃত বাংলাদেশী নাগরিকদের নিকট হতে Online এ দরখাস্ত আহ্বান করা যাচ্ছে।

ক্রমিক	শিরোনাম	বিবরণ																
১।	পদের নাম	'অফিসার (জেনারেল)' (২০২১ সাল ভিত্তিক)																
২।	Job ID No	10181 (আবেদন ফি প্রদানের সময় নির্ধারিত স্থানে ব্যবহার করতে হবে।)																
৩।	পদ সংখ্যা	২৭৭টি (সেন্ট্রাল ব্যাংক সিং এ ১০৫টি, অন্যত্র ব্যাংক সিং এ ৩০২টি, আর্থী ব্যাংক সিং এ ১০০টি, কলারি ব্যাংক সিং এ ১৫টি, বাংলাদেশ ডেভেলপমেন্ট ব্যাংক সিং এ ৩৫টি, বাংলাদেশ কৃষি ব্যাংক এ ২৭টি, বাংলাদেশ হাউস হোল্ডিংস লিমিটেড এ ২৪টি, প্রবাসী কল্যাণ ব্যাংক এ ১৯টি, কর্মসংস্থান ব্যাংক এ ৪৫টি এবং ইসলামিক ডেভেলপমেন্ট অব বাংলাদেশ এ ০৬ টি)																
৪।	বেতন স্কেল	জাতীয় বেতন স্কেল ২০১৫ এর টিকা ১৬০০০-১৬০০০-১৭৯৪০-----৩৮৬৪০ স্কেল এবং কনসাই নিয়মানুযায়ী প্রদেয় অন্যান্য সুবিধা।																
৫।	শিক্ষাগত যোগ্যতা	ক) স্বীকৃত বিশ্ববিদ্যালয় হতে যে কোন বিষয়ে স্নাতকোত্তর ডিগ্রী অথবা চার বছর মেয়াদী স্নাতক/স্নাতক(সম্মান) ডিগ্রী থাকতে হবে। খ) মাধ্যমিক স্তর সার্টিফিকেট/সম্মান এবং তদুর্ধ্ব পর্যায়ের পরীক্ষাসমূহে ন্যূনতম ০১(এক) চিহ্নে প্রথম বিভাগ/শ্রেণী থাকতে হবে। গ্রেজু পদ্ধতির ফলাফলের ক্ষেত্রে সরকারী নীতিমালা প্রযোজ্য হবে। গ) কোন পর্যায়েই ত্রয় বিভাগ/শ্রেণী গ্রহণযোগ্য হবে না। ঘ) গ্রেজু পদ্ধতিতে প্রকাশিত ফলাফলের ক্ষেত্রে শিক্ষা মন্ত্রণালয়ের ০২/০৬/২০০৯ ও ০২/০৩/২০১০ তারিখের প্রজ্ঞাপন নয় যথাক্রমে শিম/শাঃ১১/৫-২(অংশ)/৫০২ এবং শিম/শাঃ১১/১৯-১/২০০৭/১৭৪ অনুযায়ী বর্তমান প্রচলিত সিডিএ বা ফেডারেল, সিডিপিএ এর বিপরীতে পূর্বের ১ম ও ২য় বিভাগ/শ্রেণী নিম্নরূপে নির্ধারিত হবেঃ (১) এম.এস.সি বা সমমান এবং এইচ.এস.সি বা সমমান পরীক্ষার ফলাফলের ক্ষেত্রে- <table border="1" style="margin-left: 20px;"> <tr> <td>সিডিপিএ ৩.০০ বা তদুর্ধ্ব</td> <td>প্রথম বিভাগ</td> </tr> <tr> <td>সিডিপিএ ২.০০ থেকে ৩.০০ এর কম</td> <td>দ্বিতীয় বিভাগ</td> </tr> </table> (২) অন্তিমোক্ত বিশ্ববিদ্যালয় কর্তৃক প্রদত্ত সিডিপিএ এর ক্ষেত্রে- <table border="1" style="margin-left: 20px;"> <tr> <th colspan="2">অর্জিত সিডিপিএ</th> <th>সমতুল্য শ্রেণী/বিভাগ</th> </tr> <tr> <td>৪.০০ পর থেকে</td> <td>৫.০০ পর থেকে</td> <td></td> </tr> <tr> <td>৩.০০ বা তদুর্ধ্ব</td> <td>৩.৭৫ বা তদুর্ধ্ব</td> <td>প্রথম বিভাগ/শ্রেণী</td> </tr> <tr> <td>২.২৫ বা তদুর্ধ্ব কিন্তু ৩.০০ এর কম</td> <td>২.৮১৫ বা তদুর্ধ্ব কিন্তু ৩.৭৫ এর কম</td> <td>দ্বিতীয় বিভাগ/শ্রেণী</td> </tr> </table>	সিডিপিএ ৩.০০ বা তদুর্ধ্ব	প্রথম বিভাগ	সিডিপিএ ২.০০ থেকে ৩.০০ এর কম	দ্বিতীয় বিভাগ	অর্জিত সিডিপিএ		সমতুল্য শ্রেণী/বিভাগ	৪.০০ পর থেকে	৫.০০ পর থেকে		৩.০০ বা তদুর্ধ্ব	৩.৭৫ বা তদুর্ধ্ব	প্রথম বিভাগ/শ্রেণী	২.২৫ বা তদুর্ধ্ব কিন্তু ৩.০০ এর কম	২.৮১৫ বা তদুর্ধ্ব কিন্তু ৩.৭৫ এর কম	দ্বিতীয় বিভাগ/শ্রেণী
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সিডিপিএ ২.০০ থেকে ৩.০০ এর কম	দ্বিতীয় বিভাগ																	
অর্জিত সিডিপিএ		সমতুল্য শ্রেণী/বিভাগ																
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৬। **যশস** (বাংলাদেশ ফরমালডের ২২/০৯/২০২২ তারিখের 'অবক নং ০৭.০০.০০০০.১৭০.১১.০১৭.২০-১৪৯ মোহাম্মদ ২৫/০৩/২০২০ তারিখের) :  
ক) মুক্তিযোদ্ধার সন্মান এবং শারীরিক প্রতিবন্ধী ব্যক্তির সন্মান প্রার্থীদের ক্ষেত্রে সর্বোচ্চ ৩০ বছর।  
খ) মুক্তিযোদ্ধার সন্মান এবং শারীরিক প্রতিবন্ধী প্রার্থীদের ক্ষেত্রে সর্বোচ্চ ৩২ বছর।

৭। আবেদনপত্র দাখিল এবং ফি প্রদানের শেষ তারিখ ও সময় : ০৯/০২/২০২৩ তারিখ, সন্ধ্যা ১১.৫৯ টা।

৮। **Verify Payment এবং Tracking Page** সফর শেষ তারিখ ও সময় : ১৪/০২/২০২৩ তারিখ, সন্ধ্যা ১১.৫৯ টা।

৯। **আবেদন ফি** : অফেরতযোগ্য টা. ২০০/- (টাকা দুইশত মাত্র)। ডাচ বাংলা ব্যাংক লিমিটেড এর মোবাইল ফিন্যান্সিয়াল সার্ভিসেস (MFS) 'বকস্ট' এর মাধ্যমে Prepaid Payment পদ্ধতিতে আবেদনকারীকে নিজের অথবা এলেক্ট্রনিক একাউন্ট ব্যবহার করে ফি প্রদান করতে হবে।

১০। **আবেদন পদ্ধতি**:  
ক. **Online Registration**: কেবল বাংলাদেশ ব্যাংকের নিয়োগ সংক্রান্ত ওয়েবসাইট (<https://erecruitment.bb.org.bd>) -এর নির্ধারিত ছক পূরণের মাধ্যমে Online এ নিবন্ধনকরণ আবেদন করতে হবে। আবেদন দাখিলের বিস্তারিত নিয়ম ও শর্তাবলী ওয়েবসাইটেই পাওয়া যাবে।  
খ. **CV ID No.** : বাংলাদেশ ব্যাংকের সিস্টেমে ইচ্ছাপূর্বে নিবন্ধনকৃত প্রার্থীদের বিদ্যমান CV ID No. এবং Password ব্যবহার করে আবেদন দাখিল করতে হবে। নতুন প্রার্থীগণ Online এ নিবন্ধন সম্পন্ন করলে একটি CV ID No. এবং Password প্রাপ্ত হবেন যা জনস্বার্থে ব্যবহারের জন্য অবশ্যই সুরক্ষণ করতে হবে।  
গ. **প্রার্থীর বিবরণ**: প্রার্থীর নাম, পিতা ও মাতার নাম অবশ্যই এসএসসি অথবা সমমানের সনদ অনুযায়ী Online আবেদনে দাখিল করতে হবে।  
ঘ. **প্রার্থীর বর্তমান ঠিকানা**: প্রার্থীর বর্তমান বাসবাসের স্থান এবং নিয়োগ সংক্রান্ত চিঠিপত্র পেতে ইচ্ছাকৃত ঠিকানাতে বর্তমান ঠিকানা হিসেবে উল্লেখ করতে হবে।  
ঙ. **প্রার্থীর স্থায়ী ঠিকানা**: প্রার্থীর ইউনিয়ন পরিষদের চেয়ারম্যান/ পৌরসভার মেয়র/ ওয়ার্ড কাউন্সিলর কর্তৃক প্রদত্ত জারীস্বত্ব সনদে উল্লিখিত স্থায়ী ঠিকানাতে প্রার্থীর স্থায়ী ঠিকানা হিসেবে উল্লেখ করতে হবে। বিবাহিত মহিলা প্রার্থীগণ তাদের স্বামীর ঠিকানাতে নিজের স্থায়ী ঠিকানা হিসেবে উল্লেখ করতে পারবেন। তবে অববাহিত মহিলা প্রার্থীগণ আবেদন দাখিলের পরে বিবাহবন্ধনে আবদ্ধ হলে যথাযথ প্রমাণ সাপেক্ষে স্বামীর স্থায়ী ঠিকানার অনুচ্ছেদে নিজের স্থায়ী ঠিকানা পরিবর্তন করতে পারবেন।

Figure 2: Agrani Bank Job Circular 2023 (Bangladesh Desk, 2023)

### Compensation Planning

Compensation planning includes all form of pay or rewards offered to the employees for their employment and performance. There are both financial and non-financial compensation and rewards given to the employees in Agrani Bank Limited. The employees are also getting

bonuses and increments with their basic salary due to their performance. In terms of financial compensation, employees are getting loan benefits for housing facilities and also getting car for transportation after coming to a certain position. They are also provided with insurance and medical benefits from the bank.

### **Training Planning**

Staff training and development planning is done according to the objectives and goals of the specific department and also on the competencies of the employees. Agrani Bank Limited has their own training institute where all the training and development planning of employees are done for all branches which is known as “Agrani Bank Training Institution”. They do the analysis of employee need training and plan for their training type according to the position, skills and competencies of the employees. Along with training planning, they also plan different workshops, meetings, discussion regarding new instruments and strategies implemented in the workplace. The employees are given both on the job and off the job training for their development regarding their work and responsibilities.

## **2.4. Marketing Practice**

### **A. Marketing Strategy**

For proper marketing strategy, Agrani Bank limited gives major focus on the consumer behavior as customer typically receive services in a systematic manner within the time frame and types of services. As Agrani Bank Limited is a state-owned government bank, so they do not follow much marketing strategy rather people are already attracted to their service for being public bank. All the strategies and rules are somewhat set by the state and the bank has to strictly abide by those rules, for which they cannot suddenly make or change marketing strategies whenever they feel like. The major marketing strategy of Agrani Bank Limited in order to keep their customer is “***Building Customer Relationship***”. They always try to follow *relationship marketing* to emphasize more on customer retention and satisfaction as a form of marketing development tool. In accordance with the Planning, Development and Human Resource department officials of Agrani Bank Limited, they have already started to organize several training programs for the employees so that they can maintain good and effective relation with all types of customers. Their strategy is-

- To attract new customers

- To maintain effective customer satisfaction
- To set belief and trust on customer's mind
- To fulfil the promises given to customers
- To make sure of retaining customers
- To focus of constant service recovery strategies

## **B. Target Customers**

As Agrani Bank Limited is state-owned government public bank, so their target customers are *mass people*. They target from the influential high-class people to lower income people. They charge comparatively less amount of money for accounts opening and deposits so that all income level people can receive their services. Different types of services are there so that they can equally serve all sort of their customers. As it is a government bank, so all types of state controlled transactions are taken place in the bank, so different classes of people are coming for their services. As a result, the employees are well-trained and they know about the different customers and their needs. The employees are friendly, patience, and courteous with their customers and give proper time to their customers while giving services.

## **Positioning strategy**

Agrani Bank Limited enjoys the great brand image that is accepted by mass people of the country because of being a nationalized bank. People have immense trust on this bank just because of it being government bank, as they feel safe to keep their valuable money here. As the largest commercial bank in Bangladesh, they always get the advantage of strong customer faith and belief. The customers trust the bank as it is state-owned, so in this ways Agrani Bank Limited gets the advantage compared to many other private banks. Moreover, the bank also provides benefits to the customers in terms of deposits and loans with interest percentage that the private banks cannot provide. As they provide more benefits to the customers and is government bank, big corporate clients feel secure to work or collaborate with them. Mostly, the big organizations tend to believe more to the public banks for their huge loans or investments due to having some benefits in the percentage of interest. So, they maintain quality of service positioning by giving good services and maintain effective customer relationship.



## **C. Marketing Channel**

Marketing channel is the way in which the services are transferred from the bank to the customers through a set of people, activities and organization. It is a process or medium through which Agrani Bank Limited provides their services to their potential customers. The customers can receive the services of the bank through both direct and indirect distributing channel. Through direct channel, the customers visit the different branches in person to receive the service. The customers interact with the employees directly and receive/give their cash, open accounts, open deposits, receive loan services, check book services and many more. On the other hand, the customers are also gets their services through indirect channels like ATM booth and online banking through their own app named “Agrani Smart Banking App”. Customers are also getting different services through phone service, teleservices and hotlines.

## **D. Advertising & Promotion strategy**

- They use banners and leaflets on their website
- They also do advertisement on the newspaper
- To attract the potential customers, they also do different sales promotion by offering price bonds, lottery tickets, and insurance facilities along with account opening.
- They also participate in different foreign conference and community events
- They are also using their own app “Agrani Smart Banking App” for advertising their offers and services.
- Agrani Bank Limited also does strategic partnership with big corporations and clients of the country to promote their services being the largest commercial bank of Bangladesh. Like, they signed a treaty with PRAN RFL Group to manage their all types of transactions.

## **E. Critical marketing issue**

Despite of being able to manage the marketing practices, Agrani Bank Limited also faces different marketing issues and gaps. The management team despite knowing about the increasing demand in general banking from the mass customers, they are unable to address every demand due to lack of knowledge about customer expectations from their services. As a nationalized bank, Agrani Bank Limited face difficulties in their marketing practices due to having bigger influence of government in all their policies, terms and conditions. They cannot do anything or implement any

strategies they want without the consent of the government or state. Agrani Bank Limited need more time in circulating their marketing strategies for their customers due to having strong dependency on Bangladesh Bank. As said earlier, the bank cannot do much about their advertisement and promotional activities because of being controlled by the government. As it is state-owned bank, so there is less innovation and implementation of promotional strategies for which people are unaware of most of their new services like green banking, e-banking, smart products, banking solutions and different other investment schemes.

## 2.5. Financial Performance and Accounting Performance

### A. Financial Performance

Financial performance analysis through the bank's annual report of recent fiscal years is the way of measuring how the bank is actually doing, how well the bank is utilizing its assets and generating revenues. Through the financial activities and records, the overall financial health of the bank is being evaluated. In order to do the analysis, I have taken the annual report data of five consecutive fiscal years 2017-2021.

#### Total asset

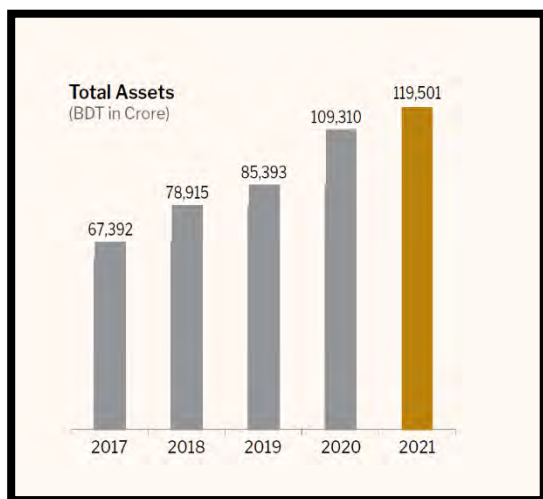


Figure 3: Five years graphical presentation of Total Assets (Annual Report ABL, 2021)

Here, we can see gradual rise in the total assets from Tk. 67,392 crore to Tk. 119,501 crore during five consecutive years. The more is the total assets, the better it is for the bank because in such way the bank will have greater return. So, it can be said that the bank is doing a great job by increasing their total assets for achieving the overall benefits.

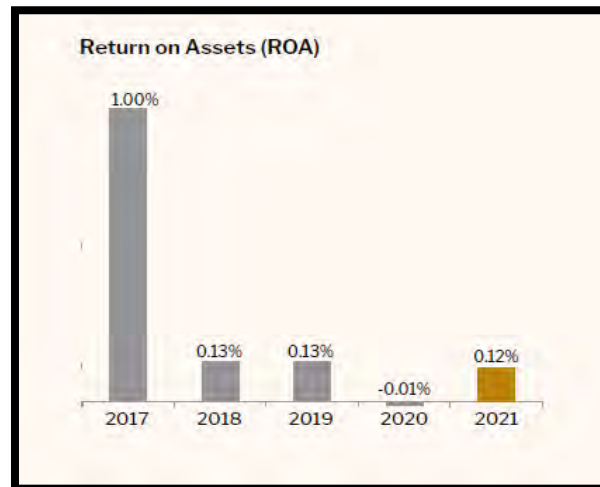
## Operating Profit



*Figure 4: Five years graphical presentation of Operating Profit (Annual Report ABL, 2021)*

Here, we can see a huge declination in the operating profit after 2019 from Tk. 900 crore to Tk. 662 crore. Moreover, the operating profit stood at Tk. 648 crore in 2021 from Tk. 662 crore, which is less by 2.11%.

## Return on Assets (ROA)

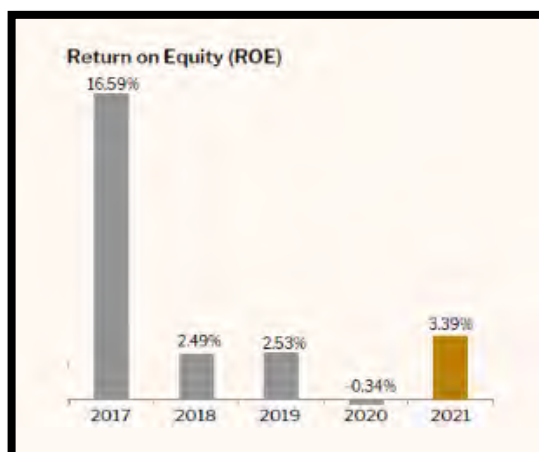


*Figure 5: Five years graphical presentation of Return on Assets (Annual Report ABL, 2021)*

Here, we can see the drastic declination in the percentage of ROA from 1% to 0.13% in 2018 and remained the same until 2020. In 2020, the ROA percentage went in negative due to Covid pandemic which means they could not utilize their assets to generate profit. However, the ROA

increased impressively by 9.32% to Tk. 1,19,501 from Tk. 1,09,309 in 2021, in percentage from -0.01% to 0.12%.

### Return on Equity



*Figure 6: Five years graphical presentation of Return on Equity (Annual Report ABL, 2021)*

We know that ROE illustrate the relationship between bank's profit and shareholder's return. When the percentage is more, bank's profitability is more for the state. We can see, there was a huge drop in ROE in 2018 from 16.59% to 2.49%. Later in 2020, the percentage decreased and went to negative, which means no return and the bank was facing negative income. Finally, the ROE rose and became 3.39% from -0.34%. However, absolute value of shareholders equity is given more importance than the percentage for which ROE is said to be decreased by 0.56%. Because shareholder's equity became Tk. 4057.07 crore in 2021 which was Tk. 4080.05 crore in 2020.

## Profit after Tax

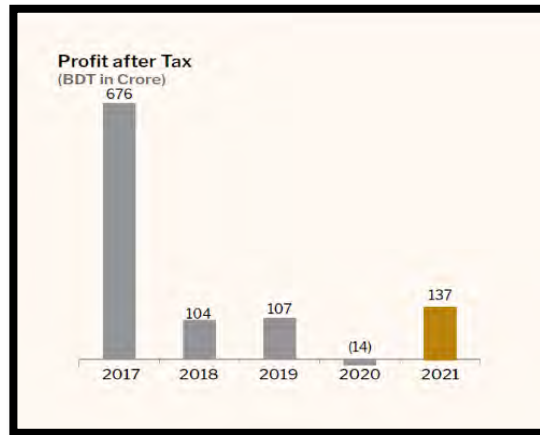


Figure 7: Five years graphical presentation of Return on Equity (Annual Report ABL, 2021)

Here, the highest profit was witnessed in 2017 with Tk. 676 crore and the lowest among the five years was in 2020 with only Tk. 14 crore due to pandemic. However, after the horrible effect of covid on the income in 2020, the bank was successful in recovering their net earning in 2021 from Tk. 14 crore to Tk. 137 crore with the increase of 1,078% compared to the previous year.

## B. Accounting Performance

### Financial Accounting

In financial accounting, the financial reports and data are prepared to help in analyzing the bank's performance by the external parties. The financial accounting system consist of three major financial statements, which are:

## 1. The Profit and Loss

	Notes	2020 Amount in BDT	2019 Amount in BDT		Notes	31 Dec 2018	31 Dec 2017
(Amount in Taka)							
<b>Operating income</b>				<b>Operating income</b>			
Interest and revenue income	23	31,189,648,559	34,592,497,451	Interest and revenue income	23	32,315,200,802	22,530,542,343
Interest paid on deposits, borrowings etc.	24	(31,400,038,562)	(28,256,271,305)	Interest paid on deposits, borrowings etc.	24	(23,394,032,321)	(18,183,216,942)
<b>Net interest income</b>		<b>(210,390,003)</b>	<b>6,336,226,146</b>	<b>Net interest income</b>		<b>8,921,168,481</b>	<b>4,347,325,401</b>
Investment income	25	17,759,255,473	14,163,223,386	Investment income	25	12,030,572,753	14,689,209,079
Commission, exchange earnings and brokerage	26	5,976,268,514	3,531,711,302	Commission, exchange earnings and brokerage	26	2,532,705,162	3,295,581,119
Other operating income	27	1,486,553,564	1,581,057,749	Other operating income	27	1,345,905,044	1,097,744,530
		<b>25,222,077,551</b>	<b>19,275,992,437</b>			<b>15,909,182,959</b>	<b>19,182,524,728</b>
<b>Total Operating Income</b>		<b>25,011,687,548</b>	<b>25,612,218,583</b>	<b>Total Operating Income</b>		<b>24,830,351,440</b>	<b>23,529,860,129</b>
<b>Operating expenses</b>				<b>Operating expenses</b>			
Salary and allowances	28	11,557,698,078	11,176,264,712	Salary and allowances	28	11,122,888,134	10,741,234,028
Rent, taxes, insurance, electricity etc.	29	1,058,753,808	1,233,099,340	Rent, taxes, insurance, electricity etc.	29	1,116,319,894	897,670,632
Legal expenses	30	13,104,308	29,518,464	Legal expenses	30	29,850,288	26,738,416
Postage, stamp, telecommunication etc.	31	310,873,850	457,936,712	Postage, stamp, telecommunication etc.	31	260,104,708	420,292,635
Stationery, printing, advertisement etc.	32	174,208,597	195,526,366	Stationery, printing, advertisement etc.	32	182,345,360	165,432,752
Chief Executive's salary and allowances	33	6,441,301	6,230,844	Chief Executive's salary and allowances	33	6,312,500	5,643,033
Directors' fees	34	4,287,482	4,719,310	Directors' fees	34	6,507,639	5,687,365
Auditors' fees	35	4,044,000	4,044,000	Auditors' fees	35	4,040,000	3,636,000
Depreciation, Amortization and Repair of bank's assets	36	1,317,162,661	1,319,672,532	Depreciation, Amortization and Repair of bank's assets	36	1,475,315,709	1,323,897,628
Other expenses	37	3,134,807,088	2,184,805,203	Other expenses	37	2,304,928,738	1,809,542,130
<b>Total operating expenses</b>		<b>17,581,381,173</b>	<b>16,611,817,483</b>	<b>Total operating expenses</b>		<b>16,508,612,970</b>	<b>15,399,775,619</b>
<b>Profit/(Loss) before provision &amp; tax</b>		<b>7,430,306,375</b>	<b>9,000,401,100</b>	<b>Profit/(Loss) before amortization, provision &amp; tax</b>		<b>8,321,738,470</b>	<b>8,130,084,510</b>
Provision for loans and advances	38	1,019,364,168	4,578,373,973	Amortization of valuation adjustment		-	1,330,381,639
Provision for diminution in the value of Investments	39	104,622,344	(1,154,297,531)	<b>Profit/(Loss) before provision &amp; tax</b>		<b>8,321,738,470</b>	<b>6,799,702,871</b>
Other provision	39.1	3,202,644,547	1,663,122,792	Provision for loans and advances	38	1,287,192,231	(5,041,987,720)
<b>Total provision</b>		<b>4,326,631,059</b>	<b>5,087,199,234</b>	Provision for off balance sheet exposure	39.1	-	394,354,459
				Provision for diminution in the value of investment	39.2	-	(712,171,701)
<b>Net profit/(loss) before Tax</b>		<b>3,103,675,316</b>	<b>3,913,201,866</b>	Provision for employees benefits	39.3	1,060,000,000	1,360,000,000
Provision for Tax				Other provision	39.4	2,471,408,474	1,116,984,436
Current Tax	12.4	1,244,000,000	2,100,000,000	<b>Total provision</b>		<b>4,818,600,705</b>	<b>(2,880,820,526)</b>
Deferred Tax	9.4	1,231,912,019	741,709,536				
		2,475,912,019	2,841,709,536	<b>Net profit/(loss) before Tax</b>		<b>3,503,137,765</b>	<b>9,680,523,397</b>
<b>Net profit/(loss) after Tax</b>		<b>627,763,297</b>	<b>1,071,492,330</b>	<b>Provision for Tax</b>			
Retained earnings brought forward from previous years	18	(223,129,666)	(683,079,710)	Current Tax	12.4	3,260,640,205	2,682,800,000
Net effect of all items directly recognized in Equity-retained earnings		(1,985,261,745)	191,098,087	Deferred Tax Expense/(Income)	9.4	(793,049,225)	236,433,187
		<b>(1,580,628,114)</b>	<b>579,510,707</b>			<b>2,467,590,980</b>	<b>2,921,233,187</b>
<b>Appropriation:</b>				<b>Net profit/(loss) after Tax</b>		<b>1,035,546,785</b>	<b>6,759,290,210</b>
Statutory reserve	14	620,735,063	782,640,373	Retained earnings brought forward from previous years	18	(1,032,101,411)	(5,869,620,344)
Risk fund		-	20,000,000	Net effect of all items directly recognized in Equity-retained earnings		14,102,469	14,343,402
		620,735,063	802,640,373			<b>17,547,843</b>	<b>904,003,268</b>
<b>Retained surplus/(deficit)</b>	18.1	<b>(2,201,363,177)</b>	<b>(223,129,666)</b>	<b>Appropriation:</b>			
<b>Earnings Per Share (EPS)</b>	13.3.2	<b>3.03</b>	<b>5.17</b>	Statutory reserve	14	700,627,553	1,936,104,679
				General reserve		-	-
						<b>700,627,553</b>	<b>1,936,104,679</b>
				<b>Retained surplus/(deficit)</b>	18.1	<b>(683,079,710)</b>	<b>(1,032,101,411)</b>
				<b>Earnings Per Share (EPS)</b>	13.3.2	<b>5.00</b>	<b>32.62</b>

Figure 8: Profit and Loss account of 2017-2020 fiscal year (Agrani Bank Limited)

From the above profit and loss account, we can see that the net profit in 2017 was the highest with Tk. 6,759,290,210 among the mentioned years and the lowest with huge drop in 2020 with Tk. 627,763,297. That means the bank was facing difficulties in generating more profit.

## 2. The Balance Sheet

	Notes	2020 Amount in BDT	2019 Amount in BDT
<b>PROPERTY &amp; ASSETS</b>			
<b>Cash:</b>	03	<b>111,440,334,861</b>	<b>45,176,713,081</b>
Cash in hand (including foreign currencies)		5,602,554,266	5,568,685,401
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		105,837,780,595	39,608,027,680
<b>Balance with Other Banks and Financial Institutions:</b>	04	<b>58,206,611,731</b>	<b>69,347,615,845</b>
In Bangladesh		47,665,727,105	60,705,747,553
Outside Bangladesh		10,540,884,626	8,641,868,292
<b>Money at Call and Short Notice</b>	05	<b>23,190,000,000</b>	<b>530,000,000</b>
<b>Investments:</b>	06	<b>296,209,321,197</b>	<b>199,676,488,412</b>
Government		209,264,167,847	118,417,287,345
Others		86,945,153,350	81,259,201,067
<b>Loans and advances:</b>	07	<b>519,440,838,024</b>	<b>465,827,129,638</b>
Loans, cash credit & overdraft etc.		515,302,163,037	461,182,740,403
Bills discounted and purchased		4,138,674,987	4,644,389,235
<b>Fixed assets</b> including land, building, furniture and fixtures	08	<b>15,878,154,493</b>	<b>14,597,911,041</b>
<b>Other Assets</b>	09	<b>68,299,879,700</b>	<b>58,362,684,859</b>
<b>Non-banking Assets</b>	09.5	<b>430,452,997</b>	<b>412,754,628</b>
<b>Total Assets</b>		<b>1,093,095,593,003</b>	<b>853,931,297,504</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	10	<b>7,577,489,475</b>	<b>11,587,700,882</b>
<b>Subordinated debt</b>	10.5	<b>5,800,000,000</b>	<b>7,000,000,000</b>
<b>Deposit and Other Accounts:</b>	11	<b>921,989,985,042</b>	<b>692,243,331,687</b>
Current deposits & other accounts		259,971,694,790	175,305,761,135
Bills payable		9,830,029,826	9,251,661,857
Savings bank deposits		234,881,742,035	203,618,624,785
Fixed deposits		417,306,518,401	304,067,283,910
<b>Other Liabilities</b>	12	<b>115,659,176,517</b>	<b>100,668,949,332</b>
<b>Total Liabilities</b>		<b>1,051,026,651,034</b>	<b>811,499,981,901</b>
<b>Capital/Shareholders' Equity:</b>			
<b>Paid-up capital</b>	13.2	<b>20,722,940,400</b>	<b>20,722,940,400</b>
<b>Reserve:</b>		<b>21,523,624,272</b>	<b>20,904,230,147</b>
Statutory reserve	14	9,899,489,649	9,278,754,586
General reserve	15	548,555,335	548,555,335
Risk fund	15.1	100,000,000	100,000,000
Asset revaluation reserve	16	10,975,579,288	10,976,920,226
Revaluation & amortization reserve	17	2,023,740,474	1,027,274,722
Retained surplus/(deficit)	18.1	(2,201,363,177)	(223,129,666)
<b>Total Shareholders' Equity</b>		<b>42,068,941,969</b>	<b>42,431,315,603</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>1,093,095,593,003</b>	<b>853,931,297,504</b>

	Notes	31 Dec 2018	31 Dec 2017
<b>PROPERTY &amp; ASSETS</b>			
<b>Cash:</b>	03	<b>37,115,199,280</b>	<b>38,440,817,584</b>
Cash in hand (including foreign currencies)		3,893,319,059	3,788,497,676
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		33,221,880,221	34,652,319,908
<b>Balance with Other Banks and Financial Institutions:</b>	04	<b>125,643,681,585</b>	<b>77,795,816,230</b>
In Bangladesh		119,099,906,202	73,143,717,356
Outside Bangladesh		6,543,775,383	4,652,098,874
<b>Money at Call and Short Notice</b>	05	<b>690,000,000</b>	<b>2,700,000,000</b>
<b>Investments:</b>	06	<b>159,230,242,911</b>	<b>170,876,123,594</b>
Government		98,746,591,974	145,624,641,722
Others		60,483,650,937	25,251,481,872
<b>Loans and advances:</b>	07	<b>395,753,029,491</b>	<b>319,118,598,413</b>
Loans, cash credit & overdraft etc.		393,223,434,542	316,452,828,680
Bills discounted and purchased		2,529,594,949	2,665,769,733
<b>Fixed assets</b> including land, building, furniture and fixtures	08	<b>14,783,579,480</b>	<b>15,560,736,445</b>
<b>Other Assets</b>	09	<b>55,524,785,411</b>	<b>49,417,524,622</b>
<b>Non-banking Assets</b>	9.5	<b>412,754,628</b>	<b>12,501,960</b>
<b>total Assets</b>		<b>789,153,272,786</b>	<b>673,922,118,848</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	10	<b>23,529,390,694</b>	<b>13,871,567,614</b>
<b>Deposit and Other Accounts:</b>	11	<b>621,927,230,672</b>	<b>530,349,741,838</b>
Current deposits & other accounts		157,080,929,433	120,065,565,376
Bills payable		8,875,779,435	5,591,284,631
Savings bank deposits		177,292,217,218	161,043,260,016
Fixed deposits		278,678,304,586	243,649,631,815
<b>Other Liabilities</b>	12	<b>102,110,537,215</b>	<b>88,966,229,283</b>
<b>Total Liabilities</b>		<b>747,567,158,581</b>	<b>633,187,538,735</b>
<b>Capital/Shareholders' Equity:</b>			
<b>Paid-up capital</b>	13.2	<b>20,722,940,400</b>	<b>20,722,940,400</b>
<b>Reserve:</b>		<b>20,090,349,590</b>	<b>19,384,638,526</b>
Statutory reserve	14	8,496,114,213	7,795,486,660
General reserve	15	537,060,150	537,060,150
Risk Fund	15.1	80,000,000	60,000,000
Asset revaluation reserve	16	10,977,175,227	10,992,091,716
Revaluation & amortization reserve	17	1,455,903,925	1,659,102,598
Retained surplus/(deficit)	18.1	(683,079,710)	(1,032,101,411)
<b>Total Shareholders' Equity</b>		<b>41,586,114,205</b>	<b>40,734,580,113</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>789,153,272,786</b>	<b>673,922,118,848</b>

Figure 9: Balance sheet of fiscal year 2017-2020 (Agrani Bank Limited)

Here, we can see that the total assets of the bank gradually increased in every year from 2017 to 2020 that is, Tk. 673,922,118,848 to Tk. 1093,095,593,003 respectively which is beneficial for future. In terms of liabilities, the amount was highest in 2020 and lowest in 2017 which means the bank is having more debt or claim against it.

### 3. The Cash Flow Statement

	Notes	2020 Amount in BDT	2019 Amount in BDT		Notes	31 Dec 2018	31 Dec 2017
<b>A. Cash flows from operating activities</b>				<b>A. Cash flows from operating activities</b>			
Interest receipts in cash	42	31,443,667,358	35,525,451,553	Interest receipts in cash	42	41,859,030,577	31,269,380,579
Interest payments	43	(29,960,340,644)	(28,325,615,990)	Interest payments	43	(22,591,649,675)	(19,150,356,469)
Dividend receipts		3,177,177,829	532,726,167	Dividend receipts		508,897,133	476,040,559
Fees and commission receipts		4,782,478,542	3,345,142,787	Fees and commission receipts		2,069,734,797	1,647,566,374
Recovery of loans previously written off		440,715,331	1,061,626,027	Recovery of loans previously written off		778,235,486	902,969,108
Income from Investment		16,741,369,701	12,911,498,890	Cash payment to employees		(11,128,703,493)	(10,746,877,061)
Cash payment to employees		(11,564,227,501)	(11,183,191,380)	Cash payments to suppliers		(294,613,551)	(882,206,547)
Cash payments to suppliers		(147,544,042)	(160,928,087)	Income taxes paid		(2,466,725,871)	(2,187,959,214)
Income taxes paid		(2,138,677,339)	(2,596,425,145)	Receipts from other operating activities	44	1,342,961,892	1,096,233,080
Receipts from other operating activities	44	1,472,256,272	1,581,158,692	Payments for other operating activities	45	(2,876,859,866)	(6,413,029,042)
Payments for other operating activities	45	(4,967,876,252)	(3,043,461,873)	<b>Operating profit/(loss) before changing in operating assets and liabilities</b>		<b>7,200,307,429</b>	<b>(3,988,238,633)</b>
<b>Operating profit/(loss) before changing in operating assets and liabilities</b>		<b>9,278,999,255</b>	<b>9,647,981,641</b>	<b>Operating profit/(loss) before changing in operating assets and liabilities</b>		<b>7,200,307,429</b>	<b>(3,988,238,633)</b>
<b>(Increase)/decrease in operating assets and liabilities</b>				<b>(Increase)/decrease in operating assets and liabilities</b>			
Statutory Deposits		-	-	Statutory Deposits		-	-
Purchase/sale of trading securities		(68,825,971,900)	(20,826,775,610)	Purchase/sale of trading securities		16,369,615,420	49,484,012,299
Loans & Advances to other banks		-	-	Loans & Advances to other banks		-	-
Loans & Advances to customers		(53,613,708,386)	(70,074,100,147)	Loans & Advances to customers		(73,895,274,987)	(53,247,475,526)
Other assets		(509,040,980)	(3,383,237,338)	Other assets		(1,090,321,174)	1,921,509,314
Deposits from other banks		31,976,082,531	165,414,692	Deposits from other banks		2,463,473,164	(1,582,983,071)
Deposits from customers		197,770,570,824	70,150,686,323	Deposits from customers		89,114,015,670	37,882,672,966
Other liabilities account of customers		-	-	Other liabilities account of customers		-	-
Trading liabilities		-	-	Trading liabilities		(1,576,223,833)	1,657,745,468
Other liabilities		(511,874,195)	(4,365,619,910)	Other liabilities		31,385,284,260	36,115,481,450
<b>Net cash from operating activities (A)</b>		<b>115,565,057,149</b>	<b>(18,685,650,349)</b>	<b>Net cash from operating activities (A)</b>		<b>38,585,591,689</b>	<b>32,127,242,817</b>
<b>B. Cash flows from investing activities</b>				<b>B. Cash flows from investing activities</b>			
Proceeds from sale of securities		429,209,759,384	172,711,725,953	Proceeds from sale of securities		958,111,006,613	1,264,749,882,015
Payments for purchase of securities		(463,237,366,682)	(196,951,714,426)	Payments for purchase of securities		(962,171,570,564)	(1,253,088,108,923)
Purchase/sale of property, plant & equipment		(178,581,202)	(313,292,341)	Purchase/sale of property, plant & equipment		(216,140,860)	(327,944,283)
Purchase/sale of subsidiary		-	-	Purchase/sale of subsidiary		-	-
<b>Net cash from investing activities (B)</b>		<b>(34,206,188,500)</b>	<b>(24,553,280,814)</b>	<b>Net cash from investing activities (B)</b>		<b>(4,276,704,811)</b>	<b>11,333,828,809</b>
<b>C. Cash flows from financing activities</b>				<b>C. Cash flows from financing activities</b>			
Receipts from issue of loan capital & debt security		(1,200,000,000)	-	Receipts from issue of loan capital & debt security		1,000,000,000	6,000,000,000
Payments for redemption of loan capital & debt security		-	-	Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(4,010,211,407)	(4,941,689,812)	Receipts from/Payments to other borrowings		8,657,823,080	3,444,996,596
Receipts from issue of ordinary share		-	-	Receipts from issue of ordinary share		-	-
Dividends paid		-	-	Dividends paid		-	-
<b>Net cash from financing activities (C)</b>		<b>(5,210,211,407)</b>	<b>(4,941,689,812)</b>	<b>Net cash from financing activities (C)</b>		<b>9,657,823,080</b>	<b>9,444,996,596</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>		<b>76,148,657,242</b>	<b>(48,180,620,975)</b>	<b>Net increase in cash and cash equivalents (A+B+C)</b>		<b>43,966,709,958</b>	<b>52,906,068,222</b>
Effect of exchange rate change on cash and cash equivalent		1,636,861,624	(214,188,564)	Effect of exchange rate change on cash and cash equivalent		548,329,493	1,580,712,935
Cash and cash equivalents at the beginning of the year		115,065,944,426	163,460,753,965	<b>Cash and cash equivalents at the beginning of the year</b>		<b>118,945,714,514</b>	<b>64,458,933,357</b>
<b>Cash and cash equivalents at the end of the year</b>	46	<b>192,851,463,292</b>	<b>115,065,944,426</b>	<b>Cash and cash equivalents at the end of the year</b>	46	<b>163,460,753,965</b>	<b>118,945,714,514</b>

Figure 10: Cash Flow Statement of fiscal year 2017-2020 (Agrani Bank Limited)

The cash flow statement shows the cash inflow and outflow to give an idea about what is happening to the bank's cash during a specific period of time. In all four years (2017-2020), we can see there are positive cash inflows in operating activities, investing activities and financing activities because the inflows are more than the outflows that are the expenses. So, the bank is able to generate more cash due to increase in net income after all the payables are given.

### Cash Basis or Accrual Basis?

There is a slight difference between cash and accrual basis, which lies in the timing of preparing records of sales and purchases in the accounts. Agrani Bank Limited mostly follows the accrual basis of accounting for recording their incomes and cash. Accrual basis is used for interest income



on investments in government securities, bonds and debentures. Again, all the interests and other expenses are also considered in accrual basis in terms of provision of the International Accounting Standard (IAS-1) Presentation of Financial Statements. At the end of each months, the profits from unearned income amounts are also considered on accrual basis. Cost of profit paid on deposit also follows accrual basis and also the monthly accrual are calculated by considering the provisional profit rate.

## **2.6. Operations Management and Information System Practices**

The information Technology (IT) and Management Information System (MIS) sectors of the bank are equipped with *IBM Midrange AS400* computers and advanced microcomputers in order to manage automation banking operations. The bank usually uses their personal software for processing most of the work of IT division. In Agrani Bank Limited, all the branches are computerized through branch banking software. 945 branches are operating their day-to-day work with *Temenos T24 Centralized Online Core Banking Software*. The bank is also maintaining online app for both their employees and customers so that they can get information about the bank's product, agent location and other services too. All the branches of the bank are always connected to internet and using computers for performing many day-to-day activities. Again, for transferring both local and foreign remittance, *Bangladesh Electronic Fund Transfer Network* (BEFTN) is used in all the branches. Again, for cheque related activities, *Bangladesh Automated Cheque Processing System* (BACPS) is used under *Bangladesh Automated Clearing House*.

Moreover, for the Statement of Affairs and Profit & Loss Statement where consolidated statements and MIS reports are made, a *web-based software* (Integrated MIS) has been developed. In order to monitor the financial position of the bank, *another web-based software* (WMIS) has been developed. Further, *SWIFT Service* is available to operate foreign trade operations that includes foreign remittance. Finally, Agrani Bank Limited has its own website <https://www.agranibank.org/> that provides all updates information of the bank. Also, the bank has its own mail server for the concerned officials of the bank to provide them with the e-mail facilities. In the bank, "ICT Security Policy" is also followed to maintain ICT security and risk management.

## **2.7. Industry and Competitive Analysis**

### **2.7.1. Porter's Five Forces Analysis**

#### **1. Threat of New Entrants (Low)**

Bangladesh Bank is in charge of determining the entrance and departure policies for all the operating banks in Bangladesh. Some of the barriers to entrance in the banking industry are licensing rules, access to funding, requirements of reserve policy, regulatory compliance and security aspects, which makes new entrance difficult compared to that of other industries. Moreover, the certain capital requirements and regulatory structure make it more complicated and challenging for new banks in emerging in the industry. Agrani Bank Limited being state-owned has a strong brand image and trust of customers for being nationalized bank, so it has very low new entrants threat as the government handles most of the work.

#### **2. Bargaining power of general customer (High)**

The customers have a significant amount of bargaining power, despite the government's compact control over the economy. Agrani Bank Limited highly focuses on customer satisfaction, retention and relationship for which they give more importance on customer preferences. Because, if the customers are not satisfied with their service, they might easily migrate to another bank. Other state-owned banks are also competing for customers with private banks as they are always appealing to clients through extraordinary customer services in an affordable switching cost.

#### **3. Bargaining power of suppliers (Low)**

The bargaining power of the provider is a bit low, because all the guidelines and instructions are imposed by Bangladesh Bank. Agrani Bank Limited is fully dependent on Bangladesh Bank, so they do not get most of the authority to make changes in interest percentages of deposits and loans. The branches also get no dominance to make any chances because the head office is always monitoring their actions. The power of providers are generally lower in financial businesses because they are dependent on their asset contributor and reserve controllers.

#### **4. Threat of Substitutes (High)**

Threat of substitute is generally high in banking industry because recently there is an expanding number of alternatives like mobile banking, other financial markeplaces, micro financing, NGOs etc. As customers have more options to conduct their financial transactions other than the conventional banking system, Agrani Bank Limited is facing more risk as their services can be completed more or less by the substitute options. Again, as many other state-owned and commercial banks of Bangladesh are offering similar financial and other services, so overall the threat of substitute is high for the bank.

#### **5. Rivalry among Competitors (High)**

The competition among the competitor in financial business (banking industry) is very high because the banks are more or less providing similar services to the customers and the customers are having lots of options to choose from where they want to receive their services. The potential competitors or rivals of Agrani Bank Limited are all others banks that are targeting the same customers of the same demographic. Moreover, it is easier to imitate the financial systems as they are so open, for which the local banks are able to copy various schemes and target the lower and middle class clients. As there are many competitors in the market and they are strong enough to attract the existing and new customer, the competitive pressure of rivals are very high.

### **2.7.2. SWOT Analysis**

Using SWOT Analysis, we will analyze Agrani Bank Limited's internal and external strengths, weaknesses, opportunities, and threats.

#### **1. Strengths**

- **State-owned Bank:** Agrani Bank Limited gets full government support due to being government owned bank. Every rules, terms and conditions of the bank is under the direct authorization of the government. As the government is involved in every small and big steps, so the bank got Bangladesh government's full backing.
- **Loyal Customer Base:** Since the bank got entire support of government, the customers have a huge faith in them. The customers have a feeling that the state owned bank would never betray them and they always feel safe to receive their services and do safe transactions.

- **Brand Value:** The bank has a great reputation in the banking industry, as it is one of the oldest bank of Bangladesh.
- **Qualified and Experienced personnel:** The recruitments and selections are actually done by the Bangladesh bank, so the examination procedure is very standard and no unfair means and lobbying without qualification is tolerated.

## 2. Weakness:

- **Dependency on Head Office:** All the branches are highly dependent on the head office for all sort of decisions and works. For every activities and decision-making process like providing huge amount of loans, the branch need to discuss and take permission from the head office.
- **Limited Flexibility in Recruitment Procedure:** Bangladesh Bank hires and supplies staffs according to their terms for which, they have a lower degree of control over the recruitment process. There is a gap between the skill requirement needs for the job and the skill of the selected employees.
- **Insufficient ATM Booths:** It is heard from many customers that finding an ABL ATM Booth is sometimes difficult in two or three locations.
- **Outdated technology and applications:** Agrani Bank Limited is lagging behind when it comes to technology advancement. They are still using outdated server and software, which will no longer operate with its competitors' updated systems. Due to lack of needed applications, works are sometimes done manually which requires more time.

## 3. Opportunities

- **Expanding network:** Agrani Bank Limited has an ultimate goal of expanding its activities across Bangladesh by expanding its network as much as possible to reach more people. It will increase their opportunity of long-term viability along with profit.
- **Expanding remittance facilities:** Nowadays, demand for remittance facility is increasing for which, the bank should offer them some lucrative facility to attract the customers and distract them from other competitors.
- **Small Enterprise Financing Facilities:** There is a huge number of entrepreneurs in our country, which is increasing day by day. The entrepreneurs mostly find it safer to receive

financing from the state-owned bank. So, they can provide special service and facilities to those who are interested to start their new business.

- **New Technology and Services:** Agrani Bank Limited should be adopting the most up-to-date and high-quality technologies instead of using the same of gear. They have the opportunity to decrease the amount of labor and time consumed in each work if they can properly utilize the technological aspects.

#### 4. Threats

- **Poor Governance:** The bank has lost a significant amount of money due to extensive corruption in the system in past several years. They have suffered huge losses in loan section, due to lack of thorough systematic examination at the time of loan provision
- **Interference of Politic:** As it is a government bank, so there officers who are involved in politics that brought disaster to the bank. The working environment and activities were interfered and hampered when the upper management officers are connected with existing political parties and Somiti, and they would make decisions for their own benefits.
- **Imposing of many Rules and Regulations of Bangladesh Bank:** Bangladesh bank is always monitoring all the branches and controlling many activities of the bank. The bank is dependent of them for funds and many facilities, so if they have any issue or clash with Bangladesh Bank then they need to face the negative consequences in their activities.

### **2.8.1. Summary**

The state-owned bank Agrani Bank Limited is one of the oldest bank of Bangladesh. The bank is operated by Board of Directors and they are selected by the government. The bank generally follows two types of leadership systems “Transactional style” and “Bureaucratic style”, where one focuses on making the employees motivated to work by offering different benefits and incentives in return, and the other one focuses on making the employees follow every terms and conditions as it is shown without any change or improvisation. The selecting and hiring process of the bank is done in three steps from selecting the initial candidates by CV, then having written test and finally the ultimate candidates are shortlisted by the board members. All the employees are always given training when which in their personal training center that is known as “Agrani Bank Training Institute”. The employees get many compensation facilities from the bank in exchange of their good performance starting from providing home loan, buying car expense, vacations, insurance and medical facilities. Moreover, the bank is customer centric as they follow “building customer relationship” in the workplace. They always focuses on achieving high satisfaction level of the customer to attract more customers. Further, the financial performance of the bank is also doing great according to the financial reports of previous years. The bank is able to generate more income and profits by decreasing the liabilities as much possible. Agrani Bank Limited is also using few software like Temenos T24 Centralized Online Core Banking Software, Bangladesh Automated Cheque Processing System, SWIFT Service and many more for their day-to-day operations. They also have their own App to perform online banking for the customers. The bank is gradually trying to improve more to cope up with the modern advancement in the industry.

### **2.8.2. Conclusion**

Agrani Bank Limited has a great power and influence in the banking sector of Bangladesh due to being controlled by the government and has raised the bar for other competitors. The bank has a great brand value in the industry for which they have gained trust of the customers. Moreover, big and small organizations are also seeking their help and collaboration whenever they need to do investment or other activities as they think that government bank is safer than other banks. The bank is also doing excellent in terms of their financial performance due to their quick and strategic decisions compared to other government commercial banks. However, the bank also faces financial difficulties in terms of profitability and solvency due to inflation, economic problems,

decreased interest rate and many other factors. The bank also needs to face challenges, as they are fully dependent on Bangladesh Bank for every policy and condition being owned by the government. But we can say by observing their performance, they are always trying their best to overcome the challenges and somehow provide their best services to their customers by ensuring excellent customer services to please the clients. They are also going out of their way to encourage and motivate their personnel to put up their best effort in every work.

## **2.9. Recommendations**

- The branches needs to be well decorated in order to attract both existing and new customers. More focus should be given in the beautification of the bank to pull more customers and satisfying the existing one, because recently the private banks are seen more outfitted than public banks.
- The employees and officers should maintain a certain friendly behavior with all the customers while communicating with them so that the customers feel good and visit the bank more.
- The branch managers should periodically provide feedbacks to the team members so that both the managers and the employees can have an idea about their progress and get proper guidance if any improvement is needed.
- The bank needs to leave traditional manual based operation and invest more on bringing new technologies for automated operation to work efficiently and save time.
- The bank needs to update their software that they are using for ages and implement more upgraded and quicker software versions to compete the competitors who are always looking for more advanced versions.
- There should be made changes in their recruitment process as it takes a lot of time in all their hiring procedures. They should implement quicker way of selecting the candidates with proper evaluation because the candidates get demotivated due to long waiting phase.

# **Chapter 3**

## **Project Part**

### **3.1. Introduction**

#### **3.1.1. Literature Review**

##### **3.1.1.1. Human Resource Management**

Human Resource Management is a strategic management function concerned with all the HR activities like recruiting, hiring, training, motivating and managing the organization's employee. (Kumar, 2022) It focuses of designing systematic planning, organizing, directing and controlling of all the HR activities to ensure that the human talents are being used efficiently and effectively in order to achieve the organizational goal properly. (Kumar, 2022) The HR needs to form strategic programs, policies and terms after having a clear understanding about the company's goals and targets, so that their policies are matching the goal in order to reach their destination efficiently. (Haan, 2023) Human Resource Management focuses of improving employee's performance, workforce development and creating positive work atmosphere to increase employee productivity and decrease turnovers. (Haan, 2023) It ensures that the employee working in a sudden position is best fit for that particular job and make sure the employees are well deserving and capable of doing that job, and also tries to avoid manpower shortage and surplus. (Hayes, 2023) Finally, human resource management make sure that the right employees are hired at the right time and for the right position, they keep tracking whether employees need training, whether they are well motivated to do their work properly so that they can help the organization in achieving their ultimate goals and objectives. (Kumar, 2022)

##### **3.1.1.2. Manpower Planning**

Manpower planning is the way of estimating the ideal number of people with correct skills and capabilities that is required for certain position or completing a task or goal. (Rahman, 2018) It ensures that the right number of people are hired for the right place at the right time and doing the right things for which the organization will achieve their targeted goals. (Mehralizadeh & Nia, 2016) Manpower planning for every organization is different for one another and is a special aspect that helps the company to manage all the activities in a more robust way. Through manpower planning, the organization forecast when new employees need to be hired and which requirements



are needed in those employees. (Rahman, 2018) They make sure that the existing employees are doing their best in the work to utilize their manpower and also fill up the shortage of employees with new ones when needed. (Mehralizadeh & Nia, 2016)

In terms of the bank, manpower planning also helps in achieving their goals by selecting the right and skilled employees for them. Training and development practice is required in manpower planning because, it helps the employees in developing their skills which gives them the opportunity to use them in their work the right way. Training and development flourish the work of every employees to ensure that they are keeping pace with the present time.

### **3.1.1.3. Performance Management Process**

Performance management process is an on-going process of continuous communication and feedback between the employees and management, where they work together towards the achievement of organizational goals and objectives. (Lalwani, 2020) It is another important part of Human Resource Management as the manager observes, plans and gives review to the employees on their work and performance for meeting their objectives, long-term goals and for overall positive impact on the company. (Lovett, 2022) It improves the communication between the top management, supervisor and bottom level employees, where they all are collectively communicating about their needs, preferences and providing guidelines on how to work properly. There are some steps to be followed in Performance Management Process-

- **Planning**, where strategic plans are developed according to the target.
- **Coaching**, where proper instructions, training and solutions are provided.
- **Reviewing**, where performance is reviewed after thorough check-ins and monitoring.
- **Rewarding**, where employees with good performance are recognized and rewarded for inspiring and appreciating them.

In Agrani Bank Limited, the head branch makes a certain performance planning after acknowledging the terms and condition set by the Government and Bangladesh Bank. Then all the branches need to ensure certain level of performance is present in the work of every employees to achieve the target goals. The managers of every branch monitor the employees and give them proper training and coaching on performing their work efficiently by encouraging them so that they can do their work perfectly.

#### **3.1.1.4. Training Need Analysis**

Training Need Analysis (TNA) is an assessment process that a company uses to identify the necessary training and development that the employees need to complete their job effectively as much as possible. (Morrison, 2019) It does a thorough analysis of required trainings those are needed for the employees at various levels of the company. The analysis identify and diagnose the training gaps of deficiencies that are resulting in the downfall of the employee's performance, then monitor, design and implement the necessary training planning for the concerned employees. (Morrison, 2019) The training gaps are observed and the employees are given training according to their work and needs, so the training can be different for different level of employees, they can get in-house training or send to various outdoor training programs for training purposes. (The Economic Times, 2023) The benefits of training need analysis is that they initially identify employee's knowledge gap, helps the management to plan the training program beforehand, helps to ensure that the training is focuses on the right areas and helps in deciding who should attend which training. Moreover, it also helps in keeping a record on the employee's trainings to ensure they are well skilled and knowledgeable regarding their work. (Morrison, 2019)

In Agrani Bank Limited, training need analysis also takes place by the branch managers to identify if the employees are enough knowledgeable about their work or they need training to improve their skills and knowledge and discuss it with the top management. Again, when any new work or technology is introduced, training need can be seen to make the employees familiar with the new work or machines. Then, a common training session or seminar is planned for all the employees of all branches in their respective training centers so that the employees can increase their knowledge and develop their skills to upgrade themselves with the changing systems. So, general training need analysis is done by the top management of head office for all the employees and also done by the branch managers for any training need of the employees within a certain branch. Some times, Bangladesh Bank also analyze the training needs when they introduce new system or conditions which needs to be known and implement by all the branches.

### **3.1.1.5. Training and Development**

#### **Training**

Training is the process of educating the employees so that they can learn new skills and increase their knowledge and capabilities in the company. (Naushad, 2023) Training is one of the crucial aspect of Human Resource Management where employees are improved for better performance and motivating them to do well in their job. The main aim of training is to improve an employee's performance, enhance their productivity and teach them new skills for better knowledge, which will help them in their current job and everyday works. It is an opportunity for the employees to upgrade their skills, competencies and knowledge with the help of different tools, instructions, guidelines and activities. (Work Human, 2022) Through training, company can make sure that the whole productivity and capabilities of an employee are utilized in their work, they are reducing any error and wastage of resources. (Naushad, 2023) Training helps the employees to deals with the professional function to do their particular job correctly. (Anuradha, 2022)

#### **Development**

Development is the way of overall growth for employees where they can evolve and flourish themselves. (Naushad, 2023) It is not for the improvement of the employee's work performance, rather it is to help the employees to grow and develop themselves. Development focuses on developing such hidden qualities and capabilities of the employees that will them to bloom their talents and expand their strength. (Naushad, 2023) Development is an ongoing process, which is suitable for all the employees and it does not depends on the type of work they are doing. (Anuradha, 2022) It is not any particular task-oriented; rather it is more like a holistic process for personality development as a whole. It does an overall growth to the person which will help them to be strong enough to face upcoming challenges and help them to do good in present job or any other future jobs. (Anuradha, 2022)

### **3.1.1.6. Training and development of Agrani Bank Limited**

At the very beginning of the establishment of the bank, there was no training institution for the employees. When the bank realized the importance of human resource development for which training is indispensable, the top management of bank decided to establish training institute. Finally, a full-fledged training institute was opened on 24 December 1976 with the name of “*Agrani Bank Training Institute*” at 18, Bangabandhu Avenue, Dhaka. (Agrani Bank Training Institute, n.d.) At present, the institute is in their own premises at Satmasjid Road, Dhanmondi, which was shifted on 2014. Agrani Bank Training Institute also has their own website “<https://www.agranibank.org/abti/>”. The institute is responsible in planning, preparing and implementing the necessary training programs of the bank.

#### **Vision of Agrani Bank Training Institute**

To develop a skilled, committed, ethical and well-motivated human resource through training in order to contribute to the strategic capability of Agrani Bank Limited.

#### **Mission of Agrani Bank Training Institute**

To implement training for increasing knowledge, developing skill and bringing change in attitude of manpower depending on training need assessment at individual, task and organizational level. Also, to arrange need-based training program for adapting with changes and introducing new concept and technology for achievement of Bank's business strategy.



*Figure 11: Training classroom ((Agrani Bank Training Institute, n. d.)*

The institute formulates and designs different course curriculum, reading materials, topic of the courses to give training to the staff members. They also organize different training programs at Circle/ Zonal level. Moreover, for the purpose of flourishing professional efficiency of all officers and managers, the Institute designed training through specific training schedule on overall banking and management. For increasing professional knowledge and competencies, they plan various **orientation and foundation training** for the staffs. (Agrani Bank Training Institute, n.d.) They are also conducting **seminars and conference** for the top executives and experienced bankers for their overall development. (Agrani Bank Training Institute, n.d.)

The training institute offers new courses, workshop, seminars for training and design the course content with the purpose of modernizing and reforming the bank to cope up with the new changes.

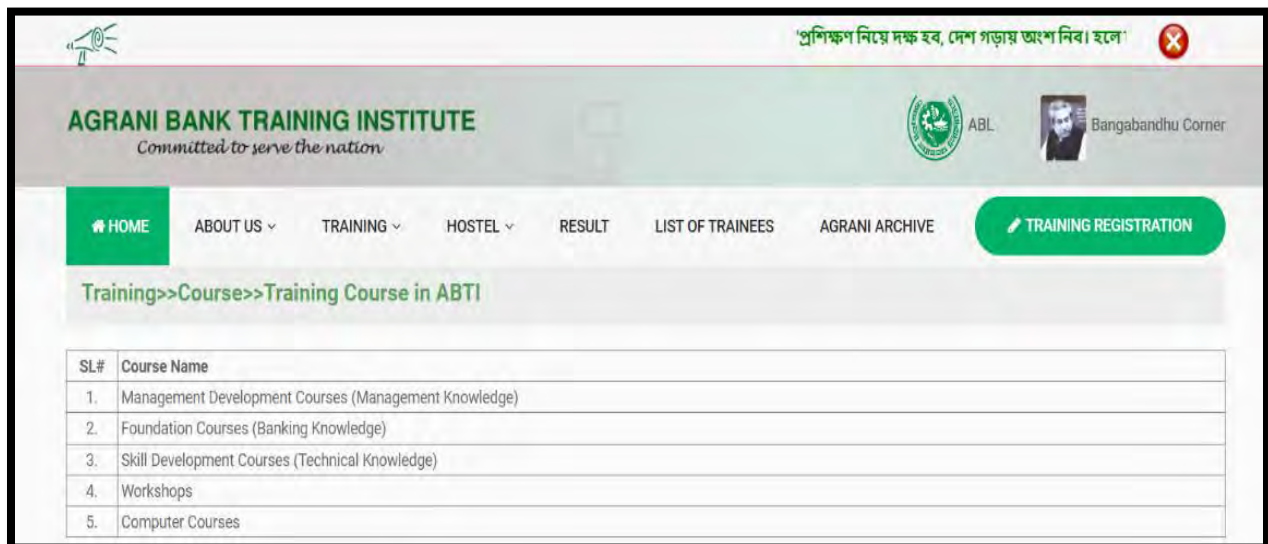


Figure 12: Training courses name (Agrani Bank Training Institute, n. d.)

Besides the classes held in their own institute, chiefs were assigned to attend instructional classes at BIBM, BPATC, BBTA, ICCB, ICICI, BAFEDA, Academy for arranging and Development etc. (Agrani Bank Training Institute, n. d.) Lastly, 19 higher officials were sent to another country for different classes, workshop, courses, meetings and symposia to get new and refreshed banking ideas.

### **3.1.1.7. Training process and methods**

#### **1. Training and Development Process**

The training program in an organization requires some principles and procedures and the employees need to receive those training and work according to those rules and conditions. The management design and plan the training of the employees according to their job requirements.

The training process of Agrani Bank Limited is:

1. As per the need of the bank, they select the employees who they think need training and development to increase their skills and knowledge.
2. At first, they analyze who need how much development in their skills and competencies according to their work requirement. Then the top management set the training programs for those employees according to their needs. If any employee cannot develop from the training, then he is allowed to attend next level trainings and is asked to obtain thematic knowledge for better understanding.
3. The management supervises and checks both during and after the training if the employees are being benefitted by the training they are given. They measure the effectiveness and success of the training programs to check if there is any error in their training planning, so that they can work to correct the mistakes.
4. The bank always tries to work with visionary plan for training program to continue with proper verification in every aspects. Both managers and non-managers try to solve problems that arises in the workplace, and find out what steps should be taken to prevent those mistakes and errors so that their future work goes properly according to the plan. They monitor whether the targeted goals are achieved by the training and development given.
5. HR department and top management make sure that the given training is enable to reduce the gap between the existing and required knowledge and skills of the employees by designing training lessons, selecting training methods and preparing trainers depending on the banking activity.

## 2. Training and Development Methods

It is very essential to design the training methods in a way that will actually give benefits to the employees, which will help in flourishing and upgrading their knowledge, understanding, skills and competencies. The bank follows different strategies in order to give the employees proper training as per the rules of the bank in increasing the efficiency and productivity in the workplace.

The bank generally uses “*Short-term training programs*”, where short-term training is the training plan which takes few days to two years at maximum to complete the training program. As the employees are given training during their working period, so it is not possible for them to take long term training program which takes more than five or six years along with job. As the employees are needing frequent training for either developing existing skills or learning new banking skills, so short-term training is given where training plans are changing according to the employee’s needs. Short-term training is provided by seminars, workshop, skill development and banking related courses, and certificate programs that fits their needs.

### On the job training

On the job training is the practical way of giving training to acquire new skills and competencies that is required for the job in a real working environment. (Valamis, 2021) It is kind of hands-on method of obtaining proficiency, expertise and knowledge in real life working atmosphere to ace a job. Though all the training and development programs take place in their own training institute, but many work training and guidance is given in the office while working so that the employees can get direct and immediate experience of the work in their day-to-day duties. In this type of process, the employees learn many skills, know-hows while doing the real work and also able to teach others when they need guidance, in such way relationship of the employees improves. Many works and skills are taught while they are working on a specific thing which is impossible to teach in the institute, so in that case the employees are learning those works on the spot and getting faster training with real experience. As most of the works in Agrani Bank Limited is done in computer, so the employees learn computer related activities through on the job training while using the computer in the office. As a result, the bank uses on-the-job training to teach skills and works during working so that the employees do not feel lost while working and which needs practical experience to understand, where the branch managers work as mentor or coach.

## ✚ Off the job training

Off the job training is the method through which the employees are given training outside their workplace to provide them knowledge and understanding required for their job in an off-site training center with professional trainers. (Eatough, 2022) Agrani Bank Limited generally uses off the job training as most of their training and development programs take place in “Agrani Bank Training Institute”. The management plans and schedules the particular days when the employees and officials visit the training institute to receive training and during that they do not have to do any work. Through this method, the employees are given knowledge regarding various things needed for their job beforehand through trainers so that they can do well when they are doing that work in the office. Different *courses* are designed regarding management, banking foundation, technical knowledge and computer skill for the employees. Moreover, *workshop* planning is also made regarding basic training workshop, research workshop, review workshop, and outreach e-workshop. Both international and national *seminars* are also designed for the employees according to the working level and requirements. The selected top-level employees/officials are sent abroad for attending seminars to expand banking ideas, knowledge and to modernize their thoughts that can be useful for the bank. Furthermore, various other *special training programs* are designed according to the needs of the employees and the bank.



Figure 13: Conducting training classes by Chairman ((Agrani Bank Training Institute, n. d.)



### **3.1.1.8. Impact of training and development in the workplace**

#### **✚ Training**

Training has a great influence on the performance and attitude of an employee. Success and progress of the bank more or less depend on the employee training programs. It is the way on increasing and developing employee's knowledge and skills which will be beneficial for them in performing their work. Both internal and external training programs are essential as one gives practical experience and another gives immense knowledge through different classes, workshops and seminar that give proper understanding to the employees. The employees are motivated to do well and improve themselves when they are learning new things and ideas. Some of the positive impact of training for the bank are

- The performance of employees are improved and advanced through proper training programs.
- The bank is benefited by the good performance of employees in terms of profitability, customer satisfaction and good reputation in the market.
- Training helps to prepare the employees for new responsibilities and teach them about new work so that they are always ready when they get the opportunity to do different works.
- Training makes the employees motivated and encourage them to improve themselves for achieving more success in the office.
- Training helps employees to get information about new updates about the changes and advancements in the industry. It notifies the employees with new technologies and processes.
- Training promotes continuous improvement of the employees.
- It helps in improving essential skills and competencies that helps in making an employee confident and clear about the management's expectation.

#### **✚ Development**

Along with developing skills and competencies required for the job, it is very essential to focus of self-growth. Employee growth helps an employee to be more confident and capability to understanding the importance of developing skills. Keeping pace with the current affairs and era is very important to shine in the workplace for which self-growth is needed. Through orientation

regarding roles, on the job training, right behavioral courses, training for employee's growth and self-development etc, the bank is working on the development of the employees. As in the bank employees are always interacting the customers, so the attitude and personality of the employees have a great role. Development program helps in improving their capabilities and personalities. The qualities of employees are developed which have an impact on their good performance. It not only have a positive impact on their job, but also as a human being. The individuals are able to develop themselves with good habits and attitudes that will help them in their entire life.

### **Staff Relationship**

Relationship between the colleagues has a special importance for every company. It is must to have a good and friendly communication between the top to bottom management to maintain a peaceful workplace. Both training and development helps to maintain a harmonious relationship between the colleagues to avoid conflicts, arguments and chaos in the office. Agrani Bank Limited also strictly ensure that the employees are having a beautiful friendly relationship and everyone is working as a team to achieve the ultimate goal. In training program, group task, role-playing and many more activities are done where colleagues get the change to develop their bonding. In development programs, friendly, cooperative, sacrificing and helping attitude is promoted while developing their personalities and qualities. Through this, employees are encouraged to maintain good relationship and work together to increase productivity and overall good performance.

#### **3.1.1.9. Human Resource Management Information System**

Human Resource Management Information System (HRIS) is usually a software program that helps the HR manager in all sort of tasks of human resource employees like, data collection, data tracking, data entry and data management. (Ohri, 2021) This software is generally used for collecting and storing employee's data for human resource management activities as employee's performance management, training and development need analysis, recruitment planning, performance appraisal calculation, work management, promotion and benefits planning. (Ohri, 2021) It is an essential system to carry out the human resource management effectively.

The way Human Resource Management Information System (HRIS) is helping the bank-

- It helps in gathering information about the employees and their performance, which helps the bank to keep track and see how the employees are doing their job.
- The manager can plan and manage their employees performance after seeing the performance data collected.
- They monitor and find ways to develop and upgrade their human resource management system.
- Through the software, the employee data is transparent and accurate, and data storing is done in a secure environment to avoid identity theft.
- It helps the bank to plan about recruiting new candidates as per need.
- Through employee performance data, management can identify who need what kind of training and development program.
- It also helps the bank to manage promotion, incentives, salary and benefits according to the employee data.

To conclude, planning, organizing, staffing and training managements are smoothly done with the help of data collected through Human Resource Management Information System.

### **3.1.1.10. Performance Appraisal**

A performance appraisal is a systematic and periodic assessment of measuring an employee's work performance by comparing with the competency expectation and requirement set by the organization. (Terra, 2023) Considering the organization's worth and future development capacity, it is an evaluation of employee's strengths and weaknesses in accordance to that. It is one of the important aspect of human resource management as it gives idea about the performance of the employees and gives the opportunity to make any sort of improvement if needed.

#### **The importance of performance appraisal (Terra, 2023):**

- It helps the organization to get an insight of employee's contribution, recognizing their talent and capacity and understanding the strengths and weaknesses of the employees.
- It is the way of addressing the performance of employees and taking decision regarding promotion, bonus, benefits, need of training and development initiative.

- It helps the employee to know if they are doing their job well or if they need improvement in their work. In this way, they can learn and develop their skills and knowledge for increasing their performance level.
- It also determine if any employee need to be terminated due to continuous low performance.

### **The way Agrani Bank Limited does their performance appraisal:**

Performance appraisal in the bank is maintained over 12 months or one banking year in a continuous process. The bank used to follow traditional ACR (Annual Confidential Report), which has been converted into PER (Performance Evaluation Report) method to measure the employee's performance. (Anjum & Rahman, 2021) They converted into PER method because it is an automated scoring system, which ensures accuracy. At first, the bank set a common standard to evaluate the level of performance of every employees. (Anjum & Rahman, 2021) At the beginning of every year, few achievement targets are set and each employee is assigned with specific target based on which their performance level is decided. The work that the employees are the indicator for evaluating their performance. The performance evaluation report is made of three parts, where the first part contains the basic information, second and third part consist of the measuring tools for employee's qualitative and quantitative performances. (Anjum & Rahman, 2021) The bank prepares appraisal form and publishes it on the bank's official website. The office head and his superior officer digitally sign the form after filling the form it up, and later the forms are directly submitted to the head office. (Anjum & Rahman, 2021) The final evaluation is done by the top management after the human resource department receives forms all over the country. There is an evaluation team who prepares the list of employees according to their performance evaluation score and send it to the board for final confirmation. To add, the management committee also count the employee's achievement on different projects given by MD or CEO to measure their performance. (Anjum & Rahman, 2021) In such way, promotion, termination, training, consultation and etc are decided according to the score received by the employees from the evaluation team.

### **3.1.2. Objectives**

The goals of the report is broken down into two categories. They are- Broad Goal and Specialized Goal, which are two separate things that we will be aiming towards.

#### **Broad Objective**

Through this report, we want to learn and understand how Human Resource Management activities of Agrani Bank Limited is helping the bank to offer a countrywide banking service to its customers by maintaining appropriate HR operations.

#### **Specialized Objectives**

- To have idea about the recruitment procedure followed to hire employees
- To explore the different training and development programs designed to polish their employees.
- To know how they training need assessment is done
- To determine the importance of training and development program for the employee's performance
- To learn about the methods and process of training and development programs
- To know the process of performance appraisal
- To identify the problems in human resource activities and programs
- To find the gap and recommending ways to improve training and development activities

### **3.1.3. Significance**

The findings of this report will explain how proper training and development helps the bank in increasing employee performance. The finding will be of immense importance in displaying how accurate human resource management activities can help the bank in improving both the bank and employee's performance level. The findings will be critical in determining how different training and development program can help an employee in developing their knowledge, skills and competencies that will eventually help the bank to increase its productivity and brand image. Through this report, it is witnessed that proper training needs assessment is essential to plan proper training and development programs required by an employee. This report represents that both development of skills and personalities is needed for an individual to do well in their work.

Moreover, the findings of the report will help in understanding how all the human resource management activities are linked and dependent on one another, so how every activity should be done properly one after another. The findings will also explain how different types of advanced training and development programs are helping the bank to motivate its employees to work for achieving their target goals. The best training and development planning and design after doing accurate training needs analysis with timely performance appraisal helps the bank in managing their manpower perfectly to ensure proper work in the workplace.

## **3.2. Methodology**

The following paper is prepared on the basis of various data and information collected from multiple sources. The report includes many information regarding method, procedure, processes and programs of human resource management activities. I have used both primary and secondary sources to prepare my report.

### **Primary Source of Data**

- Conversation with the branch manager and senior principal officer of Agrani Bank Limited (Shyamoli Branch)
- Discussion with other senior officers
- Personal observation
- The files and records related to report proved by the officers

### **Secondary Source of Data**

- Agrani Bank Limited's official website ( <https://www.agranibank.org/index.php/aboutus>)
- Agrani Bank Training Institute's official website (<https://www.agranibank.org/abti/> )
- Documentation provided by Agrani Bank Limited
- Agrani Bank Limited's annual report
- Various publications and journals of the bank related to the topic of report
- Authentic research and thesis paper on the bank
- Brochures of Agrani Bank Limited

## 3.3. Findings and Analysis

### 3.3.1. Findings

While working in Agrani Bank Limited, I tried to observe various daily activities during this short span of time. In my report, I have summed up my both positive and negative findings based on the data generated during my internship period.

- ❖ **Maintain good relationship with customers:** Agrani Bank Limited give major importance in maintaining good relationship with their customers through customer centric management. They always focus on customer satisfaction and retention.
- ❖ **Improvement in performance:** According to the financial annual reports and employees performance, it is seen that the performance of the bank is getting better day by day. They are improving their productivity, profitability and overall performance gradually.
- ❖ **Training and development programs facilities:** The bank is trying to provide both on the job and off the job training to the employees for developing their knowledge and skills. Different specialist, guest speakers, trainers are brought to training programs. However, more innovation and improvement is needed to keep pace with the modern generation.
- ❖ **Age issue in training programs:** The aged and experienced employees are less interested in attending training and development programs as they think they are enough knowledgeable for their work.
- ❖ **Lack of management:** Sometimes, the management is careless about the accurate training needs analysis, which leads to incorrect training planning for the employees. The bank also lack in assigning right number of employees for a particular sector for which there is often delay of service delivery.
- ❖ **Absence of proper feedback:** Sometimes when the manager remains too busy with other works, they do not give feedbacks to the employees. It leads to more error in work, employees are demotivated and have negative impact on employee's performance.



- ❖ **Government interference:** As it is a state-owned bank, government makes all the rules and conditions regarding everything. Even the remuneration planning is also set according to the government pay scales for which, the bank cannot pay extra or give bonus to praise and encourage an employee for their extraordinary work.
- ❖ **Dependency on Bangladesh Bank:** The bank had less power in terms of deciding about hiring new employees. Bangladesh Bank decides when and how many new employees need to be hired, so the bank cannot hire any employee by their own even if they need. Due to this dependency, there is a problem in gap analysis. The employee supply does not match the employee demand sometimes for which the bank needs to face shortage of employees.
- ❖ **Discrimination between customers:** The employees do not treat all the customers equally, rather more priority is given to the people referred by higher officials. This hampers the usual process of the service.
- ❖ **Lack of upgradation:** The bank is not upgrading their service and holding their old service options, where other banks are exploring new banking dimensions for upgradation.
- ❖ **Upsetting software performance:** They are using their old backdated software for which, the software is slow, gets hanged and does not work properly. It result is delay of work as it takes time to run back.
- ❖ **Workplace design failure:** As the bank is public bank, the government did not focus much on the designing and decoration. The bank is a little congested, messy and do not have sufficient lights, for which the place looks more untidy. Many customers are dissatisfied because they do not get a seat in busy hours as there is less seating arrangement with only 2/3 small sofas.

### 3.3.2. Analysis

#### Analysis from the employee's perception

A survey of 8 respondents was done with whom I have worked in order to know the actual perception of the employees regarding the training and development program of Agrani Bank Limited. The survey question along with their responses are given below with the help of graphical representation:

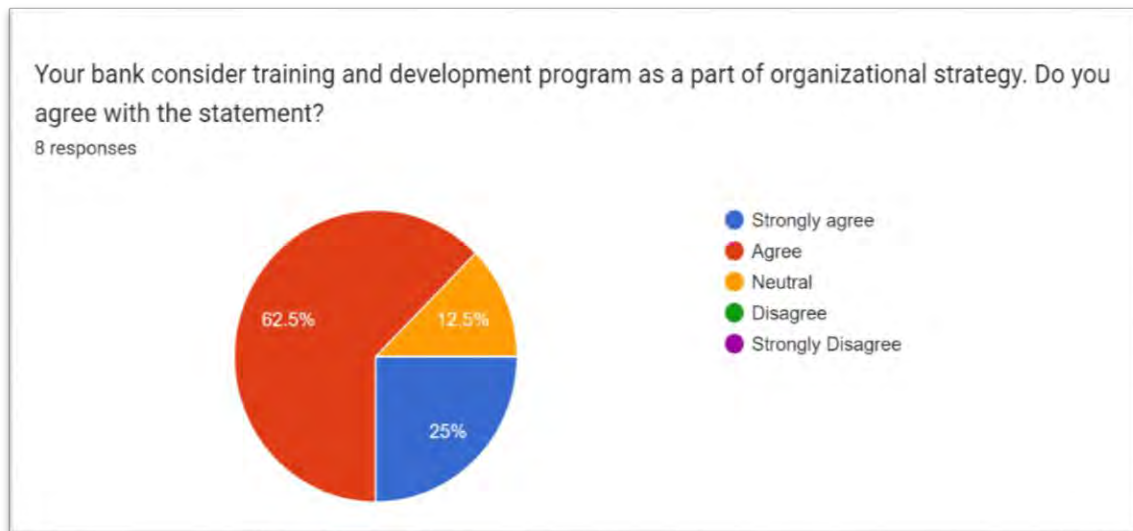


Figure 14: Survey Finding 1

Among the respondents, 62.5% agreed and 25% strongly agreed that the bank consider training and development program as a part of organizational strategy.

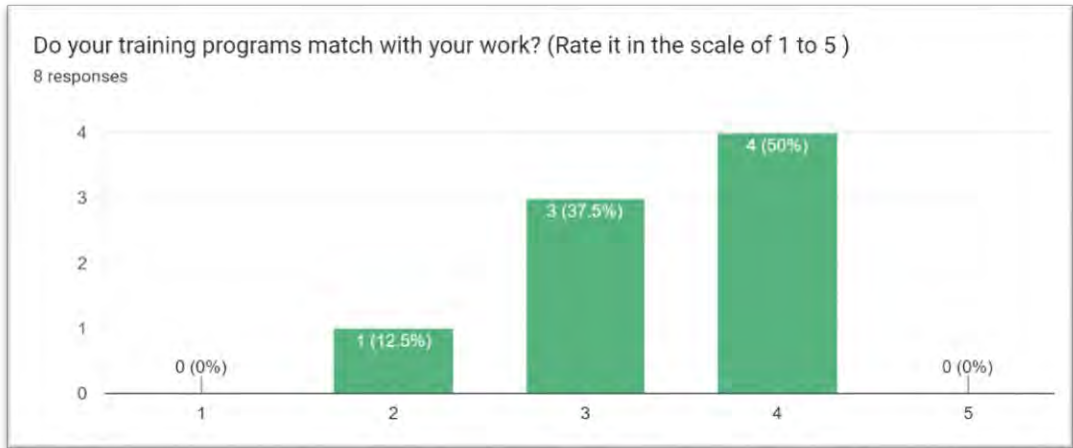


Figure 15: Survey Finding 2

Out of 8, 4 respondent said that the training program strongly matches their work and 3 gave neutral vote which means training program sometimes matches their work. So, it can be said, they try to match training program with employee’s work needs.

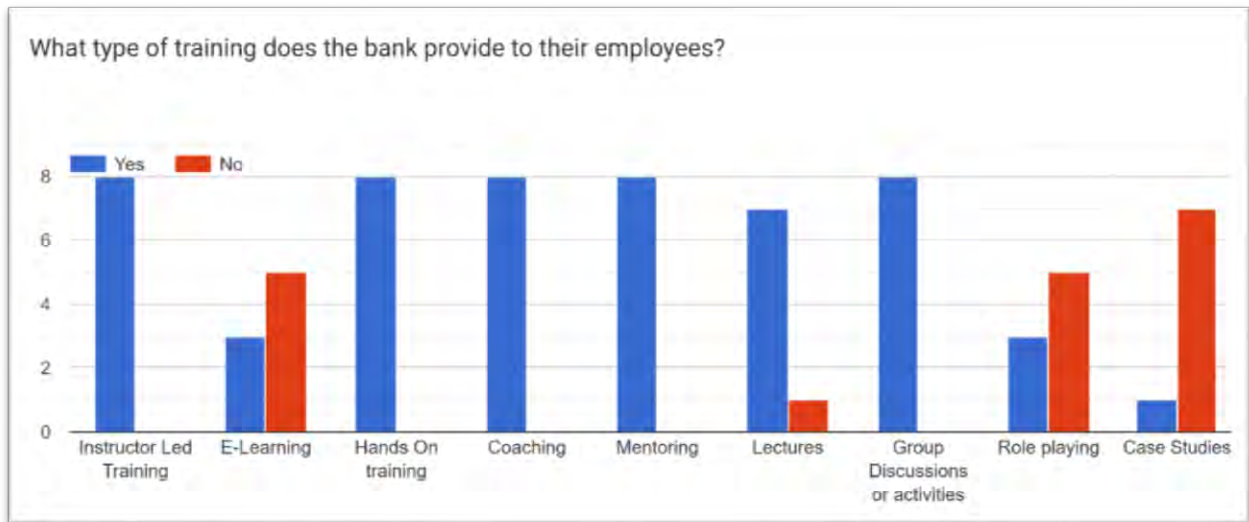
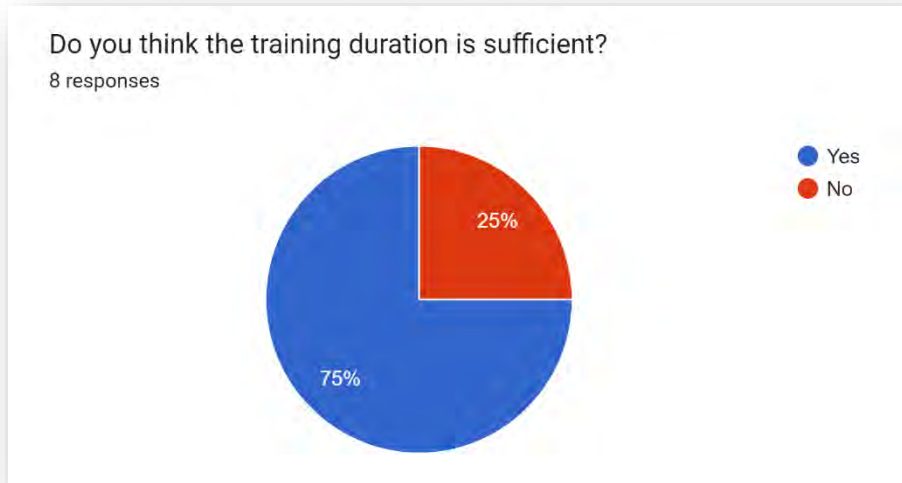


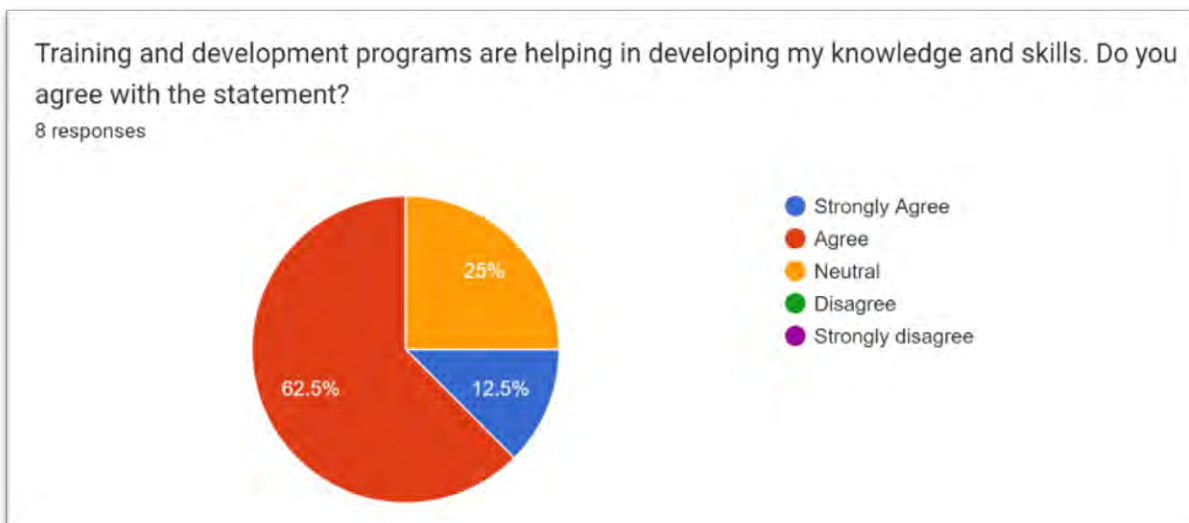
Figure 16: Survey Finding 3

According to the answer, it can be said that instructor led training, hands on training, coaching, mentoring, lectures, group discussion and mostly used in training program combining on the job and off the job methods.



*Figure 17: Survey Finding 4*

Among all, 75% respondents think that the duration of training program is sufficient for them to learn and increase their knowledge and skills.



*Figure 18: Survey Finding 5*

62.5% respondents accept that the training and development programs help in developing their knowledge and skills. So, the bank is doing a great job in increasing employees skills and competencies through their training programs.

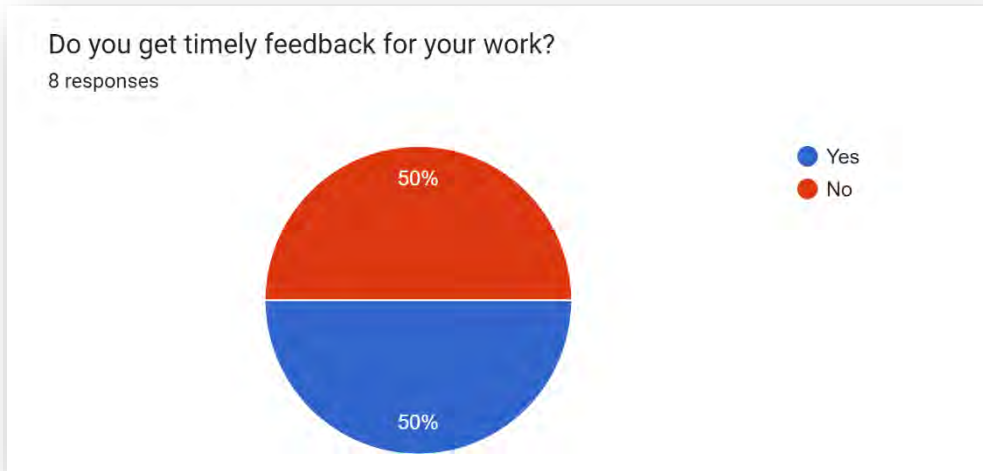


Figure 19: Survey Finding 6

50% of the employees said they get timely feedback and half do not. So, the bank is not paying much effort in giving feedbacks to the employees against their work performance.

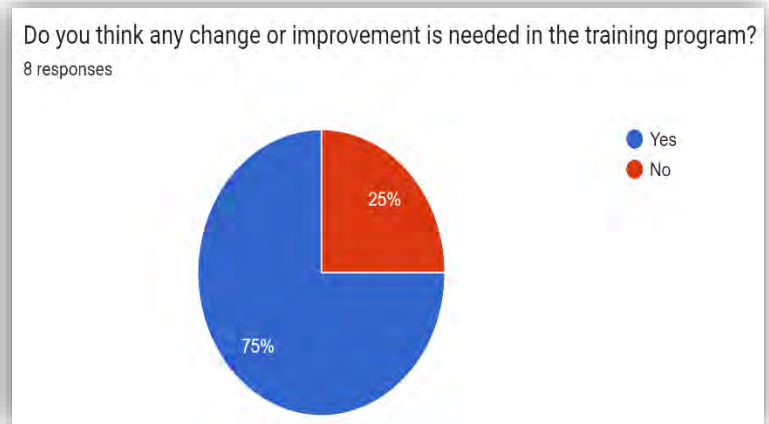
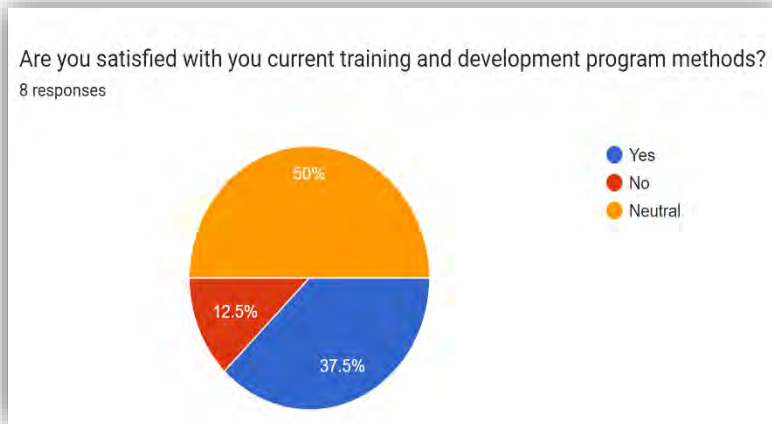
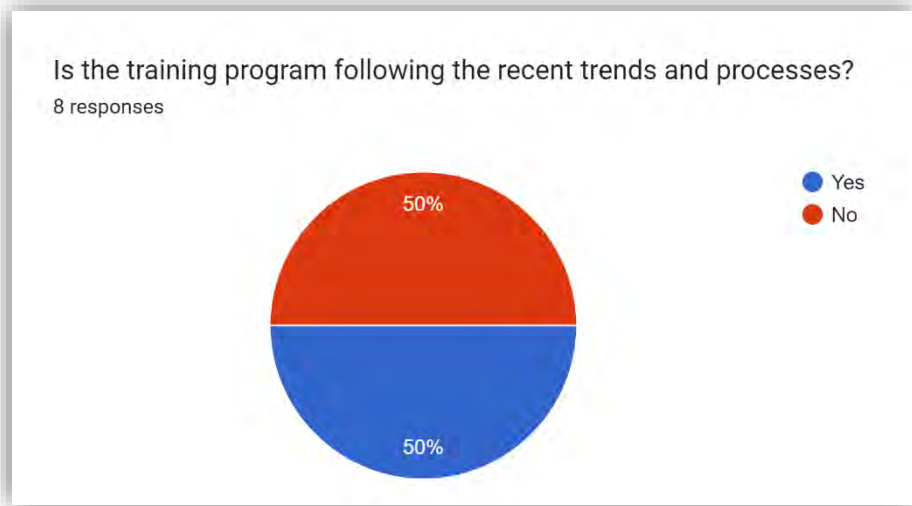


Figure 20 and 21: Survey Finding 7 and 8

Among the respondents, 50% of them accepted that they are neutral in terms of satisfaction level and 37.5% are satisfied with the training programs of the bank. In accordance to that, 75% of them think that some improvement and change is needed in their training programs. That shows, the bank need to improve their training and development planning.



*Figure 22: Survey Finding 9*

Half of the respondents said the training program follows trend and processes and half of them said no. It shows, that bank do not use advanced processes in their training and development programs properly.

## 3.4. Summary and Conclusion

### 3.4.1. Summary

This following report focuses on the improvement in training and development programs of Agrani Bank Limited along with their training need analysis process. Currently, training and development is an important part of human resource management program for all sort of organizations. In this report, all the steps of human resource management is discussed starting from the workforce planning to processes of maintaining them for utilizing their skills for the betterment of the bank. Firstly, the *human resource management* manages all the HR related activities such as recruiting, training, motivating and managing employees thorough systematic planning, organizing, directing and controlling. Secondly, *manpower planning* is the estimation of required number people for the right position or task by analyzing the gap and demand of employees. Thirdly, *performance management process* ensures that the employees and management is working together by communicating and exchanging feedbacks and suggestions in order to achievement their mutual target and goals. Fourthly, *training needs analysis* is performed to assess the need of training and development for the employees to perform their work or task properly. In Agrani Bank Limited, the branch managers analyze the need of training for the employees through observing their performance level and if any new work needs to be assigned to the employees and discuss with the top management. The head office after consulting with Bangladesh Bank decides when and what training program needs to be arranged for which employees. Moreover, *training* is the process of educating the employees with new skills, increase their knowledge and capabilities in the company, whereas *development* is the way of overall growth for employees. Agrani Bank has their own training institute where all the training programs take place. In Agrani Bank Limited, the top management conduct training program after discussing with the managers and when they feel like training program is required for the employees to increase productivity. They conduct training and keep record of the performance improvement by the branch managers to check if the training and development programs are reliable or not. To continue, Agrani Bank Limited divided training into two categories, on the job and off the job method. *On the job training* is conducted while doing day-to-day duties, and *off the job training* is conducted through various courses, workshops, seminars and special training programs conducted in their training institute. The employees are able to develop their knowledge, skills and competencies through proper training,

they can develop themselves by improving their habits, qualities and personalities through development and they can create strong bonding and communication with their colleagues through learning and helping each others in training and development programs. Lastly, performance appraisal is one of the important activity in HRM that helps in measuring employee's performance by analyzing their work to find out their strengths and weaknesses. It helps management to plan about employee training needs, benefits planning, promotion and termination planning. Agrani Bank uses *Performance Evaluation Report (PER)* method to measure employee's both qualitative and quantitative performance, which is an automated scoring system. They have their own evaluation team who analyze all the appraisal forms and find out the final score depending on which the top management make decision regarding training, benefits, consultation, promotion and termination. The bank is trying to give more importance on the improvement of employees performance to satisfy their customers and they are also gradually doing well according to the financial reports.



### **3.4.2. Conclusion**

Training and development programs are such an essential part of an organizational strategy that helps a company to educate their employees regarding new ideas, skills, competencies to increase their knowledge and understanding. Every organization has their different training and development planning and design according to their objectives and goals. Agrani Bank Limited also has their own Human Resource Management strategy and planning that give direction toward their destination. The bank is always in target of increasing profitability for which they focuses on good performance and customer satisfaction through good services. As they give immense importance in customer service, so they ensure that the employees are well trained and well-motivated towards their work in order to deliver excellent performance. The bank with the help of government and Bangladesh Bank is trying to conduct the human resource activities properly so that the right number of employees are hired for the right job at the right time and the management is doing a great job in analyzing and evaluating the employee's performance. According to the findings of the report, the training programs are effective but still they need some improvement and upgradation to keep up the pace. The findings gave both positive and negative information about the training and development programs of the bank. Lastly, from the survey done from the employees, it is seen that the employees are partially satisfied with the training programs of the bank but they think more improvement, innovation and changes are required to compete with the competitors. To conclude, the bank is paying more attention in training need analysis to ensure proper delivery of training to the employees through both on the job and off the job training methods and fulfil other human resource activities for the smooth run of the bank and its employees.

### 3.5. Limitations of the study

The report was prepared to make it an effective one to add more information and perspectives so that it could be used for further researches. I was fortunate enough to get a chance to work in Agrani Bank Limited as an intern to gain practical experience and knowledge about various activities. However, there were some limitations and roadblocks that I faced while collecting information and data and making the report, which are-

**Lack of sufficient time:** As I got only three months to work and prepare the report, it was difficult to experience any training program or observe performance changes of employee due to the training. That is why, different point of views could not be discussed in the report and had to depend on the secondary data.

**Workload of the officers:** In many cases I could not have a suitable conversation with the representatives since they were very busy and the bank had a rush with customers. Due to deficiency in communication, I could not collect and interpret many data from them.

**Maintaining confidentiality:** The management strictly followed the rules of not disclosing any confidential data or information to an intern/outsider. They were prohibited to provide any forms and documents that will hamper the security.

**Lack of information resources:** Many information and data correlated to training and development programs of the bank were not present. Due to the scarcity of information, it was difficult to get to and sum up everything. The official websites of both the bank and training institute also has lack of information about training programs.

**Lack of experience:** As this is my first corporate experience and very new to witness bank activities, so it created obstacle to understand and interpret any logical information. I am not knowledgeable enough to complete the whole report as I am a person of new hand on such type of study.

### 3.6. Recommendations

According to my observation, findings and survey analysis, I found some problems for which I would like to provide some suggestion for the bank to improve themselves.

**Hiring more young employees:** Majority of the employees in Agrani Bank Limited are above forty and they used to believe that more experienced people will be beneficial for the bank. However, aged employees are rigid to the old rules and ways of work and do not want to attend training and follow them. They are not so comfortable with the new technologies and advancements that are needed to keep up the pace with others. The young people are more tech-savvy and energetic who can work quickly and efficiently.

**Improving communication between employees and management:** The top management need to increase their communication with the employees to know them better and to keep track of employee's satisfaction level. As Agrani Bank Limited is a state-owned bank, so all rules and terms are strictly set by the government. The management need to interact with the employees more to make them understand about their work and target goals.

**Improving training programs:** From the survey, it is noticed that more respondents want improvement and changes in the training programs. More advancement and changes should be implemented according to the recent trends, so that the employees do not feel monotonous with the training contents and activities.

**Giving more feedbacks:** In the survey, more people said that they do not get proper and timely feedback from the managers due to rush for which they sometimes face confusion while working. Without feedback and guidance, the training program will not work accurately as the employees will not understand if they are doing fine or not. The employees are motivated and encouraged when they feedback for their works.

**HR section needs to be more active:** There is no HR officer in the bank, so all HR related activities take place in the head office. It is understandable that keeping HR officers in very branch is hard but at least each zonal office should have a HR person to take care of the activities. As there is lack of HR officers, the training need analysis, aftereffect of training programs, performance progress are not taken care more prudently.

**Lack of management:** Top management needs to be more active and vigilant in order to ensure smooth service for the customers. While working, I noticed that there is shortage of employee in one sector one of them was in sick leave. No alternate employee was assigned for which there was delay in work and the customers were shouting and complaining for standing so long. As there is negligence in management, the employees also avoid rules sometimes.

**Need to do frequent training need analysis:** In the survey, respondent did not strongly agreed with the statement that their work matches their training program. The bank should focus more on training need assessment of the employee correlated with their job and the top management need to plan the training courses, seminars, workshops according to that so that those programs help in improving skills for the job.

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### 3.8. Appendix

#### Survey Questions:

- How long have you been working in Agrani Bank Limited?
  1. Less than 5 year
  2. 5-10 years
  3. 10-20 years
  4. More than 20 years
- Your bank consider training and development program as a part of organizational strategy. Do you agree with the statement? \*
  1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly Disagree
- How often training programs take place? \*
  1. Every month
  2. Every quarter
  3. Half yearly
  4. Once in a year
  5. Depends on the need
- Do your training programs match with your work? (Rate it in the scale of 1 to 5 )\*

No	1	2	3	4	5	Yes
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- What type of training does the bank provide to their employees?
  1. Instructor Led Training
  2. E-Learning
  3. Hands On training
  4. Coaching
  5. Mentoring
  6. Lectures
  7. Group Discussions or activities
  8. Role playing
  9. Case Studies
- Do you think the training duration is sufficient? \*
  1. Yes
  2. No



- Training and development programs are helping in developing my knowledge and skills. Do you agree with the statement? \*
  1. Strongly Agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- Training and development programs helped me in improving my performance. Do you agree with the statement? \*
  1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly Disagree
- What kind of training method do you prefer? \*
  1. On the job method
  2. Off the job method
  3. Both
- Do you get timely feedback for your work? \*
  1. Yes
  2. No
- Are you satisfied with you current training and development program methods? \*
  1. Yes
  2. No
  3. Neutral
- Do you think any change or improvement is needed in the training program? \*
  1. Yes
  2. No
- Is the training program following the recent trends and processes?
  1. Yes
  2. No