

Report On
Training and Development Process of One Bank PLC

By

A.F.M. Saqlain
19104195

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
June 2024

© 2024. Brac University
All rights reserved.

Declaration

The following statements are affirmed:

- The internship report that has been presented is the result of our own work during our time as BRAC University students.
- With the exception of properly attributed references to any previously published work by others, the report's content is wholly original.
- Nothing from the report has ever been presented before for any other academic qualification.
- I have duly acknowledged all noteworthy sources of support.

Student's Full Name & Signature:

A.F.M. Saqlain

19104195

Supervisor's Full Name & Signature:

Dr. M. Nazmul Islam

Assistant Professor, BRAC Business School
BRAC University

Letter of Transmittal

07 April, 2024

Dr. M. Nazmul Islam

Assistant Professor,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Sir,

With due respect, I am submitting my internship report on the chosen topic “**Training and Development Process of One Bank PLC**”. The 3 (three) month-long internship program was a great experience, giving me hands-on experience in a professional environment.

I tried my best to follow the report guidelines. This internship program was a great opportunity to experience real-life experiences.

I would be happy to answer any queries on the report, sir. Any criticism of the report is welcomed as it is a way of improving myself.

Sincerely yours,

A.F.M. Saqlain

19104195

BRAC Business School

BRAC University

Non-Disclosure Agreement

This agreement is made and entered into by and between One Bank PLC and the undersigned student at BRAC University.

A.F.M. Saqlain

ID: 19104195

Acknowledgment

The completion of this report was made possible by the several individuals who offered their ideas and donated their time to make it better. First and foremost, Shukriya to Allah (SWT) for granting me the endurance and fortitude I needed to finish the report by the deadline. I want to express my gratitude to Dr. M. Nazmul Islam, an assistant professor at BRAC Business School and my supervisor, for his advice and assistance in getting the report finished. In addition, I would like to express my gratitude to the One Bank PLC staff members.

Board of Directors and Leaders



Mr. A.S.M. Shahidullah Khan



Mr. Zahur Ullah



Mr. Kazi Rukunuddin Ahmed



Mr. Shawket Jaman



Mohammad Aurangzeb Chowdhury



Ms. Anannya Das Gupta



Mr. Md. Monzur Mofiz

Executive Summary

This internship report documents the successful completion of a three-month internship program at One Bank PLC within the HR and Admin Division (Training and Development), spanning from September 1, 2022, to December 8, 2022, as part of the requirements for my Master's degree in Business Administration at BRAC University.

One Bank PLC, a banking institution established in May 1999, specializes in providing a range of financial services, including banking and investment solutions.

The aim of this report was to evaluate how the theories and concepts learned during the BBA program are put into practice within the training and development process of a financial institution in Bangladesh called One Bank PLC.

To compile this report, I gathered both primary and secondary data. Primary data sources encompassed my day-to-day observations and the tasks I performed during the three-month internship period. Secondary data sources included the organization's Employee Handbook, the bank's website, and relevant literature.

One Bank PLC stands as one of Bangladesh's foremost and well-established financial institutions. Their HR practices have been instrumental in attaining organizational objectives. The primary focus of this report was to examine the training and development procedures conducted by the HR and Admin division, along with offering recommendations to enhance these processes.

Acronyms

HRIS – Human Resource Information System

Fintech – Financial technology

HR – Human Resource

PLC – Private Limited Company

CSR – Corporate Social Responsibility

Contents

Declaration	2
Letter of Transmittal	3
Non-Disclosure Agreement	4
Acknowledgment.....	5
Executive Summary.....	7
Chapter 1: Overview of Internship	11
1.1 Student Information.....	11
1.2 Internship Information.....	11
1.3 Responsibilities as an Intern.....	11
1.4 My Contribution to the Company.....	13
1.5 Benefits from the Internship Program	13
1.6 Problems Faced during the Internship	14
1.7 Recommendations on Future Internships	14
Chapter 2: Organization Part	15
2.1 Introduction	15
2.2 About One Bank PLC	17
2.3 Company Vision, Mission, and Core Value	18
2.4 Products of the Company	19
2.5 One Bank PLC's Quality Policy.....	20
2.6 One Bank PLC's Environmental Policy.....	21
2.7 Corporate Social Responsibility of One Bank PLC	21
2.8 Code of Conduct of the Company	22
2.9 Board of Directors	22
2.10 Historical Achievements.....	24
2.11 Leadership Style of One Bank PLC	24
2.12 Marketing Practices	25
2.13 Financial Performance.....	25
2.14 One Bank PLC's Information System	30
2.15 Porter's Five Forces.....	31
2.16 SWOT Analysis of One Bank PLC.....	33
Analysis.....	35
2.17 Conclusion.....	36
2.8 Recommendations.....	37
Chapter 3: Project Part.....	39
3.1 Introduction	39
3.1.1 Theoretical Background	39
3.1.2 Objective	40

3.1.3	Significance	40
3.2	Methodology.....	41
3.3	Overview of the Human Resource and Administration Department of One Bank PLC	42
3.4	Analysis of Training and Development Process.....	43
3.5	Findings from the Analysis.....	46
3.6	Implication.....	46
3.7	Limitations.....	47
3.8	Conclusion.....	47
3.9	Recommendation	48
4.0	References	49
	Appendix A	51
	Appendix B.....	56

Chapter 1: Overview of Internship

1.1 Student Information

This internship report has been done by me, A.F.M. Saqlain with the student ID 19104195 majoring in Human Resource Management as part of the BBA program at One Bank PLC.

1.2 Internship Information

ONE Bank PLC acknowledges that its employees play a critical role in the success of the firm and is dedicated to supporting their growth and development. Recognizing the importance of its employees, the bank places a high priority on their career development via extensive training initiatives and an innovative HR structure. I had the honor of working as an intern for ONE Bank PLC from February 07, 2024, to May 06, 2024, for three months. I worked as an intern in the Malibagh Branch's Training and Development during this time. During my internship, Mr. Md. Shariful Alam, the Assistant Manager of the bank, provided me with crucial advice and assistance. His mentoring greatly aided in my learning and development within the company.

1.3 Responsibilities as an Intern

One Bank PLC may assign one to the following duties as a Training and Development Intern:

1. Assisting in the design and development of training programs for workers at various levels within the organization.
2. Working together with employees to determine the workforce's training gaps and needs.
3. Assisting with the planning, organization, and participant communication of workshops, seminars, and training events.
4. Taking part in the facilitation or supervision of senior trainers when training sessions are being delivered.

5. Research industry trends and best practices in training and development to guide the creation and implementation of programs.
6. Helping in the development of instructional resources, such as e-learning modules, manuals, and presentations.
7. Assisting in the gathering, analyzing, and appraisal of feedback in order to determine the efficacy of training.
8. Offering administrative assistance for tasks linked to training, like keeping track of attendance, organizing training materials, and preserving training records.
9. Helping to put performance management programs into action, including goal-setting, performance reviews, and feedback systems.
10. Working together with teams or other departments to incorporate training programs into larger company objectives and plans.
11. Taking part in conferences and conversations about efforts for corporate learning, talent management, and staff development.
12. Practicing ethical standards and organizational policies is also an initiative offered by One Bank PLC.

1.4 My Contribution to the Company

During my internship period, my staff and I had to accomplish essential responsibilities to enhance performance and skill levels. I have tried to help the company figure out solutions for effective training programs. I interviewed officers holding top positions to inspect the shortcomings associated with training and to devise a training plan, with relevant materials.

Also, I have collected and calculated comments from the participants of various pieces of training to understand the effectiveness of the training programs. Thus, I was able to improve my knowledge of the company culture regarding development and continuous learning, through which One Bank PLC kept growing and developing as a whole.

1.5 Benefits from the Internship Program

The benefits that I have acquired through One Bank PLC's internship program, include:

Real-Life Experience: The General banking Sector helped me to gather real-life knowledge regarding handling clients.

Professional Learning: The program has offered professional progression as the bank has aided me with hands-on experience in multiple projects.

Networking: I was able to increase the power of my network through my supervisor's help.

Understanding of Corporate Culture: I have grasped a knowledge of the corporate culture and through that, I can judge whether the company might help me achieve my long-term professional goals.

Enhancement of Resume: My resume will become more noteworthy when I finalize my internship at One Bank PLC, a reputable organization.

Personal Development: Through my experience with One Bank PLC these past few months, I now have a better grasp on those areas where I strive to improve. I derived lessons from it, both on a personal and professional level. Therefore, it benefited me greatly.

In a nutshell, the internship program at One Bank PLC offered me a great training ground that will help me land my future jobs in the banking industry.

1.6 Problems Faced during the Internship

During my internship, I faced several difficulties, such as:

- Clients' expectations were high, especially from an intern who just got into the bank.
- I was always worried about navigating through the fast-paced environment, as the employees knew a lot more than me in every aspect.
- As I am not very talkative, communication seemed like a challenge from time to time.
- Work-life balance was hindered, as I am not used to sitting to work for such long hours.

1.7 Recommendations on Future Internships

Here are some recommendations against the challenges that I have encountered:

Management of Intern Duties: The intern must be certain about the duties that are needed to be performed and take full responsibility.

Data Privacy and Security: The concern of data privacy laws should be announced to the interns through ongoing instruction and training, as breached data can harm the bank's operations. Hence, the interns should

become increasingly careful during the internship.

Technology Integration: It is a wise idea for the interns not only to grasp the banking software but also the technologies utilized in the bank, to remain on top of the most recent technology in the banking system to seize the opportunity of using any newly-developed functions. (For example: RTGS)

Adapting to a Fast-Paced Environment: An intern should start slow to grasp the procedures of the bank's HR department so that they can learn to operate error-free like an employee does, in the future.

Teamwork & Communication: Communication does not get to a professional level overnight, and that's why it is important to be attentive in learning how the employees communicate with each other to resolve problems.

Work-Life Balance: The interns must set boundaries when it comes to their personal and professional lives. They should be fully focused on work when they are in the bank and should not practice absenteeism.

Chapter 2: Organization Part

2.1 Introduction

Bangladesh's financial system consists of a wide range of organizations and marketplaces, such as microfinance, insurance and pensions, and the money and capital markets. The sector is populated by a variety of state-owned commercial banks, domestic private commercial banks, foreign commercial banks, non-bank financial institutions, and specialized banks that specialize in lending to the agricultural and industrial sectors, in addition to Bangladesh Bank, the nation's central bank. Bangladesh Bank is in charge of overseeing both non-bank financial institutions and the banking subsector. Bangladesh's financial industry has historically been beset by issues such as poor asset quality,

insufficient provisioning, and political meddling in lending decisions, especially in state-owned banks. A strong effort has been made in recent years to solve these problems, though, with restructuring plans, better bank oversight, corporate governance requirements, and risk management enhancements that are in line with global best practices. In 2008, the world saw financial turbulence, but Bangladesh's banking industry held up well. The effectiveness of ongoing financial reforms and the evolution of the industry over decades must be evaluated in light of the sector's performance as regulatory frameworks continue to emphasize risk management and systemic stability. (Akther & Tariq, 2020)

Bangladesh has taken several steps to fortify its banking industry. These are stated below:

Fortifying the Regulatory Framework: The Bangladesh Bank is making efforts to make the law governing system stronger, which will help to maintain the stability and integrity of the country's financial system.

Improving Supervision: Improving supervision and monitoring of banks helps to identify risks and the proper steps to be taken. (Arefin & Islam, 2018)

Enhancing Corporate Governance: Improving corporate governance helps to amplify decision-making and transparency for fair operations of the banks. This entails fortifying internal control systems, risk management frameworks, and board monitoring.

Encouraging Digitalization: To increase the effectiveness, accessibility, and openness of financial services, the government and regulatory bodies have been encouraging digitalization in the banking industry. This entails promoting the uptake of fintech advances, online banking, and digital payment systems.

Capacity Building and Training: To improve bank employees' knowledge and abilities in fields including risk management, compliance, and financial technology, a focus has been placed on capacity building and training initiatives. This guarantees that banks have the tools necessary to overcome

obstacles and implement best practices. (Arefin & Islam, 2018)

These actions are intended to promote sustainable growth and development while bolstering the banking industry's stability and resilience in Bangladesh.

2.2 About One Bank PLC

In May 1999, ONE Bank PLC was established as per the rules of the Companies Act of 1994. It quickly became an important name in Bangladesh's private banking sector. The bank's promise was to help its customers wholeheartedly and it was ready to do whatever it took to make sure that happened. This included providing excellent services all the time and being active in the community.

The way they do things is carefully thought out and planned so that they will be correct, efficient, & clear. They also want to do well for themselves too which means having a good image as a company. When ONE Bank chooses what kinds of things to invest in (for example: home loans, small business loans, personal savings accounts), they think about how risky they are by using careful planning and considering all factors/conditions. This makes sure that there is always some profit left over after costs--and also makes it more likely that people will pay back what they borrowed!

The primary goals of the bank's lending activities are working capital and long-term finance, with a particular emphasis on the ready-made garment (RMG) and textile industries. In line with the growth of its exposure to RMG, ONE Bank has increased its non-funded commercial activities. Furthermore, the bank has actively expanded its support to small and medium-sized organizations (SMEs) in recognition of the critical role that these businesses play in the economy, opening up more loan options for aspiring business owners. (One Bank PLC, n.d.)

ONE Bank PLC provides a range of contemporary banking services, including real-time online banking, Visa debit and credit cards, ATMs, e-banking, and mobile banking. These services are powered by cutting-edge technology. The bank has set up a fully functional Disaster Recovery (DR) center in Sirajganj as part of its operational resilience commitment to guarantee continuous business operations. Furthermore, the establishment of a Centralized Loan Administration and Trade Processing center highlights the bank's dedication to achieving operational effectiveness and customer contentment throughout its Chattogram and Dhaka zones. (One Bank PLC, n.d.)

2.3 Company Vision, Mission, and Core Value

The vision, mission, and core values of One Bank PLC have been stated below:

- Vision: The main goal of ONE Bank PLC is to become the benchmark for excellence in Bangladesh's banking industry. They want to be known as an inspiration to others, leading by example in terms of honesty, creativity, and customer focus. Their mission revolves around their steadfast dedication to fulfilling the varied demands of their clientele, guaranteeing their contentment and prosperity in each exchange. At the same time, they continue to be committed to supporting and enabling their people by giving them rewarding chances for advancement and recognition. They seek to provide steady returns and maintain the faith and confidence of their stakeholders by placing a high priority on the generation of shareholder value through strategic investments, cautious financial management, and sustainable growth strategies. Through their efforts, they hope to pave a distinguished leadership path, encouraging others in the business to follow suit and add to Bangladesh's overall development.
- Mission: One Bank's dedication is rooted in their never-ending pursuit of providing their clients with greater service, making sure that their happiness is the first priority in whatever they do.

They actively accept their social duties and see the value of giving back to their local communities. They are able to build industry-leading processes and improve their operations through regular assessments of all business lines. Their workplace encourages collaboration, enabling staff members to reach their greatest potential and perform to the highest standard on every assignment they embark on. By following these guidelines, they develop a culture of creativity, teamwork, and excellence that propels their business toward long-term success.

- Core Value: Unwavering commitment to clients is at the heart of One Bank PLC's basic values. They pledge to provide customers with the best possible service and assistance, putting their needs first above everything else. At the core of their actions is integrity, which guarantees openness, truthfulness, and reliability in all of their dealings. They work hard to promote an innovative culture and are always looking for new methods to give their clients a better banking experience. Their group consistently pushes limits and goes above and beyond expectations because they have a common desire for greatness. One Bank PLC's fundamental principle of customer-centricity directs all of its decisions, enabling it to create enduring bonds with its clients and foster long-term development. (One Bank PLC, n.d.)

2.4 Products of the Company

One Bank PLC provides a variety of services and products to fulfill the various financial requirements of its clients. Among the principal goods and services offered by One Bank PLC are:

Bank Accounts: To accommodate a range of investing and saving needs, One Bank PLC provides a number of bank account options, such as savings accounts, current accounts, fixed deposit accounts, and Monthly Money Maker accounts.

Loans & Advances: To assist clients in reaching their financial objectives, the bank offers a range of loan products, including personal, home, auto, education, and business loans.

Credit & Debit Cards: To accommodate a wide range of consumer spending demands, One Bank PLC provides credit & debit card services with a variety of features and advantages, such as cashback incentives, rewards programs, and travel privileges.

Remittance Services: The bank enables clients to send and receive money safely and conveniently by facilitating both domestic and international money transfer services.

Digital Banking: Customers may easily manage their accounts, transfer money, pay bills, and access other banking services anytime, anywhere with the help of One Bank PLC's mobile app.

These are but a few of the goods and services that One Bank PLC provides. Additionally, the bank could offer customized goods and services meant for particular clientele or business sectors. (One Bank PLC, n.d.)

[2.5 One Bank PLC's Quality Policy](#)

One Bank PLC is committed to providing outstanding quality in all facets of its business operations and services. The guiding tenets of its quality policy are regulatory compliance, ongoing improvement, and customer happiness. Their dedication lies in comprehending and fulfilling the changing demands of their clientele, consistently surpassing their anticipations. By using strict quality control methods and procedures, they guarantee the utmost precision, dependability, and effectiveness in their operations. They cultivate a climate of responsibility and cooperation in which each worker is given the opportunity

to contribute to the achievement of their quality goals. They aim for excellence in whatever they do, upholding their reputation as a reliable and respectable financial institution by following best practices and welcoming innovation. (One Bank PLC, n.d.)

2.6 One Bank PLC's Environmental Policy

Being conscientious corporate citizens who are dedicated to environmental sustainability is something that ONE Bank takes great pleasure in. They genuinely think that every "GREEN" action, no matter how tiny, can make a big difference in creating a more environmentally friendly future for future generations. Their Green Banking approach places a strong emphasis on environmental awareness, as they work to put policies in place that reduce their environmental impact and encourage sustainable behavior. A number of Green Banking Initiatives, such as the creation of internal environmental management systems and the offering of training and eco-friendly activities to their staff, serve as examples of their commitment to environmental responsibility. To guarantee that their operations are carried out with the utmost concern for environmental impact, they abide by stringent Environmental Risk Management rules. Additionally, they provide a variety of green banking services and solutions to help with environmentally friendly projects and activities. Their mission is to cultivate a sustainable culture in their neighborhood by providing funding for environmentally friendly initiatives and educating customers about environmental responsibility. (One Bank PLC, n.d.)

2.7 Corporate Social Responsibility of One Bank PLC

In order to achieve their goals of green banking, they also actively participate in CSR initiatives that promote environmental issues and work with NGOs and other groups who share their concerns. When combined, they have the potential to significantly impact the preservation of our planet for coming generations.

2.8 Code of Conduct of the Company

The following is the code of conduct of One Bank PLC:

- **Workplace Dress Code:** One Bank PLC has strict policies about what employees are allowed to wear. Formal full-sleeve shirts, formal trousers, formal shoes, and formal suits with ties (if necessary) are deemed appropriate attire for male employees in the office. It is expected that female employees wear sarees, kameez, and salwar kameez.
- **Conversational Rules:** According to the company's guidelines, employees are expected to conduct themselves professionally in all interactions, whether they are speaking with coworkers, clients, or managers.
- **Use of Company Resources:** Employees are instructed to use the resources carefully.
- **Use of Computers:** Employees must abide by the rules of the company's IT policy.
- **Smoking:** One Bank PLC premises are designated as non-smoking areas, so smoking inside is prohibited.
- **Access to Colleague's Desks/PC:** Permissions must be taken before having access to a colleague's PC. (One Bank PLC, n.d.)

2.9 Board of Directors

Currently, the following members are part of the board of directors.

- Mr. A.S.M. Shahidullah Khan (Chairman)
- Mr. Sayeed Hossain Chowdhury (Director)
- Mr. Zahur Ullah (Director)
- Ms. Anannya Das Gupta (Director)

- Mr. Kazi Rukunuddin Ahmed (Director)
- Mr. Shawket Jaman (Director)
- Admiral AMM Mohammad Aurangzeb Chowdhury (Retd) (Independent Director)
- Mr. Md. Monzur Mofiz (Managing Director)

2.10 Historical Achievements

It was an honor for Bangladesh Bank to send ONE Bank Limited a letter of gratitude for successfully disbursing agriculture loans under the Tk. 5,000 crore refinancing scheme. On May 18, 2022, a modest ceremony took place at Bangladesh Bank's A. N. Hamidullah Conference Room to award the distinction. The citation was given to Mr. Md. Monzur Mofiz, Managing Director of ONE Bank, by the distinguished Governor of Bangladesh Bank, Mr. Fazle Kabir. OBL distinguished itself as one of the 17 banks out of the 43 scheduled banks that had a 100% success record in disbursing agricultural loans under the relevant program. Deputy Governor Mr. A. K. M. Sajedur Rahman Khan, Executive Director Mr. Md. Awlad Hossain Chowdhury, and General Manager Mr. Md. Abdul Hakim of Bangladesh Bank were among the dignitaries who graced the occasion. (One Bank PLC, n.d.)

2.11 Leadership Style of One Bank PLC

Embracing a democratic leadership style, One Bank PLC values the opinions and involvement of every team member in the making of decisions. This style of leadership promotes an environment of open communication and respect for one another by being inclusive, transparent, and cooperative. Employees at One Bank PLC are empowered to contribute to the success of the company through their leaders' encouragement to voice their ideas, thoughts, and concerns. This leadership style fosters a sense of ownership and accountability in workers by including them in decision-making, which increases engagement, creativity, and productivity. Furthermore, One Bank PLC's democratic leadership fosters a friendly and cohesive workplace where people feel appreciated and inspired to strive toward shared objectives. By using this strategy, One Bank PLC cultivates a culture of empowerment, trust, and ongoing improvement in addition to utilizing the aggregate knowledge and inventiveness of its employees. (One Bank PLC, n.d.)

2.12 Marketing Practices

One Bank PLC relies on brochures and flyers to reach potential consumers, also they are active on social media to reach mass people through Facebook.

2.13 Financial Performance

A bank's capacity to turn a profit and successfully handle risks is demonstrated by its financial performance. Strong financial growth makes a bank more resilient and stable overall, which is crucial for investors, regulators, and depositors. It shows that the bank can withstand unanticipated difficulties and economic downturns. The financial analysis of One Bank PLC has been stated below:

Current Ratio			
Year	Formula	Calculation	Result
2020	Total Current Assets	$303,668,477,921 \div 286,072,762,694$	1.06
2021	÷	$310,635,734,412 \div 292,890,208,039$	1.06
2022	Total Current Liabilities	$315,093,322,081 \div 296,274,879,659$	1.06

With a current ratio of 1.06, One Bank appears to have had a rather strong liquidity position throughout this time, with its current assets being marginally greater than its current liabilities. The bank was able to effectively pay its short-term financial obligations thanks to the stability of the current ratio, which suggests careful management of the bank's assets and liabilities.

Quick Ratio			
Year	Formula	Calculation	Result
2020	(Total Current Assets – Inventories) ÷ Total Current Liabilities	$(303,668,477,921 - 220,428,720,056) \div 286,072,762,694$.29
2021		$(310,635,734,412 - 222,847,145,369) \div 292,890,208,039$	0.30
2022		$(315,093,322,081 - 225,865,671,615) \div 296,274,879,659$	0.30

While there has been little improvement in 2021 and 2022 compared to 2020, One Bank's consistent quick ratio of approximately 0.30 during the three-year period suggests a generally solid liquidity situation. This implies that although the bank's liquid assets were not enough to fully cover its short-term liabilities, things did become a little better over time.

Earnings per Share	
Fiscal Year	EPS (in Taka)
2020	1.49
2021	0.90
2022	1.42

The three-year period from 2020 to 2022 saw fluctuations in One Bank's profits per share (EPS). The EPS was BDT 1.49 in 2020, BDT 0.90 in 2021, and BDT 1.42 in 2022 after a decline to BDT 0.90 in 2021.

These variations in EPS may be a sign of several variables influencing the bank's financial performance and profitability. The notable decline in EPS between 2020 and 2021 may cause investors and shareholders to be cautious.

Return on Equity			
Year	Formula	Calculation	Result
2020	Net Profit after Tax ÷ Shareholders' Equity	1,394,706,116 ÷ 17,563,848,956	8%
2021		845,185,047 ÷ 17,712,594,664	4.8%
2022		1,391,852,081 ÷ 18,379,798,831	8%

Between 2020 and 2022, a three-year period, One Bank's ROE fluctuations indicate different levels of profitability in their shareholder's equity. The return on equity (ROE) was 8% in 2020, 4.8% in 2021, and 8% in 2022. The bank's profitability has been impacted by the difficulties caused by the pandemic during that time.

Net Profit Margin			
Year	Formula	Calculation	Result
2020	Net Profit after Tax ÷ Revenue	1,394,706,116 ÷ 3,425,575,025	40%
2021		845,185,047 ÷ 4,150,778,318	20%
2022		1,931,998,652 ÷ 4,233,072,712	45.6%

As we can see, the net profit margin (NPM) changed notably in these three years between 2020 and 2022. The NPM rose in 2020 at 40%, fell to 20% in 2021, and then increased to 45.6% in 2022. This shows the volatile nature of One Bank's financial performance and emphasizes the significance of tactical decision-making.

Total Asset Turnover			
Year	Formula	Calculation	Result
2020	Revenue	$3,425,575,025 \div 303,668,477,921$	0.01
2021	\div	$4,150,778,318 \div 310,635,734,412$	0.01
2022	Total Assets	$4233072712 \div 315,093,322,081$	0.01

One bank should review its asset management decisions to increase shareholder value and take steps to improve operational efficiency from the bank's asset base. The calculation shows that the asset turnover ratio has been consistent in these three years.

Equity Multiplier			
Year	Formula	Calculation	Result
2020	Total Assets	$303,668,477,921 \div 17,563,848,956$	17.29
2021	\div	$310,635,734,412 \div 17,712,594,664$	17.54
2022	Shareholders' Equity	$315,093,322,081 \div 18,379,798,831$	17.14

As we can see, the equity multiplier slightly moved over three years, focusing on the dynamic nature of the bank's financial leverage and capital structure. Their well-calculated strategic management has helped them to maintain long-term financial stability.

Return on Equity (DuPont)			
Year	Formula	Calculation	Result
2020	Net Profit Margin	$40\% \times 0.01 \times 17.29$	6.9%
2021	\times	$20\% \times 0.01 \times 17.54$	3.5%
2022	Total Asset Turnover	$45.6\% \times 0.01 \times 17.14$	7.8%
	\times		
	Equity Multiplier		

Over the three years from 2020 to 2022, there were variations in one bank's return on equity (ROE). The ROE was 6.9% in 2020, dropped to 3.5% in 2021, and then increased to 7.8% in 2022. The bank's variable return on equity (ROE) throughout the course of the three-year period emphasizes the dynamic character of its financial performance and emphasizes the significance of strategic decision-making and efficient management in maximizing profitability and shareholder value.

2.14 One Bank PLC's Information System

Like many other modern banks, One Bank PLC significantly depends on information systems to improve customer service, streamline operations, and maintain regulatory compliance. The information system of the bank consists of a variety of hardware and software products that are specially designed to fulfill its unique requirements and goals. An outline of the main elements of One Bank's information system is provided below:

Core Banking System: The foundation of One Bank's operations is a strong core banking system. This system manages customer accounts, transactions, loans, and other essential banking functions in real time. It ensures accurate and efficient processing of financial transactions while maintaining data integrity and security. (One Bank PLC, n.d.)

Online Banking Platform: Customers of One Bank can simply access their accounts, transfer funds, pay bills, and carry out other operations from any location with an internet connection by using the online banking services that the bank offers. Customers can easily transact with ease thanks to the safe and user-friendly online banking platform.

Mobile Banking Application: One Bank offers a mobile banking application that enables users to do banking operations using their smartphones or tablets in addition to online banking. Customers who are always on the go will find the mobile app more convenient and accessible because of its features, which include alerts and notification services, fund transfers, bill payments, ATM and branch locators, and account management.

ATM Network: One Bank keeps a vast automated teller machine (ATM) network spread throughout key locations. This network allows customers to check their account balances, withdraw cash, and conduct other routine transactions around the clock. To guarantee account synchronization and real-time transaction processing, the ATMs are connected to the bank's core banking system.

Customer Relationship Management (CRM) System: One Bank uses a CRM system to efficiently manage its contacts with both current and new clients. In order to customize goods, services, and marketing campaigns to each customer's unique requirements and preferences, the CRM system keeps track of customer interactions, maintains customer information, and examines consumer behavior. actions. (One Bank PLC, n.d.).

2.15 Porter's Five Forces

Porter's Five Forces model is a useful analytical tool that evaluates an industry's dynamics by looking at five important forces: industry competitiveness, the possibility for new entrants, supplier power, customer power, and the threat from alternative products. These factors work together to emphasize an industry's advantages and disadvantages by reshaping the competitive landscape (The Investopedia Team, 2022).

Porter's Five Forces Model for One Bank PLC:

Competition in the Banking Industry: The banking sector is extremely competitive, with several banks providing comparable goods and services. Both smaller local banks and major international institutions compete with One Bank PLC. Competitiveness stems from elements like interest rates, costs, client support, and creative banking solutions.

Potential of New Entrants: Because of the significant obstacles (like trust, access to powerful technology, tons of paperwork, and more) to entry, the banking business has a relatively low potential

for new entrants. These obstacles include the necessity to gain the trust of customers, significant capital expenditure, brand recognition, and strict regulatory restrictions. Because of this, established banks like One Bank PLC are comparatively shielded from the entry of new rivals.

Suppliers Power: Within the banking sector, suppliers are mostly defined as companies that offer software, technology, and other necessary resources. One Bank PLC purchases hardware and software for banking from a variety of sources in order to maintain its technological infrastructure. Even if there might be a number of suppliers in the market, suppliers may have a lot of negotiating leverage, particularly if there aren't many leading producers of crucial banking technologies.

Customers Power: In the banking sector, customers hold significant power, particularly due to their easy access to information and ability to transfer banks. In order to sustain its market position, One Bank PLC needs to consistently prioritize client happiness and retention. Interest rates, fees, accessibility, ease, and the caliber of banking services are some of the variables that affect consumer power.

Threat of Alternative Products: Replacement goods represent a small risk to the banking industry. While traditional banking services like savings accounts, loans, and investments remain crucial, technological advancements have given rise to fintech companies that offer alternative financial solutions. These include online top-ups, payment, and self-service (like checking statements) through the Internet. One Bank PLC needs to be creative and flexible in order to decrease the threat that these substitute products and services present.

One Bank PLC competes with both regional banks and significant international organizations in the fiercely competitive banking sector. A few examples of the variables that fuel competition are interest rates, expenses, customer service, and creative banking solutions. The competitive environment notwithstanding, there are strong barriers to entry, such as the requirement for customer trust, a substantial capital commitment, brand recognition, and regulatory constraints, which limit the possibilities for new entrants.

One Bank PLC may face difficulties in negotiating with suppliers because they have significant bargaining power in the banking industry and supply vital technology and resources. Due to their easy access to information and flexibility to transfer banks, customers have a lot of power, thus it is important to focus on their retention and pleasure. One Bank PLC needs to be flexible and nimble in order to reduce the risk of alternative financial solutions being offered in place of its current offerings, especially from rising fintech companies. (One Bank PLC, n.d.)

2.16 SWOT Analysis of One Bank PLC

A strategic planning tool called a SWOT analysis is used to assess a project's or company's strengths, weaknesses, opportunities, and threats. It assists companies in determining external (threats and opportunities) and internal (strengths and weaknesses) elements that could affect their goals. An explanation of each part is provided below:

Strengths:

- **Solid Financial Position:** As a result of wise management choices, One Bank PLC keeps a solid financial position.
- **Diverse Product Portfolio:** To meet the various needs of its clientele, the bank provides a large array of goods and services. (For instance, banking for women, students, and youth, among others.)
- **Strong Brand Image:** One Bank Plc has built a strong reputation over time as a dependable bank with a customer-focused philosophy.
- **Efficiently Managing Risks:** The bank's risk management is great because they can make smart decisions about how they invest their money and to whom they can put their faith in.

- **Using Technology to Serve Customers Better:** One Bank PLC has always been on top of things when it comes to using the most advanced technology. This helps them offer better services as well as keep costs down.

Weaknesses:

- **Competitor Pressure:** Other banks might be performing slightly better than One Bank PLC and have more offices or branches in the country. Because of this, some people may opt into other banks.
- **Depending Too Much on Regular Services Provided in the Bank:** If the majority of operations only happen in person inside the bank, then it will be harder for One Bank Plc to keep up with other businesses where everything can be done online or through an app these days, such as opening accounts and paying bills.
- **Global Pressure:** Worldwide instability can create more pressure and may cause a downfall in One Bank PLC's profits.
- **Process Duration:** Some processes take longer to finish or they need more people (or both). If some tasks aren't done efficiently then costs will increase and profits will decrease.
- **Making Sure They Follow All the Rules:** Regulations are important but can also be seen as a problem because they take up lots of time, not to mention money.

Opportunities:

- **Tech Funding:** Funding digital transformation projects may make the bank more competitive and appealing to clients who are knowledgeable about technology.
- **Creating New and Exciting Products & Services:** This will help One Bank PLC attract new customers

as well as stand out from its competitors.

- **Growing & Diversifying:** This can be achieved by venturing into new markets or business lines through strategic partnerships or acquisitions.
- **Expanding More:** To find other areas in which it can expand, the bank should look at regions that don't have much competition yet and where things are changing quickly.

Threats:

- With more companies offering services online or through apps, banks face stiff competition from both small tech startups & big established firms.
- If interest rates go up or the economy struggles leading to fewer people borrowing money, it will affect how well this organization does financially potentially.
- Attacks by hackers who try to steal money transferred between accounts or get information about account holders are becoming more common. This means that any bank's reputation is at risk if it doesn't make sure that its systems are secure enough.
- Laws about how financial institutions work, could change at any time. If such changes increase how much it costs (or how hard it is) for One Bank Plc to continue operating exactly as before, then those changes might also limit some options that this organization has for making profits in the future.

Analysis

- The positive side (Strength) we can see that One Bank PLC has some differentiating factors, leveraging competitive advantages over the other banks. Also, their strategic management is

making sure they can operate sustainably in the long run.

- The weaknesses are not extraordinary and can be overcome through essential steps.

As they follow a democratic leadership style, overcoming the weaknesses & threats and leveraging the opportunities should not be a problem.

2.17 Conclusion

In conclusion, analyzing One Bank PLC's information system, Porter's Five Forces, and SWOT helps in having an important grasp of the competitive strategies that the bank uses in the banking sector. The information system is very important as it has leverages like an online banking platform and an effective core banking system which help the bank to serve its customers the way they are supposed to and also make sure that there are no issues when it comes to how the bank is run. Porter's Five Forces analysis shows how intense competition is in the industry, what kinds of barriers banks face while operating in the market, the power that clients have over businesses, the influence that consumers have on products and services provided & also the risks involved in using alternative means for financing like borrowing money from a different source rather than relying on own funds, alone.

One Bank PLC's strengths in financial stability, a broad range of products, a strong brand image, effective risk management, and technological improvements are also highlighted by the SWOT analysis. The bank does, however, confront several difficulties, including a small market presence, reliance on traditional banking, problems with operational efficiency, burdens associated with regulatory compliance, fierce competition, cybersecurity threats, and changes to regulations.

Despite these obstacles, One Bank PLC's democratic leadership approach encourages adaptability, teamwork, and creativity to counteract threats and weaknesses while seizing chances for strategic acquisitions, product innovation,

market expansion, digital transformation, and attention to developing areas. By using its advantages, improving its shortcomings, and seizing chances, the bank may adeptly maneuver through the ever-changing banking scene and maintain steady expansion and competitiveness over the long haul.

Conclusively, One Bank PLC's strategic strategy, derived from thorough analyses, equips it with the necessary skills to effectively manage industry obstacles and seize new possibilities, guaranteeing sustained prosperity and value generation for its stakeholders in the dynamic banking domain.

2.8 Recommendations

Here are my recommendations for One Bank PLC:

Increasing Market Presence: One Bank PLC ought to concentrate on raising its profile in the domestic and global markets. Strategic alliances, mergers, acquisitions, or the development of new branches in undeveloped areas can all help achieve this.

Investing in Digital Transformation: One Bank PLC ought to keep funding digital transformation projects in light of the growing dependence on online banking services. To guarantee a seamless and safe client experience, this entails expanding its digital product line, strengthening cybersecurity protocols, and upgrading its online and mobile banking infrastructures.

Improving Operational Efficiency: Improving cost-effectiveness and optimizing earnings requires addressing operational efficiency concerns. To reduce costs and improve overall efficiency, One Bank PLC should invest in cutting-edge technology like automation and artificial intelligence, optimize resource allocation, and streamline its procedures.

Product Portfolio Diversification: One Bank PLC needs to constantly innovate and expand its product line in order to stay competitive and draw in a larger clientele. This is the launch of fresh financial goods and services designed to meet the changing demands of various clientele groups. Examples of these are specialized banking options for young people, women, and students.

Prioritizing Regulatory Compliance: One Bank PLC ought to give top priority to adhering to regulatory norms and requirements in light of the banking industry's strict regulatory framework. This entails keeping track of regulatory developments, funding staff compliance training, and putting in place strong compliance management systems to reduce regulatory risks.

Through the implementation of these recommendations, One Bank PLC can enhance its competitive standing, promote sustainable expansion, and adeptly handle the obstacles and prospects present in the ever-changing banking sector.

Chapter 3: Project Part

3.1 Introduction

This report has been prepared as a requirement for my Bachelor's degree in Business Administration at BRAC University. In order to complete the BBA program, one is required to do an internship at a company for 3 (three) months. Then, he/she needs to submit a report on it. To accomplish this, I joined One Bank PLC as an intern on 07 February 2024 and continued till 06 May 2024. The topic that I have chosen to do my internship report on is "Training and Development Process of One Bank PLC".

While preparing the report, I was guided and supervised by my supervisor Dr. M. Nazmul Islam, Assistant Professor, and Co-Supervisor Dr. Syed Far Abid Hossain, Assistant Professor, at BRAC University.

3.1.1 Theoretical Background

In the field of human resource management, training, and development refers to the process of gaining the knowledge, abilities, and mindset that enhances workers' job performance and permits future career advancement.

Acquiring specialized knowledge and abilities for a given job or task is referred to as training. Usually, the goal of this brief activity is to raise an employee's level of performance on the job. It consists of formal education programs, in-person training, and coaching sessions.

Development pertains to the sustained advancement of a person's professional life. In order to better prepare people for their future roles in the workplace or possibilities for career progression, it typically entails learning things beyond what is required of them in their current roles. Participating in conferences, work

shadowing, mentorship, and continuing education are examples of development activities. (Training and Development - Meaning, Examples, Importance, n.d.)

3.1.2 Objective

This report's main goal was to make a link between One Bank PLC's training and development process and the theories and concepts taught in the BBA program.

The following are the report's goals:

- To describe One Bank PLC's training and development program.
- To connect One Bank PLC's operations to the theories and concepts taught in the BBA curriculum.
- Offering ideas and recommendations that can enhance their method for training and development.

3.1.3 Significance

The goal of the report is to provide an explanation of One Bank PLC's training and development approach. The bank may be able to make some process improvements as a result of the review of One Bank PLC's training and development program. It will be accomplished by using firsthand observations to identify any problems that are discovered. Suggestions will be given based on the defects that have been noticed. Given the significance of training and development for any organization's human resource department, the results will be critical to the banking company's future advancements.

3.2 Methodology

Both primary and secondary data were used to create the report. My daily observations and the tasks I completed during my three (three) months internship program served as the source of primary data. The organization's employee handbook, the website, and any pertinent literature served as the sources of the secondary data.

3.3 Overview of the Human Resource and Administration Department of One Bank PLC

One Bank PLC's Human Resource and Administration Department maintains the bank's administrative operations. They are responsible for finding, developing, and keeping exceptional workers. The department also focuses on a work environment that encourages worker involvement and development. They are also responsible for ensuring compliance with labor laws and regulations of the bank. Overseeing payroll and benefits administration, implementing performance management systems, and handling employee relations are also parts of their jobs. The HR and Administration Department helps the bank advance forward through effective administrative procedures through knowledgeable staff.

3.4 Analysis of Training and Development Process

Practical training, courses, and workshops are the key instruments for One Bank PLC's training programs. Those help staff to be more well-rounded with expertise in compliance, financial analysis, and customer service thus making them productivity and profitability-oriented. Additionally, compliance with the laws and rules that are imposed by the government helps the bank to catch changes in the financial market. Technologies such as artificial intelligence, regulations that regularly change, and the public's ever-growing demand for new things are among the drives for the banking industry. Training employees is a true investment into HR productivity that explains the high profits for customers of One Bank PLC.

Workshops initiated by training develop the creative urge too. The staff is provided with all-weather technologies (like laptops, Employee Learning Management System, etc.) and they are expected to learn and explore new work techniques. They are also expected to be innovative and pursue new ideas in their work.

We need to act proactively to prove to employees that they have an opportunity to grow at One Bank PLC – and maybe stop them from leaving us for another competitor – by financing their training. In truth, it could be the compliance part that makes sure everyone is doing everything that is required, hence, keeping the bank within the lines.

Another point that the above-mentioned programs contribute to the effectiveness of One Bank PLC beyond other companies is that they perform recruitment by identifying and preparing high-quality prospective workers who may be the company leaders in the future.

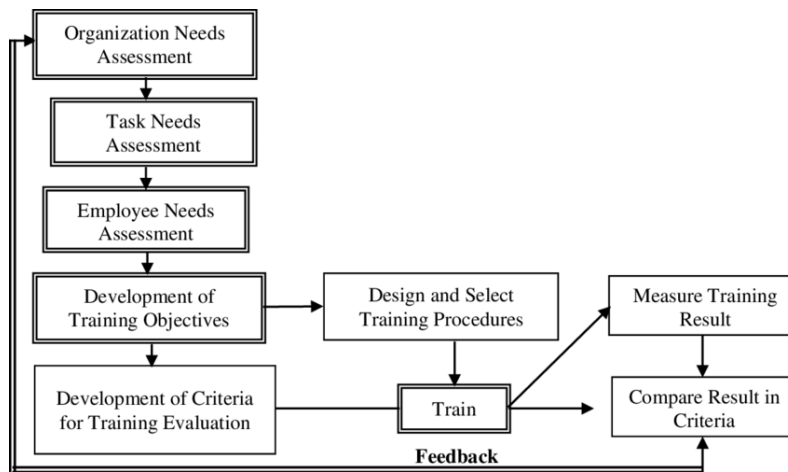


Figure 2: Flowchart of Training and Development Process

Orientation and Basic Instruction

A booklet containing comprehensive information on the company is also provided by the bank. To lay a strong foundation for their career in the bank, all new personnel must complete a 15-day foundational training program. During their probationary period, these recently hired staff members continue to study at various branch sites after training.

Continuous Education for Present Workers

By providing a variety of training courses at its internal training facility, the bank consistently invests in the professional growth of its current staff members. Additionally, employees are frequently dispatched to attend specialist courses offered by the Bangladesh Institute of Bank Management (BIBM).

Preference for Off-Site Training

OBL LTD prioritizes off-site training, even though it uses both on-the-job and off-the-job training approaches.

In-House Training Programs: Realistic simulations, lectures, and seminars are all used in a variety of training sessions provided by OBL LTD's dedicated training institute. Occasionally, high-ranking Bangladesh Bank personnel would be the guest speakers at these seminars.

Strategies for Learning on the Job:

- **Job Rotation:** To broaden their skill sets, staff members are switched around between different departments.
- **Informal Learning:** A considerable portion of workers pick up skills from casual, day-to-day encounters at work.
- **Coaching and Feedback Sessions:** Branch managers and division heads meet every two months to talk about staff concerns, goals for growth, and progress.
- **Assessing the Training Effort:** Following the training session, there was a written exam in addition to a spot test.

Trainings that are offered by One Bank LTD to its employees:

- Foreign exchange risk administration,
- General banking,
- Banking rules and regulations,
- Client service intellect, and
- Fundamental courses

3.5 Findings from the Analysis

From the training and development process of The One Bank PLC, I have the following findings based on my observations.

- The training sessions are very long and without breaks sometimes, which can create a monotonous situation for the attendees.
- Some employees are resistant to changes, so understanding the needs of every employee separately can be crucial.
- The feedback given can lack some accuracy from time to time.
- Some employees struggle to apply the learnings in real-life situations.

3.6 Implication

The conclusions drawn from One Bank PLC's training and development process analysis may be able to assist the business in improving its training and development procedures. The results enable the business to pinpoint the process's weaknesses. They will be able to enhance their process and make it faster, more efficient, and more seamless by doing this.

3.7 Limitations

I have faced the following obstacles when preparing the report.

- There was less opportunity for consultation or interviews because many of the employees were preoccupied with their daily responsibilities.
- Certain information was confidential, making a more thorough conversation impossible.
- Extensive trainings are provided especially when new employees are hired, so seeing them getting trained was not something that happened daily.

3.8 Conclusion

In short, the Human Resources (HR) and Administration Department of One Bank PLC play a crucial role in managing the people and administrative activities of the bank. The HR and Admin department is responsible for hiring, training, and retaining a skilled workforce. It also maintains a conducive work environment wherein employees are motivated to perform well, grow, and move up the ladder of success. The HR and Admin Department further contributes to the overall success of the bank by ensuring compliance with labor laws/rules, taking care of payroll and benefits administration, as well as setting up systems for performance management. The HR and Admin Department also helps the bank achieve its strategic goals by maintaining effective administrative processes and providing training and development opportunities to skilled workers.

Training and development are essential in any company or organization. Training helps workers refresh or add to their knowledge base and acquire new skills while development prepares employees for future responsibilities.

Although three months is a limited time, yet we were able to come up with valuable suggestions on how

to improve employee performance and instill a culture of continuous learning within the organization, and enhance the employees' training process.

3.9 Recommendation

To improve its efficacy, One Bank PLC should:

Identify Specific Training Needs: To identify and determine the exact knowledge and skill gaps that exist among our employees we need to conduct a recorded analysis. We may use questionnaires, performance reassurances, or by way of communication with the managers and employees to know which areas need better treatment the most.

Customize Instructional Courses: We need to tailor learning modules for the diverse teams of employees with the way they learn, understand, and acquire new skills. The training materials we create must be taken into account, focusing on factors such as a person's role in the organization, experience level, or main goal to ensure that the audience is interested.

Use Multiple Training Techniques: Moreover, we should diversify the kind of training methods we apply as not everyone learns at the same pace. We should look at online courses, workshops, on-the-job training, and mentoring programs and choose one that fits our purpose the best.

Give ways to learn and progress continuously: A great way to make sure that our employees are learning is to always give them the chance to strive for additional training. As part of their professional growth, we can avail as many resources as possible, such as webinars, workshops, conferences, and in-person industry events.

4.0 References

Ahmed, S. S. (2021, February 3). Training and Development Process of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited Submitted by. <http://suspace.su.edu.bd/handle/123456789/814>

Akther, S., & Tariq, J. (2020, January 27).

The impact of effective training on employee retention: A study in private banks of Bangladesh.

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3525664 Arefin, M. S., & Islam, N. (2018).

A study on the motivation to transfer training in the banking industry of Bangladesh. South Asian Journal of Human Resources Management, 6(1), 45–72. <https://doi.org/10.1177/2322093718803210> Chowdhury, H. J., & Uddin, K. (2022).

Impact of training and development program on employee performance: a study on state own commercial banks of bangladesh. Journal of Asian and African Social Science and Humanities, 8(2), 1–30.

<https://doi.org/10.55327/jaa> sh.v8i2.266 Karim, R. A., Islam, M. K., & Rashid, H. (2019).

How organizational training affects employee performance: A case on Bangladesh private banking sector.

International Journal of Entrepreneurial Research (Print), 2(4), 1–6. <https://doi.org/10.31580/ijer.v2i4.959>

Mirza, A. A., & Riaz, S. (2012)

Training needs assessment in Islamic banking sector. Qualitative Research in Financial Markets, 4(2/3), 142–155. <https://doi.org/10.1108/17554171211252484> Mitu, F., Akter, M., Mita, F., & Mustafi, M.

(2016).

The Effectiveness of training and development on employee performance at Private Commercial Banks in

Bangladesh: SEM Approach. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2902019 Sarker, A. S. (2017)

Human resource management practices and employee performance in banking sector of Bangladesh. Questa Soft. <https://www.cceol.com/search/article-detail?id=533880> Shakib, S. (2024)

Determine the impact of Training and Development Programs on Employee Performance: An Empirical study on Bangladesh Banking Employee. Research Square (Research Square). <https://doi.org/10.21203/rs.3.rs-4004177/v1> Shamsuddoha, M. (2009)

Factors behind HRD in retail banking sector in Bangladesh. Social Science Research Network. <https://doi.org/10.2139/ssrn.1476023> Tanchi, K. R. (2015)


Analyzing the factors influencing employee turnover in private commercial banks in Bangladesh. Social Science Research Network. <https://doi.org/10.2139/ssrn.2952201> Training and development - meaning, examples, importance. (n.d.). Keka HR. <https://www.keka.com/glossary/training-and-development>


Appendix A

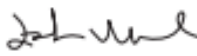
Profit and Loss Account
For the year ended 31 December 2021

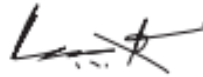
	Notes	2021 Taka	2020 Taka
Interest income/profit on investment	17	15,988,988,721	19,661,117,803
Interest paid on deposits and borrowings etc.	18	(11,877,499,793)	(16,266,405,458)
Net interest income		4,109,488,928	3,394,712,344
Investment income	19	2,050,750,924	2,710,031,543
Commission, exchange and brokerage	20	1,607,770,995	1,122,148,188
Other operating income	21	619,526,591	772,362,748
Total operating income (A)		8,387,537,438	7,999,254,823
Salaries and allowances	22	2,673,065,540	2,772,050,131
Rent, taxes, insurance, electricity etc.	23	423,992,943	496,649,726
Legal expenses	24	68,080,932	72,842,146
Postage, stamps, telecommunication etc.	25	83,439,828	78,848,753
Directors' fees	26	1,056,000	1,152,000
Auditors' fees		390,000	300,000
Stationery, printings, advertisements etc.	27	216,448,394	206,861,173
Managing Director's salary and allowances	28	12,184,103	12,920,000
Depreciation, leasing expense and repair of bank's assets	29	1,088,455,613	940,316,877
Other expenses	30	364,183,654	392,525,426
Total operating expenses (B)		6,921,272,007	6,074,263,233
Profit/ (loss) before provision and tax (C=A-B)		1,466,265,431	1,924,991,590
Provision for loans and advances			
Specific provision	12.4	1,676,248,139	794,354,912
General provision	12.5 & 12.6	327,766,604	480,779,955
Provision for off-balance sheet items	12.10	2,004,014,743	1,275,124,867
Provision for diminution in value of share	12.12	(6,794,459)	(91,890,826)
Provision for other	12.8	5,960,042	-
Total Provision (D)		2,002,180,326	1,183,254,041
Profit/ (loss) before taxes (E=C-D)		1,464,085,105	1,741,737,549
Provision for taxation			
Current tax expense	34	621,853,276	424,089,114
Deferred tax expense/ (income)	34	75,200,818	4,640,028
		697,054,094	428,729,142
Net Profit after taxation		766,030,011	1,313,008,407
Retained surplus brought forward	19.1	632,408,778	685,883,240
		1,398,438,809	1,998,906,647
Appropriations:			
Statutory Reserve	14	290,616,825	348,349,510
Coupon/Dividend on Perpetual Bond		69,964,670	-
Start up Fund	12.9	20,690,524	-
		381,272,019	348,349,510
Retained Surplus		1,007,166,790	1,650,557,137
Earnings per share (EPS)	47	0.81	1.41

These Financial Statements should be read in conjunction with the annexed notes 1 to 54.


Md. Monzur Mofiz
Managing Director


AMMM Aurangzeb Chowdhury
Independent Director


Zahur Ullah
Vice Chairman


A.S.M. Shahidullah Khan
Chairman

See annexed report of even date.

ACNABIN, Chartered Accountants


Muhammad Aminul Hoque, FCA
Partner
ICAB Enrollment Number # 1129
DVC:2204301129AS526297

Dhaka, 30 April 2022

ONE Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 31 December 2022

	Notes	2022 Taka	2021 Taka
Interest income/profit on investment	17 (a)	16,194,945,033	16,000,994,859
Interest paid on deposits and borrowings etc.	18 (a)	(11,915,883,324)	(11,850,216,541)
Net interest income		4,279,061,708	4,150,778,318
Investment income	19 (a)	2,714,603,021	2,171,350,159
Commission, exchange and brokerage	20 (a)	2,720,034,154	1,690,402,164
Other operating income	21 (a)	695,231,556	621,106,111
Total operating income (A)		10,408,930,439	8,633,636,752
Salaries and allowances	22 (a)	3,792,718,211	2,992,756,168
Rent, taxes, insurance, electricity etc.	23 (a)	357,225,995	426,251,645
Legal expenses	24 (a)	59,098,990	68,371,432
Postage, stamps, telecommunication etc.	25	85,920,320	83,439,828
Directors' fees	26 (a)	1,541,000	1,232,000
Auditors' fees		390,000	390,000
Stationery, printings, advertisements etc.	27 (a)	198,899,900	216,832,221
Managing Director's salary and allowances (Bank only)	28	17,002,498	12,184,103
Depreciation, leasing expense and repair of bank's assets	29 (a)	1,023,944,572	807,224,387
Other expenses	30 (a)	476,450,339	379,824,118
Total operating expenses (B)		6,013,191,826	4,988,505,902
Profit/ (loss) before provision and tax (C=A-B)		4,395,738,613	3,645,130,850
Provision for loans and advances	31.1		
Specific provision		2,383,903,814	1,676,248,139
General provision		(230,838,495)	328,423,314
		2,153,065,319	2,004,671,453
Provision for off-balance sheet items	12.10	5,326,651	(6,794,459)
Provision for diminution in value of share	32	(87,849,737)	35,000,000
Provision for other	33	79,075,635	5,960,042
Total Provision (D)		2,149,617,869	2,038,837,036
Profit/(loss) before taxes (E=C-D)		2,246,120,744	1,606,293,814
Provision for taxation	34 (a)		
Current tax expense		740,683,516	684,458,531
Deferred tax expense /(income)		(53,193,674)	76,650,236
		687,489,842	761,108,767
Net Profit after taxation		1,558,630,902	845,185,047
Attributable to:			
Shareholders of the ONE Bank Ltd		1,556,769,407	844,119,609
Non-controlling Interest		1,861,495	1,065,438
		1,558,630,902	845,185,047
Retained surplus brought forward	15.1(b)	762,093,911	775,145,822
Add: Net profit after tax (attributable to shareholder of OBL)		1,556,769,407	844,119,609
		2,318,863,318	1,619,265,431
Appropriations:			
Statutory Reserve	14	409,871,321	290,616,825
Coupon/Dividend on Perpetual Bond		388,578,973	69,964,670
Start up Fund	12.9	13,918,521	20,690,524
		812,368,815	381,272,019
Retained Surplus		1,506,494,504	1,237,993,412
Earnings per share (EPS)	47	1.59	0.86

These Financial Statements should be read in conjunction with the annexed notes.

Md. Manzur Mofiz
Managing Director

AMMM Aurangzed Chowdhury
Independent Director

Zahur Ullah
Vice Chairman

A.S.M. Shahidullah Khan
Chairman

See annexed report of even date.

Dhaka, 30 April 2023

Signed for & on behalf of
MABS & J Partners, Chartered Accountants

Nasir Uddin Ahmed
FCA, FCS, CGMA, ACMA (UK), FCA (England & Wales)
Deputy Managing Partner
ICAB Enrollment No: 535
DWC: 2304300535AS734791

ONE Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2022

Notes	31.12.2022 Taka	31.12.2021 Taka
PROPERTY AND ASSETS		
Cash		
3 (a)	3,969,948,244	2,983,356,475
	15,911,337,341	15,127,069,877
	19,881,285,586	18,110,426,352
Balance with other Banks and Financial Institutions		
4 (a)	3,636,316,299	3,205,173,505
	6,342,762,869	2,893,872,431
	9,979,079,168	6,099,045,936
Money at call and short notice		
5	3,332,927,000	6,725,200,000
Investments		
6 (a)	29,007,107,350	31,624,490,473
	10,352,204,242	8,897,582,239
	39,359,311,592	40,522,072,712
Loans and Advances/Investments		
7 (a)	223,978,287,684	221,026,876,271
	1,887,383,931	1,820,269,099
	225,865,671,615	222,847,145,370
Fixed Assets including premises, furniture & fixtures		
8 (a)	3,625,160,303	3,686,317,659
Other Assets		
9 (a)	13,049,886,817	12,645,526,383
Non-banking Assets		
	-	-
	315,093,322,081	310,635,734,412
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents		
10 (a)	20,539,084,506	19,744,872,097
Non-convertible subordinated bond and contingent-convertible perpetual bond		
10 (b)	12,800,000,000	9,250,000,000
Deposits and other accounts		
11 (a)	33,025,503,034	27,499,544,085
	2,631,787,391	2,834,030,974
	31,569,929,660	31,887,111,950
	158,252,109,229	167,945,242,159
	225,479,329,314	230,165,929,168
12 (a)	37,456,465,838	33,729,406,774
	296,274,879,659	292,890,208,038
Other Liabilities		
Total Liabilities		
Capital/Shareholders' Equity		
13.2	9,807,424,780	9,340,404,560
14	7,131,286,231	6,721,414,910
	16,985,722	8,106,441
15.1 (a)	1,506,494,503	1,237,993,412
16	321,457,983	404,675,341
	18,783,649,218	17,712,594,664
15.1 (c)	34,793,204	32,931,709
	315,093,322,081	310,635,734,412

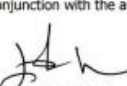
ONE Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the year ended 31 December 2022

	Notes	2022 Taka	2021 Taka
Cash flows from operating activities			
Interest receipts in cash	35(a)	17,891,497,777	15,390,053,031
Interest payments	36(a)	(12,008,764,592)	(11,936,498,644)
Dividend receipts		476,251,569	105,319,221
Fee and commission receipts in cash	37(a)	753,627,814	868,993,263
Recoveries of loans previously written off		144,873,902	55,673,894
Cash payments to employees		(3,581,136,053)	(2,745,808,842)
Cash payments to suppliers		(310,686,943)	(265,495,595)
Income Taxes paid		(759,837,886)	(1,190,733,219)
Receipts from other operating activities	40(a)	2,667,411,730	1,500,988,080
Payment for other operating activities	41(a)	(1,371,261,215)	(1,233,131,560)
Cash generated from operating activities before changes in operating assets and liabilities		3,901,976,102	549,359,628
Increase/(decrease) in operating assets and liabilities			
Sales/ (purchase) of trading securities		(844,012,007)	920,078,579
Loans and advances to customers		(3,018,526,246)	(2,418,425,314)
Other current assets	43(a)	379,022,120	(100,523,725)
Deposits from other banks/ Borrowings		8,992,793,391	(9,807,896,177)
Deposits from customers		(10,486,897,231)	12,848,352,037
Other liabilities	42(a)	2,775,296,375	2,289,879,005
A Net cash used in/ from operating activities		1,699,652,504	4,280,824,034
Cash flows from investing activities			
Proceeds from sale of securities		7,056,745,732	6,270,697,920
Payments for purchase of securities		(7,208,815,979)	(15,456,412,856)
Purchase of property, plant & equipment		(384,147,212)	(293,987,257)
Sale of property, plant & equipment		10,192,874	5,782,351
B Net cash used in investing activities		(526,024,585)	(9,473,919,842)
Cash flows from financing activities			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(492,815,572)
C Net cash used for financial activities		-	(492,815,572)
D Net increase/(decrease) in cash and cash equivalent (A+B+C)		1,173,627,919	(5,685,911,380)
E Effects of exchange rate changes on cash and cash-equivalent		1,084,893,147	59,156,543
F Opening cash and cash equivalent		30,936,005,788	36,562,760,625
G Closing cash and cash equivalents (D+E+F)		33,194,526,854	30,936,005,788
Closing cash and cash equivalents			
Cash in hand (including foreign currencies)	3(a)	3,969,948,244	2,983,356,475
Cash with Bangladesh Bank & its agent banks(s)	3(a)	15,911,337,341	15,127,069,877
Cash with other banks and financial institutions	4(a)	9,979,079,168	6,099,045,936
Money at call and short notice	5	3,332,927,000	6,725,200,000
Prize bonds	6	1,235,100	1,333,500
		33,194,526,854	30,936,005,788
Net Operating Cash Flow Per Share	48	1.73	4.36

These Financial Statements should be read in conjunction with the annexed notes


Md. Nur Mofiz
Managing Director


AMMM Aurangzeb Chowdhury
Independent Director


Zahur Ullah
Vice Chairman


A.S.M. Shahidullah Khan
Chairman





Dhaka, 30 April 2023

Balance Sheet

As at 31 December 2021

Notes	31.12.2021 Taka	31.12.2020 Taka
PROPERTY AND ASSETS		
Cash		
	2,983,346,234	3,099,551,672
	15,127,069,877	26,437,376,200
	18,110,416,111	29,536,927,872
Balance with other Banks and Financial Institutions		
	3,205,173,505	2,637,146,008
	2,893,872,431	4,387,093,348
	6,099,045,936	7,024,239,356
Money at call and short notice		
Investments		
	31,624,490,473	25,356,340,064
	6,592,396,412	4,627,642,064
	38,216,886,885	29,983,982,128
Loans and Advances/Investments		
	220,873,878,073	218,317,840,383
	1,820,269,099	2,023,706,051
	222,694,147,172	220,341,546,434
Fixed Assets including premises, furniture & fixtures		
	3,631,900,815	3,008,695,706
Other Assets		
	14,888,816,377	13,621,469,800
Non-banking Assets		
	-	-
Total Assets		
	310,366,413,296	303,516,861,297
LIABILITIES AND CAPITAL		
Liabilities		
	19,744,872,097	21,322,835,943
Borrowings from other Banks, Financial Institutions and Agents		
	-	-
Non-convertible subordinated bond and contingent-convertible perpetual bond		
	9,250,000,000	6,900,000,000
Deposits and other accounts		
	27,963,628,099	25,600,825,688
	2,834,030,974	2,561,617,392
	31,887,111,950	26,768,261,590
	168,438,089,603	174,553,868,510
	231,122,860,626	229,484,573,179
	32,775,018,972	28,396,446,707
	292,897,889,598	286,103,855,829
Other Liabilities		
Total Liabilities		
Capital/Shareholders' Equity		
	9,340,404,560	8,853,464,040
	6,721,414,910	6,430,798,085
	1,007,166,790	1,650,557,138
	404,675,341	478,186,205
	17,473,661,601	17,413,005,468
Total Shareholders' Equity		
	310,366,413,296	303,516,861,297
Total Liability and Shareholders' Equity		
	310,366,413,296	303,516,861,297
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
	27,599,284,721	30,449,543,760
	13,777,812,760	13,082,189,159
	22,033,819,992	19,014,867,606
	1,664,810,820	1,306,099,289
	65,075,728,293	63,852,699,814
Other Contingent Liabilities		
	-	-
	-	-
	65,075,728,293	63,852,699,814
Other Commitments		
	-	-
	-	-
	-	-
	-	-
	65,075,728,293	63,852,699,814
Total off-Balance Sheet items including contingent liabilities		
	65,075,728,293	63,852,699,814
Net Asset Value Per Share		
	18.71	18.64

These Financial Statements should be read in conjunction with the annexed notes 1 to 54.

 Md. Monzur Mofiz Managing Director	 AMMM Aurangzeb Chowdhury Independent Director	 Zahur Ullah Vice Chairman	 A.S.M. Shahidullah Khan Chairman
-------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------

Project Proposal

Report on Training and Development at One Bank PLC

By

A.F.M. Saqlain
19104195

To

Supervisor: Dr. M. Nazmul Islam,

Assistant Professor &

Co-Supervisor: Dr. Syed Far Abid Hossain,

Assistant Professor

Date: 20th February, 2024

Introduction

The topic I have chosen to do my internship report focuses on the training and development of the employees at One Bank PLC. The reason behind choosing this topic is to know about the training and development process of One Bank PLC. I feel the topic is suitable to my major and the report with the mentioned topic will meet the requirements of Brac University.

Aims and Objectives

The research has the following objectives:

The primary purpose of this report was to relate the learned theories and concepts during the BBA program with the training and development process of One Bank PLC. The objectives of this report are –

- To explain the training and development process of One Bank PLC
- To relate the learned theories and concepts during the BBA program with the practice of One Bank PLC
- To provide suggestions and recommendations based on the flaws in their training and development process that could help make further improvement

Methodology

The report will be completed with the use of primary and secondary data. The source of primary data will be my day-to-day observation and the tasks I carried out during my 3 (three) month internship program.

The source of the secondary data will be the Employee Handbook & other documents of the organization, the company website, and any relevant books.

Significance

The report is being done with the purpose of explaining the training and development process of One Bank PLC. The purpose is also to identify any flaws and provide recommendations for those flaws. This is why the report is important.

Timeline of the Work

The timeline of the project work will be 3 (three) months which is the duration of my internship program.