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**Report On**  
**EMPLOYEE JOB SATISFACTION OF LIABILITY OPERATIONS**  
**DEPARTMENT OF MEGHNA BANK LTD.**

By

Abir Ahmed  
19304097

An internship report submitted to the BRAC BUSINESS SCHOOL in partial fulfillment  
of the requirements for the degree of  
BACHELOR OF BUSINESS ADMINISTRATION

Human Resource Management  
BRAC University  
September 2022

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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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Abir Ahmed  
19304097

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

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**Mahmudul Haq**  
Associate Professor, Brac Business School  
Brac University

## Letter of Transmittal

Mahmudul Haq  
Associate Professor  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Internship report on “employee job satisfaction of liability operations department of Meghna Bank Ltd.”

Dear Sir / Madam,

This is a delight to submit the internship on employee job satisfaction of liability operations department of Meghna Bank Ltd under your supervision.

I've done my best to complete the report with the most important information and recommendations in the most condensed and thorough way feasible.

I am confident that the report will live up to the expectations.

Sincerely yours,

---

Abir Ahmed  
19304097  
BRAC Business School  
BRAC University  
Date: 28 September, 2022

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Meghna Bank Limited and the undersigned student at BRAC University, Abir Ahmed.

## **Acknowledgement**

This report was written to dissect the effect of the EMPLOYEE JOB SATISFACTION OF LIABILITY OPERATIONS DEPARTMENT OF MEGHNA BANK LTD. Both BRAC Business School and Meghna Bank Limited have been colossally useful in leading this report. I count myself thankful to have gotten a lot of help and cooperation during this excursion.

This report could never have been conceivable without the direction of my honorable supervisor Mahmudul Haq, Associate professor of Brac Business School, Brac University. I'm massively thankful to him for contributing his significant time to give direction to me through messages and leading web-based meetings through Google Meet for viable correspondence as well as face to face meetings.

I might likewise want to offer my thanks towards my supervisor at Meghna Bank Limited, Mr. **Faisal Ibn Reza, Head of Liability Operations, Meghna bank** who has been truly kind and supportive in the meantime. I might likewise want to thank the wide range of various authority at Meghna Bank Limited for aiding me and giving me the essential data that I really wanted to finish this report in a meaningful way.

Ultimately, I might want to pass my thankfulness on to each and every individual who has helped make my excursion at BRAC Business School.

## **Executive Summary**

Meghna Bank Limited is quite possibly of Bangladesh's most notable confidential business bank. They have begun their business in 2013, and only a couple of years since, their administration quality is magnificent. Contrasted with other newly established banks, this one is predominant. They currently give all new financial administrations to their buyers and clients; it is addressed to guarantee the fulfillment of their requirements. They are, nonetheless, new to the financial help age, however their administration level and framework are consistently moving along. Besides, as per their yearly report, they truly do well in all areas. The report has been arranged considering 12 weeks of useful experience activity working cycle. As a Human resource management student I pick banking area for my entry level position program in light of the fact that in future it might become accommodating for my vocation, and it will likewise to upgrade my knowledge of my major. All through my temporary job I have had the option to become familiar with the workspace of banking industry. In this report, I take care of all data about Meghna Bank Ltd. Like their set of experiences, their services and administrations towards clients, mission, vision, targets, and corporate data. Association of Meghna Bank Ltd. resembles any remaining banks or similar to other banks. I have attempted to cover how the bank is dealing with activities and what are the difficulties they are confronting and the way they are figuring out how to fix those issues. I have additionally added my gaining from my internship program about the proficiencies I have accumulated and how I needed to adapt up to their workspace. In last of my report, I have described my analysis on the survey of employee job satisfaction of liability department of Meghna bank. In generally, I have tried to cover my all experiences and present a clear and unbiased picture of Meghna Bank Ltd.'s liability operations environment.

**Keywords:** Meghna Bank, liability department, banks policy and rules, development

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## Chapter-1

### Overview of Internship

#### 1.1 Student information: name, ID, Program, Major/Specialization

##### 1.1 Student Information

Name	Abir Ahmed
ID	19304097
Program	BBA
Major	HRM
Minor	Accounting

#### 1.2 Internship Information

##### 1.2.1 Company Information

<b>Period:</b>	24 <sup>th</sup> July to 24 <sup>th</sup> October, 2022
<b>Company Name:</b>	Meghna Bank LTD
<b>Department:</b>	liability Operations department
<b>Address:</b>	Head Office, Noor Holdings (Level-04), 33 Gulshan South C/A Gulshan Avenue, Circle-1, Gulshan, Dhaka-1212

### 1.2.2 Internship Company Supervisor's Information

<b>Name</b>	Faisal Ibn Reza
<b>Designation</b>	Head of Liability Operations
<b>Email/phone</b>	<a href="mailto:Faisal.reza@meghnabank.com.bd">Faisal.reza@meghnabank.com.bd</a>

### 1.2.3 Job Scope – Job Description/Duties/Responsibilities

At the Meghna Bank Limited, I worked as a liability intern. I had to work five days a week from 9:30 A.M to 6 P.M. I had to work under the supervision of liability department managers.

My basic duties were to

- Risk diversification and capital requirements
- Liquidity management policy at the financial institution
- Broad and specified policy on capital markets requirements
- Yield and size of bank's trading policy, including diversification between the type of instruments and currency
- Interest rate and liquidity policy
- Capital adequacy and risk policy
- Benchmarking performance indicators

During my temporary job period I have been relegated to really take a look at different sorts of record. There are many kinds of record in Meghna Bank Ltd. as indicated by their inclinations. These kinds of records are bank account, current record, senior resident record, sreyoshi account, pay account, youthful star account, TD account, DPS and so on for these records the reports are expected to make a record however a few records require a few additional reports

which is fundamental, and the rest are basically same. Above all else, I needed to check the candidate gave his/her NID or not. Assuming they provide NID then they should provide NID check alongside that. On the off chance that the candidate doesn't have these then the birth declaration will accomplish the work obviously its requirements to photograph authenticated. At times, candidates give identification than the visa must be substantial to the initial date of the record in any case the record structure will get once again to the client to give legitimate report. Then we need to check their name alongside their NID or related archives with AOF. We have confirmed the connection between the candidate and chosen one too. The current location is an especially required necessity to open a record. NID address will check candidates address in any case candidate if they need to give service charge duplicate to demonstrate that the candidate is an occupant of that location. There is likewise an assent screening expect to demonstrate that the candidate holds no terrible or criminal record. The main record to be checked is the pay wellspring of the candidate. A candidate is equipped for executing the given measure of cash each month or not this will be evident by their pay source. Assuming they supply appropriate record AOF that that individual is fit for keep up with their exchange profile than the AOF document will be up. These are essentially same prerequisite for a wide range of record. In any case, there are a few additional necessities for certain records, for example, for compensation account the LOI duplicate expected by the association or for youthful star account the lawful watchman data is required. assuming these records are cleared than it is confirmed that the candidate can run a record with the bank if one of these is absent than the AOF will be gotten back to the branch where the candidate need to give appropriate reports again to proceed.

## **1.3 Internship Outcome**

### **1.3.1 Student's Contribution to the Company**

In the financial area joint effort is everything. I got to utilize my cooperative abilities that I have created from doing all the gathering works all through my BRAC University life. I attempted to be as useful as possible towards the liability officers, the clients and the supervisors too. My contributions to the company are stated below-

- During my internship period I have been assigned to check various types of account. First, I checked clients NID and along with that NID verification.
- The second task was to verify the applicants address. For that applicants had to provide any supplementary document so that I can verify their address. May be utility bill.
- One of the most important documents was to verify the income source of the applicant. This is very crucial as it is extremely important to know the source of the fund.
- Sometimes for some applicants I had to check and verify the salary account statement. This is not required for every applicant though

### **1.3.2 Benefits to the Student**

During my understudy life at BRAC, everything was hypothetical, I at long last got to involve my insight, all things considered, in functional life. I understood that everything was unique, reasonable life is not quite the same as the entirety of that is written in books.

The advantages that I received:

- My management skill improved.
- I got to understand that I am a hardworking person.
- My understanding level expanded essentially.
- My critical thinking abilities improved.
- I got to figure out the fact that it is so essential to function collectively and make everything work cooperatively.
- I had no earlier information in regard to banks, presently I know a ton.

- I got to find out about amazing skill and how the liability department functions.
- My delicate abilities improved.
- The got prepared for a job for future life.

### **1.3.3 Problems/Difficulties**

Outfitting the force of individuals and innovation, Meghna bank is rehashing their business to give the best insight to the clients. Drawing on how they might interpret client needs, they are upgrading every one of our administrations - from on boarding to present exchange - on make a consistent client venture. Under Corporate Banking division, corporate records are overseen by a group of relationship chiefs who are completely upheld by our topographically broadened stage. The target of the relationship group is to guarantee conveyance on client needs in an ideal and tweaked way.

**Liability** directors likewise draw in into conversations with our clients on their likely arrangements and techniques Apart from customary corporate credit items, MGBL corporate has a committed Trade Sales Unit to guarantee consistent Trade Experience and a Client Satisfaction group to guarantee all client issues and grumblings are tended to at the abstained conceivable time.

Most of the typical challenges faced by someone starting a new job are stated below.

Meghna bank ltd. is an arising and all-around presumed bank among a few new banks in Bangladesh. However, they make them need answering their administrations towards their clients and workers. Meghna Bank ltd. is a concentrated bank therefore they need to work and take choices from chief branch in regard to their client administrations and other related works. In head office the quantity of workers is restricted yet the work liability is enormous for bringing together the baking framework. The representatives need to confront a great deal of strain and in certain times, they need to labor for an additional day to cover their work. There is likewise an issue of legitimate correspondence. There are a few principles and guidelines which changes regularly this makes a miscommunication between the branch workers and administrative center representatives. the clients deal with issue in the midst of crisis on the grounds that Meghna bank need to take choices from the vital office which defers the client

benefits this a tremendous issue which requirements to remedied for enormous scope of client. If the bank wants to see themselves in a better position in upcoming years than they have to solve issues immediately.

In Bangladesh, people have a lack of proper knowledge about proper banking systems also about their policy. For this reason, Meghna Bank faces some of the following problems-

- Finding an introducer to SB or CD record holders can be difficult for a new client to the city who needs to begin an account.
- A major issue is the Central Bank's severe guideline of foreign currency endorsement.
- The quantity of staff engaged with offering specific types of assistance is frequently deficient.
- Because of not being a multinational bank, the bank cannot draw many foreign clients.
- New government rules, like the L/C edge, bring down the expense of foreign currency trade exchanges.

#### **1.3.4 Recommendations**

I was a liability intern, in any case, I needed to look for some other responsibilities of the other departments, this could be badly designed for some interns, it was not so much for me but rather it can be for other people. I had assigned work, still needed to do some other works, I would deal with whatever was accessible that day and I needed to learn all that myself by watching or clarifying some things. Meghna Bank Limited could have a different division only for interns so that it's more straightforward for them, when we intern for a specific association most of us go in with zero work experience, consequently on the off chance that we are not directed as expected, we could get demotivated. For the internship program, Meghna Bank Limited could dole out a specific occupation to the interns that they could deal with and get capable in, or probably things could get pretty muddled and severe errors could be made in the event that the intern isn't committed and mindful. It would get extreme to follow back to who had committed the misstep, in the process another person could pay for others' errors.

## **Chapter-2**

### **Organization part**

#### **2.1 Introduction**

In many economies, the banking area is viewed as the monetary framework's spine, and it assumes a basic part in achieving financial development and extension. The extension of exchange and trade, the production of occupations and the advancement of the modern upset in an economy all require the advancement of the banking area (Hossain et al., 2015, Islam et al., 2017). The banking arrangement of Bangladesh is advancing and has seen uncommon improvement during the past twenty years. Nonetheless, because of an absence of capital adequacy, solid administration, rising non-performing credits, liquidity issues and different elements, the speed of improvement eased back, bringing about unacceptable execution and productivity. These are some of the superb worries for the banking area in Bangladesh as they disintegrated the business. The monetary consistency authority infuses capital into the banking area consistently to defy capital deficiency, however, the improvement isn't, however, noticeable. These issues influence the country's banking framework too as the whole economy (Khairunnessa et al., 2021, Lee et al., 2021).

The presentation of consoling unfamiliar business banks into the nearby banking framework because of the advancement of financial approaches in ongoing many years has expanded rivalry. This might bring about a decrease in syndication power and benefits, influencing bank execution and productivity. Banks' horrible showing and shortcomings can prompt issues like bank disappointment and a deficiency of confidence in the banking framework, which can prompt financial stagnation. To perform well, nonetheless, all Bangladeshi banks are zeroing in more on cost regulation and giving top-caliber administrations and items. In this unique situation, successful administrative guidelines and rating structures for assessing banking execution in Bangladesh are frantically required, with an extraordinary spotlight on administrative effectiveness, resource and income quality, risk moderation and monetary soundness (Perves and Management, 2015, Nabi et al., 2015).

In this manner, a basic issue in regard to being effective is on the ascent and, consideration has been paid to work on the productivity of the banking business in Bangladesh. As a consequence of this cycle, banks are constrained to work near the "best-practice" or productive in terms of offering support. In any case, the greater part of the banks fails to meet expectations from the planned level because of administrative bottlenecks, capital insufficiency, low income, market risk and different variables. Conflictingly, bank effectiveness depends on various components, for example, bank capitalization and productivity, expansion rate, financial extension and genuine loan cost. Moreover, the possession position of banks might considerably affect their effectiveness (Sadekin et al., 2016). The responsibility in Bangladesh for the most part can be classified into four gatherings state-owned Commercial Banks (SCBs), Specialized Advancement Banks (SDBs), Private Commercial Banks (PCBs) and Foreign Commercial Banks (FCBs). In any case, the effectiveness of a wide range of banks is basic to the general banking framework's soundness and consistent activity (Siddik et al., 2016, SM Mahfuzur et al., 2016).



Since its beginning, the banking business, in general, has confronted basic high points and low points in terms of execution and productivity. To examine the class-wise banks' execution and productivity level throughout the long term (2011-2018), this study utilizes the CAMELS rating framework and nonparametric Data Envelopment Analysis (DEA) strategy. A few exact examinations decided the bank's proficiency in created economies. As of late, a few investigations zeroed in on the effectiveness of the banking framework in creating and arising economies (Khan et al., 2017). In Bangladesh, some exploration was likewise directed at the presentation estimation and effectiveness of banks, however, AJAB these investigations just checked out at a piece of the banking business. There is a base, or near no examinations evaluated generally banking areas' exhibition and effectiveness in Bangladesh. Furthermore, no review was directed assessing execution and productivity in light of banks' classes which is a definitive figure of the country's banking area. An exploration including all kinds of banks (state-possessed banks, confidential business banks, particular banks and unfamiliar business banks) is expected to address an extensive evaluation of the country's general banking framework (Afroz and Business, 2018, Hoque et al., 2019).

## 2.2 Overview of the company

1	Registered Name	Meghna Bank Limited
2	Legal Status	Public Limited Company
3	Date of Incorporation	March 20, 2013
4	Date of Commence of Business	March 20, 2013 License issued by Bangladesh Bank

March 28, 2013 Enlistment as  
a Schedule  
Bank

April 03, 2013

5 Chairman Mr. H. N. Ashequr Rahman M.P.  
6 Vice Chairman Mr. Md. Kamal Uddin

7 Chairman, Executive Committee Mr. Tanveer Ahmed

8 Chairperson, Audit  
Committee

Ms. Uzma Chowdhury Chairman, Risk  
Management  
Committee

Mr. S. M. Jahangir Alam (Manik) Managing  
Director &  
CEO

Mr. Sohail R.K. Hussain

9 Head of Internal Control &  
Compliance

Mr. Subir Mazumder Head of  
Audit

Mr. Mohammed Kaiser

10 Head of Financial Administration  
Division

Mr. Sajib Kumar Saha, FCA Company  
Secretary

Mr. Md. Rafiqul Islam Khan, FCS

11 Authorized Capital	Tk.2,000.00 Crore
12 Paid Up Capital	Tk.469.90 Crore
13 Number of Branches	47
14 Number of own ATM Booths	18
15 Name of Subsidiary	Meghna Bank Securities Limited
16 Registered Address	Suvastu Imam Square (Level-06), 65, Gulshan Avenue Gulshan – 1, Dhaka – 1212
17 Auditor	M/s Khan Wahab Shafique Rahman,
18 Chartered Accountants	
19 A Member of mgiworldwide	
20 Telephone:	+880 29857251
21 Fax:	+880 29857124, 9857128
22 Email:	info@meghnabank.com.bd
23 Website:	www.meghnabank.com.bd
24 SWIFT:	MGBLBDDH

Meghna Bank Limited, a fourth-age bank, started procedure on May 9, 2013. The result line of Meghna Bank, "Together We Sail," embodies the bank's commitment to adding to the improvement of a dynamic and stable country. For the initial ten months of activities, the bank has started to profit from its different and innovative client accommodating administrations and items. It offers all types of business banking administrations, as well as rules and guidelines gave by Bangladesh Bank now and again, to buyers at all degrees of society, as per the Bank

Company Act 1991's necessities. Meghna Bank is a new, moderate, and serious bank that adds to the country's financial development. The bank is expertly run, involving current data advances in each space of its business, to give more noteworthy client experience, higher seriousness, and better yields on speculation. The bank ought to be recognized as a backer of the youthful regardless creating banking area; Meghna Bank forcefully participates in banking and promoting efforts to draw in additional future clients. Clients have additionally answered emphatically to the bank. Meghna Bank is demonstrating different administrations like others business Bank. Those administrations are:

**Loan:** they give individual loan, express loan, home loan, specialist's loan and vehicle loan. For individual loan they give 50000 to 500000 relying upon the inspiration of the client. For express loan, this loan can be taken out by anybody or some company. The loan aggregate can't surpass \$5 million, and the EMI will endure somewhere in the range of 36 and 60 months, contingent upon the loan sum. A home loan is for experts and finance managers who need to purchase a house need to purchase a condo, a house, or a home of some sort or another. In this market, Meghna Bank is offering 5 lakhs to 1.2 crore. Specialist loan is just for the specialist. They are giving 2lac to 10lac in this loan region. This loan is for experts or individual who are purchasing vehicle by taking loan from the Bank. The loan sum is 5lac to 40lac, which is, really relies upon client.

**Credit Card:** Meghna Bank offers two different credit cards. Meghna visa gold and silver credit cards are the two choices. For the silver card, the petitioner should have a month to month pay of something like 20000 takas, and for the gold card, the candidate should have a month to month pay of no less than 50000 takas.

**Credit Enhancement services:** execution ensure is a type of bank ensure used to get it between a client and a worker for hire. It keeps the specialist or government element from monetary

harms made by a worker for hire's disappointment convey. This assurance is given by Meghna Bank in the interest of their client. This is normally a 100% edge, as proven by head office. Letter of credit is the bank given a commitment for the merchant that the cash would be paid to the exporter's bank. The administrative center of Meghna Bank is answerable for giving allure letters to chief branches.

**Clearing services:** On the off chance that a customer has a record with Meghna Bank and furthermore has a record with another bank. In the event that they are giving a check from one more bank to Meghna Bank, the other bank sends it to Bangladesh Bank, and Bangladesh Bank sends it to the next bank, which really takes a look at all elements of the check and sends the equilibrium to the client account assuming it is straightforward and right.

**Account administrations:** Meghna Bank is demonstrating various sorts of account administrations. Customer can undoubtedly open an account in the Bank as per their requirements. They are advertising

1. Current account: The ongoing account is the most well-known and generally utilized type of account. Cash can be removed all of a sudden, and there is no prize on this account, obviously. Customers who are keen on this account can undoubtedly open one with Meghna Bank by introducing a photograph, a copy of their NID card, the chosen one's specifics, and a copy of their service bill.

2. Bank account: Meghna Bank is additionally offering a few kinds of investment account administrations with alluring loan cost.

3. Pay Account: It is only for their in-house staff who work at the Bank. They're

In this account, compensation is stored.

4. Senior Citizen Account: Meghna Bank is offering senior resident account to their clients who are over 50 years of age. In this account, the financing cost is 4%.

5. Youthful Star's Account: This type of account is accessible from Meghna Bank for youngsters (age 10-18). The guardians open this kind of account for their kids. This account likewise accompanies a check card.

6. Sreyoshi Account: This account is just for ladies. The principal advantage of this account is all charges are half.

7. Meghna Salary account: This account is for an organization that needs to pay its laborers' pay rates through the bank. The compensation was paid in the interest of the organization by Meghna Bank. This account, in any case, requires at least 25 specialists to open.

All types of bank accounts are qualified for 4% premium. Anybody can open a bank account by showing the important documentation, for example, an image, a copy of their TIN endorsement, a copy of their electric bill, etc.

A coordinated effort and corporate account are both being opened by the bank. Clients should give additional documentation to open particular sorts of accounts.

**Vision-** To be perceived as a fundamental Institution for the unbanked through passionate support in the monetary consideration process.

**Mission-** To be among the best specialist co-op in the business by guaranteeing total customer fulfillment using innovation, amazing skill and nursing.

**Core values-**

- To stay, consistently, a totally consistent monetary establishment and a mindful corporate resident.

- To guarantee supported development of the Institution and meet the ideal substantial as well as immaterial assumptions for the Shareholders.
- Customer needs customer care and customer fulfillment to be key to all our working exercises.
- To cultivate a solid workplace and a wonderful in-house culture all together that Meghna Bank is consider

### 2.3 **Management Practices**

All critical choices are made by top administration, as they are in each and every other business association. The board of chiefs, as the most elevated level of the authoritative construction, is liable for strategy plan however isn't effectively associated with the bank's everyday tasks. This obligation has been shared with the administration committee. The board of chiefs is principally liable for the bank's goals and approaches.

The board of chiefs has three committees for different targets, which are recorded underneath:

- The chief committee is comprised of five board members.
- The administrative committee of the board of chiefs.
- A committee to investigate instances of terrible credits has been formed.

The everyday tasks of the Bank are directed by the Chief Executive Officer (CEO), who is supported by three Executive Vice Presidents (EVPs). The CEO has direct management over the Human Resources Department, the Managing Director's Secretariat, and the Audit and Consistency Department. Tasks, Credit, and Corporate Banking are directed by the three Chief Vice Presidents. They have command over these divisions through the chiefs in charge of the various divisions that make up these divisions.

Top pioneers give guidance and guidance to mid-and lower-level representatives about the exercises and errands they should do. The CEO provides expansive guidance and direction to directors and staff, yet the obligation regarding laying out how assignments and objectives will be performed is appointed. The ongoing MBL's executives' way of thinking means to develop the bank into an ideal and unmistakable banking association. MBL tries to be particular from Bangladesh's other exclusive business banks. Rather of being a supporter in the business, they need to be a pioneer. They need to be a forerunner in offering great help to shoppers with the goal that they can profit from their administrations in alternate ways.

Md. Ahsan Ullah, the Managing Director, changed over MBL's geographic grid design to a business framework structure. The bank has been rebuilt into three essential tasks, each of which is responsible for the company's income: Corporate Banking, Consumer Banking and Depository Banking.

The bank's all's different offices act as help units for these three units, helping them in whatever way conceivable. The obligations and elements of the branches have been radically diminished under this framework. Many capabilities, like credit assessment and approval, credit checking, exchange administrations, etc., have now been amassed in the Head Office.

#### **2.4 Marketing practices**

Promoting is the presentation of business exercises that immediate the progression of labor and products from maker to purchaser or client. Promoting is the cycle by which organizations make an incentive for customers and fabricate solid customer's connections to catch esteem from customers consequently.

Promoting the board needs to plan techniques that will assemble beneficial associations with target buyers. However, what Philosophy ought to direct these promoting procedures? What



weight ought to be given to the interests of customers, the association, and society? all the time this interest struggle.

There are five elective ideas under which associations plan and do their showcasing key:

**The creation idea:**

The possibility that shoppers will incline toward items those are accessible and profoundly reasonable.

**The item idea:**

The possibility that shoppers will incline toward items that offer the most in quality, execution, and elements and the association ought to in this way give its energy to making ceaseless item upgrades.

**The selling idea:**

The possibility that shoppers won't buy enough of the company's items except if it embraces a huge scope selling and advancement exertion.

**Promoting idea:**

The promoting the board reasoning that holds that accomplishing hierarchical objectives relies upon knowing the necessities and needs of target advertises and conveying the ideal fulfillment better than contenders do.

**The cultural promoting idea:**

A rule of edified showcasing that holds that an organization ought to go with great promoting choices by considering customer's needs, the organization's prerequisites, buyer's long runs interests. MGBL treats its liabilities as a dependable corporate in a serious way. It thinks about Corporate Social Obligation to be an interest in the public eye and its own future, as opposed

to a cause. As a main specialist co-op, MGBL tries to increment social capital. The Bank utilizes its center capabilities in five areas of action: it plans to set out open doors through friendly speculations: it cultivates imagination through its contribution in craftsmanship and music; it empowers ability through its instructive award program; it guarantees long haul feasibility through its commitment<sup>11</sup> to supportability; and the Bank's representatives routinely take part in exercises that convey social help.

## **2.5 Financial Performance and Accounting Practices**

### **2.5.1 Finance Practices**

The finance and records division's liabilities include:

- Day-to-day liquidly position, depository bills, call cash, and so on.
- Month to month gathered interest estimation of all interest-bearing records and amortization of all fixed and different resources.
- Planning of the bank's assertion of records and benefit and misfortune account, as well as the bank's annual report.

MGBL's Audit and Compliance Division is quite possibly of the most fundamental division. The significant reason of this division is to give lawful help to the bank's offices and to ensure that all bank faculty follow the bank's guidelines and arrangements through daily practice and shock investigations furthermore, reviews. The elements of this division are as per the following:

- Monitoring explicit cases regarding their protections, the worth of those protections,
- what's more, ultimately, the capability of recovering a bank's snobby characterized credit.

- Leading examinations concerning dubious or unpredictable issues as taught by upper the executives and as asked by branch in control.
- Circle back to stood up-advances of branches consistently and keep up with the branches under consistent pressure.
- Examining all branch exercises.
- Directing shock reviews when considered significant.

## 2.5.2 Accounting practices

AS AT DECEMBER 31, 2020, Balance sheet

Particulars	Notes	Amount in Taka	
		2020	2019
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>3,602,169,136</b>	<b>3,184,997,622</b>
Cash in hand (Including Foreign Currencies)	3	593,882,216	637,077,026
Balance with Bangladesh Bank and Its agent Bank (s) (Including Foreign Currencies)	4	3,008,286,920	2,547,920,596
<b>Balance with other Banks and Financial Institutions</b>	5	<b>2,540,880,292</b>	<b>3,526,339,733</b>
In Bangladesh		2,235,029,866	3,258,302,893
Outside Bangladesh		305,850,426	268,036,840
<b>Money at Call on Short Notice</b>	6	<b>130,000,000</b>	<b>2,070,000,000</b>
<b>Investments</b>	7	<b>9,831,425,806</b>	<b>5,491,137,051</b>
Government		9,031,518,336	4,765,724,684
Others		799,907,470	725,412,367
<b>Loans and Advances</b>	8	<b>35,800,084,555</b>	<b>34,362,615,024</b>
Loans, Cash credits, Overdrafts, etc.		35,741,606,049	34,196,996,809
Bills Purchased and Discounted		58,478,506	165,618,215
<b>Fixed Assets Including Premises, Furniture and Fixtures</b>	9	<b>220,726,865</b>	<b>280,943,017</b>
<b>Other Assets</b>	10	<b>771,723,669</b>	<b>435,119,220</b>
<b>Non Banking Assets</b>		-	-
<b>Total Assets</b>		<b>52,897,010,323</b>	<b>49,351,151,667</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other Banks, Financial Institutions and Agents</b>	11	<b>558,616,000</b>	<b>324,256</b>
<b>Deposits and Other Accounts</b>	12	<b>43,315,011,841</b>	<b>41,084,339,157</b>
Current Accounts & Other Accounts		3,382,687,908	3,975,363,378
Bills Payable		298,059,470	431,631,087
Savings Bank Deposits		2,845,203,073	2,165,812,724
Fixed Deposits		36,789,061,390	34,511,531,968
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
<b>Other Liabilities</b>	13	<b>3,010,914,130</b>	<b>2,868,896,984</b>
<b>Total Liabilities</b>		<b>46,884,541,971</b>	<b>43,953,560,397</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	14a.2	4,698,980,000	4,698,980,000
Statutory Reserve	15	765,650,891	641,806,839
Other Reserve (Revaluation of HFT & HTM Securities)	16	104,751,544	540,736
Surplus in Profit and Loss Account/Retained Earnings	17	443,085,813	56,263,593
<b>Total Shareholders' Equity</b>		<b>6,012,468,248</b>	<b>5,397,591,168</b>
Non-controlling Interest	18	104	102
<b>Total Shareholders' Equity with Non-Controlling Interest</b>		<b>6,012,468,352</b>	<b>5,397,591,270</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>52,897,010,323</b>	<b>49,351,151,667</b>

Particulars- loss and profit	Notes	Amount in Taka	
		2020	2019
Interest Income	23a	3,210,144,344	4,263,880,353
Interest paid on Deposits and borrowings etc	24a	2,595,988,252	2,800,997,745
<b>Net Interest Income</b>		<b>614,156,092</b>	<b>1,462,882,608</b>
Investment Income	25a	1,045,650,846	341,743,908
Commission, Exchange and Brokerage	26a	114,186,771	145,079,223
Other Operating Income	27a	81,646,311	77,833,100
		<b>1,241,483,928</b>	<b>564,656,231</b>
<b>Total Operating Income</b>		<b>1,855,640,020</b>	<b>2,027,538,839</b>
Salaries and Allowances	28a	533,252,515	597,651,661
Rent, Taxes, Insurances, Electricity etc.	29a	239,135,712	251,836,296
Legal Expenses	30a	609,905	958,630
Postage, Stamps, Telecommunication etc.	31a	20,674,655	19,571,595
Stationery, Printings, Advertisements etc.	32a	13,189,764	14,022,104
Chief Executive's Salary & Fees	33	17,130,135	15,365,090
Directors' Fees	34a	1,440,000	1,904,000
Auditors' Fees	35a	350,000	425,000
Charges on loan losses		-	-
Depreciation & Repairs of Bank's Assets	36a	90,962,242	99,067,786
Other Expenses	37a	205,158,896	202,899,853
<b>Total Operating Expenses</b>		<b>1,121,903,824</b>	<b>1,203,702,015</b>
<b>Profit/(Loss) before Provision</b>	22a	<b>733,736,196</b>	<b>823,836,824</b>
Specific Provision for Classified Loans and Advances		20,400,000	(255,050,000)
General Provision for Unclassified Loans and Advances		(23,250,000)	(41,050,000)
General Provision for Off-Balance Sheet Exposures		(6,750,000)	13,700,000
Special General Provision - Covid-19		(120,835,938)	-
Provision for Diminution in value of Investments		15,905,000	(25,005,000)
Other Provisions		15,000	(11,900,000)
<b>Total Provision</b>	38a	<b>(114,515,938)</b>	<b>(319,305,000)</b>
<b>Total Profit/(Loss) before Taxes</b>		<b>619,220,258</b>	<b>504,531,824</b>
<b>Provision for Taxation</b>			
Current Tax	13a.2	(170,000,000)	(370,000,000)
Deferred Tax	10a.4	51,930,976	-
		<b>(118,069,024)</b>	<b>(370,000,000)</b>
<b>Net Profit after Taxation</b>		<b>501,151,234</b>	<b>134,531,824</b>
Retained earnings brought forward from previous years		50,775,126	17,149,667
		<b>551,926,360</b>	<b>151,681,491</b>
<b>Appropriations</b>			
Statutory Reserve	15	123,844,052	100,906,365
General Reserve		-	-
		<b>123,844,052</b>	<b>100,906,365</b>
<b>Retained Surplus</b>	17a	<b>428,082,308</b>	<b>50,775,126</b>
<b>Earnings Per Share (EPS)</b>	39a	<b>1.07</b>	<b>0.29</b>

5 principles of accounting followed by MGBL are-

- Revenue Recognition Principle,
- Historical Cost Principle,
- Matching Principle,
- Full Disclosure Principle, and
- Objectivity Principle.

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

Meghna Bank had recently had a somewhat low degree of robotization. When the new the board took control few years back, they put areas of strength for an on modernizing the bank's activities. Practically the bank's all's activities are presently robotized following two years. The bank is likewise relocating to another IT stage, determined to keep up with, running, and fortifying the bank's innovation base to guarantee blunder free information creation and proceeded functional proficiency and productivity. Prophet Flex cube, an elite financial programming, has been carried out to concentrate tasks and give Online Banking, Internet Banking, Mechanized Teller Machine, Telephone Banking, and charge card offices, in addition to other things. The IT division has turned into a significant supporter of the bank's general effectiveness and benefit because of the utilization of state-of-the-art data innovation. Right now, the IT division plays out the accompanying undertakings: Development, support, and obtainment of new programming for banks' tasks in view of their requirements, monitoring PC equipment and supplanting Laptops depending on the situation, teaching representatives so they can work in a computerized climate and investigating with new programming.

Clients with a record with Meghna Bank Limited (MGBL) can utilize the bank's Internet Banking (IB) administrations through the MGBL application. The application banking is a versatile and web based banking administration that can be gotten to from any gadget (telephone, work area, PC, tablet, and so on) whenever. For MGBL mobile banking, a similar ID and secret word can be utilized on both portable furthermore, web stages to play out all fundamental financial administrations depending on the situation.

By approving the client's card's versatile number and PIN or their record information, MGBL banking guarantees the most elevated level of safety for enrollment. MGBL mobile application is more secure than any time in recent memory, on account of the expansion of finger impression login, which utilizes the client's gadget's unique finger impression for application access. This program is given its own ID and secret key.

## **2.7 Industry and Competitive Analysis**

### **2.7.1 SWOT analysis**

SWOT examination is only investigation and understanding of Strength, Weakness, Opportunity and threat. Around here, I find some strength, weakness, opportunity and threat of the Meghna Bank. SWOT examination of Meghna Bank-

#### **Strengths:**

- **Strong image-** MGBL has established itself as a strong corporate bank with customer's trust. It has successfully created a benchmark with its strong corporate image and identity

- **Qualified supervisory group**-The current supervisory group of Meghna bank is so much qualified, dedicated and expert in their job. They are always concerned about employees' problems, welfare, also their performance. They give the proper guidance to the employees to reach the targeted objective of Meghna bank.
- **Better workplace**- The work environment is very safe and sound for the employees. There is no culture of racism, bullying. One helps another colleagues for any problem. There are a very good ventilation system, clean washroom, great view.
- **High Monetary liquidity** -The liquidity of Meghna Bank is high. Meghna Bank is enough capable of repay the debts, loans or other monetary liabilities.

### **Weakness:**

- **Discrepancy in administration**- Meghna bank has started its journey a few years ago. So that there is also different type of limitations and discrepancy in administration and authorities.
- **Higher interest rate**- the interest rate for loan of Meghna bank is higher than it's another competitive private banks which is not really good for the bank.
- **Limited ATM booth and branches**- Meghna bank has a little amount of branches and ATM booth in the country. Meghna bank has only 47 branches in 16 districts and 8 ATM booth in 8 district which is really limited comparative to another competitive private banks.
- **Scarcity of promotional operations**- Meghna bank is not concentrating that much on their promotional activities such as they don't have enchanting offers what other competitive banks do.



## Opportunities:

- **Promising services-** Meghna bank is trying to provide good and faster services to customers which is really creating a good image and great opportunity for future of Meghna bank.
- **New skilled manpower-** Meghna bank is hiring new hardworking, skilled and promising employees which is really good and creating new opportunities for bank.
- **More digitalized framework-** Meghna bank is increasing the digitalized works which is smarter than before and saving time .It creates a huge opportunity for Meghna bank future growth.

## Threats

- **Similar administration of other competitors-** The other competitor private banks of Meghna bank regulates the same kind of administration and policy which create more pressure and competition and threats for Meghna bank.
- **Restrictions of Bangladesh Bank-**Bangladesh bank determines some rules and regulations for private banks .which is also applicable for Meghna bank and it creates different limitations for Meghna bank to work smoothly.
- **Scarcity of consumer trust-** The customers have some trust issues on new private banks because of the higher interest rate ,strict policy, lengthy process of service etc. which also affects the growth of Meghna bank.

### 2.7.2 Porters five forces analysis

Criteria	Value
Competition in the industry	High
Potential of new entrants into the industry	Moderate
Power of suppliers	Moderate
Power of customers	High
Threat of substitute products	Moderate

### **1. Contest in the Industry**

The first of the Five Forces alludes to the quantity of contenders and their capacity to undermine an organization. The bigger the quantity of contenders, alongside the quantity of comparable items and administrations they offer, the lesser the force of an organization.

Providers and purchasers search out an organization's opposition on the off chance that they can offer a more ideal arrangement or lower costs. On the other hand, when serious contention is low, an organization has more noteworthy ability to charge greater costs and set the terms of arrangements to accomplish higher deals and benefits.

### **2. Capability of New Entrants into an Industry**

An organization's power is likewise impacted by the power of new participants into its market. The less time and cash it costs for a contender to enter an organization's market and be a viable contender, the more a laid out organization's position could be fundamentally debilitated.

An industry with solid boundaries to passage is great for existing organizations inside that industry since the organization would have the option to charge more exorbitant costs and haggle better terms.

### **3. Force of Suppliers**

The following component in the Porter model tends to how effectively providers can drive up the expense of data sources. It is impacted by the quantity of providers of key contributions of a decent or administration, how exceptional these data sources are, and the amount it would cost an organization to change to another provider. The less providers to an industry, the more an organization would rely upon a provider.

Thus, the provider has more power and can drive up input expenses and push for different benefits in exchange. Then again, when there are numerous providers or low exchanging costs between rival providers, an organization can keep its feedback costs lower and improve its benefits.

### **4. Force of Customers**

The capacity that clients need to drive costs lower or their degree of force is one of the Five Forces. It is impacted by the number of purchasers or clients an organization that has, how huge every client is, and the amount it would cost an organization to track down new clients or markets for its result.

### **5. Threat of Substitutes**

The remainder of the Five Forces centers around substitutes. Substitute labor and products that can be utilized instead of an organization's items or administrations represent a threat. Organizations that produce labor and products for which there are no nearby substitutes will have more ability to build costs and lock in great terms. At the point when close substitutes are free, clients will have the choice to do without purchasing an organization's item, and an organization's power can be debilitated.

Understanding Porter's Five Forces and how they apply to an industry, can empower an organization to change its business system to all the more likely utilize its assets to create higher profit for its financial backers.

## **2.8 Summary & Conclusion**

Meghna Bank is one of the developing and performing Bank in the country. By examination their execution it can without much of a stretch infer that their exhibition level is higher contrasted with the all-new Banks. They ought to keep up with the standard administrations for the clients, corporate houses so that their cash liquidity, store and measure of the credit are expanding in each year. Their benefit is too filling in each year, yet now and again it was falling a direct result of the flimsiness on the lookout. However, Meghna Bank is recently, enter on the lookout, the assistance region is better, contrasted with the others business Banks. They attempt to satisfy all terms and state of business banking by giving a huge area of client and corporate help. However, Meghna Bank is recently, enter in the Banking period, so they are not yet putting resources into CSR however in future, they ought to rehearse CSR.CSR exercises assist them with expanding their standing and generosity. By following appropriate technique and standard, the Bank can be accomplished their vision and objective.

## **2.9 Recommendations**

A few proposals in regard to the presentation of Meghna Bank Limited are given underneath

- They need to take drives to stable benefit or expanding the benefit in light of the fact that their benefit isn't consistent. Require more work to diminish non-Performing Loan.
- Need to lessen working use since it was filling in each year. If working spending expanded, the benefit would be lesser.
- Need to expand the compensation of worker's. Since it is a critical element to work on the execution of the representatives. So that Banks ought to give the compensation on the cutthroat premise market.

- Their working use is high, yet they are not rehearsing CSR. In this way, they may put resources into schooling plan, green technique, and so forth.
- They need to diminish venture and giving enormous sum advance in light of less return in speculation.

## **Chapter-3**

### **Project part**

#### **3.1 introduction**

##### **3.1.1 background**

A questionnaire survey is just proper for specific examination questions. Its reasonableness relies upon the sorts of data expected to respond to an examination question and individuals from whom the specialist needs to evoke data. Questionnaires are improper for gathering data about delicate points like sexual direction and illegal exercises. Individuals will seldom discuss activities that put them at lawful gamble (Kim et al., 2018, Bank et al., 2015, Gifford et al., 2015). The organized idea of the inquiries and the curtness and triviality of the social experience among scientist and respondent don't empower the closeness and trust that are requirements for individuals to uncover ways of behaving, convictions, and characteristics that may be unsanctioned.

Questionnaires that depend on individuals' capacities to pass on data precisely are additionally frequently insufficient for finding out about the past. After some time, recollections develop with the goal that reactions about the past are frequently inadequate. Board concentrates on in which similar respondents partake in a progression of surveys are a decent strategy for finding out about past activities and mentalities; notwithstanding, they are costly and challenging to execute (Nakamura et al., 2016, Abouraia et al., 2017). Board concentrates likewise present remarkable geological troubles. To decrease costs, tests are many times little so they give little data about populaces in unambiguous spots. For instance, in Canada and Australia, board investigations of migrants are rich wellsprings of data about settlement processes. Sadly, the little examples mean data is accessible just for the biggest metropolitan regions in every country.

At last, a questionnaire survey is powerful just when respondents know about the subject and they are skilled to address the inquiries. Questions should be applicable to respondents, and respondents should have the data and the capacity to reply. Surveys of families for the most part bar kids as potential respondents since they frequently miss the mark on data expected to address the inquiries, the issues under study are frequently not pertinent to them, and small kids might miss the mark on mental capacity to address complex inquiries (Bank, 2017, Paller et al., 2022, Bank, 2015, Kunle et al., 2017).



In spite of these restrictions, various exploration questions and themes might be tended to utilizing data gathered with questionnaire surveys. Geographers have utilized questionnaire surveys to find out about the characteristics of various populaces, including representatives and proprietors of firms, neighborhood occupants, the destitute, anti-globalization activists, lawmakers, and exiles. Similarly changed ways of behaving going from global transients' settlements, people's functioning circumstances, and their movement examples to food practices and admittance to wellbeing administrations have been researched utilizing questionnaire surveys (Jahufer and Research, 2015). Survey data has additionally been gathered about private inclinations, mental guides, territorial personalities, and political conclusions. In these cases, the progress of the survey relied upon questionnaire plan and organization (Abouraia et al., 2017, Pandey et al., 2016, El-Wahsh et al., 2020, Aima et al., 2017, Rahi et al., 2019, Goldstein et al., 2018, Lauridsen et al., 2021).

While surveys are cheap, speedy, and simple to break down, frequently the poll can have a bigger number of issues than benefits. For instance, dissimilar to interviews, individuals leading the examination might in all likelihood can't be sure whether the respondent comprehended the inquiry that was being posed. Likewise, in light of the fact that the inquiries are so well defined for what the scientists are asking, the data acquired can be minimal.[12] Often, surveys, for example, the Myers-Briggs Type Indicator, give too couple of choices to reply; respondents can answer either choice however should pick just a single reaction. Surveys additionally produce exceptionally low return rates, whether they are mail or online polls. The other issue related with return rates is that frequently individuals who really do return the poll are the people who have an extremely sure or an exceptionally pessimistic perspective and need their viewpoint heard. Individuals who are in all likelihood fair-minded one way or the other regularly don't answer since it does not merit their time.

One vital worry with surveys is that they might contain very huge estimation errors. These blunders can be arbitrary or deliberate. Irregular blunders are brought about by accidental missteps by respondents, questioners, as well as coders. Methodical mistake can happen on the off chance that there is a precise response of the respondents to the scale used to plan the review question. In this manner, the specific plan of a review question and its scale is significant, since they influence the degree of estimation error.

Further, in the event that the surveys are not gathered utilizing sound testing methods, frequently the outcomes can be non-delegate of the populace — as such a decent example is basic to obtain agent results in view of polls.

### **3.1.2 objectives**

The objectives of this survey are stated below

1. To find out what employees think about the company
2. To find out satisfaction level of the employees
3. To figure out the causes of dissatisfaction

### **3.1.3 Significance**

The questionnaire is mainly done to fulfill all the objectives mentioned above. The major goal anyway is to reach a conclusion regarding employee satisfaction. However, there are other advantages of a questionnaire. Those are mentioned below-

Contrasted with a face-with face questionnaire followed through on location, via telephone, or by post, there are no work, paper, printing, telephone or postage costs to stress over with the internet-based questionnaire, making it a considerably more expense effective methodology.

With a wide selection of mediums with which to disseminate your questionnaire, from messaging and messaging it, to putting a connection to it on your site, or making it downloadable by means of a QR code, you can connect and acquire input rapidly from your respondents.

On account of the web, it's fast and easy to increase the crowd for your web-based questionnaire and in a real sense target them anyplace on the planet. You should simply send them a connection to your questionnaire, which could be executed through a robotized email in a client onboarding or lead sustaining effort.

Contrasted with different methodologies incorporating face-with face and via phone addressing, the capacity to give secrecy a web-based questionnaire is a huge advantage, especially when you are hoping to survey respondents on delicate issues.

At the point when obscurity is given it quickly reassures respondents and urges them to answer honestly, which is extraordinary while you're attempting to get a more legit and exact image of your subject of examination, for example, while you're surveying workers about your organization culture.

## **3.2 Methodology**

The methodology is very simple. A questionnaire of 20 questions were given to 20 employees of Meghna bank limited. Then their responses were collected. There are in total 4 factors which were evaluated based on 16 questions asked. Based on the answers of the employees' results are obtained. Finally, some recommendations are provided.

Questionnaires can be delegated both, quantitative and subjective technique relying upon the idea of inquiries. In particular, answers acquired through shut finished questions (likewise called confined questions) with different decision answer choices are examined utilizing quantitative strategies. Research discoveries for this situation can be shown utilizing classifications, pie-outlines, bar-diagrams and rates.

Answers got to unconditional questionnaire questions (otherwise called unlimited inquiries), then again, are examined utilizing subjective strategies. Essential information gathered utilizing unconditional questionnaires include conversations and basic examinations without utilization of numbers and computations.

### **3.3 Findings and Analysis**

The questionnaire list is given in the below table in appendix. The methodology is such that first data was collected from 20 employees and then analyzed.

#### **3.3.1. Factor 1- salary, bonuses and increment policies of the organization. (Financial part)**

From The first 3 questions of the questionnaire/survey, I have got the 3 average of satisfaction level of 20 employees for salary, bonuses and increment polices individually, which are respectably 1.2, 1.5 and 1.1. From this 3 average, I got the factor 1 average result. “I am satisfied with my salary, bonuses and increment policies of my organization”- The average result of this factor is 1.266 out of 5. Which is not satisfied enough. The reason for this is that the salary increment as well as the salary cannot meet the employees’ expectations. Most of employees are not satisfied with the bonus they get or the salary increment policy.

### **3.3.2 Factor 2- the workplace environment and facilities**

From The questions 5 and 6 of the questionnaire/survey, I have got the 2 average of satisfaction level of 20 employees for work environment and facilities individually, which are respectably 3.9 and 3.6. From this 2 average, I got the factor 2 average result. “I am satisfied with the workplace environment and facilities”. The average of this factor is 3.75 which is quite good. Therefore, it can be concluded that almost all the employees are satisfied with the working environment and facilities provided by the bank.

### **3.3.3. Factor 3- the relationship among colleagues, seniors, supervisors.**

From The questions 8,9,10 of the questionnaire/survey, I have got the 3 average of satisfaction level of 20 employees for relationship with seniors, colleagues and supervisors individually, which are respectably 4.3, 4.1, and 3.9. From this 3 average, I got the factor 3 average result. “I am satisfied with the relationship among colleagues, seniors, supervisors” The average of this factor is 4.1, which is quire satisfactory. Therefore, in can be said that all the employees have excellent relationship with each other and also with the employers. This factor is very important for a company’s growth and progress.

### **3.3.4. Factor 4- safety, promotion policy, pension plans and some extra facilities of the organization**

From The questions 12,13,14,15,16,17,18 of the questionnaire/survey, I have got the 7 average of satisfaction level of 20 employees for safety, promotion policy, pension plans and some extra facilities individually ,which are respectably 4.1, 1.2, 1.1, 2.2, 3.2, 1, 1. From this 7 average, I got the factor 4 average result. “I am satisfied with safety, promotion policy, pension plans and some extra facilities of the organization”. This factor did not get good average which is 1.97. The reason for this low average is that the provident fund facility, pension policy of the office is not good enough. Employees don't get their deserved and desired promotion over time. Therefore, most of the employees are not satisfied with this facilities.

### **3.4 Summary and conclusion**

Meghna Bank has begun their excursion lately and in these New Years they have fostered a ton as a confidential bank in the financial area of Bangladesh. They have embraced a ton of new techniques to stand firm on a superior footing in financial area and furthermore, they are finding a way a significant ways to make considerably more prominent progress. However they are deficient in an areas which they need to deal with. Meghna Bank Ltd. is a concentrated bank and hence their work is completely dealt with by chief branch and this creates setbacks for client administrations and in likewise a few related regions. However their administration region is superior to some other opponent banks. Their benefit has been expanding the many years, in spite of the fact that it has once in a while fallen because of market unpredictability. They work to convey all business banking necessities by offering a large number of client and corporate administrations. During my temporary position period I have found out about their entire financial cycle and how they are giving client administrations. This temporary job process has set me up a ton which will be extremely useful for my future vocation.

### **3.5 Recommendations**

Based on my experience and questionnaire, I have some recommendations for the bank. Those are stated below-

1. The provident fund policy of the bank should be improved. The bank should follow the policy of the others reputed bank of the country.
2. The salary increment of the employees should be reviewed every 6 months. The rules and regulations should be rechecked.

3. The promotion policy must be rechecked. There must be some predefined rules on the basis of which the promotion will be taken place and all the employees should be aware of that. The policy should be transparent.



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## Appendix-

	Strongly disagree	disagree	Neither agree nor disagree	agree	Strongly agree
1. I get a handsome salary as per my work pressure.	1	2	3	4	5
2. My office provide me some extra facilities and bonuses.	1	2	3	4	5
3. The salary increment policy of my organization is fair enough	1	2	3	4	5
4. I am satisfied with my salary, bonuses, increment policies of my organization .	1	2	3	4	5
5. My office is well decorated	1	2	3	4	5
6. There is good air circulation system, clean bathroom , good and clean space for prayers , great lighting system in my office.	1	2	3	4	5
7. I am satisfied with the workplace environment and facilities.	1	2	3	4	5

8. My relationship with my seniors, colleagues and supervisors is good enough.	1	2	3	4	5
9. There is a scenario of appreciation and respect among colleagues and supervisors.	1	2	3	4	5
10. . I maintain a good relation with my colleagues outside office also	1	2	3	4	5
11. I am satisfied with the relationship among colleagues, seniors , supervisors .	1	2	3	4	5
12. I feel secured in my workplace.	1	2	3	4	5
13. My office gives me provident fund facility	1	2	3	4	5
14. My office gives me insurance facility	1	2	3	4	5
15. The pension plan of my organization is good enough.	1	2	3	4	5
16. My office gives me medical assistance	1	2	3	4	5

17. My office gives employees promotion with some other facilities like cars, driver ,single room ,flat etc.	1	2	3	4	5
18. My office gives the best employee award every year	1	2	3	4	5
19. I am satisfied with safety, promotion policy, pension plans and some extra facilities of the organization.	1	2	3	4	5
20. I am satisfied to work in my bank.	1	2	3	4	5