

Report on
Employee Perceptions and Contentment towards Agrani Bank Ltd.

By
Marwha Sanjana
16304134

An internship report submitted to the Brac Business School in partial fulfilment of the
requirements for the degree of
Bachelors of Business Administration

Brac Business School
Brac University
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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing a 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 that has been accepted or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all the main sources of help.

Student's Full Name & Signature:

Marwha Sanjana
Student ID: 16304134

Supervisor's Full Name & Signature:

Mr. Feihan Ahsan
Lecturer
BRAC Business School
BRAC University

Letter of Transmittal

Mr. Feihan Ahsan

Lecturer,

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship report.

Dear Sir,

With due respect, this is my pleasure to inform you that I am submitting my internship report on 'Employee Perception and Contentment towards Agrani Bank' as a part of the BUS400 course from the BBA program. This report summarizes my findings of internship at The Agrani Bank Ltd. It has been a great experience for me serving as an intern for the last 3 months at The Agrani Bank Ltd (Mohakhali Branch). I feel fortunate enough to get the opportunity to work with an efficient group and hope this learning period will add value to my career ahead.

I would like to take this opportunity to thank you for all the support and guidelines. I have tried to provide my best effort to prepare this report. This is my humble request to you to accept my internship report. I hope you would be kind enough to consider my efforts and consider the errors.

Sincerely,

Marwha Sanjana

ID: 16304134

BRAC Business School

BRAC University

Date: 6th October, 2021

Non-Disclosure Agreement

This agreement is made and entered into by and between The Agrani Bank Ltd. and the undersigned student at BRAC University Student Marwha Sanjana, ID of 16304134.

Acknowledgement

Education involves not only reading and doing exercise according to the book but also acquiring knowledge by doing something practical. A report requires a lot of information from the various corners for creating an informative report; information is also needed from people who have experience in that particular field.

The contributions of many different people, in their different ways, have made this possible. Sincere gratitude is hereby extended to the following people who never ceased in helping until this paper is structured. I am pleased to get this opportunity to give special thanks to the persons whose ideas, views and support have provided fluency to prepare this report and enriched this report. Especially to my internship supervisor, Mr. Feihan Ahsan, Lecturer, BRAC Business School, for his whole-hearted guidance and supervision.

I also show my gratitude to my office supervisor Mrs. Kohinur Sultana Sabby, Senior Officer and Mr. Zamir Hossain Gazi, Assistant General Manager of Agrani Bank Limited.

Lastly, I am grateful to all officials and staff of "Agrani Bank Limited, Mohakhali Branch" for their cooperation.

Executive Summary

To complete my BBA program I did my internship at The Agrani Bank Ltd. This report describes all my learnings and experience I have gained while working in the organization. There is an overview of general banking activities, the process of the Human Resources department and also some brief about the other departments. The main objective is of the report to find out the contentment level of the employee and perception towards the organization.

In the first phase, I have described the day to day operation of different departments, how the organization is controlling and operating throughout the country. I have also mentioned how the bank is working on continuous improvement both internally and externally.

In findings, there is the analysis level of employee contentment through an online survey and related feedback with every situation. My report summarizes how the organization is working to improve service and focusing on employee contentment and necessary recommendation.

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List of Acronyms

ABL	The AgraniBank Ltd
HRD	Human Resource Department
CEO	Chief Executive Officer
BB	Bangladesh Bank
KPI-	Key performance indicator

Glossary

OVC	Online Video Communication
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Chapter 1: Overview of Internship

1.1 Student Information

I, Marwha Sanjana, ID: 16304134, have done my academic internship at The Agrani Bank Ltd for completing my Bachelor program with majoring in Human Resource Management in the SUMMER 2021 session.

1.2 Internship Information

1.1.1 Period, Company Name, Department/Division, Address

After completing all my academic courses, I got the opportunity to do my internship at The Agrani Bank Mohakhali branch (Rd No. 1, Dhaka 1212). I was assigned to work in the customer service department and HR activities.

1.1.2 Internship Company Supervisor's Information: Name and Position

I consider myself lucky to have had the chance as an internee at The Agrani Bank Ltd, because I was mentored by Mrs. Kohinur Sultana Sabbi, who already has over 8 years of professional experience in the banking sector. She supervised me through the starting of my internship until the end, teaching me all I needed to know. She is presently employed as a senior officer at the Agrani Bank Ltd Mohakhali branch and worked in the General Banking and customer service department.

1.1.3 Job Scope: Job Description/Duties/Responsibilities

Nature of Job:

Prior to starting employment at Agrani Bank Ltd, I had relatively less experience with banking. Following my internship, I learned a variety of banking term that is uncommon to most customers nevertheless are common among bankers. We are required to maintain track of each piece of information in a bank, whether online as well as offline. Every product and service has its own authentication as well as authorization procedures. Furthermore, Major transaction done for a period of time for Bangladesh bank.

My Specific Responsibilities at Agrani Bank Ltd:

On August 16th, 2021, I began my internship at The Agrani Bank Ltd. I basically started work on Human Resource activities, General banking and customer service activities of the Mohakhali branch. I was in charge of distributing and identify checkbook mistakes and also arrange them, check immediate cheque, and debit card, listing and organizing MPO institute. Aside from my regular tasks, I was also responsible for keeping track on employees KPI and also how they maintain relationship with customers and also with each other. Considering I was supposed to be working in a branch, my other responsibilities were to guarantee that the ABL customer and the customer service officer had a strong affiliation.

1.3 Internship Outcomes

1.3.1 Student's contribution to the company

My responsibilities at The Agrani Bank Ltd included serving clients, checking the mistake of a checkbook, immediate cheque, and debit card listing and organizing MPO institute. My supervisor instructed me to how to keep track on employee KPI lists and to stay inspiring and assisting employees in meeting their goals. I've additionally learnt how to interact with clients, giving them information in a convincing manner in order to persuade them to acquire further products and services. Besides all those activities my regular work on Human Resource activities, General banking and customer service activities of the ABL Mohakhali branch.

- **Benefits to the student**

My internship with The Agrani Bank offered lots of opportunities to learn and experience the banking industry. During the process, I attempted to integrate my academic knowledge with the real domain. I learnt how financial organizations are run and how various divisions interact with one another. I also learnt about service related data, fees, and charges.

Problems/Difficulties

During my internship period, one of my responsibilities was to interact with customers and make sure a good relationship between customers and employees. Since I was new, it was challenging for me to maintain contact with the customers. By the time being, I made myself able to cope up with the

challenge. My supervisor and co-workers were very friendly and co-operative. They were very supportive in terms of teaching me the banking terms.

Recommendations

The Agrani Bank Ltd offers students a fantastic opportunity for personal development and to learn about banking industry. They have a monthly feedback policy in which interns are requested to offer their thoughts, problems, and other concerns, which has proven to be quite beneficial to all. In context of the present Corona pandemic, The Agrani Bank Ltd has allowed employees to work from home and take paid leave for safety reasons, which is much appreciated.

In future I would like to recommend some steps which ABL should take I was the only intern at Mohakhali ,branch so I felt they should give opportunity to more students to work as an intern as I was the only intern so ,in term of ABL information collecting and interacting with employee was tough for me at beginning.

Chapter 2 : Organization Overview

2.1 Introduction

Objective of the report

Primary objective: The primary goal of this research is to identify the factors that influence employee perceptions and motivate them to work for the Agrani Bank Limited.

Secondary objectives: The study also has these specific objectives to achieve-

1. To learn about the ABL's long-term strategies for improving the working environment.
2. To summarize an overview of HRM practice and work environment at Agrani Bank Ltd.

Methodology:

By utilizing the theories I learnt in my academic course, I endeavored to follow the procedure of creating a more effective report. To conduct this study and making it more detailed and effective, I utilized both primary and secondary data.

I obtained primary data from employees at The Agrani Bank Ltd Mohakhali branch by using an online survey, direct observation, and face-to-face conversations with the employees.

I gathered secondary data from the website, the code of conduct, various brushers, the employee's everyday record, and various publications published by The Agrani Bank Ltd and Bangladesh Bank.

Scope:

Since I was appointed to work in a branch, I had the option of focusing on customer engagement or contentment, Agrani Bank's offers products and services, or The Agrani Bank's overall banking activities. To symbolize the whole working atmosphere, I chose the theme of employee satisfaction. I've got enough of material to work with here. My supervisor and branch manager also helped me a lot by providing relevant information and assisting me in identifying the areas where I needed to work.

Limitation:

However, despite my best efforts in preparing this report, there are certain limits to the research. The following are some examples:

- i. The study's principal constraint was a lack of information, which was essential for the analysis.
- ii. The research Due to security concerns, the bank staff is unable to share certain information.
- iii. As well as other organizational obligations.
- iv. Many of the aspects could not be explored in this report due to time constraints.
- v. Because the bank employees were so busy, they couldn't give me enough time

Lastly, the Corona pandemic reduced working hours, so I didn't have enough opportunity to assess the work environment. Everyday work pressure was also an issue for me; otherwise, the report could have been more specific and detailed.

Significance of this study:

Employee contentment is a significant factor of a company's productivity and profitability. Employees who are contented with their jobs are more likely to be loyal and dedicated to the organization, which benefits the company in the long run. The goal of my research is to find out how contented employees are with their jobs and what their perception about Agrani Bank Ltd.

This study is beneficial to the organization since it allows them to learn about employee perception towards the organization. They can use this survey in the long-term to assess the supervisor's roles, employee perceptions of salary and benefits, and employees can use this to inform management about the need for training, flexibility issues, or any other kind of assistance they require. Prospective employers who wish to establish a career at The Agrani Bank will benefit from it as well, as they will gain an understanding of the organization and the workplace environment before starting.

2.2 Overview of the Company

ABOUT AGRANIBANKLIMITED



Agrani Bank Limited (ABL) was incorporated as a State-owned Commercial Bank on 17 May 2007 under the Companies Act 1994. Agrani Bank emerged as a Nationalized Commercial Bank following the Bangladesh Banks (Nationalization) Order 1972 vide President's Order No. 26 of 1972 under which former Habib Bank Limited and Commerce Bank Limited and renamed as Agrani Bank. On a going concern basis, ABL took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh and the Board of Directors of ABL with retrospective effect from 01 July, 2007.

ABL has been able to create 956 branches widely distributed and is a technology pioneer, with all branches providing real time online banking. We also have five subsidiaries: a merchant bank, small and medium sized enterprises (SMEs) financing company and remittance house in Singapore, Malaysia and Canada. At ABL, we believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and nation of the country. Just as we are dedicated to helping our customers manage their finances prudently and grow their businesses, We are steadfast in our continued support in the sustained socio-economic development of Bangladesh.

Company Mission:

- To become a leading bank of Bangladesh.
- operating at international level of efficiency, quality and customer service.

Company Vision:

We operate ethically and fairly within the stringent framework set by our regulators. We fuse ideas and lessons from best practice to explore new avenues to become stronger, more efficient and competitive. We apply information and communication technology for the benefit of our customer and employees. We invest to strengthen the future of the bank.

Values of Agrani Bank Limited:

They value in integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all their customers and stakeholders inside and outside the country.

Motto of Agrani Bank Limited:

To adopt and adapt modern approaches to stand supreme in the banking arena with global presence.

Slogan of Agrani Bank Limited “Committed to serve the nation”

Under Bangladesh Bank's policies and standards, Agrani Bank Limited has a very well-structured organizational hierarchy. In ABL, the CEO and the board of directors have complete control over decision-

making and monitoring. The organization management hierarchy is given below-

Hierarchy Of Agrani Bank



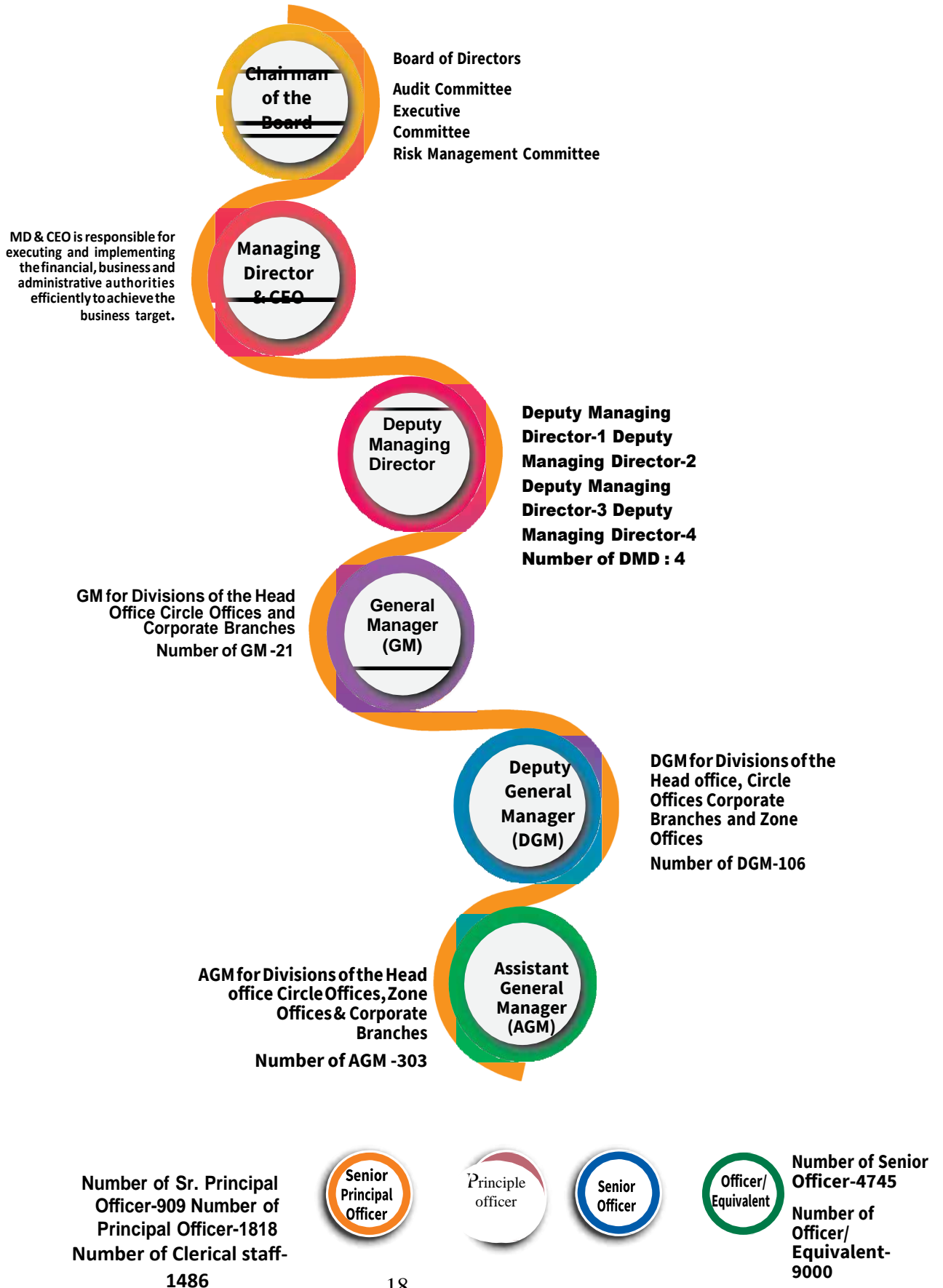
Figure 2.1 Organization Management Hierarchy

Corporate Profile of Agrani Bank Limited:
Table-1: Corporate Profile of Agrani Bank Limited

Genesis	Agrani Bank Ltd (ABL) was incorporated as a state owned Commercial Bank (SCB) on May 17 2007 under the companies' act 1994. Agrani bank emerged as a Nationalized Commercial Bank (NCB) following the Bangladesh Bank (Nationalization) order 1972. On a going concern basis ABL took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor agreement signed on 15 November 2007 between the ministry of finance of the people republic of Bangladesh and the board of directors of ABL with respective effect from 1 July 2007.
Legal status	Public Limited Company (governed by the Bank Companies Act 1991)
Chairman	ZaidBakht, PHD
Managing Director&CEO	Syed Abdul Hamid, PHD, FCA
Company Secretary	Badal Chandra Dey
Registered Office	910,Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Authorized Capital	Tk. 2500.00 Crore
Paid Up Capital	Tk 2072Crore
Operating Profit	Tk. 1074 crore
Employees	13414 (10207 officers and 3207 staffs)
Branches	931 (online 820)
Subsidiary Company	6
Phone	+88-02-9556153-4, +88-02-9566160-9
Fax	+88-02-9562346, +88-02-9563658
SWIFT	AGBKDDH
Website	www.agranibank.org
E-mail	agrani@agranibank.org

Figure 2.2: Corporate Organogram

CORPORATE ORGANOGRAM



Agrani bank has so many types of banking and they are-

Corporate Banking - Serves the large and sophisticated banking requirements of blue-chip companies, hence fostering a long-lasting impact on economic development and employment growth.

Treasury- The division focused on ensuring stability, minimizing risk, enabling timely liquidity generation and engaging in providing prompt and proactive best-fit solutions.

Commercial Banking- Enables the structured growth of mid-sized companies into large organizations, thereby contributing to national socio-economic progress and employment creation.

Retail Banking Division- The largest division of Agrani Bank with an expansive services bouquet, thereby democratizing formal banking and helping unleash financial services-driven economic growth and development.

SME-S Banking- Provide financial support to small businesses to enable their growth and capital to companies and enterprises that have a maximum impact on the national economy.

Agrani Agent Banking- Agrani bank started agent banking first time in Bangladesh. Agent banking enables financial inclusion in the true sense as it brings the unbanked/under-banked segments of the population and regions under a formal banking platform.

Agro and Rural Banking: Agrani bank that lends money to farmers for longer periods of time and charges them less interest than other types of banks. Stakeholders in agriculture have pressed the government to establish the newly proposed agricultural bank. Agrani bank Opening branches of banks in the rural areas as they created to serve rural areas with basic banking and financial services.

Green Banking: Agrani bank through Green Banking they use innovative financing to accelerate the transition to clean energy and fight climate change.

Islamic Banking- Enabling Islamic banking under rigorous compliance with Shariah principles for ensuring the comfort factor of customers.

Products and Services: Table 2

The Agrani bank is aiming to provide the best banking experience to the customer so they are bringing the newest financial technologies every time to make the banking process better than

before. The bank is offering a wide range of products and services to make the customer's life easier. Products offered by The Agrani Bank are given below-

Deposit Product	Loan Product	Fund Transfer
<ul style="list-style-type: none"> ● Savings Bank Account ● Current Deposit Account ● Special Noticed ● Deposit Account ● Fixed Deposit Account ● Agrani Bank Pension Scheme (APS) ● ABS Account ● Agrani Bank Quarterly Income Scheme ● Agrani Bank Sanchay Pension Scheme 	<ul style="list-style-type: none"> ● Personal Loan ● Any Purpose Loan ● Freedom Fighter Loan ● Loan against pension vata of retired Govt. officer/staff ● Agrani Bank loan for Overseas Worker- ALOW ● Green Banking Finance ● Short Term SME Loan 	<ul style="list-style-type: none"> ● SWIFT
<ul style="list-style-type: none"> ● Agrani Bank Double Benefit Scheme ● Agrani Bank Millionaire Deposit scheme ● Agrani Bank Lakhpoti ● Deposit scheme ● Agrani Bank Probash Deposit scheme ● Agrani Bank Nari Amanot scheme ● Agrani Bank Senior Citizen Savings Scheme ● Agrani bank Wages Earners Deposit Scheme 	Cash Services	Value Added
	<ul style="list-style-type: none"> ● ATM Services 	<ul style="list-style-type: none"> ● Swift ● Value Added Services ● Locker Services ● Agency Services ● Utility Bill Collection ● VAT Online Payment ● A-CHALLAN ● WAGE EARNER'S DEVELOPMENT BOND ● DOLLAR PREMIUM BOND ● NATIONAL SAVINGS ● JIBAN BIMA

Moreover this are the services and products that ABL is offering to their customers.

In SME banking service, they are providing service indifference wings including - Medium Segment SME Service, Small Segment SME Service and Agro SME Service.

Agrani's customers can finally enjoy remote banking services after tie-up with bKash.

Agrani Bank Limited have been displayed in various fairs & the bank will be participated in various seminar/conference. Special attention will be given to increase financing in environment friendly, agro based & agro processing industries, labor intensive & production oriented enterprise, production of import substitute commodities, export oriented enterprises, creative new enterprises, IT & technology related enterprises. Besides, necessary steps will be taken time to time to gear up overall SME activities; So that the performance of Agrani Bank Limited will be pioneer to all in developing SMEs and their products and services.

2.3 Management Practices

Management practice at The Agrani Bank is very well maintained. The management body ensured it in the code of conduct that everyone will get an equal chance to improve.

For the Human Resource Management department, they have divided it into several sections like- Recruitment Division, Training, and Development, Compensation and payroll unit. Each department has been assigned to perform a particular task related to the department.

External and internal recruitment are the two options for recruitment. The division of human resource management is in charge of a wide range of recruitment activities. The Agrani Bank Ltd.'s recruitment approach is well-managed, consistent, and dependable. For external recruiting, the association will provide equal work freedoms to all, regardless of race, gender, color, age, or other factors. The age restriction for entry-level recruitment is 30 years. A written test and a meeting were also required for the instructively qualified participant. When it comes to internal recruitment, the organization encourages employees to grow from the inside, and they have the same freedom to hire qualified applicants from internally for every vacancy. Internal job postings will be made at the same time as external job postings, giving internal competitors an equal opportunity to compete with the outside shortlisted candidates.

Compensation and pay-roll unit of Agrani Bank- Agrani Bank applies this structure. The remuneration package of an employee includes wage/salary, incentives, perquisites, fringe

benefits, and finally non- monetary benefits. This is made clear in the following chart:

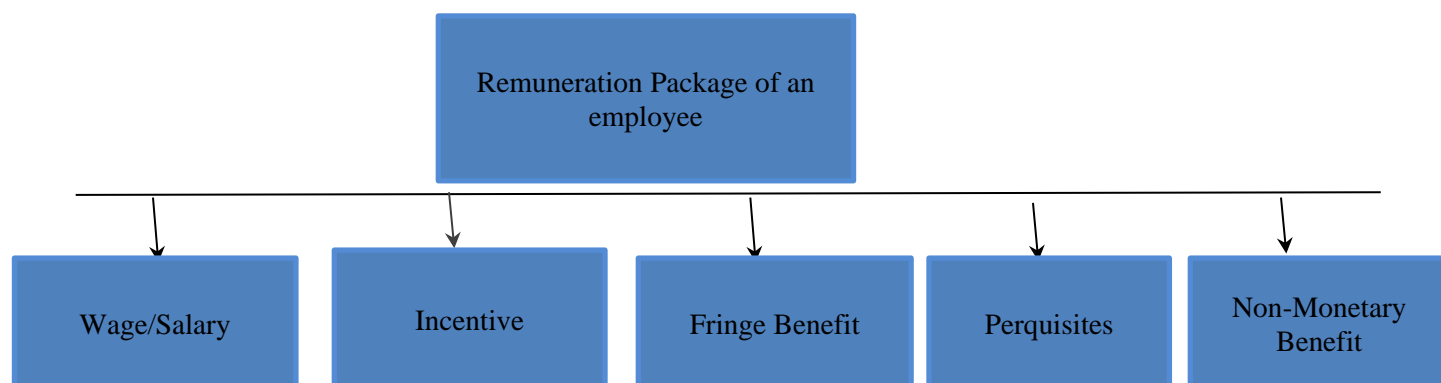


Figure:2.3 Compensation and pay-roll unit of Agrani Bank

Wages and Salary: Compensation refers to hourly salary, while pay refers to the monthly rate of pay, regardless of the number of hours worked by the representative. They vary according on the nature of the position, seniority, and merit. ABL, on the other hand, pays staff on a monthly basis. They received their pay in their accounts by the first week of the month.

Incentives: In addition to wages, incentives and salaries are paid, and they are referred to as payments. Employees at ABL are compensated based on their productivity, profit, sales, or cost-cutting efforts.

Fringe benefits: Employees receive monetary benefits. Employee benefits at Agrani Bank included provident funds, medical care, gratuities, hospitalization payments, health and group insurance, and uniforms.

Perquisites: Executives and managers are entitled to specific rewards. The goal is to keep capable executives on board. The following are prerequisites: Traveling by company car, membership in a club, paid vacations, and a furnished house or lodging.

Non- monetary benefiter: Even when money advantages are not available, these benefits provide mental gratification to employees. Recognition of merit through a certificate, challenging job tasks, fostering growth opportunities, comfortable working conditions, competent supervision, job sharing, and flexible time are just a few examples.

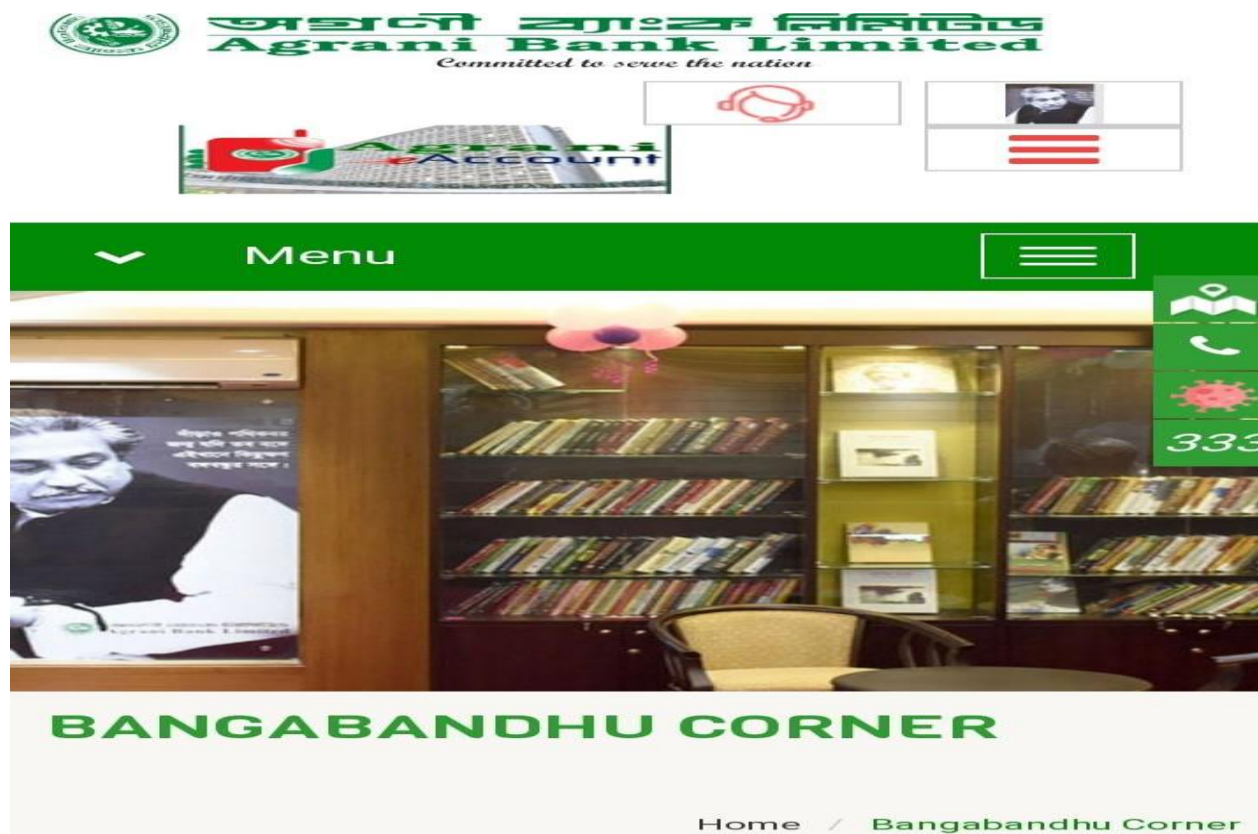
Training and Development of Agrani Bank Ltd-

ABTI stands for Agrani Bank Training Institute. I believe that ABTI's never-ending and glorified efforts to expand the frontiers of knowledge of Agrani Bank Limited's vast workforce will continue in the days ahead with the same spirit, vitality, and resonance for building up a proactive, committed, and skilled workforce for the Bank's steady and sound growth. Since its inception, ABTI has worked to provide training that meets the needs of all sectors of the bank's employees. Meanwhile, in the country's financial environment, ABTI has carefully positioned itself as a center of excellence for human resource development.

2.4 Marketing Practices

Financial institutions employ a variety of marketing methods. Bank marketing practices are considerably more diversified. There are various techniques and tasks for branches and headquarters. All back-end methods for acquiring customers using print and digital media are handled by the marketing department at corporate headquarters. Separate teams are in charge of branding, promotion, communication, and strategy.





Website of Agrani Bank limited

ABL websites and social media pages, as well as all initiatives and campaigns, are supported by the digital marketing team. They use the help of some external organizations and vendors, particularly those made a contract with government owned banks, for any type of online video campaign and large campaigns. In terms of marketing, the Agrani Bank is following global strategy trend with Bangladesh government traditional strategy. It is constantly strengthening the communication sector, particularly through email, SMS, and hotline, Fax, Telephone etc. through which it may deliver information or advertise new services to its customers quickly.

A branch's marketing strategy is to approach existing and new clients directly. Customers who visit the branch mostly for service or information. Employees offer greater information and benefits about other available services as part of direct marketing to those who currently have an account or are somehow connected to the bank. Furthermore, they are more engaged on social media than any other Bangladeshi government-owned bank.

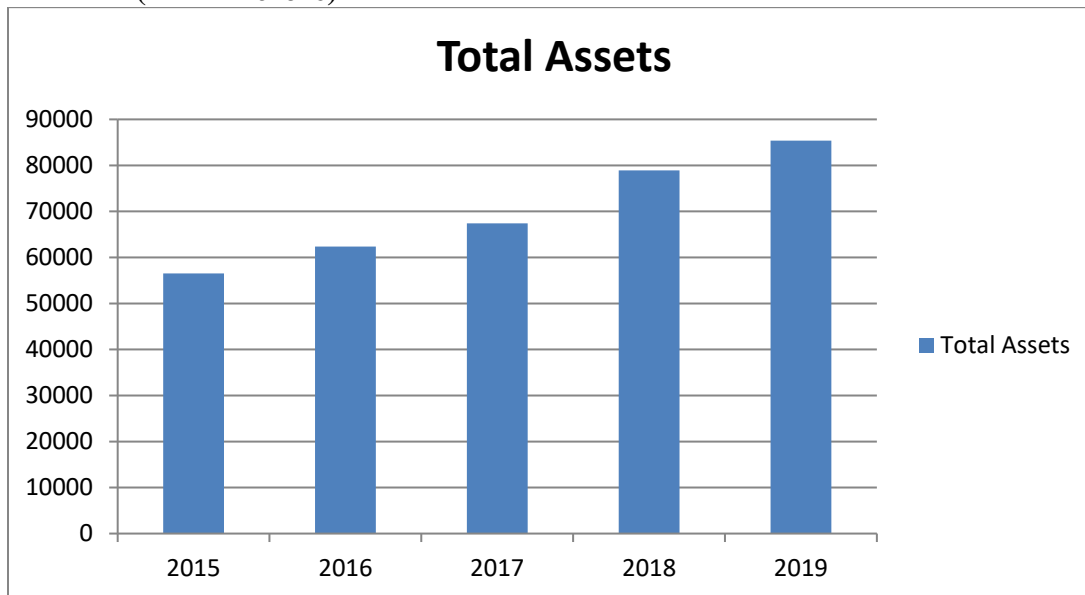
2.5 Financial Performance & Accounting Practices

Particulars	2019	2018	2017	2016	2015
Balance Sheet Matrix					
Authorized Capital	2500	2500	2500	2500	2500
Paid up Capital	2072	2072	2072	2072	2072
Reserve Fund	2090	2009	1938	1744	1747
Total Shareholders Equity	4243	4159	4073	3658	4468
Deposite	69224	62193	53035	49405	43998
Loans and Advance	46583	39575	31912	26587	24480
Investments	19968	15923	17088	22754	20570
Fixed Assets	1460	1478	1556	1578	1595
Total Assets	85393	78915	67392	62357	56535
Total off Balance Sheet Items	17184	16245	12334	8390	9007
Interest Earning Assets	53002	52014	39708	29115	26265
Non-interest Earning Assets	32391	26901	27684	33242	30270
Income Statement Matrix					
Interest Income	3459	3231	22553	2145	2364
Interest Expenses	2825	2339	1818	2062	2294
Investment income	1416	1203	1469	1561	1495
Non interest income	511	388	449	436	428
Non interest expenses	1661	1651	1540	1525	1114
Total income	5387	4822	4171	4142	4286
total expenditure	4487	3990	3358	3587	3408
Operating Profit	900	832	813	555	878
Profir before tax	391	350	968	-751	-60
Net profit after tax	107	104	676	-697	65
Capital Measures					
Risk Weighted Assets	45970	39414	33679	26700	26469
Going concern capital(Tier-1)	2643	2697	2066	1692	1747
Going concern capital(Tier-2)	1965	1279	1382	985	777
Total Capital	4608	3976	3448	2677	2524
Capital Surplus/Deficit	11	35	80	7	-123
Tier-1 Capital Ration	5.75%	6.84%	6.14%	6.34%	6.60%
Tier-2 Capital Ration	4.27%	3.25%	4.10%	3.69%	2.94%
Capital to Risk Weighted Asset Ratio Base-I-111	10.02%	10.09%	10.24%	10.03%	9.54%
Credit Quality					
Classified Loan	6643	6993	5570	6804	4640
Provision for unclassified loans	1146	322	394	502	459
provision for classified loans	2678	2965	2750	3057	2245
Provision for contingen t Liabilities	116	123	123	84	90
Percentage of NPL to total loans and advances	14.26%	17.67%	17.45%	25.59%	18.96%

Particulars	2019	2018	2017	2016	2015
Foreign Exchange Business					
Import	38,841	23,551	13,267	10,153	10,917
Export	10,873	8,280	7,058	7,396	7,543
Remittance (Inward)	14,863	12,680	10,605	12,022	13,204
Operating Profit Ratios					
Credit Deposit Ratio	67.29%	63.63%	60.17%	53.81%	55.64%
Cost of Deposit	4.05%	3.89%	3.48%	4.35%	5.47%
Cost of Borrowing	6.12%	3.00%	0.91%	0.64%	0.49%
Administrative Cost	3.02%	3.33%	3.55%	4.07%	3.54%
Yield on Loans and Advances	7.18%	7.67%	8.38%	10.02%	11.24%
Spread	3.06%	3.60%	4.62%	4.49%	4.70%
Return on Assets	0.13%	0.13%	1.00%	-1.12%	0.12%
Return on Equity	2.53%	2.49%	16.59%	-19.06%	1.46%
Current Ratio	1.02	1.03	1.1	1.08	1.17
Performance Ratios					
Profit per Employee (Million)	0.75	0.66	0.64	0.44	0.66
Operating profit as % of Working Fund	1.26%	1.28%	1.43%	1.10%	1.82%
Ratio of Fees Income	13.79%	10.20%	14.43%	14.85%	16.35%
Salary Exp. to total Overhead Exp.	67.32%	67.41%	69.79%	66.05%	62.46%
Cost to income/Efficiency Ratio	83.29%	82.75%	80.51%	86.58%	79.52%
Shares Information Matrix					
No. of Shares Outstanding (Million)	207.23	207.23	207.23	207.23	207.23
No. of Shareholders	7	9	9	9	12
Earnings per Share (Taka)	5.17	5	32.62	-33.63	3.15
Net Asset Value per Share (Taka)	205	201	197	177	216
Other Information					
Number of Branches	956	953	943	935	930
Number of Islamic Windows	15	5	5	5	5
Number of Subsidiary Companies	6	6	6	6	6
Number of Employees	12,051	12,656	12,798	12,672	13,396
Number of Foreign Correspondents	326	335	335	318	322

Five Years Performance of Agrani Bank Limited (2015-2019)

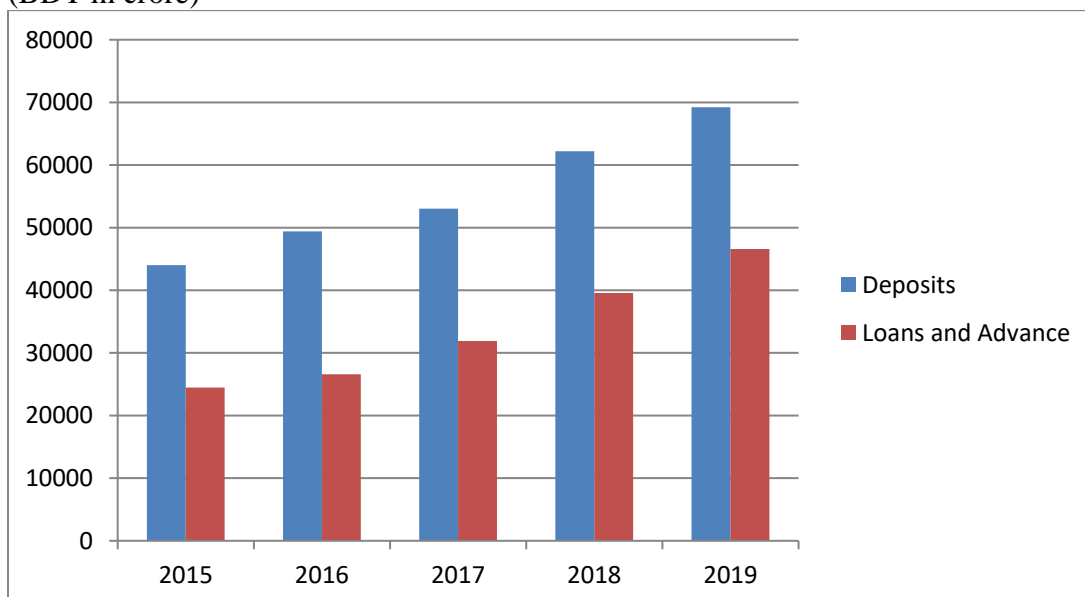
(BDT in crore)



From the graph we can see that the number of asset was increasing every year and generally, increasing asset is a sign that the company is growing. In year 2019 total asset was 85393 which was the highest among last five years

Deposits and Loans and Advance

(BDT in crore)

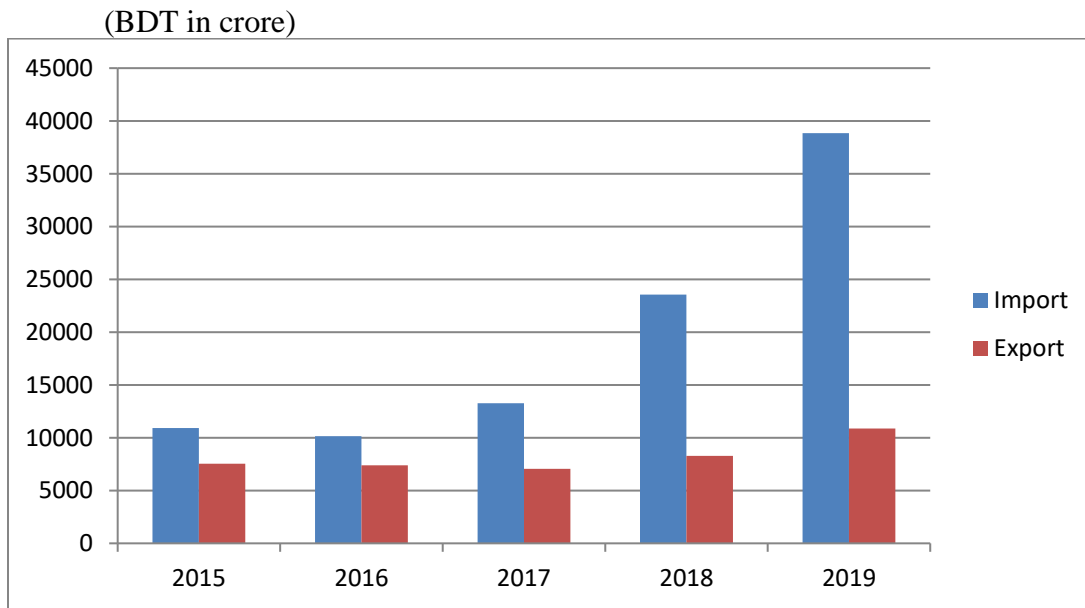


Deposits and advancing loans are one of the major functions of bank. Without these terms, it is

impossible for a bank to operate. If a bank cannot maintain its deposit's balance properly, then the bank will have less money to lend. Increasing in Deposits means a bank's new clients and new money are becoming greater in size.

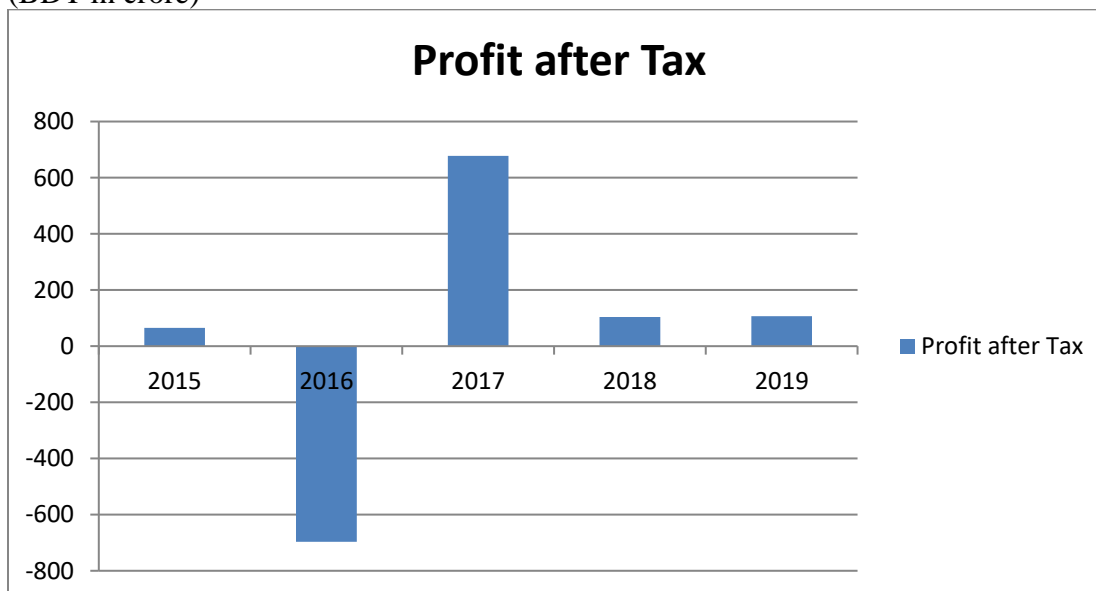
The graph shows that the deposits were higher than loans and advances which indicates the company is in a good position.

Import and Export



The import and export were increase rapidly in 2019 .

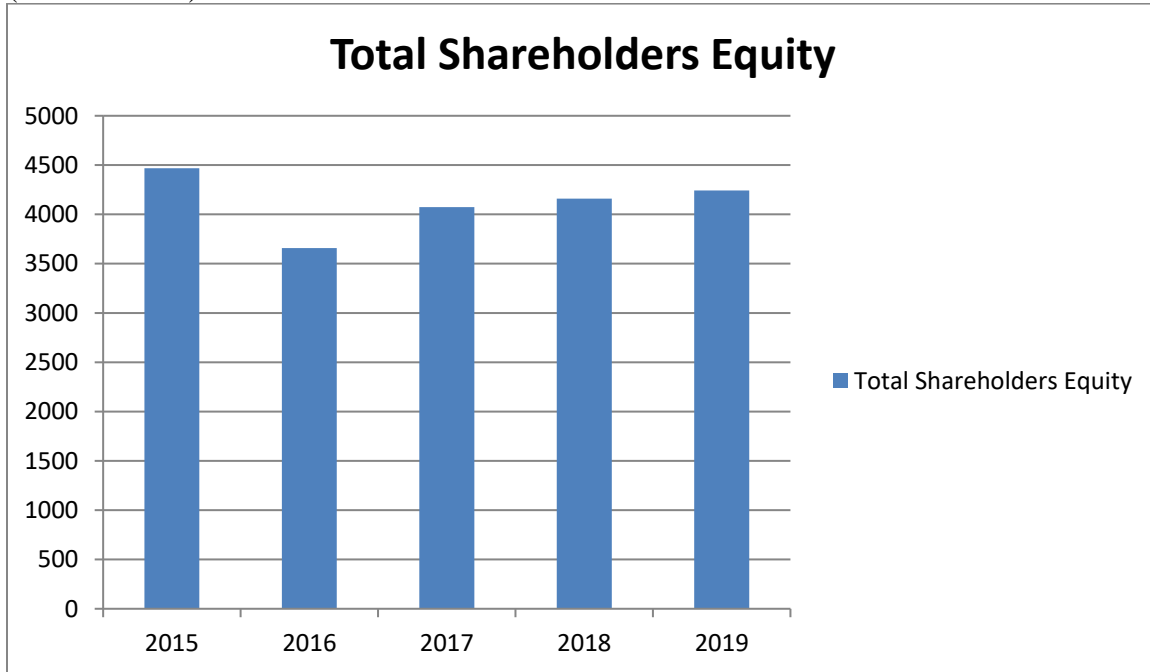
(BDT in crore)



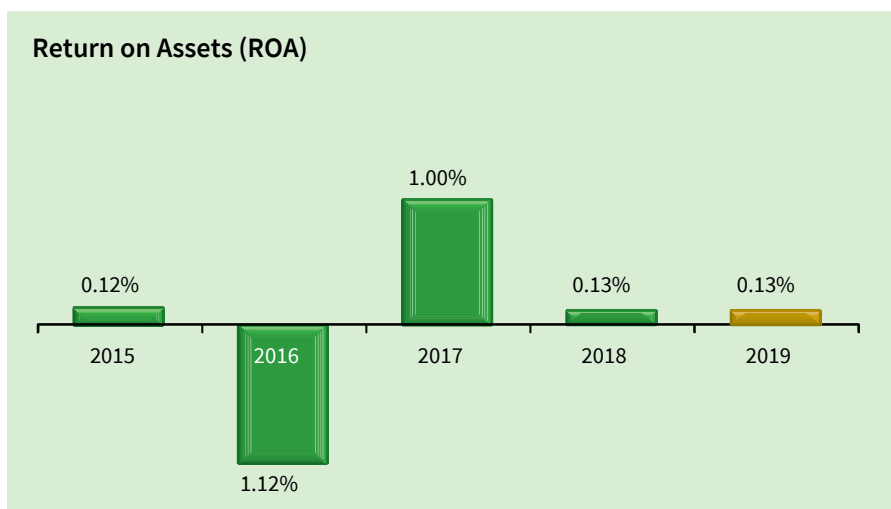
The Net Profit after Tax basically represents a company's profit or earnings after all taxes have been paid and all expenses have been deducted. Among the five years the company's profit was

high in 2017. However, in 2016 the company was facing loss -697. After that, the profit was gradually increased in 2018 and 2019.

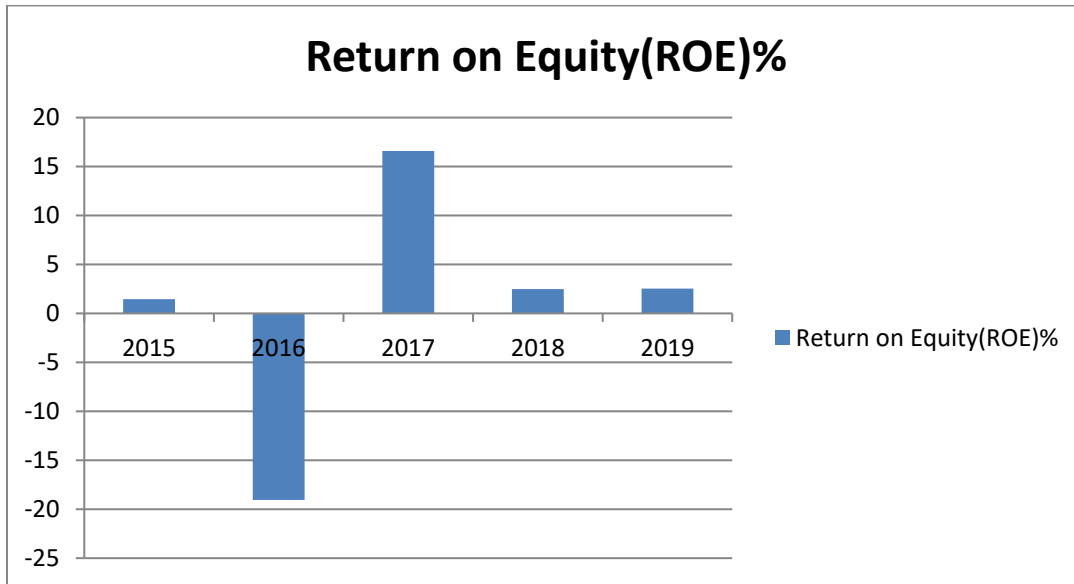
(BDT in crore)



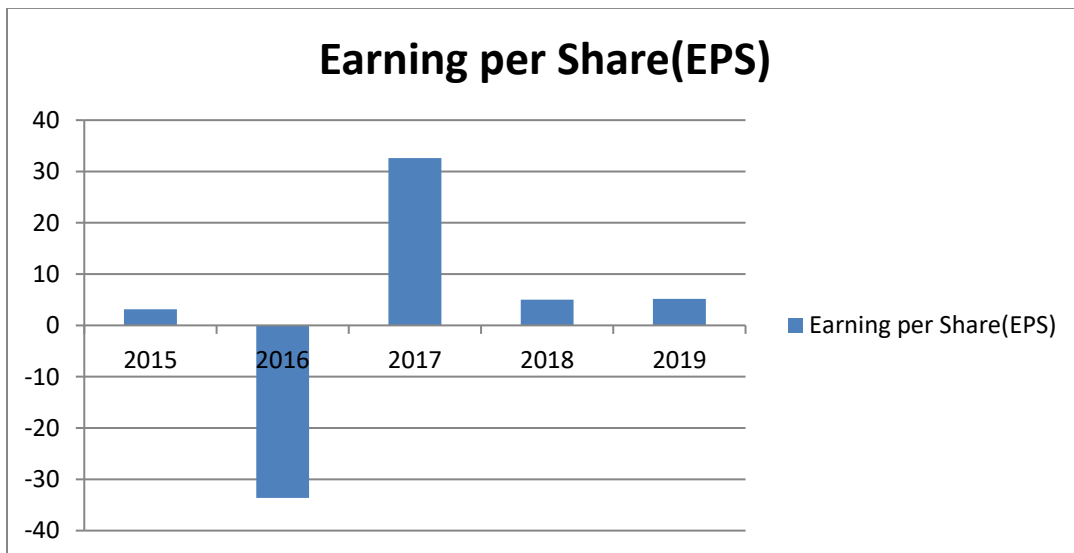
Shareholder’s Equity represents how the company has been financed with the help of common shares and preferred shares. The chart shows the performance of last five years total shareholder’s equity. The performance is quite impressive because each year it was increasing which led to more earnings and capital



ROA is an indicator which states how a company is profitable relatively to its company’s total assets. Higher ROA points out more asset efficiency. We can see that the percentage of ROA was high in 2017. However, in 2016 ROA percentage fall 1.12% which indicates decreasing its profit with each investing money it spend.



ROE calculates the profitability of a company relates to its equity. A sustainable and rising ROE suggests that a company is good in generating shareholder’s value and it knows exactly how to reinvest wisely. Though the ROE was extremely declined in 2016 as it go down in negative even if we see the other years ROE is not in a good condition.



Earnings per share measures the portion of a company’s profit that is allocated to each outstanding share of its common stock. EPS calculates how much money a corporation earns for each share of its stock and it is commonly used for the estimation of corporate value.

The EPS of BAL is massively decreased in 2016 that it goes down negative. The EPS was rise in 2017 but in 2018 and 2019 it was again declined. It is a signal that the company is in trouble because decreasing EPS can lead to decline in stock price.

Liquidity and Solvency Ratios

Sl. No.	Particulars	2019	2018
1	Statutory Liquidity Ratio	16.75%	14.53%
2	Cash Reserve ratio/ Liquid Asset ratio	5.63%	6.84%
3	Current Ratio	1.02	1.03
4	Debt to Assets Ratio	95.03%	94.73%
5	Debt Equity Ratio	1912.50%	1797.48%
6	Loans & advances to deposit ratio	67.29%	63.63%
7	Loans & advances to total assets ratio	54.55%	50.15%
8	Provision to total loans & advances	8.21%	8.31%

From Agrani bank 2019 report I got the Liquidity and solvency Ratio. Liquidity ratios measure a company's ability to convert its assets into cash and the solvency ratio measures a company's ability to meet its financial obligations.

2.6 Operations Management and Information System Practices

Banks perform plenty of operations ranging from fundamental or primary capabilities like on daily basis transactions at a branch to others that perhaps the business or general utility services in nature. The transactions which could be attendant revenue/income or maintaining the commercial enterprise are a very important detail of the banking system value chain. The key operational activities are listed below:

1. Acceptance of Deposits: Through Deposits banks are borrowed and lending money. As borrowers they pay interest and as lenders, they grant loans and take interest. These deposits are generally taken through current, saving and fixed deposits.

Current time deposit account is that the net flow of current transactions with no restriction. it's suitable for those customers who need unlimited transactions due to no restriction on withdrawal either in amount or in frequency.

Interest Rate : 0%

Features: Cheque-book, ATM Service, Real time Online Banking facility.

A Saving bank account may be a basic sort of checking account that enables to deposit money,

keep it safe, and withdraw funds, all while earning interest.

Rate of Interest: 3.00%

Account under Green Banking and CSR 1% above of Savings rate.

Features: Cheque-book facility, ATM Service facility, Real time Online Banking opportunity.

It is a deposit with fixed amount of your time prescribed between the bank and also the depositor in exchange for not withdrawing the cash during the agreed-upon period of your time.

Interest Rate:

3 Months 5.00%

6 Months 5.25%

1 Year and above 5.50%

2. Lending of Funds: Agrani Banks' second key operation is to issue loans and advances supported the cash they receive from deposits. Overdrafts, cash credits, discounting trade bills, term loans, consumer credits, and other miscellaneous advances are all samples of these advances. Bank loans make a big contribution to trade, industry, transportation, and other economic activities.

3. Clearing of Cheques: Cheques books are basically issued to the account holder in banks. The cheque may be a legal instrument and also the most convenient and widely used credit instrument. Cheques are operate to facilitate trade and business by endorsements and withdrawal of deposits.

Outward cheque clearing:

Outward cheques are basically come from other bank to the name of ABL'S account holder. To collect money for the ordered person, the cheque of various Bank comes, which is called as outward cheque clearing. Account holder holds his or her cheque amount from his bank and the process of holding cheque is done by the Bangladesh Bank.

Inward Cheque Clearing:

Inward is the alternative of outward cheque clearing. Here ABL's customers void cheque for the opposite Bank's account holder. That Bank will do the similar thing to assert money from ABL with the similar procedure. At the time of inward cheque for clearing, the initial things must be checked like- whether the Banks have given: the clearing seal, endorsement seal and also

the branch seal. Sometime, when some valued customer's hold cheque comes in ABL's Mohakhali Branch, that time, if for any reason the Bank employees found any difficulty to pass their hold cheque, then they inform their valued customer about the matter. the problem could also be like- signing problem, insufficient fund, etc., reason may occur. So, then their valued customer may try and sought out the problem about their holding cheque. It is informed because if any valued customer has insufficient fund for his holding cheque then often those customer involves the Bank to deposit the cash which they need to hold for his or her party. As informing the valued customer about their cheque's problem, helps the Bank to less their return cheques quantity the maximum amount as possible which is vital for any Bank to enhance their Bank image in to the society and also it helps to enhance an honest relation, especially with their valued customer.

4. Remittance of Funds: Agrani Bank also facilitates fund transfer from one place to a different, leveraging the vast network of branches that are interconnected to every other. Many banking instruments are generally use for funds transfer from one account to a different like bank drafts, pay orders, wire or mail transfers. Bank earns nominal commission by way of bank charges on a number of the transfers.

5. Lockers & Safe Deposits: Agrani Bank offers safe deposit lockers are a decent option for safeguarding valuables and important documents. Each locker is operated by a mixture of two sets of keys, one for the customer, and the other with the bank. The locker will be operated if both the keys are used. Banks charge nominal fees to produce the locker facility.

6. Bill Payment Services: Agrani Bank also provide services associated with bill payments, payment of insurance premiums, collection of dividends, etc. Account-holders can directly pay from their account or using credit/debit cards for his or her electricity, gas, landline and movable billers, and lots of more.

7. Online Banking: the expansion of the net and e-commerce has transformed the banking system and customers are fast paced from branch banking to virtual banking. Users with internet on PC or Mobile can get connected to the banks website and avail a range of banking services and functions. These services lower the transaction costs and increase the convenience and speed of the transaction flow.

8. Credit & Debit Cards: Agrani Bank Limited has launched revolving credit under Q-cash brand shared ATM network system maintained by Information Technology Consultants Limited (ITCL). at this time over 26 banks are the members of this Q-Cash branded shared Network and quite 1200 ATMs are operating within the network.

Facilities of ATM/DEBIT Card:

- Cash transactions.

Since pre-liberation ABL uses its computer technology for automation of various banking operation and many significant jobs of the bank are recently automated. The Information Technology (IT) & MIS Division of the bank responsible for managing automation of banking operations is well equipped with IBM Midrange (AS400) computers and latest microcomputers and staffed with trained and experienced personnel. The IT division of bank uses software for processing most of the jobs performed within in house. The major jobs, handled in IT Division, includes inter-branch reconciliation, foreign bank accounts reconciliation (Nostro Accounts), consolidation of Statements of Affairs / Income & Expenditure Statements, Personnel System, Pay-roll of Head Office employees etc.

2.7 Industry and Competitive Analysis

Porter 5 Forces

Porter's 5 forces, also called P5F was created by Michael E. Porter in 1979, maybe a method of examining the attractiveness and competitive environment of an industry or organization. It does so by watching five forces that act on it industry. These forces are determinants of that industry's or organization's profitability. The five forces are:

1. Potential of new entrants into the industry
2. Bargaining Power of customers
3. Bargaining Power of suppliers
4. Threat of substitute products
5. Competition in the industry

1. Potential of new entrants into the industry: Information technology advancements have

considerably decreased the barriers to entry within the banking industry nowadays. Because of the adoption of Internet banking, distribution channels don't seem to be limited to traditional branch networks. Prospective customers everywhere the world could access the online and search for banks offering the easiest interest rates or services with the foremost effective features. Furthermore, new banks are able to compete by using IT and mobile banking to cut back their cost and extend their distribution channels. Another factor that lowers the barrier to entry would be the low switching cost, as an example, the money transfer from one bank to another Bank through mobile banking. Being a government-controlled bank, Agrani Bank is not concerned about the threats posed by entrants.

2. Bargaining Power of suppliers: Customer bargaining power is comparatively low because it is partly controlled by the government. Here, switching costs are low for purchasers to depart Agrani Bank Ltd, and simple to achieve banking services from other banks for the purchasers. Though there are other Government banks like Janata Bank, Rupali Bank, etc, it is not operated on the idea of customer bargains.

3. Bargaining Power of suppliers: Generally, it's increased the bargaining power of depositors. Depositors have already been empowered by the rise of telebanking and online banking. Depositors can quickly use the net to work out which bank is offering the best interest rate and deposit their money there, while consumers do the other (lowest interest rate) in trying to find loans. Therefore, price sensitivity within the industry has increased along with the number of substitutes available for depositors.

4. Threat of substitute products: In terms of the threat of substitutes, the banking system faces an increasing number of substitutes while deregulation has brought massive mergers and acquisitions. This is often mainly due to the flexibility of contemporary telecommunications to eliminate distance that always hindered foreign banks with no branch networks in local markets. Although there aren't many substitutes available. the govt has not been ready to come up with any innovative saving schemes to draw in the general public, As a result, the threat of replacements to the banking industry is reduced. As a result, Agrani Bank's services are practically the same.

5. Competition in the industry: Foreign and native banks now tend to compete more directly with each other over the same group of consumers. Government banks are the direct competitors of Agrani Bank Ltd that are striving for an identical market share and customers. Furthermore, local

banks have a long-standing relationship of trust with their customer. This still provides them an advantage. Local banks are quick to copy, especially since the industry may be a very transparent one; imitation is simple, thus increasing the Fight between the competitors. Other local banks are attempting to capture the lower middle and therefore the middle-middle class segment that is currently the customers of these banks. They pose a serious challenge to Agrani Bank Ltd because of their relatively low-interest rates charged to clients and higher interest payback rates.as they need very lower switching costs to the customers.

SWOT Analysis

SWOT analysis is that the detailed study of the organization's exposure and potential in perspective of its strengths, weakness, opportunity, and threats. These facilities the organization to create their existing line of performance and also foresees the long run to enhance their performance as compared to their competitors. Like this tool, a corporation may also study its current position, it also can be considered as a vital tool for creating changes within the strategic management of the organization.

Strength: Agrani Bank Limited has a very good management team with good teamwork. Their organizational identity is quite strong and with their enthusiastic empowered workforce, significant financial position with good cooperation and strong relationship between banker and customer they expand their huge business. Moreover, their service charges are relatively reasonable to the other bank.

Weakness: Agrani Bank Limited Motivation, training, and work rotation are all lacking. Inexperienced personnel in junior managerial positions there are no ATMs in the area. Tendency to leave the bank in search of a more adaptable environment in several departments, there is a shortage of qualified personnel. Limited promotion and advertising of the bank's products and services Strong marketing activities aren't present. Because of the private bank atmosphere, the office environment is not pleasant and overall L/C charges are also extremely high.

Opportunity: The opportunity that would Agrani bank gets in the fore coming future are Increase in sales volume, Changes in the political climate, Introducing their own ATM card service and

also the banking services are being expanded to include a variety of additional services. All in all growth of online branches with Expert Managers would create much possible opportunity in future.

Threat: Agrani Bank would face possible threat in near future and that could be Branches/Banks to Open in the Near Future, FCB'S offers a variety of services (Phone Banking/Home Banking), Other banks provide similar products. Furthermore, Loans that have gone into default and also Standard Chartered Bank or another private bank's existing card services as well as HSBC offers interest on deposits on a daily basis. The government has been tightening its grip on industrial loans. Moreover, the recession of economy due to COVID 19 also would create treat.

2.8 Summary and Conclusions

The Agrani Bank Ltd is leading government bank within the country is working on its service and products everywhere in the country with a sustainable mission and vision. Also Agrani bank is incredibly strict with its values and goal with a strong brand value. The recruitment, training and Compensation strategy of The Agrani Bank Ltd is managed decently, consistently and reliably. ABTI has a glorious past in expanding the frontiers of knowledge of vast workforce of Agrani Bank Limited and I believe their ceaseless and glorified efforts would continue in the days to come with same spirit, vigor and resonance for building up a pro-active, committed and skilled workforce for steady and sound growth of the Bank. The digital marketing team is supporting all the websites and social media pages for the organization including all strategies and campaigns. The operation management division is controlling the banking operation activities .To operate all financial activity all the departments are interlinked with one another and conduct the whole banking activities.

The duration of my internship was three months. During this time, I had a better understanding of the organization HR practices although I was working in branch except HR I have learn financial activities, General banking activity, Customer care activity and also have learn very few about loan and, foreign exchange and remittance activity . Nonetheless, I'd want to draw attention to a few areas of The Agrani Bank's assistance during the COVID 19 pandemic. ABL is obligated by Bangladesh Bank rules and regulations to provide service to clients, although it is extremely

dangerous for everyone. The Agrani Bank is dedicated to provide the best possible service to its employees and customers. To maintain employee safety and hygiene, the built very strong security support at the branches for the benefit of both customers and employees. By providing this type of service and efficiently maintaining the financial chain, the Agrani Bank is a government owned bank and has been a leader in this banking industry for more than decades.

2.9 Recommendations

Agrani Bank Ltd has different departments which are in charge of different tasks. Controlling 931 (online 820) branches across Bangladesh with 13414 (10207 officers and 3207 staffs) is a major responsibility for any organization. However, they manage those responsibilities diligently as Agrani is a big organization with so many responsibilities at the same time they have some limits. So, I've made the some following recommendations based on my observations:

- Promoting through digital media is becoming increasingly important.
- Skilled staff with sufficient knowledge of modern technology and equipment should be hired.
- The number of ATM booths should be increased.
- When transferring and withdrawing money from the bank, sending a message to the customer's mobile phone.
- The T-24 software should be improved.

Chapter 3

Employee Perception and Contentment towards Agrani Bank Limited

3.1 Introduction

Background of the Study:

Human Resource Management has always been my desire for my profession. Since I completed my major in Human Resource Management. During our four years at university, we gained a lot of hypothetical knowledge in a variety of areas of Business Studies. These helped me learn about a variety of business topics. I was able to complete my internship, which was one of the requirements of a four-credit undergraduate degree, after completing my four years of academic education. Because my internship requires me to apply my academic knowledge in real life work experience. I've decided to focus on analyzing employee perceptions and contentment in order to identify areas for improvement and things that should be addressed. My supervisor, Mrs. Kohinoor Sultana Sabbi assisted and directed me through every step of the process of completing this report correctly.

Origin of this Report

Throughout this report, I've tried to portray The Agrani Bank Ltd's working environment, along with behavior of the employees, contentment, and perceptions upon this organization. I chose this subject to explore the disparities between both the employee and the company because I was assigned to work at a branch. I had direct interaction with both customers and employees. I realized when working in the branch that each employee was given a specific Goal and that they also had to concentrate on day-to-day operations. I eventually decided on an online survey since it saves time by allowing me to collect data from a bigger number of people in the quickest way possible.

3.2 Methodology

I had to working with factors that can help measure employee contentment, such as supervisor engagement, as I chose to work on employee contentment. Compensation and incentives, as well

as rewards, are independent variables in my study, and the rate of employee contentment is influenced by those factors

The majority of my findings are based on an online survey of employees that I conduct. We were unable to obtain sufficient secondary data from the source due to the bank's security policy.

And per the bank's policy, no private information is disclosed in my survey. We chose an online survey because it takes less time and allows us to gather information from a larger number of people in the smallest period of time. The likelihood of receiving responses from other sources, such as a telephone interview or a letter, is low because employees are generally hesitant to discuss their contentment directly because it would be published. My questionnaire includes multiple-choice, Likert scale, and yes/no questions to measure the responses of the respondents.

3.3 Findings and Analysis

Analysis and Interpretation of Data

The purpose of this study was to measure the degree of employee contentment at The Agrani Bank Ltd. I conducted an online poll of the Mohakhali branch. I included a survey form in my survey that asked employees about their overall perceptions, preferences, and level of contentment while working for the organization. I tried to incorporate all of the factors that affect employee views and help to determine contentment levels. The factors which I consider to decide employee perception and measuring contentment of an employee are Appraisal of performance, Rewarding and motivating employees, Workplace environments, Compensation packages and benefits.

Hypothesis

Based on the factors, I've developed the following hypothesis to determine the outcome of my survey, which also supports my study topic.

Hypothesis 1

H0: Employees feel distressed and dissonant at their workplace.

H1: The workplace feels very synchronized and amicable for the employees.

Hypothesis 2

H0: Employees feel distressed and dissonant at their workplace.

H1: The workplace feels very synchronized and amicable for the employees.

Hypothesis 3

H0: Employees are rarely compensated with the satisfactory amount of incentives.

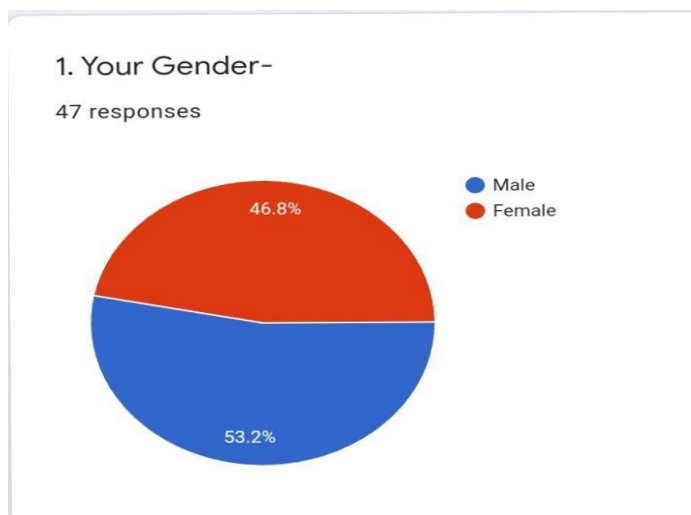
H1: Organization compensates their employees with the satisfactory amount of incentives.

Here the independent variables are workplace environment, incentives, compensation and managers encouragement. Furthermore, the dependent variable is the contentment of employees.

Analysis

Here I'd like to point out that The Agrani Bank's work atmosphere is generally devoid of gender

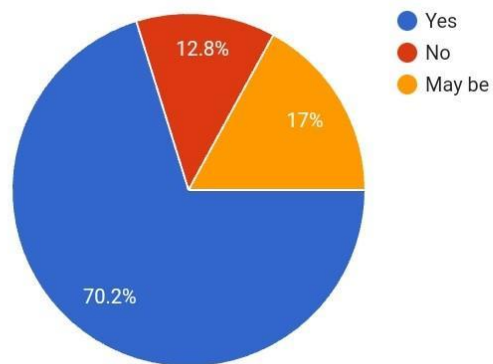
discrimination, and they place a high importance on women's empowerment. Although they do prioritize women as equal as men except this in my survey we can see male employee percentage is a bit higher than female employee the percentage of male is 53.2% and the percentage of female is 46.8% where their age groups are also different 20-30 age group people responded 38.3%, age between 31-40 responded 23.4% and respectively 41-50 and 51-60 age group people responded 19.1% and 14.9% so here we can see they have different age group of people in their organization all of them respect their job and have mutual understanding. However, as a government owned bank they are following government rules strictly for their work ethics with harmonious working environment. In my research we also can see different employment level according to their position so 53.2% of people hold mid-level which is majority otherwise entry level and top levels employee percentage are 29.8% and 17% and employees of ABLs so much devoted to their respective organization as 46.8% of people working in this organization for more than five years.



3.1 Figure: gender chart

7. Are you inspired by the Agrani Bank's vision and mission?

47 responses



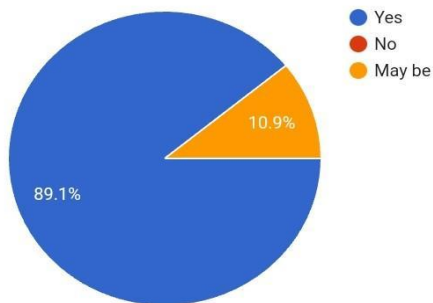
3.2 Figure: Agrani bank vision and mission

To becoming the leading bank of Bangladesh. Within the strict framework imposed by our regulators, ABL operates ethically and equitably and combine ideas and lessons learned from best practices to find new ways to improve their strength, efficiency, and competitiveness. For the benefit of their customers and workers, they use information and communication technologies. Moreover in my survey 70.2% of employees are agree with their vision and mission which is the majority so ABL accomplish success by gaining majority employees positive response on their vision and mission.

6. Are the employees well communicated with each other at the work place?



46 responses

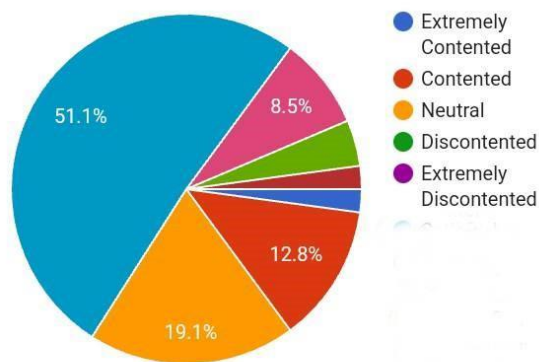


3.3 Figure: communication between employees at workplace

16. Are you Contented with your work overall?



47 responses



3.4 Figure: Employee contentment overall work

Here both my survey question conveying the overall workplace environment as how the employees communicate each other in their work place and how much they are contented with their job overall both indicates a harmonious work place where a employee can evolve them self without any destruction. Here figure 3.3 89.1% of employee agree they well communicate with each other at their work place where in Figure 3.4 51.1% of employees are extremely contented With their job which indicate the satisfactory working environment.

So, the result of the both survey support Alternative Hypothesis 1 As the employees are highly

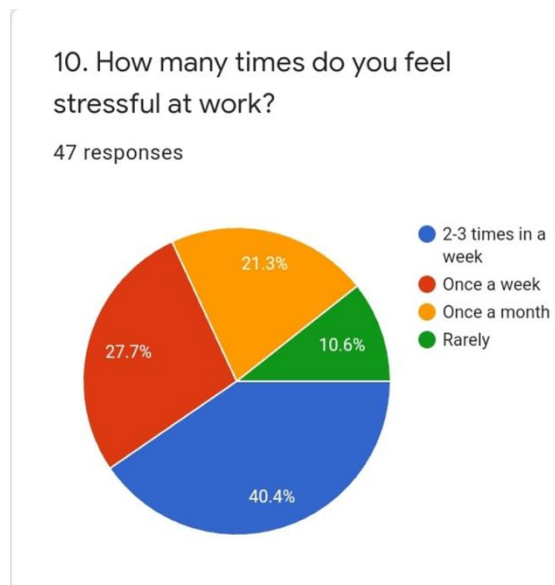
contented because of their workplace environment.

Hypothesis 1

H0: Employees feel distressed and dissonant at their workplace.

H1: The workplace feels very synchronized and amicable for the employees.

ABL employees have very positive views towards the Organization as ABL provides the most harmonious work environment for their employees.



3.5 Figure: Employee Stressful at work

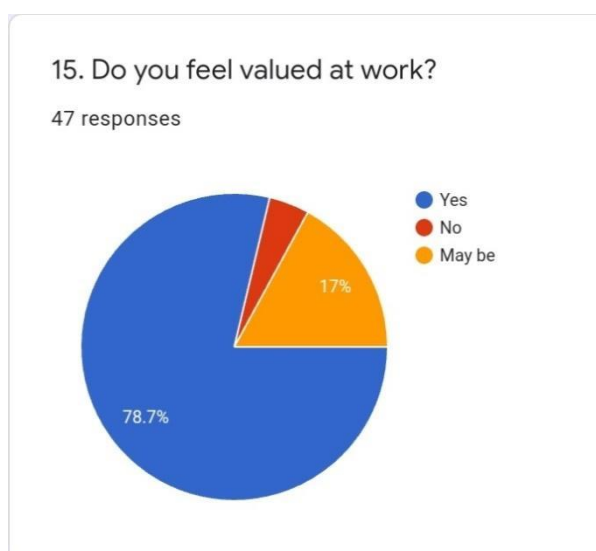
In my survey one of the questions for the employee was how many times they feel stress because of their overwork pressure so we can see in 3.5 figure 40.4% of employees feel work pressure 2-3 time in a week Since ABL is a government owned bank so its work pressure would be more than the other banks as they have to do several work for ex: they collect Public universities fees



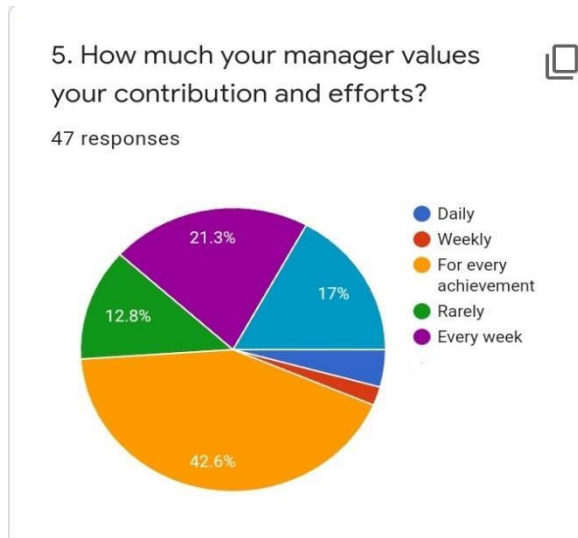
3.6 Figure: Employees recommend workplace to their friend and family

Here in my survey I have one of the questions for the employee that will they recommend their workplace to their close one, the result of the question is positive 61.7% of employee will recommend their workplace to their close one.

Furthermore, it shows employees are so much contented towards their workplace that they are recommending their workplace to their family and friends.



3.7 Figure: Workplace value



3.8 Figure: manager encouragement

One thing I noticed while I am working for ABL that everyday branch manager and customer care manager meet with their team and discuss regard business, daily activities and updates day to day activities of employees. Moreover, they encourage those employees who attain their goal on regular basis and pay close attention to every detail, which is uncommon these days.

Figure 3.7 and 3.8 both survey supports alternative hypothesis 2 which is-

Hypothesis 2

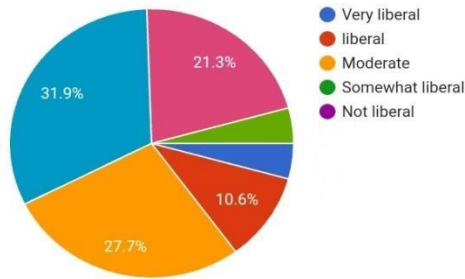
H0: Employees feel low esteemed by the evaluation of their manager.

H1: Manager motivates and encourages his/her employees for their self-growth

Here both survey conveying the result of alternative hypothesis as 78.7% of employees feel valued at work and 42.6% employee agreed that their manager recognized their hard work on weekly basis.

11. Is Agrani Bank liberal in dealing with employees personal or family concerns?

47 responses

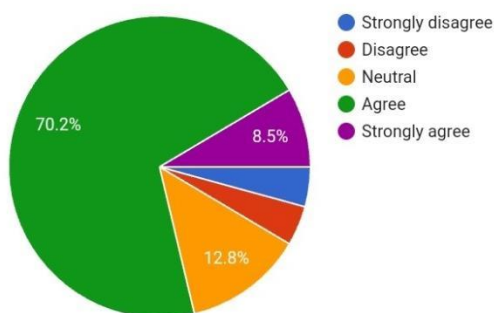


3.9 Figure: Agrani bank concerns for their employee

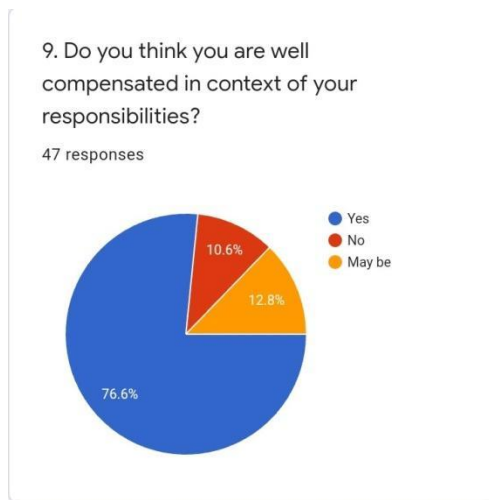
In my survey I wanted to make sure whether ABL is concerned for their employees personal issues. If any family issues of employee come how the organization deal with it, I am very glad most of the employees response was positive 37.9% employee reposed very liberal so that shows how much the organization concern for their employees.

13. Do you think Agrani Bank offers satisfactory training and guidance to improve skills and abilities?

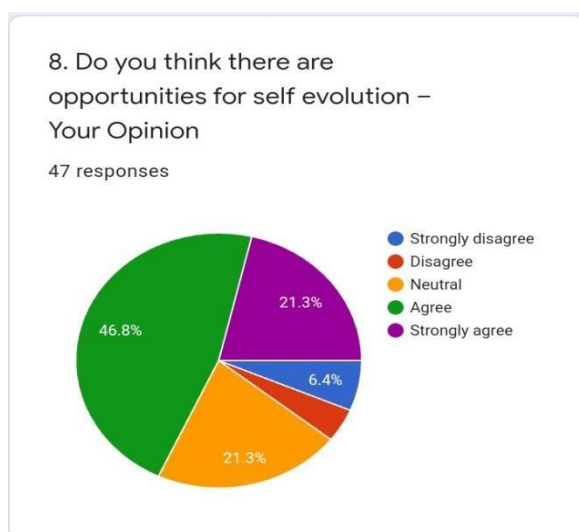
47 responses



3.10 Figure: Training to improve skills and ability



3.11 Figure: compensation according to responsibility



3.12 Figure: opportunity for self-evolution

Employees' personal development is facilitated by the acquisition of new skills and knowledge. I'd like to emphasize that The Agrani Bank is always striving to improve service quality by providing suitable employee training sessions which is ultimately called ATBI as employees' personal development is facilitated by the acquisition of new skills and knowledge. The organization is also updating its operating system by adopting new technology and providing skill development necessary training for employees to evolve themselves in professional level. As I earlier mention each employee are assign a particular KIP which is determining employee promotion, incentive, compensation based on their organization policy. Here, in my survey figure 3.10 70.2% agree that training does improve their skills which give them opportunity to evolve themselves which 3.12 figure 46.8% employee agree with it and lastly,76.6% of employee consent was positive to get satisfactory compensation and incentive.

All the three response supports the Alternative hypothesis 3

H0: Employees are rarely compensated with the satisfactory amount of incentives.

H1: Organization compensates their employees with the satisfactory amount of incentives.

If we see our first hypothesis and the result of overall job contentment and positive perception of the employee with good customer service creates a good reputation of ABL in the banking sector and this is only possible because of the their employee who serves a good quality service to their customer. Lastly, All the factors supports this report's decision-making process, with the goal of determining employee contentment and perception towards Agrani Bank Limited.

3.4 Summary and Conclusions

Agrani Bank HR department is constantly striving to provide improved working conditions for employees and better customer service so that is why Agrani Bank places a high value on its employee since they feel that they are the ones that help the company in achieving achieve its objectives. One of ABL's aims is to improve the workplace environment in order employees can get the job of their desires in the banking sector. To increase service quality, the bank is constantly focused on its values and performance

Agrani Bank is one of Bangladesh's major commercial government banks, focusing on staff and customer contentment, quality and security. My experience regarding internship was quite beneficial in terms of learning about how the banking sector operates and helps me to connect to the practical world. ABL are attempting to incorporate all environmental aspects that can improve employee contentment. They may have some restrictions, as every organization has to some extent, but the organization is putting up its best effort to address the inefficiency in an effective manner in order to overcome the obstacles. This is how they have been able to maintain their

market position for so long.

3.5 Recommendations

In my paper, I discussed The Agrani Bank limited employee contentment level, which led in an employee's very positive perspective regarding the company. Here, I'd want to share some suggestions that I came up with while working that could assist the organization bring a good work environment for its employees. These are listed below-

- Makes the employees more aware of the ABL mission and vision.
- Additional training programs will be organized based on need.
- ensuring that the branches have enough employees to provide better service,
- Increasing the number of rewards and government benefits based on job responsibilities.
- More communication between both the managers and the employees.
- Equivalent work pressure is distributed across the employees.
- Identifying and achieving reasonable Performance objectives.
- To ensure increased productivity, ibanking should provide by Agrani Bank
- Internally, conducting an employee contentment survey to learn about difficulties and staff reactions might help to assure excellent service in the foredooming days .

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Appendix A.

Survey Questions

Part 1

1. Your Gender-
 - Male
 - Female

2. Age Group –
 - 20-30
 - 31-40
 - 41-50
 - 51-60
 - More than 60

3. Employment level according to position -
 - Top-level
 - Mid-Level
 - Entry Level

4. Number of years working in this organization-
 - Less than 1 year
 - 2-3 years
 - 4-5 years
 - More than 5 years

5. How much does your manager value your contribution and efforts?
 - Daily
 - Weekly
 - For every achievement
 - Rarely

6. Are you inspired by the Agrani Bank's vision and mission?
 - Yes
 - No
 - May be

7. Are the employees well communicated with each other at the workplace?
 - Yes
 - No
 - May be

8. Do you think there are opportunities for self evolution – Your Opinion
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

9. Do you think you are well compensated in the context of your responsibilities?
 - Yes
 - No
 - May be

10. How many times do you feel stressed at work?
 - 2-3 times in a week
 - Once a week
 - Once a month
 - Rarely

11. Is Agrani Bank liberal in dealing with employees' personal or family concerns?
 - Very liberal
 - liberal
 - Moderate
 - Somewhat liberal
 - Not liberal

12. Do you feel you are content with the incentives (both financial & non-financial) given by your organization?
 - Extremely Contented
 - Contented
 - Neutral
 - Discontented

➤ Extremely Discontented

13. Do you think Agrani Bank offers satisfactory training and guidance to improve skills and abilities?

➤ Strongly disagree

➤ Disagree

➤ Neutral

➤ Agree

➤ Strongly agree

14. Do you feel valued at work?

➤ Yes

➤ No

➤ May be

15. Are you Contented with your work overall?

➤ Extremely Contented

➤ Contented

➤ Neutral

➤ Discontented

➤ Extremely Discontented

16. Will you recommend your workplace to your friends and family? (Here 1= Not recommending; 5= Highly recommended)

➤ 1

➤ 2

➤ 3

➤ 4

➤ 5