

An Internship Report
on
Human Resource Practices of Rupali Bank Limited: A Study on
Dinajpur Corporate Branch, Dinajpur

This paper is submitted to the Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Human Resource Management.



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May, 2023

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Acknowledgement

It is my great pleasure to express our gratitude to our creator almighty ALLAH for such great opportunity to be in touch with Rupali Bank Limited in completing my assigned report timely on the topic Human Resource Practices of Rupali Bank Limited: A Study on Dinajpur Corporate Branch, Dinajpur, Dinajpur Corporate Branch, Dinajpur.

In preparing the report I would like to express my gratitude to my honorable supervisor Rafia Akhtar, Professor and co-supervisor Sadia Nur Habib, Assistant Professor from the core of my heart for their kind support, guidance, supervision, instructions and advice and for motivating me to do this report.

I am also grateful to the employees of bank for their cordial information. They helped me a lot to collect the information correctly and also extended their helpful hand to me. It was a great opportunity to do internship in such an organization. The experience I have gathered will be a privilege for my future career planning.

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রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED
দিনাজপুর কর্পোরেট শাখা, দিনাজপুর।



Ref: dicdi/gen./intern/2023/১০৪

Date: 22.05.2023

TO WHOM IT MAY CONCERN

This is to certify that Md. Al Maruf having student Id No. 1603179, MBA in HRM, Department of Management, a student of Hajee Mohammad Danesh Science and Technology University (HSTU), Dinajpur, has successfully completed his 90 (ninety) days internship program at Rupali Bank Limited, Dinajpur Corporate Branch, Dinajpur. During his internship period found his good moral attitude, sound behavior and responsible to his assigned duties.

We wish him every success for the days to come.

রূপালী ব্যাংক লিমিটেডের পক্ষে

ব্যবস্থাপক
দিনাজপুর কর্পোরেট, দিনাজপুর।

Certificate of Supervisor

I hereby declare that the concerned report on “Human Resource Practices of Rupali Bank Limited: A Study on Dinajpur Corporate Branch, Dinajpur” is a work done by Al Maruf, bearing Student ID: 1603179, MBA in Human Resource Management, Department of Management/ Batch 11th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

I wish him every success in life.

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Certificate of Co-supervisor

I hereby declare that the concerned report on “Human Resource Practices of Rupali Bank Limited: A Study on Dinajpur Corporate Branch, Dinajpur” is a work done by Al Maruf, bearing Student ID: 1603179, MBA in Human Resource Management, Department of Management/ Batch 11th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

I wish him every success in life.

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Student's declaration

I hereby declare that the thesis work entitled “Human Resource Practices of Rupali Bank Limited: A Study on Dinajpur Corporate Branch, Dinajpur” has prepared by me internship which is supervised by Rafia Akhtar, Professor, Department of Management, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in thesis work is original and part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

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Abstract

Rupali Bank Limited. is powerfully positioned in the marketplace and with its fundamental strengths it can reach stockholders prospects and promotion their prosperity in the future through their principled banking and customer facilities. It will improve their public services and build- up employed teams to deliver the unsurpassed services to its respected clients. This report has been completed based on the topic of Human Resource Practices of Rupali Bank Limited: A Study on Dinajpur Corporate Branch, Dinajpur. which includes how they provide customer satisfaction, facilities of their employees and stuffs, HR practices at their bank. In this report the first chapter or the beginning parts of the report include introduction, objectives, background, scopes, methodology, limitation of the study which are discussed. The next part or the second chapter is on the basis of the brief discussion of Rupali bank Limited. which includes their history, mission, vision, core values, stratagem, banking activities, organogram of RBL and product and services of RBL. Third chapter is all about literature review where I focus on the theoretical study of complete human resource management. Fourth chapter is on the basis of human resource perspective at branch level of RBL. Where I focus on my practical knowledge during the internship period includes the information that I have congregated which is provided by the stuffs, employees and their customers. At the end of this chapter I have shared my learnings that what I have learned during the internship period. Lastly, the fourth chapter is all about recommendation and conclusion on the basis of my applied experience at the branch level of RBL. Where I recommend some appropriate steps that I felt they should follow at their bank. If they follow those steps, they can overcome its limitations as well and concise the study by giving conclusion.

Keywords: Human Resource Practices, employees and stuffs, RBL,

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Chapter-1

Introduction

1.1 Introduction

Banking is the business which provides financial services to the customers. Banks don't manufacture products or natural resources from the earth but they sell financial services like provide different types of loans, checking accounts, credit card services and individual retirement accounts. Some people go to banks to keep their money in a safe place where some people seeking to borrow money.

Rupali Bank Limited was established in a newly country of Bangladesh as a nationalized commercial bank. RBL emerged through merger of three comparatively smaller private banks of the east Pakistan. The three banks namely, Muslim commercial bank limited. Australasia Bank limited and standard bank limited. with all their assets, liabilities, benefits, rights, powers, authorities and obligations. Rupali Bank Limited came out as the largest public limited banking company of Bangladesh.

This internship programs requirement is to take the taste of life challenges conducted by the intern. The duration of the internship is three month which starts from 9th June, 2019 to 9th August, 2019. In this period of time, I get to know the work, employees very closely and this report is the outcome of the practical experiences during the time of internship of the Rupali Bank Limited.

1.2 Origin of the report

As a part of MBA program, all the students from this department have to complete the internship report under their supervisor. The period of the internship is three months of authoritative connection. After completing the full report students have to submit it to their supervisor as well.

As per the requirements I also prepared my internship report which titled "Human resource perspective at branch level at Rupali Bank Limited". The period of time is 90 days of my internship under the supervision of Rafia Akhtar, Professor, HSTU, Dinajpur.

1.3 Objective of the study:

The main objective of the study is to gain the practical knowledge from the working environment and relate the knowledge of human resource practices at banking level. This objective of the study conducted in the bank is given below:

- To understand and analyze how to accomplish overall HR perspective at branch level
- To scrutinize how the company effectively maintain their employees
- To understand how they follow rules and regulation
- To understand the work environment of Rupali Bank Limited and relate with the theoretical knowledge.

1.4 Scope of the study

The scope of the study contains all of the things which truly contained in the report. Which determine the research goals and helps the viewers to know about the information they are looking at. Here Rupali Bank Limited helped me to prepare the leading report but for some valid reason and their security purpose they did not reveal all the information. In some cases, I faced some problem as well due to their unrevealed or confidential data. This report covers the human resource practices at the branch level of Rupali Bank Limited and offers a good chance to have a top to bottom understanding. This study has made on the basis of the practical knowledge during the three months of internship program.

1.5 Limitations of the study

In Rupali Bank Limited their employees, manager and stuffs were very helpful, gentle and co- operative. For the security purpose they want to maintain the rules and regulation and did not want to disclose their information or data. If they provide all their internal information, it can hamper their secrecy policy. That is why while making my report I had to face some limitations and those are:

(i) Inefficiency of information:

The main limitation is their inefficiency of information. A study needs proper and full detailed information which is needed.

(ii) Shorter time period:

The time period of internship program was three month which not a sufficient time to collect all the information.

(iii) Legal commitments:

While collecting all the information, there were some legal obligations at the Rupali Bank Limited. so, I cannot get the proper information which is needed.

(iv) Reluctance to share:

The management of Rupali Bank Limited. They showed reluctance to share some internal information due to some restriction and insufficient issues.

(v) Fewer chance:

There is less chance to get all the information also did not get the opportunity to visit more than one branch of their bank.

(vi) Busy working environment:

In Rupali Bank Limited employees are very hard working and more work-oriented. I get very less scope to talk to them as they were remains very busy which was not fruitful to me.

(vii) Website and annual report:

In Rupali Bank Limited's website and annual report all the information or data are not updated. That is why I did not get any updated information from their website.

Chapter 2

Literature Review

Anupama Gupta (2010) explained the consequences of the challenges faced by the Human resource management in context with the current economic status and the challenges faced should be taken in consideration. This article insists on the challenges in the short fall of talented employees. This also emphasis on how Human resources Management tackles the problems handled on a day to day activities. It also suggested some important points to handle things better.

Saini R.R. (2010) this article explains Management in United Commercial Bank which is a case study of Chandigarh State which elaborates HRD rules and regulations. Basically this study explains the hurdles in the process of framing the rules and process of executing it. This analytical study contains a sample size of 100 people and analyzed their opinion about HRD rules and regulations. As a result of this study is qualification plays a important role in recruitment in top, middle and low level management. The practice of selecting right candidate for the level of management helps the organization to achieve more and retain employees in the organization.

Kundu *et al.* (2009) in their article on "Human Resources Management Practices in Insurance Companies: The study was made in Indian and MNC's and explains the benefits of the organization is generated only by Human Resources .However the advantage of giving insurance to the Human Resources is one of the employee benefits issued by the Human Resource Management. The findings of the study says that both domestic and international Insurance companies have to improve more on their HR practices like performance appraisal, HR planning and Recruitment

Tripathy (2008) explained that the organization have the optimum usage of Human resources in the organization. They follow the 3 C concept (i.e) Competencies, commitment and culture. By following these 3 C culture in the work organization give the positive results in the organization. This practice is considered to be the best result earning which resulted in the increase in the financial growth.

Singh (2008) in this study he explained that for a good organizational growth employee should maintain their involvement to yield high productivity. Employee's dedication helps

him to achieve his target, and increases his quality of work. Organization should also help the employee in training him to develop his interpersonal skills. Both Employer and Employee should equally contribute each for individual's growth.

Patil (2007) The development of facility management industry has an important place in the growth of the country. Life Insurance Corporation is one of the major service providers in which they provide the best service. The Transmission doesn't come in a day. For that employees have put in lot of efforts to bring the service in the field of service.

Hemant Rao (2007) in his study he explained the changes in the role Human Resources. There was an extraordinary change in the role of Human resource department. They should work in the organization such that they should treat the employees irrespective to cast, religion, gender etc. The productivity of the company is based on the quality of work done by the employees in the organization

Sharma and Jyoti (2006) in this article they have explained about the Job Satisfaction that they finalize it the best and effective reason for an employee in the working situation. They also explain that this emotional factor helps the employee in the organization to yield best results. Dissatisfaction is one of the main reasons for attrition of employee in the organization. So, job satisfaction is the primary reason of an employee's carrier growth and development of an organization.

Subramanian, V. (2005) he express that the recruitment and selection process in the organization and selecting the right candidate for the correct position helps employees to work in the organization in a very positive mode. The interview process should be relevant to the job profile so that the candidates will be interested in the job profile.

G.V. Chalam and L. Srinivas (2005) in his article he have made a Human Resources Department survey across 120 branches of State Bank of India at Andhra Pradesh, and defines the gender where he paper made an attempt to explore the basic gender difference. He finds that the women employees have much more concern than the male employees. Female employees have higher attitude of respecting the organization and Human resource department. They also have good source of Loyalty towards Bank work.

Maitin, T.P. (2003) In his study he explains the Human Resource Development shows the progress of the organizational growth with different process like recruitment and selection, payroll processing and maintains the rules and regulations of the office. By the way of best approach towards the employees which the in the high productive of the

employees.

Vidya A. Salokhe (2002) in her study he explained the Human Resource department have several processes to improve the employee's individual growth in the organization. It also helps the organization to achieve more in the profit with their effective smart work. Employees are the asset of any organization which they make profit out of them.

Mishra and Bhardwaj (2002) in his research he made an empirical study on the Private companies and their nature of work in Human resources Department. A random sample of 107 managers with different levels like low level, middle level and top level management are taken into consideration. A questionnaire was circulated to them to know about the Human Resource department and analyzed. As a result the situation present in the HRD is satisfactory.

T.V. Rao (1999) the study in his book explains that the audit conducted describes the methods and ideas which have to be implemented in the Human Resource Audit. His framework helps to estimate the different criteria like core competency, culture and value of the organization. By evaluating the employee's interpersonal skills, they can improve in some of the factors which are they lacking in the system. They also have broadminded people in the top level management which helps the low and middle level employees to know about their concerns. So they each and every employee in the organization helps them to achieve more by increasing the productivity.

Udai pareek &T.V. rao (1999) in his study he explains that the limitations of Human Resource Department where they need to improve in the personal growth of employee and the organization. In his he elaborately explains about the importance of the training and Development, HR Audit, Planning and Development, Organizational Behaviors. This also gives the lots of information about the Educational Institutes and lot of professional people.

Venkateswaran (1997) explains in his article about how Human resource Department helps the organization in their Financial growth. For that he made a empirical study by collecting data from a sample of 132 executives of a private organization. This study helps to know how the HRD works in the organization and how for employees are benefited out of them. As a result, the HRD works in better way how such that employees are more much comfortable in the rule and regulations of the organizations. This also helps the organization to maintain a good decorum.

Chapter 3

Methodology of the Study

3.1 Methodology of the study

Methodology of the study comprises all of the important works those helps to complete the report graciously. To reach the objectives of the report formal and oral discussion, bank website and direct observation was useful to complete the report. This report has been made by both primary and secondary sources for data collection.

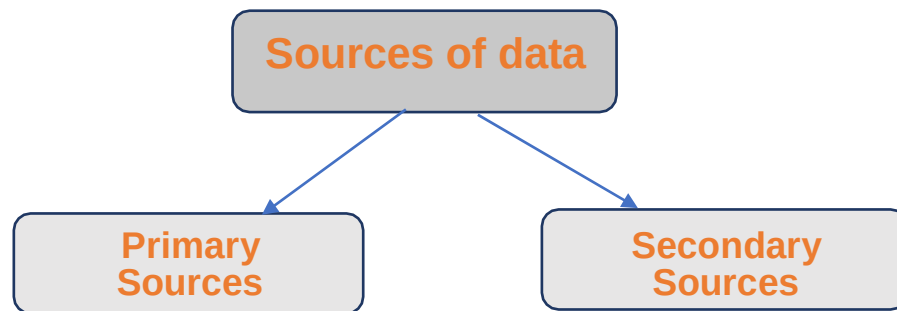


Figure 3.1: Sources of data

3.1.1 Primary sources:

- Discussion with the manager of the Rupali Bank Limited.
- Face to face or direct conversation with their workforces
- Direct remark on their HR practices
- Involvements of practical works

3.1.2 Secondary sources:

- Annual report of the Rupali Bank Limited.
- Official website of the RBL
- Textbooks, Newspapers, articles.
- Documentary files of the RBL

Chapter 4

Analysis and Interpretation

4.1 Recruitment and selection process of RBL

In any organization, human resource plays a vital role to accomplish the goals and objective. They view people as an asset not costs of the company. They show that brilliant employees can be used to add value in the organization as well. In Rupali Bank Limited they also have human resource department where they recruit potential and suitable employees. The steps of RBL's recruitment and selection process are:

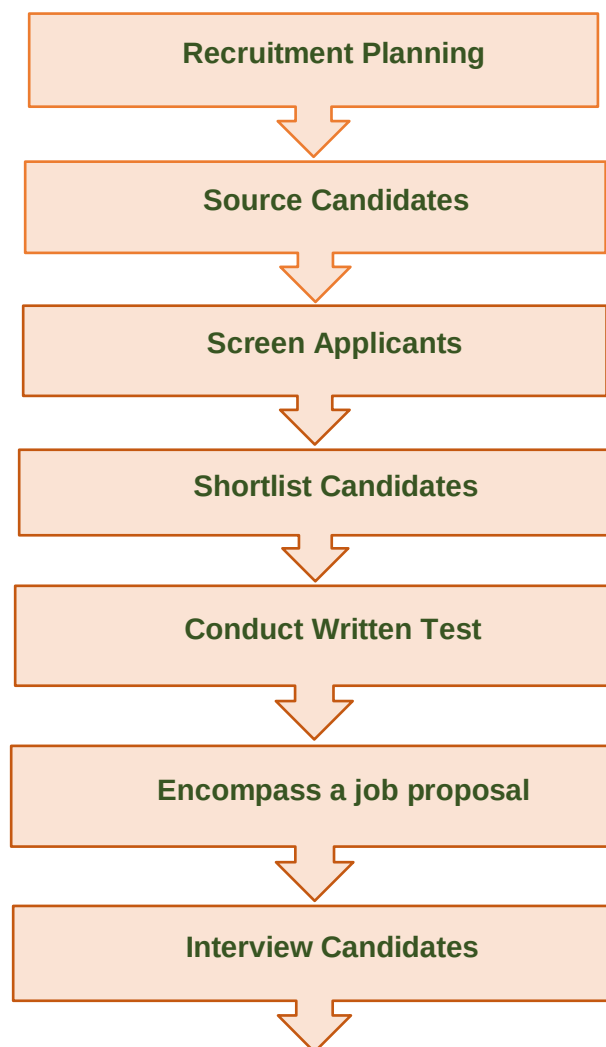


Figure 4.1: Recruitment and selection process of RBL

The first step of RBL's recruitment and selection process is recruitment planning. It includes identifying vacancy, job specification, its nature, experience, qualification and skills required for the jobs. A structured recruitment policy is required to find out the

potential candidates. Firstly, they identify the vacancy by collecting the requirements of new candidates from different departments to the human resource department. They include everything they want in the job description from the potential candidates like job title, detail description of the job, job pattern, required qualifications, compensation range etc. They spread out their job circular through social media, on their website, online job boards, referrals etc. screening applicants is the most important part of their recruitment and selection process. They select those candidates by analyzing their curriculum vitae who matches with their requirements. After screening all the candidates, they make a shortlist of those potential candidates and call them for a written test. After completing the written test selected candidates get the chance for the interview session. The final stage of this process is actually selecting the candidates. Then they extend the job offer for hiring that desired candidates.



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প্রশাসন ও মানবসম্পদ বিভাগ
প্রধান কার্যালয়
৩৪, দিলকুশা বা/এ, ঢাকা।

**Request for Expression of Interest for
selection of Chief Financial Officer
(CFO) in the rank of General Manager.**

Rupali Bank Limited, one of the largest state owned commercial banks in the country, is looking for a Chief Financial Officer (CFO) on contractual basis for a period of two (02) years.

Deserving candidates for the position are invited to visit the bank website for Job description and guidelines to apply: www.rupalibank.com.bd

- Application should reach no later than 18/05/2023.
- Short listed candidates will be contacted for interview.

**General Manager
Rupali Bank Limited
Administration & Human Resources Division
Head Office, Dhaka.**

www.rupalibank.com.bd

4.2 Compensation administration of RBL:

Compensation administration is a part of organization or human resource management concentrating on planning, organizing and controlling the direct and indirect payments employees obtain for the effort they accomplish. Compensation contains direct systems such as base, merit and incentive pay and indirect systems such as vacation pay, overdue payments and health insurance etc.

In Rupali Bank Limited, the overall objective of the bank's compensation administration policy is to establish a framework for fascinate, retain and encourage the employees and creating incentives for delivering long-term performance within established limits of risk. They set compensation package on the basis of their responsibilities, experiences, knowledge and job performance. It is judged on both the achievement and values of the bank.

The human resource division of RBL oversees the compensation administration with its human resource policy under direct guidance of board of directors of the bank. The bank does not have any external consultant in preparing and implementation of remuneration process. RBL follows national pay scale-2015 introduced by the government of the people's republic of Bangladesh. The pay scale describes short time and long-term benefits. Short time benefits include salary, festival bonus and incentive bonus. Long-term benefits include gratuity and pension, provident fund and leave encashment. They follow a non-discriminatory policy in respect of compensation and benefits.

- Basic salary:

Basic salary is the actual salary that Rupali Bank Limited provide to its stuffs, employees and manager. They have twenty job grades of salary range where basic wages are in supply amount. It is resolute by the board on the approval of the managing administrator.

- Incentive allowance:

They provide incentive allowances to their employees after accomplishing a target or goal. The board personnel and compensation committee approve incentive allowance.

- Festival bonus:

Rupali Bank Limited provide festive bonus to their stuffs, employees and managers twice in a year. All religion employees get both Eid-ul fitr and Eid-ul adha bonus on every year. Basic salary of one month is provided as a festival bonus twice in a year.

- Daily allowance:

RBL provide two hundred takas for lunch and recharging money for mobile on a regular basis as a daily allowance.

- Travel allowance:

In RBL, a certain amount of money as a travel allowance is paid to their employees for the travelling purpose and other expenses during a business tour. If bank send any employee for training purpose, when they provide travel allowance as well.

4.3 Performance appraisal of RBL

According to Newstrom- “Performance appraisal is the procedure of appraising the performance of workforces, distribution that information with them and probing for ways to progress their performance”.

RBL’s main purpose of performance appraisal is to recognize the employee value and involvement to the establishment. They do performance appraisal on the basis of the employee appearance, effectiveness, attitude, superiority of work and the quantity of work. The objective aspects like appearance, quantity of work and productivity can be straightforwardly restrained by the records preserved by the human resource section.

As Dale Yoder thought, “performance appraisal contains all the prescribe measures which are required to evaluate a personality, contribution and group of members in an organization.”

Though they feel it becomes a bit gooey, when they measure subjective aspects like attitude, approachability, comportment. But it is very important to measure both subjective and objective aspects. They deliberate to evaluate an individual performance both aspects need to be measure as well.

❖ RBL’s purpose of performance appraisal:

- To recognize the employee’s strengths and weaknesses.
- To preserve records for determining the compensation correspondences.
- To provide feedback to employees on the basis of their performance.
- To determine the needs of training of the employees.
- To identify potential employees for future promotion
- It is a base for persuading working habits of the employees.

❖ Methods of RBL's performance appraisal:

RBL follows both the traditional methods of appraisal and modern methods of appraisal. There are so many methods of performance appraisal but they follow some of them and those are:

- Ranking method:

In RBL, employees are compared with all other employees on the basis of their performance of work, attitude, experience and ordered them from highest to lowest or best to worst.

- Critical incident method:

In RBL, the supervisor record statements that designate tremendously good or bad behavior on the basis of job performance. Throughout the assessment phase of each and every employee of RBL, they record all the statements with the clarification of what occurred.

- 360-degree appraisal:

Human resource department of RBL design questionnaires for a specific employee. where administrator, subordinates, peers and clients with whom he or she cooperate will deliver their honest feedback regarding his performance, attitude, behavior.

4.4 Leave policy of RBL:

Rupali Bank Limited. permits following categories of leaves to their employees:

- Casual leave:

If an employee of RBL unable to come to the bank due to unexpected sickness or personal emergency when casual leave can be granted. It is a short period of time leave and it is not granted more than three days of leave at a time.

- Sick leave:

An employee of RBL can take sick leave with salaries in a year. To avail the sick leave, employees have to succumb their medical certificate or doctor's prescription from an enumerated medical consultant within 72 hours. They can take sick leaves for 15 days.

- Maternity leave:

Female employees of RBL are entitled to take maternity leave for a period of 3 months or 90 calendar days of leave at a time with full pay. They also grant leaves for female employees in the circumstances of their abortion and miscarriage and the period of time is not more than six weeks.

- Festival leave:

In RBL, all the employees are allowed to take festival leave with full salary which is conferring to the governments rule and regulation. If any of their employee or stuff works on the festival day in that situation, they allow that employee or stuff to take two days leave with full wages.

4.5 Promotion policy at RBL

Promotion is the technique of acknowledgement of an employee involvement for the company and his or her capability to assume supplementary responsibilities. It is the most effective way to motivate an employee towards their works. At RBL, promotion helps the bank to recruit advanced level positions concluded internal resources. From this promotion, employee of RBL gets appropriate feedback that his or her involvement to the bank is not going disregarded. Promotion assistances the employees to have improved designation and pleases their development requirements. RBL guarantees relocation of right persons in the right places categorizing idyllic performers and satisfying them with anticipated promotion and placement.

- Employee evaluation:

In RBL, they follow performance appraisal methods to evaluate an employee from future promotions. They evaluate employees on the basis of their experiences, attitude, ability to do the work, communication level, educational qualifications, efficiency and skills of leadership. If the job evaluation of employees is satisfying when they get promotions but if is not satisfying when they demote or terminate those employees as well.

- Promotion:

RBL establish promotion assessment procedure once in every year. During this process, manager of the branch of RBL choice employees to move to a higher-level designation

that best matches to their assistances and knowledge. Impulsive promotions also occur if they feel the requirement. RBL follow procedures while promotion their employees. After the satisfactory job evaluation manager of RBL encounter the employee to talk about their career goals or ambitions for a promotion and try to recognize the opportunities to promote employees. Discuss about the promotion with the head of HR or department head to provide approval. They also ask HR about the remuneration range of new designation and any other new reimbursements interrelated to the designation.

Again, they organize meeting with the employee to regulate whether they would be pleased with this career move. While promotion of employees of RBL, they have to face the transferor posting to a different branch as well.

4.6 Benefits and bureaucratic practices:

- Fatality benefits:

If any employee of RBL becomes disable to do their work in the bank or dead of an employee when they provide fatality benefit to that employee. They provide approximately financial benefits to that specific employee or to their family members.

- Safety and security practices:

For the safety and security purpose, RBL provide police help so that their respectable customers and employees can reach home safely and securely with their money.

- Retirement benefits:

Retirement benefits are additional topmost kind of employee benefit. RBL provide pension to their employees. which is somewhat to look forward to afterward superannuation and added prominently, permit them to be constant and live contentedly.

- Gratuity:

RBL provide gratuity to their employee who have completed 5 or more years of continuous service in the bank. They get the gratuity when they resign, retires or laid off. In the circumstance of death or disablement of any employees, there is no minimum eligibility period.

- Termination benefit:

In RBL, if any permanent employees have to resign from his or her amenities due to any authentic reason by the authority when they are allowed to have one-month remuneration with formal written announcement.

4.7 Learning from the internship

Whereas working at Rupali Bank limited I have learned many things from them. I get to know how to open various types of account in the bank like RMSS, DPS, FDR accounts. I get to know many information regarding account opening in the bank. I also provide suggestion and information to the customers who came to open an account in the bank. But they do not know which account they should open for their personal use or business where I helped them to decide. Also, I get to know how to close any account and the procedures before closing the account. For some days, I sat on their bill counter where I took gas bill, water bill and electronic bills from the customers and learned how to give entry of all bills on the Microsoft excel sheets. I correspondingly learned how to recharge electronic smart card in the bank. I learned how to write check book, scan, confirmation process and deliver the check to the respected authority.

During the period of my internship, I have learned how to work as a team and finish the task together with other interns and colleagues. They helped me a lot while learning new things or process as they have very friendly environment where the branch manager also came out to help their employees. It also develops my problem-solving skills by solving or handling real-life work problems. This internship helps me to know about the work ethics that we should maintain in the workplace. I get to know what things that I should do and what things that I should not do in the bank. Communicating well is a foundation of any expertise which I developed throughout my internship period by communicating with manager, employees, stuffs, interns and customers. It helped me to learn time management as in RBL, they are very attentive about maintaining the time. Through this internship, I get to know practical work life experiences which enhances my theoretical, career and personal development.

Chapter 5

Findings and Suggestions

5.1. Findings

- As per my observation, Rupali Bank Limited does not have very organized HR practices. Also, do not have highly skilled HR personnel who can do properly HR activities.
- HR person doesn't have full authority and control for recruitment and selection.
- HR don't have any specific and structured recruitment system as sometimes they cannot predict the requirements of man power.
- They set a target and goal about training and development of an employee, but HR does not monitor it.
- Rupali Bank Limited does not have proper appraisal system in place. HR should take initiative to implement this in organization. Otherwise employee will get demotivated and it will increase turnover of the bank.
- Highlighting the bank's benefits; - Rupali Bank Limited is giving less benefits to its employees in comparison with other overseas offices in terms of holidays, weekly holidays, facilities etc. as it perceived by the employees of Ranairbandar branch.

5.2. Suggestions

While doing the report find some drawbacks of Rupali Bank Limited. where I feel they need to concentrate more and those are:

- A customer having a deposit account with the selected branch of Rupali Bank limited can get an ATM card. RBL has brought 565 branches underneath ATM network. They should increase their ATM booth services as well so that customers get satisfactory services which is very less in numbers than customers need.
- In RBL, they have deficient employees to work in the cash counter or bill counter. Sometimes principle of officer sits in the cash counter as a backup employee which indicates their lack of adequacy of employee. So, RBL should recruit skilled, competent, accomplished and knowledgeable employees.

- RBL should increase on-the job training at their branch level because their employees cannot get that much opportunity to attend the training session. They can provide different types of on-the job training to their employees at the bank like mentoring, coaching. Employees who get the opportunity to attend external conference, training session and seminar they can train internal employees and it is very cost effective as well.
- In RBL, they should provide the opportunity to their clients to share their feedback regarding their product and services. They have comment box in their branch but they don't encourage their employees and customers to use it. By the feedback of their respected customers, they can improve themselves and accomplish the banks goal and objective.

Chapter 6

Conclusions

6.1. Conclusions

By means of a bank Rupali Bank limited has to ensure many possessions for the development of the country. The bank is powerfully situated in the marketplace and with its fundamental assets it can contest stockholder potentials and they can elevation their prosperity in the forthcoming as well by their principled banking and customer service. Government as well as dissimilar intercontinental administrations have also acknowledged that embryonic banking structure grounds nearly complications to the progression. They correspondingly take numerous ingenuities to accomplish the longing of the government and customers. They will encompass in additional public services and build up working lineups to deliver the greatest facilities to its valuable customers as they have already started to provide recharging facility of electronic smart card due to government requirements. They are running the bank in systematized technique and guaranteeing chastisement in all compass of its presentation.

Government support is indispensable and it is anticipated that government will expand its connectivity for executing the recommendations for the well-being of the individuals of Bangladesh. The administrative approach, structural arrangement, attitude toward employees and customers, working atmosphere is pleasing and has a positive ambiance. Conferring to their service, attaining their acquaintance, emerging the expertise of the employees, encouraging them to high heights of performance and safeguarding that they remain to continue their assurance to the organization are indispensable in accomplishing organizational goals and objectives. They have outstanding modest advantage than its measure opponent. The human resource management practice at branch level of Rupali Bank Limited. is moderately adequate for producing a sincere, honest, prompt, hard-working and knowledgeable workforce.

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