Internship Report

on

Human Resource Management Practices in Bangladesh

A Study on Janata Bank PLC.

Submitted by:

Junid Hossen Shehan

ID: BBA2201025088

Program: Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Semester: Summer-2026

Submitted to:

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Date of Submission: 5th September, 2026

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ID: BBA2201025088

Program: Bachelor of Business Administration (BBA)

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Supervised by:

Md. Rasel Hawlader

Assistant Professor

Department of Business Administration

Sonargaon University (SU)

Date of Submission: 5th September, 2026

Letter of Transmittal

September 05, 2026

Md. Rasel Hawlader

Assistant Professor
Department of Business Administration
Sonargaon University (SU)
Dhaka.

Subject: Submission of Internship Report on "**Human Resource Management Practices in Bangladesh: A Study on Janata Bank PLC.**"

Dear Sir,

With due respect, I would like to inform you that I have successfully completed my internship report, which is a mandatory requirement for the completion of the Bachelor of Business Administration (BBA) program.

It is my pleasure to submit the report titled "**Human Resource Management Practices in Bangladesh: A Study on Janata Bank PLC.**" This report has been prepared based on my internship experience at Janata Bank PLC., Mirpur-10 Branch, where I gained practical knowledge about banking operations and Human Resource Management practices.

The main objective of this report is to analyze the HRM practices of Janata Bank PLC, including recruitment and selection, training and development, compensation management, performance appraisal, and employee relations. I have tried my best to combine my theoretical knowledge with practical experience and present the information in an organized manner.

I sincerely believe that this report will fulfill the requirements of my internship program. I will be grateful to provide any further clarification regarding this report if required.

Therefore, I kindly request you to accept this report for your evaluation.
Kind regards,

_____

Junid Hossen Shehan

ID: BBA2201025088
Bachelor of Business Administration (BBA)
Major: Human Resource Management (HRM)
Sonargaon University (SU)

Letter of Authorization

I, **Md. Rasel Hawlader**, Assistant Professor, Department of Business Administration, Sonargaon University (SU), hereby certify that the internship report entitled "**Human Resource Management Practices in Bangladesh: A Study on Janata Bank PLC**." has been prepared by Junid Hossen Shehan, ID: BBA2201025088, Department of Business Administration, Sonargaon University (SU), as a partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA) with a major in Human Resource Management (HRM).

To the best of my knowledge, the report has been prepared by the student based on his internship experience and practical observations at Janata Bank PLC., Mirpur-10 Branch. The opinions, findings, and recommendations presented in this report are entirely those of the author.

I also confirm that this report is an original work prepared by the student as a partial requirement for the completion of the Bachelor of Business Administration (BBA) degree.

_____

Md. Rasel Hawlader

Assistant Professor
Department of Business Administration
Sonargaon University (SU)
Dhaka

Declaration of Student

This is **Junid Hossen Shehan**, a student of Bachelor of Business Administration (BBA), ID: BBA2201025088 from Sonargaon University (SU) would like to solemnly declaration here that this report on "**Human Resource Management Practices in Bangladesh: A Study on Janata Bank PLC.**" has been authentically prepared by me under supervisor of Md. Rasel Hawlader, Assistant Professor, Department of Business Administration, Sonargaon University. I didn't breach any copyright act intentionally. I am further declaring that I did not submit this report anywhere for awarding any degree, diploma, or certificate.

Sincerely Yours,

_____

Junid Hossen Shehan

ID: BBA2201025088
Department of Business Administration
Sonargaon University (SU)
Dhaka

Acknowledgement

First of all, I would like to express my gratitude to Almighty Allah for giving me the strength, ability, and opportunity to successfully complete this internship report.

I would like to express my sincere appreciation and deepest gratitude to my supervisor, **Md. Rasel Hawlader**, Assistant Professor, Department of Business Administration, Sonargaon University (SU), for his valuable guidance, encouragement, constructive suggestions, and continuous support throughout the preparation of this internship report.

I would also like to convey my heartfelt thanks to the officials and employees of Janata Bank PLC., Mirpur-10 Branch, for their kind cooperation, assistance, and support during my internship period. Their valuable insights and practical guidance helped me to understand banking operations and Human Resource Management practices in a professional environment.

Special thanks go to the branch officials and employees who shared their knowledge, provided necessary information, and helped me gain practical experience related to organizational activities, employee management, and workplace practices.

I am also grateful to my university and all those who directly or indirectly contributed to the successful completion of this report. Without their support, guidance, and encouragement, completing this internship report would not have been possible.

Finally, I would like to acknowledge that I am solely responsible for any errors or shortcomings in this report. I welcome any constructive suggestions and feedback for future improvement.

_____

Junid Hossen Shehan

ID: BBA2201025088
Department of Business Administration
Sonargaon University (SU)
Dhaka

Executive Summary

Human Resource Management (HRM) plays a significant role in the success and sustainability of organizations, especially in Bangladesh where employee skills, professionalism, and service quality directly influence organizational performance. This internship report focuses on “Human Resource Management Practices in Bangladesh: A Study on Janata Bank PLC.” The main purpose of this study is to understand the Human Resource Management practices of Janata Bank PLC and analyze how these practices contribute to employee performance and organizational effectiveness. The study was conducted based on my internship experience at Janata Bank PLC., Mirpur-10 Branch, where I gained practical knowledge about banking operations, workplace environment, employee coordination, and the implementation of HR policies at the branch level. The report aims to examine different HR functions of Janata Bank PLC, including recruitment and selection, training and development, compensation management, performance appraisal, employee relations, and career development practices. This report also provides an overview of Janata Bank PLC, its organizational structure, services, and the role of Human Resource Management in achieving organizational objectives. The findings of the study indicate that Janata Bank PLC follows a structured HR management system that focuses on developing skilled employees, maintaining workplace discipline, improving employee performance, and ensuring quality customer service. Based on the analysis and observations, several recommendations have been suggested to further improve the HR practices of Janata Bank PLC. These include strengthening digital HR systems, increasing training and development opportunities, improving performance evaluation methods, enhancing employee engagement, and promoting career development initiatives. Overall, this internship report provides practical insights into the Human Resource Management practices of Janata Bank PLC and highlights the importance of effective HR strategies in improving employee productivity, organizational efficiency, and long-term success in Bangladesh of Bangladesh.

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Chapter: 01

Introduction

1.1 Introduction

Human Resource Management (HRM) is a critical strategic function in any organization. It is defined as "the strategic and coherent approach to the effective and efficient management of people in a company or organization". In practice, HRM involves recruiting, developing, and rewarding employees so that organizational goals are achieved. The overall purpose of HR is "to ensure that the organization can achieve success through people" by managing its human capital and maximizing employee performance. In Bangladesh of Bangladesh, effective HRM is especially important because banks rely on skilled staff to provide services and maintain financial stability. As a state-owned commercial bank with a vast branch network, Janata Bank PLC. places strong emphasis on structured HR practices to align its workforce with organizational objectives.

My internship at the Mirpur-10 Branch of Janata Bank PLC. provided a close-up view of how the bank manages its workforce. This report is prepared as part of that internship experience. It focuses on analyzing the bank's HRM practices – covering key areas such as recruitment, training, compensation, and performance management – and placing them in the context of
Janata Bank's organizational profile. By studying Janata Bank's approach to HRM, this report aims to understand how the bank develops and manages its employees to achieve business goals.

1.2 Objectives of the Study

Every research work is conducted to achieve specific objectives, which provide direction and purpose to the study. The primary objective of this report is to fulfill the academic requirements of the Bachelor of Business Administration (BBA) internship program at Sonargaon University (SU). This internship report has been prepared based on practical experience gained during the internship period at Janata Bank PLC., Mirpur-10 Branch. The report focuses on evaluating the Human Resource Management Practices of Janata Bank PLC. and relating theoretical knowledge with practical applications in Bangladesh.
The objectives of this study are classified into two categories:

- General Objective
- Specific Objectives

1.2.1 General Objective

The general objective of this study is to gain an in-depth understanding of the Human Resource Management Practices in Janata Bank PLC. and to evaluate how these practices contribute to improving employee performance and organizational effectiveness.

1.2.2 Specific Objectives

The principal objective of the Human Resource Management Division is to ensure the availability of a competent, motivated, and efficient workforce capable of achieving the organizational goals of Janata Bank PLC.. In addition to this, the study has several supportive objectives.

The supportive objectives are as follows:

1. To identify the Human Resource Management practices followed by Janata Bank PLC..
2. To understand the objectives and functions of the Human Resource Management Division.
3. To examine the recruitment and selection process of Janata Bank PLC..
4. To analyze the training and development programs provided for employees.
5. To evaluate the performance appraisal system practiced by Janata Bank PLC..
6. To identify the compensation, benefits, and employee welfare facilities offered by the bank.
7. To assess the employee motivation and career development practices of Janata Bank PLC..
8. To identify the challenges and limitations of the existing Human Resource Management practices.
9. To provide practical recommendations for improving the Human Resource Management practices of Janata Bank PLC..

1.3 Methodology of the Study

The research methodology follows a systematic approach from the selection of the research topic to the completion of the internship report. It involves the collection, analysis, presentation, interpretation, and classification of relevant information to achieve the objectives of the study. A descriptive research approach has been adopted to examine the Human Resource Management practices of Janata Bank PLC.. The study is based on both theoretical knowledge and practical experience gained during the internship period at Janata Bank PLC., Mirpur-10 Branch. The

internship was conducted from February, 2026 to April, 2026 (3 months), and the report was prepared based on observations and information collected during this period.

1.3.1 Data Source

The information and data required for preparing this internship report have been collected from both primary and secondary sources. Both sources have been used to ensure the reliability, accuracy, and comprehensiveness of the study. However, greater emphasis has been given to secondary sources to provide theoretical support and detailed information regarding the Human Resource Management practices of Janata Bank PLC..

1.3.2 Primary Source

Primary sources refer to firsthand information collected directly during the internship period. The primary data used in this report were collected through the following methods:

1. Practical desk work performed during the internship at Janata Bank PLC., Mirpur-10 Branch.
2. Direct observation of the daily banking operations and Human Resource Management practices.
3. Face-to-face discussions with branch officers and employees.
4. Informal conversations with branch management regarding HR-related activities and organizational policies.
5. Personal experience and practical knowledge gained throughout the internship period.

1.3.3 Secondary Source

Secondary sources refer to information that has already been published or documented by reliable institutions and researchers. The theoretical and practical information used in this report has been collected from the following secondary sources:

1. Annual Reports of Janata Bank PLC..
2. Official website of Janata Bank PLC..
3. Human Resource Management books and academic textbooks.
4. Research journals and scholarly articles related to Human Resource Management.

5. Bangladesh Bank publications and circulars.
6. Internship reports, reports, and organizational publications relevant to Bangladesh.
7. University internship guidelines and other authentic online resources.

In addition, this report incorporates my practical experience and observations gained during the internship at Janata Bank PLC., Mirpur-10 Branch, together with the theoretical knowledge acquired throughout my Bachelor of Business Administration (BBA) program at Sonargaon University.

1.4 Scope of the Study

The scope of this study is limited to examining the human resource management practices of Janata Bank PLC., with particular emphasis on the practical observations gathered during the internship at Mirpur-10 Branch. The study mainly focuses on the HR functions that directly influence employee performance and organizational effectiveness, including recruitment and selection, training and development, performance appraisal, compensation and benefits, employee relations, and career development.

The report also presents an overview of Janata Bank PLC., its organizational structure, and the role of human resource management in achieving organizational objectives. Practical experiences gained during the internship have been integrated with relevant theoretical concepts to provide a comprehensive understanding of HRM practices in Bangladesh.

Although observations were primarily made at the Mirpur-10 Branch, the report also considers the overall HR policies and practices of Janata Bank PLC. based on available organizational documents and authentic secondary sources. Therefore, the findings provide a general understanding of the bank's human resource management system rather than focusing exclusively on branch-level operations.

1.5 Limitations of the Study

Despite sincere efforts to prepare a comprehensive internship report, several limitations were encountered during the study. These limitations may have affected the depth of the analysis to some extent.

- The major limitations of the study are as follows:

- The internship duration was relatively short, limiting the opportunity for extensive observation of HR activities.
- Access to confidential human resource information and internal documents was restricted due to organizational policies.
- Branch employees were often occupied with their regular responsibilities, limiting the opportunity for detailed discussions.
- Certain HR decisions are made at the Head Office, making it difficult to observe all HR functions directly at the branch level.
- The study mainly relies on observations from a single branch, which may not fully represent all operational practices across Janata Bank PLC..
- Limited availability of published research specifically focusing on the human resource management practices of Janata Bank PLC..
- Time constraints restricted the collection and analysis of more extensive empirical data.

Despite these limitations, every effort has been made to ensure the accuracy, reliability, and objectivity of the information presented in this report. The findings and recommendations are based on practical observations, authentic organizational information, and relevant academic literature.

Chapter: 02

Profile of the Organization

2.1 Overview of Janata Bank PLC.

Janata Bank PLC. is one of the largest state-owned commercial banks in Bangladesh and plays a significant role in the country's banking and financial sector. The bank was established in 1972 through the nationalization of the former United Bank Limited and Union Bank Limited following the independence of Bangladesh. Since its inception, Janata Bank PLC. has been providing a wide range of banking and financial services to individuals, businesses, government organizations, and corporate clients across the country.

To comply with the Bank Company Act and strengthen its corporate governance framework, Janata Bank was incorporated as Janata Bank PLC. on 21 May 2007 as a public limited company. The Government of the People's Republic of Bangladesh owns 100% of the bank's shares, making it one of the leading state-owned commercial banks in the country.

With an extensive network of 925 branches across Bangladesh and 4 overseas branches in the United Arab Emirates, Janata Bank PLC. provides accessible banking services to customers in both urban and rural areas. The bank also maintains correspondent banking relationships with numerous international financial institutions, facilitating foreign trade and inward remittance services.

Janata Bank PLC. offers a comprehensive range of financial products and services, including deposit schemes, retail banking, corporate banking, SME financing, agricultural credit, foreign exchange services, remittance, trade finance, digital banking, treasury operations, and Islamic banking through selected branches. The bank continuously enhances its services by adopting modern technology, automation, and digital banking solutions to improve operational efficiency and customer satisfaction.

As a government-owned financial institution, Janata Bank PLC. actively contributes to the socioeconomic development of Bangladesh by financing industrial projects, supporting export and import businesses, promoting financial inclusion, and implementing various government development programs. The bank also emphasizes sustainable banking, good corporate governance, effective risk management, and customer-oriented services to ensure long-term institutional growth.

Human Resource Management is one of the key functional areas of Janata Bank PLC.. The bank considers its employees as valuable assets and focuses on recruiting qualified professionals,

providing continuous training and development, evaluating employee performance, and maintaining a fair compensation and promotion system. These human resource management practices help the bank develop a competent workforce capable of achieving its strategic objectives while delivering quality banking services to customers.

During my internship at Janata Bank PLC., Mirpur-10 Branch, I had the opportunity to observe the bank's operational activities and organizational culture. The practical experience enabled me to understand how various departments coordinate with one another and how effective human resource management contributes to the bank's operational efficiency and customer service. This practical exposure forms the basis of this internship report titled "Human Resource Management Practices in Janata Bank PLC.."

2.1.1 Company Profile

Particulars	***Information***
Company Name	Janata Bank PLC.
Legal Status	State-Owned Public Limited Commercial Bank
Year of Establishment	1972 (Incorporated as Janata Bank PLC. on 21 May 2007)
Ownership	Government of the People's Republic of Bangladesh (100% Shareholding)
Industry	Banking and Financial Services
Registered Office	Janata Bhaban, 110 Motijheel Commercial Area, Dhaka-1000, Bangladesh
Chairman	M. Fazlur Rahman
Managing Director & CEO	Md. Mazibur Rahman
Authorized Capital	Tk. 30,000 Million

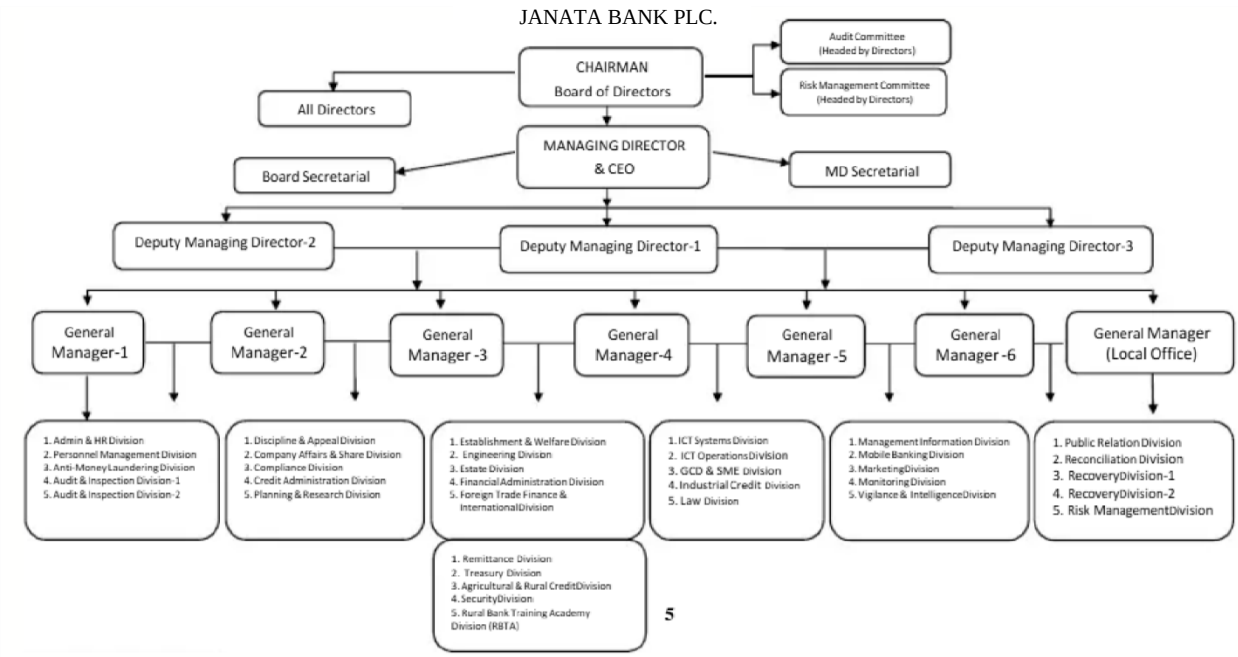
Paid-up Capital	Tk. 23,140 Million
Number of Branches	925 Domestic Branches and 4 Overseas Branches
SWIFT Code	JANBBDDH
Website	www.jb.com.bd
Nature of Business	Commercial Banking
Major Services	Retail Banking, Corporate Banking, SME Banking, Agricultural Credit, Foreign Exchange, Trade Finance, Remittance, Digital Banking, Treasury Services, Deposit and Loan Products
Service Area	Bangladesh and International Banking through Overseas Branches and Correspondent Banking Network

Source: Janata Bank PLC. Annual Report 2024 and Official Corporate Profile.

2.1.2 Organizational Organogram

The organizational structure of Janata Bank PLC. is designed to ensure efficient decision-making, accountability, and effective coordination among different levels of management. The bank follows a hierarchical management system where strategic decisions are taken by the Board of Directors, while day-to-day operations are managed by the Managing Director and senior executives. This structure facilitates smooth communication, proper supervision, and effective implementation of policies throughout the organization.

Organizational Organogram of Janata Bank PLC.



The Board of Directors is responsible for determining the bank's strategic direction, approving major policies, and ensuring sound corporate governance. The Managing Director & CEO serves as the chief executive responsible for implementing the Board's decisions and overseeing the overall management of the bank. Senior executives supervise divisional and branch operations, while officers and supporting staff perform the daily banking activities necessary to provide efficient customer service. This well-defined organizational structure enables Janata Bank PLC. to maintain operational efficiency and achieve its strategic goals.

2.2 Vision of Janata Bank PLC.

The vision of Janata Bank PLC. reflects its long-term commitment to becoming a leading financial institution that contributes significantly to the economic development of Bangladesh. The Bank aims to provide innovative, customer-oriented, and sustainable banking services while maintaining excellence in operational efficiency and corporate governance. Through continuous modernization, digital transformation, and financial inclusion, Janata Bank PLC. strives to strengthen its position in the domestic banking industry and expand its presence in the South Asian region.

Vision Statement:

"To become an effective and the largest commercial bank in Bangladesh to support socioeconomic development of the country and to be a leading bank in South Asia."

2.3 Mission of Janata Bank PLC.

Janata Bank PLC. is committed to delivering high-quality banking services through a professional workforce, modern technology, and sound corporate governance. The Bank focuses on maintaining sustainable growth while ensuring customer satisfaction, operational excellence, and long-term value creation for all stakeholders. It also emphasizes ethical banking practices and continuous improvement in service quality.

Mission Statement:

"Janata Bank PLC. will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every unit/component of banking network."

2.4 Objectives of Janata Bank PLC.

The primary objective of Janata Bank PLC. is to provide modern, reliable, and customer-focused banking services while contributing to the overall economic development of Bangladesh. The Bank continuously adopts new technologies and strategic initiatives to strengthen its financial position and improve service quality.

The major objectives of Janata Bank PLC. are as follows:

1. To provide efficient and customer-oriented banking services.
2. To mobilize savings and encourage investment for national economic development.
3. To finance agriculture, industries, SMEs, trade, and infrastructure projects.
4. To facilitate domestic and international trade through foreign exchange and trade finance services.

5. To promote financial inclusion by extending banking services to rural and underserved communities.
6. To strengthen digital banking and technology-based financial services.
7. To ensure transparency, accountability, and good corporate governance in all banking operations.
8. To develop skilled human resources through continuous training and professional development.
9. To maximize shareholder value while maintaining financial stability and sustainable growth.
10. To contribute to the socio-economic development of Bangladesh through responsible banking practices.

2.5 Board of Directors of Janata Bank PLC.

The Board of Directors is the highest policy-making authority of Janata Bank PLC.. It is responsible for formulating strategic policies, ensuring effective corporate governance, monitoring business performance, and safeguarding the interests of shareholders and stakeholders. The Board consists of experienced professionals appointed by the Government of Bangladesh in accordance with the Bank Company Act and the guidelines of Bangladesh Bank.

The Board is headed by the Chairman, while the Managing Director & Chief Executive Officer (CEO) is responsible for the day-to-day management of the Bank.

The Board of Directors performs the following responsibilities:

- Formulating strategic policies and long-term business plans.
- Approving annual budgets and financial statements.
- Monitoring risk management and internal control systems.
- Ensuring compliance with Bangladesh Bank regulations and legal requirements.
- Promoting transparency, accountability, and ethical banking practices.
- Supervising the overall performance of the Bank and senior management.

2.6 Registered Office

The registered office of Janata Bank PLC. is located at:

Janata Bhaban

110, Motijheel Commercial Area

Dhaka-1000, Bangladesh

Website: www.jb.com.bd

The Head Office is responsible for formulating corporate policies, supervising branch operations, managing strategic business activities, implementing Human Resource Management policies, and ensuring compliance with regulatory requirements throughout the Bank.

2.7 Functions of Janata Bank PLC.

Janata Bank PLC. performs a wide range of commercial banking activities to meet the financial needs of individuals, businesses, and government institutions. The major functions of the Bank are discussed below:

1. Deposit Mobilization

The Bank collects deposits through various savings, current, fixed deposit, and special deposit schemes to encourage savings and strengthen its financial resources.

2. Loan and Credit Facilities

Janata Bank PLC. provides loans and advances to individuals, SMEs, corporate organizations, agricultural sectors, and industrial enterprises to support economic development.

3. Foreign Exchange Services

The Bank facilitates import, export, foreign remittance, issuance of Letters of Credit (L/C), and other international banking services.

4. Retail Banking

The Bank offers various retail banking products, including savings accounts, consumer loans, debit cards, mobile banking, and internet banking services.

5. Corporate Banking

Janata Bank PLC. provides customized financial solutions, working capital financing, project financing, and treasury services to corporate clients.

6. SME and Agricultural Financing

The Bank supports small and medium enterprises (SMEs) and agricultural businesses through specialized loan programs to promote entrepreneurship and rural development.

7. Digital Banking Services

The Bank continuously enhances its digital banking facilities by introducing online banking, ATM services, mobile financial services, internet banking, and automated payment systems.

8. Human Resource Management

The Bank manages recruitment, employee training, performance evaluation, compensation, promotion, and career development to ensure an efficient and skilled workforce.

9. Customer Relationship Management

The Bank emphasizes customer satisfaction by providing prompt, reliable, and quality banking services while maintaining long-term relationships with customers.

10. Corporate Social Responsibility (CSR)

Janata Bank PLC. actively participates in various CSR initiatives, including education, healthcare, disaster relief, environmental protection, and social welfare activities.

2.8 Strengths

Janata Bank PLC. possesses several competitive strengths that contribute to its strong position in the banking industry.

- Government-owned commercial bank with strong public confidence.
- Extensive branch network across Bangladesh and overseas branches.
- Strong customer base and large deposit portfolio.
- Experienced and skilled workforce.
- Wide range of banking products and financial services.
- Strong foreign remittance and international banking operations.
- Continuous investment in digital banking and technological development.

2.9 Weaknesses

Despite its strengths, Janata Bank PLC. faces several challenges that may affect its operational efficiency.

- Lengthy administrative and decision-making procedures.
- High volume of non-performing loans (NPLs).
- Bureaucratic structure compared to many private commercial banks.
- Limited flexibility in implementing organizational changes.
- Service delivery may be slower than some technology-driven private banks.
- Dependence on government policies and regulatory decisions.

2.10 Opportunities

The changing banking environment provides significant opportunities for Janata Bank PLC. to expand its business operations.

- Expansion of digital and mobile banking services.
- Increasing demand for SME and retail banking.
- Growth in foreign remittance inflows.
- Expansion of financial inclusion initiatives.
- Adoption of fintech and artificial intelligence in banking operations.
- Development of green banking and sustainable finance programs.
- Strengthening international banking relationships.

2.11 Threats

Like other commercial banks, Janata Bank PLC. faces several external challenges that may influence its future performance.

- Intense competition from private and foreign commercial banks.
- Cybersecurity threats and digital fraud.
- Economic uncertainty and inflationary pressure.
- Frequent changes in banking regulations and monetary policies.
- Rising default loans within Bangladesh.
- Rapid technological changes requiring continuous investment.
- Global economic instability affecting international trade and remittance flows.

Chapter: 03

Internship Responsibilities

3.1 Internship Responsibilities in Janata Bank PLC.

As a part of the Bachelor of Business Administration (BBA) program at Sonargaon University, I completed my internship at Janata Bank PLC, Mirpur-10 Branch. The internship provided me with an excellent opportunity to bridge the gap between theoretical knowledge and practical banking operations. During the internship period, I worked under the guidance of the branch officials and gained practical exposure to different banking activities, particularly those related to customer service, account operations, documentation, and administrative functions. Although most Human Resource Management (HRM) activities are centrally managed by the Human Resource Division at the Head Office, I had the opportunity to observe how HR policies and practices are implemented at the branch level. I also learned about employee discipline, workplace ethics, teamwork, communication, and customer relationship management, which are essential components of effective human resource management. The major responsibilities assigned to me during the internship are described below:

Customer Service Support

One of my primary responsibilities was assisting customers by providing information about various banking products and services. I guided customers regarding account opening procedures, deposit schemes, ATM card services, internet banking, and general banking inquiries. This responsibility enhanced my communication skills and customer handling ability.

Assisting in Account Opening Activities

I assisted branch officers in verifying the required documents for opening savings, current, and fixed deposit accounts. I learned about the Know Your Customer (KYC) procedures, customer identification requirements, and compliance with Bangladesh Bank guidelines.

Documentation and Record Management

I supported the branch officials in organizing and maintaining customer documents and banking records. This included arranging account opening forms, voucher files, cheque requisition forms, and other official documents while ensuring confidentiality and proper filing procedures.

Observation of Cash and General Banking Operations

Although I was not directly involved in cash transactions, I observed the daily activities of the cash section and general banking department. This helped me understand cash receiving and payment procedures, voucher verification, cheque processing, and the overall workflow of branch operations.

Assisting in Clearing and Remittance Operations

I observed the cheque clearing process and gained practical knowledge about inward and outward clearing, pay orders, demand drafts, and remittance services. I also learned how the bank processes local and foreign remittance transactions efficiently.

Learning Human Resource Management Practices

As my internship report focuses on Human Resource Management Practices, I closely observed the branch's working environment, employee coordination, leadership style, job responsibilities, attendance management, and workplace discipline. I also discussed HR-related practices with branch officials to understand the implementation of recruitment, training, performance evaluation, employee motivation, and organizational policies at the branch level.

Maintaining Professional Communication

Throughout my internship, I maintained effective communication with branch officials, employees, and customers. This experience helped me develop interpersonal skills, professional ethics, teamwork, problem-solving ability, and organizational behavior, which are essential qualities for a future HR professional.

Practical Learning and Skill Development

The internship enabled me to apply theoretical concepts learned during my BBA program t practical banking activities. I gained valuable knowledge about banking operations organizational culture, customer relationship management, documentation procedures, and the importance of Human Resource Management in ensuring organizational efficiency and service excellence.

Chapter: 04

Analysis & Findings

4.1 Overview of Human Resource Management Practices at Janata Bank PLC.

Human Resource Management (HRM) is one of the most important functional areas of Janata Bank PLC. because the efficiency of banking operations largely depends on the knowledge, skills, commitment, and professionalism of its employees. As a large state-owned commercial bank, Janata Bank PLC. requires a competent workforce to provide quality banking services, maintain operational efficiency, satisfy customers, and achieve its organizational objectives.

The Human Resource Division of Janata Bank PLC. is responsible for managing major employee-related activities, including recruitment and selection, training and development, performance evaluation, compensation management, promotion, career development, and disciplinary matters. The Bank's HRM practices are implemented according to applicable government policies, Bangladesh Bank guidelines, banking regulations, and the Bank's internal policies.

Most major HR-related decisions, such as recruitment, promotion, transfer, and training, are centrally managed by the Human Resource Division at the Head Office. Branches mainly implement the established policies and maintain a professional and productive working environment.

During my internship at Janata Bank PLC., Mirpur-10 Branch, I observed that HR practices were closely associated with employee discipline, teamwork, professional behavior, customer service, and continuous learning. Senior officials provided guidance to junior employees and interns, while employees worked cooperatively to complete their assigned responsibilities.

The major HRM practices observed and analyzed in this study include:

- Recruitment and Selection
- Training and Development
- Compensation Management
- Performance Appraisal
- Career Development and Promotion
- Employee Relations
- Employee Welfare and Benefits
- Workplace Discipline and Employee Management

These practices collectively contribute to developing a skilled workforce and supporting the operational effectiveness of Janata Bank PLC.

4.2 Objectives of Human Resource Management at Janata Bank PLC.

The primary objective of Human Resource Management at Janata Bank PLC. is to develop and maintain a competent, skilled, motivated, and efficient workforce capable of achieving the Bank's strategic and operational objectives.

The major objectives of HRM at Janata Bank PLC. are as follows:

- To recruit qualified and competent employees through a structured recruitment process.
- To ensure that employees are placed in suitable positions according to their qualifications and responsibilities.
- To improve employees' professional knowledge and technical skills through continuous training and development.
- To maintain an effective performance evaluation system.
- To provide fair compensation, benefits, and employee welfare facilities.
- To encourage employee motivation and job satisfaction.
- To support employee career development and promotion.
- To maintain discipline, ethical behavior, and professional standards.
- To promote teamwork and positive employee relationships.
- To ensure compliance with government regulations, Bangladesh Bank guidelines, and organizational policies.
- To develop an effective workforce capable of supporting organizational growth and quality customer service.

Effective achievement of these objectives enables Janata Bank PLC. to utilize its human resources efficiently while improving employee performance, operational effectiveness, and customer satisfaction.

4.3 Human Resource Management Practices at Janata Bank PLC.

Janata Bank PLC. follows several important HRM practices for managing and developing its employees. These practices are designed to ensure that qualified employees are recruited, properly

trained, fairly evaluated, appropriately rewarded, and provided with opportunities for career development.

The major HRM practices of Janata Bank PLC. are discussed below.

4.3.1 Recruitment and Selection Process of Janata Bank PLC.

Recruitment and selection are important HR functions because the quality and competence of employees directly influence the efficiency of banking operations. Janata Bank PLC. follows a structured recruitment process based on manpower requirements, organizational policies, and applicable rules and regulations.

I. Recruitment Process

The recruitment process generally begins with identifying manpower requirements for different positions. When a vacancy or staffing requirement is identified, the Bank takes necessary steps to attract suitable candidates through appropriate recruitment channels.

The major stages of the recruitment and selection process can be summarized as follows:

- Identification of manpower requirements
- Announcement of vacancies
- Collection and screening of applications
- Written examination or other assessments where applicable
- Interview and evaluation
- Verification of required documents
- Final selection
- Appointment
- Placement and orientation

a) Identification of Manpower Requirements

The recruitment process starts with determining the number and type of employees required by the organization. Manpower requirements are considered according to organizational needs and approved positions.

b) Advertisement of Vacancies

After identifying the requirement, vacancies are announced through appropriate recruitment channels. The purpose is to attract qualified candidates who meet the educational and professional requirements of the position.

c) Application Screening

Applications are reviewed to identify candidates who meet the required qualifications and criteria. Academic qualifications, professional competencies, knowledge, communication skills, and overall suitability are considered during the selection process.

d) Written Examination and Assessment

Depending on the position and applicable recruitment rules, candidates may be required to participate in written examinations or other assessments. These assessments help evaluate candidates' knowledge, analytical ability, and suitability for the position.

e) Interview

Shortlisted candidates may participate in interviews where their qualifications, communication skills, professional knowledge, behavior, and suitability for the position are assessed.

f) Final Selection and Appointment

After completing the required selection procedures, suitable candidates are selected and appointed according to the applicable rules and policies of the Bank.

g) Placement and Orientation

After appointment, employees are placed in appropriate positions and introduced to their responsibilities, organizational policies, workplace discipline, and banking procedures.

During my internship at Mirpur-10 Branch, I observed that employees working at different levels had clearly defined responsibilities and followed established organizational procedures. This indicates that proper recruitment and placement are important for maintaining an efficient workforce throughout the Bank.

4.3.2 Training and Development Practices of Janata Bank PLC.

Training and development are essential for maintaining employee competency in Bangladesh. Banking activities are continuously changing because of technological development, regulatory requirements, digital banking, cybersecurity, risk management, and changing customer expectations. Therefore, employees need continuous opportunities to update their knowledge and skills.

Janata Bank PLC. provides different training and development opportunities according to organizational and employee requirements. Training may cover areas such as:

- General banking operations
- Credit management
- Foreign exchange
- Customer service
- Information technology
- Digital banking
- Risk management
- Compliance
- Banking procedures
- Professional and communication skills

I. Major Training Methods

The training and development process may include different methods such as:

a) Orientation and Foundational Training

New employees require orientation to understand organizational policies, banking procedures, job responsibilities, workplace discipline, and professional expectations.

b) Practical Learning

Employees develop their knowledge and skills by performing practical banking activities under the guidance of experienced officials.

c) Workshops and Seminars

Workshops and seminars can be used to provide employees with updated knowledge regarding banking operations, regulations, technology, and other professional areas.

d) Professional Development Programs

Employees may participate in development activities designed to improve their technical knowledge, professional competencies, and career prospects.

e) Guidance from Senior Officials

During my internship, I observed that experienced senior officials regularly provided guidance to junior employees and interns. This created a practical learning environment where employees could understand banking procedures and professional responsibilities.

Training and development therefore play an important role in improving employee capabilities, confidence, performance, and career development.

4.3.3 Compensation Management Practices of Janata Bank PLC.

Compensation management is another important HRM practice at Janata Bank PLC. An appropriate compensation system helps attract qualified employees, motivate existing employees, and retain experienced personnel.

The compensation structure of Janata Bank PLC. is maintained according to applicable government policies, banking regulations, and the Bank's approved rules and policies.

Employee compensation generally includes:

- Basic salary
- Applicable allowances
- Festival-related benefits
- Leave facilities
- Provident fund facilities
- Gratuity
- Medical benefits
- Retirement-related benefits

- Other employee welfare facilities

The compensation system is important because fair and appropriate rewards can improve employee satisfaction, motivation, organizational commitment, and workforce stability.
From my observations at Mirpur-10 Branch, employees received structured responsibilities and benefits according to their respective positions and employment conditions. Therefore, compensation and welfare facilities serve as important mechanisms for maintaining employee satisfaction and organizational stability.

4.3.4 Performance Appraisal System of Janata Bank PLC.

Performance appraisal is an important HR function because it enables an organization to evaluate employee performance and identify areas for improvement. At Janata Bank PLC., employee performance may be evaluated according to job responsibilities, work quality, efficiency, professional behavior, discipline, teamwork, customer service, and achievement of assigned responsibilities.

The performance appraisal process can help management identify:

- Employee strengths
- Employee weaknesses
- Training requirements
- Development needs
- Future potential
- Promotion and career development requirements

A proper performance appraisal system should not only assess previous performance but also provide constructive feedback and guidance for future improvement.
At the branch level, I observed that senior officials supervised and guided employees in their daily activities. Employees were expected to complete assigned tasks accurately and within the required time while maintaining professional behavior and customer service standards.
This practical supervision reflects the importance of continuous performance monitoring. However, a stronger feedback-oriented approach could further improve employee development by allowing

employees to understand performance expectations and discuss their professional development needs.

4.3.5 Career Development and Promotion of Janata Bank PLC.

Career development is an important part of Human Resource Management because employees need opportunities to develop their professional knowledge and take on greater responsibilities.
At Janata Bank PLC., employee career progression may be supported through:
Work experience

- Performance
- Training and development
- Professional competencies
- Promotion
- Increased responsibilities

Promotion allows employees to take on higher responsibilities and make greater contributions to organizational objectives. A transparent and structured career development system can also increase employee motivation and organizational commitment.
Employees are more likely to improve their skills and performance when they can identify opportunities for professional growth within the organization.
Therefore, career development and promotion are important not only for individual employees but also for developing future leaders and maintaining organizational effectiveness.

4.3.6 Employee Relations of Janata Bank PLC.

Positive employee relations are essential for maintaining a healthy and productive working environment. Janata Bank PLC. emphasizes teamwork, cooperation, mutual respect, professional communication, and organizational discipline.
During my internship at Mirpur-10 Branch, I observed cooperation between senior and junior employees during daily banking activities. Senior officials provided instructions and guidance, while employees worked together to complete their responsibilities and provide services to customers.

Good employee relations can contribute to:

- Better communication
- Improved teamwork
- Reduced workplace conflicts
- Higher employee cooperation
- A positive working environment
- Improved organizational performance

The working environment observed during the internship reflected the importance of cooperation and professional relationships in ensuring smooth banking operations.

4.3.7 Employee Welfare and Benefits of Janata Bank PLC.

Employee welfare is an important component of HRM because it contributes to employee satisfaction, motivation, and organizational commitment.

Janata Bank PLC. provides various benefits and facilities according to applicable rules and employee conditions. These may include leave facilities, provident fund, gratuity, medical benefits, festival-related benefits, retirement benefits, and other welfare facilities.

Such benefits provide employees with financial and employment-related security and help the Bank maintain a stable workforce.

4.4 Findings

Based on my internship experience, practical observations, discussions with branch officials, and analysis of the Human Resource Management practices of Janata Bank PLC., the following findings have been identified.

- **Workload Pressure:** Employees, particularly at branch level, may experience a high workload due to multiple banking activities, customer service responsibilities, documentation, and administrative tasks.

- **Limited Manpower:** In some situations, the number of employees may not be sufficient compared with the volume of daily banking activities, which can increase pressure on existing staff.

- **Lengthy Administrative Procedures:** Some HR-related and administrative processes may require several levels of approval, resulting in delays in decision-making and service-related activities.

- **Limited Scope for Employee Participation:** Employees may have limited opportunities to participate directly in certain organizational decisions, as many decisions are made according to centralized policies and procedures.

- **Work-Life Balance Challenges:** During periods of heavy workload, reporting requirements, or increased customer demand, employees may face difficulties in maintaining a proper balance between professional and personal responsibilities.

- **Limited Performance-Based Incentives:** Although employee performance is monitored and evaluated, opportunities for direct performance-based rewards and incentives may be limited in comparison with some private-sector organizations.

- **Promotion Delays:** Promotion and career advancement may sometimes take considerable time because of organizational hierarchy, seniority, available positions, and established institutional procedures.

- **Training Limitations:** Although training opportunities are available, employees may not always receive training at the frequency or level required to address rapidly changing banking technologies and modern HR practices.

- **Technology Adaptation Challenges:** The continuous introduction of new digital banking systems and technologies may create challenges for employees who need additional time and training to adapt to new systems and work processes.

- **Centralized HR Decision-Making:** Some HR decisions are influenced by centralized policies, which may reduce the flexibility of branch-level management in addressing individual employee needs and local circumstances.

- **Communication Gaps:** There may be occasional communication gaps between different levels of management and employees, particularly when new policies, procedures, or administrative decisions are introduced.

- **Repetitive Work Activities:** Some employees may have to perform routine and repetitive administrative tasks, which can reduce job variety and employee motivation over time.

- **Limited Modern HR Practices:** Compared with some modern private-sector organizations, certain areas such as flexible working arrangements, employee engagement programs, and technology-driven HR practices may have scope for further improvement.

- **Customer Service Pressure:** Employees may face considerable pressure while handling large numbers of customers, complaints, and service requests, particularly during busy banking hours.

- **Need for Greater Employee Motivation**: There is scope for strengthening employee motivation through additional recognition programs, career development initiatives, performance incentives, and employee engagement activities.

Chapter: 05

Recommendations & Conclusion

5.1 Recommendations

Based on the findings identified from the internship experience, practical observations, discussions with branch officials, and analysis of the Human Resource Management practices of Janata Bank PLC., the following recommendations are proposed:

- **Increase Manpower According to Workload:** Janata Bank PLC. should assess employee requirements at branch level and increase manpower where necessary to reduce excessive workload and improve operational efficiency.

- **Reduce Excessive Work Pressure:** The Bank should take appropriate measures to distribute workloads more effectively among employees and introduce better work planning to reduce unnecessary pressure, particularly during busy periods.

- **Simplify Administrative Procedures:** HR and administrative processes should be reviewed and simplified where possible to reduce unnecessary delays and make decision-making more efficient.

- **Encourage Employee Participation:** Employees should be given greater opportunities to provide suggestions and participate in discussions related to workplace improvements and operational decisions.

- **Improve Work-Life Balance:** The Bank should consider appropriate workload management, reasonable working arrangements, and employee support initiatives to help employees maintain a healthier work-life balance.

- **Strengthen Performance-Based Incentives:** More effective performance-based recognition and incentive programs could be introduced to motivate employees and encourage higher levels of productivity and service quality.

- **Ensure Timely Career Advancement:** The Bank should maintain greater transparency in promotion and career advancement processes and provide employees with clear information about the requirements and opportunities for professional growth.

- **Expand Training and Development Programs:** Regular training programs should be arranged based on employees' actual needs, particularly in areas such as digital banking, information technology, customer service, leadership, and modern banking practices.

- **Improve Technology-Related Training:** As banking operations become increasingly digital, employees should receive adequate practical training whenever new software, systems, or technologies are introduced.

- **Provide Greater HR Flexibility at Branch Level:** While maintaining organizational policies and regulatory requirements, branch management could be given reasonable flexibility to address employee-related issues according to local operational requirements.

- **Improve Internal Communication:** The Bank should strengthen communication between management and employees through regular meetings, clear instructions, feedback mechanisms, and timely communication of new policies and procedures.

- **Reduce Repetitive Work Through Technology:** Where possible, repetitive administrative activities should be automated or simplified through appropriate digital systems so that employees can focus more on productive and customer-oriented activities.

- **Adopt More Modern HR Practices:** Janata Bank PLC. should gradually introduce modern HR practices such as employee engagement programs, recognition initiatives, digital HR systems, flexible work arrangements where applicable, and regular employee feedback mechanisms.

- **Strengthen Customer Service Management:** The Bank should provide employees with adequate customer-service training and ensure sufficient staffing during busy periods to reduce customer waiting time and service pressure.

- **Enhance Employee Motivation and Engagement:** The Bank should introduce additional employee recognition, appreciation, career development, and engagement initiatives to improve employee satisfaction, motivation, and organizational commitment.

5.2 Conclusion

The internship experience at Janata Bank PLC. provided valuable practical knowledge and a better understanding of Human Resource Management practices in Bangladesh. The study shows that Janata Bank PLC. follows a structured HRM system covering recruitment and selection, training and development, performance monitoring, compensation, promotion, employee welfare, and employee relations. These practices contribute to maintaining organizational discipline, employee cooperation, operational efficiency, and quality customer service.

At the same time, the study identified some areas where further improvement is possible. Workload pressure, manpower limitations, lengthy administrative procedures, limited employee participation, challenges in work-life balance, promotion delays, training limitations, technology adaptation, communication gaps, and the need for stronger employee motivation are some of the issues that may affect overall employee satisfaction and productivity.

The recommendations presented in this report focus on addressing these challenges through better workload management, adequate staffing, improved training and development, stronger performance-based incentives, enhanced communication, greater employee participation, and the adoption of modern HR practices. By focusing on these areas, Janata Bank PLC. can further improve employee satisfaction, motivation, productivity, and organizational effectiveness.

Overall, the internship was a valuable learning experience that helped bridge the gap between theoretical knowledge of Human Resource Management and its practical application in a banking organization. The experience also provided an opportunity to understand the importance of effective HRM in maintaining a productive workforce and achieving organizational objectives. With continuous improvement and effective implementation of modern HR practices, Janata Bank PLC. can further strengthen its human resource management system and maintain its position as an important banking institution in Bangladesh.

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