Thesis Report

on

Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited

Submitted by:

Name: A. K. M. Tanvir Ahmad

ID: EMBA2101022011

Program: Executive Master of Business Administration

Major: Human Resource Management (HRM)

Semester: Spring -2022

Submitted to:

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Department of Business Administration

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of Executive Master of Business Administration

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Dhaka- 1215

Date of Submission: May 12, 2022

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Letter of Transmittal

May 12, 2022

Farjana Yeasmin Chowdhury
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Thesis Report.

Dear Sir,

With humble honor and respect, I am submitting my dissertation report on **"Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited"** as per partial accomplishment of requirements for the EMBA degree, this thesis has been carried out under the supervision of you.

This report is an integral part of our academic courses in completion of the EMBA program which has given me the opportunity to have an insight into Human Resource Management practices in Banking sector of Bangladesh specially, real scenario of Sonali Bank Limited.

In completing the report, I tried my best to blend all my knowledge and imported every available detail and also attempted to avoid unnecessary amplification of the report.

I humbly respect you to accept this report for your kind evaluation.

Sincerely,

A. K. M. Tanvir Ahmad
ID: 2101022011
Program: EMBA
Major: HRM
Semester: Spring- 2022

Certificate of Supervisor

This is to certify that the thesis paper on **"Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited"** has been prepared as a part of completion of the EMBA program from Department of Business Administration, Sonargaon University(SU), carried out by A. K. M. Tanvir Ahmad, bearing ID: EMBA2101022011 under my supervision. The report or the information will not be used for any other purposes.

.....

Farjana Yeasmin Chowdhury
Lecturer
Department of Business Administration
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Student's Declaration

I am A. K. M. Tanvir Ahmad, a student of EMBA, ID: 2101022011 from Sonargaon University would like to solemnly declare here that this report on "**Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited"** has been authentically prepared by me. While preparing this report, I didn't breach any copyright act internationally.

.....

A. K. M. TANVIR AHMAD

ID: EMBA 2101022011

Program: EMBA

Major: HRM

Semester: Spring- 2022

Letter of Authorization

This is certified that this thesis report titled "**Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited"** is the bona fide work of A. K. M. Tanvir Ahmad, who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part other project report or dissertation on the basis of which a degree or award was conference on the earlier occasion on this or any other candidate.

.....

Farjana Yeasmin Chowdhury

Lecturer

Department of Business Administration Sonargaon University (SU).

Acknowledgement

At first, I would like to thank Almighty ALLAH for making it possible for me to complete my work properly within the given stipulated time. Most importantly I would like to thank my dissertation supervisor Md. Rasel Hawlader, who was always ready to extend his hands and solved all the difficulties that I faced during preparing my report. Also, I would like to thank my dear wife Farzana Akter, who always supported me to complete my work properly in pandemic situation.

I would like to mention some people with due respect and honor who assisted me, without any hesitation to complete our dissertation report within the due time. Therefore, I would like to thank them all from the bottom of my hearts.

.....

A. K. M. Tanvir Ahmad
ID: EMBA 2101022011
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Major: HRM
Semester: Spring- 2022

Abstract

Human Resource Management (HRM) decisions are likely to have an important and unique influence on organizational performance. Our hope is that this research on "**Human Resource Management Practices of Banking Sector in Bangladesh: A Case Study on Sonali Bank Limited"** is the most important addition to the practical application of theoretical knowledge and experience on HRM and this will help advance research on between HRM and Organizational performance and Research Course of the team. This is really a delightful experience with amazing and fascinating findings through dependable people around, who have given necessary guidelines and advices during research, learning what determines a good employer, the team remains ever grateful to them, who have helped to write up this exposition. We have been immensely benefited from our faculty for his valuable guidance in the process of understanding and preparing this report. Without his highly active support, continuous encouragement, and constructive criticism, probably it would not be possible to write an informative and objective report.

The core objective of the thesis report is to fulfill the requirement of the EMBA program. A student has to prepare Thesis report at the end of the EMBA program but the main objective of the report is to get the hands on experience of the real world organization. The Thesis was completed with the objective of getting practical knowledge in the Human Resource Management Practices of Banking Sector in Bangladesh especially at Sonali Bank Limited. The first responsibility I was assigned on this thesis report to assist me of my practical experience in Sonali Bank Limited. As a permanent employee, I realized that I was successful to gather a lot of significant learning experiences through this research which would be helpful in my future career. The HR department of Sonali Bank Limited offered me ample space and opportunities, not only to learn but also to exhibit my skills as a member of Sonali Bank Limited. I could use my theoretical knowledge of my real practice while participating in many discussions. I also attempted to gather more information on basic job functions of other departments to have better understanding of the relation between them and the HR department. It was commendable to see how wholeheartedly they welcomed, acknowledged and appreciated new ideas and knowledge. I have provided few recommendations based upon my understanding and knowledge.

I successfully completed all the assigned duties and handed them over to the senior supervisor at the end of the program. I thoroughly enjoyed the challenges that came along every single day. These lessons that I have learned will be a valuable one for my future endeavors as well.

Executive Summary

Human Resource Management can be defined as a process of procuring, developing and maintaining competent human resource in the organization so that goals of an organization are achieved in an effective manner. Human Resource Management 'The policies and practices involved in carrying out of the people or human resource aspects of a management position, including recruiting, screening, training, rewarding and appraising. Human Resource Management is one of the widely cited topics for the organizations now a day. It is the process by which one organization makes sure that it would get the right number of people for the right position at the right time. Human Resources Management anticipates not only the required kind and number of employees but also determine the action plan for all the functions of personnel management. The Human Resource Management of Sonali Bank Limited is exactly well thought and perfectly managed. As from the very first, top management beloved in empowered employees, where they refused to put their finger in every part of the job. Sonali Bank Limited is committed to focus all its energy on its customer as well as a strong Human Resource practices.

The main aim of this report is to analyze Human Resources Management practice of Sonali Bank Limited as a public organization. Sonali Bank Limited has established itself as one of the leading and fastest growing Bank in Bangladesh.

In this report, at first I have provided a background of the Report. Next, I have given a short Description of **Sonali Bank Limited.** This bank works mainly for Government. Then next part is project part. In that part I have discussed Human Resources Management practice. The main aim of a company is to maximize the value of company.

I have shown Human Resource Management practices which departments select right people for right position to run business efficiently and effectively. Now SBL recruits talented and qualified candidates from all over Bangladesh.

After that, I have shown findings including Development of Human Resources which is a must important for the development of the organization.

Next, I have recommended appropriate training for employee's conclusions.

Finally my overall view if the bank controls and takes proper steps to overcome its limitations; it will become a heart -trusted bank of People.

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Chapter 1

Introduction

1.1 Introduction

Human Resource Management has been much talked about and written about in recent years. Human resource department is an essential part of Banks in Bangladesh. An organization is valueless without its manpower/ human resource. Human resource is the most powerful element / key of an organization. The effective performance of an organization depends not only on the available technical resources, but also on the quality and competence of its employees as required by the organization from time to time. The difference in the level of performance of two organizations depends on utilization value of employees. Moreover, the efficiency of production process and various areas of management depend to a greater extent on the level of quality employee retention and development. The term human resources refer to the knowledge, skills, creative abilities, talents, aptitude, values and beliefs of an organization's work force. The more important aspects of human resources are aptitude, values, attitudes and beliefs. But only a few companies in Bangladesh have started putting Human Resources Management systems in place that support this philosophy. Employee satisfaction is a prerequisite for staff retention. Organizations with higher staff retention rates are naturally better at retaining knowledge, which can lead to better performance and profit for the business. Improved employee satisfaction reduces the cost of staff turnover, builds brand loyalty with staff and positions the company as an employer of choice that attracts talented people to the organization. It is very important for management to have knowledge about the ways the employees are motivated. Sometimes it may be by monetary incentives or by internal factors like recognition and challenge at work.

1.2 Objectives of the Study

There are two objectives of the study; such as

Broad objectives

- To fulfill the requirement of the internship program under EMBA program.
- To express practical experience in the job field.
- To fulfill academic requirement.

Specific Objectives

- To give an overall idea about the performance of Sonali Bank Limited.
- To give a brief idea about the cheek clearing and inland remittance.
- To give some idea about its management and organization structure.
- To identify major strengths and weaknesses of Sonali Bank Limited
- To know the services provided by the bank.

1.3 Methodology of the Study

In order to making a report, two sources of data and information have been used widely.
The ‘‘Primary Sources” is as follows**:**

- Practical work experience.
- Information from senior colleagues & the branch manager.

The ‘‘Secondary Sources” of data and information are:

- Annual Report of Sonali Bank Limited.
- Various books, articles, compilations act.
- Regarding general banking funct.

1.4 Limitations of the Study

- The major limitation of the study was shorter time period. For an analytical purpose, adequate time is required.
- The main constrain of the study was insufficiency information, which is required for the study.
- Due to some legal obligation and business secrecy Sonali bank is reluctant to provide data.
- The report is mainly based on the secondary data.
- Such a study was carried out by me for the first time. So in-experience is one of the main factors that constituted the limitation of the study.

Chapter 2

Overview of Sonali Bank Limited

2.1 Overview of Sonali Bank Limited

A bank is usually defined as a financial institution which deals with money. Today however, the functions of a bank have increased so much that it is considered a very vital agent of development in country like ours. Because of their positive involvement in trade, industry, business finance and a host of their allied services, today bank are very important part of an economy. A commercial Bank helps to develop economy as follows:
In service sector banking is very emerging field in today's family and business life. In our country banking is profitable industry than many other countries of the world. After the liberation war most of the bank was under government control.

2.2 History of Sonali Bank Limited

Now, Sonali Bank Limited is one of the largest public banks in Bangladesh Soon after independence of the country Sonali Bank emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1972 (Presidential Order-26) liquidating the then National Bank of Pakistan, Premier Bank and Bank of Bhwalpur. As a fully state-owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy.

The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15, 2007 taking over all assets, liabilities and business of Sonali Bank. After corporatization, the management of the bank has been given required autonomy to make the bank competitive & to run its business effectively.

Sonali Bank Limited is governed by a Board of Directors consisting of 11 (Eleven) members. The Bank is headed by the CEO & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Motijheel, Dhaka, Bangladesh, the main commercial center of the capital.

2.3 Some notable features of the Bank are as follows

Capital Structure:

Authorized Capital	:**Tk. 6000.00 Crore**
Paid up Capital	:**Tk. 4530.00 Crore**

Branches & Subsidiaries:

1	Total No of Branches		:	**1226**
	a.	No of Foreign branches	:	**02**
	b.	No of Local branches	:	**1224**
		i) No of Rural Branches	:	**725**
		ii) No of Urban Branches:		**499**
2	No of Regional Offices		:	**16**
3	No of Principal Offices		:	**46**
4	No of G.M. Offices		:	**11**

Subsidiaries:

1. Sonali Exchange Company Incorporated (SECI) having 10 (Ten) branches in USA.

2. Sonali Investment Limited (Merchant Banking) having 4 (Four) branches at Motijheel, Paltan, Uttara, Mirpur in Dhaka and 1 (One) branch in Khulna, Bangladesh.

Associates:

1. Sonali Bank (UK) Limited having 2 (Two) branches in UK.
2. Sonali Polaris FT Limited

Representative Offices : **3** 1(One) in Jeddah, KSA; 1 (One) in Riyadh, KSA and 1 (One) in Kuwait.

Socially committed leading banking institution with global presence. This banking vision and opportunity situated in everywhere we established and goal this process in opportunity purpose

2.4 Mission of Sonali Bank Limited

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socioeconomic development of the country.

2.5 Vision of Sonali Bank Limited

Socially committed leading banking institution with global presence. This banking vision and Opportunity situated in everywhere we established and goal this process in opportunity purpose.

2.6 Slogan of Sonali Bank Limited

Your Trusted Partner in Innovating Banking.

2.7 Core business of Sonali Bank Limited

Sonali Bank Limited operates the following services:

- Corporate Banking
- Project Finance

- SME Finance
- Consumer Credit
- International Trade
- Trade Finance
- Loan Syndication
- Foreign Exchange Dealing
- Rural and Micro credit
- NGO-Linkage Loan
- General House Building Loan
- Govt. House Building Loan
- Government Treasury Function
- Money Market Operation
- Capital Market Operation
- Remittance

2.8 Product/ Service Schemes

Sonali Bank Limited offers multiple special services with its network of branch throughout the Country in an addition to its normal banking operations.

- Gas bills
- Electricity bills
- Telephone bills.
- Water/ Sewerage bills.
- Municipal Holding Tax.
- Source tax and VAT.
- Land development tax.

2.9 Payment

- Pension of employees of Government and other Corporate Bodies.
- Bangladesh Bank employees' pension
- Army pension

- Student stipend/ Scholarship.
- Govt. & Non- Govt. Teachers salary
- MT issue & payment section
- TT payment section
- DD issue & payment section
- Payment order
- DDP

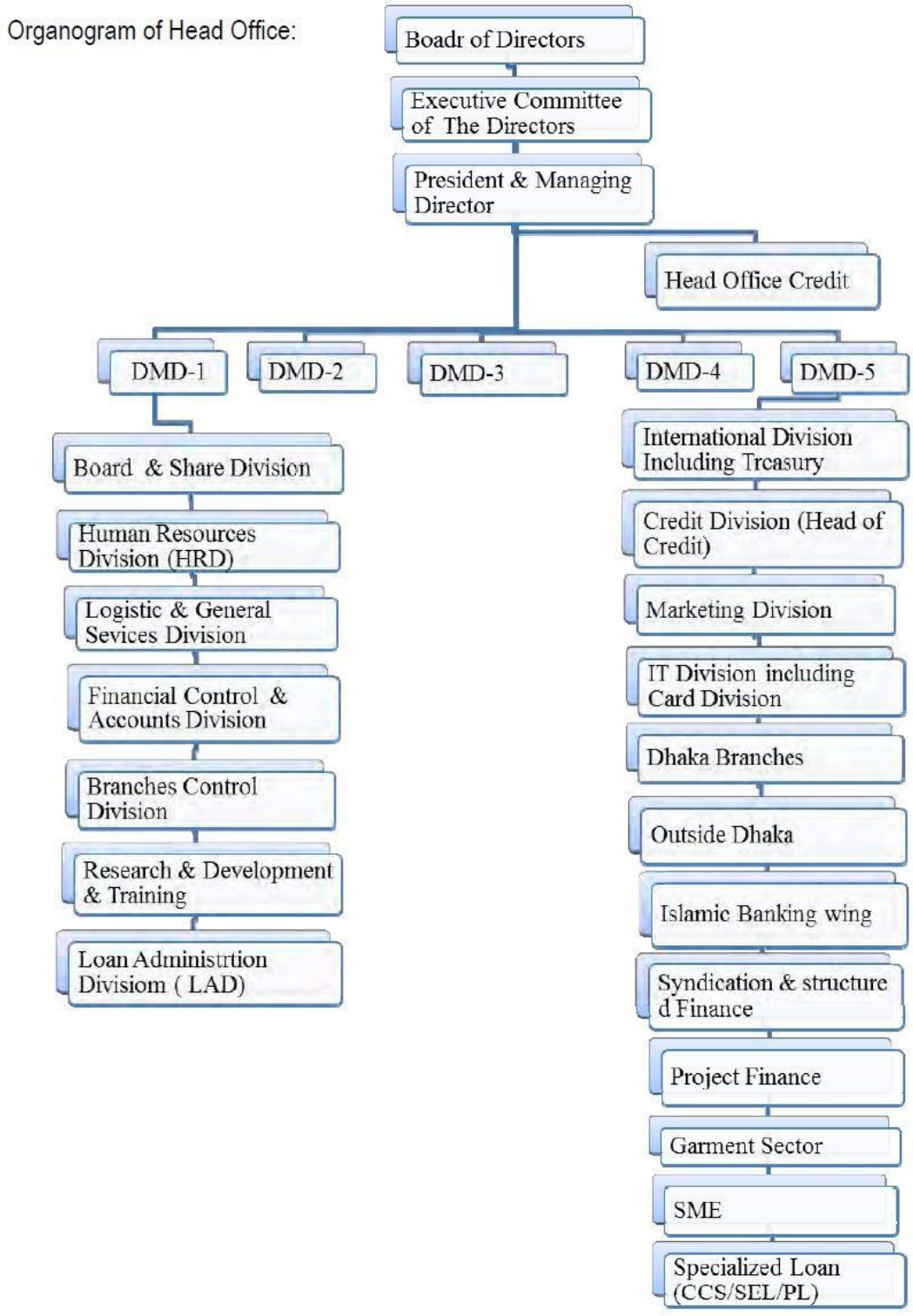
2.10 Sale & Encashment/ purchase

- Savings Certificates.
- Prize Bonds.
- Shanchaypatro
- Lottery tickets of different Semi-Govt. and Autonomous Bodies
- Public Service Commission's application from.
- Judicial Service Commission's application from.

2.11 Value of Sonali Bank Limited

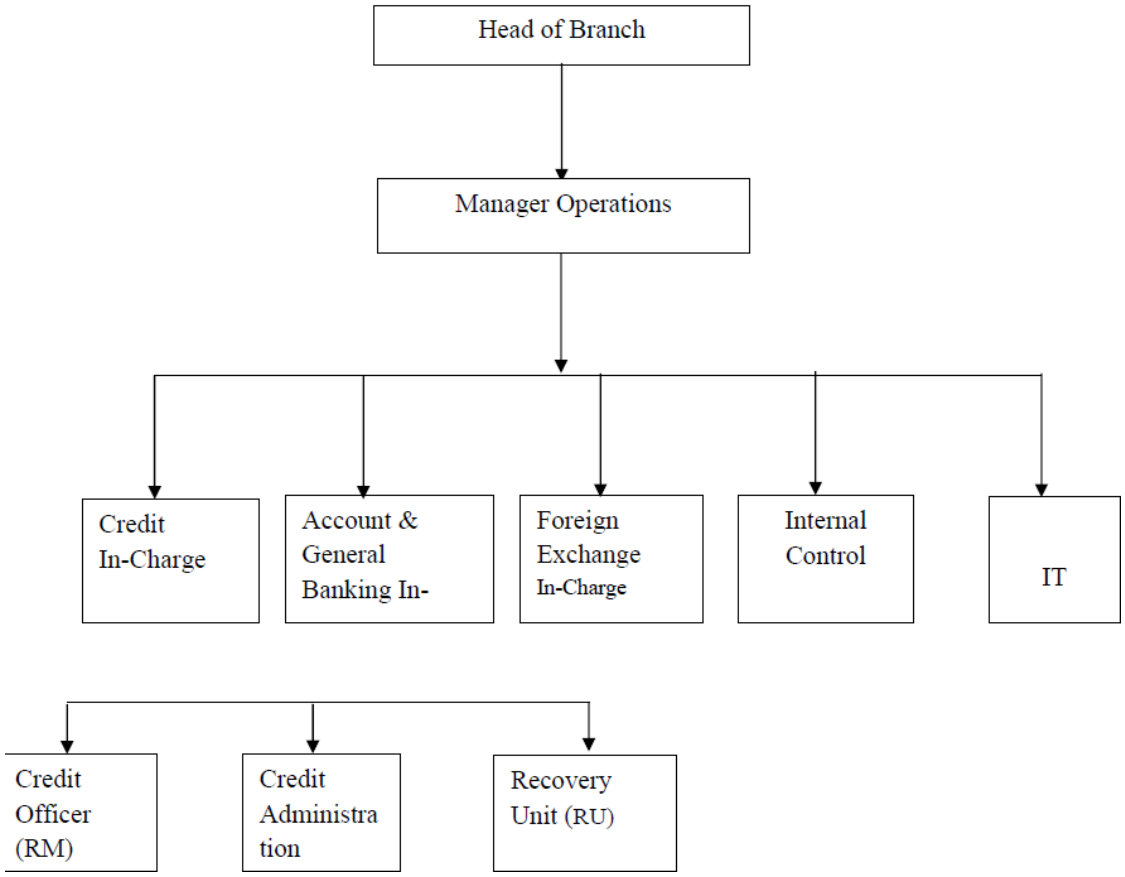
- Trustworthy
- Dependable
- Reliable
- Professional
- Dynamic
- Fair
- Secure

2.12 Organization Structure of Sonali Bank Limited



2.13 Organogram of Branch

Organogram of Branch:



2.14 Corporate profile of Sonali Bank Limited

Name of the Company	Sonali Bank Limited
Chairman	Md. Zial Hasan Siddiqul
CEO & Managing Director	Mr. Md Ataur Rahman Prodhan
Company Secretary	Mr. Tauhidul Islam
Legal Status	Public Limited Company
Logo of Sonali Bank Limited	সোনালী ব্যাংক লিমিটেড Sonali Bank Limited
Genesis	Emerged as Nationalized Commercial Bank 1972, following the Bangladesh bank (Nationalization) order no. 1972 (PO no. 26 of 1972)
Date of Incorporation	03 June, 2007
Date of Vendor`s Agreement	15 November, 2007
Registered Office	35-42,44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorised Capital	Taka 6000.00 Crore

Paid-up Capital	Taka 4530.00 Crore
Number of the Employee	19609
Number of Branches	1227
Phone- PABX	9550426-31,33,34,9552924
FAX	88-02-95614109552007
SWIFT	BSONBDDH
Website	www.sonalibank.com.bd
Email	itd@sonalibank.com.bd

Chapter 3

Theoretical Discussion

3.1 Human Resource Management

Human Resource Management (HRM) is the function within an organization that focuses on recruitment of, management of, and providing direction for the people who work in the organization. It is the process of procuring, developing, maintaining and compensating a given workforce. HRM is the set of organizational activities directed at attracting, developing, maintaining an effective workforce to achieve the organizational objective effectively and efficiently.

3.2 Meaning of HRM

Management and human resource management are one and the same. They should never be separated. Management is personnel administration. Management has three jobs, two of which are directly related to personnel managing, a business, managing managers and managing workers and work. The word management has three syllables Manage-Men-T. If T is taken for tact, then etymologically management means how to manage men with tact. Management is the process of efficiently getting things done with and through other people. HRM deals with the design of formal systems in an organization to ensure the effective and efficient use of human talents to accomplish organizational goals.

There are many definitions about human resource management (HRM). One of the well known definitions is offered by Michael Jucious(1984). He defined human resources management or personnel management ―as the field of management involves planning, organizing, directing and controlling the function of procuring, developing, maintaining and motivating a labor force.‖ It is the process of acquiring, retaining, terminating, developing and properly using the human resources in an organization. The acquisition function begins with planning. It includes the recruitment, selection and socialization of employees. Through HR planning, managers attempt to anticipate forces which will influence the future supply of demand for employees.

The development function includes employee training, management, development and career development. As jobs evolve and change, ongoing retraining is necessary to accommodate technological changes. Encouraging development of all employees is necessary to prepare organizations for future challenges. Career planning identifies paths and activities for individual employees as they develop within the organization.

The motivation function begins with the recognition that individuals are unique and the motivational techniques (job satisfaction, employee performance appraisal and compensation).

3.3 History of Human Resource Management

The utilization of people, at least in a rudimentary form, can be traced to ancient times. Efforts to best use talents, even through informal in nature, were undertaken whenever people came together in a community. The change has been that during the course of the least century efforts to best manage human resources have become more formal and specialized. The history of HRM can be characterized in two ways. First, as moving through four broad phases: the craft system, scientific management, the human relations approach, and the current organizational science- human resource approach.

3.4 Definition of Human Resource Management

Now a day the process hiring and developing employees become more important to the organization. Human Resource Management includes administering job analysis, planning personnel needs, recruiting the right people for the job ,orienting and training, managing wages and salaries, providing benefits and incentives, evaluating performance, resolving disputes and communicating with all levels. Examples of core qualities of HR management are comprehensive knowledge of the industry, leadership and effective negotiation skill.

According to R.W.Griffin, "Human resource management is the set of organizational activities directed at attracting, developing and maintaining an effective workforce."

According to Gary Dessler, "Human resource management refers to the policies and practices one needs to carry out the people or human resource aspect of management position including recruiting, screening, training, rewarding and appraising."

According to Edward L.Gubnam, The basic mission of human resources will always be to acquire, develop and retain talent: align the workforce with the business and be an excellent contributor to the business. Those three challenges will never change.

As we can say that human resource management is the process of hiring, developing, motivating and maintenance of the people those are working in the organization.

3.5 Objectives of Human Resource Management

HRM is useful not only to organization, but the employees working therein, and also the society at large also find it useful. The objectives can be as under:

Organizational Objectives:

HRM is a means to achieve efficiency and effectiveness. It serves other functional areas, so as to help them to attain efficiency in their operations and attainment of goals to attain efficiency. Acquiring right man for the right job at right time in right quantity, developing through right kind of training, utilizing the selected workforce, and maintaining the workforces are the organizational objectives of HRM. Succession planning is an important issue to be taken up as a contemporary organizational objective.

Functional Objectives:

HRM performs so many functions for other departments. However, it must see that the facilitation should not cost more than the benefit rendered.

Personal Objectives:

In today's world there is shortage of requisite talent. Employees are encouraged by competitive firms to change the jobs. HRM has the responsibility to acquire, develop, utilize, and maintain employees.

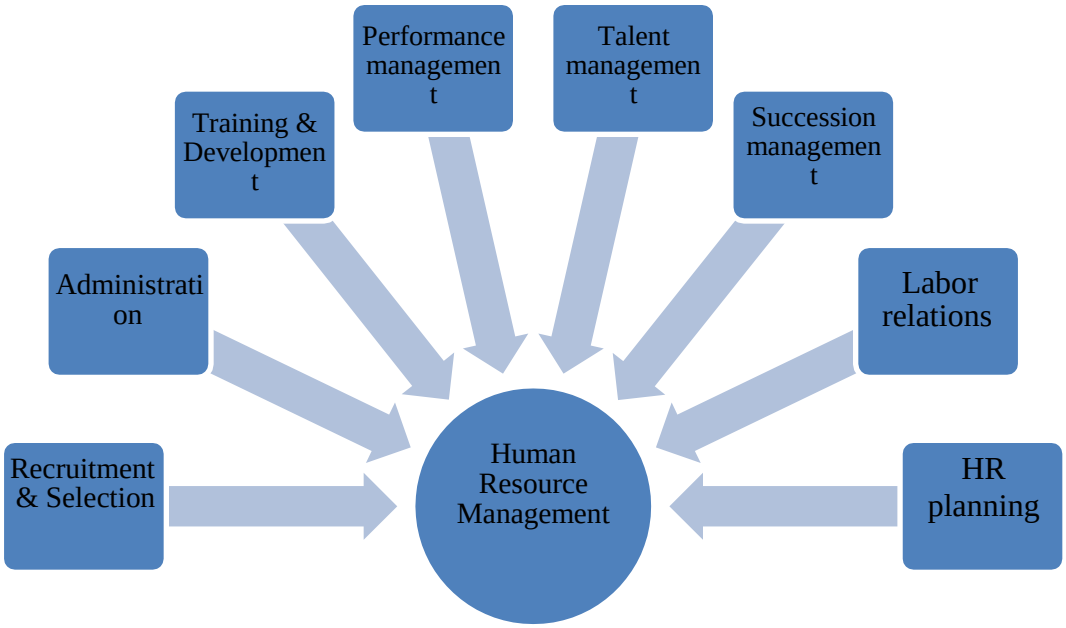
Societal Objectives:

HRM must see that the legal, ethical, and social environmental issues are properly attended to. Equal opportunity and equal pay for equal work are the legal issues not to be violated. To take care of farmers (whose land has been acquired for the factory) and tribal's (who are displaced by industries and mining companies) are the ethical issues.

The results are clear when these issues are not taken care of. To help the society through generating employment opportunity, creating schools and dispensaries, helping women empowerment are the social responsibility issues.

3.6 Functions of Human Resource Management

An efficiently and accurately sweep HR division can support company with formation and the capability to fulfill changing business requirements through running company's most important plot to its work forces. There are various HR sectors, or areas, but HR peoples in each subject may execute several functions. These are –



In an organization without a devoted and committed HR department, it's not possible to attain the best level of adeptness and employee management through subcontracting HR outcomes. These roles are described here below:

- **Recruitment & Selection:** The number of positions HR department fill and the time it takes to fill those positions measure the success of recruiters and employment specialists. They publicizing source candidates, screen candidates, job postings, arrange preliminary interviews and responsible for making the final stipulation of employees.

- **Administration:** The management of administration has become a vital function for each successful organization and they play an important role to assure that businesses run smoothly.

- **Training & Development:** Employees necessary tools for their best performance, in which many cases, means providing new candidates comprehensive direction training to attain them adjust to a new organizational value must be provided by employers. Leadership training and professional development opportunity are provided by many HR departments. Leadership training is also provided for newly recruited and raised directors and executives.

- **Performance Management:** Performance management is a process by which managers and employees work cooperatively to plan, monitor and review an employee's work objectives and overall contribution to the organization.

- **Talent Management:** Talent Management is a set of combined organizational HR processes designed to motivate and retain productive and, engaged employees. The goal of talent management is to build a high-performance, tenable organization that meets its strategic and operational goals and objectives.

- **Succession Management:** Succession management is the process of determining those jobs acknowledged to be at the core of the organization too critical to be left vacant or filled by any but the best skillful persons and then building a strategic plan to fill them with experienced and qualified employees.

- **HR Planning:** Human resource planning is a process that determining current and future human resources need for an organization to attain its goals. Human resources planning should provide as a connection between human resources management and the overall strategic plan of an organization.

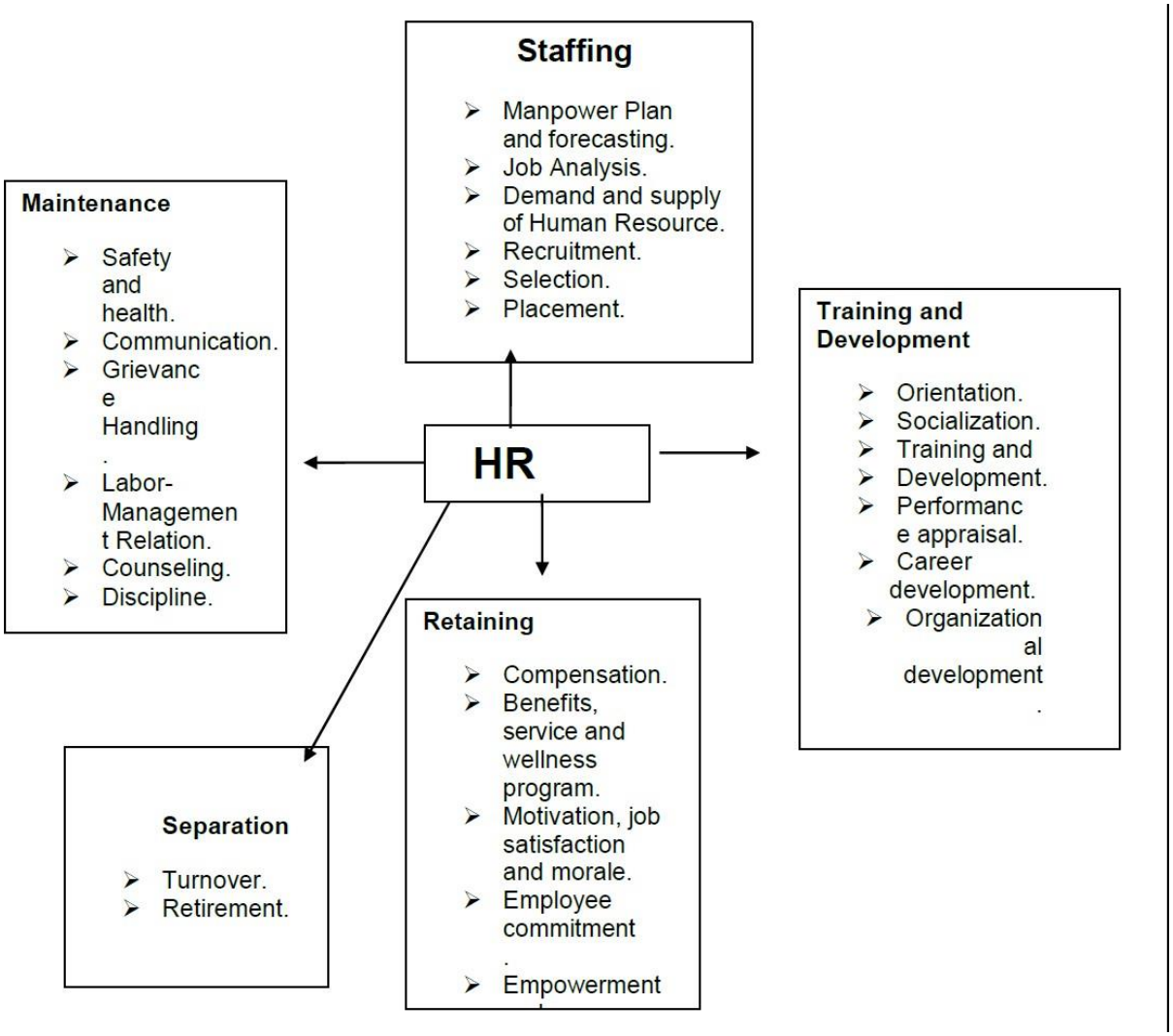


Fig: Human Resources Management Functions

3.7 Manpower Planning

Manpower Planning which is also called as Human Resource Planning consists of putting right number of people, right kind of people at the right place, right time, doing the right things for which they are suited for the achievement of goals of the organization. Human Resource Planning has got an important place in the arena of industrialization. Human Resource Planning has to be a system approach and is carried out in a set procedure. The procedure is as follows:

1. Analyzing the current manpower inventory
2. Making future manpower forecasts
3. Developing employment program
4. Design training programs

Steps in Manpower Planning

Analyzing the current manpower inventory- Before a manager makes forecast of future manpower, the current manpower status has to be analyzed. For this the following things have to be noted- • Type of organization

- Number of departments
- Number and quantity of such departments
- Employees in these work units

Once these factors are registered by a manager, he goes for the future forecasting.

3.8 Importance of Manpower Planning

1. **Key to managerial functions-** The four managerial functions, i.e., planning, organizing, directing and controlling are based upon the manpower. Human resources help in the implementation of all these managerial activities. Therefore, staffing becomes a key to all managerial functions.

2. **Efficient utilization**- Efficient management of personnel becomes an important function in the industrialization world of today. Setting of large-scale enterprises requires management of large-scale manpower. It can be effectively done through staffing function.

3. **Motivation-** Staffing function not only includes putting right men on right job, but it also comprises of motivational programs, i.e., incentive plans to be framed for further participation and employment of employees in a concern. Therefore, all types of incentive plans become an integral part of staffing function.

4. **Better human relations-** A concern can stabilize itself if human relations develop and are strong. Human relations become strong trough effective control, clear communication, effective supervision and leadership in a concern. Staffing function also looks after training and development of the work force which leads to co-operation and better human relations.

5. **Higher productivity-** Productivity level increases when resources are utilized in best possible manner. higher productivity is a result of minimum wastage of time, money, efforts and energies. This is possible through the staffing and it

3.9 Need of Manpower Planning

Manpower Planning is a two-phased process because manpower planning not only analyses the current human resources but also makes manpower forecasts and thereby draw employment programs. Manpower Planning is advantageous to firm in following manner:

1. Shortages and surpluses can be identified so that quick action can be taken wherever required.

2. All the recruitment and selection programs are based on manpower plannin

3. It also helps to reduce the labor cost as excess staff can be identified and thereby overstaffing can be avoided.

4. It also helps to identify the available talents in a concern and accordingly training programs can be chalked out to develop those talents.

5. It helps in growth and diversification of business. Through manpower planning, human resources can be readily available and they can be utilized in best manner.

6. It helps the organization to realize the importance of manpower management which ultimately helps in the stability of a concern

3.10 Recruitment and selection process

Recruitment is concerned with accomplishing, attracting, and ensuring a supply of qualified personnel and making out selection of requisite manpower both in their quantitative and qualitative aspect. It is the enlargement and maintenance of adequate man- power resources. This is the first stage of the process of selection and is finalized with placement. In simple words, the term recruitment refers to discover the source from where potential employees may be chosen. The scientific recruitment process leads to higher efficiency, better wages, high

morale, reduction in labor turnover and enriched reputation. It stimulates people to apply for jobs as it is a positive process. On the other hand, the process of interviewing and evaluating candidates for a specific job and selecting an individual for employment based on certain criteria. Certain employment laws such as anti-discrimination laws must be obeyed during employee selection as it is a negative process.

Recruiting has often been patented as more art than science. It‘s a communicative discipline where people skills, intrusive interviewing and character instincts are critical to doing a good job. Recruiting is a lot more science than we give it credit for, especially if the organization is doing it correctly. Because it‘s not just a predicting game anymore. Instead of trying to hire more candidates every year and hoping it works, companies today have more tools and information at their disposal to make strategic adjustments to their hiring programs.

Management is an organization's commitment to recruit, hire, retain, and develop the most talented and superior employees existing in the job market. So, talent management is a useful term when it describes an organization's assurance to hire, manage, develop, and retain talented employees. The components of talent management: Strategic employee planning, Talent acquisition and retention, Performance management, Learning and motivating, Compensation, Career Development and Succession Planning.

3.11 Importance of Recruitment and Selection

Many businesses are realizing just how important the process of acquiring talent actually is. Effective talent acquisition is vital for any business and here are the crucial reasons:

Get the right people: Talent acquisition proceeds a long-term view. Those engaged in acquiring talent are much more involved in finding the best candidate for the job. This means that everything from skills to future development to cultural fit is deliberated when a candidate is ‗acquired‘rather than recruited.

Realize a competitive advantage: The biggest asset of an organization is its employees as they have the ability to make the differences. When the right people are not placed rightly, the business

may face struggle. By contrast, when the right people are in place, the business will achieve an edge in the market. The right people have the abilities to ensure that work is being completed properly and on time. They are also be more motivated and more productive in the workplace which interprets to an advantage in the market.

Invest in the future: The most vital thing about talent acquisition is that it is forward looking. The key personnel may be looking toward retirement or may move on to opportunities with other firms and other employees are equally inevitable. Replacing them with an external candidate may be a lengthy and costly application and there is no assurance that the hired person will fit with the corporate culture. Talent acquisition looks to ensure that the hiring people have the skills to develop into the key personnel. Since candidates are already screened so thoroughly in the time of hiring, the personnel know that they are the right fit for their current positions and they have the potentialities on the future roles.

Save time and money: One last reason effective talent acquisition is so essential is that it ultimately saves time and money. Though acquiring talent can be a much more involved process, going through the process in the first place can save from spending resources for the long run, such as, training on a person who ultimately is going to leave, and also repetitive recruitment cost.

3.12 Training and Development

Training

It is the learning process that involves the acquisition of knowledge, sharpening of skill, concept rules or changing of attitudes and behaviors to enhance to performance of employees Training is activity leading to skilled behavior.

- It’s not what you want in life, but it knows how to reach it.
- It’s not where you want to go, but it knows how to gate there.
- It’s not how high you want to rise, but it knows how to take off.
- It may not be quite the outcome you were aiming for, but it will be an outcome.
- It’s not what you dream of doing bat it’s having the knowledge to do it.

- It’s not a set of goals, but it’s more like a vision.

Training is about knowing where you sand (no matter how good or bad the current situation looks) at present and where you will be after some point of time, training is about acquisition of knowledge, skill and abilities (KSA) through professional development.

Learning

Learning has been described as a relatively permanent change in behavior that occurs as a result of practice or experience. It may be simply a sustain (unlearning a bad habit) or it may be a modification (adjusting new knowledge to old). What is learning is gradually change. The learning behavior differs from one another that is selective.

There are some principles of learning can be found which are:

- Learning is individual
- Motivation is the key
- Relevance of learning experience should be clear to the learner
- “Feedback” to learner is important.

3.13 Employee Orientation

New employee orientation is the process that is used for welcoming a new employee into an organization. New employee orientation, often spearheaded by a meeting with the Human Resources department, generally contains information about safety, the work environment, the new job description, benefits and eligibility, company culture, company history, the organization chart and anything else relevant to working in the new company.

3.14 Employee Socialization

Organizational socialization is the process through which organizational culture is perpetuated; by which newcomers learn the appropriate roles and behaviors to become effective and participating members.

Business Environment Changes and Challenges Learning and Implementation Business Excellence

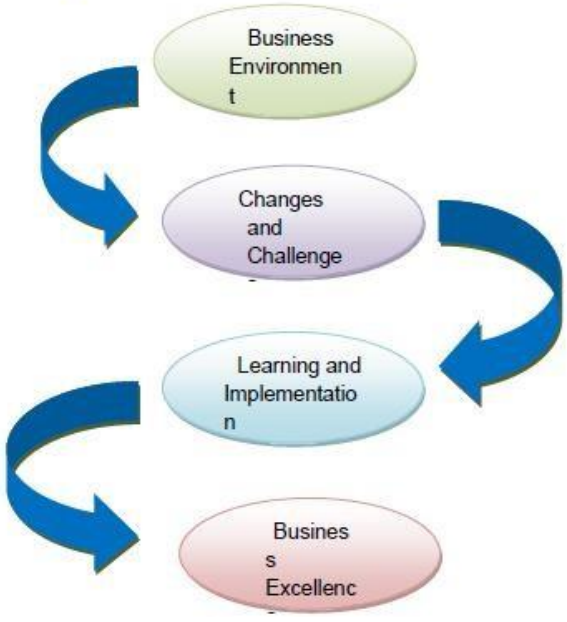
3.15 Traditional and Modern Approaches of Training and Development

- **Traditional Approach**–In the past, most of the organizations never used to believe in training. They were holding the traditional view that managers are born and not made. There were also some views that training is a very costly program and it doesn't bring any benefit which is worthless. Organizations used to believe more in executives pinching. But now the scenario seems to be changing.

- **The Modern Approach**-The modern approach of training and development is that Bangladeshi Organizations have realized the importance of corporate training. Training is now considered as more of retention tool than a cost. The training system has been changed to create a smarter workforce and yield the best results

3.16 Role of Training:

3.5 Role of Training:



- **Development of Skills of Employees**– Training and Development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees.
- **Optimum Utilization of Human Resources** – Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals.
- **Development of Human Resources** – Training and Development helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization. It also helps the employees in attaining personal growth.
- **Productivity** – Training and Development helps in increasing the productivity of the employees that helps the organization further to achieve its long-term goal.
- **Team Spirit–**Training and Development helps in inculcating the sense of team work, team spirit, and inter-team collaborations. It helps in inculcating the zeal to learn within the employees
- **Organization Culture** – Training and Development helps to develop and improve the organizational health culture and effectiveness. It helps in creating the learning culture within the organization.
- **Organization Climate**– Training and Development helps building the positive perception and feeling about the organization. The employees get these feelings from leaders, subordinates, and peers.
- **Obsolescence Prevention-** "Training and development programmers foster the initiative and creativity of employees and help to prevent manpower obsolescence, which may be due to age, temperament or motivation, or the inability of a person to adapt him to technological changes
- **Quality**– Training and Development helps in improving upon the quality of work and work-life.
- **Healthy Work-Environment**– Training and Development helps in creating the healthy working environment. It helps to build good employee, relationship so that individual goals aligns with organizational goal.

3.17 Other Roles:

- For an employers' organization to raise awareness among employers of the need for increased investment in the development of human capital as an essential condition for achieving competiveness.
- In the training of personnel or human resource managers, given the fact that their role still tends to be downgraded relative to other management functions such as finance, marketing and production. This role could also be undertaken through training support given to professional bodies like an institute of personnel management.
- An employers' organization should be able to influence the provision of training incentives to be offered to employers, through the tax system or training levies. Numerous examples in countries abound which can provide useful ideas to employers' organizations.
- An employers'organization could develop training material to be used by enterprises for in-house training

3.18 Inputs of Training and Development:

Any training and development program must contain inputs, which enable the participants to gain skills, learn theoretical concepts and help acquire vision to look into distant future. In addition to these there is a need to impart ethical orientation, emphasis on attitudinal changes and stress upon decision making and problem solving capabilities.

Skills

Training is imparting skills to employees. A worker needs skills to use machine and other equipment with least damage or scrap; this is basic without which a worker is not able to work on machines. Same way employees like supervisors, executives needs interpersonal skills, popularly known as people skills. Interpersonal skills are necessary to understand oneself and others too and act accordingly.

Education

The purpose of education is to teach theoretical concept and to develop a sense of reasoning and judgment. HR specialists understand the importance of education in any training and development program. Many times organizations encourage employees to do course on a part time basis.

3.19 Performance Management

Performance management is mainly concerned with the individual's performance and development. It is used to ensure that the employee's activities and outcomes are congruent with the organization's goals (De Cieri & Karmer 2008, P61), by focusing on future performance Planning and Improvement rather than on retrospective performance appraisal

3.20 Pay Structure, Incentives and Benefits

Pay is an important feature of HRM. AS De Cieri Kramer (2008, P62) State, the pay system has an important role in implementing strategies. The way people are paid affects the quality of their work, their attitude towards customers, and their willingness to be flexible and learn new skills (Milkovich, Gerhardt & Hannon 1991). De and Kramer (2008, P62) State that a high level of pay and / benefit relative to that of competitors can ensure that a company attracts and retains high-quality employees. Pay may be one-way workers measure whether the time they spend and the effort they out into working are worthwhile (Ryan & Sagas 2009). Using vv discrepancy theory,

rice, McFarlin, and Bennett (2006). One standard that an employee may use is what other workers within an organization receive. Employees will feel satisfaction with their pay. If what they are receiving equates to the time, energy and effort they contribute. With relation to what-to-what other workers receive. If they feel that their efforts and contributions exceed the rewards from the organization and job, especially in pay, dissatisfaction may occur (Ryan & Sagas, 2009).

3.21 Labor/ Employee Relations

The term 'employee relations' refers to a company's efforts to manage relationships between employers and employees. An organization with a good employee relations program provides fair and consistent treatment to all employees so they will be committed to their jobs and loyal to the company. Such programs also aim to prevent and resolve problems arising from situations at work. Employee relations programs are typically part of a human resource strategy designed to ensure the most effective use of people to accomplish the organization's mission. Human resource strategies are deliberate plans companies use to help them gain and maintain a competitive edge in the marketplace. Employee relations programs focus on issues affecting employees, such as pay and benefits, supporting work-life balance, and safe working conditions.

3.22 Compensation and Benefit

A well thought out compensation system provides employees with adequate and equitable rewards for their contributions to meeting organizational goals. The term compensation includes all rewards that individuals receive as a result of their employment. The reward may be one or a more combination of the following-

Pay- The money that a person receives for performing a job.

Benefits- additional financial rewards other than base pay include vacations, sick leave, holidays and medical insurance.

Non-financial reward are nonmonetary rewards such as enjoyment of the work performed or a pleasant working environment.

3.23 Safety and Health

Safety involves protecting employees from injuries caused by work related accidents. Health refers to the employee's freedom from illness and their general physical and mental well-being. These aspects of the job are important because employees who work in a safe environment and enjoy good health are more likely to be productive and yield long term benefits to the organization. From this reason, progressive managers have long advocated and implemented adequate safety and health programs. Today, because of federal and state legislation, which reflect societal concerns, most organizations have become attentive to their employees safety and health.

3.24 Human Resource Development

Human resource development (HRD) helps individuals, groups, and the entire organization become more effective. Human resource development is needed because people, jobs, and organizations are always changing. The development process should begin when individuals join the firm and continue throughout their careers. The purpose of OD is to alter the environment within the firm to help employees perform more productively. Other aspects of HRD include career planning and performance appraisal. Career planning is a process of setting human resource goals and establishing the means to achieve them.

3.25 Human Resource Research

Human resource research has been increasingly important and the trend will likely continue. The human resource researcher's laboratory is the entire work environment. The reasons for problems such as excessive absenteeism or too many grievances may not be readily apparent. When such problems occur, human resource research can shed light on their causes. Human resources research is clearly an important key to developing the most productive and satisfied workforce possible.

Chapter -4

Analysis of the Study

4.1 Human Resource Management in Sonali Bank Limited

In spite of all technological and intellectual developments – human resources remain the single most influential factor behind the success of any organization. SBL believe that a competent, Committed and fully motivated team of human resources is the main driving force for performing at the highest level in a fiercely competitive financial market like Bangladesh.
Accordingly, the Bank's strategy is to attract, retain and motivate the most talented and success driving people. The Bank has developed a detailed HR manual and service rules covering the Recruitment guidelines, promotion criteria, training and other related issues. HR manual and service rules are reviewed and updated so as to keep it time befitting and upholding employees' stake at the Bank's success. The core strength of HRD at SBL is its transparency and continuous Endeavors for achieving the excellence.

4.2 Recruitment in Sonali Bank Limited

Recruiting is important because the best- qualified applicants must be found to fill vacancies. Recruitment is the process of finding and attracting qualified or suitable applicants to fill vacancies. The methods and procedures used to acquire an understanding about jobs are called job analysis. There are mainly two sources of recruitment: internal and external. On the other hand selection is a process of hiring suitable people for job. Right man for right job is the main goal of selection. The selection process involves many steps such as preliminary reception of application, interviewing, test, medical test, references and final decision of hiring.

Based on these two definitions of recruitment and selection SBL also practices a formal established recruitment and selection procedures.

4.3 Recruitment Flow-chart of SBL



4.4 Selection Process in Sonali Bank Limited

Selection is a decision making process. A process is a number of interrelated activities. The selection process is a series of steps through which applicants' pass. For example, a candidate who fails to qualify for a particular step is not eligible for appearing for the subsequent step. Result of each step is crucial. Failure of any step disqualifies the candidate from attempting the next step.

Process of Selection in HR

Preliminary Interview
Selection Tests
Employment Interview
Reference & background
Selection Decision
Medical Examination
Job offer
Employment Contract
Evaluation

4.5 Socialization or Orientation in Sonali Bank Limited

HR is much more than just recruiting people. Once employee selection is completed, a proactive HR department helps the new hire become a productive and satisfied employee. The process of becoming a productive and satisfied employee is important to the organization and to the employee. This initial turnover is common. The new comer often wants to know, "Will I be able to do the job? Will I fit in around here? Will the boss like me? Employees are likely to quit during their first few months than any other time in their employment. Orientation program familiarizes new employees with their roles, the organization, its policies, and other employees. It is a process of helping new employees adapt to their new organizations and work responsibilities. It is a process of adaptation. New employees suffer from anxiety. Anxiety is high at entry and new employees want to reduce that anxiety very quickly. Stress is high because the new member feels a lack of identification. Loneliness and a feeling of isolation are not unusual response. New employees need special attention to put them at ease. This means providing an adequate amount of information to reduce uncertainties and ambiguities. Through this program, personnel department can reduce employee turnover. It can reduce turnover by meeting personal objectives of employees. Cost of turnover is very high. Costs are associated with recruiting, training and developing new employees. When employees quit, the loss may be high because of training, skills that they take with them. The orientation of the new employees can be done either by the new employee's supervisor or by the people in the personnel department. Formal orientation programs usually depend on the Personnel department and the supervisor. In many medium and large organizations, the personnel Department takes charge of explaining such matters as overall organizational policies and employee benefits.

4.6 Training and Development in Sonali Bank Limited

Every organization needs well-trained people to perform the activities that have to be done. If current or potential job occupants can meet this requirement, training is not important. At the time of recruitment employees possess a certain amount of knowledge and skill. As time passes their knowledge becomes obsolete unless it is updated by proper training. When this is not the case, it is necessary to raise the skill levels and increase the versatility and adaptability of employee. As jobs are become more complex, the importance of employee training was increased. Competent

employees do not remain competent forever. Skills deteriorate and can become obsolete. Skilled and knowledgeable people are always short in supply. This is why, organizations spend billions of dollars each year on formal training. Intensified competition, technological change and the search for improved productivity are motivating management to enhance expenditures for training. Competitive advantage of a firm depends on the knowledge and skills possessed by the employees.

4.7 Performance Appraisal and Compensation in Sonali Bank Limited

Although helping others improve their performance is one of the manager's most important tasks, most managers freely admit performance appraisal and improvement coaching gives them difficulty. Judging an employee's performance accurately is not always easy. Often it is even harder to convey that judgment to the employee in a constructive and painless manner and to translate feedback on past performance into future improvement. Determining appropriate compensation is a related task of great importance.

4.8 Promotions, Transfers, Demotions, and Separations in Sonali Bank Limited

The movement of personnel within an organization- their promotion, transfer, demotion and separation is a major aspect of human resource management. The actual decisions about whom to promote and who to fire can also be among the most difficult, and important, a manager has to make.

4.9 HR Practice at Sonali Bank Limited, Gulshan New North Circle Branch (GNNC Br), Dhaka

Effective utilization of employees involves allocation of additional authority and responsibility, as and when they acquire adequate expertise and competence. Secondly, good work of an employee is to be recognized and rewarded. Thirdly, career development involves vertical movement of employees. Finally, higher vacancies in the organization are to be filled up progressively.
In Branch level, Establishment Section plays the role of Human Resources Management. Mr. Ali Mohammad Moktadir is charged with this administration.

4.10 This section prepared

1. Monthly salary.
2. Yearly Budget.
3. Office order for employees.
4. Sent regular official statement at PO & Ho in SBL.
5. Maintain correspondence with PO and HO.
6. Prepared charges and suspense vouchers.
7. Maintain leave record register.
8. Made procedures for PRL.
9. Stocked office stationary for employees.
10. Made memorandum for employees.
11. Prepared festival & incentive bonus.

4.11 SWOT Analysis of Sonali Bank Limited

Strengths:

Anything that a company can do well or anything that is internally favorable to the company is known as strength of that company. Internal Strengths of Sonali bank Limited are:

1. Sonali Bank Ltd. is the largest commercial bank of the country. The bank has wide network having 1206 branches in urban & rural areas.

2. The bank has a well-educated and trained workforce.

3. The bank has sustainability plans as indicated in its approach to diversify its line of banking business.

4. Government bank & Government support.

5. Sound organization showing good relationship. It has foreign correspondence relationship with 346 large of 98 countries. Top management is visionary.

6. Wide image.

7. Unlimited trustiness about SBL to rural people.

8. High commitments for customers.

9. Qualified and experiences personnel etc.

Weakness:

Anything a company does poorly or any resource that a company lacks is called weakness of that Company. Internal weaknesses of the bank are:

1. Excessive Classified Loans.

2. Some of the directors are not professional bankers, thus hindering effective decision making.

3. Backwardness in using modern banking technology.

4. Higher rate of cost of fund.

5. More dependence to government section & self-finance project in export & import.

6. Overall expenditures are high.

7. Insufficiency in commercial export & import.

8. Absence of service providing mentality

9. Absence of IT applications.

10. Somewhat manual based

11. The bank is so slow modernization.

12. Lack of motivation of workers.

Opportunities:

Any favorable condition that exists in the external environment is known as opportunity of that Company.

1. Expansion of business by using local branches & foreign subsidiary branches network.

2. Expansion of interbank foreign exchange business.

3. Expanding commercial import & export.

4. Financing to export oriented industries.

5. Incentives for export of nontraditional industrial products.

6. High demand of credit.

7. High demand of small enterprise financing.

8. High demand of remittance facility.

Threats

1) Increase the competition of the banking sector.

2) Increase the on line banking.

3) More number of banks of other banks has commenced business as outlets of western union.

4) Tough competition with Govt. Private & Foreign commercial banks.

5) Defaulting culture of the borrowers.

6) Unwillingness to work of some of employees.

7) Undue interference of the Govt.

8) Low interest rate in export financing imposed by the Govt.

9) Interfere of Combined Bargaining Agent (CBA)

10) Some rules and regulations of Bangladesh Bank.

Chapter-5

Findings

Findings

I have find out some points by screening the whole study, which are expressed as major findings. The conversations with the Sonali bank officials were very significant for the findings.

1) The Bank cannot practices proper HRM guideline. The HRM have some objectives but the bank can not follow all those objectives.

2) Training and development sector, there are on-the-job and off-the-job training techniques the bank follow some technique, but the bank can not follow arranges off-the-job techniques video and films show.

3) In the recruitment sector, Banking Sector of Bangladesh cannot follow the proper guideline of HRM.

4) To evaluate employee's performance, Banking Sector of Bangladesh cannot provide their Employee's performance properly.

5) There are several ways of employee's rewards, such as intrinsic vs. Extrinsic rewards, financial vs. non financial rewards, and performance- based vs. membership rewards, but the bank cannot provides all of the system.

6) Not ensure proper division labor in the desk. Unfortunately, someone works more, someone passes time by gossiping.

7) Not ensure sufficient manpower. Work load is more for lack of employees.

8) Lack of Human Resource Development which is a must for service organization.

9) Needed personnel having business knowledge by MBA.

10) The training method for selecting the banking sector organization system is not appropriate.

Chapter -6

Recommendations & Conclusion

6.1 Recommendations

There are some recommendations, if the bank follows the recommendation mentioned bellow, it will overcome its problem

1) Human Resource Management practices should developed

2) Ensure the proper communication system

3) Smooth co-ordination should be needed.

4) Bank needs efficient employees who must be honest.

5) To ensure this proper supervision is necessary.

6) Bank should introduce new product

7) Bank should consider experience, written test and viva examination in cases of promotion

8) Bank should provide appropriate training

9) Bank should take motivational effort

10) The entire department should be well informed regarding their goals and objectives. It is essential to execute company objectives into individual target.

11) There must be a clear allocation of responsibilities authority and accountability.

12) The bank should introduce more promotional activities.

6.2 Conclusion

The major conclusion of this study is Bank performance is affected by Human Resource Management practices followed by Banks. The bank performance variables such as return of equity return of assets. Return of equity is directly affected by employee's satisfaction, recruitment and selection, training and development, performance appraisal and salary and compensation system of bank.

The study reveals that all HRM dimensions exercised in the banking sector of Bangladesh does not satisfied to the employee equally.

According to my study Sonali Bank Limited is the largest commercial bank as well as the largest employer in both the public and private sector in Bangladesh. The bank is playing an important role in the socioeconomic development through the development of industrial sector. The bank provides all the conventional banking service as well as some specialized financing activities to the economy of Bangladesh.

Finally we can say if the bank controls its expenses and takes proper steps to overcome its limitation, it will become a first rows bank of Bangladesh. So in conclusion it can be said that every organization has its positives as well as negatives and in case of Sonali Bank Limited existence of the later one is less than the earlier one and as the management is determine to reach the pick of success it seems that in near future the negatives will be eliminated. Because Sonali Bank Limited is near to the heart of the people acting old heritage with new generation ensuring digital Bangladesh. In such, HRM dimensions quality should be improved for the betterment of bank's success.

Lastly, I will say that this Analysis at the Human Resource Department in Sonali Bank Limited has enlarged my theoretical knowledge of Executive Master of Business Administration (EMBA) in to some practical knowledge and made my completion of education particularly.

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