Internship Report On Human Resource Management Practices of City Bank Limited: A Study on Head Office

Submitted To

Controller of Examinations

National University Gazipur - 1704

Supervised By

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Daffodil Institute of IT



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Letter of Transmittal

20th November, 2023

Controller of Examinations National University Gazipur - 1704

Subject: Submission of Internship Report

Dear Sir,

This is my pleasure to submit the internship report on Human Resource Management Practices of City Bank Limited, A Study on Head Office which I was assigned. This is a great chance for me to acquire knowledge and experience in respect of performing this report. I have tried my best to prepare this to be as informative and relevant as possible. To prepare this report I have reviewed some books, articles, journals and downloaded some information from various websites. I believe that the knowledge and experience I have gathered during my internship period will immensely help me in my future professional life.

I gave my best efforts to achieve the objectives of the internship and hope that my endeavor will serve the purpose. Besides, I have followed your remarks and instructions very carefully while preparing this report. I also tried to maintain your schedule, format and discipline.

Sincerely yours,

Md. Makhlukur Rahman Roll: 2020404 Registration No: 19601000505 Session: 2019-2020 Program: MBA Major: HRM Daffodil Institute of IT (DIIT)

Supervisor's Declaration

This is to certify that Md. Makhlukur Rahman, student of Master of Business Administration (MBA), Major in HRM of Daffodil Institute of IT (DIIT) has completed his Internship Report on Human Resource Management Practices of City Bank Limited: A Study on Head Office.

I believe that he has completed this report himself while he was performing internship in City Bank Limited.

I wish him every success in his life.

Fahmida Akter Senior Lecturer Department of Business Administration Daffodil Institute of IT (DIIT)

Student's Declaration

I hereby declare that the report of internship named Human Resource Management Practices of City Bank Limited is prepared by me in the period of performing internship on City Bank Limited Head Office.

I would also like to declare that this report is my original work and is prepared for academic purpose which is a part of MBA Program.

Md. Makhlukur Rahman Roll: 2020404 Registration No: 19601000505 Session: 2019-2020 Program: MBA Major: HRM Daffodil Institute of IT (DIIT)

Acknowledgment

At first, I would like to express my gratitude to Almighty Allah for giving me the confidence, patience and opportunity to finish my internship report successfully. I would also like to offer my gratefulness to the supervisor, Fahmida Akter, Senior Lecturer, Bachelor of Business Administration, Daffodil Institute of IT (DIIT). It was for her instructive guidance, which aided plenty in conducting this work effectively. I would like to give cordial gratitude to Prof. Dr. Mohammed Shakhawat Hossain, Principal and Md. Omar Faruk, Coordinator of MBA Program, Daffodil Institute of IT (DIIT), who helped me a lot during my internship period.

And finally I would like to thank City Bank Limited. for providing me the opportunity to do my internship.

It was really a great opportunity to make a report on practicing Human Resource Management in City Bank Limited. at the Head Office It will be surely useful to me for practical work in any organization in the future.

Executive Summary

The City Bank Limited is a well-known private commercial bank that is working efficiently in the Bangladesh banking industry. City Bank Limited is putting forth an exceptionally customized and amicable client benefit. They examine what contemporary needs of the client and offer the administrations that best suit to them.

After completion of 2nd and last semester of MBA program from Daffodil Institute of IT (DIIT), I have completed my internship at The City Bank Limited, one of the largest and renowned commercial bank in Bangladesh. The objective was to analyze the human resource practices of City Bank, how they deal with their customer, customer's satisfaction level, the bank's capability to recover load during stipulated time and the management efficiency.

The key purpose of the report has been to generate a practical understanding of the human resource practices of City Bank Limited. This report has been divided into four different chapters which I have learned and observed during my whole project research period.

Chapter one is based on the introduction which includes topics like importance of banking in Bangladesh, banking industry of Bangladesh, origin of the report, purpose of the report, methodology and limitation of the study. Chapter two states a brief background of the banking industry and about City Bank Limited. It also includes the overall banking activities, and operational processes. The product and service description also portrait in this chapter. Chapter three is all about the theoretical analysis of City Bank Limited. This chapter includes theoretical overview of over all human resource management and its objectives. In this chapter I tried to focus on overall HRM practices of the City bank Limited, its HR departmental activities and employee's behavior and outcomes regarding this.

Finally, Chapter four and five portraits the analysis of the questionnaire and interpretation of each result which I have surveyed on the employees of CBL. This chapter also includes the major findings, signifies the recommendation and summaries the study by giving conclusion.

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Chapter – 1

Introduction

1.0 Introduction

The City Bank Limited is a full administration booked business bank. It contains mutually neighborhood and Universal Institutional investors. This is basically determined with a perspective of making openings and seeking after-market specialties not generally meet by traditional banks. The City Bank has been persuaded to give "best-in-the-class" administrations to its different collection of clients spread the nation over under an on-line managing an account.

Today, The City Bank is one of the quickest developing banks in the nation. Keeping in mind the end goal to help the arranged development of its appropriation, system and its different business portions, The City Bank is as of now searching for great objective situated, excited, people for different business tasks.

The bank needs to construct a beneficial and socially dependable budgetary establishment. It painstakingly tunes in to the market and business possibilities, it is additionally helping The City Bank and partners to construct a dynamic, sound, vote based and destitution free Bangladesh.

1.1 Origin of the Report

The groundwork of this report has been introduced for the completion of project and the partial fulfillment of the Masters of Business Administration (MBA) degree at Daffodil Institute of IT (DIIT). Fahmida Akter (Senior Lecturer, Bachelor of Business Administration, Daffodil Institute of IT) coordinated Myself-Md. Makhlukur Rahman from the Department of Masters of Business Administration (MBA). Since the induction, the MBA program has enhanced students' practical knowledge by assigning practical reports and project program

I selected the topic Human Resource Management Practices of City Bank Ltd. as my supervisor gave me the opportunity to choose. By the support of my supervisor, I have collected various information for the fulfillment of the requirements to finish the Project. I wrote this report based on my experience at and knowledge about my MBA program.

From my point of view, this is a solid outcome of my relentless effort. It is involved of secondary data. This is because I feel that secondary data give a basis of a proper report.

The research is conducted in October 2023. All the secondary data that have gathered and quoted from different sources has been included in reference part.

1.2 Objectives of the Report

1.2.1 Broad Objective

The objective of the study is to have some details knowledge about the Human Resource Management Practices of The City Bank Ltd.

1.2.2 Specific Objectives

- To analyze the overall human resource activities of City Bank Limited.
- To evaluate the existing activities and techniques of City Bank Limited.
- To study the human resource efficiency of City Bank Limited.
- To suggest the way and means for improvement on policy and techniques.

1.3 Methodology of the Report

To prepare the report, I have used both Primary & Secondary Data. Primary date is collected from city bank and Secondary data is collected from already existing sources from different websites.

Primary source of data: Solving Questionnaire with respondents or sample

Secondary source of data: The secondary data collection was done from:

- Annual report, publications, training materials
- Periodical statements of the bank, brochures, booklets etc.
- Official Website of the City Bank Ltd.
- Documentary file of the City Bank Ltd

1.4 Sampling

Sample plan is definite plan for obtaining a sample from a given population.

1.5.1 Population

All employees of City Bank Limited have been considered as the population of the study.

1.5.2 Sampling unit

Employees who is working in organization

1.5.3 Sample size

Total sample size was 30 employees.

1.5.4 Sample Design

The non-probability convenience sampling procedure is used in survey to collect the information and make this report accurately.

1.5.5 Questionnaire Design

Questionnaire was prepared with closed ended questions. The average time of questioning is 15 -20 minutes. The nature of the questions used in the questionnaire is dichotomy with determinant choice questions and Likert scale questions.

1.5 Limitations of the Report

I faced so many difficulties while doing my project. Mainly I faced huge difficulty while I was doing my literature review as because; I had to find out so many online publications and articles about HRM practices on City Bank. It was indeed hard to get almost all the information of report from internet. There were some other problems I faced during the project and they were insufficient time-period, had hard accessibility of related journals and publications. The main problem was that I had to depend much on online information.



Organizational Overview

2.0 Introduction

The City Bank Limited is a Bangladeshi private commercial bank headquartered in Dhaka the bank provides products and services in retail banking, corporate finance, SME Banking, women banking, digital banking, asset management, equity brokerage, and security. It has 133 branches. The bank is a licensee to issue Visa and MasterCard Debit and Credit Cards and it is the sole licensee of American Express Cards in Bangladesh.

The bank is a real-time online bank, having its branches, SME/Agri branches spread across Bangladesh along with a full-fledged Islami Banking branch. The managing director and CEO of the bank is Mashrur Arefin. City Bank has gone international establishing 10 branches and 1 representative office in Malaysia in 2013 and one subsidiary office in Hong Kong in 2019. International Finance Corporation solely has invested BDT 1.31 billion, attaining a 5% share of City Bank.

2.1 History

It is a first-generation private commercial bank and it is one of the oldest commercial banks in the country. Then known as "The City Bank Limited", its operations were started on 28 March 1983 by 12 local businessmen of the country. Those directors commenced the journey with only BDT 34 million worth of Capital, which now is a respectable BDT 3.3 billion as capital & reserve. Deen Mohammad, chairman of Phoenix Group, was the founder of City Bank.

The City Bank Limited opened its first branch in B. B. Avenue Branch in Dhaka. In 1986, The City Bank Limited was listed on the Dhaka Stock Exchange and in 1995 it was listed on Chittagong Stock Exchange.

On the 25th anniversary in 2008, The City Bank Limited revamped its image and services. This includes the launch of a new logo, launched American Express. Credit cards, brokerage business, and City Wallet (SMS Banking) service. The name of the bank was simplified to "City Bank" from its earlier "The City Bank limited". The new logo, depicting a red and white checkered box kite, was launched in July 2008.

Sohail RK Hussain was appointed managing director of City Bank in November 2013.

The International Finance Corporation purchased a five percent stake in City Bank for 1.31 billion BDT in February 2016. In December 2017, City Bank raised US\$26 million for Doreen Power, a subsidiary of Doreen Group, to construct a powerplant in Munshiganj District.

City Bank became the third bank in Bangladesh to offer UnionPay debit cards in August 2020.

In July 2021, CDC Group provided a US\$30 million loan to City Bank.

Vision

• The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.

Mission

- Offer wide array of products and services that differentiate and excite all customer segments
- Be the "Employer of choice" by offering an environment where people excel and leaders are created
- Continuously challenge processes and platforms to enhance effectiveness and efficiency
- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service
- Ensure respect for community, good governance and compliance in everything we do

Values

• Result Driven

- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

2.2 Objectives of City Bank Ltd.

The major objective of The CBL is to generate a solid financial base, to acquire a decent benefit and pay an attractive profit to respectable Shareholders, to accomplish the goals, the bank works for enhancing the nature of bank's advantages by distinguishing potential great borrowers. What's more, influence the customers to open a record in the bank through their mind and knowledge and also is to keep up the notoriety through their client administrations arranged offices. To accomplish this coveted objective, it has the aim to the quest for magnificence in the atmosphere of persistent change. Since it trusts the line of greatness is ceaseless, it additionally trusts that its vital plans and business will its quality in a focused domain. Its proverb is to give each and every client administration accessible in the present managing an account strategy for their customers

2.3 Banking Activities of City Bank Ltd.

1. Strategies of City Bank limited

CBL has faith in the act of Market-arranged Strategic arranging, creating and keeping up a reasonable fit between the association's goals, abilities, and assets. The purpose of such approach is to administrate the banks business and organizations with the objective that return set advantages and improvement. CBL believes in 2 corporate strategies which are given below:

- Location Based strategy
- Business Level Strategy

2. Products and services of CBL

The bank launched several financial products and services since its inception. Among them are:

- Corporate & Investment Banking
- Retail Banking
- SME Banking
- Treasury & Market Risks
- Islamic Banking
- Internet Banking

3. Departmental Activities of CBL

The branches of the City Bank limited has all the required segments of the general keeping money and this segment keep running by labor with excellent managing account information. Thus a touch of rich client benefit is winning in the branch. General keeping money of this branch comprises of various segments, specifically account opening area, checkbook issue, exchange of record, shutting of record, settlement segment, web based saving money, clearing and bills segment, money segment, information passage segment and so on.

• Account opening section

As per the law and practice, the investor client connection emerges just from the contact between the two. Furthermore, opening a record is the agreements that build up the connection between a broker and a client. So this area pays an indispensable part in pulling in client and consequently ought to be taken care of with additional care.

• Remittance

Clients of a bank need to exchange his store or cash to anyplace inside the nation they can do it through the settlement area of the bank settlement segment of general keeping money manages just nearby settlements. Amid my temporary position I have spectator in my branch manages three kinds of nearby settlements.

• Cash section

Cash is the most fluid resource and it ought to be bargain painstakingly. So this division is extremely given with escalated mind. This office begins the day with trade out vault. All money receipts and installments are made through this division. Money officer starts their exchange with taking cash from the vault, known as the opening money adjust. Vault is kept in an extremely secured room. Keys of the room are monitored money officer and Branch Operation Manager. The measure of opening money adjust is gone into an enroll. After entire days' exchange overflow of the cash stays in the money counter is returned in the vault and known as the end adjust. Cash is gotten and paid in this segment.

1. Cash Receipt: Depositors deposit money in their account through this segment by deposit slip. This segment likewise gets money from client for opening pay arrange, bank draft wire exchange and so forth this banks all money receipts are taken by this division.

2. Cash Payment: This segment acknowledges the cheque from the contributors for installment in real money. Subsequent to getting cheque first the check is examined whether it is a substantial one. Money officer judges the sum both in figure and word date of the check and mark and so on then at long last approved officer contrasts the mark on the cheque and the example mark, and check whether the adjust in the record is adequate (Report, Prime operational area of the bank.

2.4 Future Plan for upgrading product and services of CBL

The City Bank Limited needs to wind up the most favored bank to by and large the nation. They need to give their clients the best in class administrations, inventive items and budgetary arrangements from brilliant outlets-all with huge grins that pass on and create best administration. In accordance with the bank's technique of making administrations more open to clients. CBL is intending to dispatch appropriate managing an account administrations and business in all branches. All branches of the bank will be brought under deals and administrations display centering retail saving money business while offering administrations to every other client of various

specialty units. Understanding customer's savings trend and market demand, CBL is launching 4 new deposit products which are:

- ✓ City Onayesh
- ✓ City Icchapuron
- ✓ City Shombriddhi
- ✓ City Projonmo

Day by day CBL is getting into the modern banking system. The professional is working hard every day to bring out the best services from the employees. CBL is blessed with a very efficient and hardworking personnel who work dedicatedly to meet the objectives (City Sheba, 2016)

2.5 Organogram of City Bank Limited



2.6 Steps involved in the recruitment of City Bank Limited

Job Posting in Appropriate Medium

Subsequent to getting appropriately permitted take over from line division, HR placement job opportunity outwardly on the right intermediate. Usually City Bank Ltd uses its own online CV database, different job website and occasionally Campus recruitment program in different renowned universities for job posting. The job posting have all the information of the job, required qualification, the application deadline and posting or mobility related issues where appropriate.

Acquiring CV and Short listing

Short listing methodology is finished on the premise of critical data on the appliance kind within the light-weight of job specification of a footing. The duty criteria square measure critically reviewed throughout short listing. The short-listing methodology is qualitative one wherever social control judgment plays a vital role. Before short listing of candidates for tests, job criteria square measure set by time unit and line manager. There square measure general and technical job criteria that a candidate must meet for thought of future step of choice. Time unit determines general criteria whereas line manager determines technical criteria. Each the kinds of criteria square measure important; but, it's the character of job that determines which kind of criteria ought to offer a lot of priority.

Communicating with the Shortlisted Candidates

HR will communicate with the applicant whose CVs are shortlisted 48 hour prior to their scheduled interview or written test date. Such communication can be made in the form of Email or SMS or both. Often a phone call is made to ensure he/she gets the email or SMS.

Administering tests and interview

After short listing of prospective candidates, applicable employment tests like written tests, oral tests or the other tests as deemed work square measure organized to assess candidates' quality for The Practices of Human Resource Management of the City Bank Ltd 33 the position. Through the take a look at selected psychological factors

like intelligence, aptitude, temperament and perspective of the candidates' square measure measured and determined. The most focuses of employment tests square measure on:

- Job related questions to assess in-depth knowledge of the candidates
- Assessment of mental ability, reasoning, memory etc.
- Assessment of potentiality and ability to learn
- Proficiency in performing tasks

Assessment in line with job analysis the selection is made on the basis of successive hurdles approach. The candidates are rejected following each of the stage or test being administered.

Written Test

If the applying is for the post of temporary or officer short listed candidates are demanded a written take a look at. Written take a look at isn't obligatory for candidates applying for the post of senior officer or higher than, however written take a look at are often taken at the discretion of Human Resource Division and also the line manager. Time unit drafts the written take a look at questionnaires. A collection of queries of a technical nature is written by line managers and sent to time unit. Few questionnaires from that list are enclosed within the take a look at by time unit as random basis. Whereas finalizing take a look at question, time unit considers the task necessities of the position and maintains connection, consistency and normal on the pattern of queries. The kind of question depends on the character of the position. Typically a mixture of multiple and narrative kind of queries is about within the written take a look at. It's the responsibility of time unit to pick and decision candidates for sequent take a look arts supported the performance of written test. Candidates World Health Organization area unit sitting for the written take a look at should secure sure marks to proceed within the accomplishment method Candidates World Health Organization area unit sitting for the written take a look at should secure sure marks to proceed within the accomplishment method.

Interview

Candidates qualified in the written test are called for an interview. The candidate informed about the interview time venue and date two days before the interview. Selection interview is an in-depth discussion between interviewer and interviewee. Head of HRD generally HR conduct all the process of recruitment and selection, however, for some senior management level position, outside recruitment may be permissible. Executive Search/ Professional Consulting Firms may be contacted by HR for this purpose. The interview board members ask questions that are relevant to the performance of the job including questions regarding required skills. The type of questions may be mixed of open-ended, behavior-oriented; competency based and stresses type questions. The nature of questions varies according to the level of position. The interview board members rank all candidates and recommend candidates best suited for them. The basis of preliminary selection is marks obtained in oral tests and their judgment about the candidates fit for the position an interview board is formed with the minimum of three members one from the line division, one from HR, and one cross functional. The interviewers sitting in the interview hold a higher position than the position for which the applicants being interviewed. Some time there can be two rounds of interviews. The final interview is taken by the divisional head from the position of Executive Officer and above. Candidates who are not qualified in the interview get a computer generated regret letter in the form of email.

Salary Negotiation

Candidates who are qualified in the interview get an email or SMS requesting to send his/her pay slip which shows the candidates recent salary in the present organization. After getting the pay slip HR calculate the candidates proposed salary considering his/her current salary and proposed grade and negotiate with the candidates to know he/she is agree or not with the proposed salary and grade given. This salary negotiation is only done for the permanent employees; there is no salary negotiation for temporary employees.

Job Offer

An approval form is made including the candidates who are agreed with the proposed grade and salary and signed by the appropriate authority. Then a job offer is made to the candidates, on the of the job offer the candidates are sent for medical test at bank selected diagnostics. Individual joining as officer go through a probation period but employee who join above officer level need not go through any probation period.

Medical Test

In City Bank, the duty provides is conditional to passing scrutiny conducted by the chosen diagnostic center. The scrutiny is conducted once preliminary call for accomplishment is created however the use provides has not however given. For the permanent worker price of medical take a look at beard by the town Bank restricted. And just in case of temporary worker candidate have to be compelled to collect his medical fitness report from any MBBS doctor.

Appointment Letter

Based on affirmative report on physical condition standing from the center, and positive reference check, the candidate is chosen for appointment. At this stage, the chosen candidate is gettable employment with town Bank. The appointment authority of city Bank issues an appointment letter to the chosen candidates. The appointment letter includes:

- Job title, Grade/Step and pay
- Nature of appointment
- Place of posting
- Name of section or department
- Effective date of appointment
- Probationary quantity, conditions of confirmation and spot quantity

The appointment letter and description will become valid exclusively once signing by the Director HR and so the employee, among the world provided for the aim.

Release Order

Individuals who are employed with another organization must provide release to HR at the time of joining with City Bank Ltd. Resignation acceptance letter can also be accepted to accelerate the joining process.

Photograph

Candidates must have to bring 5 copies of passport size photos of him/her at the time of joining.

Educational Certificates

The candidates must submit photocopies of all of his educational certificates from school level to University. If the original certificate is not provided by the institution, probationary certificate, transcript/ mark sheet is accepted.

Checking Reference

There must be at least two references provided by the candidates. In case of fresh candidates then he/she have to have one reference from educational institution, and if the candidate employed in other organization he/she must have one reference from his /her last organization, preferably by the supervisor.

Chapter – 3

Conceptual Framework

3.0 Human Resource Management

Human resource management (HRM) is the process of employing people, training them, compensating them, developing policies relating to them, and developing strategies to retain them. As a field, HRM has undergone many changes over the last twenty years, giving it an even more important role in today's organizations. In the past, HRM meant processing payroll, sending birthday gifts to employees, arranging company outings, and making sure forms were filled out correctly—in other words, more of an administrative role rather than a strategic role crucial to the success of the organization. Jack Welch, former CEO of General Electric and management guru, sums up the new role of HRM: "Get out of the parties and birthdays and enrollment forms.... Remember, HR is important in good times, HR is defined in hard times" (Frasch, et. al., 2010).

It's necessary to point out here, at the very beginning of this text, that every manager has some role relating to human resource management. Just because we do not have the title of HR manager doesn't mean we won't perform all or at least some of the HRM tasks. For example, most manager's deal with compensation, motivation, and retention of employees—making these aspects not only part of HRM but also part of management. As a result, this book is equally important to someone who wants to be an HR manager and to someone who will manage a business.

The Role of HRM

Keep in mind that many functions of HRM are also tasks other department managers perform, which is what makes this information important, despite the career path taken. Most experts agree on seven main roles that HRM plays in organizations. These are described in the following sections.

Staffing

You need people to perform tasks and get work done in the organization. Even with the most sophisticated machines, humans are still needed. Because of this, one of the major tasks in HRM is staffing. Staffing involves the entire hiring process from posting a job to negotiating a salary package. Within the staffing function, there are four main steps:

- **Development of a staffing plan:** This plan allows HRM to see how many people they should hire based on revenue expectations.
- Development of policies to encourage multiculturalism at work: Multiculturalism in the workplace is becoming more and more important, as we have many more people from a variety of backgrounds in the workforce.
- **Recruitment:** This involves finding people to fill the open positions.
- Selection: In this stage, people will be interviewed and selected, and a proper compensation package will be negotiated. This step is followed by training, retention, and motivation.

Development of Workplace Policies

Every organization has policies to ensure fairness and continuity within the organization. One of the jobs of HRM is to develop the verbiage surrounding these policies. In the development of policies, HRM, management, and executives are involved in the process. For example, the HRM professional will likely recognize the need for a policy or a change of policy, seek opinions on the policy, write the policy, and then communicate that policy to employees. It is key to note here that HR departments do not and cannot work alone. Everything they do needs to involve all other departments in the organization. Some examples of workplace policies might be the following:

- Discipline process policy
- Vacation time policy
- Dress code
- Ethics policy
- Internet usage policy

Compensation and Benefits Administration

HRM professionals need to determine that compensation is fair, meets industry standards. and is high enough to entice people to work for the organization. Compensation includes anything the employee receives for his or her work. In addition, HRM professionals need to make sure the pay is comparable to what other people performing similar jobs are being paid. This involves setting up pay systems that take into consideration the number of years with the organization, years of experience, education, and similar aspects. Examples of employee compensation include the following:

- Pay
- Health benefits
- 401(k) (retirement plans)
- Stock purchase plans
- Vacation time
- Sick leave
- Bonuses
- Tuition reimbursement

Training and Development

Once we have spent the time to hire new employees, we want to make sure they not only are trained to do the job but also continue to grow and develop new skills in their job. This results in higher productivity for the organization. Training is also a key component in employee motivation. Employees who feel they are developing their skills tend to be happier in their jobs, which results in increased employee retention. Examples of training programs might include the following:

- Job skills training, such as how to run a particular computer program
- Training on communication
- Team-building activities

• Policy and legal training, such as sexual harassment training and ethics training

The importance of human resource management

The purpose of HRM practices is to manage the people within a workplace to achieve the organization's mission and reinforce the corporate culture. When people management is done effectively, HR managers can help recruit new employees who have the skills to further the company's goals. HR professionals also aid in the training and professional development of employees to meet the organization's objectives.

A company is only as good as its employees, making HRM a crucial part of maintaining or improving the health of the business. Additionally, HR managers monitor the state of the job market to help the organization stay competitive. This could include ensuring compensation and benefits are competitive, events are planned to keep employees from burning out and job roles are adapted based on the market.

3.1 HRM Practices of City Bank

3.1.1 Employees of the city bank limited

The City Bank Limited has in various representative's criteria. There are diverse kinds of representatives working in better places inside The City Bank ltd. The types of employees are-

Regular employee:

The permanent stuffs are known as regular employee or agents. The general laborers are allowed to get the additional, helpers and distinctive rewards with their basic pay rates. Also, these sorts of specialists moreover have the benefit of gating extra workplaces the City Bank Limited is obliging their agents.

HR Stuff:

HR impermanent connect are for those classes whose Job delineation is such, where he/she ought to be under the quick supervision of Bank's energy, whose execution is seen by the Bank.

Outsourced Stuff:

Other legally binding laborers are not entitled for any organization attestation. They will be enrolled through outsource associations. The need of any care staff through outsource association must come through HR set apart by the Division Head. HR will send the essential to give staff by the Outsource Agency.

Management Trainee Officer (MTO):

Management Trainee Officers exceedingly qualified understudies of CBL. The MTO's are standard representative however they need to understand as an understudy inside CBL for the time of one year. Following one year in the event that they can finish their learning period effectively they will end up being a senior officer specifically from the MTO.

3.1.2 Management Team

Management team of THE CITY Bank includes the following positions and each position contains one member.

- Managing Director & CEO
- Deputy Managing Director
- Chief Information Officer
- Head of Credit
- Company Secretary & Head of Regulatory & Internal Control
- Head of Probashi Banking
- Head of Human Resource Management
- Head of Treasury & Financial Institution
- Head of Marketing & Corporate Affairs

- Head of Corporate Banking
- Head of Impaired Asset Management
- Head of Enterprise Risk Management
- Chief Financial Officer
- Head of Technology
- Head of Retail Banking

3.1.3 The City Bank Ltd. Human Resource Department

Human resource department in The City Bank ltd. exist to urge people and relationship to achieve their objectives. CBL go up against various troubles raising from the solicitations of the agents, the affiliation and the overall population. The adjacent and general circumstances are the particularly unstable in light for creating troubles similarly reason for consistently developing regulations, especially rules that know the necessity of ascend to work potentiality. These confinements, the HR division of CBL must add to the affiliation's "essential concern" in a form which is effective (The City Bank, 2012, pp 29-33)

Human Resource Division's Wings:

Human Resource Division of the City Bank Limited has work with six wings. The wings are-

- Recruitment.
- Administration.
- Training.
- Pay Benefits.
- Performance Appraisal.
- MIS & Strategic Planning.

3.1.4 Recruitment policy of City Bank

Selection and Recruitment is an imperative piece of an association that decisively relies upon their workforce to effectively play out their central goal and accomplish their vision over the long haul. Subsequently fitting determination of contender to participate in the workforce is a basic piece of Human Asset Administration, which is affirmed by the Human Asset Division in The City Bank Restricted.

Recruitment Process:

For the recruitment The City Bank Limited uses the following process:

• Direct Recruitment:

City Bank Limited has a CV bank in HRD. In the case of direct contracting, the HRD provides a short list of CV Bank CVs or collects the CVs referred to by The City Bank Limited employees for a direct interview for the specific function selected.

• Through Advertisement:

Once in a while the HRD of the City Bank Limited can't ready to short rundown CVs for particular post from their CV Bank. In this circumstance the HRD publicize of enrollment in particular post specifying the set of working responsibilities with the base prerequisite that the candidate ought to have for the post. Also, gather CVs which are being indicated by the necessity that has been distributed in the ad. After that the CVs will be short recorded and the enlistment method will go as indicated by the immediate enrollment process.

• Internal Job Posting:

For inside occupation journey it will go through a round as lotus notes or board take note. Any current staff other than changeless additionally HR Brief (least one year with The City Bank Limited) and outsource staff (least three years with The City Bank Limited). Just the Overseeing Chief and CEO can permit special cases. Occupation particular will be portrayed in that round and intrigued applicants will have full freedom to apply resulting to the leeway from separate line director.

• Promotion:

The organization follows mainly three types of promotions. These are:

a. Multiple Chain Promotion:

These accommodate a methodical connecting of each other's. Such advancements recognize multi-special open doors through obviously characterizes roads of way to deal with and exit from each situation in association.

b. Up and Out Promotion:

In these promotions a worker must acquire an advancement or look for work somewhere else. Numerous colleges and other association take after this training which frequently prompts end of administration.

c. Dry Promotion:

These kinds of promotions are given in lieu of increments in pay, for instance when all the pay is balanced upward to keep pace with the typical cost for basic items is called dry promotions.

• Transfer on deputation:

Based on requirements and needs bank can adopt that policy after taking the approval from MD's Offices.

• Contract as specialist/consultant/counsel

It is not a post of regular employee. It is a contractual job and these persons are directly appointed by MD with the reference of the Chairman/ Board of Directors or Management Committee.

Recruitment Budget:

• MD and CEO tend to decide and break down the need of labor in light of enlistment required by the Offices and anticipated spending plan in view of the year in the wake of talking about with various division heads. Thusly, it is the

duty of the administration to analyze the work load and complete the activity examination and additionally investigating the genuine prerequisite of representatives under different classifications, to see whether an extra hand is extremely important

- Board of executives holds the expert to at long last choose any issue with respect to any kind of enlistment.
- The City Bank must perceive the significance of labor estimation and in like manner an Organ gram ought to be set up for the organization and for every department and Branch. The Organogram might notwithstanding, not be inflexible, it might be inspected and updated when fundamental now and again. Subject to survey every once in a while, the able expert according to control assigned by the head will make the arrangements.

3.1.5 Training and development program of CBL

Human resource improvement is a fundamental pre-imperative to accomplishing authoritative objectives. Constant preparing of the representatives and administrators is gone for limit and expert aptitude working consistently. The City Bank Limited has a set up creative preparing foundation. Encountered financier's work as employees under the immediate direction of an executive.

On – the – Job Training:

Almost all comprehensively used tactics for planning happen at job. This is credited to the ease of those techniques and the effects which endeavor are fewer extravagant to this activity. On - the - job getting ready areas the agents in a authentic work situation and impacts them to emit an impression of being speedily beneficial. It is learning by doing.

Off- the -Job -Training:

Off-the-job planning spread different strategies classroom addresses, films displays, relevant examinations and other multiplication works out, and changed rule. The workplaces prerequisite for each one of these methodology move for little stopgap classroom to an itemized progression center with gigantic address entryways,

supplemented by small assembling rooms with present day fluctuating media equipment, an extreme number of mirrors, and each one of the ornamentation.

The City Bank Ltd. Training institute offers these courses:

Executive Courses:

- Risk Based Capital Adequacy under Basel –II
- Executive Development Course

General Courses:

- Foundation Course for Executive officers
- Foundation Course for Assistant Executive officers
- Foundation Course for Assistant Executive Officers-Teller
- Industrial Credit & Project Financing Course
- International Trade Finance & Foreign Exchange
- English Language Course (Evening)

Course Objectives:

- To strengthen capacity of the participants on over all banking procedure.
- To transform a group of officers into efficient bankers.
- To increase resources of the bank to strengthen future capacity.
- To transform trained officers to asset of the bank in commercial running of branches
- To increase profitability through banking by trained staff.

- To enhance human & material resources for achieving the goals of the bank branches
- To create permanent resources in branches of the bank.

Rewards & Control Systems:

Reward and Control systems are carefully refined to strengthen conduct that is regarded significant to progression the commercial center. The representatives who don't hold fast to the social and conduct standards of the association, because of cacophony between the estimations of the individual and the estimations of the association; are given a reasonable cautioning to either take care of business or ship out.

3.1.6 Compensation administration of CBL

Basic Salary:

Basic salary is the actual salary that The City Bank Limited is giving the employees without any other allowances. This is the main margin of salary range. In The City Bank Limited there are thirty slabs of salary range for every job grades where basic salaries are being in flexible amount.

Travel Allowance:

The compensation has a standard traveling allowance matching with the status of employee of different categories.

Daily Allowance:

The daily allowance is admissible as per rules framed by the board from time to time.

Incentive bonus:

The board of directors at its discretion declares incentive bonus as and when deemed necessary.
Festival Bonus:

The employees or staffs are entitled to get two festival bonus to celebrate religious festival.

Employee Benefits:

CBL guarantees that provident store benefits are given to the qualified staffs of the association as indicated by the tenets of Provident Fund constituted under an unalterable trust. CBL has likewise presented 'Superannuation Fund' rather than Group life coverage strategy for the representatives. Those representatives, will's identity ready to satisfy particular criteria said in the approach of the reserve, will be entitled for the advantage of Superannuation Fund.

CBL compensation and benefit packages:

Allowance	Incentives/Benefits
 House Rent allowance 75% of basic Medical allowance 20% of basic Conveyance 30% of basic Lunch Tk.250 per working day 	 Yearly: Leave fare Deposit target bonus Two festival bonuses Performance bonus Long term: Provident fund Gratuity Insurance benefit Medical benefit

Gratuity:

A gratuity is granted to or on account in the in the event of:

- Death while in the service of the organization.
- Termination of service or compulsory retirement resulting from permanent incapacity due to physical or mental infirmity provided this has not been caused by the irregular or inappropriate habits.
- Termination of service or early retirement resulting from the abolition of his post or bona-fide retirement.

The following categories of employees are not eligible for gratuity:

- 1. Those who are dismissed from the organization or
- 2. Those who left or discontinued their service without the permission of the organization.

The amount of gratuity admissible to an employee is a sum equal to two month's basic pay for each completed year at the rate of last pay drawn.

Leave:

The policies followed for employee leaves management based on the types of leaves and their criteria are given below:

Annual Leave: All officers will wind up qualified for yearly leave of 24 working days after fruition of one-timetable year. Of these 24 days 15 days must be taken as sequential leave every year. Any pending leave might be conveyed forward to the following year.

Casual/Sick Leave: Casual leave over to 14 logbook days can be allowed every year to a representative who might be not able go to obligation because of sudden sickness or critical private undertakings. Not over 2 days' easygoing leave can be taken at once in a month.

Maternity Leave: Female (affirmed) representatives will appreciate 4 months' maternity take off. One worker will be qualified for profit this leave for 2 times in her whole administration period.

Study Leave: Study Leave is conceded to a worker Study leave of greatest 2 years must be allowed to a representative without pay and remittances gave he/she has put in no less than three years of administration.

Leave without Pay: Leave without pay might be conceded to a worker in exceptional conditions where no other leave is allowable under these tenets. In the event of Leave without Pay, the period does not surpass 60 days.

Leave during Probation Period: For sick leave in the probation period, the leave has to be specially mentioned by the department. Casual leave will be granted to probationary employees after completion of 6 months. Any leave taken prior to completion of 6 months will be adjusted against the casual leave (City Bank Webpage, 2016 pp 34-37).

Encashment Facilities of Annual Leave: Yearly leave encasement offices might be permitted to the representatives for a most extreme of 90 days (based on last basic) at the season of worker's leaving the bank.

3.1.7 Promotional practices of City Bank Ltd.

Promotion is the rewarding procedure to develop professionalism who is the great asset of the company. As rewarding and motivating factor the uniform promotion criteria are maintained by the company.

Objectives of the promotion:

- To provide enough opportunity for the executives and officers to build up high professionalism.
- To ensure smooth career path for the deserving executives or officers.
- To motivate, reward and make dedicated as well as trustworthy employees.
- To create belongingness for the employees.
- To encourage knowledge, wide experienced and dedicated employees.

Promotion Time:

The matter of promotion CBL is handled once in year which is known as year wise promotion. The benchmark of the promotion is June 30th of every year. Those who complete the minimum required length of service fixed for promotion criteria within June 30th, can be considered for promotion.

Criteria for promotion:

- Promotions for the deserving persons who has fulfill the promotional criteria are always encouraged and maintained by the managing authority.
- For regular promotion, an employee at least requires two years' continuous service in the same rank with satisfactory performance for the immediately past two years, who had undergone and complete the training and other promotional exams successfully are taken into consideration for the promotion.
- Regular promotion for any post below the bank's 3rd tire is considered by the management while the promotion for the post of 3rd tire and above is considered by the board of directors as per CBL's policies.
- The employees have to pass the promotional exam getting the qualifying marks for the next immediate higher post. The mode of written test is in English.
- Senior executive officers also have to face the promotion exam for next higher post. The examination question of the Senior Executive Officers is prepared by outside professionals.
- Senior officer and senior executive officers below the rank of 3rd tire have to face viva voce and required to get minimum qualifying marks.
- The viva board is conducted by MD who selects the other personnel of the Board.

3.1.8 Performance Appraisal policies

The performance appraisal is the way to assess the last execution of the representative, especially for the reward, progress and improvement of the personnel.

The action test is a procedure that distinguishes, evaluates and creates representative actions to achieve hierarchical goals.

Purposes of Performance appraisal in The City Bank Limited:

- To review past performance
- To assess training needs
- To help develop individuals
- To audit the skills within an organization
- To set targets for future performance
- To identify potential for promotion
- To provide legal & formal justification for employment decision
- To diagnose the hidden problems of an organization

Job Evaluation:

Meaning of Job evaluation: Job evaluation is a-

Deliberate and precise systems of deciding the relative worth of different employments inside the association, in order to build up an evenhanded wage and compensation structure.

The two most basic job evaluation techniques used are, to begin with, full employment, where the professions are generally taken and placed against each other. The second strategy is one of the allocation approaches for different parts of the activity. Within the framework of the approach, different points of view or parts of the activity are examined, for example, the instruction and experience necessary to develop the activity, and a focus qualification is granted since the instructional requirements of the activity are higher The higher the scores.

Chapter – 4 Analysis

4.0 Analysis

Questionnaire analysis

1. The behavior of the responsible person for planning the HRM/PM in your organization is up to the mark.

Remarks	Number of Respondent	Percentage
Strongly Agree	6	20%
Agree	1	3%
Neither Agree or Disagree	18	60%
Disagree	3	10%
Strongly Disagree	2	7%
Total	30	100%



Interpretation: In city Bank major people Shows a neutral answer about the responsible person's behavior. Here 60 % of the employees give the neutral answer. Less than 20% thinks that the behavior of the responsible person for planning for HRM is not satisfactory. And more than 20% thinks their behavior is up to the mark.

2. In the recruitment process External & Internal sources is perfectly used by your organization?

Remarks	Number of Respondent	Percentage
Strongly Agree	12	40%
Agree	8	27%
Neither Agree or Disagree	4	13%
Disagree	6	20%
Strongly Disagree	0	0%
Total	30	100%



Interpretation: In City Bank major people aware about the uses of the internal and external source usability in recruitment. 40% are stated as strongly agree and 27% stated as agree because CBL is concerned about fair recruitment policy. 13% shows neutral opinion. 20% employees are disagreeing about the process.

3. In case of selection: your organizations can manage to select the best candidate among the available candidate.

Remarks	Number of Respondent	Percentage
Strongly Agree	8	27%
Agree	7	23%
Neither Agree or Disagree	10	33%
Disagree	4	13%
Strongly Disagree	1	3%
Total	30	100%



Interpretation: This feedback shows employees have mixed opinion regarding to candidate selection process. But major people have a neutral feeling about choosing the best people for the bank. Also the acceptance is grandly high. Less than 20% is disagree in this opinion.

4. Working efficiency of the employees of your organization is good enough.

Remarks	Number of Respondent	Percentage
Strongly Agree	12	40%
Agree	7	23%
Neither Agree or Disagree	7	23%
Disagree	4	13%
Strongly Disagree	0	0%
Total	30	100%



Interpretation: Major people believe that bank employee has the perfect work efficiency. Although 23% of employee gave neutral opinion. Only 13% thinks work efficiency should be upgraded.

5. In case of job analysis you face a little or no problem at all.

Remarks	Number of Respondent	Percentage
Strongly Agree	8	27%
Agree	9	30%
Neither Agree or Disagree	7	23%
Disagree	3	10%
Strongly Disagree	3	10%
Total	30	100%



Interpretation: In case of job analysis of the bank half of the employees stay neutral and half of them strongly agree about it. Only 20% disagree on the accuracy of job analysis. Employees who are dissatisfied with the job analysis think that the department heads should be more transparent while delicate the authority to its employees.

6. Training program is regularly arranged for developing the working efficiency of the employees.

Remarks	Number of Respondent	Percentage
Strongly Agree	10	33%
Agree	12	40%
Neither Agree or Disagree	8	27%
Disagree	0	0%
Strongly Disagree	0	0%
Total	30	100%



Interpretation: Majority of the employee agreed about the fact that bank has regularly arranged the training program. 27 % gave neutral opinion.

7. Your organization arranged outdoor training once in a month for better knowledge.

Remarks	Number of Respondent	Percentage
Strongly Agree	5	17%
Agree	13	43%
Neither Agree or Disagree	7	23%
Disagree	5	17%
Strongly Disagree	0	0%
Total	30	100%



Interpretation: majority of the employee agreed about the fact that bank regularly arranged the outdoor training. 23% employees have neutral opinion about that statement. 17% employees disagree with the fact because sometimes bank can't be able to arrange the outdoor training program for all the employees because it is very costly and time consuming.

8. For motivating the employee, financial reward is performed by your organization.

Remarks	Number of Respondent	Percentage
Strongly Agree	19	63%
Agree	11	37%
Neither Agree or Disagree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	30	100%



Interpretation: The majority of the employee strongly agreed about the fact that bank financially reward for motivation because CBL is concern regarding increase the work efficiency on employees by helping them by motivation.

9. Your organization can be a perfect example for maintaining a well-organized HRM/PM?

Remarks	Number of Respondent	Percentage
Strongly Agree	7	23%
Agree	8	27%
Neither Agree or Disagree	12	40%
Disagree	2	7%
Strongly Disagree	1	3%
Total	30	100%



Interpretation: Majority of the employee agree about the fact that their organization is perfect example for maintaining a well-organized HRM/PM. 40% of employees have neutral opinion regarding the fact. Only 10% thinks that CBL should be improve its human resource activities and upgrade its policies for employee's wellbeing.

10. Employee Promotion policy is enough transparent in your organization.

Remarks	Number of Respondent	Percentage
Strongly Agree	4	13%
Agree	8	27%
Neither Agree or Disagree	8	27%
Disagree	9	30%
Strongly Disagree	1	3%
Total	30	100%



Interpretation: Close to 40% of the employee agreed and more than 30% of them are disagreed in terms of the transparency about promotional policy of the bank. 27% of employees carry mixed opinion regarding the fact. Employees who are disagree about the transparency think that favoritism sometimes interrupt in the transparency in the promotion policy.

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Chapter – 5

Findings, Recommendations And Conclusion

5.1 Findings

- There are lacking in the job analysis, human resource planning, recruitment and selection policy of CBL is not standard. The reason behind this fact is the manager of HRD is incapable to operate the various HRM function.
- There is lack of accuracy in following the performance appraisal because of some discrimination, favoritism and nepotisms are exercised.
- The Pay Packages of the Bank isn't focused in contrasting with other Bank working in Bangladesh.
- Outdoor training for employees doesn't organized properly because of inefficiency of training program planning.
- Despite the fact that the association isn't in lacking of representatives, however I think there is missing of legitimate workers that implies "lack of right people in right place".
- The human resource management of CBL does not operate standard pay structure for employees.
- A few representatives say that an additional work stack in a consistent premise is a typical paradigm of the association. Thus, the bank at some point misfortune worker's appeal.
- Just the head office contains HR division and all the HR exercises are controlled from the head office. Consequently, when at times any HR issues raised staffs need to sit tight for quite a while to settle it. Also, this office isn't excessively organized.
- Sometimes employees feel demotivated for lack of transparency in promotion policy because of favoritism and nepotism.
- Talent acquisition managers are not up to date with the strategies of choosing the best candidates.

5.2 Recommendations

- The human resource development personnel of CBL should pursue the modern HRM system, and generate the HRM function to each department properly because the HRM policy explore as the keystone of all human resource functions in an organization.
- The standard performance appraisal has to be prepared by the HRD manager of CBL because the success and failure of an organization is very depended on the accuracy of human resource performance.
- The manager of HRD need to operate the standard pay structure for the employees of CBL to minimize the rate of high turnover of employees.
- Training should be provided by professional consultation with the training division in the central level and mid-level.
- The authority of The City Bank Limited should establish a structure performance appraisal policy. HRD manager has to avoid the biasness so that efficient employee can get proper reward for their performance. "right man in right position"
- The HRD manager must do the succession planning. A careful and thoughtful action plan ensures that the person's responsibilities and, therefore, the effectiveness of the organization are altered as little as possible.
- The HRM authority should try to reduce the extra workload of the employee in order to reduce employee unrest and turnover.
- The organization should revise their compensation program to retain highly qualified, competent and promising employees.

5.3 Conclusion

The City Bank Limited is a bank that affirms the best support of the clients and in addition to the representatives by Human Asset Division. The City Bank Constrained is the quickest developing Bank in Bangladesh. By working in HR Division the information was learnt would be sufficiently useful to manage with the genuine hierarchical condition.

Saving money in business is a developing idea from Bangladesh's perspective. Step by step, it is getting prevalent in the white collar class individuals. From absolute starting point The City Bank Restricted has effectively maintained their business with well notoriety now they make their own enthusiasm on limit in keeping money business. The Managing an account business has an awesome prospect in Bangladesh. Be that as it may, Human asset administration is an indispensable piece of any association for dealing with the workforce and guaranteeing the work productivity. Human Asset improvement is a fundamental pre-essential to accomplishing authoritative objectives. Ceaseless preparing of the workers and administrators is gone for limit and expert expertise working consistently.

So, the management of The City Bank Limited should give more concentration in this potential sector with proper strategy, better marketing policy and satisfactory customer services. As I working the Human Resource Management Department, while I end up with some observation and based on these observations some recommendation has been given in this report. Hopefully these recommendations will help to The City Bank Limited continue its progress.

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Appendix

Questionnaire

Questionnaire on Human Resource Management (HRM) Practices of City Bank Limited.

1. The behavior of the responsible person for planning the HRM/PM in your organization is up to the mark?

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

2. In the recruitment process External & Internal sources is perfectly used by your organization?

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- o Strongly Disagree

3. For recruitment the employee Advertisement & Campus Recruitment is perfectly followed by your organization?

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- o Strongly Disagree

4. In case of selection: your organizations can manage to select the best candidate among the available candidate.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- o Strongly Disagree

5. Working efficiency of the employees of your organization is good enough.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

6. In case of job analysis you face a little or no problem at all.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

6. Training program is regularly arranged for developing the working efficiency of the employees.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- \circ Disagree
- Strongly Disagree

7. Your organization arranged outdoor training once in a month for better knowledge.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

8. For motivating the employee financial reward is performed by your organization?

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

9. Your organization can be a perfect example for maintaining a well-organized HRM/PM?

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- Strongly Disagree

10. Employee Promotion policy is enough transparent in your organization.

- Strongly Agree
- o Agree
- Neither Agree or Disagree
- o Disagree
- o Strongly Disagree