

PERSONNEL MANAGEMENT IN BANGLADESH
A CASE STUDY ON PERSONNEL MANAGEMENT OF BANGLA AIRWAYS

Jannatul Ferdoush Akand

A Dissertation submitted to the University of Dhaka
in Partial Fulfillment of the Requirements for the
DEGREE OF MASTER OF PHILOSOPHY

Department of Management Studies

Faculty of Business Studies

University of Dhaka

Dhaka, 1000, Bangladesh

April 2016

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PERSONNEL MANAGEMENT IN BANKS
“A CASE STUDY ON PERSONNEL MANAGEMENT OF JANATA BANK”

Jannatul Ferdush Akand

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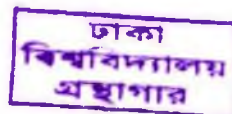
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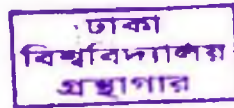
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DECLARATION

I do solemnly declare that this thesis titled **Personnel Management in Banks “A Case Study on Personnel Management of Janata Bank”** submitted by me to the **University of Dhaka, Dhaka**, for the **Degree of Master of Philosophy** is an original work.

404199

It has not been submitted earlier either partly or wholly to any other University or Institution for any Degree, Diploma, Associate - ship, Studentship, Fellowship or Prize.



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April 2006.

CERTIFICATE

With regard to this thesis titled *PERSONNEL MANAGEMENT IN BANKS*
"A CASE STUDY ON PERSONNEL MANAGEMENT OF JANATA BANK"
submitted by *Jannatul Ferdush Akand* to the *University of Dhaka*, Dhaka, for the
Degree of Master of Philosophy, I certify that:

- i. She has carried out research work under my direct supervision and guidance; and I have scrutinized the manuscript of the thesis;
- ii. The entire thesis comprises the candidate's own work and personal achievement and that it is a bonafide work done by her;
- iii. This thesis does not contain any conjoint research work either with me or with any one else; and 404199
- iv. The final composed copy of this thesis, which is being submitted to the University of Dhaka, Dhaka has been carefully read by me for its material and language.



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Lastly, the responsibility of any errors and deficiencies that might have crept in the thesis lies on the authoress alone.

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LIST OF TABLES

SL. NO.	HEADING	PAGE NO.
1.	Age of Respondents.	28
2.	Sex of Respondents.	28
3.	Education of Respondents.	29
4.	Opinion of the Employees Regarding the Method of Recruitment and Selection Policy.	66
5.	Opinion of the Employees Regarding Influence of Trade Union or (C.B.A.).	66
6.	Opinion of the Employees Regarding Possibility of Being Biased in the Recruitment and Selection Policy.	67
7.	Opinion of the Employees about Job Satisfaction at Present Recruitment and Selection Policy.	67
8.	Opinion of the Employees Regarding Period of Recruitment and Selection Policy.	68
9.	Opinion of the Employees As to Relation Between Recruitment and Selection of Job Specification.	68
10.	Opinion of the Employees Regarding Types of Training Received after Selection.	69
11.	Opinion of the Employees Regarding Effectiveness and Job Relatedness of the Training Received after Employment.	70
12.	Employees Rate of Turnover.	70
13.	Authority Responsible for Analyzing Management Training Needs.	84

SL NO.	HEADING	PAGE NO.
14.	Opinion of Faculty Members Regarding the Method of Assessing Training Needs.	88
15.	Opinion of Faculty Members As to Whether the Training Needs Change Constantly after Some Time.	89
16.	Opinion of Faculty Members about the Factors, which Bring the Changes in the Management Training Needs.	90
17.	Methods of Evaluating Training Programmes in Bank.	103
18.	Aspects of Training Covered in Evaluation.	104
19.	Utility of Evaluation Feedback for Subsequent Management Training Programme.	105
20.	Opinion of the Appraised (Employees) Regarding the Period of Performance Appraisal System.	111
21.	Opinion of the Different Categories of Employees Regarding Period of Appraisal System.	112
22.	Opinion of the Appraised (Employees) As to whether they are Consulted before Evaluation.	113
23.	Opinion of the Appraised (Employees) Feelings about the Discussion with the Superior (Appraiser) before Appraisal.	113
24.	Opinion of the Appraised (Employees) Regarding the Purpose of Performance Appraisal System.	114
25.	Opinion of the Appraised (Employees) about the Accuracy of Performance Appraisal.	115
26.	Opinion of the Appraised (Employees) Specifying the Reasons for Inaccuracy of Performance Appraisal	115

SL NO.	HEADING	PAGE NO.
27.	Opinion of the Appraised (Employees) Regarding Preference of Appraisal System.	116
28.	Opinion of the Appraised (Employees) Regarding in Ensuring Good Management Subordinates Relationship Through the Effective Appraisal System.	117
29.	Opinion of the Appraised (Employees) Regarding Linkage of Bonus / Incentives with Outstanding Performance.	117
30.	Opinion of the Appraised (Employees) Regarding Dependence of Job Satisfaction on Effective Appraisal System.	118
31.	Opinion of the Appraised (Employees) Regarding Dependence of Promotion, Demotion, and Transfer in an Organization on Performance Appraisal System.	118
32.	Opinion of the Appraised (Employees) Regarding Determination of Training Needs by Performance Appraisal.	119
33.	Opinion of the Appraised (Employees) Regarding Modification of the Appraisal System in Organization.	119
34.	Opinion of the Appraiser (Superiors) Regarding the Execution of the Performance Appraisal has Subordinates in the Organization.	120
35.	Opinion of the Appraiser (Superiors) Regarding Received any Training Evaluate Performance.	121
36.	Opinion of the Appraiser (Superiors) Regarding Truly Determinations have Performance of the Appraised (Employees) Performance by the Appraisal Format Used in the Organization.	121

SL NO.	HEADING	PAGE NO.
37.	Opinion of the Employees Regarding Criteria of Promotion.	134
38.	Opinion of the Employees Regarding Types of Promotion Practice.	134
39.	Opinion of the Employees Regarding Reasons for Not Selecting the Best Candidates.	135
40.	Opinion of the Employees Regarding Importance of Annual Confidential Reports and Assessments for Promotion.	136
41.	Opinion of the Employees Regarding Correctness of Evaluation in Annul Confidential Reports in the Bank.	136
42.	Opinion of the Employees Regarding the Existing Transfer Policy.	137
43.	Opinion of the Employees Regarding the Existing Demotion Policy.	137
44.	Opinion of the Employees Regarding Satisfaction with Their Benefits from Janata Bank.	145
45.	Opinion of the Employees Regarding as to whether Work Place is Quite or Noisy?	146
46.	Opinion of the Employees Regarding Relationship with Their Colleague.	148
47.	Participation of the Employees for Suggesting Improvements.	149
48.	Opinion of the Employees Regarding Recognition for Higher Achievement in the Bank.	149
49.	Opinion of the Employees Regarding Types of Training Needed.	152

LIST OF FIGURES

SL. NO.	HEADING	PAGE NO.
1.	Human Resource Portfolio.	4
2.	Productions and Service Line. (The Views Expressed in the Figure is Authoress Own.)	6
3.	Stage of the Evolution of Personnel Management.	11
4.	Human Resource Wheel	13
5.	Functional Areas of Personnel Management.	15
6.	Management Committee of Janata Bank Training Institute	40
7.	Organogram of Janata Bank Head Office.	47
8.	Organogram of Administration Division (Janata Bank).	48
9.	The Recruitment Process.	49
10.	Recruiting: A Personnel Function.	52
11.	Process of Utilization of Training.	76
12.	Systematic Training Cycle.	79
13.	Identification of Training Needs.	80
14.	The Sequence of Training Activities.	96
15.	The Appraisal Process.	107
16.	The Need Hierarchy Theory.	139
17.	Motivator Hygiene Theory. (Two - Factor Theory)	142

CONTENTS

DECLARATION

CERTIFICATE

ACKNOWLEDGEMENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF GRAPHS

CHAPTER

1. INTRODUCTION	1 - 25
2. RESEARCH METHODOLOGY	26 - 37
3. AN OVERVIEW OF JANATA BANK	38 - 48
4. RECRUITMENT AND SELECTION POLICY	49 - 71
5. TRAINING	72 - 105
6. PERFORMANCE APPRIASAL	106 - 121
7. PROMOTION, DEMOTION AND TRANSFER POLICY	122 - 137
8. MOTIVATION	138 - 153
9. FINDINGS OF THE STUDY	154 - 164
10. RECOMMENDATIONS AND CONCLUSION	165 - 180

APPENDIX

Exhibit 1: Bibliography	181 - 190
Exhibit 2: Questionnaire	191 - 202
Exhibit 3: Annual Confidential Reports - Form No - 1, 1(A), 2, 3.	203 - 220

INTRODUCTION

CHAPTER - ONE

INTRODUCTION

1.0 PREAMBLES

The People's Republic of Bangladesh appeared on the world map as a sovereign state on December 16, 1971.¹ Bangladesh is one of the developing countries of the world. It comprises a total land area of 1,48,393 square kilometers or 57, 294 square miles of which more than 90% is rural. Over 90% of the country's total population lives in some 85,650 villages. The villages are grouped in to 4,472 unions each of which forms a unit of local government and has an elected body called “**Union Parishad**”. Administratively, the whole country is divided into 6 Divisions, 64 Zilas and 506 Upazilas. About 80% of the people of Bangladesh depend for their livelihood on agriculture and related economic activities directly or indirectly in rural areas.²

Since the inception of human civilization man did not known exactly when the use of management organization has started. With the evolution of human civilization there has been development in organization method and in the twenty first century organization has taken the shape of specialized discipline. Modern management is the result of lengthy research for healthy management of organization activities and solution of complications. The term comprehensive management is an important subject in all phases of administration of business organizations, religious,

¹ Statistical Yearbook of Bangladesh, Bangladesh Bureau of Statistics, Government of the People's Republic of Bangladesh, 1981, Dhaka: P.3.

² Md. Nurul Alam, “*Practical Management Scenario of Rural Finance: A Study of Bangladesh Krishi Bank in Greater Chittagong District*” University of Chittagong, Department of Management: 2003, P.1.

government, non - government, charitable organizations including even in the army and household administration.

Personnel Management is often termed as the nervous system of the industry as well as business management, dealing with people at work and their relationship within the enterprise. It aims at providing an effective organization of the men and women who staff the enterprise enabling each of them to make his / her own best contribution to its success both as an individual and as a member of a working group. In fact, Personnel Management is that integral part of management that deals with the recruitment and selection, development, compensation, utilization, retirement, promotion, demotion, transfer, performance appraisal, motivation and various types of quirks of the personnel, but it is not a separate part of management rather a basic function of management permeating through all levels and all types of management.

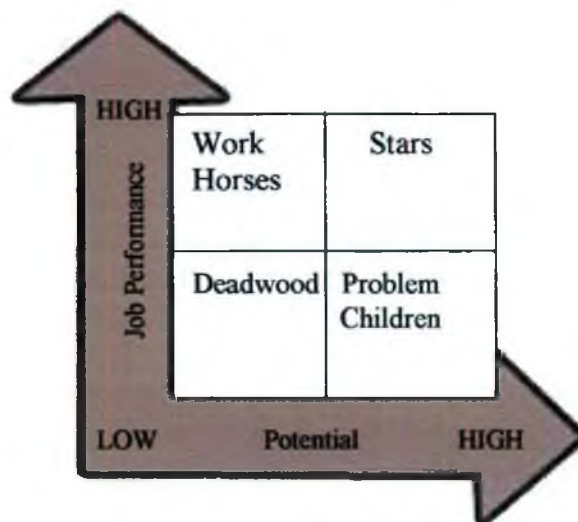
Generally in any organization, we find two sets of people, one working for achieving the pre - set goals of the organization, the other supervising the works of the earlier set. These two groups are known as labour or employees and management or employers in the literature of Personnel Management. A labour management relation refers to labour management co - operation that is mutually cordial in solving problems at the work place. It recognizes mutual acceptance and trust by the parties of industrial relations for improved labour management relations as a pre - requisite for economic growth and higher productivity. Paradoxically, it is often found that the inevitable outcome of modern industry under capitalism is conflict - precipitating movement for a change. Allen calls it a "Dynamic Conflict Situation" and states that industrial relations arise out of the prime economic relationship in society, which is the buying, and selling of labour power.

From the view of economics and business, in fact, the human being is the most important resource / factor of an organization. Without the support of people, machine remains idle, raw materials lie stacked, and money tied up. Likert rightly says, "Managing the human components is the central and most important task, because all else depends on how well it is done." In the contemporary world, management primarily is Personnel Management; Personnel Management plays a very important role in establishing healthy labour management relations through such important operational areas as efficient performance of personnel functions, appropriate executive behaviour, proper motivation, time honoured, grievance handling, healthy communication and appropriate workers participation in management. So, our industrial and economic development depends upon the efficient and effective Personnel Management practices to a considerable extent.³

Dr. George S. Odiorne, Professor of Management and former Dean of the School of Business Administration at the University of Massachusetts, Amherst, has developed a useful and prescriptive strategy for assessing the human resources of the firm. He has done this on lines of the famous portfolio analysis. The dimensions of the human resources portfolio matrix have the same form as for product and market portfolio, except that the two dimensions comprising grid are related to the important aspects of human performance and potential.

³ Md. Abu Taher, "*Personnel Management Practices in Bangladesh (A Case Study of Khulna Hard Board Mills Ltd.)*" Vol. 21, No. 1, January - March 1992, Bangladesh Management Development Center, 4, Sobhanbag, Mirpur Road, Dhaka - 1207; PP. 67 - 70.

↔ HUMAN RESOURCES PORTFOLIO



↔ *Figure no .1, Human Resources Portfolio, Source: P.N. Singh, Training for Management Development, Suchandra Publications Ltd, New Delhi: P. 28.*

Job performance refers to the actual achievements of the individual compared with the objectives of the job. Potential refers to the likelihood of the jobholder making a future contribution to the employing organization. The two - by - two grids give four types of employees.

a. **Deadwood:** Employees under this category are incompetent, unsatisfactory and wholly unsuitable occupants of their present positions. They have low potential for growth.

b. **Work Horses:** These are the people who have reached their peak of performance in the light of definitely limited capacity 79% of more than 1500 managers in Dr. Odiorne study were found to be in this category by their assessors.

c. **Stars:** These are the people of high potential who are performing at the highest quadrant of their potential 15% of managers assessed in the same study were positioned in this category.

d. Problem Children: These are people who have great potential and genuine capacities who are working below that capacity or only with mixed results. In some on stances they divert their energies it making mischief, engaging in harmful actions, or in being too easily diverted into trivial or wasteful uses of their talents.⁴

Economics and banking are complimentary to each other. All economic activities center around banking management unfair business practices prevailing in the economy automatically affect the management of the banking sector. Because all activities of bank are closely related with the economy that is why there is a need for good management in the banking industry. Now there is question what is meant by good banking.

Bank is such financial organizations where people deposit their savings and banks lend money to people against that deposits.

Bank is a unique creation, a surprise to the world and a blessing to mankind we will call a system as a good banking where everything is done according to plan and the customers receive nice lively flawless, quick service and where there is no unrest and sound working environment is present and the bank also must have pleasant relation with the Central Bank.

We can also write this in a different way. The following conditions exist in a good bank:

- i. All action is done according to prescribed procedure.
- ii. The higher and lower level employees of the bank are experienced, honest, reasonable, sympathetic, farsighted, man of personality, aggressive and pleasing personality.

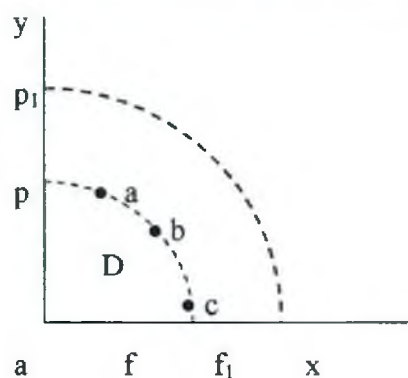
⁴ P.N. Singh, *Training for Management Development*, Suchandra Publications, and New Delhi: 5th Edition, PP. 28 - 29.

- iii. Existence of constant nice interesting and healthy environment.
- iv. Respect and compromising attitude towards Central Bank and the corresponding amiable relation by the Central Bank towards the Commercial Bank.
- v. Customers also receive quick and friendly service.
- vi. Team spirit exists among all the employees of the bank.
- vii. Correct attitude and correct approach are evident in a good bank.

Sophisticated Personnel Management is needed to maintain the above features, because the economy of the twenty first century will depend on **E - Economy or E - Commerce**. So the bank in Bangladesh must be adapted to this environment and the bank must adjust them quickly.

If the bank performs their activities efficiently the economy of the country will be benefited and collectively the nation will be benefited also. A diagram can depicted this as follows.

↔ **PRODUCTION AND SERVICE LINE**



↔ *Figure no. 2, Production and Service Line, Source: The views Expressed in the Figure are Authoress Own.*

Let us assume the customary service of bank, which is their production, is represented by pf line and the production of the country is represented by xy line. Any amounts of production on abc point represent optimum production but of the

substandard service of the bank in the production in Bangladesh exists any where below pf at point **D**. For the development of the country the production line must move to the right through the use of banking service and if possible the p_1f_1 line, which represents bank service, must be moved to the right through the use of better service.

A major area is of Personnel Management. So researcher did not include all area of Personnel Management. Researcher included in her research, **recruitment and selection, training, (management training needs and evaluation of training) performance appraisal, promotion, demotion, transfer and motivation.**

1.1 DEFINITION OF THE TERM USED

1.1.1 Definition of Personnel Management

No definition can be expected to describe fully any concept or subject. It can, however, serve as a springboard for fruitful analysis and amplification. With these thoughts in mind, Personnel Management is defined here as follows: Prof. Jucius has defined personnel administration as: The field of management which has to do with planning, organizing, procuring, developing, maintaining, and utilizing, a labour force, such that the-

- a. Objective for which the company is established is attained economically and effectively.
- b. Objectives of all levels of personnel are served to the highest possible degree.
- c. Objectives of society are duly considered and served.⁵

Edward Flippo states: Personnel Management is the planning, organizing,

⁵ Micheal J. Jucius, Ph.D., *Personnel Management*, Richard Irwin Inc. Homewood, Illinois Irwin Dorsey Limited Georgetown, Ontario: Printed in the United States of America, January, PP. 2 - 3.

directing, and controlling of the procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and societal objectives are accomplished.⁶

From the above definition it can be understood that the aim of the *personnel Management* is a system of establishing a supervisory method for directing the work of the employees. Another peculiarity of the above definition is that good *personnel Management* would help them to utilize their experience and ability in full length. Not only that, giving of highest personal satisfaction and collective satisfaction will be achieved through this way of working system.

1.1.2 Evolution of Personnel Management

The modern concept behind present **Personnel Management** did not come - up overnight or is not due to the endeavor of one man or one organization. Rather, modern Personnel Management is the result of long time research, investigation, labour, intellect and evolution. In this respect the names of three flourished persons may be mentioned. One of them is **MAYER ROMFIELD** * the **Creator of Personnel Management Movement**. Another is **REBERT OWEN** + who is called the **Father of Personnel Management**. The last one is **SYRICE*** who recognized the importance of **Human Relation, Motion Study, Layout and Use of Equipment**.

Let us analyze the historic evolution of human resources. The thought of gradual progress of evolution of management and human resources are as follows:

⁶ C.B.Mamoria, *Personnel Management*, Himalaya Publishing House, and Bombay: 1993, P.8.

⁺ Dr. Md. Ataur Rahman, *Modern Personnel Management*, Uttara Publications, Elephant Road, and Dhaka: P. 8.

* Claude S. George, Jr. Bangla Translation of *The History of Management Thought*, Copyright - (c) Prentice Hall: 1972; PP. Eight -Thirteen

i. Before **sixteenth century** the matter would have been considered from the **Paternal Point** of view. To get things done by engaged or devoted someone meets his / her demand like some extent of paternity without giving any responsibility upon him. This system or practice is seen in many family controlled organizations or businesses still now.

ii. After industrial and commercial evolution of **sixteenth and seventeenth century** human resource in production and trade is begun to treat as an **Association in Europe**.

iii. The humanitarian problems created by industrialization were taken into consideration and put importance in the **eighteenth century**; with a view to solve the problems related to human resources make welfare for labours **Welfare Secretary** was created.

iv. In **nineteenth century** when the establishment of large industries and organizations started and just then the matter of human resources management was started to be given importance. In case of technique of management of human resources the **Differential Piece Rate System** of Frederic W. Taylor brought a theoretical concept in the field of production, which is a bit progressive management technique to the employees as regards more scientific management.

v. In **twentieth century** the government guidelines, fixation of minimum wages, conditions of work as regard, trade union, human relation, resolution of conflicts and many other matters were established including secured environment regarding labour. In this century the ideas of treating human resources as **Capital** was invented.

vi. The clear demand of **twenty - first century** is human resource management or a human resource is a strong ingredient to learn. This can be made a theory of

helping ingredient (FACTOR) in the creation of resources of **Nation, Organization or Person**⁷.

According to French, modern personnel human resource management has emerged from nine interrelated sources:

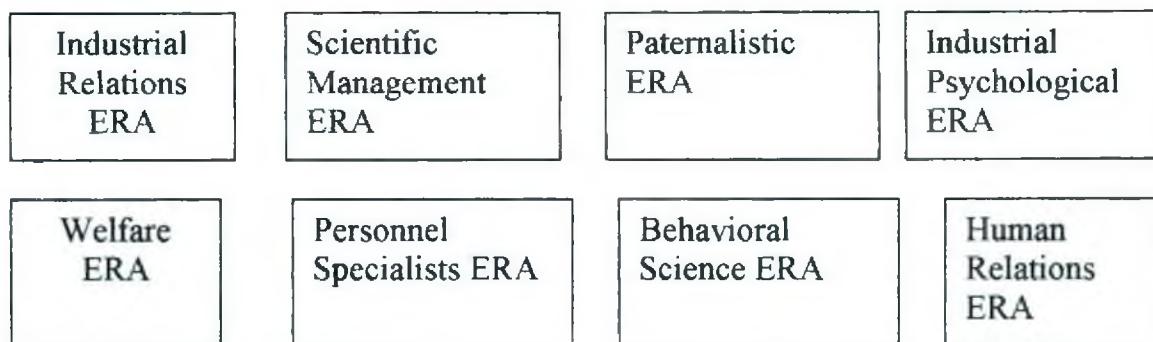
- i. Report technological change, which increased the specialization of labour associated with the industrial revolution;
- ii. The emergence of free collective bargaining with constraints established for both unions and employers;
- iii. The scientific management movement;
- iv. Early industrial psychology;
- v. Governmental personnel practices growing out of the establishment of the civil service commission;
- vi. The emergence of personnel specialists and the grouping of these specialists into personnel departments;
- vii. The human relations movement;
- viii. The behavioural sciences;
- ix. The social legislation and court decisions of the 1960s and 1970s.⁸

Some authorities have preferred to study the growth of Personnel Management on the basis of the classification given next page in figure no.3.

⁷ *The Daily Sanbad*, Dhaka: Sunday, 8 September 2002

⁸ Wayne f. Cascio, *Managing Human Resources*, Productivity quality of work life profit, McGraw - Hill Book Company, PP. 237 - 238.

↔ STAGE OF THE EVOLUTION OF PERSONNEL MANAGEMENT



↔ *Figure no. 3, Stage of the Evolution of Personnel Management.*
Sources: *Ibid.* P. 79.

1.1.3 Human Resource and Its Utilization

The intentions of the management of modern human resources are **Man, Material, Machine and Money**. By ensuring the effective use these factors to utilize the contribution of men for tactical, social and morally organization production. In this regard four objectives and activities have been selected. Those are: i. To involve the employees in the opening activities and to engage them giving importance to make the internal and external objectives; ii. To ensure co - operation of work in the development of organization of human resources development; iii. The third objective is **social**: through this, security is to be ensured and the problems of environment are to be solved; iv. The fourth objective is **person**: through this, persons contribute to “**Create Value**” in organizations; and through the execution of above working procedures resources for nation, organization and employees are created.⁹

⁹ *The Daily Sanbad*, Dhaka: 8 September 2002.

1.1.4 Model of Personnel Management

There are various models of management of activities of human resources department. The most effective working system is like this: i. **Planning of Human Resources:** Which will be produced technically. ii. **Selection:** Have the most eligible employees, iii. **Induction and Training:** To build the confidence of the appointed employees. iv. **Development:** Continuous Professional Education (CPE) v. **Selection of Quality:** To appoint proper employees and to keep them working and to retrench the unproductive employee. vi. **Wages:** To provide wages for creating value.¹⁰

In recent years there has been relative agreement among human resource management specialists as to what constitutes the field of human resource management. The model that provided the focus was developed by the American Society for Training and Development (ASTD). In this study, ASTD identified nine human resource areas:

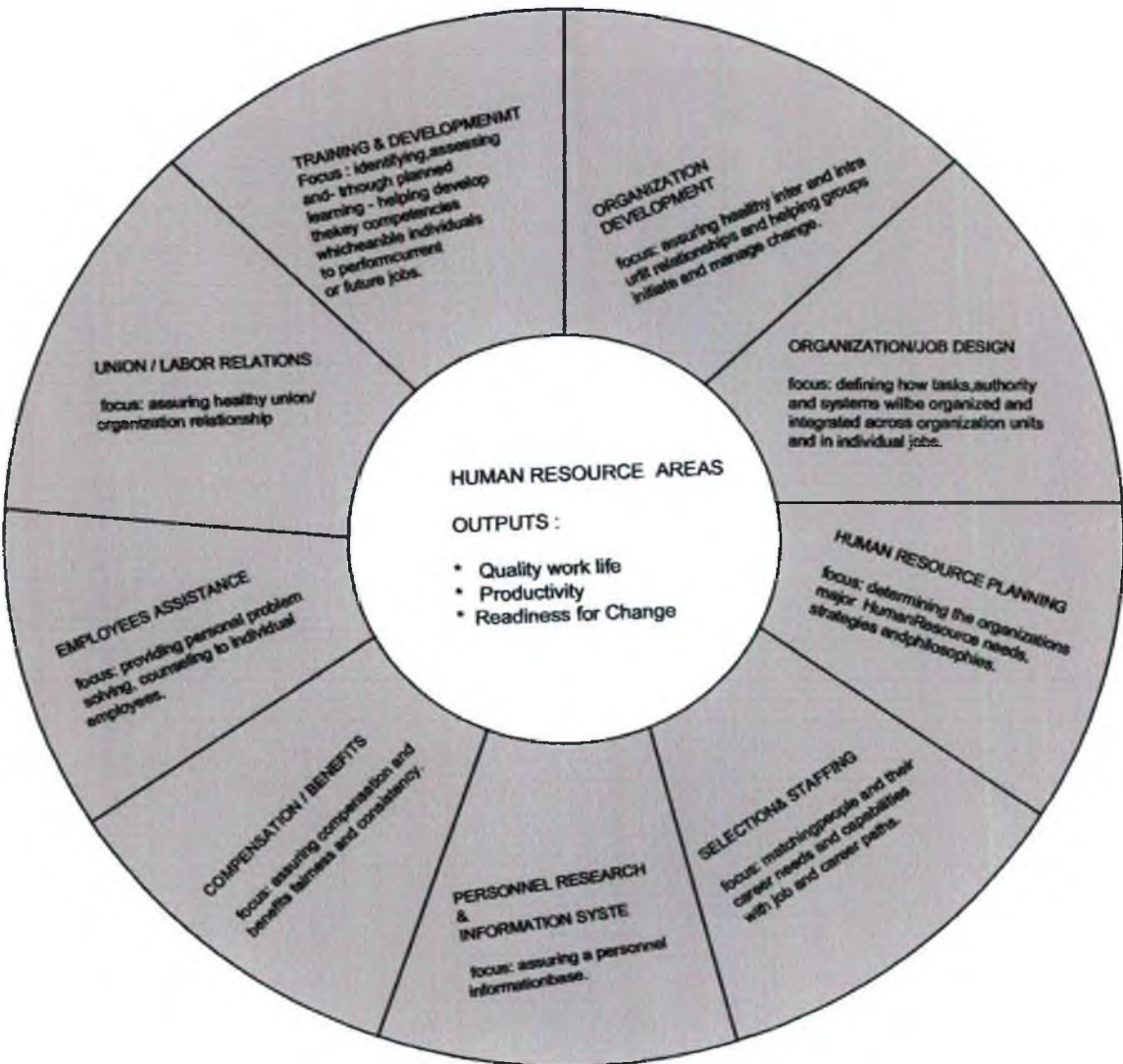
- i. Training and Development,
- ii. Organization and Development,
- iii. Organization / Job Design,
- iv. Human Resource Planning,
- v. Personnel Research and Information Systems,
- vi. Compensation / Benefits,
- vii. Employee Assistance,
- viii. Union / Labour Relations.¹¹

¹⁰ **Ibid.** *The Daily Sanbad.*

¹¹ David A. Decenzo, Stephen and P. Robbins, *Personnel Human Management* (Third Edition), Prentice - Hall of India Private Limited, New Delhi: PP. 7- 8.

These nine areas have been termed spokes of the wheel in that each area impacts on the human resource outputs: quality of work life, productivity, and readiness for change. Figure no. 4, is a representation of this model, and the focus of each spoke.

↔ HUMAN RESOUECE WHEEL



↔ *Figure no. 4, Human Resource Wheel, David A. Decenzo, Stephen and P. Robbins, Personnel Human Management (Third Edition), Prentice - Hall of India Private Limited, New Delhi: P. 8.*

1.1.5 Foundation of Personnel Management

The three important sides of Personnel Management are:

- i. Cooperative and sensitive Chief Executive.
- ii. Well planned programme.
- iii. The written rules, principles and objectives to be used in different stages supported by authority and employees.

Personnel Manager is to bear in mind that an employee is a member of several organizations such as:

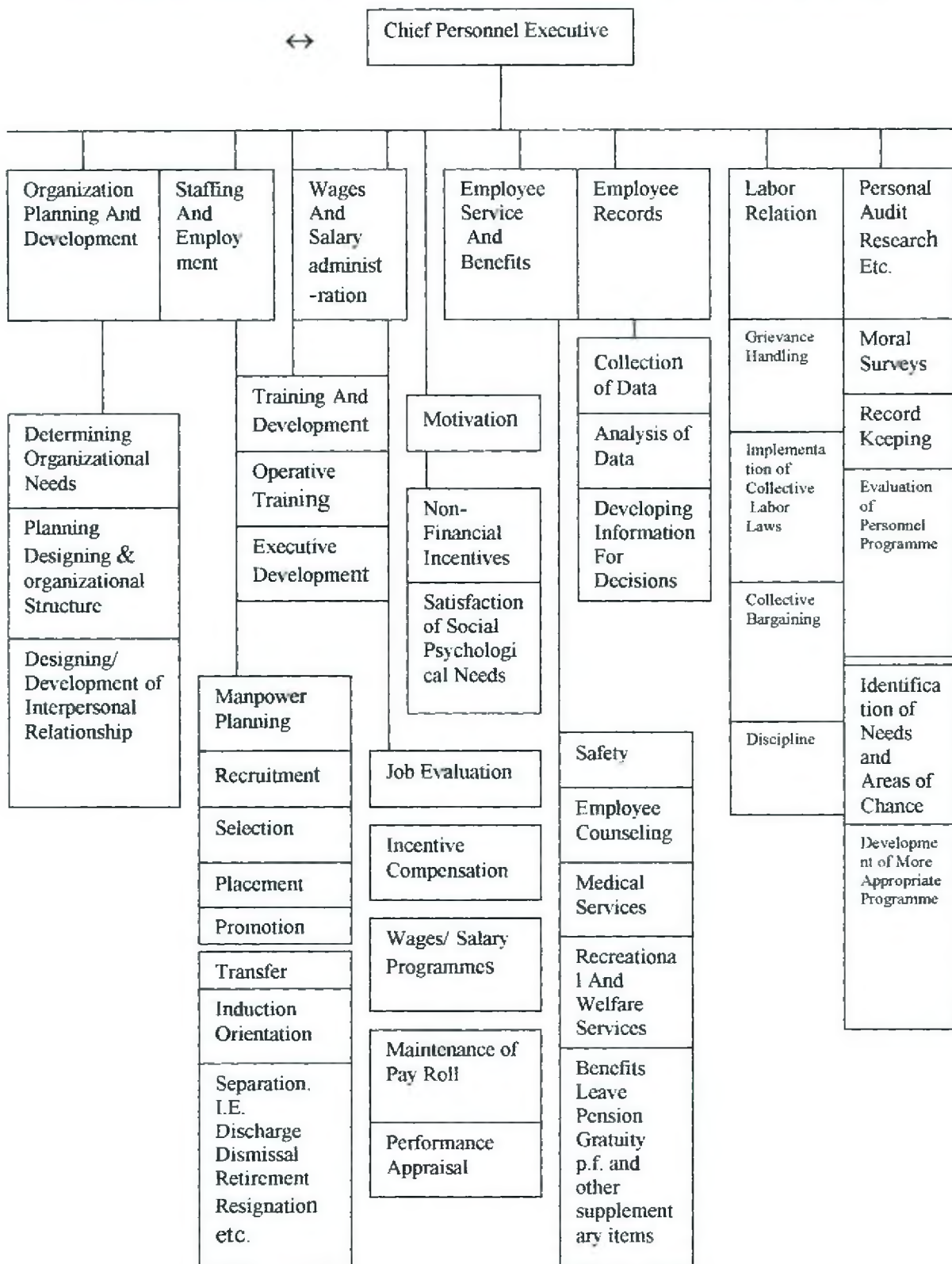
- i. Member of society as citizen of the country.
- ii. Member of organization as its employee.
- iii. Member of union, etc.

It is natural to have the obedience of an employee toward all these organizations. The Personnel Manager is to take after these relations of the employees. Personnel Manager is the representative of the organizations to the employee to the company.¹²

¹² Dr. Habibullah, Op. Cit. P. 348 - 349.

1.1.6 Functional Areas of Personnel Management

The functional areas of personnel management figure no. 5 shown is below:



↔ Figure no. 5, Major Functions and Sub function of Personnel Management, Source: C.B. Mamoria, Personnel Management, P. 52.

1.2 OBJECTIVES OF THE STUDY

Modern age is the age of competition. Competition is seen in each and every corner of the world. Banking Sector is not above it. As a result, Janata Bank, which is a Nationalized Bank, faces competition with other Nationalized Banks. To survive in the competition, bankers need to achieve education about different tactics and technological knowledge that can be learnt from various techniques of appropriate Personnel Management. The objectives for which the study on Personnel Management of Janata Bank were done are as follows:

- i. To find out the bad and good sides of the present recruitment and selection system.
- ii. To see the method of recruitment and selection policy.
- iii. To find out the turnover tendency of the employees.
- iv. To see the level of job satisfaction.
- v. To identify in Janata Bank whether the employment is based on Job demands i.e. job specification.
- vi. To see the period of recruitment and selection policy and suggest /recommends possible ways of making a better selection procedure to apply recruiting techniques followed in the Janata Bank.
- vii. To know the attitude of the executives of the Janata Bank towards training and the needs of training to the bank.
- viii. To examine whether the training activates is contributing towards achieving the training goals of the bank or not.
- ix. To collect opinion from all the interested sections of the bank about how the training may be made consistent with the other management training needs to make the training effective.

- x. To know the authority responsibilities for analyzing management training needs.
- xi. To know the method of assessing training needs.
- xii. To know the method of evaluating management training programmes.
- xiii. To collect aspect of training covered in evaluation.
- xiv. To know utility of evaluation feedback for subsequent management training programme.
- xv. To gather opinions / suggestions from the appropriate bank personnel suitable for making the training needs effective.
- xvi. To provide the bank authority with a conclusive suggestion regarding the management training needs.
- xvii. To analyze the existing performance appraisal system and practice in Janata Bank.
- xviii. To know the employees opinion about the existing performance appraisal system.
- xix. To find out the merits and demerits of the existing performance appraisal system.
- xx. To determining training need for further improvement in performance.
- xxi. To find out the Management by Objective (M.B.O.) Processes that exists in Janata Bank.
- xxii. To know the period of performance appraisal.
- xxiii. To know the purpose of performance appraisal.
- xxiv. To determine the acceptability and reliability of the performance appraisal.
- xxv. To know the reasons for inaccuracy of performance appraisal.

xxvi. The overall objective of the study is to find out the strength and weakness of the performance appraisal system and put suggestion and recommendation to make the system more effective. So that it can contribute to human resource development process of the organization.

xxvii. To see the type of promotion.

xxviii. To see the validity of present promotion policy.

xxix. To see the criteria of promotion.

xxx. To see the “why not the best people are not promoted”.

xxxi. To see the importance of annual confidential report and assessment in respect of promotion policy.

xxxii. To see what factors are considered to determine promotion policy.

xxxiii. To be acquainted with and acquire practical knowledge regarding demotion and transfer policy of an organization.

xxxiv. To develop and recommend appropriate promotion, demotion and transfer system for Janata Bank.

xxxv. To understand the level of motivation among the employees of the Janata Bank Head Office.

xxxvi. To know the dedication towards work, time management, responsibility and other managerial techniques that are needed to be a successful executive in the business world.

xxxvii. To have the practical experience of working in one of the biggest Nationalized Commercial Bank such as Janata Bank of Bangladesh.

xxxviii. To understand the functions those are carried out by the bank and to understand the procedure in which these functions are carried out.

xxxix. To suggest the management of the bank with some recommendations so that the management can identify some of the faulty areas of motivation in the organization and initiate necessary steps to bring changes in those areas.

1.3 ASSUMPTIONS OF THE STUDY

The assumptions of the study are as follows.

i. Decision regarding promotion, demotion, salary, training, placement, transfer, reward and punishment are taken on the basis of performance appraisal of the employees.

ii. Formal performance appraisal system exists in all the departments in the organization.

iii. All employees can be motivated properly if the performance appraisal systems are used effectively.

iv. Employees behaviours and performances need to be controlled and monitored by their superiors. Employees are conscious about their performance appraisal system.

v. The motivational tools that are absent in the bank are the environments of manual work, service rule, circular from Head Office, training programme of the Training Institute, conference of the senior personnel of bank, meeting at different levels, incentives, provision of bonus, promotion and etc.

vi. May be general traditional recruitment and selection procedure exists in the bank.

vii. May be the level of job satisfaction is not satisfactory.

viii. May be promotion, demotion and transfer policy depending on competency, seniority, qualification, and experience and on annual confidential reports. (A.C.R.)

ix. To implement the policy it is necessary to depend on some techniques in order to identify the necessity of training. Most probably these technique are not present in the bank. The effect of the training depends on designing of works, implementation of works and at last on the valuation of works. The researcher doubts whether importance are given on valuation during the time of training or not.

1.4 IMPORTANCE OF THE STUDY

Researcher expected favorable results in the field of Personnel Management and resolve the complications in effective use of manpower as a result of this study. As a result evaluation job satisfaction and motivation of the employees can be achieved. Consequently the rate of employee's absence and employee's turnover will be reduced, which will result in better service to the customers. Because the bank must always keep in mind that it is not the customer but the bank will go to the customer. Lot of cost savings will be achieved and different problem will be solved easily. Besides, all activities related to Personnel Management will be easy.

In the early civilization society there was no organizational concept, no recruitment and selection policy. After industrial revolution in England i.e. last part of 18th century organization get a better shape and for achieving institutional goal required a recruitment and selection policy. During 20th and 21st century organizational concept along with management concept are so rich that no one thinks an organization without these two.

Banking companies' today need employees who are committed to their organization employees who identify with the organization's values and goals and treat their organization like their own. So, that recruitment and selection process in the organizations are usually envisioned as a series of hurdles like, processing of applicant's complete application form, use of various selection tools to screen out

applicants, interview to make the final choice etc. To make the process reliable, valid, effective, and free from negative decision- the one of best way should be the analysis and evaluate the recruitment and selection process of the Janata Bank.

Skilled manpower is the integrals part of an organization and main factor of survival. Effective human performance is only possible when right people are selected for right type of jobs for right period and when they are given job related training they are developed to their fullest capacity. Selection is one of the important keys in the area of business function. An organization's effectiveness and achievements depend to a large extent upon the ability of efficiency of personnel department. For staffing all capacities in order to reach this objectives the organization's manpower need to recruitment of good personnel, requires careful planning and coordinating recruitment selection policies. Best possible qualified personnel will be required and eligible candidates will receive fair of proper consideration for each vacancy. So, recruitment and selection is the most important step for any organization.

Performance appraisal functions comprise a valuable management assessment tool and superior employee motivation weapon. It enables a company to strike a workable balance between the company's need for qualified and trained personnel and the employee's need for feed-back and motivation. The system has a close relationship between organization goals and individual performance. To a company, good people are like diamond; hard to find hard to shape and hard to be polished. Hiring right people for the right job is the most critical challenge to a company. Among the most expensive mistakes the company can make is hiring the wrong people for the wrong reasons, placing individual in positions for which they are ill-equipped or promoting employees to the levels of responsibility that they cannot

handle. It acts like blood infusion where the receivers and donors' blood must match. Otherwise mismatch will lead to complications.

Through performance appraisal techniques, we can discover the “**Real Diamonds**” in an organization and polish them to a dazzling brilliance. In today's competitive climate, we must analyze and capitalize on this potential with a carefully designed system of performance appraisal.

Employees are the most valuable assets of an organization. One of the most important qualifications of a superior boss (Appraiser), regardless of level is the ability to train and treat people in a manner that wins the confidence and brings good result. A good superior has to know his employees as individual. He considered each employee's performance, his / her interest, makes up his / her environment in developing his / her work force. It promotes the employees' job satisfaction and moral strength, because he / she knows that his superior is interested in her / his progress and development.

Janata Bank is the largest Nationalized Commercial Bank in Bangladesh. The progress of the bank depends on its employees. So, they have to be satisfied with the appraisal system. If they don't get satisfied with the system, their job satisfaction level will be very low. And it may be the main reason for the high rate of turnover.

Promotion is the most important aspect for an employee, because promotion increases the financial position and the social status of an employee. On the other hand, motivation is a hidden idea. The person who will be able to bring out that hidden idea he / she will be influenced by his / her activities. For this vroom has cited in his expectancy theory co-ordination between the expectation and the getting of a person.

The researcher has expected that her research about this study will increase the beauty in the field of Personnel Management of Janata Bank and also in the field of qualitative, standardizations and quantitative aspects.

1.5 LIMITATIONS OF THE STUDY

The problems that were encountered by the researcher for collection of data during the survey time are as the following:

i. **Sitting Arrangement:** Taking interview of persons from the level of Senior Clerks up to the level of Senior Principle Officers (S.P.O.) was not possible due to the shortage of place, because they could not make arrangement for a sitting place. Though persons of executive level had their place to sit, it was not always possible to take the interview due to gathering of the people. Moreover, they had more of the attitude to avoid an interview.

ii. **Security:** None of the officers and employees was open and clear - hearted persons. Many of them thought that the information is secret and therefore did not want to reply on them. Those who gave replies declined to tell their names.

iii. **Conception of Respondents:** The greatest problem arose in connection with the questionnaire. The reason was that most of the officers and employees had no idea about the matters with which the questionnaires were prepared.

iv. **Preliminary Information:** The researcher had to face a great problem to collect the information. The researcher took a letter from the supervisor and met with the Managing Director of Janata Bank. After many days of receiving the letter, the Managing Director sent the researcher to the Administration Department. Accordingly, the researcher contacted there with the appropriate official. The appropriate official also took about one month and then he permitted her to collect the preliminary information. When the researcher took the interview of the concerned

people and would collect the information from them the researcher felt very uneasy due to the irresponsibility's of the concerned people. Yet then the researcher had to collect the information by meeting the same persons several times. The reason was that the questionnaires made on the observation were made in such a way that many of the information could be collected from the primary sources.

v. Secondary Source: The researcher had to collect the information from the secondary source keeping her eyes on the nature, aim and on the related facilities. But there was a great gap of organization and well placement of data in the secondary level. As a result, in many cases the expected information could not be reflected well. The number of books, journals, bulletins and documents were so less that too much of hardships were undertaken for collection of information on the subject in secondary level.

vi. Experience: The problem that is to be faced by the womenfolk in the society governed by male, the researcher had not been spared from that. Some of the experiences had been so much of embarrassment that the researcher faced many problems to continue the interview. Even then the researcher through her behaviour and perseverance ended up their wrong ideas and then interviewed them.

vii. Topics: The topics that are covered in this study are vast and varied. It is not possible to cover every aspect of the topics due to the dynamism and diversity of the subjects.

viii. Talking to Officers: It was difficult to manage time from the officers for interview in order to collect information. Most of the time the officers were busy with their day - to - day works in the bank.

However, after so much of hindrances the researcher had finished her work on her observation and collected the information by the Great Mercy of the Almighty

Allah, the lord of the words and for that the researcher remains grateful to the Greatest Merciful ALLAH.

1.6 ORGANIZATION OF THE STUDY

This study has been undertaken as partial fulfillment of the requirement of “**Master of Philosophy (M Phil) in Personnel Management.**” The study is presented in ten chapters.

i. In the first chapter, researcher has presented the introduction and research problems.

ii. Chapter two spells out the research procedures used to obtain information.

iii. Chapter three takes up the situation context of research where the researcher has discussed the enterprises and their environment.

iv. Chapter four incorporates a comprehensive analysis of different components of recruitment and selection policy’s system as sketched in the model respectively.

v. Chapter five includes training needs and training evaluation.

vi. Chapter six is analysis of performance appraisal’s different areas.

vii. Chapter seven incorporates of promotion, demotion and transfer policy.

viii. Chapter eight includes Maslow’s need hierarchy theory and Herzberg’s two - factor theory or motivator - hygiene theory.

ix. Analysis and findings of recruitment and selection, training, performance appraisal, promotion, demotion, transfer and motivation include in chapter nine.

x. Finally, chapter ten presents conclusion and suggests way and means to improve existing Personnel Management system recruitment and selection, training (Management training needs and evaluation of training), performance appraisal, promotion, demotion, transfer and motivation in Nationalized Commercial Bank such as Janata Bank in Bangladesh.

METHODOLOGY OF THE STUDY

CHAPTER - TWO

METHODOLOGY OF THE STUDY

2.0 INTRODUCTION

With a view to conducting a research study, what is necessary is to design the research framework and select the appropriate research methodology. A research design is simply a framework or a plan for planning for a study that may be used as a guide in collecting and analyzing data. On the other hand, the research methodology is a way to systematically solve the research problem. Methodology means the underlying principles and rules of organization of a philosophical system or inquiry procedure. There are various methods of conducting socio - economic research, particularly in the light of the set research design such as interview method, observation, desk study method, case study method, historical method, statistical method and a like.

This chapter basically presents the methodology of the study which includes sources of data, sample design, organization of fieldwork, methods of data collection, data processing, techniques used in data analysis, etc.

2.1 SOURCES OF THE STUDY

The data for the study were collected both from the secondary and the primary sources. The researcher was always careful about the objectives of the study and collected data accordingly to accomplish those objects.

2.1.1 Primary Sources

The primary data were collected from the Head Office and the Training Institute of Janata Bank. The data were collected basing on discussion, meetings and interview with the employees and executives involved in Janata Bank and by administering a structured questionnaire on the respondents, officers and employees of

Janata Bank. Hearing discussions and holding meetings with the authorities of the Head office and the Training Institute also collected some information.

2.1.2 Secondary Sources

The data collected from the secondary sources were required to fulfil one of the objectives of the study. The sources of the secondary data are circulars, petition of compliant, bank journals, publication of record, bank related different newspapers, presidential order, book - lets, statistical yearbook of Bangladesh and various books on Personnel Management etc.

2.2 SAMPLE SIZE

To make the study free from any bias decision, a good number of steps have been taken to design the sample appropriate for ensuring the reliability of data. The steps taken in that regard are discussed below:

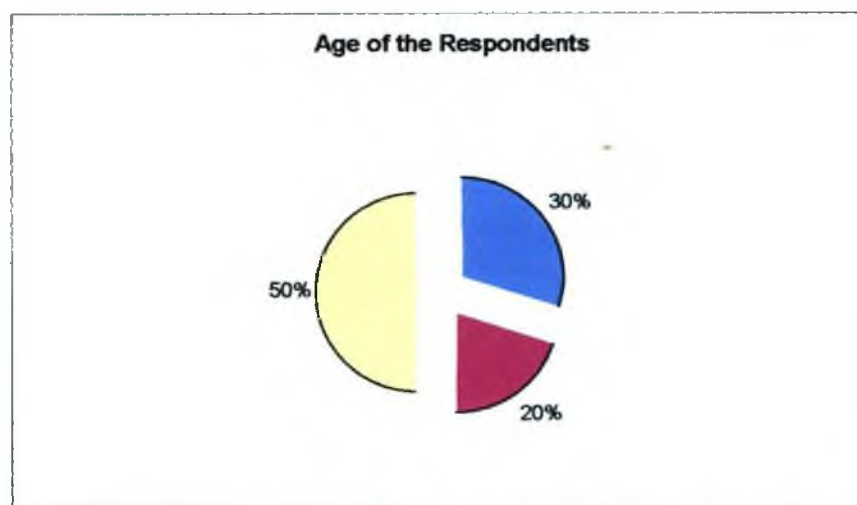
2.2.1 Selection of the Respondents

Random sampling techniques are used to select the sample respondents. The researcher distributed the questionnaire to 100 respondents of the Head Office. She got the response from 50 persons among them. (A Response rate of 50%) The researcher distributed the questionnaire to 35 faculty members of the Training Institute. Among them 20 persons responded. The researcher selected the appraised (Employees) and the appraiser (Superiors) from the 50 persons who responded from the Head Office. The information that was collected by the researcher from the officers category and the employees of the Janata Bank, are discussed below gradually:

TABLE NO. 1**Age of the Respondents**

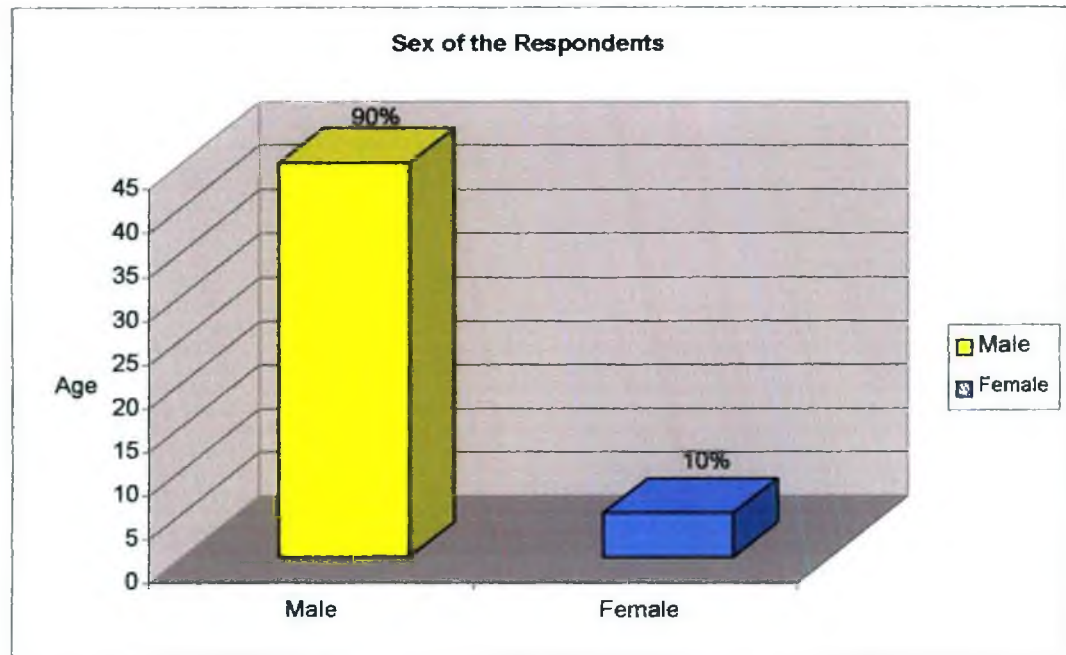
Age of the Respondents	No. of Respondents	Percentage
Above 45 Years	15	30%
40 - 45 Years	10	20%
35 - 40 Years	25	50%
Total	50	100%

Table no.1, shows that 50% respondents were above the age group of 35- 40 years and 20% falls in the age group of 40 - 45 and rest the 30% falls in the age group of above 45 years. It indicates that maximum respondents (50%) were found above the group of 35 - 40 years.

***Graph no. 1, Age of the Respondents*****TABLE NO. 2****Sex of the Respondents**

Sex of the Respondents	No. of Respondents	Percentage
Male	45	90%
Female	5	10%
Total	50	100%

It appears from Table no. 2 that among the respondents 90% were male and 10% were female. It indicates that maximum employees male of Janata Bank.



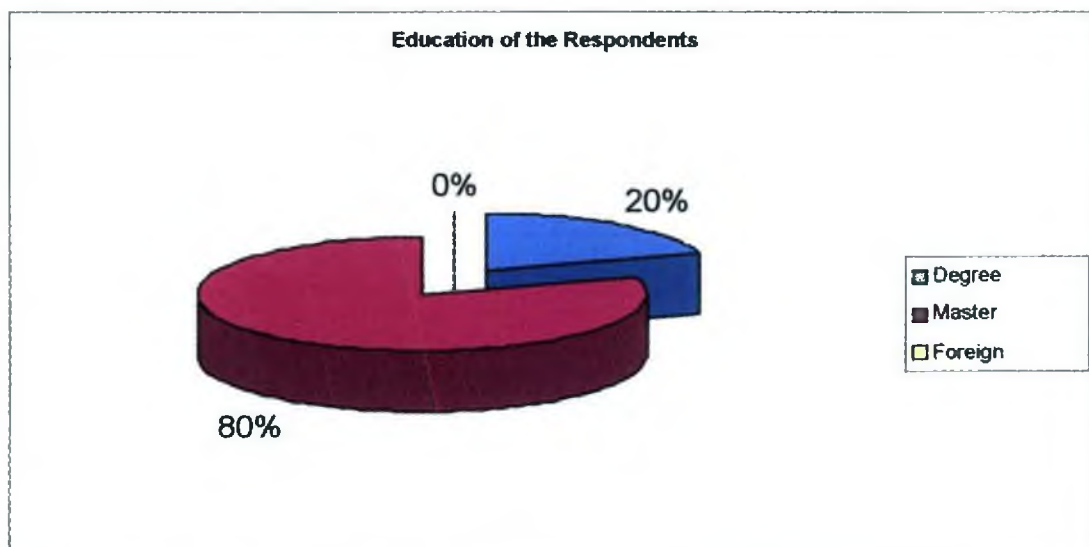
Graph no. 2, Sex of the Respondents

TABLE NO. 3

Education of the Respondents

Education of the Respondents	No. of Respondents	Percentage
Degree	10	20%
Master Degree	40	80%
Foreign Degree	0	0%
Total	50	100%

Above Table no. 3, shows that only 20% respondent's education level was degree, and 80% respondent's education level was a master. Respondent's a foreign education degree was nil. It indicates that maximum respondents (80%) were found having master degree.



Graph no. 3, Education of the Respondents

2.2.2 Selection of the Study

The researcher talked with the supervisor for selecting the study and at the same time consulted related research works, articles and bank magazines. The supervisor selected the researcher to adopt the following topic: ***PERSONNEL MANAGEMENT IN BANKS “A CASE STUDY ON PERSONNEL MANAGEMENT OF JANATA BANK”***

2.2.3 Selection of the Sample from Division

The researcher selected 20 Divisions of Janata Bank depending on the Head Office for this study and an interview was taken from the members of the faculty for preparing the questionnaire of training. Those Divisions are as follows:

- i. Administrative Division
- ii. Public Relation Division
- iii. Disciplinary Division
- iv. Employees Welfares and Appeal Division
- v. General Credit Division -1 (GCD - 1)
- vi. General Credit Division - 2 (GCD - 2)

- vii. General Credit Division - 3 (GCD -3)
- viii. Rural Credit Division
- ix. Rural Credit Inspection Division
- x. Accounts Division -1
- xi. Accounts Division - 2
- xii. General Banking Division
- xiii. Branches Division
- xiv. Employees Fund Management Division
- xv. Classified Advance Division
- xvi. Legal Division
- xvii. Reconciliation Division
- xviii. Engineering Division
- xix. Inspection and Audit Division (General)
- xx. Special Inspection Squad Division

2.3 DATA PROCESSING AND ANALYSIS

Completing the fieldwork the following procedures were taken by the researcher for processing and analyzing the collected data.

2.3.1 Data Processing

The processing work included editing, coding, manual tabulation of the surveyed data.

Editing:

Editing was done in order be sure that the interview schedule was correct and fully satisfactory. The researcher herself completed this.

Coding:

Coding of the questions were involved by editing for which code cards were made.

Tabulation:

The researcher has done tabulation manually. One - way, Tables were column - wise made to include such items as recruitment and selection, training (Management of training needs and evaluation of training,) performance appraisal, promotion, demotion, transfer and motivation.

2.3.2 Techniques of Data Analysis

The techniques of analysis of data were adopted in keeping with the objectives of the study. The tools and techniques used in analyzing the data in this study were mostly simple statistical and mathematical. Statistical tools included percentage, simple arithmetic mean and the like, while mathematical techniques comprised ratio, chart and graph. Simple tabular techniques were used in the study to classify the data into meaningful categories. The sample households of the study area were categorized into different classes of Personnel Management, and for each class data were classified separately to obtain meaningful results.

2.4 ORGANIZATION OF FIELD WORK

Fieldwork is an important aspect for collecting valuable data of the study. The researcher prepared the interview schedule for collecting the primary data from fieldwork by consulting with the supervisor about the aim and scope of the study. Different types of interview schedule are prepared for interviewing from the level of Senior Clerk's to the Officer's up to the level of Deputy General Manager (DGM). Appraised (Employees) and appraiser (Superiors) were selected from among and accordingly the questionnaires were prepared for performance appraisal. On the other

hand, for preparing the questionnaire of the training the researcher took the interview of the faculty members and the trainees of the Dhaka based Training Institute of the Janata Bank.

The questionnaires were designed systematically so that the respondents could collect the information in consistence with the questions systematically. There were three types of questionnaires: (a) Open (b) Closed (c) and Scaling. The open questions are particularly useful in exploratory inquiry where new ideas and relationships are sought. The researcher used a diary and there she would write the day - to - day experience and information that she would gather from the field. At the time of taking information the researcher marked suspense on the faces of the respondents though they were informed earlier that everything would be kept secret about their interview and identify. In her research the researcher prepared questionnaires, depending on different areas for the management of personnel. They're the *recruitment and selection policy, training, (needs of training and evaluation of training) performance appraisal, promotion, transfer, demotion, and motivation etc.*

2.5 METHODS OF DATA COLLECTION

The researcher herself collected the data required for the present study to be based on the following shows:

i. Library Work

Library facilities were utilized from time to time in order to study the available literature on the contemporary theories, concepts, research works, related books and articles of the Personnel Management.

ii. Examination Records and Documents of Office

Examining the various records also collected data and documents kept in the Head Office and data were collected theory Training Institutes in Dhaka Division, annual reports, bank parikrama etc.

iii. Field Survey

Before various employees and officers of the Janata Bank and them duly obtained going into the field survey, permission to the relevant authorities for the release of the data and information survey has done for collecting the data.

In collecting primary data and information, the researcher used interview schedules, keeping in mind the objectives of the study and required information and data; efforts were made to design the schedules with utmost care. Attempts were made to phrase the schedules in simple language to avoid vagueness and ambiguity and to use neutral words. The interview schedules were developed in consultation with some of the research scholars and the supervisor of the study. The respondents designed them in Bengali and English for convenience of understanding. The interview schedules were not entirely structured, with a view to involving the respondents in open discussion. Before finalizing the interview schedules, a pilot survey was carried out.

At last the questionnaire were designed in two methods for taking the interview. In the first part of the questionnaire there were the name and addresses of the employees and the officer's experience, period of service, educational qualifications etc. And in the second part there were different types of questions on the subject of recruitment and selection, training, performance appraisal, promotion, demotion, transfer and motivation. Same types of questionnaires were prepared for

interviewing the Senior Clerk's and the Officer's up to the level of Deputy General Manager (DGM.). The researcher used the following techniques for the fieldwork.

a. Direct Personal Interview

With the help of pre - tested interview schedule, the direct personal interview was undertaken by the researcher herself to collect necessary primary data and information from the respondents. The direct interview method provided an opportunity of direct face - to - face verbal interaction between the researcher and the Respondents. The direct personal interview is expected to ensure a good response from the respondents.¹

Gordon lists five major advantages of the interview:

- i. It enables the investigator to obtain desired information more quickly.
- ii. It permits the investigator to be sure that respondents interpret questions properly.
- iii. It allows greater flexibility in the process of questioning.
- iv. It facilitates much more control over the context of questions and answers.
- v. Information can be more readily checked for its validity on the basis of non-verbal cues by the respondents.²

The researcher prepared the questionnaire very easily by taking direct personal interview.

¹ Md. Abdul Hye, *Acceptance and Use of Budgets by Managers of Nationalized Industrial Enterprises in Bangladesh*, Unpublished Ph.D. Thesis (Dhaka: University of Dhaka, 1982), P. 39

² Raymond, L. Gordon, *Interviewing: Strategy, Techniques and Tecties* (Homewood, Illinois: Dorey Press, 1969) PP.52 - 54, Quoted in James A. Black and Dean j. Champion.

For collecting the information the researcher took the interview of the Senior Clerks and the Officers up to the level of General Deputy Manager (DGM). Among them the officers up to the level of executive cited about different problems in the management of bank and the others cited about the different problems of the office. On the other hand, the appraised (Employees) cited about the law and principles of the office. The trainees and faculty members discussed the different ways and techniques of developed training.

b. The Observation Method

The observation method has been defined by Black and Champion as a process of watching and listing to other persons' behavior overtime without manipulating or controlling it and recording findings in ways that permit some degree of analytical interpretation.³ This method allows the researcher to record the activities and behavior of the respondents without being noticed so that a kind of neutral view point on the respondents can be obtained without intervention or interference of management.

Observation is one of the important modes of acquiring in social sciences. The investigator is primarily a discoverer and his / her main source of information in his / her own experience derived from observation and experiments. Observation comprises the recording of data as they come to the notice of the investigator when he / she plays largely a passive part. It consists in collection of facts in the direct knowledge of the investigator. It is, however, more than merely seeing things; it is really seeing with a purpose. It is, in fact looking closely and purposively at the situation as a whole and at the same time taking in the results without completely losing oneself in the situation.

³ Black and Champion, *Method and Issues in Social Research*, New York: John Wiley and Sons, 1976. P. 330.

Among the various types of observation methods, the researcher followed the participation observation method and it was virtually made viable through the freestyle interviewing and maintaining a diary during the period of observation. The respondents were mostly interviewed at their leisure when they were relaxed and hence naturally were prone to some informal discussion. All these matters were duly observed and recorded in the diary kept for the purpose.

AN OVERVIEW OF JANATA BANK

CHAPTER - THREE

AN OVERVIEW OF JANATA BANK

3.0 BACKGROUND OF JANATA BANK

After the emergence of Bangladesh United Bank Ltd.* and Union Bank Ltd.* were merged together under Presidential Order (P.O. No. 26) in 1972 and formed the Janata Bank Ltd.¹

It is not clear why the name “Janata” was chosen for the bank, but it is presumed that the name was chosen to represent the services to be rendered to “Janata” whose Bengali meaning is the “Public” or “Citizen” of the country.

Janata Bank (JB) initially started with 249 branches and 3408 employees. Since then, the Janata Bank maintained a steady growth rate by expanding its branches to the urban and rural areas of the country, recently the bank raised its branches to 872* including 4 overseas branches as Abu Dhabi, Dubai, Sharjah, and Al - Ain in the UAE, but presently the bank has also lost 29 branches.*

The Head Office (HO) of the bank is located at 110. Motijheel Commercial Areas in a 23 - storied building. The main branch, called the Local Office, is also located in the same building of Dhaka City.

¹ *Janata Bank Annual Report*, Dhaka: 2000. P. 8.

* The United Bank Ltd. was established in September 1959 in West Pakistan.

* The Union Bank Ltd. was a very small unit having 2 or 3 branches located in East Pakistan. So in the year 1961, it was absorbed with United Bank Ltd.

* Bank Journal “*Janata Bank at a Glance*” Dhaka: 2002.

* *The Daily Ittefaq; Dhaka: 15 July 2002.*

For the purpose of better administration, 46 regional offices have been established at different district headquarters. Further more, 3 Divisional Offices have been made, each is located at Chittagong, Rajshahi and Khulna to monitor and coordinate the activities of regional offices.

There are 45 branches authorized to deal with foreign exchanges, out of which 29 branches deal with wage earners remittances.² Present number of employees (officers = 8337 + Staff = 8257) = is 16594. *

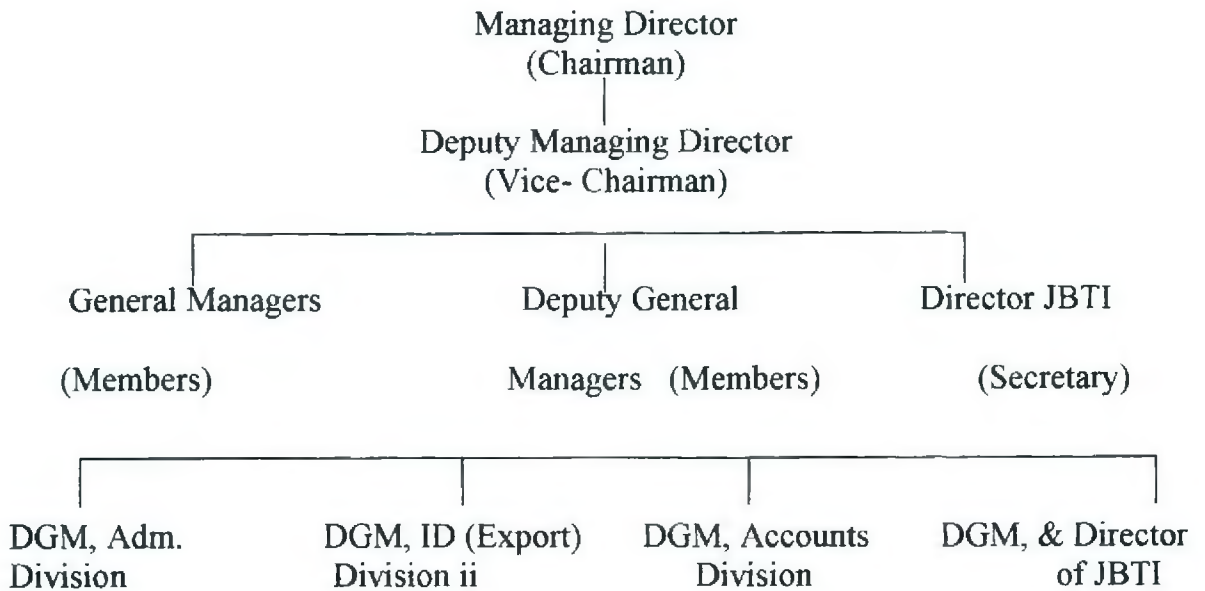
To upgrade and refresh the knowledge on the banking services, one Training Institute was established in the year 1977 in the month of September at Dhaka and two Training Centers were made at Rajshahi and Comilla respectively. In Janata Bank there is Management Committee of Training Institute for administrating the training functions of the bank. This committee consists of some top and middle level executives of the bank as shown in **figure no. 1**. The Managing Director of Janata Bank chairs this committee. Deputy Managing Director is the Vice - Chairman, all General Managers and two Deputy General Manager (Personnel Division and Accounts Division) are Members and Director of the Training Institute is the Secretary of the committee. Besides, the other members of the committee are Deputy General Manager (Admin), Deputy General Manager ID (Export), Deputy General Manager (Accounts) and (Director of JBTI).

² Wg Cdr Md. Shafiullah, Internship Reports on "*financial Sector Reform Project (FSRP) Measures Taken and Problem Future in Janata Bank,*" PSC, Roll # E - 14, 26th Batch (EV), Institute of Business Administration, and University of Dhaka: 31 May 1996, PP. 8 - 9.

*Bank Journal. "*Janata Bank at a Glance*", 2002



MANAGEMENT COMMITTEE OF JANATA BANK TRAINING INSTITUTE



↔ *Figure no. 1, Source: Bank Journal, Academic Calendar 1999, Janata Bank Training Institute; 48, Motijheel Commercial Area, Dhaka 1000: P.2.*

3.1 AUTHORIZED AND PAID UP CAPITAL OF JANATA BANK

Janata Bank initially started with an authorized capital 5 cores Tk. and paid up capital 1.5 Tk. The authorized and paid up capital on the bank as on 2002 (August) was Tk. 800.00 core and Tk. 296.22 core respectively.³ Reserve fund of the bank as on 2002 (August) was Tk. 53.46 crore.⁴

³ Janata Bank Journals, "A Bank for the People," Edited by Janata Bank Training Institute, 48, Motijheel Commercial Area, Dhaka: 1000, P.1.

⁴ *Janata Bank Annual Report, Dhaka: 2002, P.1*

3.2 MISSIONS OF JANATA BANK

To participate actively in the socio - economic development of the nation by operating like a commercially sound banking organization that provides credit to the viable borrows, protects depositor's fund and provides a satisfactory return on the equity for the owners. ⁵

3.3 MANAGEMENT ASPECTS

The affairs of bank business, policy formulation, and overall management of the Janata Bank lie on the Board of Director (BoD) constituted by the government according to Bangladesh Bank's (BB) Nationalization Order of 1972. Various aspects of Board of Director and Management are depicted below:

- i. Board of Director (BoD) consists of 6 Directors and 1 (One) Chairman. Government appoints all of them.
- ii. Board of Director and the Chairman have the privilege to exercise all possible powers in order to achieve the objectives of the bank.
- iii. The Managing Director (MD) is the Chief Executive (CEO) of the bank .He is also one of the members of Board of Director.
- iv. The Managing Director (MD), 8 General Managers (GMs) and other executives of the bank are responsible to perform all necessary activities on behalf of Board of Director for reaching the set goals. One of the General Manager (GMs) is also employed as in charge of the foreign branches in the UAE.⁶

⁵ **Ibid.** P.8

⁶ Administration Division of Janata Bank Head Office, Dhaka: - 1000.

3.4 MAIN FUNCTIONS OF JANATA BANK

Janata Bank (JB) is one of the largest Nationalized Commercial Bank (NCB's) of Bangladesh with broad network all over the country. As a Nationalized Commercial Bank, the Janata Bank performs the following functions.

- i. Extending credits to the rural firms and providing working capitals to the small and medium size business.
- ii. Providing credits to the rural poultry, corps and vegetable products.
- iii. Handing of utility bills on behalf of government sectors and corporations including autonomous bodies.
- iv. Encouraging saving habits amongst the various professionals by introducing gift checks amounting to TK. 50 and TK. 100.
- v. Recently the Janata Bank has started a non - banking programme called **"READY CASH"** and this programme is being effectively used. American International Investment Incorporated and its affiliated organization American International Bangladesh Limited has jointly introduced ready cash card. This card based on micro process technology is called **"SMART CARD."** Ready cash card is perfect alternative to cash transaction. The customers of the card will get security of their money and along with that profit sharing will accrue on the money saved under the card. In addition to the above users of the card can also pay electric, gas, telephone and water bills out of this card. Carrying cash is always risky. Under the ready cash programme there are lot of stores including grocery, gift stores, clothing stores, household equipment stores, furniture stores and restaurants and the card allows quick purchases from the above stores including even for travel. This process of payment of the bills is simple and reckless. The most sophisticated micro processed chip used in the card contains secret four digit customer's personal ID number called (PIN) which

ensures the use of card by only the customers of the card. Besides, the card contains the picture of the customer of the card, signature and the name of the customer, which work as identification. Once the card is inserted in the ready cash terminal used by the stores and the secret personal ID number is used then immediately the transactions will be approved and a printed receipt will come out. There is no need to disclose your income or assets in order to obtain the ready cash card. Ready cash card will always be within the purchasing power of the card owner.⁷

vi. Janata Bank is a bank that encompasses all possible customer services. The old system of customer service in the bank has undergone change due to dynamic reform and incentive. The quality of customer service has increased. The established business people are now the customers of this bank. Soon, Internet banking will be introduced and thereby the customers will be able to deposit and withdraw money quickly. The bank has also already introduced Auto Meted Teller Machine (ATM) service and One Stop service.⁸

To synchronize the various activities as said above, the Janata Bank has 33 main Divisions. The functions of some important Divisions are illustrated below:

a. Administrative Division - This Division is divided into 3 sections, which are:

i. Policy Section: It is responsible for the formulation of personnel policies relating to recruitment, promotion, service rules, annual confidential reports (ACRS), etc. and to prepare seniority list and preserve them for record purposes.

⁷ Doctor Azizur Rahman Khan, *Bank Management*, Ruby Publications, and Dhaka: P. 340.

⁸ Administration Division of Janata Bank Head Office Dhaka: 1000.

ii. Operation Section: This section is entrusted to deal with posting / transfer of officers, class - III employees; to negotiate with trade union and officer's association; to look into the case of increment, deputation, resignation, and also to deal with the issuance of NoC and formalities of passport etc.

iii. Security Section: Security section is to deal with the posting / transfer of class - iv employees and security staffs responsible to maintain the overall security of the bank, and deal the police verification of employees, matters of overtime, issuance of Identity Cards, etc.

b. General Credit Division - I (GOC - 1) The functions of this Division are:

i. To sanction and monitor loans and advances for working capital to jute and tannery business throughout the country.

ii. To sanction and monitor general house building loans, staff houses building loans, motors cycle and bi - cycle loans etc.

iii. To sanction, monitor, renew commercial loans, providing working capital to the industries of salt, food - grains, sugar etc for Rajshahi, Khulna and Barisal Divisions.

iv. To issue credit circular and formulate policies about the discretionary power of business.

v. To prepare different periodicals / statements for submitting to concerned authorities.

c. General Credit Division - 2 (GCD - 2) The important functions of GCD - 2 are to:

i. Sanction and monitor working capital loan against cold storage of potatoes etc. and consumer goods.

ii. Sanction, monitor, and review all types commercial loans for transport, food grains, fertilizer etc and industries and provide working capital for those industries located in Dhaka, Chittagong and Sylhet Divisions.

iii. Prepare and submit all types of statement and returns of the above - said credits to the competent authorities such as Bangladesh Bank & Ministry of Finance (MoF).

iv. Sanction and monitor project loans for self - employed private physicians.

v. Prepare periodical reports / statements of different credit programmes and submit them to the concerned authorities.

d. General Credit Division - 3 (GCD - 3) Some related functions of GCD - 3 are to:

i. Prepare reports and statements for Credit Information Bureau (CIB) of Bangladesh Bank.

ii. Deal with all types of loan recovery functions.

iii. Monitor large - scale loans.

iv. Seek necessary information from Credit Information Bureau against the borrows before issuing loans.

e. MIS and Planning Division (MPD) Following are some of the functions of MPD:

i. Performance of management information system (MIS) related activities.

ii. Formulation of policies for human resources development of the bank and implementing these according to the policies and objectives of the bank and government.

iii. Developing ideas and planning for the manpower training and sources of recruitment.

iv. Maintaining all types data / information about the training and skills of the employees.

v. Planning of the development of the bank business.

vi. Compilation and Publication of Reports, Journals, Brochures, Booklets etc on different banking activities.

vii. Controlling all the function / activities of Financial Sector Reform Project cell.

viii. Innovation of new ideas and business opportunities.

f. Disciplinary Division - This Division is responsible for the followings:

i. Ensuring overall discipline of the bank.

ii. Taking disciplinary actions against any irregularities, misconduct, lapses of duties, fraud and forgeries etc.

g. Legal Division - The tasks of this Division are to:

i. Appoint the panel Advocates for the bank.

ii. Appoint Legal Advisor for the bank.

iii. Provide all the legal support / opinions to the management as well as employees of the bank.

iv. Performing all the jobs regarding the legal actions against the defaulters for recovering the issued loans.

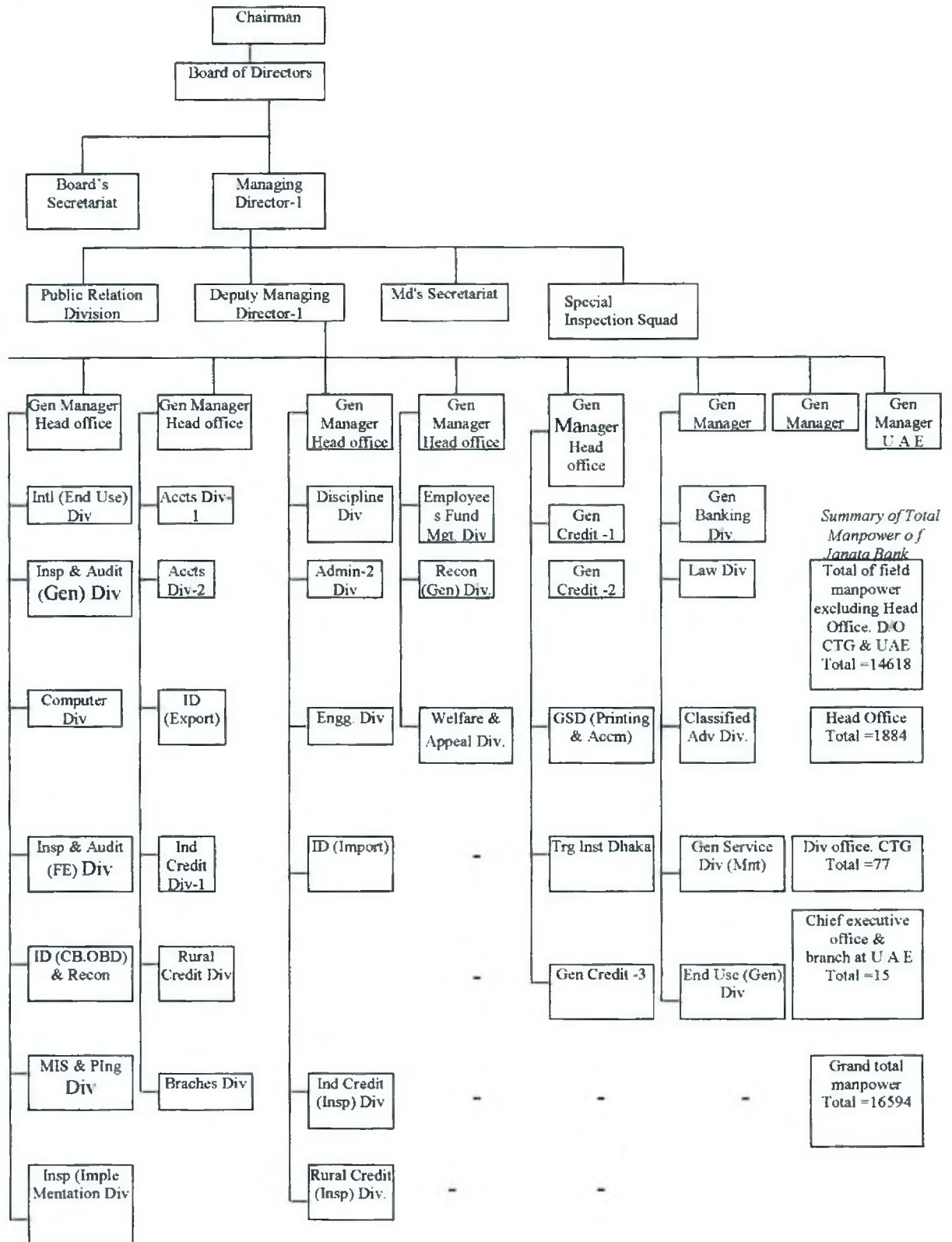
h. Computer Division - Computer Division is entrusted to do the following:

i. Planning, implementing and ensuring computerization of branches for the improvement of bank functions.

ii. Developing systems for computerizing different functions of bank.⁹

⁹Administration Division of Janata Bank Head Office, Dhaka: 1000.

3.5 ↔ **ORGANOGRAM OF JANATA BANK HEAD OFFICE**



↔ *Figure no. 2, Source: Administration Division of Janata Bank Head Office Dhaka: 1000.*

3.6 ↔ ORGANOGRAM OF ADMINISTRATION DIVISION

Serial no.	Name of post	No. of post
1.	Deputy General Manager (DGM)	1
2.	Assistant General Manager (AGM)	3
3.	Senior Principal Officer (SPO)	7
4.	Principal Officer (PO)	9
5.	Senior Officer (SO)	12
6.	Officers	11
7.	DCS	1
8.	DEF	1
9.	Assistant Secretary Officer	2
10.	Staff	7
11.	Sub – Staff	14
12.	Total	68

↔ *Figure no. 3, Source: Administration Division of Janata Bank Head Office, Dhaka: 1000.*

RECRUITMENT AND SELECTION POLICY

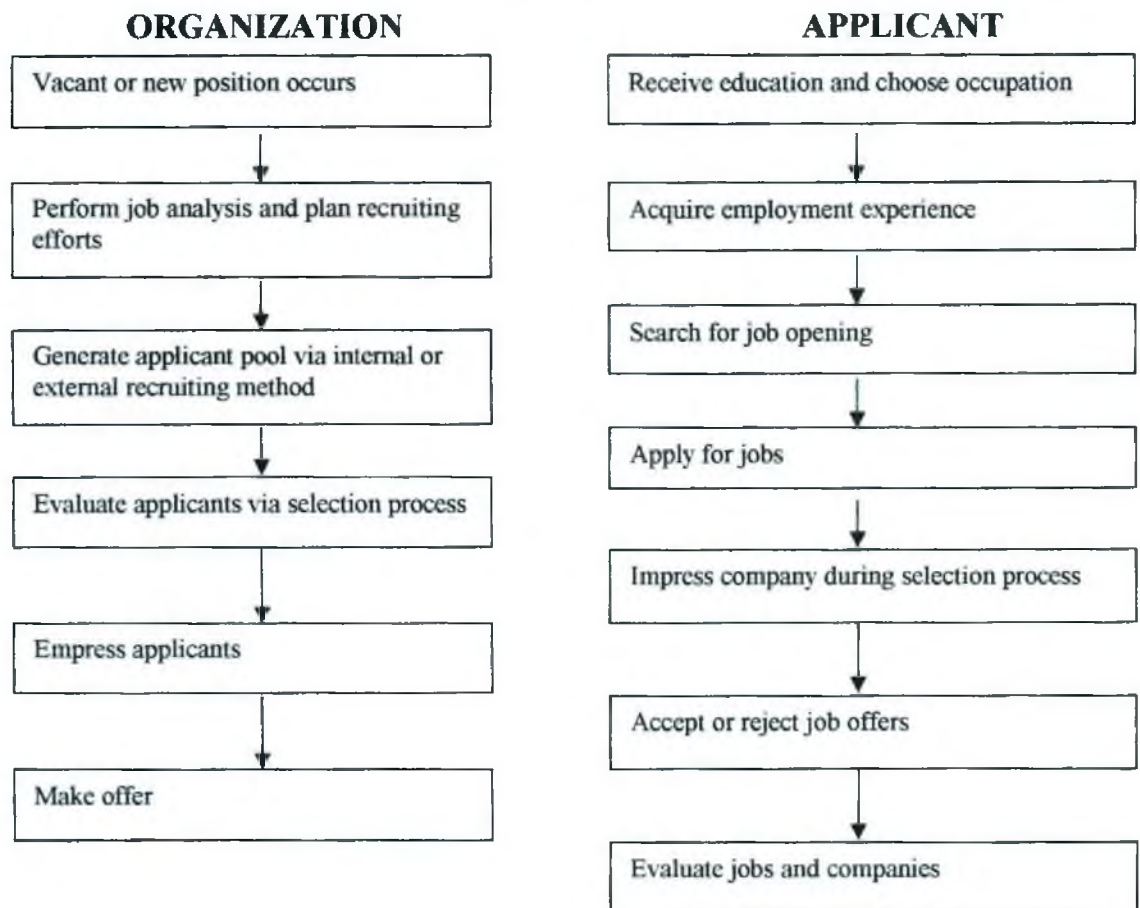
CHAPTER - FOUR

RECRUITMENT AND SELECTION POLICY

4.0 DEFINITION OF RECRUITMENT AND SELECTION POLICY

Recruitment is the process of searching for prospective employees and stimulating them to apply for jobs in the organization. It is often termed “**Positive**”, i.e. its objective is opening. Selection, on the other hand, is “**Negative**”, it involves screening and appraising the applicants and rejecting those who are unsuited for the jobs. The recruitment process is shown in given below.

THE RECRUITMENT PROCESS



↔ *Figure no.1, Source: Term Paper on: “Recruitment and Selection Procedure”, Tariqur Rahman, Roll - 131, Batch - 11, PGDPM, Session: 2001 - 2002, Bangladesh Institute of Management, Dhaka: P. 8.*

4.1 SOURCES OF RECRUITMENT

The sources of recruitment can be broadly classified into two categories:

1. Internal sources and
2. External sources.

1. Internal Sources

It refers to the present working force of a company. In the event of a vacancy, someone already on the pay roll is promoted, transferred or sometimes demoted.

Advantage of Internal Sources

Some of the advantages in using internal sources are as follows:

- i. If there are reductions in the workforce pending in any of the department, this policy can help to prevent employee's layoff.
- ii. The use of internal sources can be beneficial to employee's morale, particularly when a vacancy permits a promotion to grant.
- iii. A company generally is better acquainted with the strengths and weakness of its own employees than it is with those of applicants from the outside.
- iv. Since a company has a certain training investment in its employees, it is to the company's advantage to try to gain the best possible return from this investment by utilizing the service of its personnel in the highest position possible.

Disadvantages of Internal Sources

The excessive use of internal sources of personnel has certain weaknesses, which are as follows:

- i. In some instances, qualified replacement may not to be available within the company to fill up the certain vacancies.
- ii. The hiring of certain experienced personnel from other companies is sometimes desirable in order to gain new technical information or industrial know

how and outsiders may also bring new ideas and enthusiasm into the company, and help to revitalize it.

iii. The excessive use of internal sources can shelter employees from the competition of outside applicants who may have superior qualifications. If employees must compete only with their co - workers in gaining advancement, the quality of the company performance may suffer in the process.

2. External Sources

Among the more commonly used external sources are following:

i. Advertising

Advertisement in the local or national newspapers and in the professional journal is generally used when qualified or experienced personnel are not available from other sources.

ii. Employment Exchanges

Employment exchanges run by the government are regarded as good source of recruitment for semi - skilled and un - skilled job provides.

iii. Educational Institutions

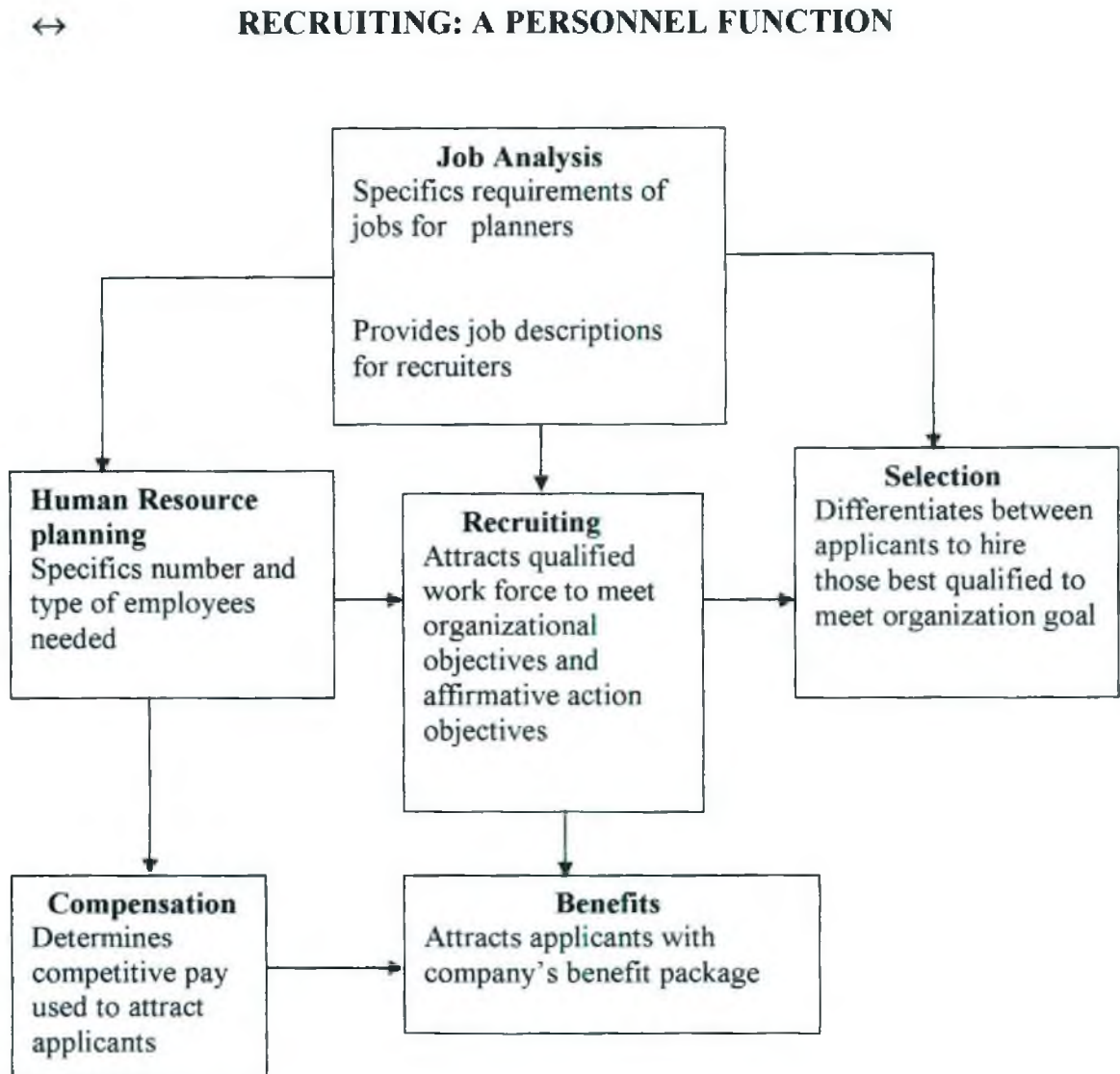
Sometimes recruitment teams are sent to educational institutions where they meet the services that recommend suitable candidates and invite the selected ones to visit the company for final selections.

iv. Recommendations

Applicants introduced by friends and relatives in the organization may prove to be a good source of recruitment and indeed many employers prefer to hire such persons because of something that their background is known.

v. Unsolicited Applicants

Who gather at the factory gates to serve as casual workers or who send in their requests for appointments against a vacancy, if any, are also an important source of external recruitment?



↔ *Figure no. 2, Recruiting: "A Personnel Function" Source: Ibid, P. 8.*

4.2 THE SELECTION PROCESS

Selection is initiated when the personnel department receives a formal requisition form another department for additional personnel. Ordinarily the Departmental Head with the approval of his / her superiors prepares the requisition. Upon receiving the requisition, the personnel department checks to determine if the position to be filled is one that is authorized by the Chief Executive. If the vacancy is available and the position is authorized action is then taken to fill up the requisition. The first step is to check the files to determine if there is any employees within the organization who can qualify and applied previously found to be qualified but not hired are checked. These applicants are contacted to determine if they are still available and interested in employment with the company. If qualified individuals are not available, it is then necessary to recruit candidates form the outside.

The qualification required to fill up the position listed on the personnel requisition is determined from job specification covering these positions. Through out the selection process the characteristics of the candidates are checked against these specifications. In many instances an applicant's qualification will be evaluated in terms of the specification or requirements for many jobs since the job for which he / she applied may no be the only one that is open or the one for which he / she is best qualified.

The number of steps in the selection process and their sequence varies not only with the company but also with the type and level of job to be filled up, the cost of administering the particular function at each step, and the effectiveness of the step in elimination unqualified candidate. The selection of employees for some jobs may be accomplished successfully with only an interview whereas several interviews, a battery of test, and a physical examination may be needed for other jobs. Those steps

which provide the most definite information concerning the probable success or failure of a job applicant are usually given an early place in the screening process in order that the applicant who fails to meet the basic requirements may be eliminated as early as possible.

While there is no one best or standard pattern for processing applicants one selection pattern, prepared some years ago, has been widely disseminated and serves to illustrate the various steps that may be involved. The following are the steps:

- i. Reception of applicants,
- ii. Preliminary interview,
- iii. Application's blank,
- iv. Employment tests,
- v. Interview,
- vi. Investigation of previous history,
- vii. Preliminary selection in the employment section,
- viii. Final selection by the line boss,
- ix. Placement,
- x. Physical examination,
- xi. Induction, placement and follow up.

i. Reception of Applicants

Usually the receptionist in the employment section is prepared to provide information about the company and the current job openings and to assist with the completion of application forms. Every effort should be made to treat the applicant in a sincere, helpful and tactful manner at this and subsequent steps in the selection procedure. Similarly, the physical layout of the employment office would provide the applicants with the comfort and privacy that he / she deserves.

ii. Preliminary Interview

The primary purpose of the preliminary interview is to screen out those who are obviously unqualified. If the employment policy of the company specifies that only men or women to be hired for certain jobs or that individuals must be within a certain age range, these standard or criteria should be considered during the preliminary interview.

iii. Application Blank

Most companies ask the applicant to complete a blank that provides a place for him / her to record identifying data such as name, address, job for which he / she is applying, and information covering education and work experience etc.

iv. Employment Tests

If a review of the application blank reveals no information that, would disqualify the candidate, he / she may then be given one or more tests of intelligence, aptitude, personality etc.

v. Interview

The individual who passes the tests is then ready for a second interview. This interview is ordinarily for the purpose of verifying information provided on the application blank and for obtaining additional information that will be useful in assessing the candidate's qualifications. Types of interview are as follows.

- a. Pattern interview,
- b. Non - directive interview,
- c. Stress interview,
- d. Board interview,
- e. Group interview,
- f. Depth interview,

- g. Planned interview.

Difficulty of Interview

- a. It involves making extensive inference from limited data obtained in artificial situation.
- b. The interview represents a small sample of an individual's behavior for a short time, upon which to base a judgment.
- c. The influence of halo effect.
- d. The interviewers' own biases and prejudices may influence the opinion.
- e. Since most applicants "dress up" for the occasion and usually go out of their way to make a good impression, the opinions that the untrained interviewer forms are likely to be on shaky grounds.

vi. Investigation of Previous History

If the interviewer is satisfied that the applicant is potentially desirable, his / her previous employment and school history as he / she described it on the application blank and in the interview may be investigated.

vii. Preliminary Selection in the Employment Section

At the point in the selection process the employment section has completed the main steps in screening applicant. If considered desirable, he / she is sent to a line department having a requisition on file with his qualification. If there are no openings, his / her name remains on a waiting list of desirable applicants from which selections may be made at a later date.

viii. Final Selection by the Line Boss

The head of the requesting department makes the final selection in consultation with the personnel department from among those individuals who are referred to by the employment office along with the advice of preferences.

ix. Physical Examination

The physical examination often comes at this point in the selection process because it may be one of the most costly steps and therefore should not be undertaken unless the candidate has qualified at the preceding steps. Further more, it is desirable to have the physical examination immediately prior to hiring in order that the individual's physical condition at that time is known.

x. Placement

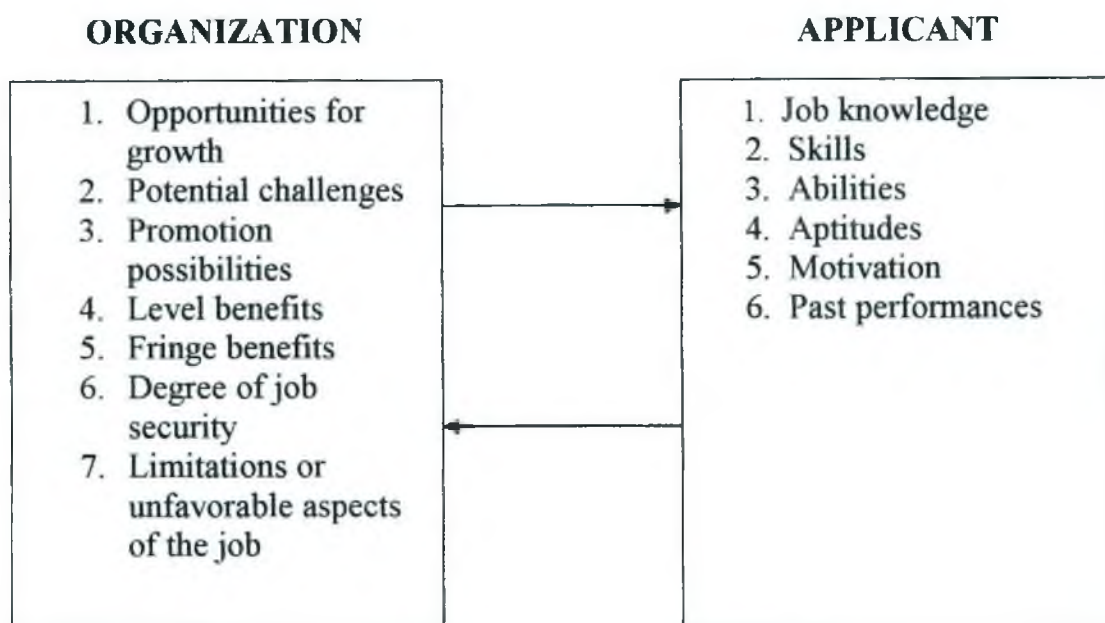
The applicant who passes all of the screening steps is assigned to vacant position in a department where the manager or supervisor has interviewed and accepted him / her. At this point orientation and training will begin.

xi. Induction, Placement and Follow Up

The final step in the selection process is the induction or placement of the accepted applicant on the job. It is the act of introducing a new employee to a job. In short, induction means introduction of new employee in the company. In most of the companies in Bangladesh, this stage of an employee's tenure is handled very care because the first days on a job are recognized as being critical in the employment life. This conviction steams from the realization that a new employee is uncertain, critical and insecure; hence he / she is much more aware of his / her surroundings. Impressions are consequently made that will remain for a long time if the employee stays or the impression may cause him / her to quit.

4.2.1 Information Exchange Contributes to Successful Selection

The information exchange works two ways in recruitment and selection. The enterprise provides applicants with an objective description of the company and the position, while the applicants provide information about their capabilities.



4.2.2 Benefits of Induction Programme

- i. Give the new employee a feeling of confidence in himself / herself.
- ii. Make sure that the new employee has complete knowledge or conditions of his / her employment.
- iii. This develops in the new employee a feeling of pride in his / her company.
- iv. Give the new employee knowledge of the company, its organization and product.
- v. Give him / her information that he / she needs such as the time to break off for Tiffin, where to find the canteen etc.

4.2.3 Success of any Such Programme Depends on Three Major Factors

- i. Close supervision during the trial periods.
- ii. Availability of counselors to answer questions during the first few days and
- iii. Follow up interview to determine interest in job promotional possibilities etc.

4.2.4 Ten Steps in the Induction Procedure

- i. Greet the new employee cordially.

- ii. Display personal interest in him / her.
- iii. Review his terms of employment.
- iv. Explain any additional privileges.
- v. Show him / her around.
- vi. Explain the part he / she will play.
- vii. Introduce him / she to his co - workers.
- viii. Explain carefully his / her duties.
- ix. Introduce him / her to persons who can assist or instruct.
- x. Follow up carefully.

4.3 BRIEFLY DISCUSS ABOUT THE SELECTION POLICY OF JANATA BANK

4.3.1 Classification

- i. The employees shall be classified and designated as stated in the classification.
- ii. No post shall be created with designation or scale other those mentioned in services order - 1978, without the approval of the government.
- iii. An employee of the bank, other than an officer, appointed to a particular category of the post shall continue in the same category.

4.3.2 Nationality

- i. No person shall be appointed to any post in the service of the bank unless he / she is a citizen of Bangladesh.
- ii. No employee shall marry, nor shall enter into a promise of marriage with, a foreign national except with the permission granted under regulation (129).

iii. The President of Bangladesh may, on an application made to him in his behalf, grant permission to marry or enter into a promise of marriage with, a foreign national.

4.3.3 Age

Subject to the provisions of regulation (129), a candidate shall not be less than 18 years and more than 30 years of age at the time of appointment by direct recruitment as an officer not less than 18 years and more than 30 years of age at the time of appointment by direct recruitment as an employee other than an officer in the service of the bank.

4.3.4 Physical Fitness

No person shall be appointed in the service of the bank unless he / she is declared physically fit by the medical officer of the bank or any other medical authority specified by the bank in this behalf.

4.3.5 Method of Appointment

Appointment to the posts of officers and other employees shall be made by direct recruitment of by the promotion from such posts and in such proportion as is given in service rule. The minimum qualification required for direct recruitment and the eligibility for promotion are also given in service rule.

4.3.6 Commencement of Service

The service under the bank shall commence from the working day on such an employee reports for duty at the place and time intimated to him / her by the competent authority if he / she reports before noon and from the next working day if he / she reports in the afternoon.

4.3.7 Agreements, Etc

- i. The employees entering into the service of the bank shall, at the time of their appointment, sign an agreement in such a form as may be specified by the board.
- ii. On entering into the service of the bank, each employee shall sign the declaration of fidelity and secrecy in the form specified in service rule.

4.3.8 Assignment of Duty

- i. An employee entering into the service may be assigned such duties as may be determined in each case or a class from time to time.
- ii. An employee may be required to serve at any time at any branch of the bank in or outside Bangladesh.

4.3.9 Confirmation

- i. Unless otherwise specified in the terms of appointment, an officer appointed by direct recruitment to any post shall be on probation for a period of two years.
- ii. A probationer shall pass the Institute of Banker Examination, Part-1, during the period of probation and shall not be eligible for confirmation until he / she passes that examination.
- iii. The examination by direct recruitment of an employee, other than an officer, shall be on temporary basis and he / she shall be eligible for confirmation in the service of the bank not earlier than twelve months with subject to his / her satisfactory conduct and performance of duties and availability of a permanent post.
- iv. The confirmation of an employee in the service of the bank shall take effect from the date as specified in the order of confirmation.

4.4 SELECTION OF PROBATIONARY OFFICER AT ENTRY LEVEL

4.4.1 To apply Janata Bank as a probationary officer, candidate must send his / her curriculum vitae (C.V.) along with a recent photograph as well as attested copies of academic certificates.

- i. A candidate shall apply as per advertisement published in the daily newspaper.
- ii. The candidate must submit own handwrite the application within the time specified.

4.4.2 Minimum Requirements

- i. He / she must be a citizen of Bangladesh.
- ii. He / she must be a graduate from a recognized University.
- iii. Preference will be given to those having exposure to Economics, Business Administration, Accounting, Finance, Management, Marketing, and other business oriented subjects.
- iv. His / her age must be between 18 to 30 years. These conditions may be relaxed able in especial cases to be recorded in writing.
- v. He / she must be physically fit.

4.4.3 Grading / Marking

The Selection Committee will follow a grading as follows:

i. Written test	100 marks
ii. Interview performance	50 marks
	Total 150 marks

4.4.4 Interview Performance

The members of the Selection Committee consider the candidate's appearance, personality, communicating ability, presence of mind, managerial, general and common sense and award marks individually that will be totaled and averaged for

determining interview performance. For interview, a candidate get two options Bengali / English. The following criterion for interview is as follows:

i. Appearance and personality	15
ii. Expression and presentation capacity and manners	10
iii. General knowledge	10
iv. General and common sense	8
v. Assessment	7
	Total 50 Marks

4.4.5 Written Test

Every candidate must appear for a written test for 100 marks. The subject matter of test should be general knowledge oriented with mathematical bias. I.Q. about banking business. By and large question should be of degree standard. For this purpose Janata Bank takes the help of outside experts for setting the questions, supervising the examination work and marking the scripts. Code number is used to protect secrecy and to avoid the **TADBIR**.

4.4.6 Medical Test

After concluding the written and viva the candidate has to face a medical checkup. A successful candidate should submit a certificate of fitness from the Janata Banks Chief Medical Officer or from any other Government Registered Practitioner before joining the bank.

4.5 PRESENT RECRUITMENT POLICY OF JANATA BANK

4.5.1 Staff Recruitment: General Policy

- i. Departmental Heads in accordance with approval for Job Vacancy Hiring Authorization from the Managing Director to recruit and appoint employees for their departments.

- ii. Job vacancies may be announced by advertisement in attested two local newspapers and by other appropriate means.
- iii. Prior to hiring a new employee for a specific job in a particular department and branch may be consulted if they have individuals available who may be a suitable person to the post.
- iv. Prior to hiring a new employee, former retrenched employees, if any, should be considered for employment.
- v. No one who is below 18 years of age may be hired as an employee either a regular or temporary basis.
- vi. Preliminarily selected applicants may be called for interview and suitability testing.
- vii. Every applicant must provide at least two references with contact addresses.
- viii. After a candidate is finally selected he / she will be given an appointment letter

4.5.2 Recruitment of Employee

When any department or branch requires an employee, the Concerned Head will prepare a job specification for the position and send it to the Administrative Division for approval.

4.5.3 Recruitment Process

Upon approved personnel job specification and job description note the administration department will take necessary steps for calling application through news media / other channels as appropriate. On receiving the applications, the Chief of Administrative Division and Head of the Selection Committee jointly open the applications and identify potential and suitable applicants for test / interview.

4.5.4 Selection Techniques / Tests

The primary selection from the short listed candidates may be done through written test and interview. A score chart may be used to identify the potential candidates. The Concerned Department Chief, Administrative Chief will prepare the appropriate score charts.

4.5.5 Final Interview

The Managing Director and Recruitment Committee call for final selection i.e. interview the applicants who are qualified in the written examination.

4.5.6 Appointment Letter

The Administration Division will prepare an employment agreement in consultation with the Managing Director.

4.6 METHODS OF RECRUITMENT STENOGRAPHERS GRADE I

4.6.1 Qualifications

- i. Educational: A candidate must have passed at least the s.s.c examination.
- ii. Professional:
 - a) Speed in shorthand -100 words per minute,
 - b) Speed in typewriting - 50 words per minute.

4.6.2 Age Limit and Powers to Relax

Not less than 18 years and not more than 30 years.

4.6.3 Nationality

A candidate must be a National of Bangladesh.

4.7 With limitation of time and pre - occupation of official time, researcher had to work of the study. Researcher has tried her best to collect all available data and other information regarding present recruitment and selection practices in the Janata Bank. In discussion with the officials of Janata Bank it is observed that they are more or less

satisfied of the present recruitment and selection procedure. The information that was collected by the researcher from the employees about the recruitment and selection policy of Janata Bank is discussed bellow gradually through the different Tables. Such as:

4.7(1) METHODS OF RECRUITMENT AND SELECTION POLICY (Shown in Table no.1)

TABLE NO. 1

Opinion of the Employees Regarding the Methods of Recruitment and Selection Policy

Option	No. of Respondents	Percentage
Advertisement	5	10%
Written and Viva Examination	40	80%
Experience	0	0%
Basis of Promotion	2	4%
Internal and External Source	0	0%
Academic Qualification	3	6%
All of the Above	0	0%
Total Respondents	50	100%

Above Table no.1, clearly shows that it is easily understandable that employees are finally selected through both *written examination and viva voce*. This phenomenon is clearly understandable.

4.7(2) INFLUENCE OF TRADE UNION (Shown in Table no. 2)

TABLE NO. 2

Opinion of the Employees Regarding Influence of Trade Union or (C.B.A)

Option	No. of Respondents	Percentage
Yes	40	80%
No	10	20%
Total Respondents	50	100%

Table no. 2, shows that majority of the respondents believes that the *trade union* has a strong influence in the employment process in Janata Bank.

4.7(3) BIASNESS IN THE EXISTING SYSTEM (Shown in Table no. 3)

TABLE NO. 3

Opinion of the Employees Regarding Possibility of Being Biased in the Recruitment and Selection Policy

Option	No. of Respo0ndents	Percentage
Yes	45	90%
No	5	10%
Total	50	100%

Above the Table no. 3, shows 90% respondents said that the *existing system has possibility of being biased*, whereas only 10% opinioned positively about the present system. It clearly indicates from the Table that they want a system, which will decrease the possibility of bias and bring transparency. Besides this, the previous page Table no. 2 process by this research that it is absorbable that exist in *trade union (C. B. A.)* of Janata Bank.

4.7(4) JOB SATISFACTION AT PRESENT RECRUITMENT AND SELECTION POLICY (Shown in Table no. 4)

TABLE NO. 4

Opinion of the Employees about Job Satisfaction at Present Recruitment and Selection Policy

Option	No of Respondents	Percentage
Satisfied	35	70 %
Not Satisfied	15	30 %
Total	50	100%

However, after discussion with the employees of Janata Bank, and the responses it can be concluded that recruitment and selection policy is *acceptable*. On the other hand, 30% of the respondents believe *otherwise*.

4.7(5) PERIOD OF RECRUITMENT AND SELECTION POLICY (Shown in Table no.5)

TABLE NO. 5

Opinion of the Employees Regarding Period of Recruitment and Selection Policy

Option	No. of Respondents	Percentage
Annually	0	0%
Half Yearly	0	0%
As and When Required	50	100%
Total	50	100 %

The Table no. 5, shows to the entire respondent's recruitment is done *as and when required*. It indicates that there is a recruitment policy, which allows recruiting staff as and when required.

4.7 (6) RELATION BETWEEN RECRUITMENT AND JOB SPECIFICATION

(Shown in Table no. 6)

TABLE NO. 6

Opinion of the Employees As to Relation Between Recruitment and Selection of Job Specification

Option	No. of Respondents	Percentage
Yes	40	80%
No	0	0%
Partly	10	20%
Total	50	100%

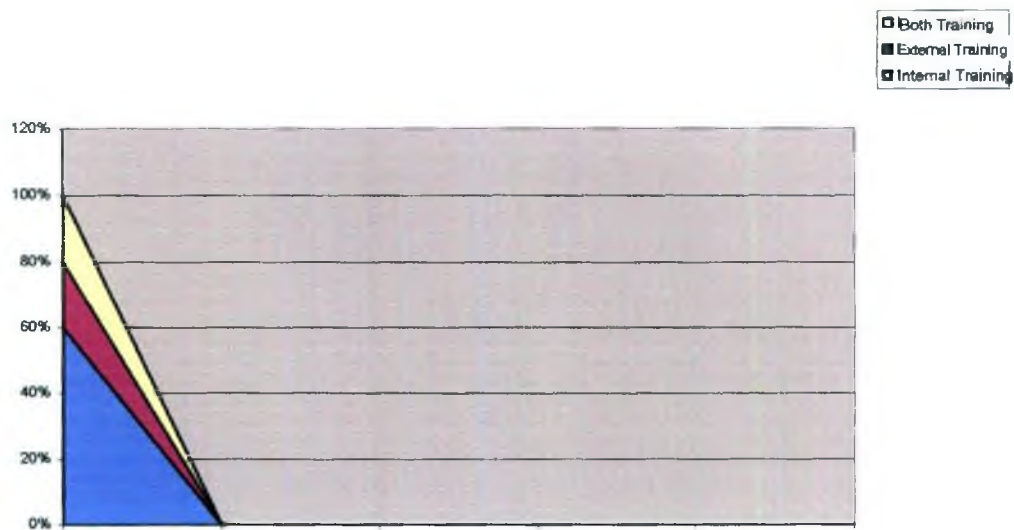
The Table no.6 shows that 80% respondents said that done according to job specification, whereas 20% said it is partly related. It reveals from this that *recruitment is related to job specification*

4.7(7) TYPES OF TRAINING RECEIVED (Shown in Table no.7)

TABLE NO. 7**Opinion of the Employees Regarding Types of Training Received after Selection**

Option	No. of Respondents	Percentage
Internal Training	30	60%
External Training	10	20%
Both	10	20%
Total	50	100%

Table no.7, shows that almost all of the respondents expressed their opinion about the training they received after employment. Among them 60% received *internal*, 20% received *external* and 20% received *both*.

**Graph no. 1, Type of Training Received**

4.7(8) AFTER EMPLOYMENT OF TRAINING RECEIVED (Shown in

Table no.8)

TABLE NO. 8

Opinion of the Employees Regarding Effectiveness and Job Relatedness of the Training Received after Employment

Option	No. of Respondents	Percentage
Yes	50	100%
No	0	0%
Total	50	100%

It appears from the Table no. 8, shows that all the respondents are of the opinion that the training received by them during the post employment period is *appropriate and job related*.

4.7 (9) THE TURNOVER RATE (Shown in Table no.9)

TABLE NO. 9

Opinion of the Employees Regarding the Rate of Turnover

Batch	No. of the Joint	No. of the left	Percentage
1996	560	20	40%
2001	300	10	20%
Total	860	30	60%

It has been revealed from the above Table that the rate of turnover in the year *1996 is high and that of 2001 is low*. Data in Table no. 9 shows that during the period 1996 to 2001 as many as 860 employees joined the Janata Bank. On the other hand, as many as 30 employees left the bank. Data in this respect were very difficult to obtain. However, after taking to some employees of the bank, the above has been computed. Moreover, discussions with the employees also reveal that some of the reason 10% (apex) of the employees left the bank.

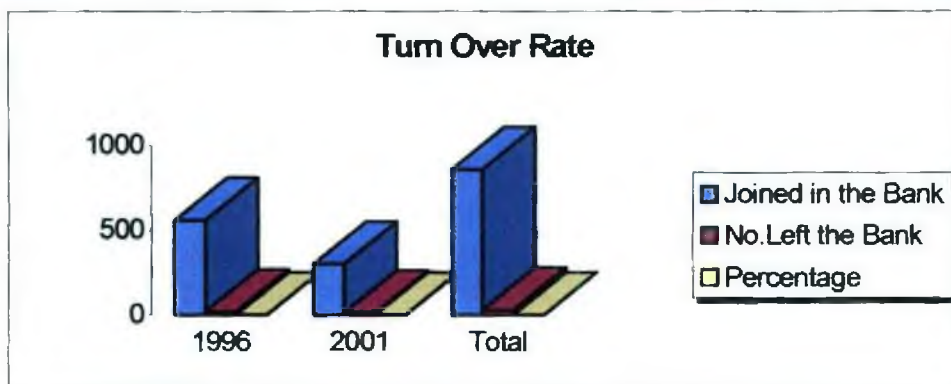
- ❖ Most of the persons left are of Assistant General Manager (AGM) category.

❖ Opportunity opened due to opening of Private Banks.

However, the total amount of turnover the last five years is not so alarming.

✓ *The data is imagine of 9 no. Table*

Batch	Joined in the Bank	No. Left the Bank	Percentage
1996	560	20	40%
2001	300	10	20%
Total	860	30	60%



Graph no. 2, Turnover Rate

TRAINING

CHAPTER - FIVE

TRAINING

5.0 DEFINITION OF TRAINING

Training may be defined as helping an individual to learn how to carry out his / her assigned job efficiently, effectively, smoothly, timely and satisfactory. It is planned process for bringing about a development change in knowledge, skill, and attitude of the employees of an organization, which attempts to affect, pre- determined behavioral change and individual groups. The knowledge, skills, and attitude are the latent resources of individuals that can be mobilized through training. Training can develop the latent resources of individuals. Training is an unending task because people get changed and job are also changing and they must always be kept fitted to the jobs.

Training to indicate any process by which the aptitudes, skills, and abilities of employees to perform specific jobs are increased. This task may be contrasted with that of increasing the knowledge, understanding, or attitude of employees so that they are better adjusted to their working environment.¹

5.1 IMPORTANCE OF TRAINING IN BANKS

i. Development of human resources is very much needed for economic development of Bangladesh. As banking sector plays a vital role in the economy, developing the human resources of this sector is of much importance. Training is the most important, effective and efficient mechanism through which human resources of

¹ Michael J. Jucius, *Personnel Management*, Richard D Irwin, INC. Homewood, Illinois Irwin - Dorsey Limited Georgetown, Ontario: Printed in the United States of America, January 1973, P. 243.

any organization can be developed in a planned way. Since banks play the most vital role in the economic development process of the country, human resources working in this sector need to be trained thoroughly to bring about a developmental change in their knowledge, skill and attitude through building and increase of capabilities.

ii. In human resource development (HRD) system of management, the most practical and growth producing management system, training gets utmost importance. Human resource development system of management is in belief that for the development of human resources among other things training has a great role to play. The philosophy of human resource development system of management is that human resources of any organization are the most important assets and they must have capabilities to accomplish work effectively and efficiently. This is more applicable for banking industry because banking is a highly competitive service industry and its success depends heavily on well qualified, skilled and highly motivated people. Training is the very sharp and effective weapon to develop strong human capital base as per need, which has no substitute. This is equally applicable in the case of banks.

iii. Through training COGNITIVE, AFFECTIVE and PSYCHOMOTOR domains of human resources can be developed. Cognitive domain is concerned with information and knowledge. Affective domain is concerned with attitudes and values, feelings and emotions and psychomotor domain is concerned with muscular and motor skills. Development of Cognitive and Affective domains of human resources is the major aim of training of the banking industry.

iv. After the liberation of Bangladesh in 1971 the banking industry in the country has been experiencing great transformation. Policies and programmes, factions / activities, methods of working, tools and techniques etc. have been changing day by day. Now banking activities are becoming complex. Financial liberalization

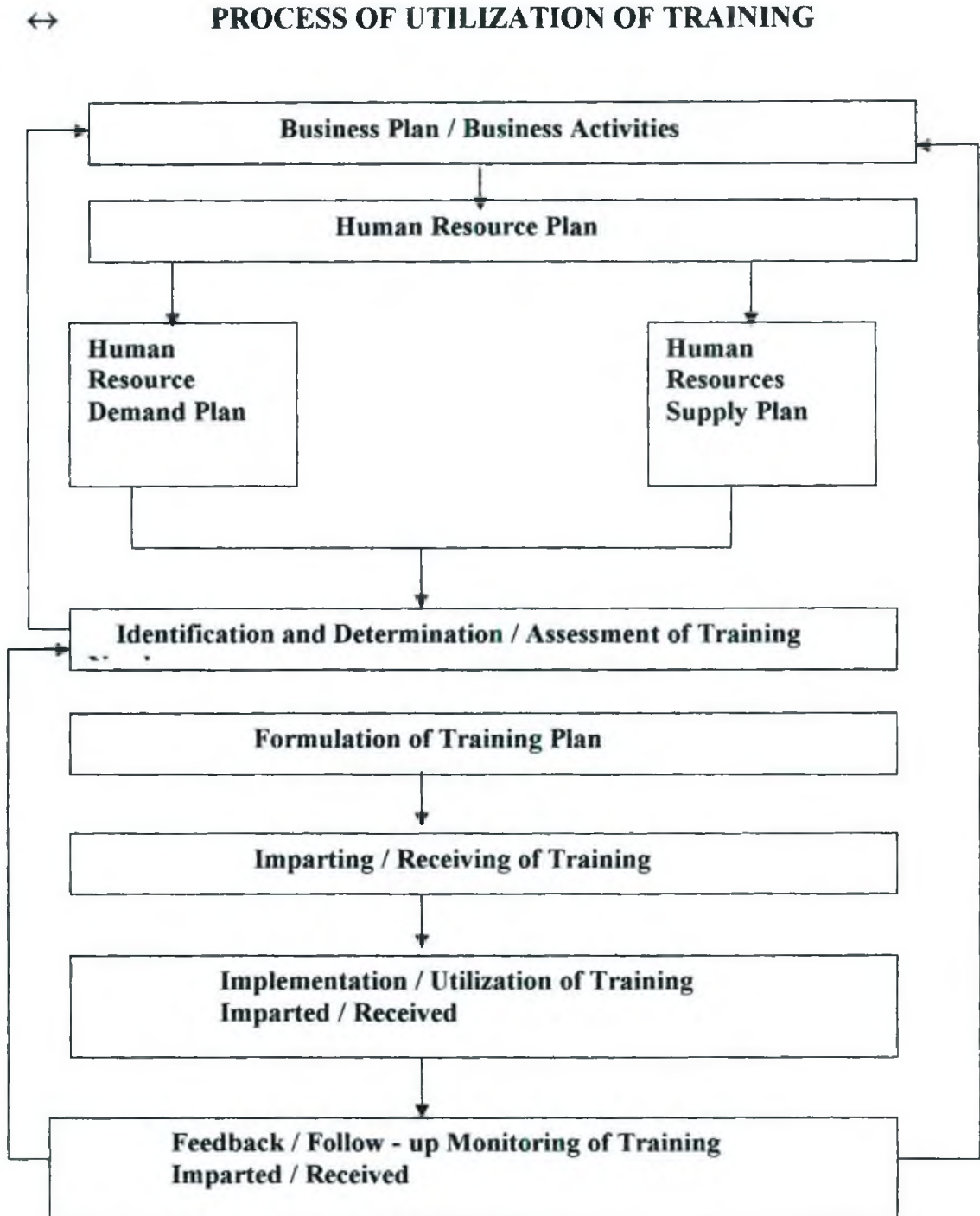
has widened competition and diversification exposing banks to new risks and challenges. Without new ways of managing the business, banks can be thrown into crises. To cope with all the changes that have been taking place in our banking industry and also to perform the normal functions / activities it is very necessary to develop the human resources. “The first line of defense against bank insolvency and financial system distress is the quality and character of management within the banks themselves and therefore efforts to strengthen the financial system must also focus on building strong management cadre”

v. At present almost all the indigenous banks both in public sector and private sector banks including Bangladesh Bank have their Training Institutes to provide training to their human resources of different categories. At the national level there is Bangladesh Institute of Bank Management (BIBM) to provide training to mid and senior level officers of different categories of our banks. Besides, there are some other Training Institutes viz. Bangladesh Institute of Management (BIM), Bangladesh Public Administration Training Center (BPATC), etc. from where also the human resources of our banks receive training. Sometimes human resources of our banks undergo training abroad also

vi. Mere imparting / receiving of training is not enough if it is not utilized properly in the job performance of the banks. The real impact of training lies in its utilization for sub serving the business goals of the banks. As regards training- “Measurement of result is most difficult to make because i. all results of the training need to be taken into account and these are not always easy to identify ii. only those results attributable to training should be considered; but training never takes place in isolation and hence other influences are difficult to eliminate. It is to be kept in mind that training can have a significant impact on an organization even if it can be

evaluated as an organizational result". Utilization of training refers to the application of knowledge, skill and attitude developed by the participants / trainees through training in their job performance. How the participants / trainees can utilize knowledge, skill and attitude developed through training among other things, depends on proper follow - up / monitoring of utilization of training by the banks. Training to be effective and systematic it is necessary to relate training with business activities present and future. The following diagrammatic expression will explain the entire process of training starting form business plan and ending in follow - up / monitoring of training.²

² A.T.M. Abdus Shahid and Liakat Hossain Moral, "*Utilization of Training in Banks*", BIBM, Dhaka: Bank Parikrama, Vol, XX111, March and June 1988; PP. 37-40.



↔ *Figure no. 1, Process of Utilization of Training, Source: Ibid, P. 40.*

From the above diagrammatic expression it can be seen that utilization of training is an important factor in the entire process without which the process will become futile.

5.2 NEED FOR TRAINING

The aim of training is to bring about a developmental change in the individual with a view to achieve organizational goals. Developmental change in individuals can be brought about by developing one's knowledge, skill and attitudes on the subject that he / she is now dealing with and also likely to deal with in future. The subject that he / she dealing with, and likely to deal with in future, is nothing but to make effort to achieve his / her organizational goals successfully. Thus specifically the aims of training are:

- a. Effective communication of the policies and activities of the organization.
- b. Motivation of the employees.
- c. Infusion of up - to - date knowledge and skill: technical, human and conceptual to the employees.

The ultimate aim of these activities is to achieve organizational goals successfully.

Technical Skill:

Ability to use knowledge, methods, techniques and equipment necessary for the performance of specific tasks acquired from experience, education and training.

Human Skill:

Ability and judgment in working with and through people including an understanding of motivation and an application of effective leadership.

Conceptual Skill:

Ability to understand the complexities of the overall organization and where one's own operation fits into the organization.

Training is necessary if the organization is to get high performance from the employees and the employees are to get satisfaction from their jobs. Training is a combination of knowledge, skill and attitude. A primary concern of training is the

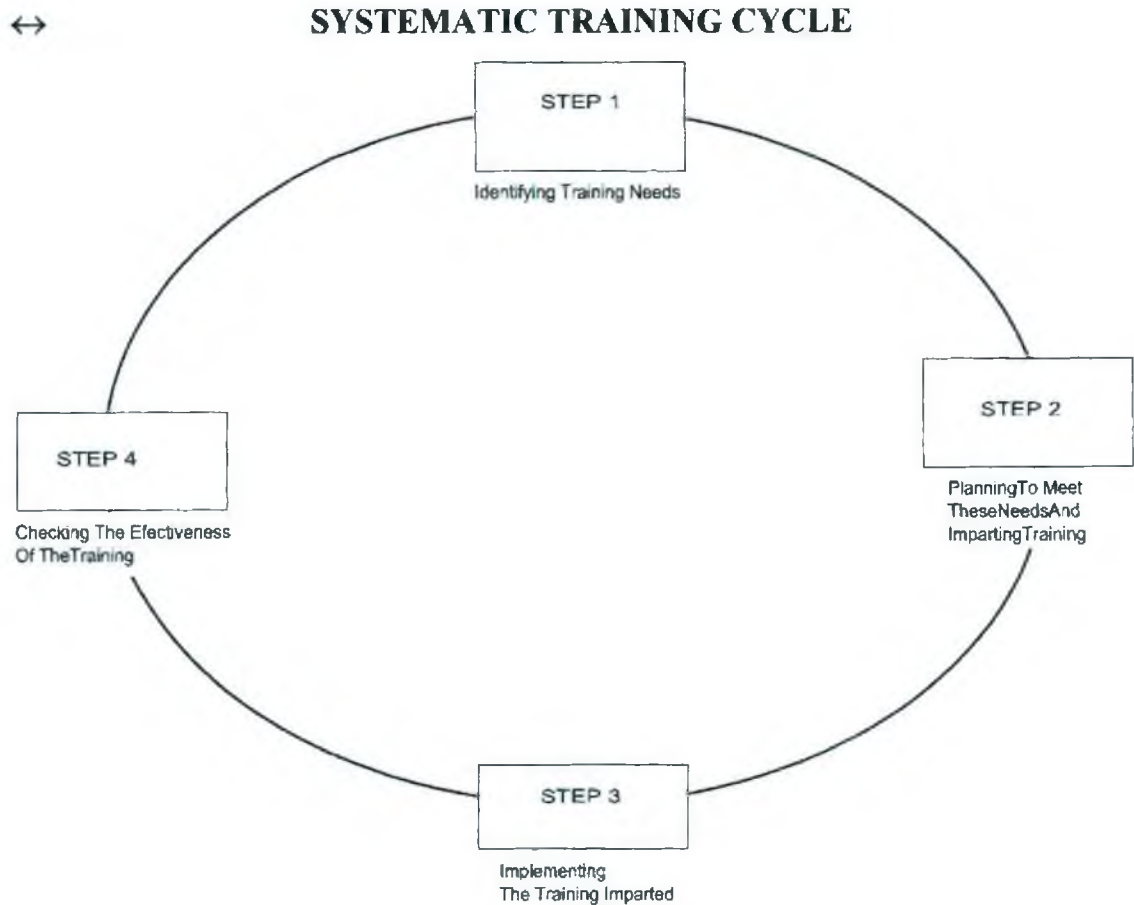
development of employee's in the job assignments. An employee who is highly motivated and interested in his / her job will more likely take pride in his / her work and be more productive. A trained employee with updated knowledge and skills can perform his / her job better than an employee without training. Training helps in bridging the gap between self - motivated behaviors and the needed requirements of the job. Under favorable circumstances, training has the important dual functions of motivation and utilization. By improving employee's ability to perform the task required by the organization, training allows better use to be made of available human resources by giving such employees a feeling of mastery over their work, while with due recognition by management their job satisfaction is increased.

From the above discussions it can be said that training can:

- i. Develop facilities for full proficiency of the employees,
- ii. Increase efficiency and productivity of the employees,
- iii. Increase versatility of the employees,
- iv. Help in motivating the employees,
- v. Lead to better utilization of the employees.

In order to achieve organizational goals a systematic training of the employees is essential at every stage, which includes proper planning and designing of training programmes and their implementation. A systematic training always moves in a cycle way.³ It can be seen from *figure no. 3*.

³ Md. Rafiqul Islam and Nurul Haque, "*Evaluation of Training Policies in Banking Sector of Bangladesh*", Bank Parikrama, January - March 1988, Vol - 17, No. 1, P.10



↔

Figure no. 2, Systematic Training Cycle, Ibid, P. 10.

5.3 WHEN TRAINING IS NECESSARY

- a. When new employees are appointed,
- b. When employees are promoted,
- c. When employees are transferred from one department to another department,
- d. When polices and activities of the organization change,
- e. For updating knowledge and skill.⁴

5.4 IDENTIFICATION OF MANAGEMENT TRAINING NEEDS

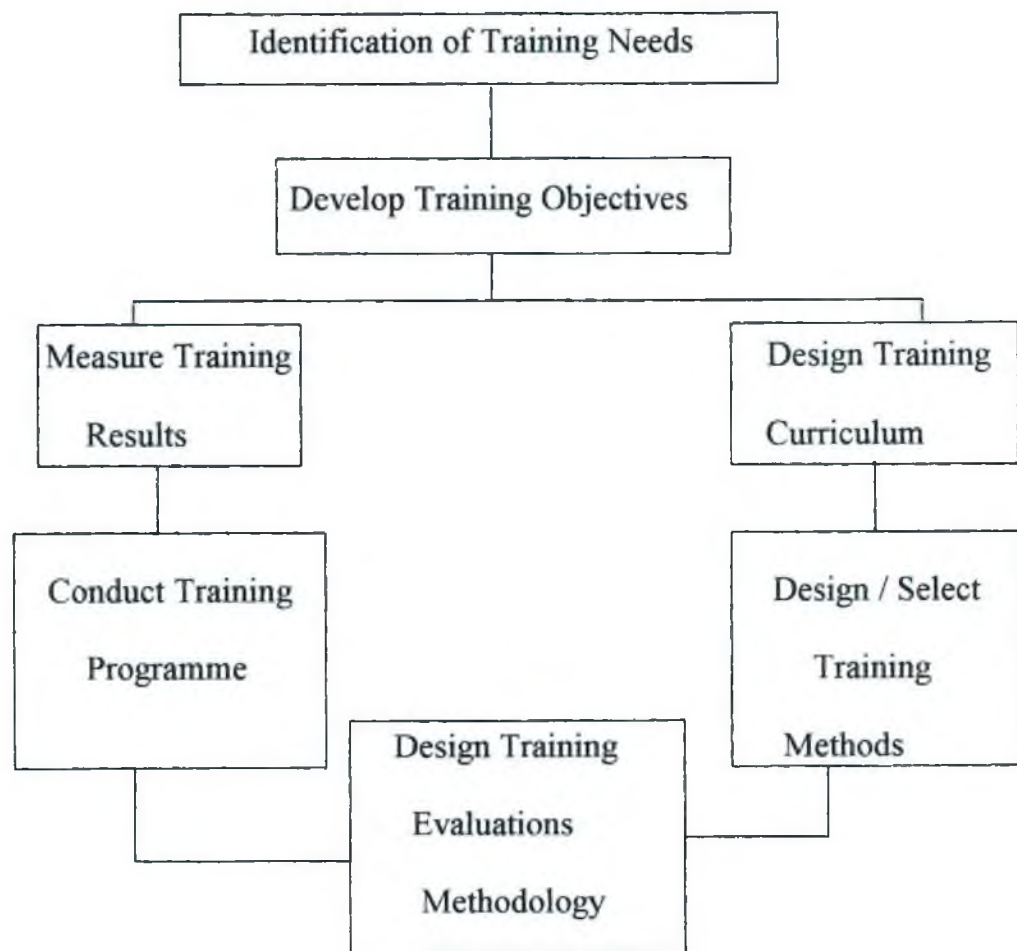
In order that the different management training programmes are need based and are tailored accordingly, a lot of emphasis has to be laid on assessing the management

⁴ Ibid, P.10.

training needs of the target group concerned before the programme is designed for it. Involving the management of the organization to which the participants of the proposed management training programme belong should do this assessment. The purpose of a training needs assessment is to provide an objective analysis of the training requirements of the organization, for specific functions or groups of managerial personnel for individuals.

↔

IDENTIFICATION OF TRAINING NEEDS



↔ *Figure no. 3, Identification of Training Needs, Source: P.N. Singh, Training for Management Development, House, B - 41, Mehrauli Institutional Area, New Delhi: P. 14.*

The above diagram indicates the various steps involved in operating a training development system.

Identification of training needs is the first element and a critical one in the training activity. Success of the training function depends greatly on the correct identification of needs.

As training is primarily for improving the performance of a person on his / her current job, it is necessary to collect and store the following data, which can be made use of in identification of training needs:

i. Jobs descriptions of individuals as perceived by them and their superiors against the individual's profile (i.e. existing conceptual, human relations and technical skills).

ii. Job performance review i.e. level of performance achieved by individual measured against both job content and agreed personal objectives.

iii. Potential of individuals to grow within the organization keeping in view the growth rate of the organization and its future objectives.

iv. Managerial ability and traits of individual, which can contribute towards performance on the job.⁵

5.5 ASSESSMENT OF MANAGEMENT TRAINING NEEDS

Management training is necessary in an organization to develop the managerial personnel in order to facilitate them to perform their duties smoothly, effectively and satisfactorily. This ultimately helps the achievement of the objectives of the organization. However, haphazard management training might fail to produce desired results. Therefore, with a view to achieve true objectives of management training, the management training programmes need to be properly chalked out, designed and conducted. Thus proper arrangement of management training programmes and getting

⁵ **Ibid**, PP. 14 - 15.

maximum benefit out of it calls for proper assessment / identification of management training needs.⁶ The purpose of needs assessment is to provide an objective analysis of the organizations training requirements and this is essential for the effective development of an organization's human resources.⁷

A proper assessment of management training needs is thus an extremely important aspect of a management training system .⁸ It gives important indication of the gaps in knowledge, skills, or attitudes. Absence of the same may lead to failure of management training itself and it becomes directionless and loses focus of its attention.

A good deal of professionalisation in the function of management training is being talked about in recent years in Bangladesh. While the inevitability of the training of managerial personnel at all level is not debated and is generally accepted, one of the predicaments that a training manager faces in the organization in that of a systematic approach to the assessment of training needs at both managerial and a operative levels.⁹

⁶ A.T.M.A. Shahid, "*Assessment of Training Needs in Organization with Special Reference to Banks - A Study*" Bank Parikarama Vol.XI, Nos. 3, And 4, September And December 1986, P.70.

⁷ Lader, "*Assessment of Needs*" Industrial Training International, Vol. 6, No. 4, April 1971. P.5.

⁸ A. Kazmi, "*Assessment of Training Needs,*" Personnel Today, Vol. 3, No. 1, April - June 1984, Calcutta, P. 75.

⁹ K.N. Lawande, "*Identification of Training Needs and Design of Training Programmes,*" Indian Journal of Training and Development, Vol, x, No. 1, January-March 1980, New Delhi: P.34.

Educational, training and developmental programmes should be a response to a need, not merely a reaction to a problem. In order, that the different management training programmes are need - based,¹⁰ and are trimmed accordingly, a lot of emphasis has to be laid on assessing the training needs of the target group concerned before the programme is designed for it. The various steps in management training viz., setting plans and policies, designing programmes, conducting and evaluating programmes are all dependent on the assessment of management training needs.¹¹

5.6 WHO DETERMINES MANAGEMENT TRAINING NEEDS?

It is debatable whether or not the manger's immediate superior should determine his / her training needs. The superior's superior may be more suited to determine such needs because of his / her position as he / she may be free from some of the apprehensions which the immediate superior may have.¹²

The responsibility for assessing management training needs rests squarely on the shoulders of the line managers using problem indicators; he / she determines the dimensions of the problems and whether or not training is called for.¹³

¹⁰ M. Habibullah, "*Assessment of Employees Training Needs*," *Management Programme on Training of Trainers*. Papers Rapport Bangladesh Ltd. (Undated), Dhaka. (P.19).

¹¹ A. Kazmi, *Op.Cit*, P. 15.

¹² L. Prasad and A.M. Bannerjee, *Management of Human Resources* (New Delhi: Sterling Publisher Private Ltd., 1981), P. 92.

¹³ Dr. Rahman, *Op.Cit*, P.149.

In the Nationalized Commercial Banks such as Janata Bank and its Training Institutes in Bangladesh, different authorities determine training needs of its managerial personnel. Janata Bank General Manager (Training) and Director of the Janata Bank Training Institute determine the needs. The respondent management trainees of Janata Bank had different opinions regarding the authority, which should be responsible for determining management training needs. According to the Table no. 1, 20% and 30% of the respondents preferred for *Head Office and Branch Manager* as the authority who should analyze training needs. A substantial number of the respondents also indicated the role of *Regional Manager and Training Institute* for the purpose.

TABLE NO. 1

Authority Responsible for Analyzing Management Training Needs.

Authority	No. of Respondents	Percentage
Branch Manager	4	20 %
Regional Manager	8	40 %
Head Office	6	30 %
Training Institute	2	10%
Total	20	100%

Based on the Responses of 20 Management trainee respondents.

For proper assessment of management training needs Janata Bank in Bangladesh, manpower specialists - the personnel director and the training officer working with other functional specialists and line management should analyze the bank's business objectives and predict the categories and number of managerial staff required to run the company in the future. Assessments should be updated at intervals to ensure that a bank's movement training policy and practice are in line with technological, market, economic and other developments likely to affect the business

of the bank.¹⁴

5.7 METHODS OF ASSESSING MANAGEMENT TRAINING NEEDS

Management training wave hit the banking sector of Bangladesh the post-liberation era when the banks were nationalized and their objectives were changed. Tuning with the changed situation, enormous branch expansion took place necessitating a large number of new recruits. To grapple with the situation, new types of ideas, skills, attitudes and motivation were demanded in the existing and new management incumbents, which required a lot of training efforts. Individual Training Institutes of Janata Bank including Bangladesh Institute of Bank Management came to the scene to cater to the management training needs of staff of individual bank and junior, middle and senior level executives of bank, respectively.¹⁵

The determination of management training needs could be triggered by the discovery of a performance deficiency, request for training from the top management, or a general observation of a problem area, whatever sets the ball rolling, a needs analysis should be conducted to determine specific deficiencies in performance or lack of information necessary for a job.¹⁶

Although no single inventory of needs analysis methods can exhaustively cover the many varieties used by trainers or authorities concerned, some techniques are used more frequently. There are many methods of analyzing training needs.

¹⁴ **Ibid.** P. 151.

¹⁵ S.R.Saha, T.A. Chowdhury, S.H.Rashid, and A.K.M. Haque, "*Assessment of Training Needs for the Banking Sector*," Bank Parikrama, Vol. xi, Nos, 1 and March and June, 1986, Dhaka, P.27

¹⁶ Dr. Rahman, Op. Cit., P. 152.

Megginson has stated 1. Emotional, 2. Rational and 3. Empirical methods for analyzing training needs. **McGhee and Thayer** has suggested another three methods as 1. Organizational, 2. Job and 3. Man Analysis method. **Johnson** has described 1. Organization Behavior and 2. Productivity Analysis as the methods of needs analysis. Another two methods are 1. Macro and 2. Micro Analysis. (**J.P.J. Kenney and E.L. Donnelly**) **Steadham** has explained 1. Client and 2. Other - Centered method of training needs analysis. **Morrison** has discussed four methods 1. Survey, 2. Organization Audits, 3. Individual Analysis, and 4. Miscellaneous methods for needs analysis. **Bottomley** has described that training needs can be identified in one or more of three main areas 1. Organizational 2. Occupational and 3. Individual Levels. **Kazmi** has stated that 1. Analysis of activity behavior and problems, 2. Equipment to informal talks and 3. Interviews with the prospective trainees should be used as needs analysis approaches. **Stone** has described three ways 1. Monitoring personnel flows 2. Asking superiors about their subordinates and 3. Accepting and analyzing training requests from managers and others. **Luthans and Martinko** has described two methods of needs analysis 1. Skills analysis and 2. Performance analysis. **Armstrong** has stated that surveys to identify training needs can be conducted by questionnaire or by interview or preferably by a combination of these two methods.¹⁷

Above these methods may not be equally applicable in all types of organizations and it is also not necessary to apply all the methods simultaneously. Some of methods, which are suitable over a period of time to individual organizations, may be applied. But one single method may not be sufficient for analyzing the training needs.¹⁸

¹⁷ Dr. Rahman, Op. Cit., PP.152 - 153.

¹⁸ A.T.M.A. Shahid, Op.Cit. P.76.

The people engaged in assessing management training methods taking into consideration the activities, target group, time horizon etc. No single method may be suitable; rather the combination of few methods will be appropriate. On the other hand, all the methods need not be applied at a time and in all situation / cases.¹⁹

However, the management training needs should be analyzed first for the company as a whole - corporate needs; Secondly, for department, functions or occupations within the company - group needs, and thirdly, for individual managers - individual needs.²⁰

Janata Bank, deficiencies of the managerial employees are identified at the managerial employees are identified at the off set and the managers who have hitherto not received any sort of training are selected and nominated for training. The respondents faculty members of the Training Institutes suggested some approaches for determining management training needs which shown in Table no. 2.

¹⁹ **Ibid.** PP. 86 - 87.

²⁰ Dr. Rahman, **Op.Cit.**, P.154.

TABLE NO. 2**Opinion of Faculty Members Regarding the Methods of Assessing Training Needs**

Serial no.	Methods	No. of Respondents	Percentage
i.	Task Analysis	4	20 %
ii.	Behavior Analysis	1	5 %
iii.	Productivity Analysis	-	0 %
iv.	Skill and Performance Analysis	2	10 %
v.	Organizational Planning	4	20 %
vi.	Aptitude Analysis	2	10 %
vii.	Survey Method	-	0 %
viii.	Recommendation of the Superiors or Head of Departments	1	5 %
ix.	Management Requests	2	10 %
x.	Interviews	-	0 %
xi.	Tests / Examinations	-	0 %
xii.	Merit or Performance Ratings	-	0 %
xiii.	Discussion / Group Conference	2	10 %
xiv.	Suggestions by Individuals	-	0 %
xv.	Others	2	0 %
	Total	20	100 %

* Based on 20 Faculty Members

Interpretation

The respondent faculty members of the Training Institutes suggested some approaches for determining management training needs. According to the Table no. 2, *task analysis* i.e. consulting personal records as well as *organizational planning* should be used as the most preferred methods for the assessment of training needs in Janata Bank. *Skills and performance analysis and management requests* were also preferred by a substantial number of the respondents as shown in the Table. The faculty members as needs assessment approaches also mentioned *recommendation of superiors or Head of department, aptitude analysis, productivity analysis and bhaviour analysis, suggestion by individuals, survey methods tests and*

examinations, merit or performance ratings, discussion or group and other methods were also mentioned by the faculty members as needs assessment approaches.

5.8 CONSTANT CHANGE OF TRAINING NEEDS

The training needs of management personnel change from time to time. To streamline the socio - economic development of the country, the Commercial Bank are taking several new steps and at the same time old policies are being modified. To implement the new schemes and programmers as well as to meet the requirements of the society the management personnel are expected to be trained properly with modern tools, techniques and strategies. Therefore Training Institutes should also arrange suitable training courses with a view to training managers for the achievement of aforementioned objective and thus training needs are changing constantly. It is axiomatic that new equipment and technologies are being invented and added to the field of training. Due to technological changes training needs are also changing constantly to equip the managerial personnel towards goes achievement effectively and efficiently. Most of the respondent faculty members of Training Institutes supported this view as shown in the Table no. 3.

TABLE NO. 3

Opinions of Faculty Members Whether the Training Needs Change Constantly after Some Time

Opinion	No. of Respondents	Percentage
Yes	15	75%
No	5	25%
Total	20	75%

The respondent faculty members, who gave positive answer, were again asked about the factors, which brought changes in the management training needs. The Table no. 4, shows the responses of the faculty members.

TABLE NO. 4**Opinions of Faculty Members about the Factors, Which Bring the Changes in the Management Training Needs**

Factors	No. of Respondents	Percentage
Technology	5	25%
Condition ⁺	10	50%
Other Environmental Condition ⁺⁺	5	25%
Total	20	100%

*** Based on 20 Faculty Members**

* More than one responses have been received from the same respondent.

⁺ Condition includes:

1. Organization's manpower requirements,
2. Nature of the work,
3. Future requirements (of skills and abilities)

⁺⁺ Other environmental conditions include:

1. Nature of training of other agencies,
2. Methods and aids used for imparting training,
3. Management subordinates relationships.

5.9 EVALUATION OF TRAINING

5.9.1 What is Evaluation

It is the systematic collection and assessment of information for deciding how best to utilize available training resources in order to achieve organizational objectives.

The evaluation of training programme is an integral part* of the management training process. It is the final step** when those responsible for a programme determine the extent to which the purpose of the programme has been accomplished. Specifically, since every programme is intended to bring about change, evaluation allows measuring how much change has accrued.²¹

Therefore, one of the most important aspects of Bangladesh training system is proper evaluation of the programme. If management training is accepted as one of the necessary tools for efficient operation of an organization, then the question of evaluation must be given serious attention and action. Evaluation of management training programme can provide how far the training activities are worthwhile.

²¹ D.B. Summer, *Personnel Management in Banks* New York Mc Graw - Hill Book Company: 1981, P. 364.

* Evaluation is an essential feature of all part of the programme for the training of management. (K.K. Ahuja, *Op. Cit.* PP.143 - 144). Evaluation of management training continues to be a topic about which much is written and little effective is done. (J. Dopyera and L. Pitone, "*Decision Points in planning the Evaluation of Training.*" *Training and Development Journal*, Vol. 37, No. 5, May 1983, P. 66).

**Although evaluation is described as the final phase of the management training process, it is an on going part of the management training process. Evaluation does not operate in isolation from the other phases. On the contrary, it is the mechanism that provides feedback to the programme developer about how well the other steps are functioning. Evaluation is the dynamic link of the entire process. (D. B. Summers, *Op. Cit.*, P. 364).

The concept of evaluation is most commonly interpreted in determining the effectiveness of a programme in relation to its objectives. It is known that management invests in training programmes of managers only with the expectation to see some tangible benefits derived wherefrom. The concept of evaluation of management training becomes operational only when there is a real or tangible product to measure which will indicate how well a programme is received and how well who participated in it are doing.²²

Evaluation⁺ literally means the assessment of value or worth. It would simply mean the act of judging whether or not the activity to be evaluated is worthwhile in terms of some criteria of value, in the light of the information available. However, in the field of management training, evaluation has traditionally been taken to include not only the assessment of value, but also the collection and analysis of the information on the basis of which the assessment is to be made. The evaluation also includes investigation before and after training as well as during training of managerial personnel because one cannot assess management training efforts unless something about the before and after management training situation is known.²³

²² K.K. Ahuja, *Personnel Management*, (New Delhi, Kalyani Publishers: 1980, P. 144.

²³ B.R. Virmani and P. Seth, *Evaluation Management Training and Development* (New Delhi: Vision Books Private Ltd., 1985,) P.10.

⁺ It is an attempt to obtain information (feedback) on the effect of training programme and to assess the value of the training in the light of that information. (A. C. Hamblin, Evaluation and Control of Training, London: McGraw – Hill Book Company, 1974, P.8.) It is a process of putting a value on the benefits stemming from the training process in practical, social and / or financial terms. (G. P. Rabey, Training, New Delhi: Dialogue Publishers and Distributor, 1983, P.57.) Evaluation involves a comparison between the objectives sought and the results of training then determining if the effort justified by the results. Evaluation means value judgment. The judgment therefore depends upon the value and here in lies the difficulty basic to all evaluation.

In Bangladesh, most of the evaluation of management training conducted is limited to a position of immediate importance. Some major advances have been made in the concept of evaluation in recent years, the experts have tried to classify evaluation of management training into different levels that is necessary for systematic and proper collection of information and to measure the changes caused by management training.

40419^o

Valid evaluations are hard to obtain and experimental evidence is even harder to produce. ** Evaluation is one of the great - unsolved problems in the world of organizations. Yet there available tools and tested procedures which have been found useful. Since any management training activity represents an effort to change, there can be before and after evaluations to see whether the desired changes did in fact occur. What is needed is a criterion or set of criteria by which the change can be measured. In addition to selecting adequate criteria, it is necessary to set up a rigorous evaluation research design, following known research principles, to demonstrate that the measured changes resulted from the development effort and not from some extraneous source.²⁴

²⁴ D. E. McFarland, Op. Cit., P. 480.

(L. K. Caldwell, “ *Measuring and Evaluating Personnel Training*,” in A New World: Readings on Modern Public Personnel Management, edited by Shafritz, J. M. (Chicago: International Personnel Management Association, 1975,p.160.)

^{*} It is a systematic inquiry into training contexts, needs, plans, operations and effects. (R.O. Brinkerhoff, “*Making Evaluation More Useful*,” Training and Development Journal, Vol, 35, No.12, December, 1981, PP. 66 - 70.)

^{**} Evaluation is a challenging exercise for management trainers. Determining the design and application of evaluation methods are often difficult tasks, but that must be given serious and adequate attention. D. B. Summer, Op.Cit, P. 365.

5.9.2 Types of Training Evaluation

One of the most common ways of evaluating management training is named. CIRO framework of evaluation. CIRO stands for Context, Input, Reaction and Outcome.

a. Context Evaluation

Obtaining and using information about the current operational context that is, about individual difficulties, organizational deficiencies, and so on. In practice, this mainly implies the assessment of training needs as a basis for decision.

b. Input Evaluation

Obtaining and using information about possible training resources in order to choose between alternative inputs to training.

c. Out come Evaluation

Monitoring the consequences of training. Three levels of outcome evaluation may be distinguished:

i. Immediate Outcome: Changes in trainees' knowledge, skills and attitudes that can be identified immediately after the completion of training. Assessment involves some measures of how people have changed during a training programme.

ii. Intermediate Outcome: The changes in trainees' actual work behavior that result from training. Assessment involves monitoring performance on the job.

iii. Long -Term Outcomes: The changes in the functioning of part or all of the organization, which have resulted from changes in work behavior originating in training. Assessment is usually in terms of output or financial measures.

d. Reaction Evaluation

Obtaining and using information about trainees on expressed current or subsequent reactions in order to improve training.

5.9.3 Why Evaluation

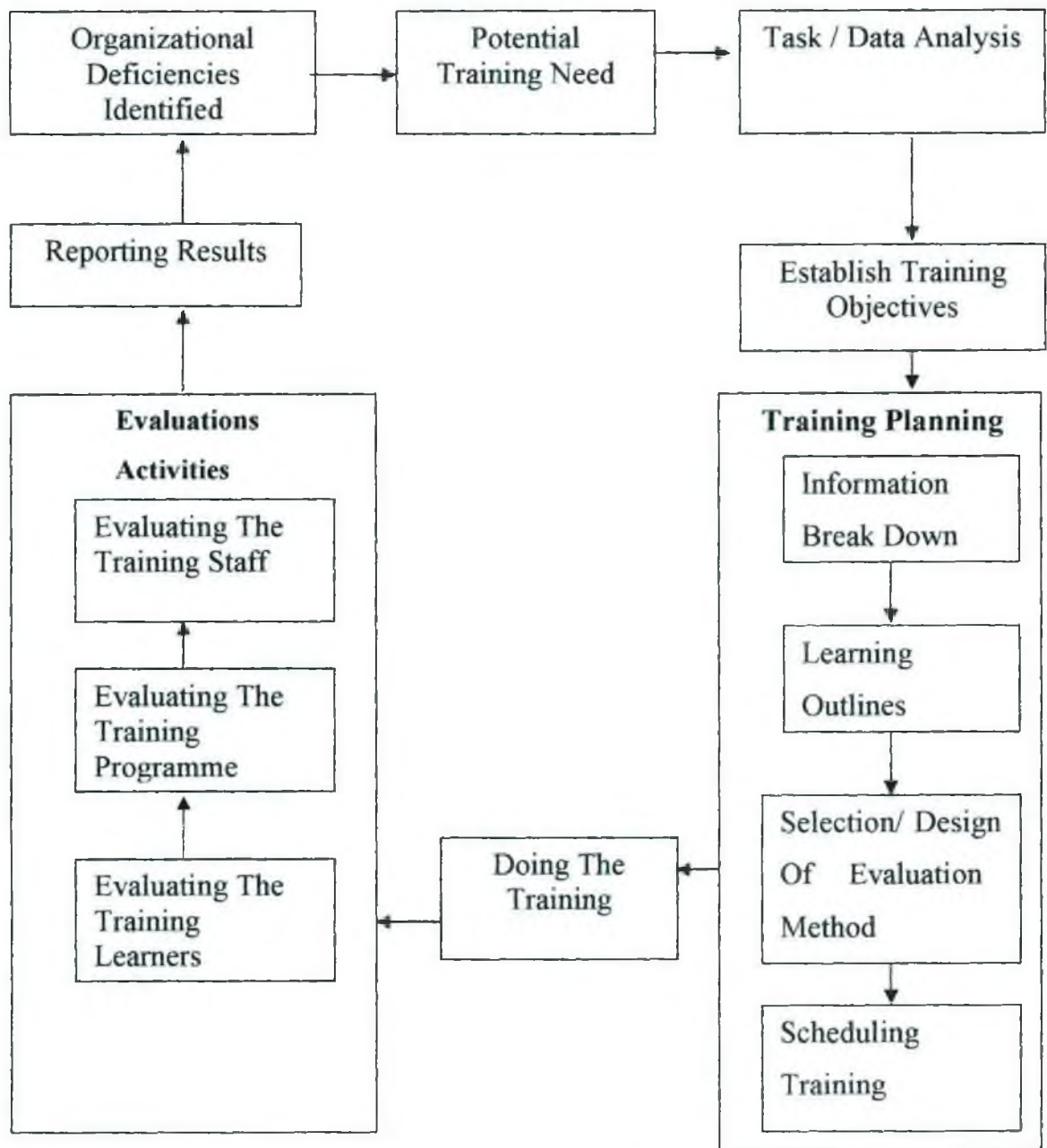
Training is done with specific objectives. Hence, evaluation of training is a must. It is necessary in order to determine:

- a. if the development objectives were achieved.
- b. the effectiveness of the methods instruction.
- c. if the best and most economical training activities were conducted.²⁵

The importance of training evaluation is shown in the next page diagram, which shows the sequence of training activities.

²⁵ P.N. Singh, *Training for Management Development*, Indian Society for Training and Development. Training House, B -14, Mehrauli Institutional Area, and New Delhi: -110 - 016, PP.135 - 136.

↔ THE SEQUENCE OF TRAINING ACTIVITIES



↔ Figure no. 4, *The Sequence of Training Activities*, Source: P.N.Singh, *Training for Management Development*, New Delhi: P. 137.

Evaluation also helps to tell us about the quality of the training, on the one hand and the effect that it has created on the learners, on the other. Systematic evaluation can point out the weaknesses in the programme so that they could be corrected in future programmes. It can also indicate the extent to which the learners

have learned what is taught in the class, the extent to which they have transferred this learning to the work situation and the results yielded their after.²⁶

5.9.4 When to the Evaluate

The evaluation process normally starts right from the stage when the training is in progress. The actual evaluation should be done right from the inauguration stage of training or when the trainees reach the campus; during training; and after training, say, form there months to one year. Evaluation at the inauguration stage will help to compare the laid down objectives and contents of the programme with the expectations of the participants. The process with thus helps the programme designers to change the content of the programme to match the participants' expectations and objectives. This evaluation is known as the pre - training evaluation.

Intermediate evaluation is done when training is in progress. This can be done either on a day - to - day basis or at the end of the training day - to - day evaluation is convenient when the programme duration is long, say exceeding 3 days. Intermediate evaluation serves mainly two purposes.

- a. **Reaction:** It indicates the feedback of the participants with regard to the coverage, presentation duration etc. of the programme.
- b. **Learning:** Evaluation of learning gives two - way results for trainers and trainees. From the trainer's point of view, it indicates the extent to which

²⁶ **Ibid** P. 138

learning has taken place as also any barriers to learning. From the trainee's point of view, it gives him the knowledge of results, which aids his training effort.

Post - training evaluation serves two purposes – **i. Behavior change and ii. The result achieved (Tangible or Intangible)**. This is done during a period ranging from 3 months to 1 year after the training - the ideal period being six months, since by that time he would have got the opportunity, if everything including the organizational climate is in his favor, to implement what is learned in the class and also for the results to be visible. ²⁷

5.9.5 Techniques of Evaluation

It may be remembered that evaluation at any stage should be made keeping in mind the objectives set before the programme.

Many tests have been criticized as being too academic for use in business and industrial training activities. While some tests have their weaknesses, it can be said that testing works better than subjective judgment in decisions regarding the value of training. Tests are of value to the:

i. Instructor, because they supply one of the most important sources of information as to how well the instructor (as well as the trainee) is meeting the objectives of the unit of instruction.

ii. Trainee, since they indicator what progress the trainee is making, assists in the diagnosis of the areas of difficulty, helps distinguish between the relevant and the irrelevant, and can provide incentives towards greater effort.

²⁷ **Ibid.** P. 138

iii. Training management who also use tests to assist in the assessment of the instructional personnel, teaching methods and materials and whether or not the training activities do further the attainment of the goals and objectives of the business.

iv. Top management because of the value test results have in preparing reports on the effectiveness of the entire training and development operation.²⁸

5.10 PURPOSE OF MANAGEMENT TRAINING

The evaluation of management training is done to discover the extent to which and in what ways training is effective. There are a variety of purposes of the management training evaluation. Most purposes fall into one of the two categories: Justification or determination. Justification evaluation generates back - up material for budget requests to maintain or increases department activities. Determination evaluation includes training needs assessment, programme improvements, impact evaluation and evaluation process.

Evaluation is done for various purposes. The evaluator should be clear about why he has been asked to evaluate management training. Evaluation of a management training programme may be done: i. to increase effectiveness of the management training programme while it is going on, ii. to increase the effectiveness of the management training programme to be held next time, iii. to help participants to get feedback for their improvement and to increase their efficiency, and iv. to find out to what extent the management objectives are achieved.²⁹

²⁸ P.N.Singh, Op. Cit., P.139

²⁹ K. K. Ahuja, Op. Cit., p. 144.

Buchanan suggests that evaluation should aim at answering two basis questions. They are **i.** how well did the programme meet the needs for which it was intended? And **ii.** how appropriate were the instructional methods and other procedures employed in carrying it out? In other words, not only should the results obtained be evaluated but also the management training methods used.³⁰

If evaluation is done properly and if it is to be useful to the trainer, it must provide information relevant to his decision making needs.³¹ An evaluation of a management training method or system must also take into account the suitability of objectives. If the objectives were inadequately formulated in the first place, even a good management training programme has really no chance to be effective. Objectives have to be clear - cut, must relate to needs, and make way for changes. Objectives cannot be static and need to be reappraised frequently so that management training may result in improved overall organization efficiency. Evaluation of objectives helps to bridge the gap between needs and objectives.³²

An evaluation programme that can be relied upon for an objective appraisal of management training efforts should have the following characteristics, **i.** Based upon accurate and realistic analysis of prevailing values; **ii.** Consistent with organizational goals and objectives, and **iii.** Utilizes all appropriate means of objectives measurement.

³⁰ P.C. Buchanon, "*A system for Evaluating Supervisory Development Programme*" Personnel, Vol. XXXI, No. 4, January 1955. PP. 335 - 337.

³¹ D. Bakken and A.L. Bernstein, "*A Systematic Approach to Evaluation*," Training and Development Journal, Vol. 36, No.8, August 1982, P. 44.

³² A. Monappa and M.S. Saiyaddin, *Personnel Management*, (New Delhi:) Tata McGraw - Hill Publishing Company Ltd., 1976, P. 153.

5.11 METHODS OF EVALUATION

The process of evaluating management training programmes begins in the planning stage of management training with the specification of management training objectives. Management training objectives, which are obtained from a needs analysis, provide the standards for evaluation of programme effectiveness.

Indeed, the evaluation of management training programme is much more complex than evaluating the value of management training programme. Because managerial job is highly intangible and data regarding changes in performance are not easily accessible. However, many methods have been proposed to evaluate the effectiveness of management training programme.³³

Different scholars and writers have mentioned a number of methods of evaluation. **Tracey** mentioned six methods as **i. Observation, ii. Ratings, iii. Trainee surveys, iv. Trainee interviews, v. Instructor surveys and vi. Instructor interviews.** **Kilpatrick** described four methods such as: **i. Reaction, ii. Learning, iii. Behavior and iv. Results.** **Sikula** discussed four methods in a separate way as **i. Participant reaction, ii. Before and after test scores, iii. Before and after performance measures and iv. Experimental and control groups.** Another six evaluation strategies are **i. Delayed treatment control group, ii. Modified critical incident method, iii. Over the shoulder evaluation, iv. Performance analysis, v. Time series evaluation and vi. Cost benefit analysis.** (**R.D. Salinger and B.S Deming P. 21.**) **Clement and Aranda** suggested a contingency approach to evaluation depending on four dimensions as **i. Training result, ii. Relative effectiveness of technique, iii. Impact of individual difference and**

³³ R.S. Dwivedi, *Management of Human Resources*, (New Delhi: Oxford and IBH Publishing, 1982, P. 143.

iv. Impact of environment. **Hemblin** described five levels and strategies for obtaining evaluation. These are: **i.** Reaction of trainees and other factors, **ii.** Learning attained during the training period. **iii.** Job behavior in the work environment, **iv.** The overall effects on the organization and **v.** Ultimate values referring to such factors as survival, profit, welfare of interested parties and social / political welfare. **Rebey** classified evaluation methods into seven categories. The forms of the evaluation with reflect this: **i.** Cost benefit approach, **ii.** Organization development approach, **iii.** Job related approach **iv.** Training centered approach, **v.** Learning centered approach **vi.** Reaction based approach and **vii.** A managerial approach. **Nigro** described two methods of evaluation, one is interview with the trainees, supervisors, peers and subordinate and another index is the complaint file. **Mondey and Noe** discussed three approaches to evaluations. These involved evaluation of **i.** Participants enjoyment of the programme **ii.** The extent to which they have learned the material and **iii.** Whether the stated training goals have been achieved. **M.E. Smith** said that two basic decisions must be made as a result of management training programme evaluation: to continue or stop the programme.

Evaluation of training programme is very vital. This has to be simultaneously conducted along with the course. Issues and problems encountered during training courses may be considered for inclusion in the following year's course materials. Unless latest developments on the subject matter are included, training programme becomes stale and outdated. Continuous liaison between trainers on the one hand and trainees and work organizations on the other in respect of evaluation of the programme helps devise out o date course materials.

Actually no universally accepted model for evaluating management training programmes exists, nor are there generally accepted models of operation or behavior.

Perhaps the most underdevelopment aspect of management training is its evaluation.

In the respondent Janata Bank Training Institutes, a rough and ready system of evaluation is generally followed. These methods are shown in the Table no. 5.

TABLE NO. 5

Methods of Evaluating Management Training Programmes in Bank

	Methods	No. of Respondents	Percentage	Number of using Institutes
1.	Through a Questionnaire Filled in by Each Participate at the End of the Course.	20	40 %	3
2.	Formal Discussion with Some Participants.	5	10 %	1
3.	Informal Discussion with Some Participants.	5	10 %	1
4.	Administration of Questionnaire on Inputs Before and After the Course.	10	20 %	3
5.	Involved Faculty Course Co-Ordinationators Discusstheir Impressions about the Course Inputs etc.	5	10 %	3
6.	Employer's Report	5	10 %	1
	Total	50	100%	

***Based on the Responses of Senior Principal Officer to Deputy General Manager**

Interpretation:

As depicted in the Table, the practices adopted by all Institutes are having an evaluation performance *filled in by the management trainees at the end the course*. This proforma elicits the reactions of the management trainees to various aspects of management training programme. The other two methods that are also adopted by all Training Institutes include *'administration of questionnaire on inputs before and*

after the course' and 'involved faculty course coordinators to discuss their impressions about the course inputs'. One Training Institutes adopt formal discussion, informal discussion and employer's report methods for evaluation training programmes.

In the respondent Training Institutes evaluation of management training programme is usually done on some aspects, which shown in Table no. 6.

TABLE NO. 6

Aspects of Training Covered in Evaluation

	Aspects	Number of Using Institutes	Percentage
1.	General Evaluation of the Course as a Whole	3	100
2.	Programme Design	2	80
3.	Evaluation of Each Session / Input	-	-
4.	Evaluation of Each Subject	-	-
5.	Pedagogical Tools Used	1	60

***Based on the Responses of Senior Principal Officer to Deputy General Manager**

Above in the Table depicted *general evaluation of the course as all respondent Training Institutes did a whole*. Two Institutes generally did evaluation of *programme design* and only one Institute evaluated the *pedagogical tools*. No Institutes assessed the practicability of concepts and *session / input* and the benefits of the same in the work situation of the management trainees.

Irrespective of how rigorous or simple the approach to evaluation is, ultimately it has to provide feedback improves subsequent programmes. In some cases the feedback information may be available but if the trainers are not aware or are not convinced of its utility then the whole evaluation exercise become futile. In the Table no. 7, utility of evaluation feedback is shown. As indicated in the same Table, 25%

respondents mentioned that they drew some benefits in terms of *setting course objectives*. 16.66% respondent faculty members mentioned that the feedback obtained from the evaluation of Training Institute courses was useful for future planning and modification of his *Programme design*. 16.66% felt the feedback data was useful for subsequent improvement of *reading material*. 16.16% respondents obtained benefits for improvement of its *course inputs* and 25% respondent faculty members used the feedback for improving its *pedagogical tools*.

TABLE NO. 7

Utility of Evaluation Feedback for Subsequence Management Training Programme

	Areas	No. of Respondents	Percentage
1.	Setting of Courses Objectives	15	25%
2.	Programme Design	10	16.16%
3.	Reading Material Given to the Participants	10	16.16%
4.	Courses Inputs	10	16.16%
5.	Pedagogical Tools Used	15	25%
	Total	60	100%

* Based on the Responses of 20 Faculty Members.

* More than One Responses has been received from the Same Respondents

PERFORMANCE APPRAISAL

CHAPTER - SIX

PERFORMANCE APPRAISAL

6.0 DEFINITION OF PERFORMANCE APPRAISAL

Performance appraisal is a formal assessment of how well employees are performing their job. It is a systematic appraisal of an employee by his / her superior officer who is conversant with the employee's job performance. In other words, it is a process of evaluating performance of an employee by his / her superior with relation to his / her job requirement. Heyel observes; "It is the process of evaluating the performance and qualifications of the employees in terms of the requirements of the job for which he is employed, for purposes of administration including placement, selection for promotions, providing financial rewards and other actions which requires differential treatment among the members of a group as distinguished from actions affecting all members equally."¹ Others regard it is a "process of estimating or judging the value, excellence, qualities or status of some object, person or thing."² Individually and collectively, it is a part of all the other staffing processes, viz., recruitment, selection, placement and indoctrination. Personnel appraisal places emphasis on the development of the individual as and widely used to evaluate technical, professional and managerial personnel. The performance appraisal process is shown in figure no. 1.

6.1 PURPOSE OF PERFORMANCE APPRAISAL

i. Appraisal is an aid to creating and maintaining a satisfactory level of performance by employees on their present jobs.

¹ C. B. Mamoria, *Personnel Management*, Himalaya Publishing House, P. 403.

² Ibid. P. 403.

ii. The appraisal may highlight needs and opportunities for growth and development of the person.

iii. A formal and periodic appraisal encourages supervisors to observe the behavior of their subordinates.

iv. An appraisal aids decision making for promotion, transfer, layoffs and discharge.

v. Many organizations relate the size and frequency of pay increases to the rating assigned to the employees in the performance appraisal.

vi. The accuracy of predictions made in the employees selection process is often determined by comparing or correlating performance rating with test scores interviewer's evaluations and so on.

vii. It can help in preparing employees for performing higher - level job by continuously reinforcing the development of behaviors and qualities required for higher - level positions in the organization.

viii. In addition it can assist in a variety of personnel decisions by generating data about each employee periodically.



THE APPRAISAL PROCESS

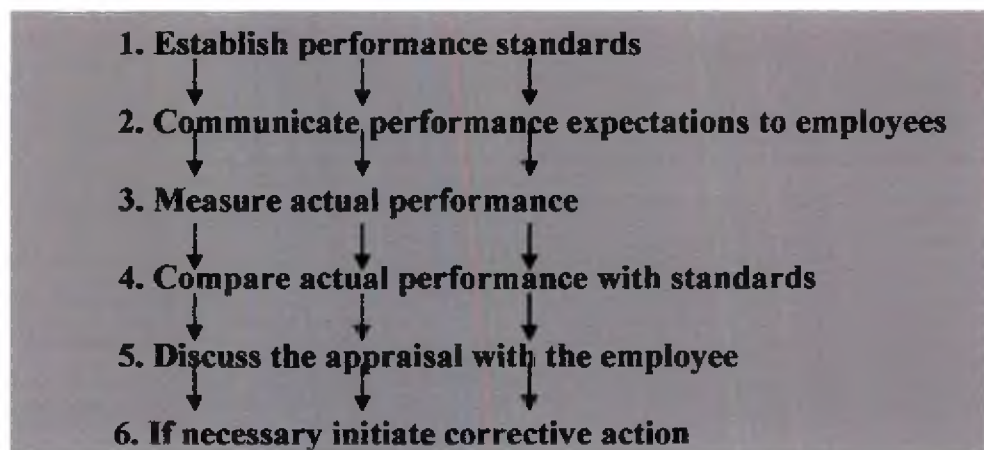


Figure no. 1, The Appraisal Process, Decenzo Robbins and Stephen Robbins, Personnel / Human Resource Management, Third Edition, Prentice - Hall of India Private Limited, New Delhi: 2001, P. 362.

6.2 METHODS OF PERFORMANCE APPRAISAL

A number of performance appraisal methods are available. In fact, each organization has its own way of appraisal. However, a close analysis of their appraisal form reveals they represent variation of one or other type of following methods of performance appraisal:

a. Traditional Performance Appraisal:

- i. Ranking method,
- ii. Graphic rating scale,
- iii. Graphic scales,
- iv. Checklists,
- v. Forced choice description,
- vi. Critical incident method,
- vii. Free form essay,
- viii. Overall assessment,
- ix. Guideline assessment,
- x. Grading.

b. Result - Oriented Appraisal and

c. Management by Objectives.

6.3 MAJOR STEPS OF PERFORMANCE APPRAISAL

- i. Careful formulation and communication of policy on rating,
- ii. Selection and development of the seals to be used,
- iii. Training of raters,
- v. The actual process,
- vi. The analysis of ratings and
- vii. The use of resulting ratings.

6.4 ESSENTIAL OF A GOOD PERFORMANCE APPRAISAL

- i. It must be easily understandable.
- ii. It must have the support of all line people who administer it.
- iii. The system should fit the organization's operations and structure.
- iv. The system should be valid and reliable.
- v. The system should have built - in - incentive that is a reward should follow satisfactory performance.
- vi. The system should be periodically evaluated to be sure that it is continuing to meet its goals.
- vii. There should be a clear - cut programme for training.
- viii. There should be a programme for to improve the rater's interviewing abilities.
- ix. There should be qualified over - all supervision of the plan's development and administration.
- x. Rating procedure and forms should be so constructed as to provide a uniform progress, which can be applied in all or in part to all jobs in the organization.

6.5 CRITERIA OF PERFORMANCE APPRAISAL IN JANATA BANK

For examining the performance of all the employees of Janata Bank, a system is followed which is called the annual confidential report system, in short (ACR) system. In every year at the beginning of December an appraisal form is sent to the manager of different branches by the Administration Division of Head Office for the valuation of the duties done by the employees during that years. The valuations of the employees are done once in a year by following this system so it is called the annual confidential report system. Different Divisional Head and Branch Managers fill the appraisal forms at the first month of every calendar year and send one copy to the

Administrative Division, one copy to the Board of Directors into envelope covered by seal gala and they keep one copy in their office as an office copy. After receiving the appraisal forms from different Divisions and Branches the Administration Division examines the appraisal report and then keeps the same in the respective personal files. Later on, at the time of promotion of the employees the promotion is given to the appropriate employees by examining the appraisal forms of the previous 3 - years of the employees.

The following are the structures of the annual confidential report of Janata Bank

1st Part: Bio - Data and Other Information;

2nd Part: Personal Activities;

3rd Part: Appraisal of Performance;

4th Part: Recommendations and

5th Part: General Opinion.

The forms bearing number -1 (A,) 2 and 3 are equivalent to form number 1. The form that is used only for the employees that is a different type. All the forms are enclosed in Exhibit – 3 for knowing the details of all the forms.

6.6 Opinions of the employees of Janata Bank regarding different aspect of performance appraisal given gradually below through the different Tables. Such as:

6.6. (1) PERIOD OF PERFORMANCE APPRAISAL: (Shown in Table no. 1.A)

TABLE NO. 1.A**Opinion of the Appraised (Employees) Regarding the Period of Performance Appraisal System**

Opinion	No. of Respondents	Percentage
Annually	22	44%
Half Yearly	24	48%
Quarterly	4	8%
As and When Required	0	0%
Total	50	100%

Interpretation

According to the Table mentioned above the appraisal period shows close opinion. Period of appraisal is very important element. Split period provides an opportunity to take corrective measures, if there be any deficiency in performance the contention is supported by the survey. Table 1.A shows that the performance of all respondents on the period of appraisal. Responses indicate that 44% of the respondents prefer that the appraisal should be undertaken *once in a year (Annually)*, while 48% prefer it *biannually (Half - Yearly)* and the remaining 8% prefer it *quarterly*. Data clearly shows that majority of the respondents are of the opinion that performance appraisal should undertake more than once in a year a practice that is currently being followed in Janata Bank. While indicating the reason for undertaking performance appraisal more than once in a year the majority of the respondents maintained that an appraised (employees) might have an opportunity to undertake corrective measures if their performance falls short of desired level.

6.6. (2) DESIGNATION BASIS PERIOD OF PERFORMANCE APPRAISAL:

(Shown in Table no. 1.B)

TABLE NO. 1.B**Opinion of the Different Categories of Employees Regarding Period of Appraisal System**

Designation	Quarterly	Half Yearly	Annually
D.G.M	0%	2%	2%
A.G.M	0%	4%	4%
S.P.O	0%	6%	0%
P.O	0%	5%	7%
Sr. Officer	0%	6%	6%
Officer	1%	0%	1%
Jr. Officer	0%	1%	0%
Sr. Clerk	1%	0%	0%
Total	2%	24%	20%

Interpretation

Table no.1.B shows the preference as the period of appraisal calculated on the basis of designation. Here the opinions of the officers bearing same position are different. Of the 48% preferring performance appraisal to be undertaken *more than once a year*, the group consisting of Senior Principal Officer (SPO), Principal Officer (PO) and Senior Officer (SO) strongly prefers that the appraisal should be undertaken more than once. The group preference is perhaps due to the fact that they are the one who are affected by the appraisal in a substance way. The positions above Assistant General Manager (AGM) Deputy General Manager (DGM) are more involved a being appraiser than appraised (employees). Similarly, the position below Officers, Junior Officers and Senior Clerks are yet to understand the consequence of performance appraisal. These clearly indicate that a clear understanding must to make to all both appraiser and appraised (Employees) on the process and consequences of performance appraisal.

6.6. (3) CONSULTED BEFORE EVALUATION: (Shown in Table no. 2.A.)

TABLE NO. 2.A

Opinion of the Appraised (Employees) As to Whether They are Consulted before Evaluation

Opinion	No. of Respondents	Percentage
Yes	8	16%
No	42	84%
Total	50	100%

Interpretation

16% respondents replied in the *affirmative* and 84% replied in the *negative*. It is substantial that Janata Bank performance appraisal system does not require the rater to discuss with the ratee before any evaluator.

6.6. (4) FEELINGS OF THE APPRAISED (EMPLOYEES): (Shown in Table no. 2.B)

TABLE NO. 2.B

Opinion of the Appraised (Employees) Feelings about the Discussion with the Superior before Appraisal

Opinion	No. of Respondents	Percentage
Should Discuss	36	72%
No Need	6	12%
Not Applicable	8	16%
Total	50	100%

Interpretation

72% Respondents said that their superior *should discuss* with them before appraisal. 12% replied in the *negative* and 16% replied by saying, *not applicable*.

6.6. (5) PURPOSES OF PERFORMANCE APPRAISAL (Shown in Table no. 3)

TABLE NO. 3

Opinion of the Appraised (Employees) Regarding the Purposes of Performance Appraisal System

Serial no.	Opinion	No. of Respondents	Percentage
1	Increment	0	0%
2	Promotion	8	16%
3	Incentives	0	0%
4	Training	0	0%
5	Punishment	0	0%
6	Record Only	2	4%
7	1&2	22	44%
8	1,2&3	4	8%
9	1,2&5	8	16%
10	1&5	0	0%
11	2&4	2	4%
12	1,2,3,4&5	4	8%
13	Total	50	100%

Interpretation

Here, 16% respondents said that *promotion* is the only purpose of performance appraisal, other 16% respondents said that *increment, promotion and punishment* were the purpose of appraisal. 8% respondents said that *increment, promotion and incentives* were the purpose of appraisal. The other 8% said that *increment, promotion, incentives, training and punishment* are the purpose of appraisal. 4% said that its purpose is *only for record*. The *highest* 44% said that *increment and promotion* are the purpose of performance appraisal.

6.6. (6) ACCURACY OF PERFORMANCE APPRAISAL (Shown in Table no. 4)

TABLE NO. 4**Opinion of the Appraised (Employees) about the Accuracy of Performance Appraisal System**

Opinion	No. of Respondents	Percentage
Very Accurate	4	8%
Accurate	10	20%
Not Accurate	36	72%
Total	50	100%

Interpretation

This Table shows that most of the respondents (72%) *doesn't believe that their superior truly determines* their performance, 20% respondents said that their superior *truly determines* their performance. Remaining 8% appraised (Employees) said that performance appraisal is *very accurate*.

6.6 (7) REASONS FOR INACCURACY OF PERFORMANCE APPRAISAL

(Shown in Table no. 5)

TABLE NO. 5**Opinion of the Appraised (Employees) Specifying the Reasons for Inaccuracy of Performance Appraisal System**

Serial no.	Opinion	No. of Respondents	Percentage
1.	System Complicated	-	-
2.	Contents No Job Related	-	-
3.	Superior Biased	-	-
4.	Mgt. Not Giving Importance on Appraisal	-	-
5.	Scope for Influence on Supervisor	2	4%
6.	1 & 3	10	20%
7.	1& 5	2	4%
8.	3,4 & 5	8	16%
9.	3 & 5	16	32%
10.	4 & 5	2	4%
11.	Total	40	80%

Interpretation

According to this Table, 32% respondents believe that *biased ness and scope of influence on superiors* are the main reasons for defective appraisal. 16% respondents believe that *biased superiors, management attitude towards appraisal and influence on superiors* are the main reasons for defective appraisal. 20% respondents said that *complicated system and superior's biased ness are the reasons for this. Influence on supervisor is the main reason for defective appraisal*, said 4% respondents. Another 4% respondents said that *complicated system and influence on superior are* the main reasons for defective appraisal. Rest of 4% thinks that wrong attitude regarding *management towards appraisal and influence on superiors* are the main reasons for defective appraisal.

6.6. (8) PREFERENCE OF APPRAISAL SYSTEM (Shown in Table no. 6)

TABLE NO. 6

Opinion of the Appraised (Employees) Regarding Preference of Appraisal System

Serial no.	Opinion	No. of Respondents	Percentage
1	Confidential Report	8	16%
2.	Graphic Rating	0	0%
3.	Ranking Method	0	0%
4.	Forced Choice Method	0	0%
5.	Chose Method	0	0%
6.	Paired Comparison	0	0%
7.	Critical Incident	0	0%
8.	Weighted Incident	0	0%
9.	Weight Checklist Method	0	0%
10.	Filed Review	0	0%
11.	Cost Accounting	0	0%
12.	Forced Distribution	0	0%
13.	Point Method	7	14%
14.	Interpersonal Comparison	0	0%
15.	Management by Objective	0	0%
16.	Participatory Method	35	70%
17.	Total No. of Respondent	50	100%

Interpretation

A large segment, 70% of the respondents prefer *participatory method*. 16% prefer *confidential system* and the rest 14% prefer *point method* appraisal system.

6.6. (9) SUBORDINATES RELATIONSHIP (Shown in Table no. 7)

TABLE NO. 7

Opinion of the Appraised (Employees) Regarding in Ensuring Good Management Subordinates Relationship Through Effective Appraisal System

Opinion	No. of Respondents	Percentage
Yes	50	100%
No	0	0%
Total	50	100%

Interpretation

All 100% respondents believe that effective appraisal system can ensure good management subordinates relationship.

6.6. (10) ASSURANCE OF BONUS / INCENTIVE (Shown in Table no. 8)

TABLE NO. 8

Opinion of the Appraised (Employees) Regarding Linkage of Bonus / Incentives with Outstanding Performance

Opinion	No. of Respondents	Percentage
Linked with Outstanding Performance	48	96 %
Not Linked with Outstanding Performance	2	4%
Total	50	100%

Interpretation

Almost all respondents (96%) believe that outstanding performance should ensure bonus / incentives.

6.6. (11) JOB SATISFACTION ON EFFECTIVE APPRAISAL (Shown in Table no. 9)

TABLE NO. 9

Opinion of the Appraised (Employees) Regarding Dependence of Job Satisfaction on Effective Appraisal System

Opinion	No. of Respondents	Percentage
Always Depends	24	48 %
Never Depends	0	0%
Sometimes Depends	26	52%
Total	50	100%

Interpretation

52% respondents think that job satisfaction *sometimes depends* on effective performance appraisal, and 48% respondents think job satisfaction *always depends* on effective performance appraisal.

6.6. (12) DEPENDENCE OF PROMOTION, DEMOTION AND TRANSFER (Shown in Table no.10)

TABLE NO. 10

Opinion of the Appraised (Employees) Regarding Dependence of Promotion, Demotion and Transfer in an Organization on Performance Appraisal System

Opinion	No. of Respondents	Percentage
Always Depends	10	20%
Never Depends	10	20%
Sometimes Depends	30	60%
Total	50	100%

Interpretation

60% respondents think that promotion, demotion and transfer *sometimes depend* on performance appraisal in this organization. 20 % respondents think that

promotion, demotion and transfer promotion *always depends* and another 20% think that it *never depends* on performance appraisal.

6.6(13) DETERMINATION OF TRAINING NEED (Shown in Table no. 11)

TABLE NO. 11

Opinion of the Appraised (Employees) Regarding Determination of Training Needs by Performance Appraisal

Opinion	No. of Respondents	Percentage
Yes	40	80%
No	10	20%
Total	50	100%

Interpretation

80% respondents think that performance appraisal determines the *necessity of training*. Another 20% don't think so. They think performance appraisal don't determine the necessity of training.

6.6(14) MODIFICATION OF THE APPRAISAL (Shown in Table no. 12)

TABLE NO. 12

Opinion of the Appraised (Employees) Regarding Modification of the Appraisal System in an Organization

Opinion	No. of Respondents	Percentage
Should Modify	30	60%
No Need	0	0%
Partially Modify	20	40%
Total	50	100%

Interpretation

60% respondent's opinion to *modify the appraisal system*. 40% respondents think that this system should be *modified partially*.

**6.6(15) EXECUTION OF THE PERFORMANCE APPRAISAL OF
SUBORDINATES IN THE ORGANIZATION (Shown in Table no. 13)**

TABLE NO. 13

Opinion of the Appraiser (Superiors) Regarding the Execution of the Performance Appraisal has Subordinates in the Organization

Serial no.	Opinion	No. of Respondents	Percentage
1.	To Maintain Record of Employees Worth	-	-
2.	To Make Decision on Personnel Management Issues	-	-
3.	For Promotion, Demotion and Transfer	-	-
4.	Only for Promotion	2	20%
5.	1 and 2	4	40%
6.	2 and 3	4	40%
7.	Total	10	100%

Based on 10 Appraiser (Superiors)

Interpretation

40% respondents think that the appraisal is done for *maintaining record of employees worth and to make decision on personnel management issues*. Another 40% think that performance appraisal is done for *making decision on personnel management issues and for promotion, demotion and transfer*. Rest 20% thinks that performance appraisal is *only done for promotion*.

6.6. (16) RECEIVED ANY TRAINING EVALUATE PERFORMANCE (Shown in Table no. 14)

TABLE NO. 14**Opinion of the Appraiser (Superiors) Regarding Received any Training Evaluate Performance**

Opinion	No. of Respondents	Percentage
Received Training	2	20%
No Training	8	80%
Total	10	100%

Based on 10 Appraiser (Superiors)

Interpretation

Only 20% respondents *received training* on performance appraisal and 80% respondents *don't receive* any training on performance appraisal.

6.6. (17) TRULY DETERMINATION OF PERFORMANCE (Shown in Table no.15)

TABLE NO. 15**Opinions of the Appraiser (Superiors) Regarding Truly Determination have Performance of the Appraised (Employees) by the Performance Appraisal Format Used in the Organization**

Opinion	No. of Respondents	Percentage
Yes	6	60%
No	4	40%
Total	10	100%

Based on 10 Appraiser (Superiors)

Interpretation

60% respondent said that performance appraisal format used in this *organization truly determines* performance of an employee. Rest 40% said that this format *doesn't determine true* performance.

**PROMOTION, DEMOTION AND TRANSFER
POLICY**

CHAPTER - SEVEN

PROMOTION, DEMOTION AND TRANSFER

7.0 PROMOTION POLICY

A Promotion is the movement of an employee to another job at higher levels normally to one that carries increased prestige, pay, and performance requirements. Although a promotion may not always involve a significant improvement for an employee, it normally represents movement up the organization ladder which a person must cover, if he is to continue to progress within the enterprise. In short, promotion is the advancement of an employee to a job that requires greater skill and large responsibility with customarily, commensurate advance in pay. According to Scott and Clothier: "A promotion is the transfer of an employee to a job which pays more money or one that carries some preferred status."¹ Each step in the various branches of these promotion "trees" serves as a learning post for the next higher job.²

There are two types of promotion, vertical and horizontal.³ when an employee is promoted to the next higher rank in the same department, then it is known, as vertical promotion under the horizontal promotion an employee is promoted from a position in one department to a position in another department. There are three bases of promotion seniority, ability and seniority and ability⁴

¹ Dr. C.B. Mamoria, *Personnel Management*, Himalaya Publishing House: P. 275.

² Dale S. Beach, *Personnel: The Management of People at Work*, Macmillan Publishing Co., Inc New York Collier Macmillan Publishers London: P. 340.

³ Dr. Aaur Rahman, *Modern Personnel Management*, Hosania Publications: Porba Razarbazar, Dhaka, P.80.

⁴ *Ibid*, P. 74 -75.

7.1 THE RULES AND REGULATIONS REGARDING THE PROMOTION OF OFFICERS AND EMPLOYEES OF THE JANATA BANK

7.1.1 Rules and Regulations for Promotion of Employees from 4th to 3rd Class

A list of the employees, who are to be promoted, will have to be prepared according to polices of the service rule of the Janata Bank - 1995 in case of the promotion in the position from 4th class employees to 3rd class employees. The personal records and annual confidential reports of the said selected employees will have to be examined by the Selection Committee. The subject of promotion of those employees who's lasted 3 years annual confidential reports is satisfactory and whose educational qualification (H.S.C / Equivalent) will have to be brought in consideration. Any special performance of any employee such as acquisition of deposit, recovery of loan, experience in a branch regarding special security etc. will have to be considered in case of promotion. An employee will not be considered for promotion if any penalty / charge remains pending against him / her or if the time of penalty is imposed on him / her according to the decision taken in the 55th urgent meeting of the committee of Board of Directors on 31.12.91.

After considering the above - mentioned subject the Selection Committee will prepare a list of employees for those who are selected for promotion and accordingly they will be promoted to the vacant post later on, on seniority basis form that list.

7.1.2 The Following Rules and Regulations will have to be Followed for Promotion from Different Designations of Lower Division Clerk / Equivalent Designations, Upper Division Clerk / Equivalent Positions and from Different Upper Division Clerk / Equivalent Posts to Different Post of Super Supervisors / Equivalent Posts

According to the rules and regulations of the Janata Bank employees rules 1995 a list of employees is to be prepared for those who are fit for promotion from different designations of Lower Division Clerk / equivalent posts to different designations of Upper Division Clerks / equivalent posts and from the post of different Upper Division Clerk / equivalent posts to different posts of superiors / equivalent posts. Personal records and annual confidential reports (ACR) of those selected employees will have to be examined and considered by the selection committee. Those employees who will get less than 35 numbers in the last three years annual confidential reports they will not be considered for promotion. Those who will get 35 numbers and more than that and those who have requisite qualifications they will be considered for promotion. Any special performance of any employee such as acquisition of deposit, recovery of loan, experience regarding security in a branch etc. will have to be considered in case of promotion. An employee will not be considered for promotion if any charge / penalty remains pending against him / her or if the penalty is imposed on him according to the decision taken on the 55th urgent meeting of the committee of the Board of Directors on 31.12.91.

After considering the above - mentioned subjects the Selection Committee will prepare a list of employees for those who are fit for promotion and accordingly they will be promoted to the vacant post later on, on seniority basis from that list. General Manager (Admin.) will recommend the promotion of this grade on the basis of the recommendation of the Selection Board.

7.1.3 The Following Marking Criteria will have to be Followed in Case of Promotion from Different Posts of Superiors / Equivalent Posts to Different Posts of 2nd Class Officers to Different Posts of 1st Class Officers, from Senior Officers or Equivalent Posts to Principal Officers or Equivalent Posts and from Principal Officers or Equivalent Post to Senior Principal Officer or Equivalent Posts

i. Last 3 years A.C.R 45 numbers

ii. Educational qualification..... 15”

iii. Banking diploma 05”

iv. Duration of work in a branch

(Duration of works of the professional computer officers those who are directly employed every year 1, 6 months 0.50, highest 2)..... 02”

v. The numbers will be given for the special.....03”

works in the related field (such as recovery of loan, development of business, acquisition of profit's, minimize the expenses, collection of fund etc. For acquisition of more than one satisfactory result in a year highest 2 numbers and for acquisition of satisfactory result of 2 or more then two years 3 numbers will be paid, but every year 1 number will be for acquisition of special performance in any one aspect but highest 2 numbers will be given. For this a list will have to be prepared by the related Division of the Head Office for those who will acquire the expected result in the above - mentioned fields.) Those who are employed in the Head Office including different controlling offices they will be liable to get this marking advantage if they are able to create anything new in the management of bank.

vi. Duration of service (every year - 2, 6 months-1, highest -15)... 15”

vii. Valuation of the Selection Committee..... 15”

Total 100

Evaluation of Annual Confidential Report (A.C.R)

Best.....	45 Numbers
Better.....	35”
Good.....	23”
Normal.....	11”
Bad.....	00”

Evaluation of Educational and Professional Fitness

Masters / Equivalent.....	15 Number
Bachelor / Bachelor (Hons) / Equivalent.	13”
H.S.C./ Equivalent.....	11”
S.S.C./ Equivalent.....	09”
Banking diploma 1 st Part.....	02”
Banking diploma both Part.....	05”

Bachelor (Hons.) from Agricultural University and B.Sc. Engineering Degree will be considered as Bachelor Degree.

15 Numbers that will be granted by the Selection Committee will be given on the following way:

i. Fresh service record of the last 3 year.....	2
ii. The special recommendation / evaluation of the signatory in the A.C.R.....	1
iii. Special valuation, recommendation regarding the candidates by the Bank Manager / Regional Head / Area Head / Divisional Head / Division Head of the Head Office.....	2
iv. Receiving of training / result of training.....	2
v. Knowledge and efficiency of conducting the banking activities...2	
vi. Success on the given responsibility.....	1
vii. Overall discussion and valuation of the different incidental subjects/ aspects.....	5

Total 15

7.1.4 The Selection Committee only for those who will get minimum 68 numbers out of 85 numbers will consider 7.1.4 numbers will be given to every candidate according to the criteria mentioned on 7.1.4 the subject promotion. This 85 numbers will be calculated on annual confidential report, educational qualification, banking diploma, duration of service in bank, any special activities and duration of services etc. For every officer / equivalent, senior officer / equivalent, principal officer / equivalent and senior principal officer / equivalent.

7.1.5 A merit list will have to be prepared by adding the numbers of the Selection Committee with the numbers that was given earlier. After that 75% of the vacant post will have to be filled up from the merit list according to merit. Balance 25% post will have to be filled up according to the seniority basis from that list. At the time of promotion from the recommended panel first 3 vacant posts will have to be filled up according to merit or on the basis of merit and the next one post will have to be filled up on the basis of seniority.

7.1.6 Criteria for Promotion form Senior Principal Officers (SPO) to Assistant General Managers (AGM) and Assistant General Managers (AGM) to Deputy General Manager (DGM)

- i. Last three years ACR..... 45 Numbers
- ii. Educational qualification..... 15”
- iii. Banking diploma..... 05”
- iv. Duration of work as Branch Manager / duration of work of the professional computer officers those who are directly employed
(For every year 1, for 6 months 0.50, highest - 2) ... 02”

v. These numbers will be given for the special works in the related field such as (recovery of loan, development of business, acquisition of profit, minimize of expenses, collection of deposits Etc. For acquisition of more than one satisfactory result in a year highest 2 numbers and for acquisition of satisfactory result of 2 or more then 2 years 3 numbers will be paid; but every year 1 number will be paid for acquisition of special performance on any one aspect but highest 2 numbers will be paid. For this a list will have to be prepared by the related Division of the Head of those who will acquire the expected results in the above - mentioned field.).....03”

Those who are employed in the Head Office including different - controlling offices they will be liable to get this marking advantage if they are able to create any thing new (Innovation) in the management of bank.

vi. Duration of service

(For every year 2, for 6 months 1, highest 15) 15”

vii. Valuation of Selection Committee.....15”

Total 100 Marks

Evaluation of Annual Confidential Reports

Best 4 5 Numbers

Better. 3 5 ”

Good..... 2 3 ”

Normal..... 1 1 ”

Bad..... 0 0”

Evaluation of Educational and Professional Fitness

Masters / equivalent and above..... 15 Numbers`

Bachelor / Bachelor (Hons.) equivalent 13”

S.S.C / Equivalent.....	09”
Banking diploma -I st part.....	02”
Banking diploma both part.....	5”

(Bachelor (Hons.) from Agricultural University and B .SC Engineering Degree will be considered and related as Bachelor Degree.)

7.1.7 Every candidate will get number according to the criteria of 7.1.6. The Selection Committee will take the interview for those officers who will get minimum 70 marks out of 85 marks. These 85 marks will be calculated on annul confidential reports, educational qualification, banking diploma, the duration of works as a branch manager, any special activities and duration of the service etc. Those who will get less than 70 marks will not be considered for interview.

7.1.8 The following subjects will have to be brought at the time of interviews by the Selection Committee of the Board of Directors:

- i. Fresh service records,
- ii. Professional knowledge and efficiency,
- iii. Experience, efficiency and success in the field of works,
- iv. Consciousness of the present events and the idea about the economical conduction of the country,
- v. Conception and efficiency of the banking activities,
- vi. Act of speaking and presentation,
- vii. Personality and dress.
- viii. Over all discussion and valuation of the different incidental subject / aspects. Those who will get **minimum 7 numbers out of 15 numbers** at the time of interview they will be considered for promotion.

7.1.9 A merit list will have to be prepared by adding the number of the Selection Committee with the numbers that was given earlier. After that 75% of the vacant post will have to be filled up from the merit list according to merit. Balance 25% will have to be filled up according to the seniority basis from that list. At the time of promotion from the recommended panel first 3 vacant posts will have to be filled up according to merit and the next one will have to be filled up according to seniority.

7.1.10 If there remains any penalty on any officer workers the committee will not consider their promotion. If there remains any charge sheet against any one by the law department he will not be considered for promotion. Moreover if any employee is engaged with illegal activities like stealing of money etc. He will not be considered for promotion.

7.1.11 If any penalty is imposed to any one in that case the time of penalty will be counted in the under mentioned ways:

- A. An amount equal to 7 days basic salary: No promotion will be allowed within one year from the date of issue of penalty letter.
- B. If any other short penalty is imposed: No promotion will be allowed before the completion of the penalty period.
- C. If any major penalty is imposed: No promotion will be allowed from the date of issue of the penalty letter.

7.1.12 The Stability of the Promotion Panel

The activities of the promotion starts in the month of July and ends in the month of October every year with the preparation of a promotion panel and the time of this panel does not extend at any cost.

7.2 TRANSFER POLICY

In a transfer an employee is moved to another job at approximately the same level within the organization, which has similar performance requirements, status and rate of pay. A transfer can involve a change of jobs within or better work area, work shifts or organizational limits. Yoder and Associates have defined transfer as “A lateral shift causing movement of individuals from one position to another usually without involving any marked change in duties responsibilities, skills needed or compensation.”⁵

A transfer involves the shifting of an employee from one job to another without changing responsibilities or compensation. The types of transfer are:

i. Production transfer, ii. Replacement transfer, iii. Versatility transfers iv. Shift transfer v. Remedial transfer.⁶

7.2.1 Causes of Transfers

People may be transferred either because of the needs of the business or at their own request, because they feel they would be happier in a different job. The term needs of the business covers a multitude of reasons. Most shifts of personnel are occasioned by changes in volume of output, changes in organization, introducing or dropping of product lines, and similar adjustment in business operations. Absences of key employees from work make it necessary to reassign others to fill their shoes.

⁵ Dr. Mamoria, Op. Cit. PP. 283 - 284.

⁶ Dr. Ataur Rhaman, Op.Cit. P. 85.

Quite often management will make a remedial transfer because an individual is not performing adequately on his present assignment, and an analysis of his / her often managers will not take a second look at the person who is unsuccessful in his / her initial job assignment qualifications causes management to feel that he would be more suitable in a different spot. Managers as a rule are not alert often enough to the fact that an employee who is failure under one supervisor and on one kind of work might be very successful if he / she were transferred to a type of work suited to his / her aptitudes and interests.

Sometimes employees request a transfer because they do not like their present work situation or because they feel that opportunity for advancement is better in some other department. The personnel department coordinates such internal transfers. The employee, in effect, must apply for a job in another department. When an opening occurs, the manager of the department concerned must interview him.

There is a govt. provision that a people in service is bound to serve to anywhere in Bangladesh. Janata Bank has adopted this. The transfer is made normally after three years completion of service in the same place or organization. The transfer may either happen before the expiry of three years or it may be delayed if it is in the interest of the organization. There is a general practice in the organization that if the Chief Executive of an organization desires transfer of a personnel and the desire is based on reason, the personnel concerned is transferred. Again, there is practice of mutual transfer in the organization.

7.3 DEMOTION POLICY

A demotion involves changing an employee's assignment to a job with a lower status and pay grade. Employee may be demoted because of reduction in the number of position at the level that they are occupying or because a determination in their

performance prevents them from doing the work required of them in their present positions.

Demotions may be used as a form of disciplinary action in punishing employees for certain serious offences.

7.3.1 Causes of Demotion

Demotion may be caused by factors beyond an employee's control:

i. When department are combined and jobs eliminated, employers are often required to accept lower - level position until normally is restored. Such demotions are not a black mark against an employee.

ii. Inadequacy on the part of the employees in terms of job performance, attitude and capability - as happens when an individual finds it difficult to meet job requirement standers, following his / her promotion; and

iii. When, because of a change in technology, methods and practices, old hands are unable to adjust, or when employees, because of ill health or personal reasons, cannot do their job properly.

iv. Demotion is also used as a disciplinary measure.

A demotion can create personnel problems within a company by the psychological effects that it may have upon the demoted employee and upon his / her fellow employees. It is difficult for most employees to accept and adjust to his / her loss of pay and states that are usually in a demotion.

7.4 The information that was collected by the researcher from the promotion, demotion and transfer policy of the Janata Bank discussed below gradually through the different Table. Such as:

7.4. (1) CRITERIA OF PROMOTION (Shown in Table no.1)

TABLE NO. 1**Opinion of the Employees Regarding Criteria of Promotion**

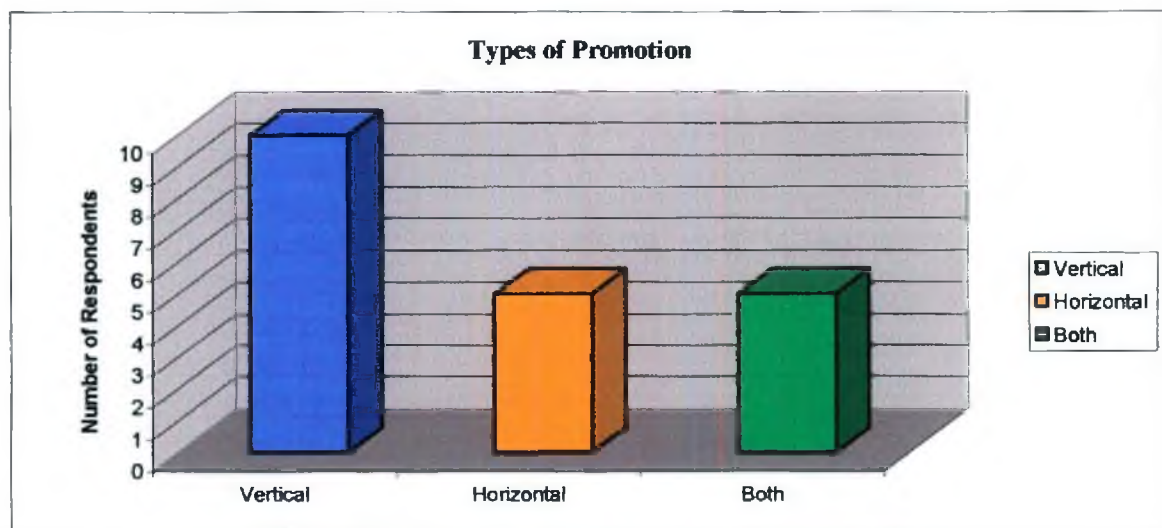
Basis	No. of Respondents	Percentage
Seniority	-	-
Efficiency	30	60%
Seniority and Efficiency	15	30%
No Particular System	5	10%
Total	50	100%

In the above Table no.1, shows that *seniority basis of promotion is absent* in the bank. 60% Respondents have viewed that promotion followed by *efficiency basis*, 30% expressed their opinion that promotion executed on the basis of *seniority and efficiency*. And the rest 10% respondents mentioned that there is *no particular* system of promotion

7.4 (2) TYPES OF PROMOTION (Shown in Table no.2)**TABLE NO. 2****Opinion of the Employees Regarding Types of Promotion Practice**

Types of Promotion	No. of Respondents	Percentage
Vertical	30%	60%
Horizontal	10%	20%
Both	10%	20%
Total	50%	100%

It has been stated by 60% of respondents that the organization follows *vertical promotion* system, 20% respondents prefer *horizontal promotion* and rest 20% state for *both* the system.



Graph no .1, Types of Promotion

7.4(3) REASONS FOR NOT EMPLOYEES THE BEST CANDIDATES (Shown in Table no. 3)

TABLE NO. 3

Opinion of the Employees Regarding Reasons for Not Selecting the Best Candidates

SL. No.	Opinion	No. of Respondents	Percentage
1.	Non Officer	5	10%
2.	Decentralized	0	0%
3.	Sex Discrimination	5	10%
4.	Subjective Criteria	0	0%
5.	Geographic Change	0	0%
6.	Under Income	30	60%
7.	Overmuch Boldness of CBA	15	30%
Total		50	100%

According to this Table the issue of why best people are not promoted, among the respondents 10% *sex discrimination*, 60% respondents said that *under income*. Rest 30% said that *overmuch boldness of collective bargaining agent (C.B.A)*

7.4(4) IMPORTANCES OF ANNUAL CONFIDENTIAL REPORTS AND ASSESSMENTS OF PROMOTION (Shown in Table no. 4)

TABLE NO. 4

Opinion of the Employees Regarding Importance of A.C.R and Assessments for Promotion

SL. No	Opinion	Scale	No. of Respondents	Percentage
1.	Very Much Important	5	30	60%
2.	Very Important	4	20	40%
3.	Important	3	0	0%
4.	Not Much Important	2	0	0%
5.	Not Important	1	0	0%
6.	Total		50	100%

Note: Standard of Scale: 1= Not at All Supported, 2= Partial Supported, 3= Moderate, Supported = 4, Fully Supported = 5.

In the above Table no. 4, shows that 60% respondents said that *very much important* of annual confidential report and assessment in respect of giving promotion policy. Rest 40% respondents said it *very important*.

7.4 (5) RIGHT EVALUATION IN ANNUAL CONFIDENTIAL REPORTS IN THE BANK (Shown in Table no.5)

TABLE NO. 5

Opinion of the Employees Regarding Correctness of Evaluation in Annual Confidential Reports in the Bank

Opinion	No. of Respondents	Percentage
Yes	40	80%
No	10	20%
Total	50	100%

Above Table no. 5, shows that majority of the employees think, the *annual confidential report's does not right evaluation*.

7.4 (6) EXISTING THE TRANSFER POLICY (Shown in Table no. 6)

TABLE NO. 6**Opinion the Employees Regarding the Existing Transfer Policy**

Opinion	No. of Respondents	Percentage
Yes	50	50%
No	0	0%
Total	50	100%

Above the Table no.6, shows that 100% respondents said *the transfer policy exists* in Janata Bank.

7.4(7) EXISTING THE DEMOTION POLICY (Shown in Table no. 7)**TABLE NO. 7****Opinion of the Employees Regarding the Existing Demotion Policy**

Opinion	No. of Respondents	Percentage
Yes	0	0%
No	48	96%
Sometimes	2	4%
Total	50	100%

Above the Table no.7, shown that majority of the respondents said the *demotion policy does not exist in Janata Bank*.

MOTIVATION

CHAPTER - EIGHT

MOTIVATION

8.0 DEFINITION OF MOTIVATION

Motivation is of cardinal importance in successful management of any organization. Providing a motivating environment is the main task of leadership while systematic rules and regulations are prerequisites for proper functioning of an institutions / organization.

Motivation can be defined as the stimulus causing drive, which leads to action in order to satisfy needs or wants. The concept of motivation is also used to describe the intensity of behavior is more is means higher level of motivation, moreover, motivation indicates the direction of behavior. In the case, we assume the direction to be towards the primary objective of Janata Bank. If more work is done towards reaching this objective then higher motivation is present. On the other hand, if it less work is done towards the primary objectives of Janata Bank then less motivation is present among the employees.

8.1 THE MEASUREMENT OF MOTIVATION

The scientists and the social researchers never measure the motivation directly. Firstly, they manipulate some stimulus condition and then measure some behavior in the form of response. For example, scientists have studied that a rat runs faster after 48 hours of deprivation than when not deprived. A similar approach has been taken for this study. A questionnaire has been developed assuming different stimulus conditions and response are taken to measure the behaviors in those taken to measure the behaviors in those conditions. Motivation can however be assumed from the change in behavior that may occur in different conditions. This conditions and behaviors are measured from questions such as when the employee feels particularly

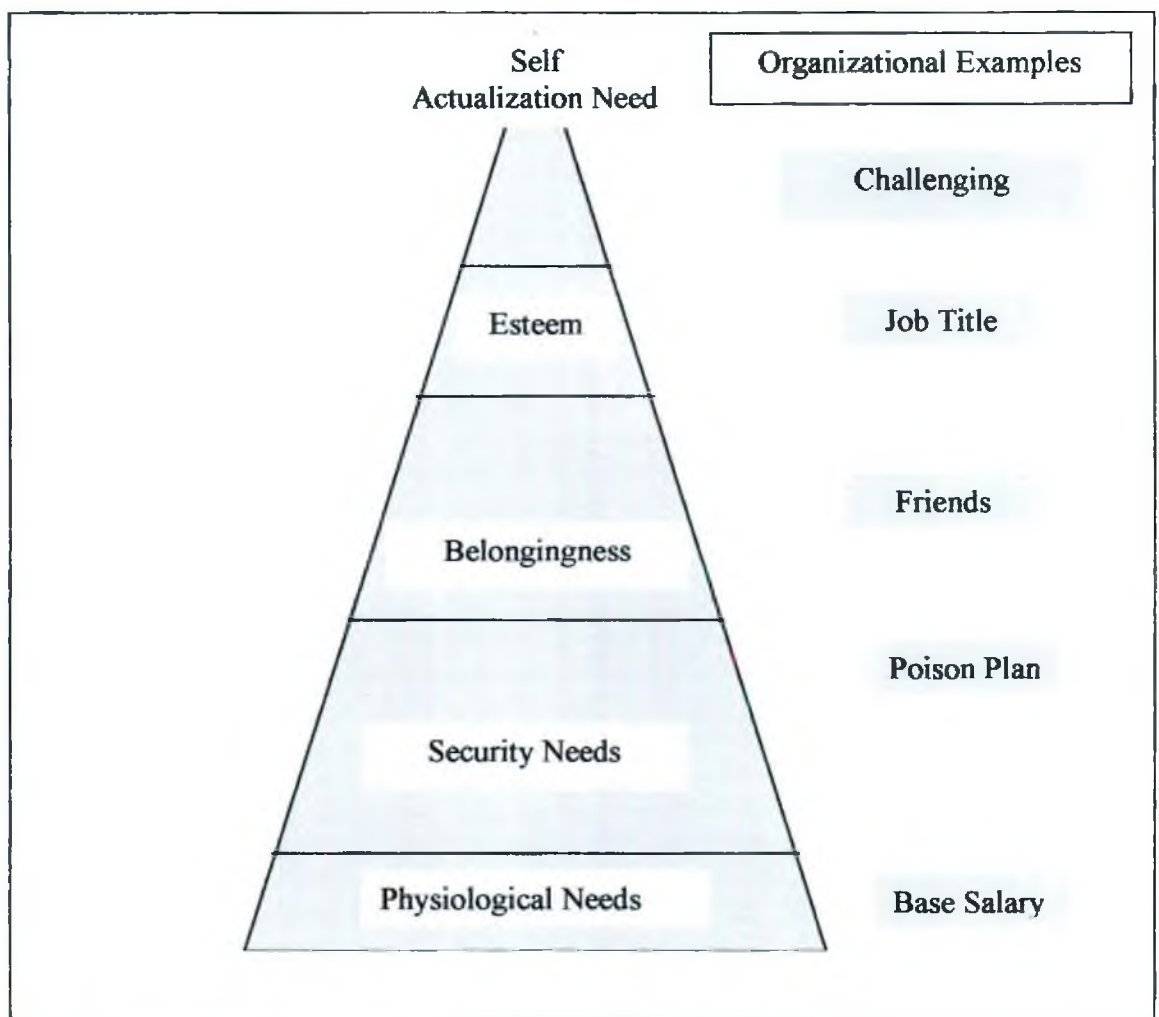
good in the bank or what other benefits the employee needs form the Janata Bank. Therefore, both the behavior and the change in behavior are important.

8.2 THE NEED HIERARCHY THEORY

Abraham Maslow gave one of the most popular theories of motivation known as the “*Need Hierarchy Theory*” Maslow (1943, 1959, 1965, 1971, 1973_a, 1973_b, 1976) argued that any comprehensive theory of motivation must take into account the individual as whole. One cannot hope to understand the complexities of the human condition by reducing behavior to specific response in specific situations.

↔

NEED HIERARCHY THEORY



↔ *Figure no.1, “Need Hierarchy Theory” Source: Ricky W.Griffin, Management, Houghton Mifflin Company Boston: P.388.*

From his observation of human motivation, he concluded that human need could be understood in terms of a hierarchy of needs. Needs at the lower hierarchy are stronger and must be satisfied before he needs on the hierarchy. Maslow regarded the satisfaction of needs on the hierarchy in a probabilistic manner. If a lower need is being satisfied most of time (e.g. 85 %) that need will have little influence on behavior. While other, higher needs that are less satisfied will have a stronger influence on behavior.

8.3 HIERARCHY OF NEEDS

i. Physiological Needs

The first level of the hierarchy consists of the physiological needs. If needs such as hunger or thirst are not properly met then the needs above them on hierarchy are pushed into the background in terms of controlling behavior. Maslow felt that physiological needs are adequately met for most people in our society.

ii. Safety Needs

These needs represent a need for safety or security in our environment. Higher needs become an important when one's life is endangered. Maslow realized that safety needs can be found in people's preference for familiar surroundings, secure jobs, saving accounts, and insurance.

iii. Love or Belongingness Needs

When safety needs have been adequately met, they become unimportant in the direction of behavior and the love, or belongingness needs emerges. These needs involve hunger for affectionate relationships with others, need to feel part of a group, or a feeling that one 'belongs'.

iv. Esteem Needs

Once the love needs are fulfilled people seek for fulfilling esteem needs. There can be need for self esteem and esteem from others, Self - esteem motivations the individual to strive for achievement, strength, confidence, independence, and freedom. On the other hand, esteem from others involves a desire for reputation, status, recognition, and appreciation by others of one's abilities, and a feeling of importance.

v. Self - Actualization Needs

When one has satisfied the first four levels of need, the final level of development, which Maslow termed as self - actualization, can be reached. Self-actualization is the desire for values such as truth, honesty, beauty and goodness and finding a meaning for life. Maslow suggested that the process of self - actualization takes considerable time and most of the self - actualizing persons is 60 or more years old.

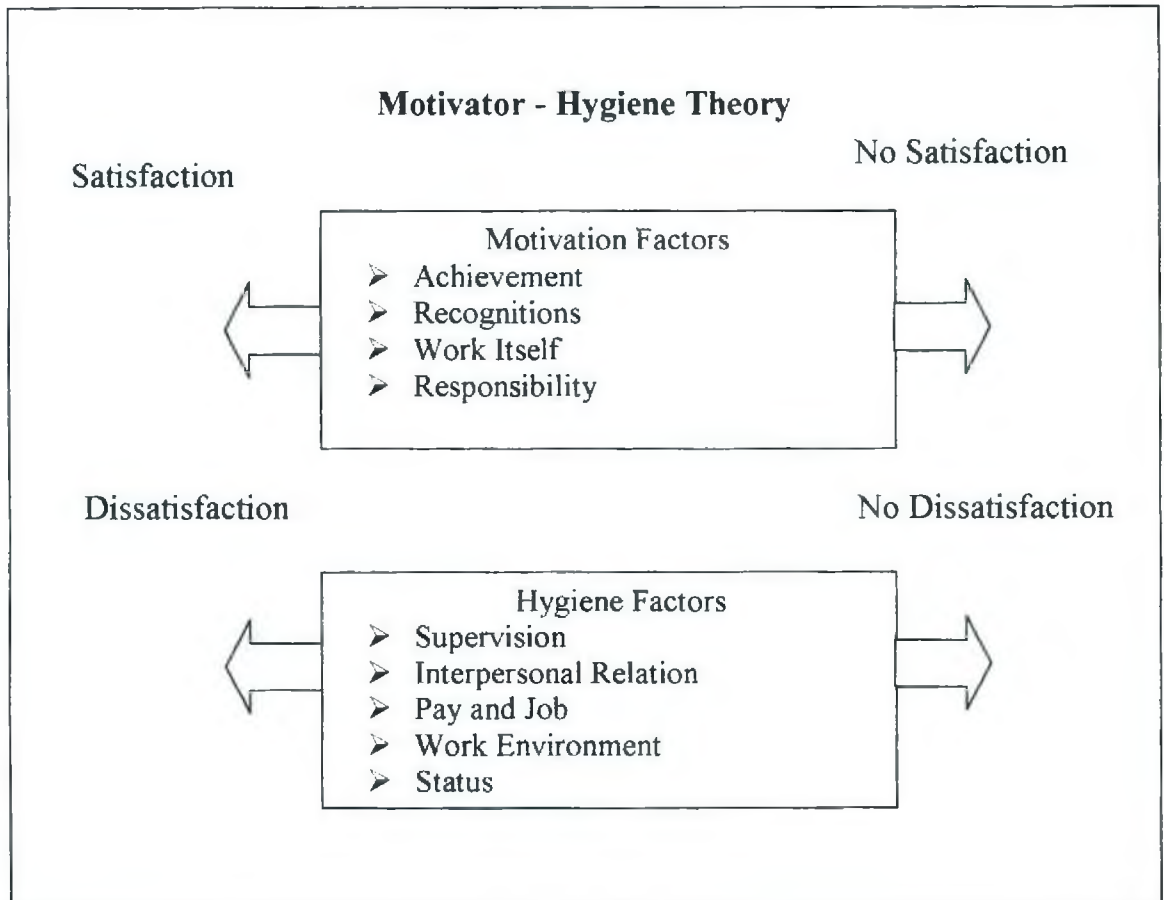
8.4 MOTIVATOR - HYGIENE THEORY

A related type of need theory influenced in part by Maslow's concept of self-actualization is called the "*Motivator - Hygiene Theory.*" Based on job satisfaction studies of Herzberg and his colleagues (Herzberg, Mausner, and Snyderman, 1959), this theory proposes that two different sets of needs motivators and hygiene's can be stimulated by the work environment.

Motivators such as, achievement and recognition, are cited by people as primary causes of satisfaction and motivation. When present in a job their presence apparently could cause satisfaction and motivation, when they are absent, the result is feeling no satisfaction rather than dissatisfaction.



MOTIVATOR – HYGIENE THEORY



↔ *Source: Figure no. 2, Motivator Hygiene Factor Theory Faruq Tanveer, ID 973100, Independent University, Dhaka: "General and Advance Banking and Motivation of Employees at Janata Bank", P.37.*

Hygiene needs can be stimulated by factors in the job environment but not in the job itself. They concern working conditions, supervision, salary, company policy, and interpersonal relations, and are responsible for creating no job satisfaction. When these factors are considered acceptable but the person will not necessarily be satisfied, rather, he / she may not be dissatisfied.

8.5 ANALYSIS

The analysis of the motivation in this study is done in light of

(a) Need Hierarchy Theory

And

(b) Motivator Hygiene Theory.

Researcher made **ten questions** of the motivation theory of need hierarchy theory and motivator hygiene theory. Among the **first and second questions** have been used to find the **physiological needs** of the need hierarchy theory. These questions reflect if the employees are able to fulfil their basic needs such as food, shelter, education, clothing, housing etc. Question has been asked about the different benefits that an employee is willing to have from the bank and this will look upon to if their physiological needs has been fulfilled or not.

Safety and security needs of the need hierarchy theory are analyzed with the help of the **third and the fourth questions**. Safety needs mainly relate to the job environment, job security etc. Therefore, questions are asked to the employees regarding the noise level at their work place. Lower noise level means that the place is in ideal condition for the working of the employees. On the other hand, higher noise level shows the inability of the employee to work in an ideal condition, concentrate at work etc.

The **forth question** shows how confident and secure a person feels about his / her job. This again demonstrates the level of safety needs fulfilled by an employee.

Questions **five and six** are aimed at finding out the fulfilment of the **love or belongingness needs** among the employees of Janata Bank. In question five employees are asked to describe their relationship with their colleagues, which explain how much they feel as a part of the group and the extent of affectionate

relationships with others. **Question six** can reflect if the employees feel themselves as a part of the bank or not. If they are able to make suggestions for improvement it means that they can feel themselves as someone who **'belongs'** to the bank. On the other hand, if the suggestions for improvement by the employees are very usual then the need for belongingness is not present.

To find the **esteem needs** among the employees **question seven** is asked. They are asked if there is recognition for achievement or not. If there is recognition by the bank for any achievements then the esteem need is achieved. Alternatively, lack of recognition shows the fulfilment of the esteem needs. Recognition shows the appreciation of others to one's abilities.

The **self - actualization need** is analyzed with the help of the **eight questions**. Training is needed for a person for improving his / her performance. The tendency of a person for more training needed for work shows the need for self-actualization is present within the employee. Alternatively, lack of need for training shows the lack of need for self-actualization within the person.

The analysis of the **motivator and hygiene theory** is done with the help of both the **ninth and the tenth** questions. These questions reflect the conditions or situation that brings about the feeling of good or bad. Feeling good can make an employee; more motivated on the other hand, feeling bad can bring about lack of motivation in the employee. If the management is aware about the situations that can bring about feeling good among the employee and can stimulate those situations more often then the level of motivation among the employees of Janata Bank will increase. Similarly, the situations that bring about bad feeling among the employees can be avoided and the employees can be kept apart from lowering their level of motivation at work.

8.6 ANALYSIS OF NEEDS HIERARCHY THEORY

8.6.1 Physiological Needs

The base of the need hierarchy theory is the physiological need. From the organizations side this need of employees can be fulfilled with the help of basic salary and the other benefits that is available to the employees. (*Shown in Table no.1*)

TABLE NO. 1

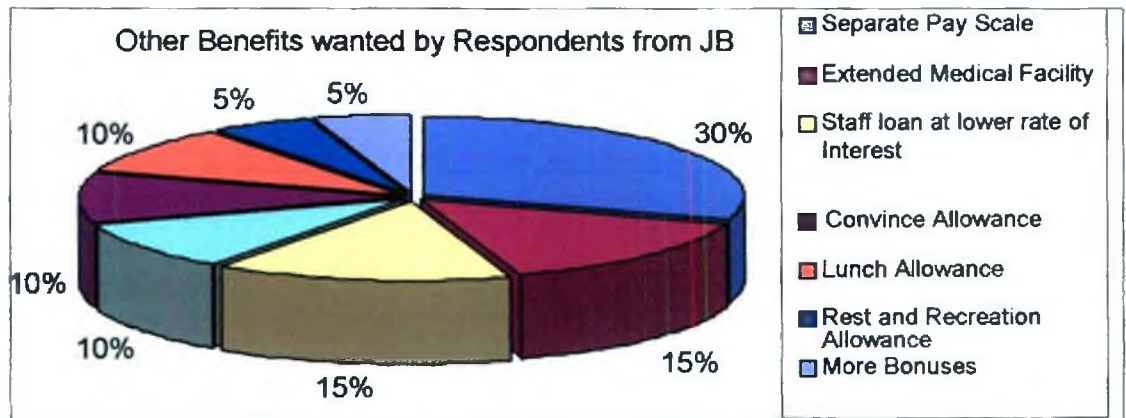
Opinion of the Employees Regarding Satisfaction with Their Benefits from Janata Bank

Opinion	No. of Respondents	Percentage
Satisfied	2	4%
Not Satisfied	40	80%
Not Like Private Banks	8	16%
Total	50	100%

Interpretation

According to this Table seen that 80% of the employees are *not satisfied* with the basic salary and other benefits that they are getting. 16% thinks that the basic and other benefits are *not like the Private Banks of Bangladesh*. Only 4% employees are *satisfied* with their salary. In total it can be said that about 90% of the employees are not satisfied with the basic and other benefits from the Janata Bank.

On the other hands, question no. 2 or the next step of the physiological need is to identify what other benefits that an employee may need in order to fulfil their basic needs. (*Shown in graph no.1*) From the survey, it is seen that 30% of the employees would like to have *separate pay scale* for the bank. 15% would like to have *extended medical facilities* and 15% employees would like to have *staff loan* (House building, Motorcycle etc.) at a lower rate of interest. About 20% employees would like to have *transport and lunch allowances*. The remaining 20% of the employees wants to have *rest and recreation allowances and more bonus* as benefits from the Janata Bank.



Graph no.1, Other Benefits Wanted from Janata Bank by the Respondents

8.6.2 Safety and Security Needs

Are applied to Janata Bank, Head Office with the help of the understanding of the job environment and the job security of the employees. Within the Job environment, noise level is one of the important factors and survey reflects the job environment of this office in the light of the noise level, which shown is below *Table no. 2, graph no. 2 and 3.*

TABLE NO. 2

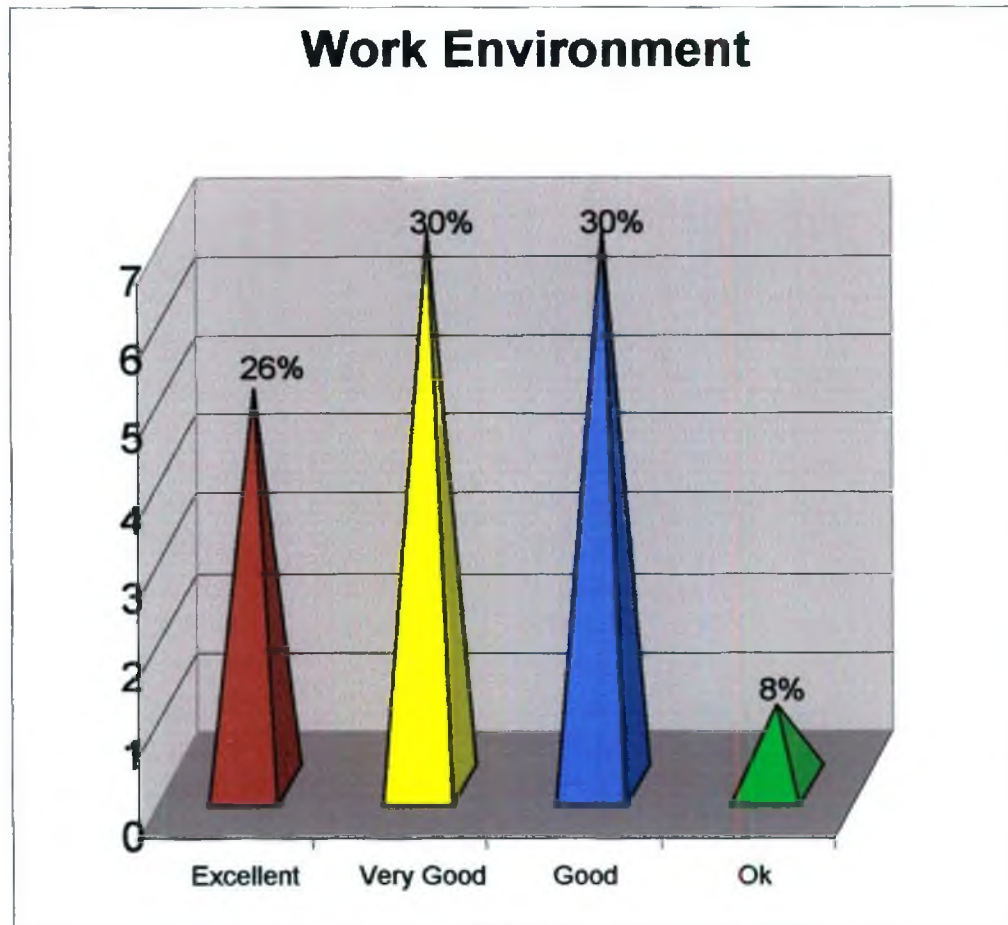
Opinion of the Employees Regarding As to Whether Work Place is Quite or Noisy

Opinion	No. of Respondents	Percentage
Excellent	13	26%
Very Good	15	30%
Good	15	30%
Ok	4	8%
Total	50	100%

Interpretation

The survey shows that 26% of the employees think that the work environment in this office is *excellent*. 30 % thinks that it is *very good* and another 30% perceives the job environment as *good*. Only 8% thinks that the environment is *all right*.

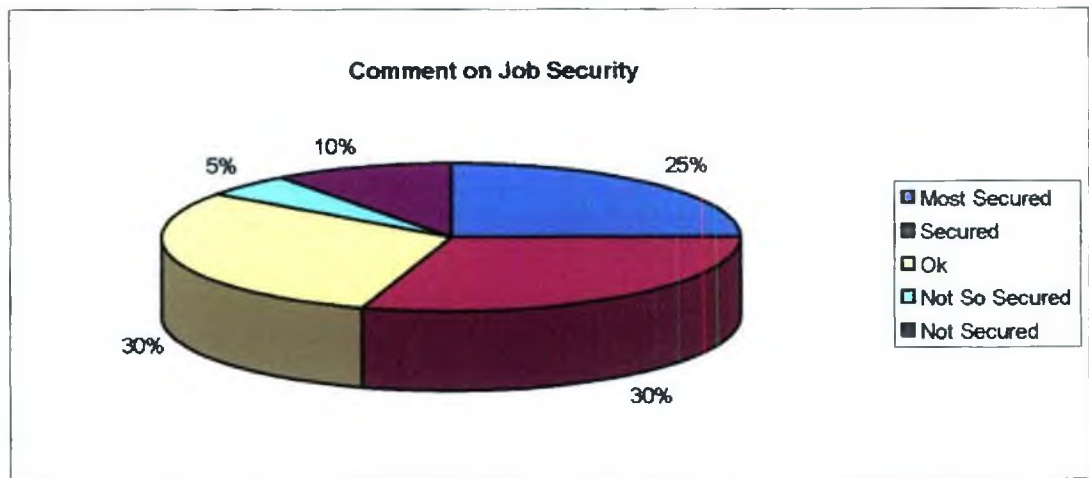
Therefore, from the results it can be concluded that the work environment in this office is good for the employees.



Graph no. 2, Perception on the Work Environment by the Respondents

In terms of job security of the safety needs 25% of the respondents think that their *job is most secured* 30% think that their, *job is secured* and 30% think that the job security is *all right*. In total, 15% of the employees' thinks that their *job is not secured*. In total 55% employees job can be said to be as *secured*. However, their remains an about 30% employees whose job they define as between secure and not secure. If this 30% tends to have not secured job then there will be 45% employees will be not secured in total but still less then the employees whose job are secured.

Therefore, it can conclude that the Janata Bank Head Office fulfills the safety and security needs of the employees.



Graph no. 3, Comment on the Job Security by the Respondents

8.6.3 Love or Belonging Needs

This need at work begins with the relationship with the colleagues in the survey, 100% respondents responded about their relationship with the colleagues. Among the 40% of the respondent have *very good* relationship with their colleagues 40% have *good* relationship with the colleagues and 20% responds this colleagues as *all right*. Therefore, most of the employees have good relationship with their colleagues. The Table for these finding is shown in *Table no. 3*.

TABLE NO. 3

Opinion of the Employees Regarding Relationship with Their Colleague

Opinion	No. of Respondents	Percentage
Very Good	20	40%
Good	20	40%
Ok	10	20%
Total	50	100%

The next step of the love and belonging needs is to be able to be considering being a part of the bank. To be the able to feel the belongingness the employment

should make suggestions for the improvement of the bank. From the survey it is seen that 10% employees *always* make suggestions, 8% make suggestions *very often*, 32% gives suggestion *often*. In contrast 20% *not so often* and 30% *never* make suggesting. As result, the love and belongingness need of the employees may be unfulfilled, which is shown *Table no. 4*.

TABLE NO. 4

Participation of the Employees for Suggesting Improvements

Opinion	No. of Respondents	Percentage
Always	5	10%
Very Often	4	8%
Often	16	32%
Not So Often	10	20%
Never	15	30%
Total	50	100%

8.6.4 Esteem Needs

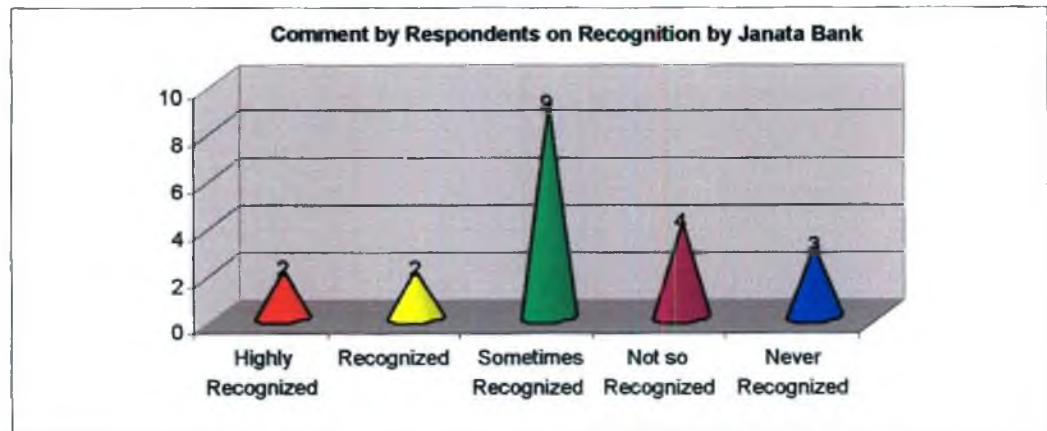
Of the employees can be fulfilled by recognition of achievements by the bank.

Esteem need is shown in *Table no. 5 and graph no. 4*.

TABLE NO. 5

Opinion of the Employees Regarding Recognized for Higher Achievement in the Bank

Opinion	No. of Respondents	Percentage
Highly Recognized	5	10%
Recognized	5	10%
Sometimes Recognized	22	44%
Not So Recognized	13	26%
Never Recognized	5	10%
Total	50	100%



Graph no. 4, Comment by Respondents on Recognition by Janata Bank

Interpretation

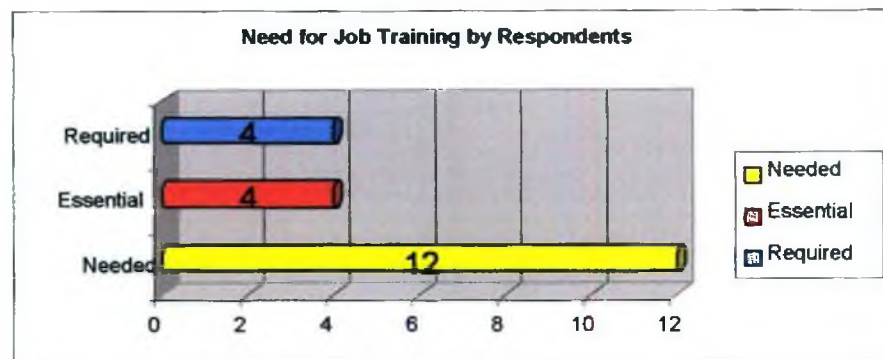
In the survey it has been found that 10% of the employees think that achievement are *highly recognized* in the bank 10% perceive that achievements are *recognized*, 44% believe the work is *sometimes recognized*, Alternatively 26% thinks that there is *not enough recognition* for work and another 10% believe that work is *never recognized*.

In total, 35% believe the achievements are not recognized and 20% believes the achievements can be recognized. However, there again exists a large group of respondents (44%) who are between the achievements are recognized and not recognized. As a result, if the 44% respondents decide for the recognition of achievement then the esteem need is fulfilled. Alternately if they believe for no recognition of achievement then the esteem need may not be fulfilled.

8.6. 5 Self - Actualization Needs

Are perhaps the hardest to understand and most difficult to satisfy. In most of the case people who have satisfied their esteem needs will be moving towards the self-actualization. However, working toward self - actualization may be the ultimate motivation for most employees, rather than actually achieving it. A self-actualization

need is shown *Table no. 6 and graph no. 5*. A self - actualization need of question was “Would you like to take further training for improving the performance at your work”? Therefore, from the survey when employees were asked if they would like to have further training for there work about 60% respondent that training is *needed*. 20% mentioned training is an *essential* and another 20% responded that training is *required*. As result, it can be seen that all of the employees are working towards their self - actualization.



Graph no.5, Opinoin of the Respondents Regarding Further Job Training

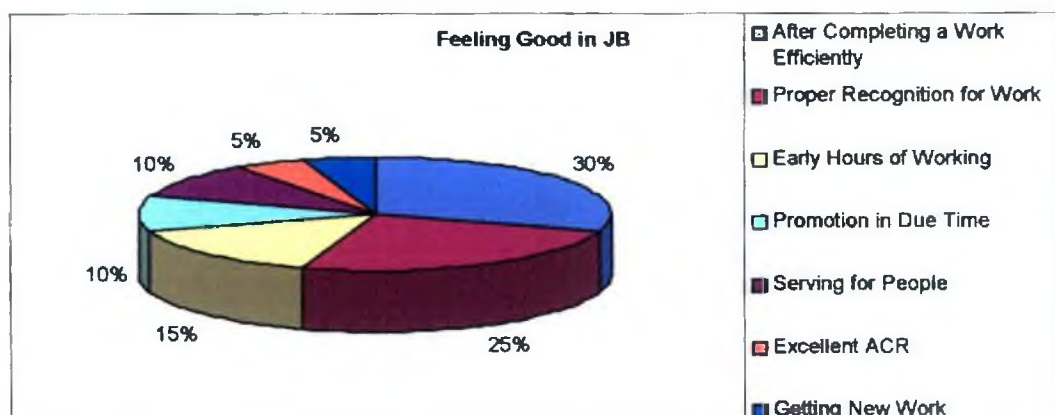
In the survey, an attempt has been made to find out what kind of trainings the employees would like to have towards self - actualization. There were 80% responses to this question. Within 48% would like to have *computer training*, 16% respondents want *refresher training* and 16% want to have *different trainings* that are given by Bangladesh Institute Bank Management (BIBM). The management can take notice of the requirement of the employees towards these trainings provide these trainings, and help employees reach the self - actualization. However, it should be noted that the self - actualization need *can never be satisfied*.

TABLE NO. 6**Opinion of the Employees Regarding Types of Training Needed**

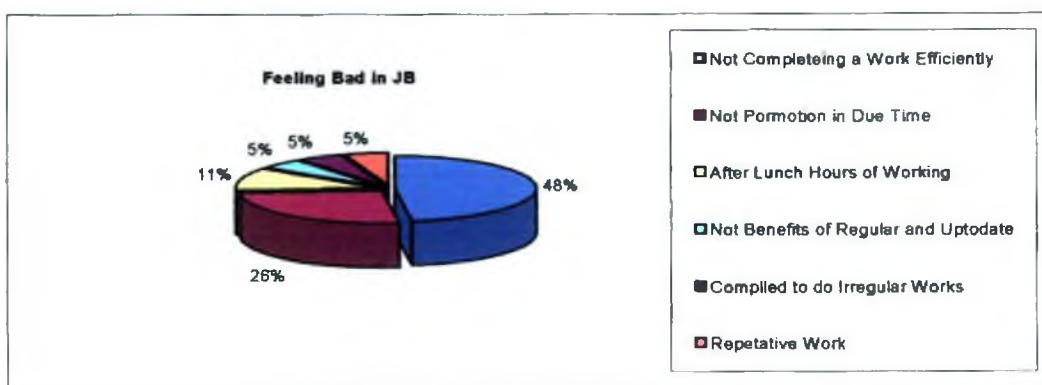
Opinion	No. of Respondents	Percentage
Computer	24	48%
Refresher Training Course	8	16%
Different Types of Training Given by BIBM	8	16%
Total	40	80%
System Missing	10	20%
Total	50	100%

8.7 ANALYSIS OF HYGIENE FACTOR THEORY

In the hygiene factors the employees mentioned about when they mostly feel good and bad. Question no. 9 and 10 are applying of hygiene factor theory, *which is shown in graph no. 6 and 7*. From the responses, workers have responded about the achievements recognition, responsibility, and the work itself as motivator factor. 30% of the respondents feel good *after completing a work efficiently* and 25% feel good when they have *proper recognition*. About 15% likes their work *early hours of working* and 10% feels very good when they have *promotion in due time*. 10% employee like *serving for people*, 5% like to have *excellent annual confidential report* and rest 5% feel good when they get any *new work*. This is shown in *graph no. 6* in the as bellow.

**Graph no. 6, Feeling Satisfaction by the Respondents**

Alternately, there are hygiene factors where the employees mentioned about their salary, technical aspects, supervision, organizational policy, and administration. *(Shown in graph no. 7)* 48% respondents feel and bad when they do *not complete their work efficiently* and 26% feel bad when they do *not get promotion*. 11% respondents feel bad *after lunch hours of working*. The rest 15% feel bad when there are *no benefits for regular and undated work, they are compelled to do irregular works, and they have to do repetitive works*.



Graph no.7, Feeling of Dissatisfaction by the Respondents

FINDINGS OF THE STUDY

CHAPTER - NINE

FINDINGS OF THE STUDY

FINDINGS OF CHAPTER TWO (Methodology)

i. Table no. 1, shows that 50% respondents were found above the group of 35-40 years.

ii. Table no. 2, shows that maximum respondents were male. Although a few had female.

iii. Table no. 3, indicates that maximum respondents were at master degree level. Foreign education / degree was nil. Besides, from the survey, it was found that 15% of the respondent's have studies the major subject Economics, Biology, Mathematics, Management, Chemistry, History and Bengali, 35% of the respondent's majored in Statistics, Sociology, English, Islamic History, Agriculture, and Philosophy.

80% of the respondents of the survey are married and 20% of the respondents are not married.

From the responses, it was found that only 5% of the respondent's had only 2% family members, 30 % had 3 to 4 family members 20% of the respondent's had 5 member in their family and 5% of the respondent's had 6 to 9 family members.

FINDINGS OF CHAPTER THREE (Background of Janata Bank)

i. If analyses the organizational structure researcher can observe that line, staff and functional organization exists in Janata Bank.

ii. The Janata Bank is one of the largest Nationalized Commercial Bank of Bangladesh. It was nationalized with an intention of materializing the socialistic economy in the country. It was under the rigid functional control of Bangladesh Bank. There was no scope to exercise market oriented banking business. Most of the credits

went to the borrowers where the money either remained unutilized or used *Graph no. 6, (Chapter - 8) Feeling Satisfaction by the Respondents* in the non - productive purposes. Borrowers developed the habits of non - payment of the borrowed loans because the recovery laws were not good enough to recover them. There was a serious drawback in the legal procedures to compel the borrowers for repayment.

iii. The management of the bank have little role to play except to follow the Central Bank's instructions. The organogram shows that the decision - making procedure is bureaucratic in nature. The processes are, more or less, traditional and there remains little room for innovation. In the absence of market competition, the officers and other employees are not be engaged for productive banking business. As a result, the real contribution of the banking system for the development of National Economy is declining at an alarming rate.

iv. To overcome the environment of economic indiscipline from the Banking Sectors, the government. Adopted reform and denationalized 2 Nationalized Commercial Banks and allowed Private Commercial Banks to operate. Thus an atmosphere of competition amongst the Nationalized Commercial Banks and Private Commercial Banks was created and the bank achieved a partial success. The Janata Bank is one of Nationalized Commercial Bank, which showed a little progress in the banking business. The Janata Bank expended its branches to the required areas but it has lost 29 branches. Management improved the processes of banking operations by introducing new credit systems and rearranging the divisional activities. Different Credit Divisions have been created for streamlining the issuance of credits to different business sectors.

v. Complaints on the quality of customer service rendered by the Janata Bank are increasing and the reasons for this are not far to seek. Apart form the inadequacy of

skilled manpower, factors like inter - union rivalries amongst the staff, cumbersome procedures for taking disciplinary actions against corrupt employees an external support for trade unions etc have made the Personnel Management system in the bank somewhat efficient in.

vi. The problems inherent in the Bangladesh Banking Sector have been developing over many years. Realizing the gravity of the situation, the Bangladesh Bank and the government have already undertaken sponsored reforms designed to bring the situation under control. These reforms have been successful in identifying systematic problems of the and threats and in identifying the specific problems individual financial institutions.

FINDINGS OF CHAPTER FOUR (Recruitment and Selection Policy)

i. **Table no. 1**, shows that employees selected are written and viva examination.

ii. **Table no. 2**, shows that exists in trade union of recruitment and selection policy.

iii. **Table no. 3**, shows that respondents want a system, which can decrease the possibility of biasness and bring transparency.

iv. **Table no. 4**, shows that the level of job satisfaction with regard to recruitment and selection is nearly 70%.

v. **Table no. 5**, shows that recruitment and selection takes place as and when required in the organization.

vi. **Table no. 6**, shows that it revels that recruitment and selection is related to job specification.

vii. **Table no. 7**, shows that nominations for training are generally on need based.

viii. **Table no. 8**, shows that it indicates that most of the employees had performance related training.

ix. **Table no. 9**, shows that exists in some turnover rate of Janata Bank.

Besides, the study also reveals the following findings:

x. The findings both from primary (survey) and secondary sources revealed that there is an existence of recruitment and selection procedures of Janata Bank.

xi. Janata Bank decision of recruitment on the basis of manpower planning, vacant post and increase of business. Central Bank has a reasonable control on recruitment and selection policy of the bank.

xii. Janata Bank follows formal policy and practice for recruitment.

xiii. The degree of fairness in the field of recruitment and selection procedure is satisfactory.

xiv. Facilities like training, promotion, increments, etc provided to employees hired.

xv. Existing in recruitment and selection committee.

FINDINGS OF CHAPTER FIVE (Training)

i. **Table no. 1**, shows that the respondent's management trainees of Janata Bank had different opinions regarding the authority, which should be responsible for determining management training needs. So, it is not clearly under stable that perfect authority of management training needs.

ii. **Table no. 2**, indicate that the respondents were not sure about their practical for proper and systematic identification of management training in bank. As such this bank lack systematic thinking in this important aspect of management training process. It is being observed that after several years since the Institutes are underway, the management training needs of the Banking Sector are not assessed systematically

towards effective utilization of human resources for the right cause of the bank. All the Training Institutes are running the same old traditional programme on the in the traditional fashion years after years with little modifications the main reasons behind this precarious condition of management training may be listed as of i. Lack of clear out organization goal, ii. Lack of scientific business planning, iii. Lack of manpower demand and supply plan, iv. Lack of defined job descriptions position wise v. Absence of proper records of knowledge and skill inventory vi. Absence of scientific performance appraisal system vii. Lack of dynamic outlook of the top management, viii. Outdated organizational practices and procedures etc.

Regarding the existing practice in respect of assessment of management to training needs in Janata Bank. It is clear that the bank identify the management training needs just on impression and ad - hoc basis and mostly depend on the programmes offered by the Training Institutes instead of doing the exercise on their own. It is also found that most of the management training courses is offered keeping in view the training needs of the urban bankers / banking. Rural bankers / banking are not given much importance in this regard.

Management training needs are often so extensive and so broad that priorities among needs must be established, and resources allocated wisely among competing needs. The end result must be will integrate, "Coordinated Programmed" of training an activities. Such forces as company growth, changing technology organization planning and development, and changing social, political and economic conditions should be taken into consideration for assessment of management training needs in bank.

iii. Table no. 3 and 4, according Table no. 3 and 4, regarding the present practices of management training needs assessment as put forward by the respondents

of Janata Bank Bangladesh, it is very much clear that the task of management training needs assessment is not now being done in a scientific way although they use most of the techniques. Probably they cannot do it because of the absence of clear organizational goal, business of departments. As a result, the current management training decisions are taken mainly on ad - hoc basis as per occasional requirement of different departments and offices. But in order to be effective, instead of being ad - hoc, management training planning should be done on a continuous basis and linked with organizational goal and strategy to achieve the goal over time.

To cope with the changing environment, training of the managerial personnel starting from the top executive down to the junior managers is necessary. At the outset of any management employees. Suitable combination of different methods only should be applied at a particular point of time considering the target group in assessing the management training needs in an organization. Such an important task like assessing the management training needs should be handled very carefully.

This needs analysis must be done systematically as it is one of the important phases of the management training process because it is at this stage that careful determination is made of what should be done. Without careful and thorough needs analysis, the training process wanders along lacking clear and precise direction. The management training process should involve some systematic approach for needs assessment in the bank. And as such, management training programme should be developed that accurately fit the needs of the bank in which they have been installed.

iv. Table no. 5, 6 and 7, found that the evaluation process prevailing in the Janata Bank in Bangladesh is not done systematically whereas without proper evaluation it is not possible to make management training effective and useful. It is an established fact that the day - to - day demands of the work environment makes it

almost impossible to do thoughtful evaluation. While these difficulties are many, they are no insurmountable. Not matter what the difficulties, they should always be willingness and desire to evaluate what was accomplished.

FINDINGS OF CHAPTER SIX (Performance Appraisal)

i. Table no. 1.A, indicates that almost 48% appraised employees prefer half yearly evaluation. It may be an important reason for effective evaluation.

ii. Table no. 1.B, it seems that the opinions of same rank are different. Then we can say that the existing period of performance appraisal is not so effective.

iii. Table no. 2. A, shows that most of the appraised employees want consulted before evaluation.

iv. Table no. 2.B, indicates that majority of the appraised employees feel should discussion before appraisal. So, the existing format is not standard.

v. Table no. 3, shows most of the appraised employees said that performance appraisal does purposes for increment, promotion and punishment.

vi. Table no. 4, this Table shows that the majority of the appraised employees (72%) are not satisfied with the determination process. So, it is not a good appraisal system.

vii. Table no. 5, indicates that majority of the appraised employees are not satisfied with the appraisal system. They believe either is complicated, or superior biased scope of influence. So, performance appraisal does not truly determine here.

viii. Table no. 6, indicates that a large number of employees does not prefer confidential appraisal. They prefer participatory system. It seems that the existing system is not participatory. So, it is not an effective system.

ix. Table no. 7, indicates that effective appraisal ensures good management subordinates and relationship.

x. **Table no. 8**, indicates that employees expect bonus / incentives against their outstanding performance.

xi. **Table no. 9**, an effective performance appraisal is one of the important criteria of job satisfaction. But it is not only criteria of job satisfaction. It may depend on more criteria.

xii. **Table no. 10**, promotion, demotion and transfer sometimes depend on performance appraisal, not always. It also may depend on other criteria.

xiii. **Table no. 11**, indicates that effective performance appraisal determines the necessity of training. From performance appraisal management can find out the disability and inefficiency of an employee, and then management can train up him.

xiv. **Table no. 12**, indicates that the appraisal system should modify and it would be more jobs related.

xv. **Table no. 13**, somebody appraiser (Superiors) thinks that performance appraisal should to maintain record and to make decision on Personnel Management issues. On the other hand, somebody appraiser think that performance appraisal should for promotion, demotion and transfer etc. So it is not clearly indicate why does performance appraisal.

Table no. 14, appeared the superiors need to be trained up on performance appraisal.

FINDINGS OF CHAPTER SEVEN (Promotion, Demotion and Transfer)

i. **Table no.1**, shows that although the seniority basis promotion absents in bank, but majority of the respondents said that the efficiency basis promotion is exists in the bank.

ii. Table no. 2, indicate that Janata Bank follows vertical promotion system but sometimes - horizontal promotion is given in bank. (For example - A Branch Manager from Thana is transferred to District Branch in the same post.)

iii. Table no. 3, shows that under income and overmuch boldness of (Collective Bargaining Agent) C.B.A. exists in bank.

iv. Table no. 4, shows that annual confidential reports (A.C.R) most important system of the bank, but **Table no.5,** shows that most of the employees think that does not right evaluation of annual confidential reports.

v. Table no. 6, shows that the transfer policy exists in bank. Transfer is made normally after three years completion of service in the same place or organization, but researcher has seen that if he Chief Executive of an organization desires transfer of personnel, and the desires is based on reason, the personnel concerned is transferred. Again, there is a practice of mutual transfer in the organization.

vi. Table no. 7, indicate that Janata Bank approves the proviso on demotion, but it is never practice.

Besides, Janata Bank marking system may be mentioned that an officer is an eligible for promotion to the next higher rank if he serves for three years, but this does not mean that he win get promotion after the expiry of the said period. Promotion is given against vacancy. If there is no vacancy, there is no promotion. It may, again be mentioned that the promotion of the officers are handled by the Janata Bank Head Office. Researcher seen that, promotion is given in Janata Bank on the basis annual confidential report, length of service, diploma, qualification, branch banking, award and assessment and result of interview are considered. The merits of the promotion policy are as follows:

- a. It enhances the loyalty of the personnel's;

- b. It guarantors the capable to personnel's;
- c. It reduces turnover rate and increase efficiency;
- d. It is helpful to establish good human relation.

FINDINGS OF CHAPTER EIGHT (Motivation)

i. Table no. 1, applying the need hierarchy theory in the Janata Bank, Head Office it is seen that the physiological needs are not fulfilled in the employees.

ii. Table no. 2 and Graph no. 2, 3, shows that job environments and safety security needs are fulfilled among the employees.

iii. Table no.3, 4, love and belonging needs are partially fulfilled among the employees.

iv. Table no. 5, esteem needs of the employees is not fulfilled. Since, some lower needs are still unfulfiled it cannot be said that the employees have reached the self - actualization but from the survey, it is obvious that they are working towards self - actualization.

v. Table no. 6 and Graph no. 5 shows that majority of the employees said, are working towards their self - actualization. As mentioned earlier, need hierarchy theory according to Maslow works in a probabilistic manner. Fulfiled it will have little a feel on the behavior of the employee. It is very alarming that the higher needs are not properly fulfilled and this can have a profound effect on the behavior of the employees and in turn their motivational level.

vi. Graph no. 6 and 7 shows that once these factors have been identified for this study, the next step is to relate these to employee satisfaction. However, this relationship is more complex than the traditional view that the employees are either satisfied or dissatisfied. According to this theory, if we do not take care of hygiene factor than there will dissatisfaction, but there also may not be satisfaction. Only by

providing, the motivators will there be satisfaction. As a result, hygiene factors will help us to motivators will lead us to satisfaction. Therefore, motivating human resource in Janata Bank must include recognition, a chance to achieve and grow advancement and interesting work.

Summing up, the different motivational theories show different level of motivation among the employees of Janata Bank. None of these finding should be taken lightly. Now it is on the other hands, of the management to decide on which aspects of the motivation they consider to be important and take necessary steps to improve the level of motivation among the employees of Janata Bank.

RECOMMENDATIONS AND CONCLUSION

CHAPTER -TEN

RECOMMENDATIONS AND CONCLUSION

As personnel function, recruiting can be viewed as human resource planning programme designed to attract the qualified work force required to meet future organizational needs. Recruiting provides a means of achieving affirmative action goals set by human resource planners and policy makers. Recruiting also serves to attract workers to unexpected job vacancies caused by removal and to new positions created by sudden demands for goods and services of an organization.

It is known to all that sound personnel activities help an organization to function effectively. But, to do this an efficient personnel manager must be a person who has sound knowledge and experience in Personnel Management system and procedures. It's possible only through proper training and practice.

After analyzing the data, findings and discussions with employees of Janata Bank Head Office and Training Institute under the areas such as recruitment and selection, training (management of training needs and evaluation of training), performance appraisal, promotion, demotion, transfer, and motivation the following recommendations are made.

1. RECRUITMENT AND SELECTION

- i. Recruitment policy should be checked time to time by experts so that necessary changes can be made in the policy.
- ii. Short listing should be done as per policy; otherwise candidates with less qualities and qualifications may be short listed leading to wrong selection.
- iii. The recruitment system should start by adding the curriculum vitae into a computer for searching the candidates.

iv. Recruitment and selection process should be completed within the reasonable and considerable time.

v. To fill up the posts of executives (due to job change), the selection should be based on the job and institutional trainings (Internal and external).

vi. Recruitment should be from the internal as well as external sources.

vii. Women's should be given preference in recruiting to encourage their participations.

viii. The existing recruitment process of Janata Bank mostly directs placing the right person to the right position.

ix. In order to here the right probationary officers through the recruiting and selection, the bank may attend 'JOB FAIR' and open a 'WEB SITE'

2. TRAINING (Management Training Needs and Evaluation of Training)

Management training wave hit the Banking Sector of Bangladesh in the post-liberation period when the banks were nationalized and their objectives were vacillated. To cope with the changed situation, enormous branch expansion took place necessitating a large number of new recruits. To grapple with the situation, new types of ideas, skills, attitudes and motivation were in greater demanded among the existing and new management incumbents, and this necessitated a considerable training efforts. Individual Training Institutes of Nationalized Commercial Banks such as Janata Bank including Bangladesh Institute of Bank Management came to the scene to cater to the management training needs of the bank.

1. The proper arrangement of management training programme and getting maximum benefit out of it calls for proper assessment of management training needs. Janata Bank and its Training Institutes in Bangladesh together with different authorities determine the training needs of its managerial personnel. For proper

assessment of management training needs in the Janata Bank in Bangladesh, manpower specialists the personnel director and training officer working with other functional specialists and line management should analysis the bank business objectives and predict the categories and number of managerial staff required to run the bank in the future. Assessment should be updated at intervals to ensure that a bank's management training policy and practice are in line with technological, market and other development likely to affect the business of the bank. A needs analysis should specific deficiencies in performance or lack of information necessary for a job.

2. Although Janata Bank adopts almost the same methods in assessing the management training needs, there appeared to be a lack of systematic thinking in this important aspect of management training process. It has been observed that after several years since the Training Institutes are underway, the management training needs of the banking sector are not assessed systematically towards effective utilization of human resources for the right cause of the bank. All the Training Institutes were found offering traditional programmers in the traditional fashion year after year with little modifications.

3. Management training needs are often so extensive and so broad that priorities among needs must be established, and resources should be allocated wisely among the competing needs. The end result must be well integrated, coordinated programmed of training activities. Such forces as company growth, changing technology, organizational planning and development, and changing social, political and economic condition have strong and continuous impacts on management training needs.

4. The need analysis must be done systematically as it is one of the important phases of the management training process. It is at this stage that careful

determination is made of what should be done. Without careful and thorough needs analysis, the training process wanders along lacking clear and precise direction. The management training process should involve some systematic approach for needs assessment in bank, and as such, management training programme should be developed that accurately fits the needs of the bank in which they have been installed.

5. Need identification exercise must continue on a regular basis. It cannot be done once in a blue moon. Many companies have got the good system of identifying needs every year. However, need identification exercise can do real harm if the needs are not met by conducting suitable training programmes. Managers must perceive that their recommendations receive due consideration and actions are initiated to satisfy felt needs. Only then, they would take this exercise seriously.

6. In the respondent Training Institutes, a mixed system of evaluation is generally used. The practices adopted by the institutes are questionnaire survey, formal and informal discussion with the trainers and trainees, and employer's report. The following strategies are also suggested for careful and thoughtful evaluation in order to obtain substantial benefits: i. Questionnaire survey and post - training test, ii. Management trainee assessment and report from the employer iii. Proper post - training placement and iv. Evaluation redesign.

7. In the Janata Bank, the management training effort should be built into the total planning when the development activity is originally undertaken. Provision should be made for the evaluation method designed, preferably including the use of experimental and control groups. Building up the evaluation scheme into the total effort will demand the definition of objectives and the specification of variables and management training outcome expected, and the selection of method to be used in the

management training. A serious evaluation effort, therefore, enhances the need for thorough planning throughout the under-taking.

8. In respect of assessing training need, organizational goal (financial profitability or social profitability or a mixture of both) of the bank should be spelled out clearly.

9. Janata Bank should have a separate division styled "Human Resource Development Division" to look after the training and development of manpower exclusively.

10. Personnel records should be properly maintained by the bank so that such records bring out the skill deficiencies of the employees and facilitate the maintenance of inventory of the trained personnel.

11. For the purpose of maintaining records, computers could be installed in the human resource development division for easy and quick retrieval of the information for taking decision and designing appropriate development plan.

12. There should be effective coordination between the human resource development division / personnel division and the Training Institute of the bank and Bangladesh Institute of Bank Management to minimize the existing training gaps. A coordination committee may be formed in this regard.

13. An employee to be effective in the job situation should receive training for a number of times commensurate with the number of major activities in bank.

14. The training programme designed for bank Training Institute should be need based.

15. Advance training plans should be prepared by the bank to ensure fair selection and timely participation of the trainees to various training programmes.

16. Individual Training Institute of bank should provide more efforts to cater to the training needs of the staff.
17. Janata Bank should introduce a scientific performance appraisal system in order to reflect the real performance of the employees and also the training needs.
18. Proper weight - age should be given to the training of the employees at the time of promotion to higher ranks.
19. The Training Institute should make proper evaluation of training and follow up of trainees regularly.
20. Selection of persons as trainers in the Training Institute should be form the point of view of competence and effectiveness.
21. While awarding the foreign training / fellowship his / her studies leading to diploma / degree programmes available for the Banking Sector, the persons engaged as trainer in the institute or those who have the potentiality to develop as trainer of the institute should be given priority.
22. The recruitment, transfer, placement, performance appraisal and promotion policy should be made consistent with the training policy.
23. After receiving training the employee should be posted to the job where the concerned training would be effectively utilized.
24. Training is to obtain effectiveness in action. It should aim at a lasting improvement on - the - job. Much of the criticism of management training has been on the grounds of lack of its impact in the work situation. Knowledge and skills have not been converted into “improving effectiveness at work”. Training should really be concerned with **“PEOPLE - on – JOBS - in - ORGANISATIONS”**.

3. PERFORMANCE APPRAISAL

i. The concepts of performance appraisal should not be used as a tool for evaluating past performance of the employees only. It should also be used for taking a number of personnel decision like -

- a. Job rotation,
- b. Training,
- c. Promotion,
- d. Performance reward,
- e. Transfer and
- f. Punishment.

ii. Appraisal should be made after discussion with the employee's.

iii. It should be a participatory process. Since a banker's performance is evaluated on the basis of some targets - credit disbursement, loan recovery, investment and other behavioral aspects. While evaluating the performance of a banker, they should participate in setting targets based on those performance dimensions.

iv. Superior's evaluation should be made on the basis of employee's appraisal. If it were done, the superior would not be biased.

v. Management should give importance on performance appraisal. It is very much important for employee's job satisfaction.

vi. Employee should get bonus / incentives for his / her outstanding performance.

vii. The superior should have training on performance appraisal.

viii. After evaluation appraiser (Superiors) should discuss with the appraised (Employees) in respect of his / her ability and weakness.

- ix. In case of poor performance investigation should be made to find out the reasons.
- x. Appraisal should be made only on the basis of performance, nothing else.
- xi. Necessary steps to be taken for timely reviewing and monitoring of goals.
- xii. Management Information should be developed to facilitate communication of progress / problems promptly.
- xiii. Reward / punishment system should be introduced for the encouragement of the employees to achieve goals.
- xiv. Suitable steps should be considered for adequate supply of logistic support to ensure employee's motivation.
- xv. Goal setting procedures, performance reviewing mechanism and control system should be improved to suit the requirement of the situation.
- xvi. Bank management should take appropriate steps for introducing goal-oriented employees appraisal system in order to improve operational efficiency of the employees.
- xvii. Necessary steps may be taken for mechanization in more areas of banking operations with a view to improving standard of service.
- xviii. The main objective of all the banks is to earn profit, and Janata Bank is not an exception to this. The system of Management by Objective (M.B.O.) is a strong and sound system followed by the bankers because it is a system that helps during the evaluation of performance of the employees. "Management by Objectives has ushered a new era of improved managing in the business world. Management by Objectives is a managerial process by which superiors and subordinates jointly set goals, objectives, activities and target dates for the subordinates. The objectives established are then used as the basis for measuring performance. It is an approach to Organizational

Development (OD). Organizational Development is a systematic approach for improving the effectiveness of people in an organization, and Management by Objectives is an instrument of organizational and managerial effectiveness". For this Janata Bank should examine the evaluation of performance of the employees of the bank in every 3 months, 6 months and 9 months and by this way they will be able to understand or know the profit that is earned by the employees. If it is not possible to know the profit by this time then the time may be extended up to one year.

xix. The suitability of Management by Objectives (MBO) approach relies upon a system of feedback. Providing feedback to appraised employees is an important part of the performance appraisal system in Janata Bank. Appraiser (Superiors) must provide his / her subordinate the result of his / her performance during a given period. The appraised (Employees) may then use up to improve his / her weakness or shortcomings, because feedback is a process of informing the appraised (Employees) the result of the appraisal. The purpose of feedback is to ensure the development of employee based on outcome of his / her performance. One nationwide motel chain has advertised, "The best surprise is no surprise." This logic also holds for performance appraisals. Additionally, in an MBO system that actually works, ongoing feedback is the critical element.

xx. Extensive training programme should be undertaken by the Nationalized Commercial Banks for ensuring adequate supply of trained manpower.

4. PROMOTION, DEMOTION AND TRANSFER

In respect of promotion, the organization has given ample weight to annual confidential report (A.C.R.), interview and assessment. This is no doubt, praiseworthy because this will satisfy deserving candidates. This gives weight on competency. However, attention should be given so that malpractice may not creep into the

promotion policy. Promotion, demotion and transfer should be closed of individual conflict basis.

The study has observed that the collective bargaining agency (C.B.A.) i.e. the trade union is playing an ill motivated role with regard to promotion, demotion and transfer policy. Collective bargaining agency always interferes in the freedom of action of the management with the help of their political demagogue. For this reason, collective bargaining agency has now become a pressure group. Due to undue interference of the collective bargaining agency / trade union leaders, competent candidates can't be promotion, demotion and transfer by the management sometimes. According to Comrade Mao Sedony "Decomposition of a fish starts from its head and decomposition of a nation starts from its leader."

From this point of view, it is clearly evident that the situation prevailing in Janata Bank may not be eliminated overnight until the political leaders are fair and honest. It has been suggested that the nefarious activities i.e. unwanted interference of the collective bargaining agency and individual conflict should be stopped henceforth in order to save Janata Bank.

A Carefully conceived promotion programme consists of the following elements:

- i. Policy implementation;
- ii. Identification of promotion channels;
- ii; Selection and evaluation;
- iv. Training and development;
- v. Communication and
- vi. Centralized records and coordination.

All promotion should be on a trail basis (from 6 months to one year) for if the promoted person is not found capable of handling his job, Otherwise, the individual may be reverted to his / her former post and former pay scale.

A good transfer policy should:

- i. Specifically clarify the types of transfers and the conditions under which these will be made;
- ii. Locate the authority in some officer who may initiate and implement transfer;
- iii. Indicate whether transfers can be made only within a sub - unit or also between departments, Divisions / plants;
- iv. Indicate the basis of transfer i.e., whether it will be based on seniority or on skill and competence or on any other factor;
- v. Decide the rate of pay to be given to the employee transferred;
- vi. Intimate the fact order of transfer to the person concerned in advance;
- vii. Be in writing and duly communicated to all concerned;
- viii. Not be frequently used for the sake of transfer only;

Under the usual policy, the employee transferred should be provided with all the support including actual cost of moving the household to the place of transfer.

A demotion should never be made as a penalty for a violation of the rules of conduct, poor attendance record, or insubordination because such action will not improve the performance of the individual. Only discipline and training can set the things right. Yoder, Heneman, Turnbull and Stone have suggested a five - fold policy in regard to demotion practice:

- i. A clear and reasonable list of rules should be framed, violations of which would subject an employee to demotions;
- ii. This information should be clearly communicated to employees;
- iii. There should be a competent investigation of any alleged violation;

iv. If violations are discovered, there should be a consistent and equitable application of the penalty, preferably by the immediate supervisor;

v. There should be a provision for review. (In a unionized case, this will be automatic via the grievance provisions for review)

Demotions serve a useful purpose in the sense that they keep the employees alert and alive to their responsibilities and duties.

5. MOTIVATION

1. Manpower Planning: The first step that is recommendation for motivation of employees is proper manpower planning Nationalized Commercial Bank such as Janata Bank has not devoted sufficient attention to this matter. Janata Bank should maintain manpower inventories of their existing personnel at different levels and formulate business plans to make estimate of personnel requirement in both short term and long term basis.

2. Nameplate: All the employees of Janata Bank should be supplied with nameplate for use on their counters / desks / tables. This will give them a sense of identity and will help customers in knowing the employees by name.

3. Cash Department: Particularly low morale is visible in cash departments. This may be largely due to routine and repetitive works performed by cashiers. Therefore, free transfer to clerical departments can be made available to cashier without loss of seniority.

4. Self Supervision: Self supervision can be an excellent way of motivating employees at Janata Bank. It is often irritating and unproductive to have routine work checked by officials. Much of the checking done is doubtful and its very existence reduces the sense of responsibility of the original workers, and makes it difficult to fix

accountability. Therefore, self supervision can be used in many areas of Janata Bank for motivation employees towards their works.

5. Employee Participation: There should be provision for the employees in setting goals, making decisions, solving problems and designing and implementing changes in Janata Bank. This is known as participatory management and it will give the employees of Janata Bank a greater feeling of accomplishment and responsibility. By being personally and meaningfully involved, beyond just doing the assigned tasks, employees of Janata Bank can be motivated and productive.

6. Leisure: Employees should be encouraged to participate in recreational activities and integrate themselves in a community.

7. Job Enrichment: One of the important recommendations of Herzberg can be used for the employees of Janata Bank. Herzberg proposed that managers could stimulate the motivators by assigning tasks that are more interesting to their employees. That is managers can psychologically enrich the job by providing the employee with more variety, responsibility, and feedback. The objective of it is to restructure the tasks so that the employees perceive them as more meaningful. Fragmented, repetitive, and simplistic tasks will stifle motivation and long - term productive behavior.

8. Job Previews: Unrealized expectations are major cause of low motivation in Janata Bank. There should be realistic job previews to the employees explaining what a job actually entails.

9. Job Rotation: Involves periodically moving people from one specialized job to another. The employees of Janata Bank can often be rotated from one job to another.

10. Extrinsic And Intrinsic Rewards: Extrinsic rewards are payoffs granted to individual by other people, such as, promotions, recognition, status symbols etc. Intrinsic rewards on the other hand are the self - granted and internally experienced payoffs, such as sense of accomplishment, self - esteem, etc. Janata Bank should improve and develop their extrinsic and intrinsic system of reward in such a way so that individual needs can be satisfied and that will bring about higher level of motivation among the employees.

CONCLUSION

Generally traditional recruitment and selection procedure is being exercised in the Janata Bank. Job satisfaction level is poor because of welfare services and other facilities are not satisfactory. In some cases the prescribed policy and programmes regarding recruitment and selection procedure are not practice with positive attitude. More and more candidates may be interested to apply for the vacant posts if the bank's profit increases and reputation spreads in the market about the bank. By selecting the right candidates in the right post in the right time with the help of sound and effective recruitment procedure, bank will go ahead.

For the proper functioning of management training system in Janata Bank, it is suggested that a separate body, which may be named as 'Banking Training Council' or 'Coordination Committee on Training in Banks' or 'Training and Development Committee', be established. This body will review management training plans and policies, existing physical facilities, problems of organization of the management training system etc. It may recommend suitable modifications, strategies like establishing eloquent communication with the training system of the bank should be worked out by the proffered body.

The study found it difficult though best efforts were given to collect all available data and other relevant information regarding performance appraisal practices in Janata Bank. The study advantages and disadvantages of the system while recommending, the study tried to suggest some guidelines to be followed in appraising an employee. In order to raise the performance level of the employees qualitatively and quantitatively, appropriate and modern method of evaluating their performance should be worked out, if it is possible, then employees will satisfactorily be motivated.

Proper implementation of performance planning system (PPS) requires developing and maintaining high quality leadership. It is necessary to stimulate the capable managers that have potentialities and to remove those who are incapable. Rewards on good performance can be a powerful weapon for motivating human resources to achieve priority results. For achieving the desired results from performance planning system, too much hierarchy and lack of coordination among the different departments in the Head Office should be minimized. The role of the Head Office should be supportive to the branches.

Personnel with insufficient on the job knowledge and experience are often promoted to shoulder higher responsibilities in the face of acute shortage personnel at senior level. On the other hand, there is general situation where promotions to higher positions are largely automatically depending on the number of years one has put up in the bank's service. While knowledge and experience have a special virtue in a service industry like banking, dependence on a mere number of years in determining promotion may not be adequate particularly at senior levels. At the mid and top management levels, criterion for promotion should be largely determined on the basis of competence, skill, drive, initiative and knowledge of work, rather than on number of years one has served in the bank. This will ensure bright officers to move to higher

responsibility and such officers will be able to contribute to the institution in a better way when one is relatively young and active. This will ensure top executive qualities like quick grasp of problem, precision, initiative and imagination needed for high growth in the business of a bank.

Motivation has significant positive correlation with the performance of the employees in bank. Thus in order to enhance performance, care should be taken on how to enhance the level of motivation of different categories of employees. Now that the competitions among the Commercial Banks are greater and internal restructuring is essential by having to prioritize these sectors of the bank, further improvements can be done which in turn will help Janata Bank to be one of the leading financial service providers in Bangladesh.

APPENDICES

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মোঃ রেজাউল করিম খান, একটি ভাল ব্যাংক কাকে বলবেন, ১৯৯২ সাল।

C. TERM PAPER

মোছাঃ মাহাবুবা নাসিম, “কর্মী ব্যবস্থাপনা পদ্ধতি ও কার্যক্রমঃ এনজিও ও সরকারী প্রতিষ্ঠানের মধ্যে একটি তুলনামূলক সমীক্ষা”, পিজিডিপি এম কোর্স, রোল নং ৭৩, শিক্ষাবর্ষঃ ১৯৯২ - ১৯৯৩, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, ঢাকা।

মোহাম্মদ আব্দুল হাই, “ব্যাংকিং খাতে প্রশিক্ষন কর্মসূচী মূল্যায়নঃ বাংলাদেশ কৃষি ব্যাংক এবং রূপালী ব্যাংক লিমিটেড কর্মী ব্যবস্থাপনা” স্নাতকোত্তর ডিপ্লোমা কোর্স, শিক্ষা বর্ষঃ ১৯৮৮ - ৮৯ ইং, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, ৪, সোবহান বাগ, মিরপুর সড়ক, ঢাকা।

মোহাম্মদ সাদেকুর রহমান, “কৃষি ব্যাংকের কয়েকটি নির্বাচিত পল্লী শাখার প্রেক্ষাপটে মাঠকর্মী পরিদর্শকদের প্রশিক্ষন ও মানবিক সম্পর্ক” কর্মী ব্যবস্থাপনার স্নাতকোত্তর ডিপ্লোমা কোর্স, শিক্ষা বর্ষঃ ১৯৯২ - ৯৩, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, চট্টগ্রাম উপকেন্দ্র, চান্দগাঁও আবাসিক এলাকা, চট্টগ্রাম।

মোঃ মুজিবুর রহমান, “বাংলাদেশ কৃষি ব্যাংকের শাখা ব্যবস্থাপকদের প্রশিক্ষণ প্রয়োজনীয়তা নিরূপন” স্নাতকোত্তর কর্মী ব্যবস্থাপনা ডিপ্লোমা কোর্স, ক্রমিক সংখ্যা ৫৭, শিক্ষাবর্ষ ১৯৯১ - ৯২, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, ৪, সোবহানবাগ, মিরপুর রোড, ঢাকা - ১২০৭।

লুৎফুল্লাহ আহমদ, “ম্যানেজমেন্ট ট্রেনিং সিস্টেম : রাষ্ট্রায়ত্ত্ব আর্থিক প্রতিষ্ঠান সমূহের সমীক্ষা” পোস্ট গ্রাজুয়েট ডিপ্লোমা কোর্স ইন পার্সোনেল ম্যানেজমেন্ট, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, ক্রমিক নং : ৫, সেশন : ১৯৮৭ - ৮৮।

মুহাম্মদ আফতাবুর রহমান “ইসলামী ব্যাংক হাসপাতালে কর্মী ব্যবস্থাপনার প্রয়োগ” : কর্মী ব্যবস্থাপনায় স্নাতকোত্তর ডিপ্লোমা কোর্স, রোল নং ৪৩, শিক্ষাবর্ষ : ১৯৯৪ - ৯৫, বাংলাদেশ ব্যবস্থাপনা উন্নয়ন কেন্দ্র, ৪, সোবহানবাগ, মিরপুর রোড, ঢাকা - ১২০০ নভেম্বর - ১৯৯৫।

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PERSONNEL MANAGEMENT IN BANKS
“A CASE STUDY ON PERSONNEL MANAGEMENT
OF JANATA BANK”

A. PERSONAL INFORMATION

1. Name ()
2. Name of the Institute ()
3. Size of the Institute / Department: number of employees ()
4. Please indicate total number of years of your work experience ()
5. Please indicate number of years you have in the present position ()
6. Your age in years ()
7. Educational attainments: (please tick)
 - i. Secondary: Science / Arts / Commerce ()
 - ii. Higher Secondary: Science / Arts / Commerce ()
 - iii. Graduation: Simple / Honours ()
 - iv. Post Graduation (with Department) ()
 - v. Higher Studies: Area ()
 Place / Country ()
 Duration ()
 Year ()
 - vi. Other (please specify) ()
8. Please indicate your area of professional qualification (in addition to the general education)
 - i. Engineering ii. Accounting iii. Management Banking and Finance iv. Other
 - v. None (please specify)

9. Marital status: Married / Unmarried / Confirmed Bachelor ()
10. Ecological background: Rural / Urban base ()
11. Religion ()
12. Family's sizes: i. Separate
ii. Combined ()
13. Monthly income: i Own ()
ii. Family ()

B. QUESTIONNAIRE:

RECRUITMENT AND SELECTION POLICY

1. Is there any formal recruitment policy in your organization?
Yes () No ()
2. Is your staff and officers know the human resource policy well?
Yes () No ()
3. On which basis do you take decision of recruitment?
i. Manpower planning () ii Overall development / Increase business ()
iii. Requirement of different Departments () iv. Vacant post ()
4. What are the criteria of recruitment?
i. Direct recruitment () ii. Promotion / Internal sources ()
5. Is there any influence of trade union or collective bargaining agency (C.B.A)?
Yes () No ()
6. What is the method of recruitment and selection policy of Janata Bank?
i. Written examination and viva examination () ii. Oral interview ()
iii. Academic qualification () iv. Experience () v. Basis of promotion ()
vi. Internal and external sources () vii. All of the above ()
7. If you select internal process, what are the criteria?
i. Experience () ii. Performance () iii. Professional background ()
8. Which sort of test do you employ?
i. Intelligence test () ii. Proficiency and aptitude test () iii. Personality test ()
9. Do you seek references for selection?
Yes () No ()

10. Do you use so far compensatory or successive handle approach for selection?
Yes () No ()
11. Is there any discrimination between male and female candidate?
Yes () No ()
12. How often probationary officers are recruited?
i. Annual () ii. Half yearly () iii. As when required ()
13. Is there any recruitment and selection board or committee?
Yes () No () On need basis ()
14. Do you think this recruitment and selection system is fair?
Yes () No ()
15. Do you think a common understanding on recruitment and job specification is necessary?
Yes () No () Partly ()
16. Is there any consistence between job description and educational qualification?
Yes () No () Partly ()
17. Do you give any appointment letter to the recruited?
Yes () No ()
18. Does the organization arrange any induction programme to the new comer?
Yes () No ()
19. Who conduct the induction programme?
i. Personnel department () ii. Concern department () iii. Specialist department ()
20. How is recruitment and selection done in your organized?
i. By polishing recruitment notice in details () ii. By personal contacts ()
iii. Job fair () iv. Web site ()
21. Do you feel that the selection process adequate?
Yes () No ()
22. How are the employees, selected through the selection process performing in their job?
i. Very good () ii. Fairly () iii. Poorly ()
23. Do you organization prefer the level of age approved by the government?
Yes () No ()
24. Have any consideration of age limit in case of experience persons?
Yes () No ()
25. Which level of aged persons are sincere, punctual attentive to their duties and

responsibilities?

- i. Young and energetic () ii. Aged persons ()

26. Do you think the present recruitment policy of organization is satisfactory?

Yes () No ()

27. Any suggestion regarding improve the process, if any please mention?

()

()

()

()

28. Do you think that the recruitment and selection process is biased?

Yes () No ()

29. What are the types of training received after recruitment and selection policy?

- i. Internal training () ii. External training () iii. Both ()

30. Do you think your training was effective and job related?

Yes () No ()

TRAINING

A. Questionnaire for Senior Clerks to Managing Directors

1. Do you prepare a management training plan for your organization?

Yes () No ()

2. If yes, do you prepare a short or long term management training plan?

i. Short - term plan for Year / s () Month / s ()

ii. Long - term plan for Year / s () Month / s ()

3. Where management training plan is prepared for?

- i. Own training Institute? () ii. Outside training agencies? ()

4. Do you think that management training policy contributes directly to an organization objective?

Yes () No ()

5. In your opinion, what other policies of personnel management should be included in the management training policy? (Please specify it)

6. How do you prepare reading material? (Please explain it)
7. Do you design any management training record?
Yes () No ()
8. If yes, how do you design it? (Please specify it)
9. What purpose does it serve? (Please explain it)
10. What are the elements of such records? (Please explain it)
11. What are the contents of management training records? (Please explain it)
12. Who determines management training needs in your bank?
i. Line Manager () ii. Director / Principal Training Institute () iii. Faculty Members () iv. Regional / Zonal / Heads () v. Any other authorized body ()
13. What methods do you generally follow to evaluate management training programme?
i. Through a questionnaire filled in by each participant at the end of the course ()
ii. Formal discussion with some participants () iii. Informal discussion with some participants ()
iv. Administrations of questionnaire on inputs before and after the course () v. Involving faculty course coordinators discuss their impressions about the course inputs etc. () vi. Employer's report ()
14. What aspects of management training are generally covered in such evaluation?
i. General evaluation of the course as a whole () ii. Programme design ()
iii. Evaluation of each session / input () iv. Evaluation of each subject ()
v. Pedagogical tools used ()
15. Do you make follow - up of programme?
Yes () No ()
16. If yes, please mention the time - gap between management training follows?
i. 6 months to 1 years ()
ii. 1 years to 2 years ()
iii. 2 years to 3 years ()
iv. 3 years and above ()
17. What methods do you usually adopt for follow - up of management training programme? (Please explain it)
18. What aspects usually cover the follow - up of programme?

B. Questionnaire for Trainees

1. Who, in your opinion, should be responsible for assessing management training needs?

- i. Branch Manager () ii. Regional Manger () iii. Head Office () iv. Training Institute ()
2. If your opinion, where management training plans of your bank should be formulated?
i. In Head Office () ii. At Regional Office () iii. At Branches ()
3. Please give arguments in support of your choice.
4. If the plan is formulated in the Head Office, do you think that it should be communicated to all branches?
i. Definitely yes () ii. Yes () iii. Sometimes () iv. No () v. Definitely not ()
5. Do you think that, the management training plan of your bank is effective?
i. Definitely yes () ii. Yes () iii. Neutral () iv. No () v. Definitely not ()
6. Do you believe that, a trained personnel is of much helpful in making an effective management training plan?
i. Definitely yes () ii. Yes () iii. Sometimes iv. No () v. Definitely not ()
7. Whose role, in your option, is more helpful for implementation of management training plan?
i. Head Office () ii. Regional Office () iii. Branch Office () iv. Training Institute ()
8. Do you think that the assistance from all courses (i. e, Head Office, Regional Office, Branch office, Training Institute) is very important for implementation of management training plan?
i. Definitely yes () ii. Yes () iii. Sometimes () iv. No () v. Definitely not ()
9. Who, in your opinion, should be responsible for assessing management training needs?
i. Head Office () ii. Regional Office () iii. Branch Office () iv. Training Institute ()
10. Where you're training needs assessed before attending the course?
Yes () No ()
11. If yes, do you think that the methods of assessing management training needs were effective?
Yes () No ()

C. Questionnaire for Faculty Members

1. Do you generally use the following methods for assessing training needs of managerial personnel of your bank?

- i. Task analysis () ii. Behavior analysis. () iii. Productivity analysis ()
 iv. Skill and performance analysis () v. Organizational planning () vi.
 Aptitude analysis () vii Survey method () viii. Recommendation of the
 superior or Head of Departments () ix. Management request () x. Interviews ()
 xi. Tests / examinations () xii. Merit or performance ratings () xiii. Discussion /
 group conferences () xiv. Suggestions by individuals () xv. Others ()
2. Do you support the view of making corporate management training plans with
 other training agencies to make every programme successful and practical oriented?
 i. Definitely support () ii. Support () iii. Sometime () iv. No support ()
 v. Extremely disagree ()
3. How much impact of follows - up of management training programme is there in
 your bank / Institutes?
 i. Very much () ii. More () iii. Sometimes () iv. Less () v. No impact ()
4. Do you agree with the following criteria for assessing management training needs?
- | | <u>Yes</u> | <u>No</u> | <u>Don't know</u> |
|--------------------------|------------|-----------|-------------------|
| i. Organizational needs | () | () | () |
| ii. Group needs | () | () | () |
| iii. Individual needs | () | () | () |
| iv. Regular needs | () | () | () |
| v. Problem-solving needs | () | () | () |
| vi. Innovative needs | () | () | () |
| vii. Any other needs | () | () | () |
5. Are the management training needs constantly changing after sometime?
 Yes () No ()
6. If yes, what are the factors, which bring changes in the management training needs?
 i. Technology () ii. Condition () iii. Other environmental condition ()
7. From which area, in your opinion, utility of evaluation feedback for subsequent
 management training programme can be derived?
 i. Setting of course objectives () ii. Programme design () iii. Reading
 material given to the participants () iv. Course inputs () v. Pedagogical
 tools used ()

PERFORMANCE APPRAISAL

a. Questionnaire of Appraised (Employees)

1. Is there any performance appraisal system in your organization?
Yes () No ()
2. If not, how is employee's performance evaluated?
i. Informal () ii. Superior's informal reports () iii. Formal comment ()
3. How often is employee's performance evaluated?
i. Annually () ii. Half yearly () iii. Quarterly () iv. As and when required ()
4. Which frequency or period do you think appropriate for performance appraisal?
i. Annually () ii. Half yearly () iii. Quarterly ()
5. Does your superior discuss with you prior to evaluation?
Yes () No ()
6. If not, do you feel that the superior should discuss with you before appraisal?
i. Should discuss () ii. No need () iii. Not applicable ()
7. Do you know the basis or criteria used for performance appraisal?
Yes () No ()
8. If yes, are those bases or criteria related to you?
Yes () No ()
9. For what purposes do you think your performance appraisal is done?
(Please tick the relevant ones)
i. Increment () ii. Promotion () iii. Incentive () iv. Training ()
v. For record only () vi. Punishment ()
10. Do you think performance appraisal in your organization truly determines your performance?
i. Very accurate () ii. Accurate () iii. Not accurate ()
11. If not, please specify reasons?
i. System complicated () ii. Contents not job related () iii. Superior biased ()
iv. Management not giving importance appraisal? () v. Scope for influence on superior. ()
12. Which appraisal system do you prefer? (Please tick the relevant ones)
i. Confidential report. () ii. Graphic rating. iii. Ranking method. () iv. Paired comparison method. () v. Forced choice method. () vi. Critical incident method. () vii. Weighted checklist method. () viii. Field review method. () ix. Cost accounting method. () x. Forced distribution method. () xi. Point system. () xii. Interpersonal comparison. () xiii. Management

- by Objectives. () xiv. Participatory system. ()
13. Do you think outstanding performance should ensure bonus / incentives?
Yes () No ()
14. Do you think job satisfaction depends on effective appraisal system?
i. Always depends () ii. Never depends () iii. Sometime depends ()
15. Do you think promotion, demotion and transfer are always depends on appraisal in your organization?
i. Always depends () ii. Never depends () iii. Sometime depends ()
16. Do you think performance appraisal determines the necessity of training?
Yes () No ()
17. "Employees motivation depends on performance appraisal" - do you agree with this comment?
Yes () No ()
18. Do you think the appraisal system used in your organization should modify?
i. Should modify () ii. No need () iii. Partially modify
19. Do you think effective appraisal system ensure good " management subordinates" relationship?
Yes () No ()

b. Questionnaire of Appraiser (Superiors)

1. Why are performance appraisals of subordinates done in your organization?
i. To maintain record of employees worth. ()
ii. To make decision on personnel management issues. ()
iii. For promotion, demotion and transfer. ()
iv. Only for promotion ()
2. How long have you been doing performance appraisal of your subordinates?
Please mention it? Years: Years.
3. Is performance appraisal done at regular interval?
Yes () No ()
4. Have you received any training to evaluate performance?
Yes () No ()
5. If not, do you think training is needed?
Yes () No ()
6. Do you think that performance appraisal format used in your organization truly determines performance of an employee?

Yes () No ()

7. If not, why?
- Criteria not job related ()
 - Very complicated procedure format ()
 - Other please (specify) ()

PROMOTION, DEMOTION AND TRANSFER

- Have any promotion system to your organization?
Yes () No ()
- If yes which basis of promotion system does you follow in your organization?
i. Seniority basis () ii. Efficiency basis () iii. Both () iv. No particular systems () v. Any other please specify ()
- What type of promotion policy do you follow in your organization?
i. Vertical promotion () ii. Horizontal promotion ()
- How important is the annual confidential reports promoting in your organization?
i. Very much important () ii. Very important () iii. Important iv. Not much important () v. Not important ()
- Does your annual confidential reports is right evaluation in your bank?
Yes () No ()
- What is the factors do you consider in determining in promotion policy?
i. Dresses and magnetism () ii. Job evaluation () iii. Working ability, stillness and specialty () iv. Consider to institutional interest during promotion () v. Inter personal conflict see them staff and executives () vi. Maintaining balance with same other institution () vii. Consider any on wasted protest, strike, pen drop or submission of memorandum relation to any personnel promotion viii. Other factors (please specify)
- Are always promoted the best people?
Yes () No ()
- If not, why best people are not promoted?
i. Non officer () ii. Decentralized () iii. Sex discrimination () iv. Subjective criteria () v. Geographic change () vi. Under income () vii. Overmuch boldness of collective bargaining agency (C.B.A.)
- Is there demotion policy in your organization?
Yes () No () Sometimes ()
- If yes, what are the causes of demotion? Please explain ()

11. Have any transfer policy in your organization?
Yes () No ()
12. If yes, when and why? Please explain ()
13. Have you controlled transfer policy in your organization?
Yes () No ()
14. If yes, how controlled of transfer policy? Please explain ()

MOTIVATION

1. What is your opinion about the basic salary and other benefits that you get from the bank?
i. Satisfied () ii. Not satisfied () iii. Not like private Banks ()
2. Are there any other benefits that you would like to have from the bank?
Yes () No ()
3. Do you think your workplace is quite or noisy?
i. Excellent () ii. Very good () iii. Good () iv. Ok ()
4. How safe / secure your job is?
i. Most secured () ii. Secured () iii. All right () iv. Not so secured () v. Not secured. ()
5. Describe your relationship with your colleagues.
i. Very good () ii. Good () iii. Ok ()
6. Do you participate in making suggestions for improvement in the bank?
i. Always () ii. Very often () iii. Often () iv. Not so often () v. Never ()
7. In your opinion, is there higher recognition for achievement in the bank?
i. Highly recognized () ii. Recognized () iii. Sometime recognized ()
iv. Not so recognized () v. Never recognized ()
8. Would you like to take further training for improving the performance at your work?
Yes () No ()
9. when do you feel particular good in the bank? .
i. After completing a work efficiently () ii. Proper reorganizations for work ()
iii. Early hours for working () iv. Promotion in due time () v. Serving for people ()
vi. Excellent annual confidential reports () vii. Getting new work ()
10. When do you feel particularly bad in the bank?
i. Not completing a work efficiently () ii. Not promotion in due time ()

- iii. After lunch hours of working () iv. Not benefits of regular and up - to - date ()
v. Compelled to do irregular works () vi. Repetitive work ()

Exhibit - 3

Annual Confidential Reports - Form No. -1, 1(A), 2, 3.



জনতা ব্যাংক

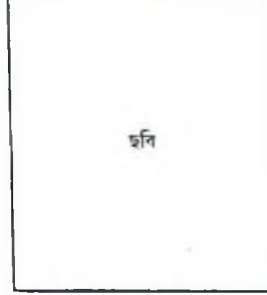
বার্ষিক/বিশেষ গোপনীয় প্রতিবেদনের মেয়াদ :
.....ইহাতে.....পর্যন্ত

বার্ষিক গোপনীয় প্রতিবেদন

বার্ষিক গোপনীয় প্রতিবেদন ফর্ম-১
ব্যক্তিগত নথি নম্বর :

প্রধান কার্যালয় ও বিভাগীয়/এরিয়া/আঞ্চলিক অফিসে কর্মরত নির্বাহীদের জন্য
(বিভাগীয়/এরিয়া/আঞ্চলিক প্রধান ব্যতীত)

প্রযোজ্য ঘরে অণুস্বাক্ষর দিন	
নিঃসন্তান	
১ টি সন্তান	
২ টি সন্তান	
২ এর অধিক সন্তান	



প্রযোজ্য ঘরে অণুস্বাক্ষর দিন	
বিবাহিত	
অবিবাহিত	
বিপত্নীক	
বিধবা	

প্রথম অংশ : জীবন বৃত্তান্ত ও অন্যান্য তথ্যাবলী
(প্রতিবেদনাদীন নির্বাহী কর্তৃক পূরণ করিতে হইবে)

- ১। নাম (বাংলায় স্পষ্টাক্ষরে) :
- (ইংরেজী বড় হাতের অক্ষরে) :
- ২। পদবী :
- ৩। পিতার/স্বামীর নাম :
- ৪। মাতার নাম :
- ৫। জন্ম তারিখ :
- ৬। শিক্ষাগত যোগ্যতা :

পরীক্ষার নাম	পাসের বছর	অর্জিত বিভাগ/শ্রেণী	গ্রন্থ/বিষয়	বোর্ড/বিশ্ববিদ্যালয়
মাধ্যমিক বা সমমান *				
উচ্চ মাধ্যমিক বা সমমান *				
স্নাতক/স্নাতক (সম্মান) বা সমমান *				
স্নাতকোত্তর বা সমমান *				

* সমমান হইলে পরীক্ষার নাম উল্লেখ করিতে হইবে।

- ৭। ব্যাংকিং ডিপ্লোমা পাসের বিবরণ : ১ম পর্ব সাল(..... মাস); ২য় পর্ব সাল(..... মাস)
- ৮। স্থায়ী ঠিকানা :
- ৯। বর্তমান ঠিকানা :
- ১০। প্রশিক্ষণের বিবরণ ও মেয়াদ :

১১। জনতা ব্যাংকের চাকুরীতে যোগদানের তারিখ : যোগদানকালীন পদবী :

১২। নিম্নোক্ত পদে পদোন্নতির তারিখ :

অফিসার	সিনিয়র অফিসার	প্রিন্সিপাল অফিসার	এস পি ও	এ ডি এম	ডি বি এম	ডি এম

১৩। বর্তমান গ্রেডে উল্লেখযোগ্য কাজের জন্য অভিনন্দন/পুরস্কার প্রাপ্তি ইত্যাদির বিবরণ (সনদপত্র/পত্রের কপি সংযুক্ত করিতে হইবে) :

১৪। বিগত ৫ (পাঁচ) বৎসরে কর্তৃপক্ষ কর্তৃক সমন্বিত নির্বাহীর উপর প্রদত্ত শাস্তির সংক্ষিপ্ত বিবরণ :

সূত্র নম্বর :

তারিখ :

শাস্তির ধরণ :

পৃষ্ঠা নম্বর : ৩

(প্রতিবেদনকারী নির্বাহী কর্তৃক প্রযোজ্য ঘরে অণুস্বাক্ষর দিয়া মূল্যায়ন করিতে হইবে)।

দ্বিতীয় অংশ : ব্যক্তিগত বৈশিষ্ট্য

মূল্যায়ন মার্কিং = ২০; মার্কি হার : অতি উত্তম=২.০০, উত্তম=১.৫০, ভাল= ১.০০, মোটামুটি=০.৫০, খারাপ =০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। পৃথক্যবোধ					
০২। বুদ্ধিমত্তা ও মানসিক সচেষ্টতা					
০৩। ব্যক্তিত্ব					
০৪। সময়সুবিধিতা					
০৫। কর্মোদ্যম					
০৬। দায়িত্ববোধ ও কর্তব্যনিষ্ঠা					
০৭। নির্ভরযোগ্যতা					
০৮। ন্যায়পরায়ণতা, নতুন ও নবন					
০৯। উর্দ্ধতন কর্মকর্তা, সহকর্মী, উপস্থিতদের এবং জনসাধারণের সহিত সম্পর্ক ও আচরণ					
১০। সূত্রনৈপুণ্য					
মোট					

তৃতীয় অংশ : কর্মসম্পাদন সংক্রান্ত মূল্যায়ন

মূল্যায়ন মার্কিং = ২৫; মার্কি হার : অতি উত্তম=২.৫০, উত্তম=২.০০, ভাল= ১.২৫, মোটামুটি=০.৬০, খারাপ =০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। কার্যশীলতা, বিধি ও নিয়ম-কমান তথা পেশাগত জ্ঞান					
০২। বোর্ডে বিশেষত্ব উপস্থাপন, মোট, প্রতিবেদন, পত্র ইত্যাদি প্রণয়ন ও বিতরণ করা দক্ষতা					
০৩। সঠিক সিদ্ধান্ত গ্রহণ ও যথাযথ সুশীল করা দক্ষতা					
০৪। তথ্য সংগ্রহ, বিন্যাস, বিশ্লেষণ ও ব্যাখ্যা কবিয়া তাহা হইতে উপসংহার প্রকৃত করা দক্ষতা					
০৫। বিকল্প মূল্যায়নসমূহ হইতে সর্বোৎকৃষ্ট বিকল্প বাছির করা দক্ষতা					
০৬। জরুরী পরিস্থিতি আয়ত্তে আনার দক্ষতা					
০৭। সিদ্ধান্ত বাস্তবায়নে সক্ষম					
০৮। কর্ম সম্পাদকের জন্য নির্দেশ প্রদান ও অর্থায়নের কর্মে উৎসাহের দক্ষতা					
০৯। বিভিন্ন বিভাগ ও সহযোগী প্রতিষ্ঠানসমূহের সহিত সমন্বয়					
১০। বাংলা ভাষা ব্যবহারে অগ্রহ ও দক্ষতা					
মোট					

প্রতিবেদনকারী নির্বাহীর স্বাক্ষর
(নাম ও সীলমোহর)

তারিখ :

আমি উল্লিখিত মূল্যায়নে সন্তুষ্ট/আমি উল্লিখিত মূল্যায়নে নিম্নবর্ণিত কারণে সন্তুষ্ট নই।

প্রতিস্বাক্ষরকারী নির্বাহীর স্বাক্ষর
(নাম ও সীলমোহর) :

তারিখ :

পৃষ্ঠা : ৪

চতুর্থ অংশ : সুপারিশমালা

পদোন্নতির যোগ্যতা

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

(ক) দ্রুত পদোন্নতির সুশারিশ করা হইল (নির্বাহী যদি অসাধারণ মান অর্জন করেন)

(খ) পদোন্নতির যোগ্য

(গ) সম্প্রতি পদোন্নতি শ্রান্ত, পরবর্তী পদোন্নতি বিবেচনার সময় হয় নাই

(ঘ) এখনও পদোন্নতির যোগ্য হন নাই, কিন্তু কালক্রমে যোগ্য হইতে পারেন

(ঙ) অধিকতর পদোন্নতির যোগ্যতা নাই, যোগ্যতার সর্বোচ্চ সীমায় পৌছিয়াছেন

সাধারণ মন্তব্য

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

অতি উত্তম	উত্তম	ভাল	মোটামুটি	পারাপ	বিশেষ ভাল কাজের জন্য প্রশংসনীয়/সমস্ত কাজে ভাল কাজের অধিক অভিজ্ঞ হইয়া থাকিলে সু: চিত্রিতকাল ভাঙ্গা উত্তম হইবে
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

প্রতিবেদনকারী নির্বাহীর স্বাক্ষর

(নাম ও সীলমোহর)

তারিখ :

আমি উল্লেখিত মূল্যায়নে সন্তুষ্ট/আমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সন্তুষ্ট নই।

প্রতিবেদনকারী নির্বাহীর স্বাক্ষর

(নাম ও সীলমোহর)

তারিখ :



জনতা ব্যাংক

বার্ষিক/বিশেষ যোগদান প্রতিবেদনের মেয়াদ :

বার্ষিক গোপনীয় প্রতিবেদন

বার্ষিক গোপনীয় প্রতিবেদন ফর্ম-১(ক)

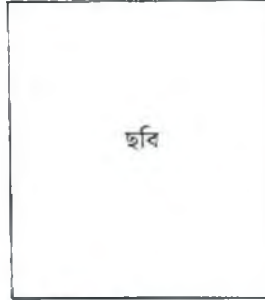
হিসাব..... পর্যন্ত

ব্যক্তিগত নথি নম্বর :

প্রধান কার্যালয় ও বিভাগীয়/এরিয়া/আঞ্চলিক অফিসে কর্মরত সকল কর্মকর্তাদের জন্য

(বিভাগীয়/এরিয়া/আঞ্চলিক প্রধান ব্যতীত)

প্রযোজ্য ঘরে অণুস্বাক্ষর দিন	
নিঃসত্তান	
১টি সত্তান	
২টি সত্তান	
২-এর অধিক সত্তান	



প্রযোজ্য ঘরে অণুস্বাক্ষর দিন	
বিবাহিত	
অবিবাহিত	
বিপত্নীক	
বিধবা	

প্রথম অংশ : জীবন-বৃত্তান্ত ও অন্যান্য তথ্যাবলী

(প্রতিবেদনাদেশী কর্মকর্তা কর্তৃক পূরণ করিতে হইবে)

- ১। নাম (বাংলায় স্পষ্টাক্ষরে) :
(ইংরেজী বড় হাতের অক্ষরে) :
- ২। পদবী :
- ৩। পিতার/স্বামীর নাম :
- ৪। মাতার নাম :
- ৫। জন্ম তারিখ :
- ৬। শিক্ষাগত যোগ্যতা :

পদবি/নাম	পাসের বছর	অর্জিত বিভাগ/শ্রেণী	এম/বিময়	বোর্ড/বিশ্ববিদ্যালয়
মাসিক বা সমমান *				
উচ্চ মাসিক বা সমমান *				
মাসিক/মাসিক (সম্মান) বা সমমান *				
স্নাতকোত্তর বা সমমান *				

* সমমান হইলে পদবির নাম উল্লেখ করিতে হইবে।

- ৭। ব্যক্তিগত ডিপ্রেশন পাসের বিবরণ : ১ম পর্ব সাল (..... মাস); ২য় পর্ব সাল (..... মাস)
- ৮। স্থায়ী ঠিকানা :
- ৯। বর্তমান ঠিকানা :
- ১০। প্রশিক্ষণের বিবরণ ও মেয়াদ :
- ১১। জনতা ব্যাংকের চাকরীতে যোগদানের তারিখ : যোগদানকালীন পদবী :
- ১২। নিম্নোক্ত পদে পদোন্নতির তারিখ :

অফিসার	সিনিয়র অফিসার	সিনিয়র অফিসার	এস ডি এ	এ ডি এম	ডি ডি এম	জি এম

- ১৩। বর্তমান ঘোষিত উল্লেখযোগ্য কাজের জন্য অভিনন্দন/পুরস্কার প্রাপ্তি ইত্যাদির বিবরণ (সনদপত্র/পত্রের কপি সংযুক্ত করিতে হইবে) :
- ১৪। বিগত ৫ (পাঁচ) বছরের কর্তৃপক্ষ কর্তৃক সংশ্লিষ্ট কর্মকর্তার উপর প্রদত্ত শাস্তির সংক্ষিপ্ত বিবরণ :

সূত্র নম্বর :

তারিখ :

শাস্তির ধরণ :

পৃষ্ঠা নম্বর : ৩

(প্রতিবেদনকারী নির্বাহী কর্তৃক প্রযোজ্য ঘরে অণুস্বাক্ষর দিয়া মূল্যায়ন করিতে হইবে)।

দ্বিতীয় অংশ : ব্যক্তিগত বৈশিষ্ট্য

মূল্যায়ন মার্কিং = ২০; মার্কিং হার : অতি উত্তম = ২.০০, উত্তম = ১.৫০, ভাল = ১.০০, মোটামুটি = ০.৫০, খারাপ = ০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। শৃংখলাবোধ					
০২। বুদ্ধিমত্তা ও মানসিক সচেতনতা					
০৩। ব্যক্তিত্ব					
০৪। সময়ানুবর্তিতা					
০৫। কর্মদক্ষতা					
০৬। দায়িত্ববোধ ও কর্তব্যনিষ্ঠা					
০৭। নির্ভরযোগ্যতা					
০৮। ন্যায়পরায়ণতা, সততা ও সুনাম					
০৯। উর্ধ্বতন কর্মকর্তা, সহকর্মী, অধস্তনদের এবং জনসাধারণের সহিত সম্পর্ক ও আচরণ					
১০। সৃজনশীলতা					
মোট					

তৃতীয় অংশ : কর্মসম্পাদন সংক্রান্ত মূল্যায়ন

মূল্যায়ন মার্কিং = ২৫; মার্কিং হার : অতি উত্তম = ২.৫০, উত্তম = ২.০০, ভাল = ১.২৫, মোটামুটি = ০.৬০, খারাপ = ০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। দু'চক্ষুকে দায়িত্ব পালনের যোগ্যতা (নির্ভুলতা, পরিচ্ছন্নতা ও গতি)					
০২। অধিকার পদ্ধতি, বিচার ও বিমর্শ-কারণ সম্পর্কে জ্ঞান					
০৩। পথিকান্তভাবে কাজ করার যোগ্যতা					
০৪। নোট, প্রতিবেদন বা নিবন্ধনী প্রস্তুত করার দক্ষতা					
০৫। সঠিকভাবে সুপারিশ করার দক্ষতা					
০৬। সম্পাদিত কাজ (অর্গিত দায়িত্বের বিপরীত কৃত কাজের ভিত্তিতে মূল্যায়ন করিতে হইবে)					
০৭। পথিপাটিকার নথিপত্র সংরক্ষণের যোগ্যতা/গোপনীয়তা রক্ষার সামর্থ					
০৮। সিদ্ধান্ত বাস্তবায়ন সম্বন্ধে/নির্মাণ স্থাপনা, যেরামত ও সংশোধন কাজে দক্ষতা (যেটি প্রযোজ্য)					
০৯। শিক্ষা গ্রহণ/প্রশিক্ষণ গ্রহণে সহযোগিতা ও দক্ষতা					
১০। বাংলা ভাষা ব্যবহারে অগ্রহ ও দক্ষতা					
মোট					

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলনোহর)

তারিখ :

আমি উল্লেখিত মূল্যায়নে সম্মত/আমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সম্মত নই।

প্রতিস্বাক্ষরকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলনোহর)

তারিখ :

পৃষ্ঠা নম্বর : ৪

চতুর্থ অংশ : সুপারিশমালা

পদোন্নতির যোগ্যতা

(নিম্নের যথোপযুক্ত ঘরে অণুস্বাক্ষর দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

- (ক) দ্রুত পদোন্নতির সুপারিশ করা হইল (কর্মকর্তা যদি অসাধারণ মান অর্জন করেন)
- (খ) পদোন্নতির যোগ্য
- (গ) সম্মুখিত পদোন্নতি প্রাপ্ত, পরবর্তী পদোন্নতি বিবেচনার সময় হয় নাই
- (ঘ) এখনও পদোন্নতির যোগ্য হন নাই, কিন্তু কালক্রমে যোগ্য হইতে পারেন
- (ঙ) অধিকতর পদোন্নতির যোগ্যতা নাই, যোগ্যতার সর্বোচ্চ সীমায় পৌঁছিয়াছেন

সাধারণ মন্তব্য

(নিম্নের যথোপযুক্ত ঘরে অণুস্বাক্ষর দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ	বিশেষ ভাল কাজের জন্য প্রশংসিত/খারাপ কাজের জন্য সতর্ক অথবা অভিসূক্ত হইয়া থাকিলে সংশ্লিষ্ট সূত্র ও তারিখসহ তাহা উল্লেখ করুন।

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

তারিখ :

আমি উল্লেখিত মূল্যায়নে সম্মত/আমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সম্মত নই।

প্রতি স্বাক্ষরকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

তারিখ :



জনতা ব্যাংক

বার্ষিক/বিশেষ গোপনীয় প্রতিবেদনের মেয়াদ :
..... হইতে পর্যন্ত

বার্ষিক গোপনীয় প্রতিবেদন

বার্ষিক গোপনীয় প্রতিবেদন ফর্ম-২
বার্ষিকত নদি নং :

বিভাগীয়/এরিয়া/আঞ্চলিক/শাখা প্রধানদের জন্য

প্রযোজ্য ঘরে অনুস্বাক্ষর দিন	
নিঃসন্তান	
১ টি সন্তান	
২ টি সন্তান	
২ এর অধিক সন্তান	

ছবি

প্রযোজ্য ঘরে অনুস্বাক্ষর দিন	
বিবাহিত	
অবিবাহিত	
বিপত্তীক	
বিধবা	

প্রথম অংশ : জীবন বৃত্তান্ত ও অন্যান্য তথ্যাবলী

(প্রতিবেদনাবলী নির্বাহী/কর্মকর্তা কর্তৃক পূরণ করিতে হইবে)

- ১। নাম (বাংলায় স্পষ্টাক্ষরে) :
- (ইংরেজী বড় হাতের অক্ষরে) :
- ২। পদবী :
- ৩। পিতার/স্বামীর নাম :
- ৪। মাতার নাম :
- ৫। জন্ম তারিখ :
- ৬। শিক্ষাগত যোগ্যতা :

পরীক্ষার নাম	পাসের বছর	অর্জিত বিভাগ/শ্রেণী	গ্রন্থ/বিষয়	বোর্ড/বিশ্ববিদ্যালয়
মাধ্যমিক বা সমমান *				
উচ্চ মাধ্যমিক বা সমমান *				
স্নাতক/স্নাতক (সম্মান) বা সমমান *				
স্নাতকোত্তর বা সমমান *				

* সমমান হইলে পরীক্ষার নাম উল্লেখ করিতে হইবে।

- ৭। ব্যাচিং ডিপ্লোমা পাসের বিবরণ : ১ম পর্ব সাল(..... মাস); ২য় পর্ব সাল(..... মাস)
- ৮। স্থায়ী ঠিকানা :
- ৯। বর্তমান ঠিকানা :
- ১০। প্রশিক্ষণের বিবরণ ও মেয়াদ :
- ১১। জনতা ব্যাংকের চাকুরীতে যোগদানের তারিখ : যোগদানকালীন পদবী :
- ১২। নিম্নোক্ত পদে পদোন্নতির তারিখ :

অফিসার	সিনিয়র অফিসার	প্রিন্সিপাল অফিসার	এস পি ও	এ জি এম	ডি জি এম	জি এম

- ১৩। বর্তমান শ্রেণীতে উল্লেখযোগ্য কাজের জন্য অতিদক্ষ/পুরস্কার প্রাপ্তি ইত্যাদির বিবরণ (সনদপত্র/পত্রের কপি সংযুক্ত করিতে হইবে) :
- ১৪। বিগত ৫ (পাঁচ) বছরে কর্তৃপক্ষ কর্তৃক সংশ্লিষ্ট নির্বাহী/কর্মকর্তার উপর প্রদত্ত শাস্তির সংক্ষিপ্ত বিবরণ :
সূত্র নম্বর : তারিখ : শাস্তির ধরণ :

পৃষ্ঠা নম্বর : ৩

(চ) পরিদর্শন (বিভাগীয়/এরিয়া/আঞ্চলিক প্রধানদের জন্য প্রযোজ্য) :

- (১) শাখাসমূহ নিয়মিত পরিদর্শন করা হইয়াছে কি না :
- (২) মোট শাখার সংখ্যা :
- (৩) পরিদর্শনকৃত শাখার সংখ্যা :
- (৪) মোট পরিদর্শনের সংখ্যা :
- (৫) পরিদর্শনে ব্যয়কৃত মোট দিনের সংখ্যা :

(ছ) আয় ব্যয় ও লাভ/ক্ষতি :

বৎসর	আয়ের লক্ষ্যমাত্রা	প্রকৃত আয়	আন, অর্জনের শতকরা হার	ব্যয়ের লক্ষ্যমাত্রা	প্রকৃত ব্যয়	ব্যয়ের শতকরা হার	লাভ/ক্ষতি লক্ষ্যমাত্রা	প্রকৃত লাভ/ক্ষতি	লাভ/ক্ষতির শতকরা হার
** ২০০১									
* ২০০০									
* ১৯৯৯									

** যে বৎসরের জন্য বিপোর্ট করা হইতেছে। * আগের দুই বৎসর।

যদি সংশ্লিষ্ট কর্মকর্তা অন্য কোন শাখায় বৎসরের ছয় মাসের বেশী নিযুক্ত থাকেন সেই ক্ষেত্রে ঐ কার্যকালের জন্য উক্ত শাখা হইতে উপাত্ত সংগ্রহ করিতে হইবে এবং উপরোক্ত ছকে তাহা উপস্থাপন করিতে হইবে।

উপরের তথ্যাবলী সঠিক ও নির্ভল।

প্রতিবেদনাদীন কর্মকর্তার স্বাক্ষর
তারিখ :

উপরোক্ত তথ্যাবলী সংশ্লিষ্ট নথির সহিত পরীক্ষা করিয়া সঠিক বলিয়া প্রত্যয়ন করা হইল।

প্রতিস্বাক্ষরকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

(প্রতিবেদনকারী নির্বাহী কর্তৃক প্রযোজ্য ঘরে অণুস্বাক্ষর দিয়া মূল্যায়ন করিতে হইবে)।

দ্বিতীয় অংশ : ব্যক্তিগত বৈশিষ্ট্য

মূল্যায়ন মার্কিং = ২০; মার্কিং হার : অতি উত্তম = ২.০০, উত্তম = ১.৫০, ভাল = ১.০০, মোটামুটি = ০.৫০, খারাপ = ০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। শৃংখলাবোধ					
০২। বুদ্ধিমত্তা ও মানসিক সচেতনতা					
০৩। ব্যক্তিবৃত্তি					
০৪। সম্বলনবৃত্তি					
০৫। কর্মসম্মত					
০৬। দায়িত্ববোধ ও কর্তব্যনিষ্ঠা					
০৭। নির্ভরযোগ্যতা					
০৮। ব্যায় পরায়ণতা, সততা ও সুনাম					
০৯। উৎকর্ষিত কর্মকর্তা, সহকর্মী, অধ্যক্ষদের এবং জনসাধারণের সহিত সম্পর্ক ও আচরণ					
১০। সৃজনশীলতা					
	মোট				

তারিখ :

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

আমি উল্লেখিত মূল্যায়নে সম্মত/আমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সম্মত নই।

তারিখ :

প্রতিস্বাক্ষরকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

পৃষ্ঠা : ৪

তৃতীয় অংশ : কর্মসম্পাদন সংক্রান্ত মূল্যায়ন

মূল্যায়ন মার্কিং =২৫; মার্ক হার : অতি উত্তম=২.৫০, উত্তম=২.০০, ভাল= ১.২৫, মোটামুটি=০.৬০, খারাপ =০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। অমানত সংগ্রহে দক্ষতা					
০২। ঋণ প্রদানে দক্ষতা					
০৩। ঋণ আদায়ে কার্যকরী ব্যবস্থা গ্রহণের দক্ষতা					
০৪। লাভ/ক্ষতি পর্যালোচনা কর্তৃক কার্যকরী ব্যবস্থা গ্রহণের দক্ষতা					
০৫। এরিগা/আর্জলিড/শাখা ব্যবস্থাপনার প্রশাসনিক দক্ষতা					
০৬। কার্যশীল, বিদ্য ও অফিস পদ্ধতি সম্পর্কে জ্ঞান					
০৭। সঠিক সিদ্ধান্ত গ্রহণ ও ব্যবস্থাসূচক সুপারিশ করার দক্ষতা					
০৮। পরিচালনা ও নিয়ন্ত্রণ সম্পর্কিত পালকর্মে/বিচার প্রকরণ বিচার প্রক্রিয়া নিয়ন্ত্রণের দক্ষতা					
০৯। প্রধান কার্যক্রম হইতে উদ্ভূত লক্ষ্য প্রতিপালন ও বাস্তবায়নে অগ্রহ ও দক্ষতা					
১০। স্বাভাবিক ভাষা ব্যবহারে অগ্রহ ও দক্ষতা					
	মোট				

চতুর্থ অংশ : সুপারিশমালা।

পদোন্নতির যোগ্যতা

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

(ক) দ্রুত পদোন্নতির সুপারিশ করা হইল (কর্মকর্তা যদি অসাধারণ মান অর্জন করেন)

(খ) পদোন্নতির যোগ্য

(গ) সম্প্রতি পদোন্নতি প্রাপ্ত, পরবর্তী পদোন্নতি বিবেচনার সময় হয় নাই

(ঘ) এখনও পদোন্নতির যোগ্য হন নাই, কিন্তু কালক্রমে যোগ্য হইতে পারেন

(ঙ) অধিকতর পদোন্নতির যোগ্যতা নাই, যোগ্যতার সর্বোচ্চ সীমায় পৌছিয়াছেন

সাধারণ মন্তব্য

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ	বিশেষ ভাল কাজের জন্য প্রশংসিত/পারাপ কাজের জন্য সতর্ক ব্যবস্থা গ্রহণের হইলে কার্যকরী সূত্র ও তারিখসহ তথ্য উল্লেখ করুন

তারিখ :

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

আমি উল্লেখিত মূল্যায়নে সম্মত/আমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সম্মত নই।

তারিখ :

প্রতিবাক্যকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)



জনতা ব্যাংক

বার্ষিক/বিশেষ গোপনীয় প্রতিবেদনের মেয়াদ :

বার্ষিক গোপনীয় প্রতিবেদন

বার্ষিক গোপনীয় প্রতিবেদন ফরম-৩

.....ইংরেজী.....পর্ষত

তারিখ: ৩ নং নম্বর :

শাখা প্রধান ব্যতীত শাখায় কর্মরত কর্মকর্তাদের জন্য

প্রয়োজ্য ঘরে অণুস্বাক্ষর দিন	
নিঃসন্তান	
১টি সন্তান	
২টি সন্তান	
২-এর অধিক সন্তান	



প্রয়োজ্য ঘরে অণুস্বাক্ষর দিন	
বিবাহিত	
অবিবাহিত	
বিপত্নীক	
বিধবা	

প্রথম অংশ : জীবন-বৃত্তান্ত ও অন্যান্য তথ্যাবলী

(প্রতিবেদনকারী কর্মকর্তা কর্তৃক পূরণ করিতে হইবে)

- ১। নাম (বাংলায় স্পষ্টাক্ষরে) :
- (ইংরেজী বড় হাতের অক্ষরে):
- ২। পদবী :
- ৩। পিতার/স্বামীর নাম :
- ৪। মাতার নাম :
- ৫। জন্ম তারিখ :
- ৬। শিক্ষাগত যোগ্যতা :

পরীক্ষার নাম	পাসের বছর	মর্জিত বিভাগ/শ্রেণী	ফল/বিষয়	বোর্ড/বিশ্ববিদ্যালয়
মাধ্যমিক বা সমমান*				
উচ্চ মাধ্যমিক বা সমমান*				
স্নাতক/স্নাতক (সম্মান) বা সমমান*				
স্নাতকোত্তর বা সমমান*				

* সম্মান হইলে পরীক্ষার নাম উল্লেখ করিতে হইবে।

- ৭। ব্যারিকিং ডিপ্লোমা পাসের বিবরণ : ১ম পর্ব সাল (.....মাস); ২য় পর্ব সাল (.....মাস)
- ৮। স্থায়ী ঠিকানা :
- ৯। বর্তমান ঠিকানা :
- ১০। প্রশিক্ষণের বিবরণ ও মেয়াদ :
- ১১। জনতা ব্যাংকের চাকুরীতে যোগদানের তারিখ : যোগদানকারী পদবী :
- ১২। নিম্নোক্ত পদে পদোন্নতির তারিখ :

অফিসার	সিনিয়র অফিসার	হ্রাদিপাল অফিসার	এস পি ও	এ জি এম	ডি জি এন	জি এম

- ১৩। বর্তমান ক্ষেত্রে উল্লেখযোগ্য কাজের জন্য অভিনন্দন/পুরস্কার প্রাপ্তি ইত্যাদির বিবরণ (সনদপত্র/পত্রের কপি সংযুক্ত করিতে হইবে) :
- ১৪। বিগত ৫ (পাঁচ) বছরে কর্তৃপক্ষ কর্তৃক সংশ্লিষ্ট কর্মকর্তার উপর প্রদত্ত শাস্তির সংক্ষিপ্ত বিবরণ :
সূত্র নম্বর : তারিখ : শাস্তির ধরণ :

পৃষ্ঠা নম্বর : ২

১৫। চাকুরীতে যোগদানের তারিখ হইতে তালনাগাদ কর্মস্থল ও চাকুরীস্থলের বিবরণ :

পদ	বেতন স্কেল	শাখা/বিভাগ/কার্যালয়ের নাম	চাকুরীকাল	
			হইতে	পর্যন্ত

১৬। প্রতিবেদনাবীন সময়ে কাজের বিবরণ :

(ক) আমানত :

১লা জানুয়ারী বা দায়িত্ব গ্রহণের তারিখে (যদি তাহা ১লা জানুয়ারীর পূর্বে হইয়া থাকে) আমানতের পরিমাণ	বাৎসরিক নির্ধারিত লক্ষ্যমাত্রা	সংশ্লিষ্ট বৎসরে আমানত	সংশ্লিষ্ট আমানত সম্বন্ধে সমস্ত	লক্ষ্যমাত্রা অর্জনের শতকরা হার (%)	৩১শে ডিসেম্বর বা দায়িত্ব হস্তান্তরের তারিখে (যদি তাহা পূর্বে হইয়া থাকে) আমানতের পরিমাণ
** ২১১১					
** ২০০১					
** ২০০০					

(খ) অগ্রীম :

সর্বমোট বকেয়া অগ্রীম	সংশ্লিষ্ট বৎসরের অগ্রীমের পরিমাণ

(গ) শ্রেণীবিন্যাসিত নহে এইরূপ ঋণ/অগ্রীম আদায় :

১লা জানুয়ারী বা কাজে যোগদানের তারিখে আদায়যোগ্য টাকার পরিমাণ	বৎসরের শেষ পর্যন্ত যে পরিমাণ টাকা আদায়যোগ্য হইয়াছে	মোট আদায়যোগ্য (১+২)	মোট আদায়ের পরিমাণ	৩ নম্বর কলামের শতকরা কত ভাগ আদায় হইয়াছে
১	২	৩	৪	৫
** ২০১২				
** ২০০১				
** ২০০০				

** যে বৎসরের জন্য রিপোর্ট করা হইতেছে। * আগের দুই বৎসর।

যদি সংশ্লিষ্ট কর্মকর্তা অন্য কোন শাখায় বৎসরের ছয় মাসের বেশী নিযুক্ত থাকেন সেই ক্ষেত্রে ঐ কার্যকালের জন্য উক্ত শাখা হইতে উপাত্ত সংগ্রহ করিতে হইবে এবং উপরোক্ত ছকে তাহা উপস্থাপন করিতে হইবে।

(ঘ) শ্রেণীবিন্যাসিত ঋণ/অগ্রীম আদায় :

শ্রেণীবিন্যাসিত ঋণ/অগ্রীমের বরণ ইং সালে আদায়ের লক্ষ্যমাত্রা ইং সালে আদায়ের পরিমাণ	৩ নম্বর কলামের শতকরা কত ভাগ আদায় হইয়াছে	অঙ্গুণ		
				প্রতিবেদনকারী কর্মকর্তা	প্রতিবাক্ষরকারী কর্মকর্তা	প্রধান কার্যালয়
১	২	৩	৪	৫	৬	৭
অপসংস্কৃত ঋণ						
সংকটজনক						
সংকটমুক্ত						

(৩) মামলা সংক্রান্ত তথ্যাদি : (১) দায়েরকৃত মামলার সংখ্যা :

টাকার পরিমাণ :

(২) সম্পূর্ণ আদায়ের মাধ্যমে নিষ্পত্তিকৃত মামলার সংখ্যা :

আদায়কৃত টাকার পরিমাণ :

উপরে বর্ণিত তথ্যাবলী সঠিক ও নির্ভুল।

তারিখ :

প্রতিবেদনাবীন কর্মকর্তার স্বাক্ষর

উপরোক্ত তথ্যাবলী সংশ্লিষ্ট নথির সহিত পরীক্ষা করিয়া সঠিক বলিয়া প্রত্যায়ণ করা হইল।

প্রতিবাক্ষরকারী কর্মকর্তার স্বাক্ষর

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর

(নাম ও সীলনোহর)

(নাম ও সীলনোহর)

তারিখ :

তারিখ :

পৃষ্ঠা নম্বর : ৩

(প্রতিবেদনকারী কর্মকর্তা কর্তৃক প্রযোজ্য ঘরে অণুস্বাক্ষর দিয়া মূল্যায়ন করিতে হইবে)।

দ্বিতীয় অংশ : ব্যক্তিগত বৈশিষ্ট্য

মূল্যায়ন মার্কিং = ২০; মার্কিং হার : অতি উত্তম = ২.০০, উত্তম = ১.৫০, ভাল = ১.০০, মোটামুটি = ০.৫০, খারাপ = ০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। শৃংখলাবোধ					
০২। পুঙ্খমত্তা ও মনসিক সংগঠনতা					
০৩। ব্যক্তিত্ব					
০৪। সময়ানুবর্তিতা					
০৫। কর্মোদ্যম					
০৬। দায়িত্ববোধ ও কর্তব্যনিষ্ঠা					
০৭। নির্ভরযোগ্যতা					
০৮। ন্যায়পরায়ণতা, সততা ও সন্মান					
০৯। উর্দ্বতন কর্মকর্তা, সহকর্মী, অধঃস্তনদের এবং জনসাধারণের সহিত সম্পর্ক ও আচরণ					
১০। সৃজনশীলতা					
	মোট				

তৃতীয় অংশ : কর্মসম্পাদন সহজাত মূল্যায়ন

মূল্যায়ন মার্কিং = ২৫; মার্কিং হার : অতি উত্তম = ২.৫০, উত্তম = ২.০০, ভাল = ১.২৫, মোটামুটি = ০.৬০, খারাপ = ০.০০

মূল্যায়নের বিষয়	অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ
০১। শাখার আমানত ও লাভ/ক্ষতির লক্ষ্যমাত্রা অর্জনে অবদান					
০২। শাখার স্বয়ং প্রদান ও স্বয়ং আদায়ের তৎপরতা ও অবদান					
০৩। কার্যশ্রমশীলতা, বিধি ও অফিস পদ্ধতি সম্পর্কে জ্ঞান					
০৪। সুচলকল্পে দায়িত্ব পালনে যোগ্যতা (নির্ভুলতা, পরিচ্ছন্নতা ও গতি)					
০৫। গাম্বল নথি, রেকর্ড, রেজিস্টার, ভূটিকা ইত্যাদি সংরক্ষণ স্ববন্দীতা ও সতর্কতা					
০৬। উর্দ্বতন কর্মকর্তা, সহকর্মী ও অধঃস্তনদের সাথে সম্পর্ক ও আচরণ					
০৭। প্রকাশ্য কর্মতা (বাচন ও লিখন)					
০৮। প্রশিক্ষণ গ্রহণ/প্রদানে সহযোগিতা					
০৯। উর্দ্বতন গ্রাহক দের প্রদানে অগ্রহ, গ্রাহকদের সাথে আচরণ					
১০। বাংলা ভাষা ব্যবহারে অগ্রহ ও দক্ষতা					
	মোট				

তারিখ :

অমি উল্লেখিত মূল্যায়নে সক্ষম/অমি উল্লেখিত মূল্যায়নে নিম্নবর্ণিত কারণে সক্ষম নই।

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর

(নাম ও সীলমোহর)

তারিখ :

প্রতিস্বাক্ষরকারী কর্মকর্তার স্বাক্ষর

(নাম ও সীলমোহর)

পৃষ্ঠা নম্বর : ৪
চতুর্থ অংশ : সুপারিশমালা

পদোন্নতির যোগ্যতা

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

- (ক) দ্রুত পদোন্নতির সুপারিশ করা হইল (কর্মকর্তা যদি অসাধারণ মান অর্জন করেন)
- (খ) পদোন্নতির যোগ্য
- (গ) সম্প্রতি পদোন্নতি প্রাপ্ত, পরবর্তী পদোন্নতি বিবেচনার সময় হয় নাই
- (ঘ) এখনও পদোন্নতির যোগ্য হন নাই, কিন্তু কালক্রমে যোগ্য হইতে পারেন
- (ঙ) অধিকতর পদোন্নতির যোগ্যতা নাই, যোগ্যতার সর্বোচ্চ সীমায় পৌঁছিয়াছেন

সাধারণ নমুনা

(নিম্নের যথোপযুক্ত ঘরে অণুবাক্যের দিয়া অপ্রয়োজনীয় ঘর কাটিয়া দিতে হইবে)

অতি উত্তম	উত্তম	ভাল	মোটামুটি	খারাপ	বিশেষ ভাল কাজের জন্য প্রশংসিত/খারাপ কাজের জন্য সতর্ক জ্ঞপ্তি প্রদান করা পক্ষের সার্ভিস সহ ৬ মাসের সময় তাহা উল্লেখ করুন।

তারিখ :

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)

অমি উপস্থিত মূল্যায়নে সম্মত/অমি উপস্থিত মূল্যায়নে নিম্নবর্ণিত কারণে সম্মত নই।

তারিখ :

প্রতি থাকরকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলমোহর)



জনতা ব্যাংক

বার্ষিক গোপনীয় প্রতিবেদন

কর্মচারী (স্টাফ)

ব্যক্তিগত নথি নম্বর :

প্রযোজ্য ঘরে অণুবাহকের দিন	
নিঃসন্তান	
১ টি সন্তান	
২ টি সন্তান	
২-এর অধিক সন্তান	

হইতে	
পর্যন্ত	

প্রযোজ্য ঘরে অণুবাহকের দিন	
বিবাহিত	
অবিবাহিত	
বিপদগ্রস্ত	
লিপিব:	

- ১। নাম (বাংলায় স্পষ্টাকরে) :
(ইংরেজী বড় হাতের অক্ষরে) :
- ২। পিতার/স্বামীর নাম :
- ৩। মাতার নাম :
- ৪। স্থায়ী ঠিকানা :
৫. চাকুরীতে যোগদানের তারিখ : পদমর্যাদা : বেতন স্কেল :
- ৬। ইউ ডি এ পদে পদোন্নতির তারিখ : সুপারভাইজার পদে পদোন্নতির তারিখ :
- ৭। বর্তমান পদবী : বেতন স্কেল :
- ৮। জন্ম তারিখ :
- ৯। শিক্ষাগত যোগ্যতা : (ক) চাকুরীতে যোগদানের সময় : (খ) বর্তমান যোগ্যতা :

পদবিচার নাম	পাসের বছর	অর্জিত বিভাগ/শ্রেণী	গোপনীয়	বোর্ড/বিষয়বিভাগ
মাধ্যমিক বা সমমান*				
উচ্চ মাধ্যমিক বা সমমান *				
স্নাতক/স্নাতক (সম্মান) বা সমমান *				
স্নাতকোত্তর বা সমমান *				

* সমমান হইলে পরীক্ষার নাম উল্লেখ করিতে হইবে।

- ১০। ব্যাংকিং ডিপ্লোমা পাসের বিবরণ : ১ম পর্ব সাল(..... মাস); ২য় পর্ব সাল(..... মাস)
- ১১। প্রশিক্ষনের বিবরণ :
- ১২। চাকুরীতে যোগদানের তারিখ হইতে হাল নাগদ কর্মস্থল ও চাকুরীকালের বিবরণ :

পদ	বেতন স্কেল	শাখার/কার্যালয়ের নাম	সময়কাল	
			হইতে	পর্যন্ত

- ১৩। (ক) সংশ্লিষ্ট বৎসরে ভোগকৃত ছুটির বিবরণ :
নৈমিত্তিক ছুটি : সাধারণ ছুটি : চিঠিৎসা ছুটি : বিশেষ ছুটি :
(খ) কর্মস্থলে উপস্থিতি (দিনের সংখ্যা) : বিলয়ে উপস্থিতি : বিনা অনুমতিতে অনুপস্থিতি :
- ১৪। বর্তমান গ্রেডে উল্লেখযোগ্য কাজের জন্য অভিনন্দন/পুরস্কার প্রাপ্তি ইত্যাদির বিবরণ (সনদপত্র/পত্রের কপি সংযুক্ত করিতে হইবে) :
- ১৫। বিগত ৫ (পাঁচ) বৎসরের শাস্তির/দণ্ডের বিবরণ (যদি হইয়া থাকে) :
সূত্র নম্বর : তারিখ : শাস্তির দণ্ড :

উপরে বর্ণিত তথ্যাবলী সঠিক ও নির্ভুল।

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর ও মীল
তারিখ :

প্রতিবেদনকারী কর্মচারীর স্বাক্ষর
তারিখ :

পৃষ্ঠা নম্বর : ২

১৬। প্রতিবেদনকারী কর্মকর্তা কর্তৃক প্রয়োজ্য দারে অনুসন্ধান দিয়া মূল্যায়ন করিতে হইবে।

মূল্যায়ন মার্কিং = ৪৫, মার্কিং হার : দুই ভাগ = ৩.০০, ভাল = ২.২৫, চলনসই = ১.৫০, চলতি মানের নীচে = ০.৭৫, যোগ্য = ০.০০

উপগত বিশেষণ	দুই ভাগ	ভাল	চলনসই	চলতি মানের নীচে	অগ্রহণ
(ক) কৃতিত্ব ও মানসিক সতর্কতা					
(খ) কর্মদক্ষতা ও উৎসাহ					
(গ) অধিবাস, কাজের প্রতি দিগ্গা ও বিশেষ পালনে উৎসাহ					
(ঘ) কাজের প্রতি মনোযোগ ও কাজের গুণগত মান					
(ঙ) কাজের প্রতি ও নির্ভরতা					
(চ) বিশ্বাসযোগ্যতা ও নির্ভরশীলতা					
(ছ) স্বাস্থ্য ও শারীরিক যোগ্যতা					
(জ) নবায়নশীলতা					
(ঝ) উর্ধ্বতন কর্মকর্তা, অধিনয়ন ও মন্ত্রণালয়ের সাথে আচরণ					
(ঞ) অধিনয়ন কার্যক্রমের সম্পর্কে জ্ঞান					
(ট) কাজের প্রতি স্বতন্ত্রতা ও একনিষ্ঠতা					
(ঠ) নতুন কাজ আনয়ন করতে সক্ষমতা					
(ড) নিয়মিত ও গোপনীয়তা পালনে সতর্কতা					
(ঢ) উচ্চাকাঙ্ক্ষা					
(ণ) দ্রব্যের ও পেশার					

নোট

১৭। (ক) প্রতিবেদনকারী কর্মকর্তার মন্তব্য :

সুপারিশ

.....	(ক) কৃতিত্বের যোগ্য	<input type="text"/>
.....	(খ) পরবর্তী বেতন বৃদ্ধির জন্য উপযুক্ত	<input type="text"/>
(খ) দৈনন্দিন কাজে বাংলা ভাষা ব্যবহারে অগ্রহ ও দক্ষতা :	(গ) দক্ষতার প্রতিবন্ধকতা অতিক্রমণের জন্য যোগ্য	<input type="text"/>
.....	(ঘ) পদোন্নতির জন্য যোগ্য	<input type="text"/>

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলনামে)

তারিখ :

১৮। (ক) প্রতিবেদনকারী কর্মকর্তার মন্তব্য :

সুপারিশ

.....	(ক) কৃতিত্বের যোগ্য	<input type="text"/>
.....	(খ) পরবর্তী বেতন বৃদ্ধির জন্য উপযুক্ত	<input type="text"/>
(খ) দৈনন্দিন কাজে বাংলা ভাষা ব্যবহারে অগ্রহ ও দক্ষতা :	(গ) দক্ষতার প্রতিবন্ধকতা অতিক্রমণের জন্য যোগ্য	<input type="text"/>
.....	(ঘ) পদোন্নতির জন্য যোগ্য	<input type="text"/>

প্রতিবেদনকারী কর্মকর্তার স্বাক্ষর
(নাম ও সীলনামে)

তারিখ :