An Evaluation of Performance Management At NRB Bank PLC.

Internship Organization
NRB BANK PLC

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Submitted in Partial Fulfillment of the Requirements for the Degree Bachelor of

Business Administration

School of Business
UNIVERSITY OF LIBERAL ARTS
BANGLADESH

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Career Services Office
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Internship/Project Report Approval Form

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INTERNSHIP/PROJECT INFORMATION

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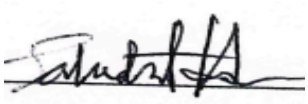
Signature: 

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Name: Shah Mohammad Momenuddin

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Letter of Transmittal

8th December, 2025

Sahadat Hossain

Senior Lecturer

ULAB School of Business (USB)

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Beribadh Road, Mohammadpur, Dhaka-1209

Subject: Submission of Internship Report on "Performance Management and Employee Development: A Case Study of NRB Bank"

Dear Sir,

With due respect, I would like to inform you that I have completed my Internship Report on the topic "Challenges of overseas procurement in manufacturing companies of Bangladesh" This report has been prepared as part of the requirement for the completion of my undergraduate program, Bachelor of Business Administration (BBA) at the University of Liberal Arts Bangladesh (ULAB).In this report, I have tried my best to present the real challenges and experiences faced by procurement departments based on primary interviews and secondary research.I have combined my academic knowledge with practical insights gathered during my internship experience at Hungry Panda and by interviewing professionals from several organizations.

I sincerely hope that this report will meet your expectations. I am looking forward to your valuable feedback and suggestions regarding my work.

Sincerely,

Shah Mohammad Momenuddin

ID: 212011025

Bachelor of Business Administration (BBA); Concentration: Human Resource Management ULAB School of Business (USB)

University of Liberal Arts Bangladesh

Acknowledgement

At the beginning, I would like to express my deepest gratitude to Almighty Allah for giving me the strength, patience, and courage to complete my internship report successfully within the given time.

I am sincerely thankful to my university supervisor, Sahadat Hossain (Senior Lecturer, ULAB), for his continuous guidance, valuable advice, and encouragement throughout the entire journey of my research work. His support and thoughtful feedback helped me stay focused and complete the report properly. I am also grateful to the management of NRB Bank for giving me the opportunity to do my internship. Their support and real-world experience helped me better understand the practical side of procurement and sourcing activities.

I would like to thank all the professionals who gave their valuable time and shared their insights during the interviews for my research on "Performance Management and Employee Development: A Case Study of NRB Bank" Their real-life experiences made this study more meaningful and practical. I am also thankful for the easy access to information on the internet, which helped me collect additional secondary data and learn more about international procurement challenges.

Lastly, I would like to express my deepest thanks to my family and friends for their constant love, support, and encouragement during this journey. Their belief in me has been a strong source of motivation throughout my undergraduate studies.

Despite being a student with limited experience, I have tried my best to complete this report with genuine effort, honest learning, and real understanding of the subject. Their support made this journey possible and memorable.

List of Abbreviations

ULAB	University Of Liberal Arts Bangladesh
USB	Ulab School of Business
BBA	Bachelor of Business Administration
PM	Performance Management
PMS	Performance Management System
KPI	Key Performance Indicator
NRB Bank	Non-Resident Bangladeshi Bank
HR	Human Resources
HRM	Human Resource Management
HRD	Human Resource Development
JD	Job Description
KRA	Key Result Area

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PART-A

Chapter 1: Internship Preparation

1.1 Motivation and What I Expect to Learn from This Internship

As a BBA student majoring in Human Resource Management at the University of Liberal Arts Bangladesh. I am doing my internship at NRB Bank PLC, Dhanmondi Branch, under the supervision of the Head of Branch. My main motivation for joining this internship is to learn how the Human Resources (HR) department works in a real bank. I want to understand how HR helps the bank by managing employees, supporting their needs, and maintaining a good work environment. I have learned many topics about HR in my university courses, but I believe real-life experience is more valuable to understand how things actually work.

Through this internship, I want to see how HR policies are applied in daily banking operations. I am especially interested in learning about recruitment, training and development, attendance management, performance evaluation, and employee relations. These experiences will help me connect what I studied in books with what happens in the workplace. I also want to develop my communication and professional skills. In the bank, I will get the chance to talk and work with managers, employees, and customers. This will help me become more confident and improve my ability to interact in a professional way. Moreover, I want to learn how to manage time, handle responsibilities, and work under pressure, which are important for any career.

Finally, I hope this internship will help me understand what type of job I would like to do in the future. By observing how the HR team works in the bank, I can identify which tasks I enjoy most and which areas of HR interest me the most. This experience will guide me in planning my future career in Human Resource Management.

1.2 Internship Search Process

Finding the right internship was a very important step for me as a final-semester BBA student majoring in Human Resource Management. I knew that doing an internship would give me real work experience and help me prepare for my future career. So, I took the internship search process seriously and followed some steps to find a suitable place.

First, I talked to my university's internship coordinator and some of my teachers. They gave me useful advice and suggested some banks and companies where I could apply, especially those that offer HR-related work. They also shared a list of organizations that had accepted interns before. Their guidance helped me understand where to start and made me more confident.Next, I updated my CV with my educational background, skills, and group projects I completed during my studies. Since I had no previous job experience, I focused on showing my interest in Human Resource Management and my eagerness to learn. I also wrote a short and professional cover letter explaining why I wanted to do an internship in the banking sector.

After that, I started applying to different banks and companies. I wanted to find an organization where I could learn new things and gain practical HR knowledge. I sent emails, filled out online application forms, and followed up with some organizations. It was not easy, as some places did not reply right away, and I had to wait patiently.Finally, I contacted the Human Resources Department of NRB Bank PLC and sent my application. After a few days, I received a positive response from the Dhanmondi Branch. They invited me for a short interview, and after that, I was selected for the internship. This made me very happy because I got the chance to learn in a professional banking environment.

1.3 Internship Interview Experience

My internship interview at NRB Bank PLC was my first official interview, so I felt both excited and a little nervous. I knew this was a great chance to show my interest in Human Resource Management and prove that I was ready to learn and work hard.After receiving the call from the bank, I started preparing carefully. I read about NRB Bank, its services, and some basic information about the banking industry in Bangladesh. I also practiced answering common interview questions such as "Why do you want to intern here?" and "What are your strengths?" so that I could speak more confidently.

On the day of the interview, I dressed neatly and arrived at the Dhanmondi Branch on time. The environment of the bank was very professional but also welcoming. I met the Head of Branch, who took my interview. He was polite and friendly, which helped me feel more relaxed.The interview started with simple questions about my university, my major, and why I chose to study Human Resource Management. Then he asked why I wanted to do my internship at NRB Bank and what I expected to learn. I explained that I wanted to connect my classroom knowledge with real-life experience and understand how HR works in the banking sector. He also asked about my computer skills, especially in Microsoft Word and Excel. I told him that I am comfortable using these programs because I used them for assignments and group projects at university. He said these skills are useful for daily office work. The interviewer also wanted to know how I handle pressure and whether I can work well in a team. I shared examples from my university group work to show that I can cooperate with others and manage my time properly.

The interview lasted for about 15 to 20 minutes. At the end, he thanked me for coming and said they would inform me soon. A few days later, I received a confirmation call saying that I was selected for the internship. I felt very happy and proud because it was my first step into the professional world and a great opportunity to learn from real experience.

1.4 About the Organization – NRB Bank PLC

NRB Bank PLC is one of the well-known private commercial banks in Bangladesh. It was established in 2013 with the aim of providing modern, reliable, and customer-friendly banking services to both individuals and businesses. The full form of NRB is **Non-Resident Bangladeshis**, and the bank was created mainly to connect the banking needs of Bangladeshis living abroad with those living in the country. Over the years, NRB Bank has built a strong reputation for its innovation, professionalism, and commitment to quality

service. The bank's Head Office is located in Dhaka, and it has many branches across the country, including both urban and rural areas.

NRB Bank offers a wide range of banking products and services to meet the needs of different types of customers. These include savings and current accounts, fixed deposits, personal and business loans, credit and debit cards, foreign exchange services, remittance, and online and mobile banking. The bank also provides special services for NRBs (Non-Resident Bangladeshis) to help them easily send money home and invest in Bangladesh.

One of the main strengths of NRB Bank is its focus on technology and customer satisfaction. The bank has introduced digital banking services, allowing customers to do their transactions quickly and safely from anywhere. It also provides 24/7 ATM services and has a customer care center to help clients with any problems or questions. NRB Bank follows ethical and transparent banking practices and gives importance to corporate social responsibility (CSR). It is involved in different community activities, such as education support, health programs, and environmental projects, to contribute positively to society.The organizational structure of NRB Bank includes several key departments such as General Banking, Loans and Advances, Foreign Exchange, Human Resources, and Compliance. Each department plays an important role but works together to make banking services smooth and effective. The employees are well-trained, professional, and dedicated to maintaining high service standards. The bank also arranges training and development programs to help employees improve their skills and stay updated with new technologies and regulations.

For interns like me, NRB Bank provides a great opportunity to learn from real experience. Working here helps me understand how a professional bank operates and how different departments work together to provide quality service to customers.

1.4.1. Mission

The mission of NRB Bank PLC is to provide modern, reliable, and customer-friendly banking services to both local and international customers, especially Non-Resident Bangladeshis (NRBs). The bank aims to build strong and lasting relationships with its clients by offering honest, transparent, and professional services. NRB Bank focuses on using advanced technology and skilled employees to help customers grow financially and to contribute to the economic development of Bangladesh. The bank wants to become a trusted financial partner for all its customers.

1.4.2. Vision

The vision of NRB Bank PLC is to become a leading and trusted bank in Bangladesh that connects Bangladeshis living abroad with their homeland. The bank wants to be the first choice for customers, employees, and investors by providing excellent service, maintaining strong ethical values, and using innovative technology. NRB Bank aims to lead the way in digital banking, improve customer experiences, and contribute positively to society and national growth.

1.4.3. Commitments

NRB Bank PLC is committed to the following principles:

- Customer Focus:
  The bank always puts customers first and works to understand and meet their needs with care and efficiency.

- Integrity:
  NRB Bank values honesty, transparency, and fairness in all of its activities and decisions.

- Innovation:
  The bank uses modern technology and creative ideas to make banking faster, easier, and more secure for everyone.

- Excellence:
  NRB Bank is dedicated to providing the highest quality service in every area of banking.

- Teamwork:
  The bank encourages cooperation and knowledge-sharing among employees to achieve common goals and provide better service to customers.

- Responsibility:
  NRB Bank takes social and environmental responsibility seriously. It supports community development projects, promotes education and health initiatives, and practices green banking to protect the environment.

- Growth:
  The bank aims for continuous growth and development — not only for the organization but also for its customers, employees, and the communities it serves.

Chapter 2: About the Internship

2.1 Activities of the Department

During my internship at NRB Bank PLC, Dhanmondi Branch, I got the opportunity to observe and participate in various activities of different departments. Although I mainly worked under the supervision of the Head of Branch, I was able to learn about the operations of the General Banking Department, Loans and Advances Department, and Foreign Exchange Department. Each department plays an important role in the overall functioning of the bank.

- **General Banking Department**

  This department handles the day-to-day services provided to customers. It is the first point of contact for most clients. I learned how accounts are opened and maintained, how cheques are verified, and how deposits and withdrawals are managed. I also observed how the officers deal with customers politely and professionally. In this section, I learned the importance of accuracy and customer service in banking.

- **Loans and Advances Department**

  This department is responsible for providing loans to individuals and businesses. I learned about the process of loan applications, required documents, and how the bank evaluates a customer's ability to repay. The officers explained how different types of loans, such as personal loans, home loans, and business loans, are approved and monitored. This helped me understand how the bank manages risk and supports business growth.

- **Foreign Exchange Department**

  The Foreign Exchange Department deals with international transactions and remittance services. Since NRB Bank mainly focuses on Non-Resident Bangladeshis (NRBs), this department plays a vital role. I learned how remittance services work, how foreign currencies are handled, and how the bank helps NRBs send money to Bangladesh safely.

- **Human Resource (HR) Activities**

  Even though I was placed in a branch, I also learned about some HR-related tasks. These included attendance monitoring, employee leave management, and maintaining staff records. I also observed how the branch ensures good communication among employees and how teamwork is encouraged.

Through these departmental activities, I gained practical knowledge of how a bank operates daily. This experience helped me understand how different departments work together to provide smooth and efficient service to customers.

2.2 Work Environment

The work environment at NRB Bank PLC, Dhanmondi Branch, was professional, friendly, and supportive. Since this was my first time working in a real office, I felt a little nervous at first. But the officers and staff members were very kind and welcoming. They made me feel comfortable from the very first day.

The branch had a formal and organized setup. Each department had its own section, and all the working desks were clean, tidy, and well-arranged. The employees dressed formally and followed proper office rules and behavior. Even though the atmosphere was serious and disciplined, there was also a strong sense of teamwork and cooperation among the staff.

The bank maintained a strict culture of discipline and punctuality. All employees arrived on time and worked responsibly throughout the day. Everyone had their own duties, but they helped each other whenever needed. This taught me that teamwork and coordination are very important for the success of an organization.

The officers were very helpful and treated me with respect and kindness, even though I was just an intern. They explained different banking procedures, answered my questions, and gave me small but meaningful tasks to help me learn. They also encouraged me to observe, take notes, and ask questions whenever I did not understand something. This made the branch a very good learning environment for me.

I also noticed that customer service was given high importance at NRB Bank. The staff members always talked politely with customers, listened carefully to their problems, and tried to solve them quickly. From this, I learned that good communication, patience, and professionalism are essential in customer service jobs.

One of the things I liked most was how the employees respected each other and maintained a peaceful environment. There was no shouting or rude behavior. Everyone followed proper office manners and worked together with understanding and cooperation. This positive and respectful atmosphere made the branch a great place to learn and work.

2.3 Duties and Responsibilities as an Intern

During my internship at NRB Bank PLC, Dhanmondi Branch, I mainly worked in the General Banking Department. My main goal as an intern was to learn and observe how the different banking activities are done in real life. I was not given any high-risk or confidential tasks, but I was allowed to take part in many simple and useful duties that helped me understand how a bank operates every day. The officers were very friendly and supportive, and they guided me patiently whenever I had questions.Here are the main duties and responsibilities I performed during my internship:

1. Assisting in Account Opening Section

One of my main tasks was to help officers with the account opening process. I provided account opening forms to customers and guided them on how to fill them out properly. I also helped collect and arrange the

required documents, such as NID photocopies, passport-size photos, and signatures. Before submitting the forms to the officer, I checked if all the information was complete and correct.

2. Organizing and Sorting Files

I helped the officers by sorting and organizing files and documents. This included arranging customer files, cheque books, deposit slips, and forms in the right order. Through this work, I learned how important it is to keep records neat and well-organized in a bank for easy access and accuracy.

3. Cheque Book and Pay Order Delivery

Sometimes I helped deliver cheque books and pay orders to customers. I made sure that the customers signed the register and showed proper identification before receiving their items. This task taught me to be responsible, careful, and follow proper banking procedures.

4. Customer Service Assistance

I also helped officers at the customer service desk. When customers came with questions, I assisted them by giving the right forms and explaining simple procedures, such as how to apply for an ATM card, request a bank statement, or update account information. If the problem was more complex, I directed them to the proper officer. This helped me improve my communication and customer-handling skills.

5. Learning About Banking Software

I observed how officers used the bank's computer software for different tasks like opening accounts, updating customer information, and recording transactions. Although I did not operate the system myself, I learned how important technology is in maintaining accurate records and ensuring fast service.

6. Observing the Cash Section

I was not allowed to handle cash directly, but I observed how the cash officers worked. I learned how they receive deposits, make payments, count cash, and verify notes using machines. I also understood the strict security and accuracy required in this section.

7. Helping in Remittance Services

Sometimes I assisted in the remittance section, where I helped organize remittance forms and explained the basic process to customers. I learned which documents are required to send or receive money from abroad and how NRB Bank helps Non-Resident Bangladeshis transfer their earnings safely.

Through these duties, I gained a clear understanding of how a bank functions and how employees maintain professionalism in their daily work. The internship gave me valuable practical experience and helped me develop patience, discipline, and attention to detail—qualities that are essential for a future career in banking or Human Resource Management.

Chapter 3: Self-Reflection

3.1 Feedback on Internship

My internship at NRB Bank PLC, Dhanmondi Branch, was a valuable and eye-opening experience. It was my first time working in a real professional environment, and I learned many things that cannot be learned only from books or classroom lectures. Overall, my feedback about the internship is very positive.

First of all, this internship helped me grow both personally and professionally. Before joining the bank, I had very little practical knowledge about how banking activities are done in real life. But after working in the General Banking Department, I gained a clear understanding of how customers are served, how accounts are opened, and how different banking services are managed. I also learned that in banking, it is very important to be careful, accurate, polite, and fast while doing work. The work environment at NRB Bank was very friendly and supportive. The officers were respectful and treated me as part of the team. They patiently explained their work to me and gave me small tasks so that I could learn by doing. Even when I was just observing, they encouraged me to ask questions and take notes. I am truly thankful to all the officers and staff for their guidance, cooperation, and kindness.

This internship also helped me improve my communication skills. I often talked with customers, helped them fill out forms, and explained simple procedures. At the beginning, I was a bit shy and afraid of making mistakes, but over time, I became more confident. Now I feel more comfortable speaking professionally and communicating with different types of people. Another valuable lesson I learned is time management. The banking environment is always busy, and employees must complete many tasks within a short period. I learned how to prioritize my work, stay organized, and manage time efficiently even when there was pressure. Finally, this internship taught me how to behave professionally. I learned the importance of proper dress code, respectful communication, punctuality, and teamwork. These soft skills will be very helpful for me in any future job.

Overall, my internship at NRB Bank PLC was a great learning experience that helped me build both knowledge and confidence for my future career in Human Resource Management and the corporate world.

3.2 How Could I Do Better and How the Organization Could Utilize Me Better

During my internship at NRB Bank PLC, Dhanmondi Branch, I learned many new and useful things. However, I also believe there were some areas where I could have performed better and where the bank could have used my time and skills more effectively.

How I Could Do Better

At the beginning of my internship, I was a bit shy and nervous. Since it was my first time in a professional workplace, I was afraid of making mistakes, so I did not ask many questions. Later, I realized that asking

questions and showing interest helps to learn faster and build better communication with the officers. If I had been more confident from the start, I could have learned even more.

I also noticed that my computer skills, especially in Microsoft Excel, could have been better. If I had practiced more before joining, I might have been able to help the officers with data entry and other computer-related tasks. I plan to improve my technical and communication skills in the future so that I can contribute more effectively in a professional environment.

Time management was another area that I improved gradually. In the beginning, it was difficult to handle multiple small tasks at once, but with experience, I learned how to stay organized and manage time efficiently. If I had better time management skills from the start, I could have been more productive in the early weeks of my internship.

How the Organization Could Utilize Me Better

The bank gave me several basic duties and allowed me to observe different activities, which was very helpful. However, I think they could have used my time more effectively by involving me in some additional or advanced tasks after the first few weeks.

For example, after learning the account opening process, I could have been given the chance to work more closely with the bank's software operators to understand how digital transactions are recorded. I was also very interested in learning more about loan processing, foreign exchange, and remittance services, but I did not get the opportunity to explore these areas in detail.

If NRB Bank arranged a short training or orientation session for new interns at the beginning, it would help us understand the overall functions of the bank more clearly. Then, the bank could assign tasks based on each intern's interests and strengths, which would make the internship more effective for both sides.

The bank could also consider giving interns a small project or assignment during the internship period. This would give interns a clear goal, help them apply what they learn, and allow the bank to get useful ideas or insights from their work.

Overall, I am very satisfied with my internship experience at NRB Bank PLC, but with a few improvements in both my approach and the training structure, the experience could be even more meaningful and productive.

3.3 Recommendations

During my internship at NRB Bank PLC, Dhanmondi Branch, I observed many good practices in the workplace. The staff were skilled, the environment was professional, and customers were treated respectfully. However, I also noticed some areas where the bank could improve its operations and support employees and interns better. Based on my experience, I would like to offer the following recommendations:

3.3.1 Functional Improvement

Short Orientation or Training for Interns

At the beginning of my internship, I felt a little confused about how the bank worked. If NRB Bank provided a short orientation or training for new interns, it would help us understand the bank's rules, departments, and software systems faster. This would make interns more confident and able to contribute from the start.

More Use of Digital Tools

Although the bank uses modern banking systems, some tasks are still done manually, like filling out forms and organizing paper files. Moving more of these tasks to digital platforms would save time, reduce errors, and improve efficiency.

Clear Task Assignment for Interns

Sometimes interns only observe work without clear responsibilities. If the bank prepared a daily task list or plan for interns, it would help us stay engaged and learn more effectively. This would also allow the bank to gain more benefit from the intern's work.

Encourage Cross-Department Exposure

I mostly worked in the General Banking section. If interns could rotate between different departments, such as Loans, Foreign Exchange, Cards, and HR, they would get a broader understanding of banking operations. This would help interns learn how different parts of the bank work together.

3.3.2 Wellness Plans

Workplace Stress Management

Banking is a high-pressure job, and some employees work long hours, which can cause stress and fatigue. The bank could offer stress-relief programs like mindfulness workshops, short wellness breaks, or team-building activities to support employees' mental health.

Comfortable Working Environment

The branch was clean and organized, but some improvements could be made, such as better lighting in certain areas and more comfortable seating for staff and customers. A comfortable environment helps reduce stress and improve work performance.

Recognition and Encouragement

Employees who perform well should be recognized with small rewards like "Employee of the Month" awards or appreciation letters. This encourages motivation and creates a positive workplace culture.

Health and Fitness Programs

The bank could introduce wellness plans such as annual health check-ups, gym partnerships, or healthy snacks in the break room. These small initiatives can improve employee health, satisfaction, and long-term productivity

Chapter 4: Personal Development Plan

4.1 Career Plan and My Next Step

My long-term career goal is to work in the banking and finance industry, focusing on Human Resource Management (HRM) and employee development. In the short term, I plan to gain more practical experience through internships or part-time jobs at banks and financial institutions. I also want to improve my HR software skills and communication skills through online courses to become more confident and capable. In the medium term, I aim to secure a position in the HR department of a bank or financial company where I can apply my knowledge in recruitment, training, and employee relations. I also plan to build a professional network by attending seminars, workshops, and joining HR-related groups, which will help me learn from experienced professionals.

In the long term, I hope to take leadership roles in HR, such as managing teams or designing HR strategies. I want to specialize in areas like talent management or organizational development to grow my expertise and career opportunities.For the next step, I plan to apply for a full-time HR position at a bank to gain more experience. I will continue learning through courses, reading about HR trends, and joining professional HR organizations. This will help me keep improving and move closer to my career goals.

4.2 Technical and Interpersonal Skills I Want to Develop

To succeed in the HR field within banking, I understand that I need to develop both technical and interpersonal skills.

Technical skills:

- Improve HR software skills and data management to handle employee information efficiently.
- Enhance my Microsoft Excel skills for record-keeping and reporting.
- Learn more about recruitment methods, training techniques, and labor laws to perform HR tasks more effectively.

Interpersonal skills:

- Improve communication skills, especially in professional settings, to interact clearly with employees, managers, and job candidates.
- Develop teamwork and leadership skills, as I aim to manage HR teams in the future.

- Build networking skills to create professional relationships that will help me stay updated on HR trends and career opportunities.

By improving both technical knowledge and interpersonal abilities, I will be ready to contribute effectively to any organization and advance in my career.

4.3 Conclusion

In conclusion, my internship at NRB Bank PLC, Dhanmondi Branch has been a valuable learning experience. It gave me practical knowledge about how a bank operates and how the HR department supports employees. I learned how to connect my classroom knowledge with real work, and I improved my communication, time management, and professional skills.

Moving forward, I am committed to developing both my technical and interpersonal skills. By focusing on HR knowledge, communication, and leadership, I am confident that I will be well-prepared for my future career. I look forward to using the knowledge and experience from this internship in future jobs, and I am determined to keep learning and growing in the banking and finance industry.

Part-B

“An Evaluation of Performance Management at NRB Bank PLC ”

Executive Summary

Performance management is a critical process in banks to ensure that employees work efficiently and contribute to organizational goals. It involves setting clear objectives, monitoring progress, evaluating results, and providing feedback to improve individual and team performance. In the banking sector, performance management helps enhance productivity, maintain customer satisfaction, and support overall business growth.

Banks face unique challenges, such as high customer expectations, regulatory requirements, and rapidly changing technology. Effective performance management systems help employees understand their roles, set measurable targets, and develop skills necessary for their positions. These systems often include key performance indicators (KPIs), regular appraisals, training programs, and reward mechanisms to motivate staff.

By implementing a robust performance management system, banks can identify top performers, address skill gaps, and ensure accountability at all levels. It also fosters a culture of continuous improvement, teamwork, and professional development. Moreover, it aligns individual goals with organizational objectives, ensuring that every employee's efforts contribute to the bank's success.

In conclusion, performance management in banks is not just about evaluating employees but also about developing talent, enhancing efficiency, and sustaining competitive advantage. Banks that effectively manage employee performance are better equipped to meet customer expectations, adapt to market changes, and achieve long-term growth.

Chapter 1: Introduction

1.1 Background of the Study

In today's competitive banking sector, managing employee performance is a key factor for success. Banks operate in a fast-changing environment where customer expectations, technology, and regulatory requirements are constantly evolving. To remain competitive, banks need employees who are skilled, motivated, and aligned with organizational goals.

Performance management is a systematic process used by banks to set objectives, monitor progress, evaluate performance, and provide feedback. It helps employees understand their roles, improve their skills, and achieve personal and organizational targets. A strong performance management system also ensures accountability, recognizes top performers, and addresses areas where improvement is needed.

In Bangladesh, the banking sector is growing rapidly, with both private and public banks focusing on modern banking services, digitalization, and customer satisfaction. However, many banks still face challenges in implementing effective performance management, such as a lack of proper training, limited

use of technology, and difficulties in employee motivation. Understanding these challenges is essential for improving HR practices and supporting employee development.

This study aims to explore how banks manage employee performance, the techniques they use, and the impact of these practices on both employees and organizational success. By analyzing performance management in banks, the research provides insights into how banks can improve their HR strategies, develop employee potential, and ensure sustainable growth in a competitive market.

1.2 Research Questions

This research focuses on understanding performance management in banks. The main questions of the study are:

1. How does performance management contribute to employee development and motivation?

2. How does effective performance management impact overall organizational efficiency and customer satisfaction?

These questions will guide the research and help analyze both the practices and challenges of performance management in the banking sector.

1.3 Research Objective

The main objectives of this research are:

1. To examine the overall performance management practices in banks—including goal setting, performance monitoring, employee evaluation, and the challenges involved such as workload, motivation, and technological adaptation—and to understand how these practices influence employee development through training, feedback, and career growth.

2. To explore the broader impact of performance management on organizational efficiency and customer satisfaction, and to provide practical recommendations to improve performance management systems so that employees can perform better and contribute effectively to the bank's success.

The purpose of this study is to highlight the importance of effective performance management in the banking sector. It aims to provide insights into practical approaches that banks can adopt to enhance employee productivity, motivation, and satisfaction, which ultimately support organizational growth.

1.4 Scope of the Study

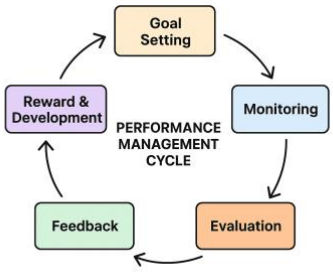
This study focuses on performance management practices in banks, particularly in private commercial banks in Bangladesh. It covers:

- The methods banks use to monitor, evaluate, and improve employee performance.
- The impact of performance management on employee motivation, skills development, and productivity.
- Challenges faced by banks in implementing effective performance management systems.
- Suggestions for Enhancing Performance Management to Improve Employee Performance and Organizational Success.

The study primarily considers the HR practices in bank branches and may include insights from employees, managers, and HR staff. It is limited to understanding performance management processes rather than detailed financial or operational aspects of the banks.

Chapter 2: Literature Review

Performance management is a critical process for banks to ensure the alignment of employee goals with the overall strategic objectives of the organization. It includes setting clear goals, monitoring employee progress, providing regular feedback, and offering training and development opportunities to enhance skills. Effective performance management systems foster high productivity, improve employee satisfaction, and contribute to organizational success. These systems often use tools like Key Performance Indicators (KPIs), appraisals, and reward mechanisms to track and motivate employees.



In the context of the banking sector, performance management is especially important due to the high-pressure environment banks operate in, with constant changes in regulatory requirements, customer expectations, and technological advancements. Banks, therefore, need to implement effective performance

management strategies to keep employees motivated, improve their skills, and contribute to the bank's overall goals (Aguinis, 2019).

2.1 Key Performance Management Models

Various performance management models can be applied to the banking sector. One of the most recognized is the Balanced Scorecard (Kaplan & Norton, 1992), which helps organizations measure performance across four perspectives: financial, customer, internal business processes, and learning and growth. This model ensures that employee performance is not only evaluated on financial outcomes but also on customer satisfaction, internal efficiencies, and the development of employee capabilities. Many banks globally use this model to align employee efforts with the strategic goals of the organization.

Another widely used model is 360-degree feedback, which gathers performance evaluations from multiple sources: supervisors, peers, subordinates, and sometimes customers. This holistic approach helps organizations understand an employee's overall impact and development needs. The model is especially useful in banks where collaboration between departments is crucial for performance (London, 2003).

2.2 Challenges in Performance Management in Banks

In Bangladesh, the banking sector faces unique challenges that impact the effectiveness of performance management systems. Employee stress, caused by high workloads and the pressure of meeting targets, is one of the significant issues. A study by Hossain and Akhter (2020) found that job stress is a major concern in Bangladeshi banks, affecting both employee performance and job satisfaction. Performance management systems in these banks often fail to address these stressors, resulting in disengaged employees and high turnover rates.

Another challenge identified in the literature is the limited use of technology. While banks globally have started integrating digital tools to track performance, many banks in Bangladesh still rely on traditional methods, such as paper-based reports or informal feedback mechanisms. A report by Rahman (2018) highlights that the lack of technological adoption in Bangladeshi banks results in inefficient performance tracking, which hinders accurate evaluations and timely feedback.

Moreover, employee motivation remains a persistent challenge. According to a study by Alam and Hoque (2021), performance management systems in Bangladeshi banks are often inadequate in fostering employee engagement and motivation. The reward mechanisms in these systems are usually limited to financial incentives, which fail to address intrinsic motivators like career development and recognition.

2.3 Performance Management in NRB Bank

NRB Bank PLC, like many other commercial banks in Bangladesh, has adopted a structured performance management system that includes annual performance appraisals, digital monitoring tools, and continuous feedback mechanisms. Despite these initiatives, the bank still faces several challenges, such as variations

in evaluation methods across departments, workload pressure, and limited access to advanced training programs. A study by Sattar & Rahman (2019) highlights that while many Bangladeshi banks have formal appraisal systems, gaps in employee development remain a major barrier to enhancing overall productivity—an issue also evident in NRB Bank.

The bank has taken steps toward using digital tools for performance measurement, which is a positive development. However, NRB Bank can further improve its system by integrating advanced technologies such as real-time performance dashboards and data-driven analytics. According to Chowdhury and Akter (2021), the adoption of integrated performance management software in the banking sector can significantly enhance accuracy, transparency, and employee motivation. Therefore, expanding the use of such tools would help NRB Bank strengthen its performance evaluation process.

The existing literature shows that performance management is a complex but vital component of organizational success in the banking industry. However, banks in Bangladesh, including NRB Bank, often face challenges such as employee stress, skill gaps, and inconsistent appraisal practices. Implementing modern approaches such as the Balanced Scorecard, Management by Objectives (MBO), and 360-degree feedback could enhance the effectiveness of performance evaluations. Additionally, investing in advanced technologies, improving training opportunities, and fostering a culture that prioritizes employee development and motivation are essential steps for NRB Bank to overcome these challenges and improve overall organizational performance.

Chapter 3: Methodology

3.1 Type of Study

The type of this research can be primarily identified as exploratory and descriptive. It is exploratory because it seeks to gain an in-depth understanding of performance management practices and the challenges faced by NRB Bank PLC in effectively implementing these systems. This exploratory approach helps uncover underlying issues—such as evaluation inconsistencies, workload pressure, and limited training opportunities—that may not be immediately visible through existing literature.

However, the study is also descriptive, as it aims to clearly describe the identified performance management practices, employee experiences, and the impact on organizational efficiency and development. The descriptive nature of the research allows for presenting a detailed picture of how performance management is carried out at NRB Bank and what strategies may improve its effectiveness.

3.2 Research Design

This research adopts a **qualitative research design**, which is suitable for exploring complex employee experiences, managerial perspectives, and organizational processes related to performance management. A case study approach focusing on NRB Bank PLC is used to gain an in-depth and contextual understanding of the bank's appraisal systems, feedback mechanisms, and employee development practices.

The qualitative case study design, supported by interviews and document review, allows the researcher to collect rich, detailed information that captures the real-life functioning of performance management at NRB Bank. This approach aligns with Creswell's (2014) emphasis on using qualitative methods to explore human experiences and organizational dynamics in depth.

Data Collection Methods:

Data were collected through **semi-structured interviews** with the selected participants. The interviews were designed to gather in-depth insights into the performance management practices, challenges, and employee development strategies within the bank. The questions focused on areas such as goal setting, performance evaluation, feedback, training programs, and rewards.

All interviews were recorded with the consent of the participants to ensure accurate data collection. The recordings were then transcribed verbatim for analysis. This approach enabled a thorough qualitative analysis, where key themes and patterns in the responses were identified. The data were analyzed using a thematic analysis method, which involved categorizing responses into themes related to performance management challenges, employee motivation, training needs, and the overall effectiveness of the system.

This researcch also have some secondary data which includes books, journals, research papers, reports, and online sources related to performance management in the banking sector. These sources helped provide a theoretical background and support the findings from the primary data.

3.3 Sample Size and Data Collection

Sample Size:

The sample for this study consisted of **20** employees from NRB Bank PLC. The participants were selected from different departments, including HR, General Banking, and Operations, to provide a comprehensive understanding of the performance management practices across the bank's various functions.

Department	Number of Employees Interviewed	Roles Included
HR	6	HR Officers, HR Managers

General Banking	8	Cashiers, Account Managers
Operations	6	Supervisors, Clerks
Total	**20**	

Sampling Method:

A **purposive sampling** technique was employed to ensure a diverse representation of employees from key departments. This method allowed for the selection of individuals who were directly involved in performance management processes, such as department heads, HR staff, and frontline employees. By selecting participants from different roles, the study aimed to capture varied perspectives on the effectiveness and challenges of the bank's performance management system.

Data Analysis:

Collected data is analyzed using qualitative methods, including summarizing observations, identifying patterns, and comparing the bank's practices with theoretical models of performance management. This helps to evaluate how performance management affects employee performance, motivation, and organizational efficiency.

By following this methodology, the study aims to provide a clear understanding of performance management practices at NRB Bank and offer practical insights for improvement.

Chapter 4: Findings and Discussion

Findings and Discussion

This chapter presents the findings from the interviews conducted with 20 employees from various departments of NRB Bank PLC. The purpose of these interviews was to gain insights into the bank's performance management practices, challenges, and the effectiveness of its employee development strategies. The following key themes emerged from the data analysis.

4.1 Performance Management Systems

The majority of employees (70%) mentioned that performance goals are set during annual meetings between department heads and employees. These goals are generally aligned with the overall objectives of the bank, with employees being encouraged to meet individual targets linked to broader departmental and organizational goals. Managers are primarily involved in the goal-setting process, with some employees from HR also offering input. However, a few employees (15%) noted that the goal-setting process is sometimes unclear or lacks sufficient guidance on how to achieve these targets.

4.2 Employee Motivation

Regarding motivation, employees shared that the bank primarily uses financial incentives such as bonuses and performance-based rewards to encourage high performance. 93% of employees mentioned that bonuses are awarded to top performers at the end of the year. However, a few employees (7%) suggested that the focus is too much on financial rewards and that non-financial incentives, such as recognition programs or professional growth opportunities, could also be more emphasized. For example, employees in the Operations department felt that greater recognition of their daily efforts, such as employee of the month or public acknowledgment during meetings, would boost motivation.

4.3 Evaluation Methods

Employees reported that performance evaluations are conducted twice a year, but the methods used vary across departments. Sales teams (42%) are primarily evaluated on meeting sales targets, while employees in HR and General Banking are assessed based on task completion and accuracy. Interestingly, 43% of employees reported that informal feedback is more common than formal evaluations. Supervisors often provide feedback during regular team meetings or through casual conversations, which many employees appreciate for its timely nature but feel lacks formal documentation.

4.4 Feedback Process

The feedback process was described as somewhat inconsistent. 67% of employees reported receiving feedback on their performance quarterly, but many felt it was not always actionable. Some employees (22%) felt that the feedback they received was too general, such as "good job" or "keep up the good work," rather than being specific enough to help improve their performance. Others (11%) indicated that feedback was given only when there were issues or after a formal evaluation, leading to periods of uncertainty regarding their performance.

4.5 Training and Development

Most employees (80%) expressed satisfaction with the training programs offered by the bank. Customer service representatives in particular appreciated the training on handling customer queries and using the bank’s software. However, a significant portion (20%) of employees, especially those in operational roles, mentioned that the training programs are limited and often not updated. Employees expressed a need for

more advanced technical training, including leadership development programs for those interested in career progression. Some employees in General Banking noted that the onboarding process for new hires could be more thorough, particularly in terms of introducing the performance management system to newcomers.

4.6 Technology Use

A large majority of employees (90%) reported that the bank uses digital tools to track and monitor employee performance, including attendance systems, task tracking software, and performance metrics. These tools are seen as helpful in ensuring accountability and transparency. However, a few employees (10%) pointed out that the current systems are not fully integrated, and data from different tools are not always aligned, which sometimes leads to confusion during performance reviews. Employees expressed the need for a more unified performance management software to streamline processes and provide real-time feedback.

4.7 Challenges in Performance Management

The key challenges identified in the interviews included limited training opportunities, inconsistent evaluation methods, and employee disengagement. Nearly 50% of employees mentioned that the lack of structured training programs for new employees, particularly in technical areas, makes it difficult to perform at optimal levels. Additionally, 33% of respondents cited the inconsistency in performance evaluations as an issue, with some departments using formal evaluations while others rely on informal methods. This inconsistency in performance tracking led to confusion and dissatisfaction among employees. Finally, employee disengagement was also identified as a challenge, with 25% of employees reporting low motivation due to a lack of career advancement opportunities and limited recognition.

4.8 Employee Engagement

Regarding employee engagement, employees expressed a desire for more involvement in decision-making processes and career development initiatives. 58% of employees mentioned that the bank's career progression programs are not clear, and engagement levels drop when employees feel stagnant in their roles. To improve engagement, job rotation programs or cross-departmental training were suggested by several employees. Many employees (35%) indicated that more team-building activities and regular communication from management would strengthen their connection with the bank's mission and improve job satisfaction.

4.9 Reward and Recognition

When it comes to reward and recognition, employees were generally satisfied with the bonus system tied to performance targets. However, many employees (40%) noted that non-financial recognition, such as public appreciation in meetings, could be enhanced to improve overall job satisfaction. While financial incentives were appreciated, a few employees (20%) suggested that the work environment would improve significantly if there were more frequent and visible forms of recognition, like "Employee of the Month" or recognition at department meetings.

4.10 Suggestions for Improvement

In terms of suggestions for improvement of employees emphasized the need for more structured training programs that include technical and leadership development. Additionally, employees suggested that the bank should work on standardizing performance evaluation methods across departments to ensure fairness and consistency. Lastly, employees proposed the introduction of a more integrated performance management system to streamline feedback, track employee progress in real time, and facilitate a more data-driven approach to performance reviews.

4.11 Summary of Key Findings

- Performance goals are primarily established during annual meetings; however, many employees feel these goals are not always communicated clearly or aligned with their daily responsibilities.
- Employee motivation continues to depend heavily on financial incentives such as bonuses. Non-financial motivators—like verbal appreciation, recognition programs, or career development opportunities—are limited and underutilized.
- Performance evaluations are conducted twice a year, but the process differs across departments. In many cases, informal feedback replaces formal assessments, reducing consistency and fairness in evaluations.
- The feedback system itself lacks standardization. Employees often receive general comments rather than constructive, specific, and actionable feedback that could support improvement.
- Training programs are valued by staff, yet many participants believe the content needs updating. There is a strong demand for more technical, digital, and leadership-focused training to match evolving organizational needs.
- Although digital tools are widely used within the organization, they are not fully integrated across departments. This creates data gaps, inefficiencies, and inconsistencies in performance tracking.
- Key challenges identified include outdated or insufficient training, inconsistent evaluation methods, and declining employee engagement levels.
- Employee engagement is weakened by unclear career advancement pathways and limited opportunities for employees to participate in decision-making processes.
- Reward and recognition practices lean heavily toward annual bonuses, with few ongoing non-financial rewards. Employees expressed a need for more frequent acknowledgment, appreciation, and recognition throughout the year.

Chapter 5: Recommendations

Based on the findings from the interviews with 20 employees, several recommendations can be made to improve performance management atNRB Bank PLC.

- The bank should focus on improving training and development programs by providing a structured onboarding process for new employees and offering advanced training on banking software, customer service, and data management. Leadership and career development programs can also help prepare employees for higher roles, reduce disengagement, and encourage long-term growth.
- Performance evaluation methods should be standardized across all departments, with clearly defined key performance indicators and consistent assessment procedures. Regular evaluations, in addition to annual reviews, will allow for continuous monitoring and timely feedback. Feedback should be specific, actionable, and delivered through regular one-on-one meetings between supervisors and employees. Introducing peer feedback or 360-degree feedback can also provide a more comprehensive view of employee performance.
- Employee engagement and motivation can be enhanced by implementing visible recognition initiatives, such as “Employee of the Month” awards or team-based recognition programs, to complement financial incentives. Clear communication of career progression opportunities and the introduction of job rotation or cross-training programs will help employees remain motivated and develop new skills.
- Technology should be integrated into performance management more effectively. A unified performance management system can help track goals, monitor progress, and provide real-time feedback, while automated tools can reduce administrative tasks for supervisors, allowing them more time to coach and guide employees. Collecting regular feedback from employees about the performance management system will help identify areas for improvement, and updating the system to align with changing business goals and technology will keep it relevant and effective. Benchmarking against other leading banks in Bangladesh can also help the bank adopt best practices and remain competitive.
- Benchmarking against leading banks in Bangladesh will help NRB Bank PLC adopt industry best practices and remain competitive. Learning from successful institutions can guide improvements in training, evaluation methods, and technology use, strengthening the overall performance management structure.
- Implementing these recommendations will create a more effective and employee-focused performance management system. Improving training, standardizing evaluations, enhancing feedback, boosting engagement, and integrating technology will help increase employee motivation, productivity, and satisfaction. Ultimately, these changes will contribute to the bank’s long-term growth, competitiveness, and the development of a positive organizational culture.

Conclusion

This report examined the performance management practices of banks and highlighted the key strengths and challenges within the system. Effective performance management is essential in the banking sector, as it enhances employee productivity, motivation, and alignment with organizational goals.Despite having structured systems, banks still face challenges such as inconsistent evaluations, limited training opportunities, lack of managerial time, and low employee engagement. These issues can weaken overall performance if not addressed.

To improve performance management, banks should strengthen training programs, standardize evaluation methods, provide regular feedback, and use digital tools to streamline the process. Continuous monitoring and updating of the system based on employee feedback will also help maintain its relevance and effectiveness.By implementing these improvements, banks can build a more motivated and capable workforce, increase operational efficiency, and strengthen their competitive position in the market. This will ultimately contribute to long-term growth and better customer service.

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Appendices-1

Performance Evaluation System NRB Bank PLC

1. Demographic Information

May I know your gender?
What is your age range?
Which department are you currently working in?
What is your current position at NRB Bank PLC?
How many years of experience do you have in this bank?

2. Perception-Based Questions

1. How does NRB Bank set performance goals for employees, and who is involved in the goal-setting process?
2. What strategies are used to motivate employees to meet their performance targets? Can you share some examples?
3. How is employee performance evaluated at your branch? Are there any formal or informal methods used?
4. How frequently do employees receive feedback on their performance, and what form does this feedback typically take (e.g., formal meetings, informal discussions)?
5. 5. What types of training or development opportunities are provided to employees to help improve their performance?
6. Does NRB Bank use any digital tools or software to track and manage employee performance? How effective are these tools in enhancing the performance management process?
7. What are the main challenges you face when managing employee performance, and how does the bank address them?
8. How does NRB Bank ensure that employees remain engaged and motivated over the long term? Are there any particular programs or initiatives that support this?
9. How does NRB Bank recognise and reward employees who perform exceptionally well? Can you provide examples of the reward system in place?

Appendices-2

NRB Bank

Corporate Office
Human Resources Division

NRB/HRD-2025/C-1385

Sunday, October 26, 2025

Jennifer Hossain
Director- International Affairs,
Alumni Affairs & In- Charge
Career Services Office
University of Liberal Arts Bangladesh

Subject: **Internship Program for Mr. Shah Mohammad Momenuddin.**

Dear Sir,

With reference to your letter, we are pleased to inform you that, Management of NRB Bank PLC has accepted Mr. Shah Mohammad Momenuddin, Student of BBA, Major in HRM, ULAB for internship at our Dhanmondi Branch for a period of 3 Months effective from October 29, 2025 to January 28, 2025.

At the end of the internship program, Mr. Shah Mohammad Momenuddin must submit an internship report to Human Resources Division, NRB Bank PLC.

Please note that Mr. Shah Mohammad Momenuddin will get an honorarium of Tk. 5,000.00 (Taka Five Thousand) only per month.

The copy of joining report should be forwarded to HRD, Corporate Office.

This is for your kind information and necessary action.

Thanking you.

Sincerely yours,

A.F.M Zakaria Huqe
Head of Human Resources

NRB Bank PLC.
Corporate Head Office
Uday Sanz | Block-SE(A) | Plot # 2/B | Road # 134
Gulshan South Avenue | Gulshan-1 | Dhaka-1212 | Bangladesh
Web: www.nrbbankbd.com

Appendices-3

Career Services Office
UNIVERSITY OF LIBERAL ARTS BANGLADESH

INTERNSHIP PROPOSAL FORM

Name:	Shah Mohammad Momenuddin
ID:	212011025
Department:	Bachelor of Business Administration (HRM)
Supervisor's Name (Faculty):	Sahadat Hossain, Senior Lecturer, School of Business
Organization Name:	NRB Bank (Dhanmondi Branch)
Internship Title:	Performance Management in Banks: Practices, Challenges, and Employee Development

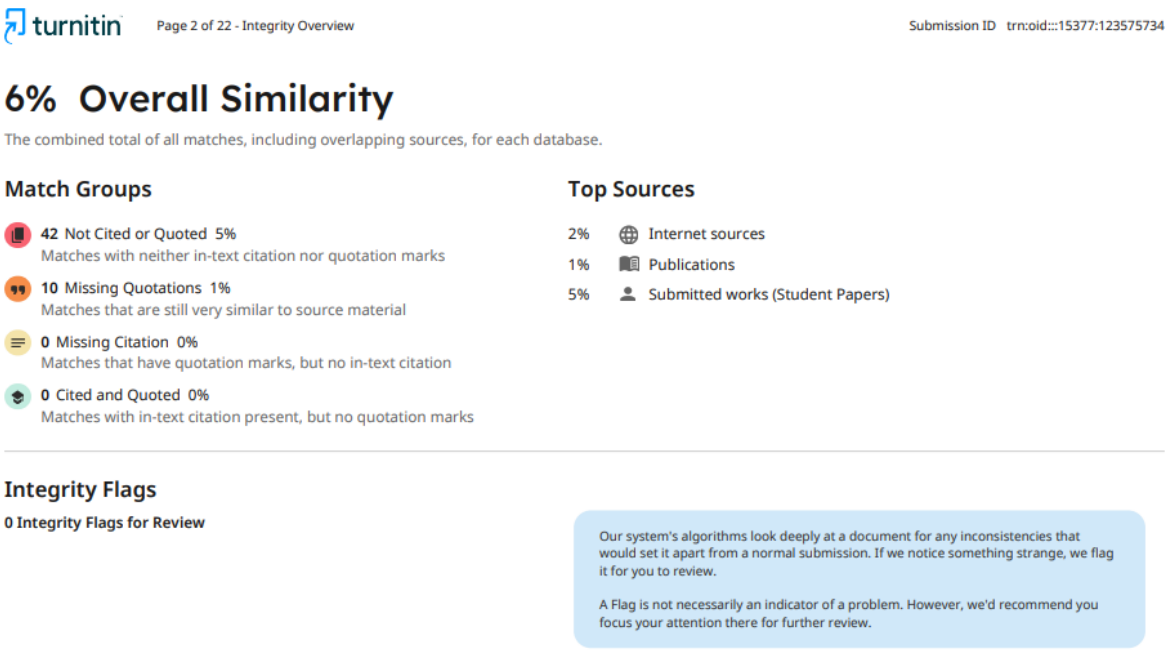
Date:23.10.25

Student's signature & date

Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)

Appendices-4



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