

EXAMPLES OF

S

Specific

M

Measurable

A

Achievable

R

Relevant

T

Timely

ANNUAL PERFORMANCE OBJECTIVES/GOALS OF DIFFERENT BUSINESS DIVISIONS & SUPPORT FUNCTIONS



AGENT BANKING DIVISION

1. Agent Network Expansion

- **Specific:** Increase the number of active banking agents across underserved areas.
- **Measurable:** Onboard **500 new agents** in rural and semi-urban regions.
- **Achievable:** Through targeted recruitment campaigns and agent incentive programs.
- **Relevant:** Expands financial inclusion and branchless banking reach.
- **Time-bound:** By December 2026.

2. Transaction Volume Growth

- **Specific:** Increase transaction volume handled by agents.
- **Measurable:** Achieve **20% growth in total monthly transactions** compared to 2025.
- **Achievable:** By training agents on service offerings and promoting digital payments.
- **Relevant:** Boosts revenue and enhances customer convenience.
- **Time-bound:** By September 2026.

3. Customer Acquisition through Agents

- **Specific:** Increase the number of new retail and small business customers via agent banking.
- **Measurable:** Acquire **50,000 new customers** through agent channels.
- **Achievable:** By deploying mobile onboarding tools and local marketing campaigns.
- **Relevant:** Expands the bank's customer base in low-penetration areas.
- **Time-bound:** By December 2026.

4. Agent Training & Compliance

- **Specific:** Strengthen agents' compliance with KYC/AML and service standards.
- **Measurable:** Train **100% of agents annually**, achieving **90% pass rate** in compliance assessment tests.
- **Achievable:** Through online and in-person training sessions.
- **Relevant:** Reduces operational and regulatory risks.
- **Time-bound:** By November 2026.

5. Agent Retention & Engagement

- **Specific:** Improve agent retention and satisfaction.
- **Measurable:** Maintain **90% active agents** and achieve **85% satisfaction score** in annual agent survey.
- **Achievable:** By offering incentive programs, performance feedback, and support services.
- **Relevant:** Ensures sustainable growth of the agent network.
- **Time-bound:** Survey conducted by October 2026.

6. Digital Adoption & Cashless Transactions

- **Specific:** Increase adoption of digital banking channels among agent customers.
- **Measurable:** Ensure **70% of agent transactions are digital** (via mobile or QR-based payments).
- **Achievable:** Through customer awareness campaigns and agent training on digital tools.
- **Relevant:** Reduces cash handling risks and operational costs.
- **Time-bound:** By June 2026.

7. Revenue & Profitability from Agents

- **Specific:** Increase revenue generated from agent banking operations.
- **Measurable:** Achieve **BDT 50 crore in annual transaction fees and commissions** through agents.
- **Achievable:** By promoting high-volume, recurring transactions and new services (loans, deposits, bill payments).
- **Relevant:** Contributes to overall bank profitability.
- **Time-bound:** By December 2026.

8. Operational Efficiency

- **Specific:** Reduce turnaround time for agent onboarding and support.
- **Measurable:** Complete **90% of agent onboarding within 7 days** and resolve **95% of support requests within 48 hours**.
- **Achievable:** By streamlining processes and using a centralized agent management system.
- **Relevant:** Improves agent satisfaction and network growth.
- **Time-bound:** By September 2026.

ANTI MONEY LAUNDERING DIVISION

1. Regulatory Compliance

- **Specific:** Ensure full compliance with Bangladesh Bank AML/CFT guidelines.
- **Measurable:** Submit **100% of STRs (Suspicious Transaction Reports) and CTRs (Cash Transaction Reports) on or before deadlines.**
- **Achievable:** Through automation of reporting and compliance calendar.
- **Relevant:** Avoids regulatory penalties and ensures reputation.
- **Time-bound:** Ongoing in 2026 with **monthly reporting checks.**

2. Transaction Monitoring

- **Specific:** Strengthen monitoring of high-risk transactions.
- **Measurable:** Review **100% of flagged alerts** from the AML monitoring system within **5 business days.**
- **Achievable:** By improving case management tools and allocating skilled analysts.
- **Relevant:** Prevents potential money laundering and terrorist financing risks.
- **Time-bound:** By June 2026 and ongoing thereafter.

3. Customer Due Diligence (CDD/KYC)

- **Specific:** Enhance customer risk profiling and due diligence.
- **Measurable:** Achieve **95% accuracy** in KYC information and **zero overdue periodic reviews** for high-risk accounts.
- **Achievable:** By digitizing KYC process and introducing auto-reminders.
- **Relevant:** Reduces regulatory and reputational risks.
- **Time-bound:** By September 2026.

4. AML Training & Awareness

- **Specific:** Strengthen employee awareness on AML/CFT risks.
- **Measurable:** Conduct at least **4 AML/CFT training sessions annually** with **90% employee participation.**
- **Achievable:** In collaboration with HR and external experts (e.g., BIBM, ACAMS).
- **Relevant:** Builds first line of defense against ML/TF risks.
- **Time-bound:** Quarterly in 2026.

5. System Enhancement

- **Specific:** Upgrade AML monitoring software to improve efficiency.
- **Measurable:** Reduce **false positives in transaction monitoring by 15%** while maintaining effectiveness.
- **Achievable:** Through AI/ML-based alert tuning and better scenario calibration.
- **Relevant:** Improves resource utilization and investigation accuracy.
- **Time-bound:** By December 2026.

6. Independent Testing & Audit

- **Specific:** Strengthen AML governance through independent review.
- **Measurable:** Ensure **zero major findings** in AML audits/regulatory inspections.
- **Achievable:** By conducting **two internal AML reviews annually** before external audits.
- **Relevant:** Enhances compliance and bank credibility.
- **Time-bound:** June 2026 (mid-year review) and December 2026 (year-end review).

7. High-Risk Account Management

- **Specific:** Improve monitoring and management of politically exposed persons (PEPs) and high-risk clients.
- **Measurable:** Ensure **100% of high-risk accounts are reviewed annually** with updated risk assessments.
- **Achievable:** By maintaining a centralized PEP/high-risk client database.
- **Relevant:** Critical for regulatory compliance and risk control.
- **Time-bound:** By November 2026.

COMPANY SECRETARIAT

1. Board & Committee Governance

- **Specific:** Improve timeliness of board and committee meeting support.
- **Measurable:** Circulate 100% of board/committee agendas and papers at least **7 days before meetings**.
- **Achievable:** By implementing a board portal and central repository for papers.
- **Relevant:** Ensures directors have adequate preparation time and strengthens governance.
- **Time-bound:** By Q2 2026.

2. Regulatory Filings

- **Specific:** Achieve full compliance with statutory and regulatory filings (Bangladesh Bank, RJSC, BSEC, etc.).
- **Measurable:** Submit **100% of filings on or before due dates** with zero penalties.
- **Achievable:** By maintaining a compliance calendar with automated reminders.
- **Relevant:** Prevents reputational and financial risks.
- **Time-bound:** By year-end 2026 and continuously thereafter.

3. Corporate Governance Enhancement

- **Specific:** Conduct board effectiveness and governance review.
- **Measurable:** Complete **one independent governance review** and present recommendations to the board.
- **Achievable:** By engaging an external governance consultant.
- **Relevant:** Strengthens shareholder and regulator confidence.
- **Time-bound:** By December 2026.

4. Shareholder Services

- **Specific:** Improve shareholder engagement and response time.
- **Measurable:** Resolve **90% of shareholder queries** within **5 working days**.
- **Achievable:** By introducing a dedicated shareholder service desk/email.
- **Relevant:** Builds investor confidence and enhances reputation.
- **Time-bound:** By March 2026.

5. Training & Capacity Building

- **Specific:** Enhance directors' awareness of regulatory and governance issues.
- **Measurable:** Organize at least **2 training sessions/workshops for the Board** annually.
- **Achievable:** In collaboration with Bangladesh Institute of Bank Management (BIBM) or external experts.
- **Relevant:** Keeps board members aligned with best practices.
- **Time-bound:** By end of 2026.

6. Policy & Charter Updates

- **Specific:** Update outdated governance charters (Board Charter, Committee Terms of Reference, etc.).
- **Measurable:** Review and update **100% of governance charters** that are older than 3 years.
- **Achievable:** With support from relevant board committees.
- **Relevant:** Ensures compliance with evolving regulatory guidelines.
- **Time-bound:** By September 2026

CHIEF OPERATING OFFICER'S OFFICE

1. Operational Efficiency

- **Specific:** Improve overall operational efficiency across all bank functions.
- **Measurable:** Reduce operational costs by **8% year-on-year** without affecting service quality.
- **Achievable:** By streamlining processes, digitizing workflows, and renegotiating vendor contracts.
- **Relevant:** Enhances profitability and competitiveness.
- **Time-bound:** By December 2026.

2. Digital Transformation

- **Specific:** Drive digital adoption and automation across the bank.
- **Measurable:** Automate **60% of repetitive operational processes** and increase digital transaction share to **70% of total transactions**.
- **Achievable:** Through collaboration with ICT, branch operations, and product teams.
- **Relevant:** Reduces manual errors, speeds up service delivery, and enhances customer experience.
- **Time-bound:** By September 2026.

3. Risk & Compliance Management

- **Specific:** Strengthen operational risk and compliance frameworks.
- **Measurable:** Achieve **zero high-risk audit findings** and maintain **100% compliance with regulatory reporting deadlines**.
- **Achievable:** Through internal audits, risk monitoring dashboards, and staff training.
- **Relevant:** Protects the bank from financial, operational, and reputational risk.
- **Time-bound:** Ongoing in 2026 with quarterly reviews.

4. Customer Service Excellence

- **Specific:** Improve customer satisfaction in branch and digital channels.
- **Measurable:** Achieve **Net Promoter Score (NPS) of 85%+** and reduce average complaint resolution time to **48 hours**.
- **Achievable:** By training staff, enhancing service processes, and deploying CRM tools.
- **Relevant:** Strengthens customer loyalty and retention.
- **Time-bound:** By June 2026.

5. Branch & Network Optimization

- **Specific:** Optimize branch and delivery channel network.
- **Measurable:** Close **underperforming branches** and enhance efficiency of **top 80% revenue-generating branches** by increasing transactions per employee by **15%**.
- **Achievable:** Through branch rationalization studies and resource allocation.
- **Relevant:** Reduces costs and improves productivity.
- **Time-bound:** By December 2026.

6. Staff Productivity & Capacity Building

- **Specific:** Enhance staff performance across operations.
- **Measurable:** Conduct **4 skill-building workshops** and improve average staff productivity metrics by **10%**.
- **Achievable:** By coordinating with HR and department heads.
- **Relevant:** Builds operational capability and readiness for future growth.
- **Time-bound:** By September 2026.

7. Project Delivery & Change Management

- **Specific:** Successfully implement strategic bank-wide projects.
- **Measurable:** Deliver **100% of major operational projects** (process re-engineering, core banking upgrades) **on time and within budget**.
- **Achievable:** By using structured project management methodologies and cross-functional teams.
- **Relevant:** Ensures operational excellence and strategic alignment.
- **Time-bound:** By December 2026.

8. Business Continuity & Disaster Recovery

- **Specific:** Strengthen operational resilience of the bank.
- **Measurable:** Conduct **2 full-scale business continuity and disaster recovery drills** annually with **100% success**.
- **Achievable:** By coordinating ICT, Risk, and Operations teams.
- **Relevant:** Protects critical banking functions from disruptions.
- **Time-bound:** June 2026 (mid-year) and December 2026 (year-end).

CORPORATE & INSTITUTIONAL BANKING DIVISION

1. Corporate Loan Growth

- **Specific:** Expand the bank's corporate lending portfolio.
- **Measurable:** Achieve **12% year-on-year growth** in corporate loans.
- **Achievable:** By targeting top-tier clients in infrastructure, energy, and manufacturing sectors.
- **Relevant:** Strengthens revenue and positions the bank as a preferred partner for large corporates.
- **Time-bound:** By December 2026.

2. Deposit Mobilization from Institutions

- **Specific:** Increase low-cost deposits from institutional clients.
- **Measurable:** Grow institutional CASA (Current & Savings Accounts) balances by **15%**.
- **Achievable:** Through customized cash management solutions and digital payment platforms.
- **Relevant:** Enhances liquidity and lowers cost of funds.
- **Time-bound:** By September 2026.

3. Fee-Based Income Expansion

- **Specific:** Increase in non-funded income from trade finance, treasury, and advisory services.
- **Measurable:** Grow fee-based income by **20% year-on-year**.
- **Achievable:** By strengthening trade finance desk and cross-selling treasury products.
- **Relevant:** Diversifies income streams beyond lending.
- **Time-bound:** By December 2026.

4. Client Relationship Deepening

- **Specific:** Improve product penetration among existing corporate clients.
- **Measurable:** Achieve an average of **3+ products per corporate relationship** (loans, deposits, trade, FX, cash management).
- **Achievable:** With relationship managers cross-selling campaigns.
- **Relevant:** Increases in wallet share and client stickiness.
- **Time-bound:** By June 2026.

5. Credit Risk Management

- **Specific:** Improve quality of corporate credit portfolio.
- **Measurable:** Maintain corporate NPL ratio **below 3%**.
- **Achievable:** By strengthening due diligence, sectoral exposure limits, and early warning systems.
- **Relevant:** Protects asset quality and capital adequacy.
- **Time-bound:** Ongoing with quarterly monitoring in 2026.

6. Client Acquisition (New to Bank – NTB)

- **Specific:** Bring in new high-value corporate and institutional clients.
- **Measurable:** Acquire at least **30 new NTB relationships** with annual turnover above **BDT 200 crore**.
- **Achievable:** Through focused industry segmentation and referral networks.
- **Relevant:** Expands market share and diversify portfolio.
- **Time-bound:** By year-end 2026.

7. Sustainable & Green Financing

- **Specific:** Expand ESG-compliant financing portfolio.
- **Measurable:** Grow green financing book to **10% of total corporate lending portfolio**.
- **Achievable:** By offering preferential rates for renewable energy, green building, and sustainable supply chain projects.
- **Relevant:** Aligns with regulatory push and global banking practices.
- **Time-bound:** By December 2026.

8. Service Excellence

- **Specific:** Enhance client satisfaction levels for CIB services.
- **Measurable:** Achieve **90%+ satisfaction rating** in annual client surveys.
- **Achievable:** By improving TAT (turnaround time) for credit approvals and onboarding.
- **Relevant:** Builds stronger relationships and loyalty.
- **Time-bound:** First survey by June 2026, improvements tracked by December 2026.

CREDIT RISK MANAGEMENT DIVISION

1. Credit Portfolio Quality

- **Specific:** Improve the overall quality of the credit portfolio.
- **Measurable:** Reduce **non-performing loan (NPL) ratio** from **5% to 4.5%**.
- **Achievable:** Through stricter credit appraisal and early warning signals.
- **Relevant:** Protects bank profitability and capital adequacy.
- **Time-bound:** By December 2026.

2. Credit Appraisal Efficiency

- **Specific:** Enhance the turnaround time (TAT) of credit risk assessment.
- **Measurable:** Reduce average credit proposal review time from **7 days to 5 days**.
- **Achievable:** By introducing standardized templates and digital credit assessment tools.
- **Relevant:** Improves customer experience and loan processing efficiency.
- **Time-bound:** By June 2026.

3. Early Warning System (EWS)

- **Specific:** Strengthen monitoring of stressed accounts.
- **Measurable:** Identify and flag **100% of high-risk borrowers** within **30 days** of early warning signals.
- **Achievable:** By deploying an automated borrower monitoring system linked to financial and repayment data.
- **Relevant:** Helps prevent slippages into NPL.
- **Time-bound:** Fully functional by Q3 2026.

4. Sectoral Exposure Management

- **Specific:** Optimize portfolio concentration risks.
- **Measurable:** Limit exposure to any single sector to **below 20%** of total loan portfolio.
- **Achievable:** By setting sectoral lending caps and monitoring quarterly.
- **Relevant:** Diversification reduces systemic credit risk.
- **Time-bound:** By year-end 2026.

5. Collateral & Documentation

- **Specific:** Ensure robustness of collateral management.
- **Measurable:** Achieve **95% compliance** in collateral perfection (valuation, insurance, documentation).
- **Achievable:** By periodic audits and digitized collateral registry.
- **Relevant:** Reduces credit loss given default (LGD).
- **Time-bound:** By September 2026.

6. Stress Testing

- **Specific:** Strengthen portfolio resilience through stress testing.
- **Measurable:** Conduct **2 annual stress tests** on credit portfolio (covering interest rate shocks, sectoral downturns, and FX risks).
- **Achievable:** Finance and Risk Analytics support.
- **Relevant:** Ensures capital adequacy under adverse conditions.
- **Time-bound:** By June 2026 and December 2026.

7. Capacity & Awareness

- **Specific:** Build credit risk awareness across relationship managers and credit officers.
- **Measurable:** Conduct **at least 4 training sessions** annually on credit risk policies, Basel guidelines, and regulatory compliance.
- **Achievable:** By partnering with HR, BIBM, or external experts.
- **Relevant:** Strengthens first-line risk management.
- **Time-bound:** Quarterly during 2026.

FINANCE DIVISION

1. Financial Reporting Accuracy

- **Specific:** Improve the accuracy of monthly financial statements by reducing manual errors.
- **Measurable:** Achieve less than 1% error rate in financial statements.
- **Achievable:** By introducing automated reconciliation tools and double-check review processes.
- **Relevant:** Accurate reporting strengthens regulatory compliance and management decision-making.
- **Time-bound:** By the end of Q2 2026.

2. Regulatory Compliance

- **Specific:** Ensure 100% compliance with Bangladesh Bank reporting requirements.
- **Measurable:** Submit all regulatory reports on or before deadlines with zero late submissions.
- **Achievable:** By implementing a compliance calendar and automated reminders.
- **Relevant:** Compliance avoids penalties and enhances the bank's reputation.
- **Time-bound:** Achieve within the next 12 months.

3. Cost Optimization

- **Specific:** Reduce operational expenses without affecting service quality.
- **Measurable:** Cut administrative costs by 7%.
- **Achievable:** By renegotiating vendor contracts and digitizing paper-based processes.
- **Relevant:** Improves bank profitability.
- **Time-bound:** By December 2026.

4. Capital Adequacy Improvement

- **Specific:** Strengthen the bank's capital adequacy ratio (CAR).
- **Measurable:** Increase CAR from 11.5% to 13%.
- **Achievable:** Through retained earnings and better risk-weighted asset management.
- **Relevant:** Ensures regulatory compliance and financial resilience.
- **Time-bound:** By June 2026.

5. Digital Transformation in Finance

- **Specific:** Implement an AI-driven financial analytics platform.
- **Measurable:** Automate 60% of financial analysis reports.
- **Achievable:** With collaboration between Finance and IT teams.
- **Relevant:** Speeds up decision-making and provides deeper insights.
- **Time-bound:** Rollout completed by March 2026.

6. Internal Audit & Risk Control

- **Specific:** Strengthen financial risk management practices.
- **Measurable:** Reduce audit findings in Finance from 12 (last audit) to fewer than 5.
- **Achievable:** By training staff and enhancing internal control systems.
- **Relevant:** Protects the bank against operational and reputational risk.
- **Time-bound:** By the next internal audit cycle in 2026.

INTERNAL CONTROL & COMPLIANCE DIVISION

1. Regulatory Compliance

- **Specific:** Ensure timely submission of all regulatory returns to the central bank.
- **Measurable:** Achieve 100% accuracy and zero late submissions.
- **Achievable:** Streamline workflows with compliance monitoring tools.
- **Relevant:** Directly supports the bank's regulatory standing.
- **Time-bound:** By December 31, 2026.

SMART Goal: Ensure 100% accuracy and timely submission of all 12 monthly and 4 quarterly regulatory reports to the central bank by December 31, 2026.

2. Internal Audit & Effective Control

- **Specific:** Strengthen internal control environment through audit reviews.
- **Measurable:** Conduct 100% of planned audits (minimum 20 audits annually) and ensure closure of at least 90% of audit findings within 60 days.
- **Achievable:** With existing audit staff and digital audit management system.
- **Relevant:** Supports risk management and governance.
- **Time-bound:** By year-end 2026.

SMART Goal: Complete all 20 scheduled branch and department audits and ensure at least 90% of findings are remediated within 60 days by December 31, 2026.

3. Compliance Training & Awareness

- **Specific:** Enhance employee awareness on AML/CFT and compliance risks.
- **Measurable:** Deliver training to 100% of employees, with at least 95% achieving a passing score in assessments.
- **Achievable:** Using e-learning platform and quarterly workshops.
- **Relevant:** Builds a culture of compliance across the bank.
- **Time-bound:** By Q4 2026.

SMART Goal: Deliver mandatory AML/CFT training to all 3,000 employees, ensuring 95% achieve a minimum passing score of 70% by Q4 2026.

4. Risk & Control Monitoring

- **Specific:** Strengthen continuous monitoring of high-risk areas.
- **Measurable:** Implement automated monitoring on at least 5 key high-risk processes (e.g., KYC, large cash transactions, suspicious activity alerts).
- **Achievable:** In collaboration with IT and business units.
- **Relevant:** Reduces operational and compliance risk.
- **Time-bound:** By September 30, 2026.

SMART Goal: Automate compliance monitoring of at least 5 high-risk processes, including KYC and transaction monitoring, by September 30, 2026.

5. Regulatory Inspection & Audit Readiness

- **Specific:** Improve preparedness for external inspections.
- **Measurable:** Achieve zero major findings in regulatory inspections.
- **Achievable:** Through regular mock audits and compliance self-checks.
- **Relevant:** Protects the bank's reputation and license.
- **Time-bound:** For all inspections in 2026.

SMART Goal: Ensure zero major adverse findings in all regulatory inspections conducted during 2026 by implementing quarterly mock audits and remedial action tracking.

INFORMATION & COMMUNICATIONS TECHNOLOGY DIVISION

1. System Uptime & Reliability

- **Specific:** Improve IT system availability for core banking operations.
- **Measurable:** Maintain **99.95% uptime** for core banking and digital platforms.
- **Achievable:** Through redundant servers, proactive monitoring, and failover systems.
- **Relevant:** Ensures seamless customer transactions and banking services.
- **Time-bound:** By December 2026.

2. Cybersecurity & Data Protection

- **Specific:** Strengthen the bank's cybersecurity framework.
- **Measurable:** Conduct **quarterly vulnerability assessments** and ensure **zero critical breaches**.
- **Achievable:** With upgraded firewalls, SIEM tools, and staff awareness programs.
- **Relevant:** Protects customer data, reduces financial/reputational risk.
- **Time-bound:** Continuous through 2026 with quarterly reviews.

3. Digital Banking Expansion

- **Specific:** Enhance mobile and internet banking adoption.
- **Measurable:** Increase active digital banking users by **25%**.
- **Achievable:** By improving UX/UI, introducing 3 new digital features, and running customer campaigns.
- **Relevant:** Aligns with the bank's digital transformation strategy.
- **Time-bound:** By September 2026.

4. IT Service Delivery

- **Specific:** Improve response and resolution time for IT helpdesk requests.
- **Measurable:** Resolve **90% of tickets within SLA** (e.g., 24 hours for high-priority issues).
- **Achievable:** By deploying an IT service management (ITSM) tool and increasing helpdesk staff training.
- **Relevant:** Enhances employee productivity and customer service.
- **Time-bound:** By June 2026.

5. Disaster Recovery & Business Continuity

- **Specific:** Strengthen disaster recovery readiness for critical IT systems.
- **Measurable:** Achieve **100% successful recovery testing** of core banking applications.
- **Achievable:** Through semi-annual disaster recovery drills and backup automation.
- **Relevant:** Ensures resilience against outages, cyberattacks, or natural disasters.
- **Time-bound:** Tests completed by June and December 2026.

6. Core Banking System Enhancement

- **Specific:** Upgrade or optimize the core banking platform.
- **Measurable:** Implement at least **3 major enhancements or modules** (e.g., API banking, loan origination system).
- **Achievable:** With vendor collaboration and phased rollout.
- **Relevant:** Improves efficiency, customer experience, and integration.
- **Time-bound:** By Q4 2026.

7. IT Cost Optimization

- **Specific:** Reduce IT infrastructure and operational costs without compromising quality.
- **Measurable:** Achieve **10% cost savings** through cloud migration, virtualization, and vendor renegotiations.
- **Achievable:** With phased migration and centralized procurement.
- **Relevant:** Improves profitability and cost-to-income ratio.
- **Time-bound:** By December 2026.

8. Capacity Building

- **Specific:** Strengthen ICT team capabilities.
- **Measurable:** Provide at least **5 specialized training sessions** on cybersecurity, cloud, and digital banking technologies.
- **Achievable:** Through partnerships with BIBM, Bangladesh Bank IT Cell, or global vendors.
- **Relevant:** Builds in-house expertise and reduces dependency on third parties.
- **Time-bound:** By year-end 2026.

LEGAL DIVISION

1. Contract Review & Approval

- **Specific:** Ensure timely and accurate legal review of contracts and agreements.
- **Measurable:** Review and approve **100% of high-value contracts within 5 business days** and **95% of standard contracts within 3 business days**.
- **Achievable:** By streamlining internal approval processes and using contract management systems.
- **Relevant:** Reduces legal risk and supports business operations.
- **Time-bound:** Ongoing in 2026, with monthly monitoring.

2. Regulatory Compliance

- **Specific:** Ensure the bank remains compliant with applicable laws and regulations.
- **Measurable:** Achieve **zero non-compliance incidents** in regulatory audits and submit all mandatory reports **100% on time**.
- **Achievable:** By maintaining up-to-date knowledge of banking laws, conducting periodic reviews, and training staff.
- **Relevant:** Minimizes legal and reputational risk for the bank.
- **Time-bound:** Continuous in 2026, with quarterly compliance reporting.

3. Litigation Management

- **Specific:** Reduce the bank's exposure to litigation risks.
- **Measurable:** Ensure **all active legal cases are resolved within targeted timelines**, achieving **80% favorable outcomes**.
- **Achievable:** By monitoring ongoing cases, prioritizing high-risk matters, and coordinating with external counsel.
- **Relevant:** Protects the bank's financial and reputational interests.
- **Time-bound:** By December 2026, with quarterly updates.

4. Policy & Procedure Updates

- **Specific:** Keep all legal and compliance policies current.
- **Measurable:** Review and update **100% of bank policies** annually, ensuring alignment with current laws and regulations.
- **Achievable:** Through collaboration with business and compliance teams.
- **Relevant:** Supports operational and regulatory compliance.
- **Time-bound:** By June 2026.

5. Employee Legal Awareness

- **Specific:** Enhance legal awareness across the bank.
- **Measurable:** Conduct **at least 4 legal training sessions** on key topics (AML, KYC, contracts, compliance) with **80% employee participation**.
- **Achievable:** Using workshops, webinars, and e-learning modules.
- **Relevant:** Reduces inadvertent legal breaches and operational risks.
- **Time-bound:** By October 2026.

6. Review of New Products & Services

- **Specific:** Provide legal guidance on the launch of new banking products or services.
- **Measurable:** Review and clear **100% of new product proposals** within **7 business days**.
- **Achievable:** By collaborating with product, risk, and compliance teams.
- **Relevant:** Ensures legal compliance and mitigates risk before launch.
- **Time-bound:** Ongoing in 2026, tracked monthly.

7. Third-Party & Vendor Agreements

- **Specific:** Minimize risk in vendor contracts and third-party engagements.
- **Measurable:** Ensure **100% of vendor agreements are legally reviewed** and compliant with bank policies before signing.
- **Achievable:** By implementing standardized contract templates and checklists.
- **Relevant:** Protects the bank from contractual and operational risks.
- **Time-bound:** Ongoing in 2026.

8. Legal Division Efficiency

- **Specific:** Improve operational efficiency of the Legal Division.
- **Measurable:** Reduce **average contract review turnaround time by 20%** and **improve on-time case reporting to 95%**.
- **Achievable:** By optimizing workflows, implementing technology, and staff training.
- **Relevant:** Supports business units and strengthens risk management.
- **Time-bound:** By December 2026.

LOGISTICS & SUPPORT SERVICE DIVISION

1. Branch Infrastructure Management

- **Specific:** Improve the turnaround time for resolving branch maintenance requests.
- **Measurable:** Achieve **90% of maintenance issues resolved within 3 working days**.
- **Achievable:** By strengthening vendor contracts and creating a central helpdesk tracking system.
- **Relevant:** Ensures uninterrupted customer service and smooth branch operations.
- **Time-bound:** By June 2026.

2. Asset Management & Optimization

- **Specific:** Implement an inventory and asset management system.
- **Measurable:** Track and digitize **100% of bank's fixed assets** (furniture, IT equipment, vehicles, etc.) into a central database.
- **Achievable:** With RFID tagging or barcoding solutions.
- **Relevant:** Improves accountability and reduces asset loss/misuse.
- **Time-bound:** By September 2026.

3. Cost Efficiency in Logistics

- **Specific:** Optimize costs related to logistics and support services.
- **Measurable:** Reduce overall logistics and facility-related costs by **8%**.
- **Achievable:** By renegotiating supplier contracts, consolidating procurement, and reducing wastage.
- **Relevant:** Directly contributes to bank profitability.
- **Time-bound:** By December 2026.

4. Sustainability & Green Banking

- **Specific:** Reduce the bank's environmental footprint.
- **Measurable:** Cut paper consumption by **20%** and reduce energy usage by **10%** in head office and branches.
- **Achievable:** Through digitization, energy-efficient lighting, and awareness programs.
- **Relevant:** Supports green banking initiatives and CSR goals.
- **Time-bound:** By year-end 2026.

5. Vendor & Service Quality Management

- **Specific:** Strengthen vendor performance evaluation system.
- **Measurable:** Evaluate **100% of key vendors quarterly**, ensuring minimum **85% satisfaction score**.
- **Achievable:** Through structured KPIs and performance scorecards.
- **Relevant:** Ensures reliable, high-quality services for the bank's operations.
- **Time-bound:** Starting Q1 2026, reviewed every quarter.

6. Workplace Safety & Compliance

- **Specific:** Improve occupational health and safety in bank premises.
- **Measurable:** Conduct **two fire drills annually** and achieve **100% compliance** with safety audit requirements.
- **Achievable:** By coordinating with safety authorities and training staff.
- **Relevant:** Protects employees, customers, and bank assets.
- **Time-bound:** By December 2026.

7. Support Services Efficiency

- **Specific:** Enhance efficiency in transport and courier services.
- **Measurable:** Deliver **95% of inter-branch documents within 24 hours**.
- **Achievable:** By route optimization and digital tracking systems.
- **Relevant:** Ensures timely decision-making and customer service.
- **Time-bound:** By March 2026.

RETAIL BUSINESS DIVISION

1. Customer Acquisition

- **Specific:** Increase the bank's retail customer base.
- **Measurable:** Acquire **50,000 new retail customers**.
- **Achievable:** Through targeted marketing campaigns, agent banking, and digital onboarding.
- **Relevant:** Expands the bank's footprint and revenue base.
- **Time-bound:** By December 2026.

2. Retail Loan Growth

- **Specific:** Grow retail lending portfolio across personal loans, auto loans, and home loans.
- **Measurable:** Achieve **15% year-on-year growth** in retail loans.
- **Achievable:** By simplifying loan approval processes and offering competitive pricing.
- **Relevant:** Boosts profitability and diversifies the loan book.
- **Time-bound:** By year-end 2026.

3. Deposit Mobilization

- **Specific:** Increase in low-cost deposits from retail customers.
- **Measurable:** Grow savings and current account balances by **12%**.
- **Achievable:** Through new savings schemes, digital channels, and branch campaigns.
- **Relevant:** Strengthens liquidity and reduces cost of funds.
- **Time-bound:** By September 2026.

4. Digital Channel Penetration

- **Specific:** Expand usage of mobile and internet banking among retail customers.
- **Measurable:** Increase active digital users by **30%** and achieve **70% transaction migration** to digital channels.
- **Achievable:** By launching 3 new digital features and incentivizing usage.
- **Relevant:** Reduces branch load and enhances customer convenience.
- **Time-bound:** By June 2026.

5. Cross-Selling & Product Per Customer (PPC)

- **Specific:** Improve cross-sell ratio among existing retail customers.
- **Measurable:** Achieve an average of **2.5 products per customer** (loans, deposits, cards, insurance).
- **Achievable:** By deploying CRM-driven campaigns and relationship officer training.
- **Relevant:** Increases wallet share and customer stickiness.
- **Time-bound:** By December 2026.

6. Customer Satisfaction & Retention

- **Specific:** Enhance service quality in retail banking.
- **Measurable:** Achieve **85%+ Net Promoter Score (NPS)** and reduce customer attrition by **10%**.
- **Achievable:** By introducing feedback loops, service hotlines, and faster complaint resolution.
- **Relevant:** Retains profitable customers and improves brand image.
- **Time-bound:** By September 2026.

7. Credit Card Growth

- **Specific:** Expand the bank's credit card customer base.
- **Measurable:** Issue **20,000 new cards** and increase spend per card by **15%**.
- **Achievable:** By offering attractive reward programs and merchant partnerships.
- **Relevant:** Diversifies fee-based income.
- **Time-bound:** By December 2026.

8. Financial Inclusion

- **Specific:** Enhance outreach through agent banking and rural penetration.
- **Measurable:** Open **100,000 new rural accounts** and disburse **BDT 500 crore in micro/SME loans**.
- **Achievable:** By expanding agent outlets and leveraging mobile banking.
- **Relevant:** Aligns with financial inclusion and regulatory objectives.
- **Time-bound:** By year-end 2026.

SME DIVISION

1. SME Loan Growth

- **Specific:** Expand the SME loan portfolio.
- **Measurable:** Achieve **15% year-on-year growth** in SME lending.
- **Achievable:** By targeting high-potential sectors and offering tailored loan products.
- **Relevant:** Drives revenue and supports economic growth of SMEs.
- **Time-bound:** By December 2026.

2. New SME Client Acquisition

- **Specific:** Increase the number of SME clients.
- **Measurable:** Onboard **2,000 new SME customers**.
- **Achievable:** Through branch campaigns, digital onboarding, and partnerships with business associations.
- **Relevant:** Expands the bank's customer base and cross-selling potential.
- **Time-bound:** By December 2026.

3. SME Deposit Mobilization

- **Specific:** Increase SME deposits and CASA balances.
- **Measurable:** Grow SME deposits by **12%**.
- **Achievable:** By promoting tailored savings and current account solutions for SMEs.
- **Relevant:** Improves liquidity and reduces funding costs.
- **Time-bound:** By September 2026.

4. Portfolio Quality & Risk Management

- **Specific:** Maintain a healthy SME loan portfolio.
- **Measurable:** Keep **non-performing loan (NPL) ratio below 3.5%**.
- **Achievable:** By strengthening credit appraisal, monitoring, and early warning systems.
- **Relevant:** Protects bank profitability and asset quality.
- **Time-bound:** Ongoing in 2026 with quarterly monitoring.

5. Cross-Selling & Product Penetration

- **Specific:** Increase product adoption per SME client.
- **Measurable:** Achieve an average of **2.5 products per SME customer** (loans, deposits, trade finance, insurance).
- **Achievable:** Through CRM-driven campaigns and relationship manager engagement.
- **Relevant:** Enhances customer value and revenue per client.
- **Time-bound:** By December 2026.

6. Digital Adoption among SMEs

- **Specific:** Promote digital banking usage among SME clients.
- **Measurable:** Ensure **70% of SME transactions are processed digitally** via mobile banking or internet banking.
- **Achievable:** By providing digital literacy programs and incentives for online usage.
- **Relevant:** Reduces branch workload and operational risk.
- **Time-bound:** By June 2026.

7. Advisory SME & Support Services

- **Specific:** Provide value-added services to SMEs for growth and compliance.
- **Measurable:** Conduct **4 SME workshops/training sessions** on business management, compliance, and digital banking.
- **Achievable:** With collaboration from BIBM, trade associations, or external consultants.
- **Relevant:** Builds loyalty and strengthens relationships.
- **Time-bound:** By October 2026.

8. Revenue & Profitability from SME Division

- **Specific:** Increase in SME banking revenue.
- **Measurable:** Generate **BDT 30 crore in annual fees, interest, and commissions** from SME products.
- **Achievable:** Through focused cross-selling, risk-based pricing, and portfolio growth.
- **Relevant:** Contributes to overall bank profitability.
- **Time-bound:** By December 2026.

TREASURY FRONT OFFICE

1. Profitability & Revenue Generation

Objective:

Generate sustainable treasury income within approved risk limits.

SMART Version:

- Achieve a minimum treasury trading income of BDT X million by 31 December, in line with the approved annual budget, without exceeding risk limits.
- Maintain positive risk-adjusted returns (e.g., RAROC) in at least 10 out of 12 months.

2. Deal Execution & Market Efficiency

Objective:

Ensure efficient and timely execution of treasury transactions.

SMART Version:

- Execute 100% approved deals at or better than prevailing market rates, with dealer justification documented for any off-market pricing.
- Complete deal execution and handover to Back Office within 30 minutes of trade closure on 95% of occasions.

3. Risk Limit Adherence

Objective:

Maintain strict compliance with approved risk limits.

SMART Version:

- Operate within approved dealer, product, tenor, stop-loss, and position limits throughout the year, with zero unauthorized limit breaches.
- Obtain documented approvals for any temporary excess prior to execution in 100% of cases.

4. Liquidity Management

Objective:

Ensure optimal liquidity positioning of the bank.

SMART Version:

- Maintain SLR, CRR, LCR, and NSFR above regulatory minimums on 100% of working days during the year.
- Manage daily liquidity to ensure zero instances of funding shortfall.

5. Asset–Liability Management (ALM) Support

Objective:

Support balance sheet optimization through ALM strategies.

SMART Version:

- Participate in monthly ALCO meetings and propose at least 3 balance sheet optimization strategies during the year.
- Execute approved ALM strategies within approved duration and repricing gap limits.

6. Market Intelligence & Strategy

Objective:

Enhance market insight and trading strategy.

SMART Version:

- Prepare and share weekly market outlook notes covering money market, FX, and securities, with at least 80% of forecasts directionally accurate over the quarter.
- Recommend minimum 2 new trading or hedging ideas per quarter to Treasury Head.

7. Compliance & Conduct

Objective:

Ensure ethical conduct and regulatory compliance.

SMART Version:

- Adhere to treasury code of conduct, dealing room guidelines, and regulatory rules with zero compliance breaches during the year.
- Complete 100% mandatory compliance and AML trainings within stipulated timelines.

8. Coordination with Mid & Back Office

Objective:

Strengthen front-to-back treasury coordination.

SMART Version:

- Resolve 90% of trade-related queries raised by Mid or Back Office within 1 working day.
- Ensure 100% accurate trade details are provided to Back Office on trade date (T).

9. Portfolio Management (Investments)

Objective:

Optimize investment portfolio returns.

SMART Version:

- Manage the government securities / investment portfolio to outperform the relevant benchmark yield by at least 25–50 basis points by year-end, within approved duration limits.
- Rebalance portfolio at least quarterly based on interest rate outlook.

10. Stress & Scenario Preparedness

Objective:

Enhance readiness for market stress.

SMART Version:

- Support Mid Office in at least 2 market stress or liquidity stress exercises annually and adjust trading strategies based on outcomes within 5 working days.

11. Client & Counterparty Relationship Management

Objective:

Strengthen market relationships.

SMART Version:

- Maintain active dealing relationships with approved counterparties, completing at least one engagement or review per quarter to ensure competitive pricing and access to liquidity.

12. Capability Development

Objective:

Enhance professional trading competence.

SMART Version:

- Complete at least 2 advanced treasury or market-related trainings/certifications by year-end and apply learning in at least one documented trading or ALM strategy.

Optional Appraisal Weighting (Example)

- Financial Results: 40%
- Risk & Compliance: 30%
- Process & Collaboration: 20%
- Learning & Innovation: 10%

TREASURY MID OFFICE

1. Market Risk Monitoring & Reporting

Objective:

Ensure accurate daily monitoring and reporting of market risk exposures.

SMART Version:

- Prepare and submit daily market risk reports (VaR, duration gap, sensitivity analysis) with 100% accuracy by 10:30 AM on all working days throughout the year.
- Resolve and report any breaches of approved limits to Treasury Head and ALCO within 30 minutes of identification.

2. Limit Management & Compliance

Objective:

Strengthen compliance with internal and regulatory treasury limits.

SMART Version:

- Monitor dealer, counterparty, product, and stop-loss limits on a real-time basis and ensure zero unreported limit breaches during the year.
- Maintain 100% documented approvals for all temporary or permanent excesses within 1 working day.

3. P&L Validation and Reconciliation

Objective:

Improve accuracy and timeliness of treasury P&L reporting.

SMART Version:

- Independently validate daily treasury P&L and reconcile differences with Front Office and Finance, ensuring variance remains within $\pm 2\%$ by end of each business day.
- Close all unresolved P&L breaks within T+1 on at least 95% of occasions.

4. Regulatory & MIS Reporting

Objective:

Ensure timely and accurate submission of regulatory and management reports.

SMART Version:

- Submit all Bangladesh Bank / regulator-required treasury reports and internal MIS within prescribed timelines with zero regulatory observations related to treasury reporting during the year.
- Reduce report resubmissions due to errors to nil by Q4.

5. System Controls & Process Improvement

Objective:

Enhance treasury system controls and automation.

SMART Version:

- Identify and implement at least 2 process improvements or automation initiatives in treasury mid-office reporting by 31 December, resulting in a minimum 20% reduction in manual intervention.

6. ALM & Liquidity Risk Support

Objective:

Support effective Asset-Liability Management (ALM).

SMART Version:

- Prepare monthly ALM gap, liquidity ratio, and stress-testing reports for ALCO within 3 working days of month-end with no material data errors.
- Assist in conducting at least 2 liquidity stress scenarios annually and present findings to ALCO.

7. Audit & Inspection Readiness

Objective:

Maintain strong audit and inspection outcomes.

SMART Version:

- Ensure all treasury-related audit queries are responded to within 2 working days and closed within agreed timelines.
- Reduce repeat audit observations related to treasury operations by at least 30% compared to the previous year.

8. Policy Adherence & Documentation

Objective:

Ensure compliance with treasury policies and procedures.

SMART Version:

- Review and update Treasury Mid Office SOPs and risk manuals at least once a year, incorporating regulatory and policy changes within 30 days of issuance.

9. Stakeholder Coordination

Objective:

Improve coordination with Front Office, Back Office, and Finance.

SMART Version:

- Conduct quarterly coordination meetings with Treasury Front Office and Finance to resolve operational and reporting issues, achieving closure of action items within 15 days of each meeting.

10. Capability & Knowledge Enhancement

Objective:

Enhance professional competence in treasury risk management.

SMART Version:

- Complete at least 2 relevant training programs (e.g., market risk, ALM, derivatives, or regulatory guidelines) by year-end and apply learning by updating at least one internal report or control process.

TREASURY BACK OFFICE

1. Trade Confirmation & Settlement

Objective:

Ensure timely and accurate settlement of all treasury transactions.

SMART Version:

- Confirm and settle 100% of treasury deals (money market, FX, securities) within standard settlement timelines (same day/T+1 as applicable) throughout the year.
- Achieve zero failed settlements due to back-office processing errors.

2. Deal Booking & System Accuracy

Objective:

Maintain accuracy in treasury deal booking and records.

SMART Version:

- Ensure 100% accurate deal input into the treasury system on trade date (T) with nil material booking errors throughout the year.
- Rectify any identified booking discrepancies within 1 working day.

3. Nostro Account Reconciliation

Objective:

Strengthen control over Nostro accounts.

SMART Version:

- Perform daily reconciliation of all Nostro accounts with 100% completion by next working day (T+1).
- Resolve at least 95% of reconciliation breaks within 3 working days and all breaks within 7 working days.

4. Accounting & GL Reconciliation

Objective:

Ensure accuracy of treasury accounting entries.

SMART Version:

- Reconcile treasury GLs and suspense accounts on a daily/monthly basis with zero long-outstanding items beyond 30 days.
- Ensure all accounting entries are posted accurately in compliance with IFRS and bank policy.

5. Regulatory & Statutory Reporting

Objective:

Ensure timely and error-free regulatory reporting.

SMART Version:

- Submit all regulatory and statutory treasury reports to Bangladesh Bank and internal stakeholders within prescribed deadlines with zero penalties or adverse observations.
- Maintain 100% data consistency between treasury system, GL, and regulatory submissions.

6. Counterparty Settlement & Documentation

Objective:

Improve counterparty settlement efficiency.

SMART Version:

- Ensure 100% confirmation matching with counterparties (SWIFT/email) on trade date or latest by T+1.
- Maintain updated settlement instructions and counterparty documentation with annual review and validation completed by Q2.

7. Audit, Inspection & Compliance

Objective:

Maintain strong audit and compliance outcomes.

SMART Version:

- Respond to all treasury-related audit/inspection queries within 2 working days and close issues within agreed timelines.
- Reduce repeat audit findings related to treasury back-office operations by minimum 30% year-on-year.

8. Operational Risk & Controls

Objective:

Minimize operational risk in treasury operations.

SMART Version:

- Ensure 100% maker-checker compliance for all treasury transactions with no policy deviations.
- Report and escalate operational risk incidents within same working day and implement corrective actions within 5 working days.

9. Process Improvement & Automation

Objective:

Enhance efficiency through process improvements.

SMART Version:

- Implement at least 2 process improvement or automation initiatives by year-end, resulting in a minimum 20% reduction in manual processing or turnaround time.

10. Business Continuity & Contingency Readiness

Objective:

Ensure uninterrupted treasury operations.

SMART Version:

- Participate in at least one BCP/DR drill annually and ensure 100% critical treasury back-office activities can be performed from the alternate site within defined RTO.

11. Stakeholder Coordination

Objective:

Improve coordination with Front Office, Mid Office, Finance, and IT.

SMART Version:

- Resolve 90% of inter-departmental treasury issues within 3 working days through structured follow-ups and monthly coordination meetings.

12. Learning & Capability Development

Objective:

Enhance technical and regulatory knowledge.

SMART Version:

- Complete at least 2 treasury-related trainings (settlement, IFRS, SWIFT, regulatory reporting) by year-end and document learnings in updated SOPs or process notes.

WHOLESALE BANKING DIVISION

1. Revenue Growth from Corporate Clients

- **Specific:** Increase revenue from wholesale banking clients.
- **Measurable:** Achieve 15% year-over-year revenue growth from large corporate and institutional clients.
- **Achievable:** By expanding wallet share with existing clients and acquiring at least 20 new high-value corporate clients.
- **Relevant:** Directly contributes to the bank's overall profitability.
- **Time-bound:** By December 2026.

2. Loan Portfolio Growth & Quality

- **Specific:** Grow the wholesale banking loan book while maintaining credit quality.
- **Measurable:** Grow the portfolio by 20% while keeping NPL ratio below 2%.
- **Achievable:** Through structured lending solutions, risk assessment, and active monitoring.
- **Relevant:** Balances growth with financial stability.
- **Time-bound:** By year-end 2026.

3. Cross-Selling of Banking Products

- **Specific:** Increase penetration of treasury, trade finance, and cash management products.
- **Measurable:** Achieve 30% increase in cross-sell ratio (number of products per client).
- **Achievable:** By bundling products, relationship manager training, and targeted client campaigns.
- **Relevant:** Deepens client relationships and diversifies revenue.
- **Time-bound:** By September 2026.

4. Client Acquisition & Retention

- **Specific:** Expand the wholesale banking client base.
- **Measurable:** Acquire 50 new corporate clients and maintain a 95% retention rate among top 100 existing clients.
- **Achievable:** By enhancing relationship management and offering tailored solutions.
- **Relevant:** Drives sustainable growth and competitiveness.
- **Time-bound:** By December 2026.

5. Digital & Transaction Banking Growth

- **Specific:** Promote digital adoption among wholesale clients.
- **Measurable:** Ensure 80% of wholesale transactions are conducted through digital platforms.
- **Achievable:** By enhancing digital platforms, onboarding clients, and providing training.
- **Relevant:** Improves efficiency and reduces operational costs.
- **Time-bound:** By October 2026.

6. Risk & Compliance

- **Specific:** Strengthen compliance within wholesale banking.
- **Measurable:** Achieve 100% compliance with KYC/AML regulations and conduct quarterly risk reviews for all large exposures.
- **Achievable:** By partnering with risk and compliance teams and conducting staff training.
- **Relevant:** Protects the bank from regulatory and reputational risks.
- **Time-bound:** Ongoing, with quarterly reviews in 2026.

7. Client Satisfaction

- **Specific:** Improve service quality and client experience.
- **Measurable:** Achieve 90%+ client satisfaction score in annual wholesale banking survey.
- **Achievable:** By introducing relationship manager scorecards, faster turnaround times, and service excellence training.
- **Relevant:** Strengthens long-term client loyalty.
- **Time-bound:** By November 2026.

8. Sustainable & Green Financing

- **Specific:** Expand the bank's role in ESG and green finance.
- **Measurable:** Launch at least 2 sustainable finance products and achieve 10% of new wholesale loans in green/ESG projects.
- **Achievable:** Through partnerships with global agencies and developing structured products.
- **Relevant:** Aligns with global trends and regulatory expectations.
- **Time-bound:** By December 2026.

COMPENSATION & BENEFITS

1. Compensation Benchmarking

- **Specific:** Ensure the bank's salary and benefits packages are competitive in the market.
- **Measurable:** Complete **100% of market benchmarking studies** for all key roles annually.
- **Achievable:** By leveraging salary surveys, consulting firms, and internal data.
- **Relevant:** Helps attract and retain top talent.
- **Time-bound:** By March 2026.

2. Salary Structure Optimization

- **Specific:** Streamline and update salary structures for all employee levels.
- **Measurable:** Implement revised salary structures for **100% of employees**, reducing salary discrepancies by **15%**.
- **Achievable:** Through policy revision, job grading, and pay scale alignment.
- **Relevant:** Ensures internal equity and compliance with market standards.
- **Time-bound:** By June 2026.

3. Benefits Program Enhancement

- **Specific:** Improve employee benefits offerings to enhance engagement.
- **Measurable:** Introduce **at least 3 new benefits programs** (health, wellness, or flexible benefits) with **80% employee uptake**.
- **Achievable:** By analyzing employee needs and consulting with vendors.
- **Relevant:** Strengthens employee satisfaction and retention.
- **Time-bound:** By September 2026.

4. Performance-Linked Compensation

- **Specific:** Align incentives with individual and organizational performance.
- **Measurable:** Ensure **100% of eligible employees** receive performance-linked bonuses accurately and on time, with no errors.
- **Achievable:** By automating bonus calculations and linking KPIs with HR systems.
- **Relevant:** Drives employee performance and accountability.
- **Time-bound:** By December 2026.

5. Compliance & Reporting

- **Specific:** Maintain compliance with statutory requirements related to compensation.
- **Measurable:** Achieve **zero compliance issues** in payroll, tax, and benefits audits.
- **Achievable:** By updating policies and conducting quarterly internal audits.
- **Relevant:** Reduces legal and regulatory risk.
- **Time-bound:** Ongoing in 2026, with quarterly reporting.

6. HR Technology & Automation

- **Specific:** Automate payroll, benefits administration, and C&B reporting.
- **Measurable:** Achieve **90% automation** of payroll and benefits processes.
- **Achievable:** Through HRIS implementation or upgrades.
- **Relevant:** Reduces manual errors and improves efficiency.
- **Time-bound:** By June 2026.

7. Cost Optimization

- **Specific:** Optimize compensation and benefits costs without affecting employee satisfaction.
- **Measurable:** Reduce total C&B cost as a percentage of revenue by **5%**.
- **Achievable:** By revising benefits plans, vendor renegotiation, and process efficiencies.
- **Relevant:** Improves bank profitability.
- **Time-bound:** By December 2026.

8. Employee Communication & Engagement

- **Specific:** Increase awareness of compensation and benefits programs.
- **Measurable:** Conduct **at least 2 engagement campaigns** annually with **90% employee reach and feedback response**.
- **Achievable:** By using email, intranet, workshops, and webinars.
- **Relevant:** Ensures employees understand and value their compensation packages.
- **Time-bound:** By September 2026.

EMPLOYEE RELATIONS

1. Employee Grievance Resolution

- **Specific:** Improve resolution of employee grievances.
- **Measurable:** Resolve **95% of employee complaints within 10 working days**.
- **Achievable:** By implementing a structured grievance management system and tracking tools.
- **Relevant:** Enhances employee satisfaction and reduces workplace conflicts.
- **Time-bound:** By September 2026.

2. Employee Engagement & Satisfaction

- **Specific:** Increase overall employee engagement across the bank.
- **Measurable:** Achieve an **employee engagement score of 85%+** in the annual engagement survey.
- **Achievable:** Through town halls, feedback mechanisms, recognition programs, and pulse surveys.
- **Relevant:** Improves morale, retention, and productivity.
- **Time-bound:** By December 2026.

3. Conflict Management & Mediation

- **Specific:** Reduce workplace conflicts through proactive intervention.
- **Measurable:** Mediate and resolve **90% of reported conflicts** before escalation.
- **Achievable:** By training ER officers in conflict resolution and maintaining timely follow-ups.
- **Relevant:** Maintains a harmonious work environment.
- **Time-bound:** Ongoing, with quarterly review.

4. Compliance with Labor Laws

- **Specific:** Ensure all HR and ER practices comply with labor laws and regulations.
- **Measurable:** Achieve **zero legal non-compliance incidents** in labor inspections or audits.
- **Achievable:** By regular review of policies, staff training, and consultation with legal advisors.
- **Relevant:** Protects the bank from legal and financial risks.
- **Time-bound:** Continuous in 2026, with quarterly compliance checks.

5. Employee Communication & Awareness

- **Specific:** Improve clarity and transparency in employee communications.
- **Measurable:** Conduct **4 employee communication campaigns** annually, with **80% employee reach and feedback acknowledgment**.
- **Achievable:** Using newsletters, intranet updates, town halls, and digital platforms.
- **Relevant:** Builds trust and strengthens employer-employee relations.
- **Time-bound:** By December 2026.

6. Retention of Key Talent

- **Specific:** Reduce voluntary attrition of high-performing employees.
- **Measurable:** Achieve **retention of 90% of top 20% performers** identified through performance ratings.
- **Achievable:** By exit interview analysis, proactive engagement, and tailored retention plans.
- **Relevant:** Protects critical skills and business continuity.
- **Time-bound:** By December 2026.

7. Employee Relations Training

- **Specific:** Enhance ER capability across managers and HR teams.
- **Measurable:** Conduct **3 ER training workshops** for line managers and HR staff, with **90% participation and satisfactory feedback**.
- **Achievable:** By internal L&D collaboration or external experts.
- **Relevant:** Ensures consistent application of ER practices and reduces escalations.
- **Time-bound:** By October 2026.

8. Monitoring & Reporting ER Metrics

- **Specific:** Implement a system to track employee relations metrics and trends.
- **Measurable:** Produce **quarterly ER dashboards** with insights on grievances, conflicts, and engagement trends.
- **Achievable:** By using HRIS and centralized reporting tools.
- **Relevant:** Supports data-driven decision-making in HR.
- **Time-bound:** By Q1 2026 for system setup, with ongoing quarterly updates.

HR OPERATIONS

1. Payroll Accuracy & Timeliness

- **Specific:** Ensure error-free and timely payroll processing.
- **Measurable:** Achieve **100% payroll accuracy** and **on-time disbursement** every month.
- **Achievable:** By automating payroll processes, conducting monthly audits, and integrating HRIS systems.
- **Relevant:** Maintains employee trust and satisfaction.
- **Time-bound:** Ongoing in 2026, with monthly monitoring.

2. HR Process Automation

- **Specific:** Improve efficiency of HR operations through digital solutions.
- **Measurable:** Automate **80% of repetitive HR processes** such as leave management, attendance, and employee record maintenance.
- **Achievable:** By implementing HRIS modules and digital workflows.
- **Relevant:** Reduces manual errors and improves operational efficiency.
- **Time-bound:** By September 2026.

3. Compliance & Regulatory Reporting

- **Specific:** Maintain HR compliance with labor laws and regulatory requirements.
- **Measurable:** Achieve **100% compliance in audits** and submit statutory reports on time.
- **Achievable:** By regular internal audits, training HR staff, and monitoring updates in regulations.
- **Relevant:** Minimizes legal and regulatory risk for the bank.
- **Time-bound:** Continuous in 2026, with quarterly compliance checks.

4. Employee Data Management

- **Specific:** Maintain accurate and up-to-date employee records.
- **Measurable:** Achieve **zero discrepancies** in employee master data during audits.
- **Achievable:** Through centralized HR database, regular reconciliations, and periodic verification.
- **Relevant:** Supports smooth HR operations and decision-making.
- **Time-bound:** By June 2026 and ongoing.

5. HR Service Delivery & Turnaround Time

- **Specific:** Enhance the efficiency of HR support services to employees.
- **Measurable:** Resolve **90% of HR service requests** (e.g., leave approvals, document requests, policy clarifications) **within 48 hours**.
- **Achievable:** By standardizing processes, deploying ticketing systems, and training HR operations staff.
- **Relevant:** Improves employee experience and satisfaction.
- **Time-bound:** By September 2026.

6. Onboarding & Offboarding Efficiency

- **Specific:** Streamline employee joining and exit processes.
- **Measurable:** Complete **100% of onboarding and exit formalities** within **5 working days**.
- **Achievable:** Through process standardization, checklists, and system integration.
- **Relevant:** Enhances employee experience and compliance.
- **Time-bound:** By June 2026.

7. Cost Optimization in HR Operations

- **Specific:** Reduce operational costs without compromising service quality.
- **Measurable:** Achieve **10% reduction in HR operations costs** through process improvements and vendor negotiations.
- **Achievable:** By automating repetitive tasks and consolidating HR service providers.
- **Relevant:** Contributes to bank profitability and efficiency.
- **Time-bound:** By December 2026.

8. Employee Satisfaction in HR Services

- **Specific:** Improve employee perception of HR operations.
- **Measurable:** Achieve **85%+ satisfaction score** in annual HR service feedback surveys.
- **Achievable:** Through improved communication, faster service, and proactive support.
- **Relevant:** Enhances employee engagement and trust in HR.
- **Time-bound:** Survey conducted by October 2026, with follow-up improvements by December 2026.

HR BUSINESS PARTNER

1. Business Alignment & Workforce Planning

- **Specific:** Align HR strategies with business unit objectives.
- **Measurable:** Develop **100% of annual workforce plans** in consultation with business heads and ensure **90% adherence** to hiring and staffing targets.
- **Achievable:** By regular engagement with business leaders and reviewing workforce requirements quarterly.
- **Relevant:** Ensures right talent is in place to meet business goals.
- **Time-bound:** By March 2026 for plan creation; ongoing adherence monitored quarterly.

2. Talent Management & Succession Planning

- **Specific:** Support development of high-potential employees.
- **Measurable:** Identify and implement **succession plans for 100% of critical roles**, with at least **80% of identified successors ready within 12 months**.
- **Achievable:** By coaching line managers, conducting talent reviews, and tracking progress through HRIS.
- **Relevant:** Secures business continuity and leadership pipeline.
- **Time-bound:** By December 2026.

3. Employee Engagement & Retention

- **Specific:** Improve engagement in assigned business units.
- **Measurable:** Achieve **employee engagement score of 85%+** and reduce voluntary attrition by **10%** among high-performing employees.
- **Achievable:** By implementing engagement initiatives, feedback mechanisms, and targeted retention plans.
- **Relevant:** Retains critical talent and enhances productivity.
- **Time-bound:** By December 2026, with quarterly reviews.

4. Performance Management

- **Specific:** Ensure effective performance management and development.
- **Measurable:** Achieve **100% completion of performance appraisals** on time and **80% of employees with measurable performance improvement** post-review.
- **Achievable:** By coaching managers, standardizing appraisal processes, and monitoring KPIs.
- **Relevant:** Drives accountability and talent growth.
- **Time-bound:** By year-end 2026, with mid-year review checkpoints.

5. HR Policy Implementation & Compliance

- **Specific:** Ensure business unit adherence to HR policies and statutory compliance.
- **Measurable:** Achieve **100% compliance** in HR audits and **zero non-compliance incidents** in business units.
- **Achievable:** Through regular audits, manager training, and policy updates.
- **Relevant:** Minimizes risk and ensures consistent HR practices.
- **Time-bound:** Ongoing in 2026, with quarterly compliance reviews.

6. Learning & Development Support

- **Specific:** Facilitate skill development for employees in assigned units.
- **Measurable:** Ensure **90% participation** of employees in mandatory and role-specific training programs.
- **Achievable:** By coordinating with L&D and business managers, and tracking attendance and completion.
- **Relevant:** Improves workforce capability and readiness for business goals.
- **Time-bound:** By December 2026, with quarterly tracking.

7. Change Management

- **Specific:** Support business units during organizational change initiatives.
- **Measurable:** Achieve **95% adherence to planned change activities** and **80% positive feedback** from impacted employees.
- **Achievable:** By coaching managers, providing communication plans, and monitoring adoption metrics.
- **Relevant:** Ensures smooth transitions and minimizes operational disruption.
- **Time-bound:** By project completion in 2026, with post-implementation review.

8. Data-Driven HR Insights

- **Specific:** Provide actionable HR insights to business leaders.
- **Measurable:** Deliver **quarterly HR dashboards** covering attrition, engagement, training, and productivity metrics, with **90% accuracy**.
- **Achievable:** Through HRIS analytics and close collaboration with business heads.
- **Relevant:** Supports strategic decision-making and performance improvements.
- **Time-bound:** By Q1 2026 for setup, then quarterly.

LEARNING & DEVELOPMENT

1. Employee Training Coverage

- **Specific:** Increase overall employee participation in learning programs.
- **Measurable:** Ensure **100% of employees complete at least 2 mandatory training programs** annually.
- **Achievable:** By designing accessible training modules through classroom, online, and blended learning formats.
- **Relevant:** Improves staff competency, compliance, and performance.
- **Time-bound:** By December 2026.

2. Leadership Development Programs

- **Specific:** Strengthen leadership capabilities across middle and senior management.
- **Measurable:** Conduct **3 leadership programs annually**, with **90% participant satisfaction** and measurable post-training improvement.
- **Achievable:** Through collaboration with external trainers or institutions like BIBM, and internal subject matter experts.
- **Relevant:** Builds leadership pipeline and succession readiness.
- **Time-bound:** By November 2026.

3. Digital & Technical Skills Training

- **Specific:** Enhance employees' digital banking and technical skills.
- **Measurable:** Train **80% of relevant staff** in digital banking, cybersecurity awareness, and fintech applications.
- **Achievable:** By rolling out e-learning modules and practical workshops.
- **Relevant:** Supports digital transformation initiatives.
- **Time-bound:** By September 2026.

4. Training Effectiveness & ROI

- **Specific:** Measure and improve the impact of training programs.
- **Measurable:** Achieve an **average post-training performance improvement of 15% and 80% positive feedback** from participants.
- **Achievable:** By using pre- and post-training assessments, and tracking performance metrics.
- **Relevant:** Ensures learning initiatives translate into tangible business results.
- **Time-bound:** By December 2026.

5. Onboarding & Induction Programs

- **Specific:** Improve onboarding experience for new hires.
- **Measurable:** Conduct **100% structured induction programs** with **90% of new hires reporting readiness within 30 days**.
- **Achievable:** Through standardized onboarding modules, mentorship, and digital learning tools.
- **Relevant:** Accelerates employee productivity and engagement.
- **Time-bound:** Ongoing in 2026.

6. Compliance & Regulatory Training

- **Specific:** Ensure all staff are compliant with regulatory and statutory requirements.
- **Measurable:** Achieve **100% completion of AML, KYC, risk, and compliance trainings** within deadlines.
- **Achievable:** Through automated learning tracking systems and reminders.
- **Relevant:** Reduces regulatory risks and enhances operational integrity.
- **Time-bound:** By June 2026.

7. Learning Culture & Engagement

- **Specific:** Foster a culture of continuous learning across the bank.
- **Measurable:** Increase employee participation in voluntary learning programs by **20%**.
- **Achievable:** Through gamification, rewards, and recognition for learners.
- **Relevant:** Encourages self-development and innovation.
- **Time-bound:** By December 2026.

8. External Partnerships & Certifications

- **Specific:** Enhance employee access to professional development opportunities.
- **Measurable:** Partner with **at least 3 external institutions** to provide certified courses for employees.
- **Achievable:** Through collaborations with BIBM, universities, or professional bodies.
- **Relevant:** Increases employee skills and credibility.
- **Time-bound:** By October 2026.

TALENT ACQUISITION & EMPLOYER BRANDING

1. Time-to-Hire Reduction

- **Specific:** Reduce the average time taken to fill open positions.
- **Measurable:** Achieve an **average time-to-hire of 45 days** for all key roles.
- **Achievable:** By streamlining recruitment workflows, leveraging digital recruitment platforms, and maintaining a candidate pipeline.
- **Relevant:** Ensures the bank quickly secures top talent and minimizes productivity gaps.
- **Time-bound:** By September 2026.

2. Talent Acquisition Targets

- **Specific:** Hire high-quality talent across key functions.
- **Measurable:** Successfully onboard **200 new employees** in critical roles with **90% retention rate after 12 months**.
- **Achievable:** Through targeted sourcing strategies, campus hiring, and professional networks.
- **Relevant:** Supports the bank's growth plans and strategic initiatives.
- **Time-bound:** By December 2026.

3. Employer Branding Initiatives

- **Specific:** Enhance the bank's employer brand to attract top talent.
- **Measurable:** Increase **social media engagement on employer branding content by 50%** and achieve **top 5 ranking in national "Best Employers" surveys**.
- **Achievable:** By creating compelling content, employee testimonials, and participating in job fairs and award programs.
- **Relevant:** Strengthens talent attraction and bank reputation.
- **Time-bound:** By November 2026.

4. Quality of Hire

- **Specific:** Improve the quality of hires for critical roles.
- **Measurable:** Achieve **85% of new hires rated as "meets or exceeds expectations"** in their first performance review.
- **Achievable:** By structured assessment methods, competency-based interviews, and pre-employment evaluations.
- **Relevant:** Ensures recruitment drives meaningful business impact.
- **Time-bound:** By December 2026.

5. Diversity & Inclusion Hiring

- **Specific:** Strengthen diversity hiring in the bank.
- **Measurable:** Achieve **30% of new hires from underrepresented groups** in 2026.
- **Achievable:** By targeted sourcing, partnerships with universities, and inclusive job postings.
- **Relevant:** Enhances innovation, engagement, and compliance with D&I policies.
- **Time-bound:** By December 2026.

6. Candidate Experience

- **Specific:** Improve overall candidate experience during the recruitment process.
- **Measurable:** Achieve a **candidate satisfaction score of 85%+** in post-interview surveys.
- **Achievable:** By faster communication, clear process updates, and personalized engagement.
- **Relevant:** Strengthens employer brand and encourages talent referrals.
- **Time-bound:** By June 2026.

7. Campus & Early Talent Programs

- **Specific:** Build a pipeline of young talent for future growth.
- **Measurable:** Recruit **50 interns or management trainees** through campus programs and ensure **90% conversion** into full-time hires.
- **Achievable:** Through campus engagement, structured internship programs, and mentorship initiatives.
- **Relevant:** Supports succession planning and future leadership pipeline.
- **Time-bound:** By December 2026.

8. Recruitment Cost Optimization

- **Specific:** Reduce cost per hire without compromising quality.
- **Measurable:** Achieve **10% reduction in recruitment costs** through better sourcing channels and process efficiencies.
- **Achievable:** By leveraging internal referral programs and digital recruitment platforms.
- **Relevant:** Contributes to cost efficiency and ROI in talent acquisition.
- **Time-bound:** By December 2026.

 **Bank Asia**

