

Human Resource Management Practices of Mutual Trust Bank Limited Bangladesh

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ABSTRACT : *A successful moment of management team comes from a deep involvement idea. And this involvement can create a good human resource planning. Mutual Trust Bank management and particularly the Board of Directors must change the System of appointing people by giving their reference. It has been deeply observed that most of the reference appointees are not up to the standard and have a poor performance. For the sake of the bank's future and further strengthening the quality of work force, this tendency to appoint people on reference must be stopped. It may not be absolutely possible to eliminate the reference appointment system as it is a local private company. But still the tendency can be reduced to a certain extent if bold steps are undertaken by the management and the Board of Directors. However, Mutual Trust Bank Limited already has a strong image in the minds of people in Bangladesh as well as the financial resource is growing faster. This bank can be the pioneer in retaining its employees for a long time by utilizing its resources in a successful way. They should also position seminars and training programs about to retain customers and to provide the best customer service.*

Key words: *Human Resource Management, MTBL, Development.*

I. INTRODUCTION

Human Resource Management is one important area that influences a number of employees' attitudes and behavior such as intent to leave, levels of job satisfaction, and organizational commitment (Lee & Heard, 2000). Soft or high commitment human resource management practices are those that generate trust in employees and these practices include giving employee's empowerment and involvement in decision making (Pfeffer, 1998). In the context of a developing economy like Bangladesh, where the need for formation of capital is pressing, where developments in the field of industrial and bank management are dynamic, and where financial crises accompanying pangs of economic growth are frequent, the challenges posed by HRM are great importance; and, as a sequel, exploring the possibilities of the application of HRM becomes a very relevant field of enquiry and research. Beer et. al. (1984) defined HRM as a strategic approach to the management of human resources that involves all management decisions and actions that affect the relationship between the organization and employees. Beardwell et al., (2004) regard HRM as the philosophy, policies, procedures, and practices related to the management of people within an organization. Senyucel's (2009) sees HRM as a combination of people-centered management practices that recognizes employees as assets and geared to creating and maintaining skilful and committed workforce for achieving organizational goals. HRM is a distinctive approach to employment management which seeks to achieve competitive advantage through the strategic development of a highly committed and capable workforce using an integrated array of cultural, structural and personnel techniques (Storey, 2001). The management system of MTBL is used as a process of efficiently for getting activities completed with and through other people. This management system is included to the planning, organizing, leading, & controlling activities that take place to accomplish objective. The management system of MTB has come from three common factors, Those are Goal, Limited Resources, and People. The management team of MTB is to work under three factor. And the management sector has a specific field that is used as a effective way. That name is human resource management. Mutual Trust Bank Ltd is followed both management system to make a effective decision and it is depended on situational based. Most of the valuable decision is made by the centralize management policy. But some time MTBL management team is the Decentralize Management System to make universal acceptable decision. So that we can say that MTB management system structure is a ideal model. An organization is nothing without human resource. A lot of branch & employees with expensive equipment and some impressive bank balance. Each organization wants to provide best service to the customer. In this situation MTB has made the Human Resource Division (HRD). The

HRD of MTB prime task is staff managed. So that the MTB authorities keep it mind, and MTB authorities has recruited 10 employees in the HRD. To look at HRD of MTB specifically, they suggest that it is a process consisting of four function, a. Acquisition, b. Development, c. Motivation, And d. Maintenance of human resource. See the below HRD Function of Mutual Trust Bank. A successful moment of management team comes from a deep involvement idea. And this involvement can create a good human resource planning. In this situation when MTB management team recruits a employee that time they are to balanced between the job description & individual attitude. Then they make effective HR planning for the favor employee and organization. HR planning help to achieve the objective of long short term The process of determining HR needs of MTB and ensuring that the organization has the right number of qualified people in the right jobs at the right time. While a management team goes to preparer a effective HR planning that time they are to benchmark some condition for the favor of employee and organization. Mutual Trust Bank Limited is one of the running generation banks in Bangladesh. The scope of the study is limited to the Branch only. It is an old branch. The report covers all the activities of Dilkusha Branch, Matijhil. The employees of Dilkush Branch ,Matijhil has helped a lot of and here used both primary and secondary data which was available. The objective of the study is to evaluate the human resource management practices of “Mutual Trust Bank Limited” Bangladesh. To that end, the specific objectives are:

- To provide an overview and analysis of HRM practices;
- To explore the HRM functions of Mutual Trust Bank Ltd;
- To focus the dimensions of HRM practices;
- To examine weak points of HRM practices of Mutual Trust Bank Ltd;
- To provide some suggestions for improving HRM practices.

II. METHODOLOGY:

This paper is based on both primary and secondary data. Primary data were collected through a structured questionnaire which was administered personally to the bank employees. Convenient sample technique has been used to interview the employees. This is a “Descriptive Research”, which briefly reveals the overall activities of Mutual Trust Bank Ltd: Dilkusha Branch Motijhil. Dhaka. For the analysis part, data have been collected from different statements and the report of the bank.

III. MTB AT A GLANCE:

The Company was incorporated on September 29, 1999 under the Companies Act 1994 as a public company limited by shares for carrying out all kinds of banking activities with Authorized Capital of Tk. 38,000,000,000 divided into 38,000,000 ordinary shares of Tk.100 each
The Company was also issued Certificate for Commencement of Business on the same day and was granted license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operation on October 24, 1999.
As envisaged in the Memorandum of Association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act 1991, the Company started its banking operation and entitled to carry out the following types of banking business:

- All types of commercial banking activities including Money Market’ operations.
- Investment in Merchant Banking activities.
- Investment in Company activities.
- Financiers, Promoters, Capitalists etc.
- Financial Intermediary Services.
- Any related Financial Services.

The Company (Bank) operates through its Head Office at Dhaka and 25 branches. The Company/Bank carries out international business through a Global Network of Foreign.

3.1 Corporate Vision

Aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company that offers an array of products and services in the search for excellence and to create an impressive economic value.

3.2 Corporate Mission

To be the bank of 1st choice by creating exceptional value for their clients, investors and employees alike.

3.3 Corporate culture:

Employees of MTBL share certain common values that help to create a MTBL Corporate cultures.
The client comes first.
Search for professional excellence.
Openness to new ideas and new methods to encourage creativity.
Quick but proper decision-making.
Flexibility and prompt response.

3.4 Corporate Slogan

You Can Bank On Us

3.5 Objectives of MTBL

The following objectives are set for MTBL:

To earn and maintain CAMEL Rating “*Strong*”.
To establish relationship banking and improve service quality through development of Strategic Marketing Plans.
To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
To introduce fully automated systems through integration of information technology.
To ensure an adequate rate of return on investment.
To keep risk position at an acceptable range (including any off balance sheet risk).
To maintain adequate liquidity to meet maturing obligations and commitments.
To maintain a healthy growth of business with desired image.
To maintain adequate control systems and transparency in procedures.
To develop and retain a quality work-force through an effective human Resources Management System.
To ensure optimum utilization of all available resources.
To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

3.6 Strategies of MTBL:

The strategies of MTBL are as follows:

To manage and operate the Bank in the most efficient manner to enhance financial performance and to control cost of fund.
To strive for customer satisfaction through quality control and delivery of timely services.
To identify customers' credit and other banking needs and monitor their perception towards our performance in meeting those requirements.
To review and update policies, procedures and practices to enhance the ability to extend better service to customers.
To train and develop all employees and provide them adequate resources so that customers' needs can be reasonably addressed.
To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.

3.7 Capital Adequacy:

Authorized capital:

The authorized Capital of the Bank is Tk. 38, 00.00 million of 38,000,000 ordinary shares of Tk. 100 each.

Issued, Subscribed and Paid-up Capital:

The issued, subscribed and paid-up capital of the Bank is Tk. 997.92 million of 2044.00 ordinary shares of Tk. 100 each fully paid-up in cash.

3.8 Structures:

To organizational structure and corporate governance of Mutual Trust Bank Limited Strongly reflect its determination to establish, uphold and gain a stronger footing as an organization, which is customer-oriented and transparent in its management.

3.8.1 Board of Directors

The Board of Directors consists of 15 members elected from the sponsors of the Bank. The Board of Directors is the apex body of the Bank.

3.8.2 Board Committees

The responsibilities of each committee are determined by the Board of Directors who also decides the composition of each committee.

3.8.3 Executive Committee

All routine matters beyond delegated powers of management are decided by or routed through the Executive Committee, subject to ratification by the Board of Directors.

3.8.4 Policy Committee:

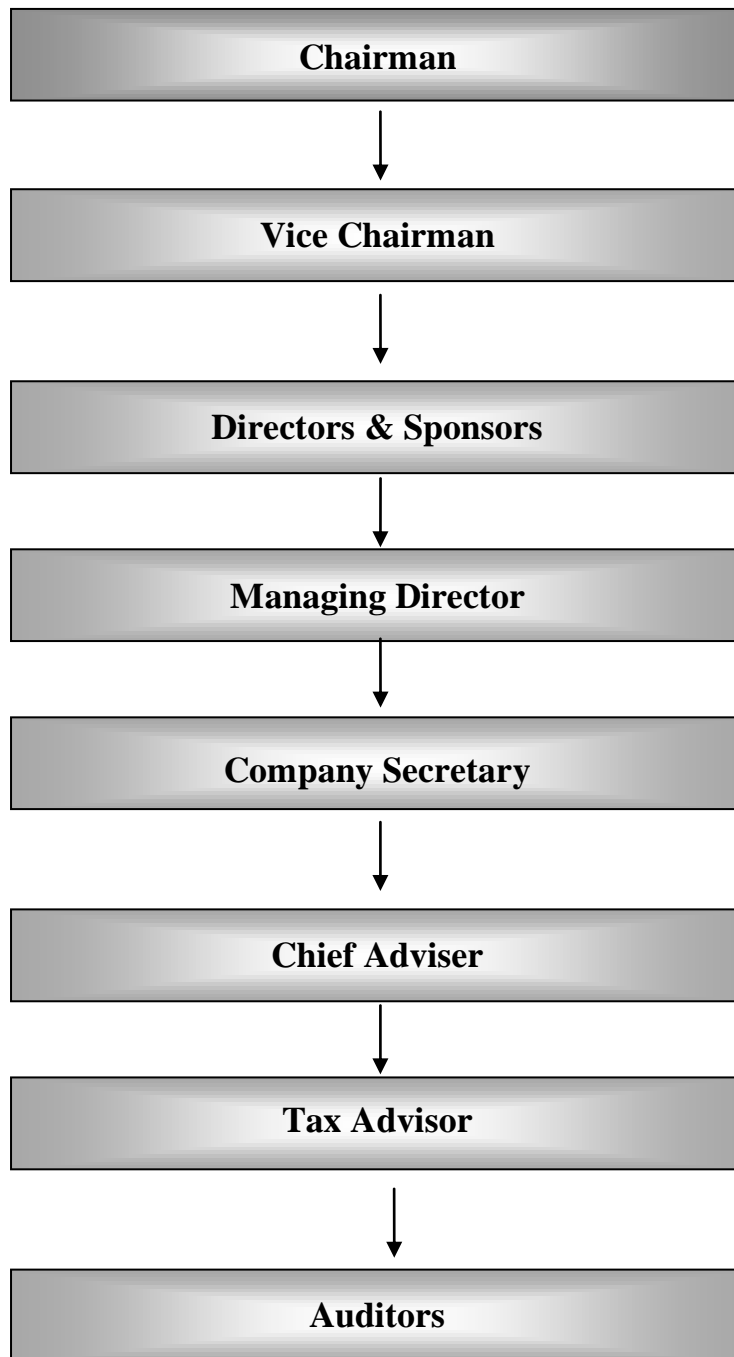
All matters relating to the principles, policies, rules and regulations, ethics etc. for operation and management of the Bank are recommended by the committee to the Board of Directors.

3.8.5 Executive Committee:

All routine matters beyond the delegated powers of the Management are decided upon by or routed through the Executive Committee, subject to ratification by the Board of Directors.

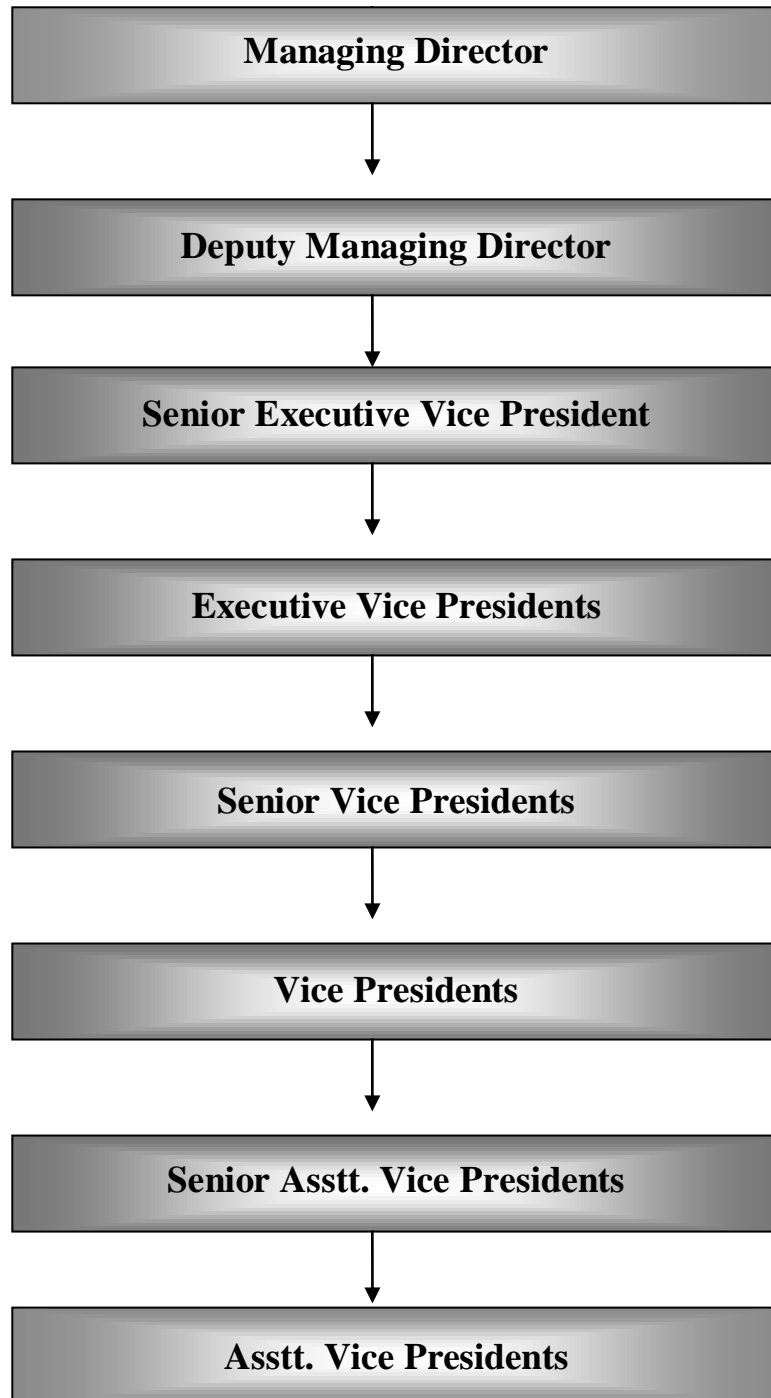
3.8.6 Audit Committee:

In line with the guidelines of Bangladesh Bank, a 03(three) members Audit committee of the Board of Directors has been formed to assist the Board in matters related to Audit and Internal Control system of the Bank.

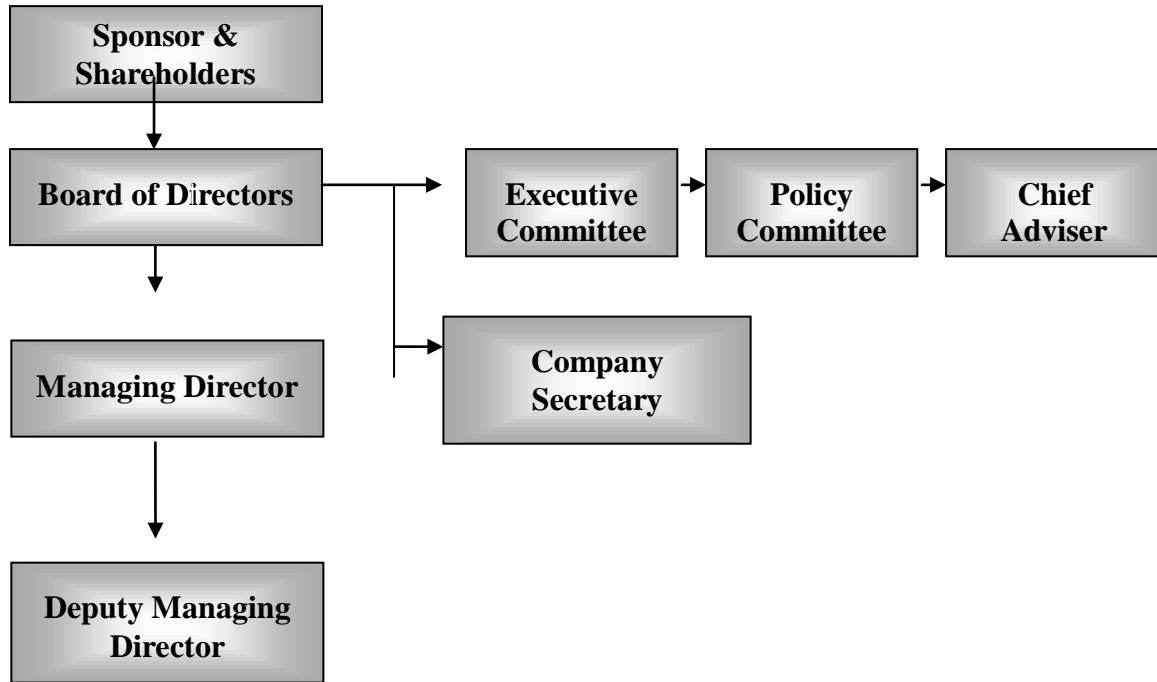


3.8.7 Board of Director

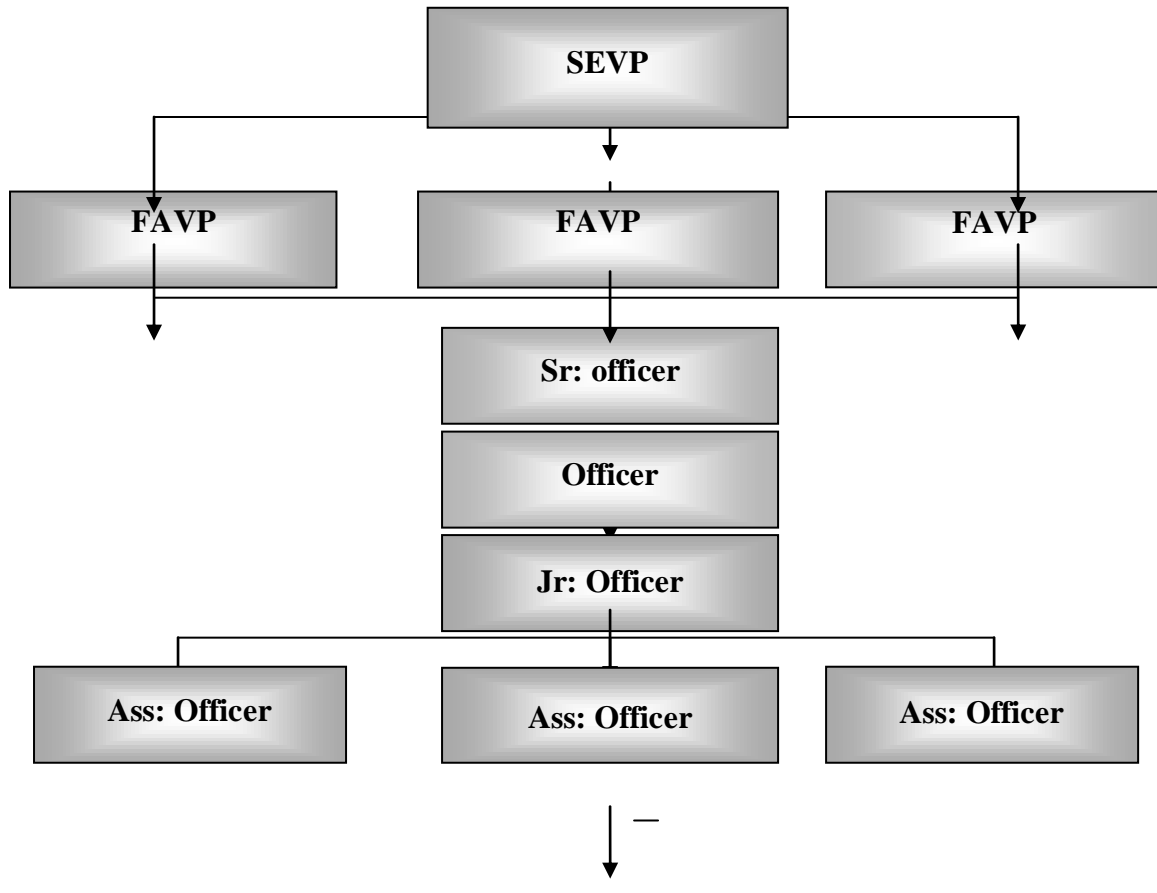
3.8.8 Management Team:



3.9 Organization Chart



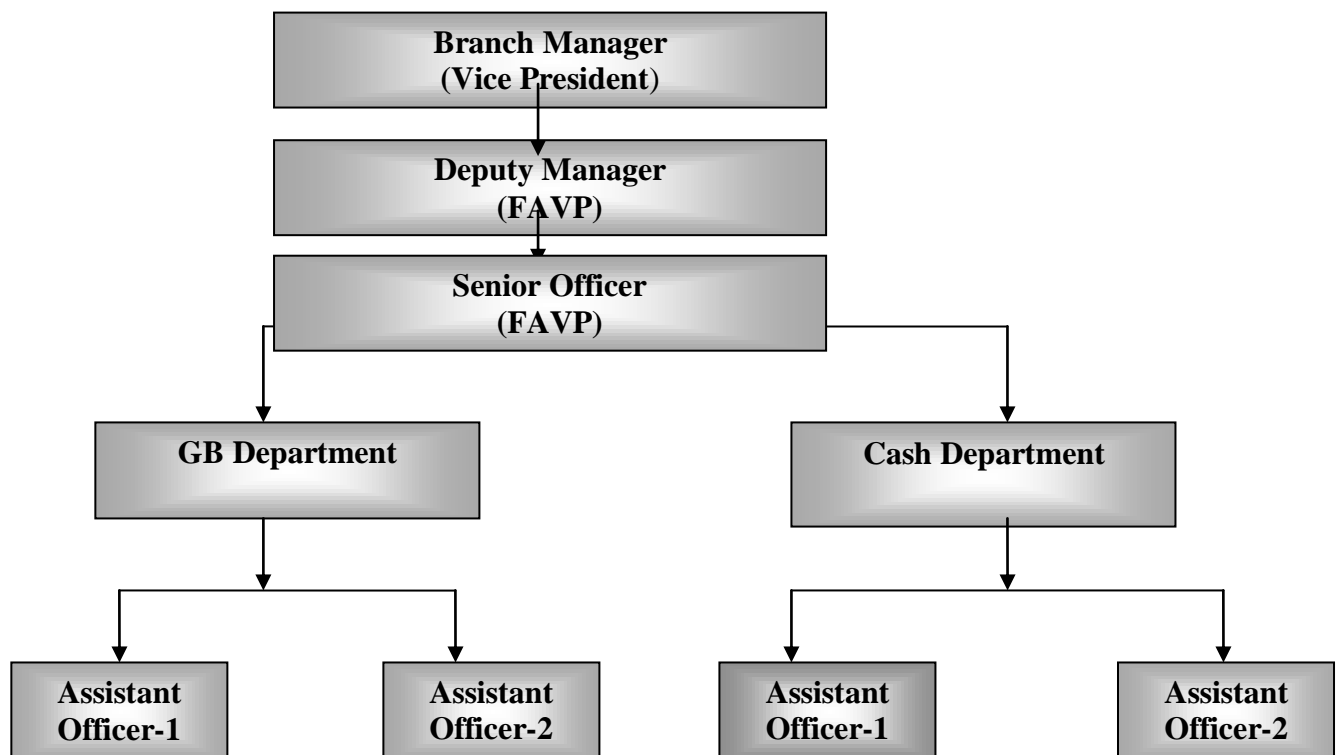
3.10 HRD Employee Hierarchy



3.11 Department of Branch

The surveyed branch is situated in the Dilkusha Matijhil, Dhaka. at the transaction hour the Manager is seen to be very busy with the customers. Even, the officer can draw money from a counter attached with the Manager's room. Thus it is providing one stop services to them. Except very little of them, most of the officials of the bank are not working much more. The operations they involve are generally as follows

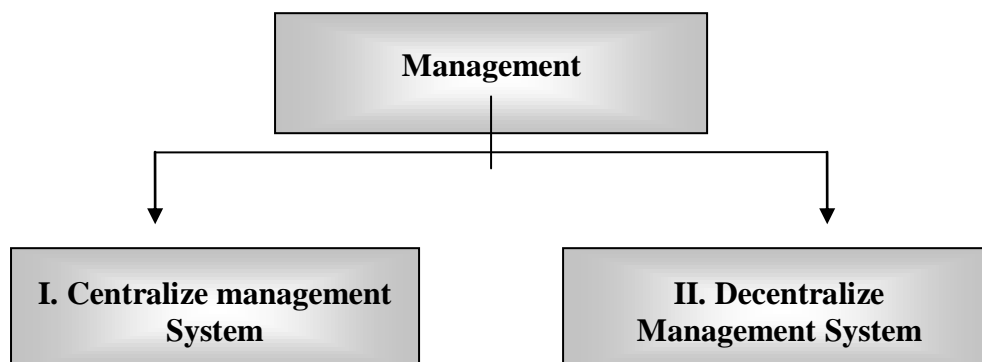
3.12 Branch Employee Hierarchy & Branch Management Activities



IV. MTBL MANAGEMENT:

The management system of MTBL is used as a process of efficiently for getting activities completed with and through other people. This management system is included to the planning, organizing, leading, & controlling activities that take place to accomplish objective. The management system of MTB has come from three common factors; those are Goal, Limited Resources, and People. The management team of MTB is to work under three factors. And the management sector has a specific field that is used as an effective way. That name is human resource management.

We know that management is classified in two ways.

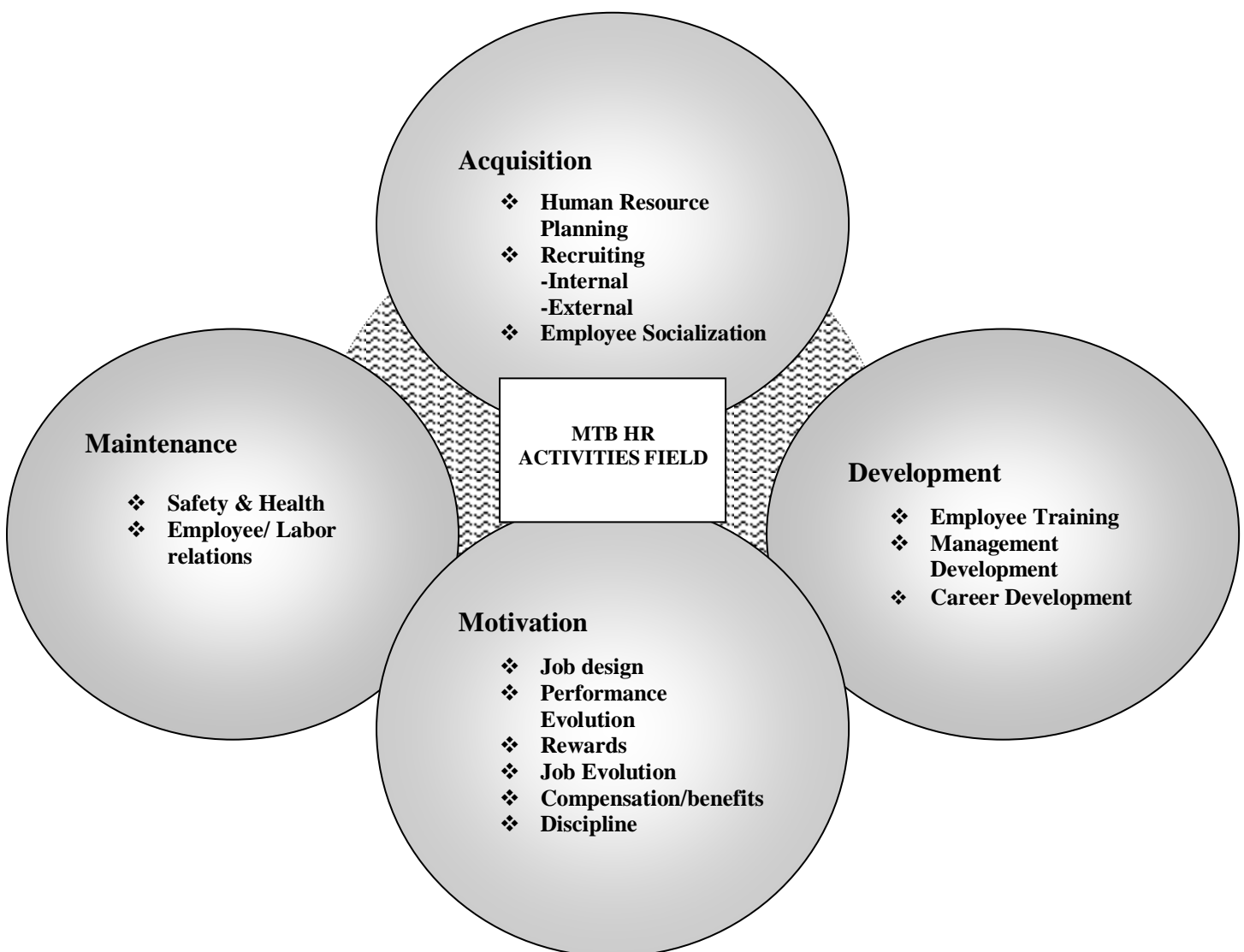


4.1 MTBL Management System:

Mutual Trust Bank Ltd is followed both management system to make a effective decision and it is depended on situational based. Most of the valuable decision is made by the centralize management policy. But some time MTBL management team is the Decentralize Management System to make universal acceptable decision. So that we can say that MTB management system structure is a ideal model.

4.2 Human resource Management of MTB

An organization is nothing without human resource. a lot of branch & employees with expensive equipment and some impressive bank balance. Each organization want to provide best service to the customer. In this situation MTB has made the Human Resource Division (HRD). The HRD of MTB prime task is staff managed. So that the MTB authorities keep it mind, and MTB authorities has recruited 10 employees in the HRD. To look at HRD of MTB specifically, they suggest that it is a process consisting of four function, a. Acquisition, b. Development, c. Motivation, And d. Maintenance of human resource. See the below HRD Function of Mutual Trust Bank.



4.3 Acquisition

The acquisition Function begins with planning. Comparatively to human resource requirement, MTB management needs to know where we are going & how we are going to get there. And it includes the estimating of demand and supplies of employee. acquisition includes the recruitment & selection of employees & socialization of employees .

4.3.1 Human Resource Planning

A successful moment of management team comes from a deep involvement idea. And this involvement can create a good human resource planning. In this situation when MTB management team recruits a employee that time they are to be balanced between the job description & individual attitude. Then they make effective HR planning for the favor employee and organization. HR planning help to achieve the objective of long short term. The process of determining HR needs of MTB and ensuring that the organization has the right number of qualified people in the right jobs at the right time. While a management team goes to prepare a effective HR planning that time they are to benchmark some condition for the favor of employee and organization.

4.3.1.I. Human resource Information System(HRIS).

The human resource information system is a software or online solution for the data entry, data tracking ,& data payroll, management & accounting function within a business .

When MTB have implemented a Human Resources Information System, MTB employees can have direct access to important information. They can use this information to make a better decision, when to act and how. They can optimize usage of their time in the performance of their respective job. Mutual Trust bank is used HRIS for making a better Human resource planning. Although it is very expensive but the staff of organization can finish the work very rapidly.

a. Flora Bank management use for those Tasks see in below

To make online Transaction.

To record the customer information.

To identify the balance amount.

To record the deposit & withdrew balance amount.

To store documents paper of Debit, Credit,& online balance transfer.

To record interest rate & extra charge amount.

To maintain the attendance of employees.

b. DMS software use for Those Tasks.

To scan the cheque.

To input the clearing cheque in online house.

To calculate amount of cheque

To find out the return cheque

c. MTB Corporate Server

To sent the Cheque book, Debit card & Credit card requisition.

To identify all branch list and employee list for effective working.

A lot of official documents paper has stored in this server for employee effective working, as like Performance appraisal form, application of Provident fund, MTB Code and instruction and so on.

MTB has corporate E-mail system that is used for effective communication.

4.3.1. II. Job Analysis

The human resource planning is concerned with telling us what individual employee can do, job analysis is more fundamental the process of systematic analysis of a job in order to determine the task, duties, and responsibilities of the job and the knowledge, skills, and abilities required to perform the job. The outputs of a job analysis include.

While Mutual Trust bank goes to recruit a employee for the position of job, that time the HRM team is to research in recording activities. HRM of MTB is gathering information and while each job is multifaceted, they must confine their information gathering to specific job attribution. And they think that what are those attributes? Then the HRM team makes a concept by using deeply thinking concentration into those point.

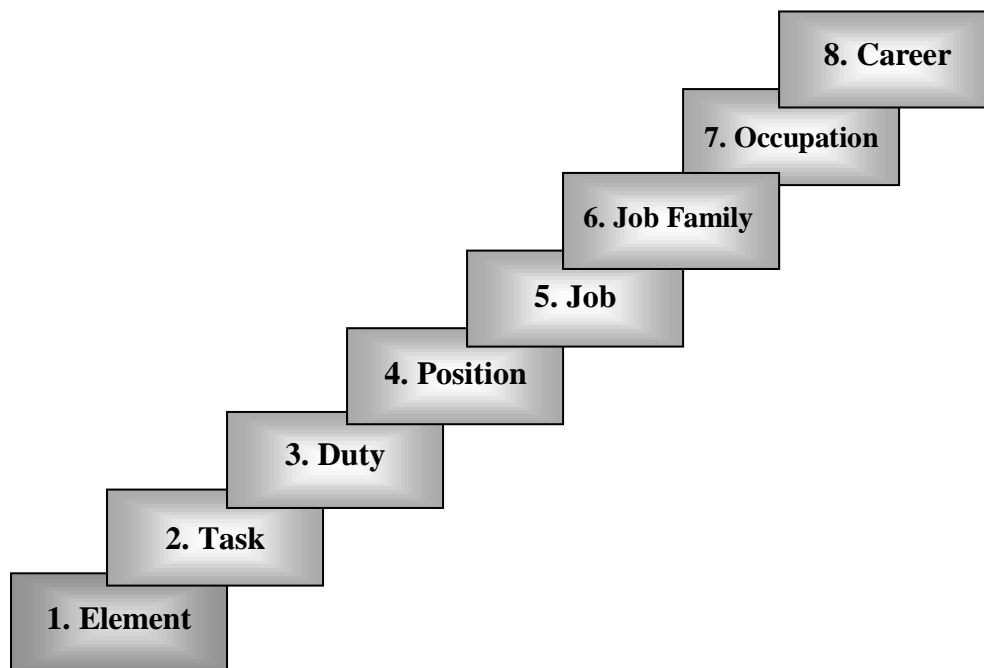


Figure: The job Analysis information Hierarchy

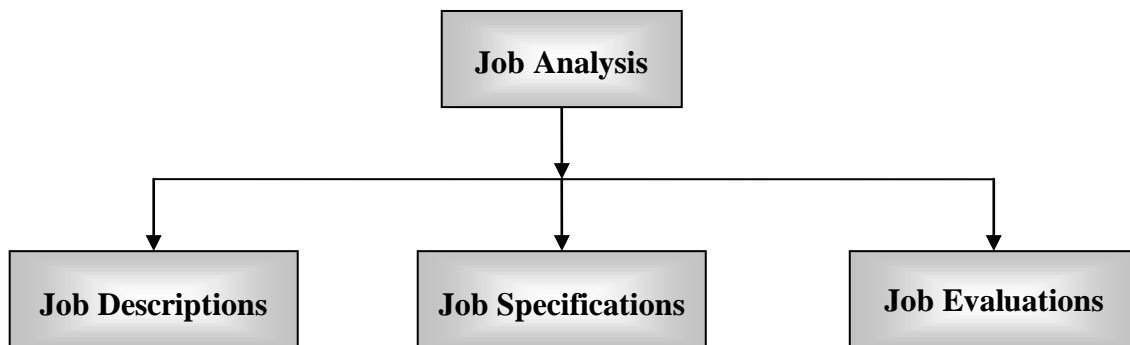


Figure: The purpose of analysis

a) Job Description

The list of tasks, duties, and responsibilities of a job.

Task: a task is a distinct work activity carried out for a distinct purpose.

Duty: a duty is a number of tasks.

Responsibility: an obligation to perform certain tasks.

b) Job Specification

The list of knowledge, skills, abilities, and other characteristics that an individual must have to perform a job.

Knowledge: an organized body of information, usually of a factual or procedural nature applied directly to the performance of a task.

Ability: a demonstrated competence to perform an observable behavior or a behavior that results in an observable output.

Skill: a competence to perform a learned, psychomotor act, and may include a manual, verbal, or mental manipulation of data, people, or things.

Other Characteristics: the personality factors (attitudes), aptitudes, or physical or mental traits needed to perform the job.

c) Job Evaluation:

Market Perspective (External Equity)

how difficult is it to fill the position

Based on Job Analysis (Internal Equity)

skill

effort

responsibility

working conditions

education requirements

4.3.2 Recruitment

Searching for, and obtaining, potential job candidates in sufficient numbers and quality, and at the right cost, for the organisation to select the most appropriate people to fill its jobs.

MTB Purpose of recruitment

Increase size of applicant pool at minimum cost

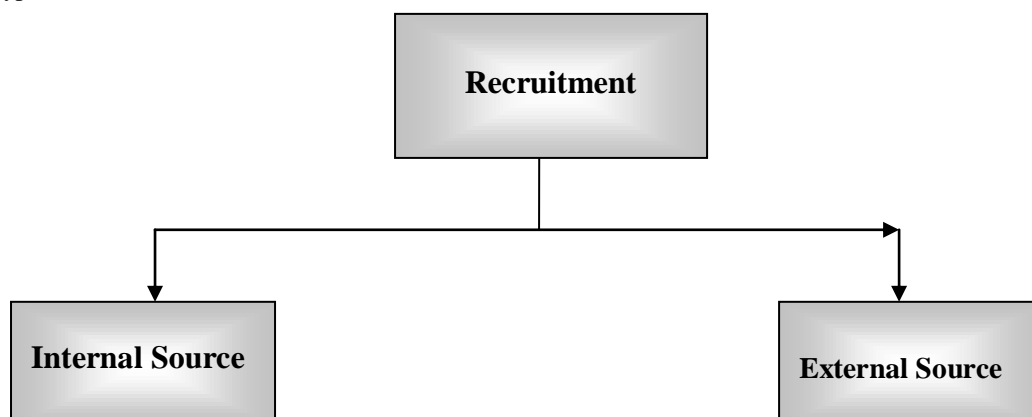
Identify & prepare potential job applicants.

Increase success rate of selection process by reducing over/under qualified applicants

Decrease early turnover of new hires.

Increase individual/organisational effectiveness.

Types of recruitment



Mutual Trust Bank is followed the internal recruitment source for recruiting employee, When they need employee that time they make a circular into MTB by writing a newsletter job posting & Succession Planning promotion. Most of the recruitment process is completed by the top management people reference.

Advantages of Internal Recruiting for MTB.

Better assessment.

Lower cost

Motivator for good performance

Hire at entry-level only

Familiarity with organisation

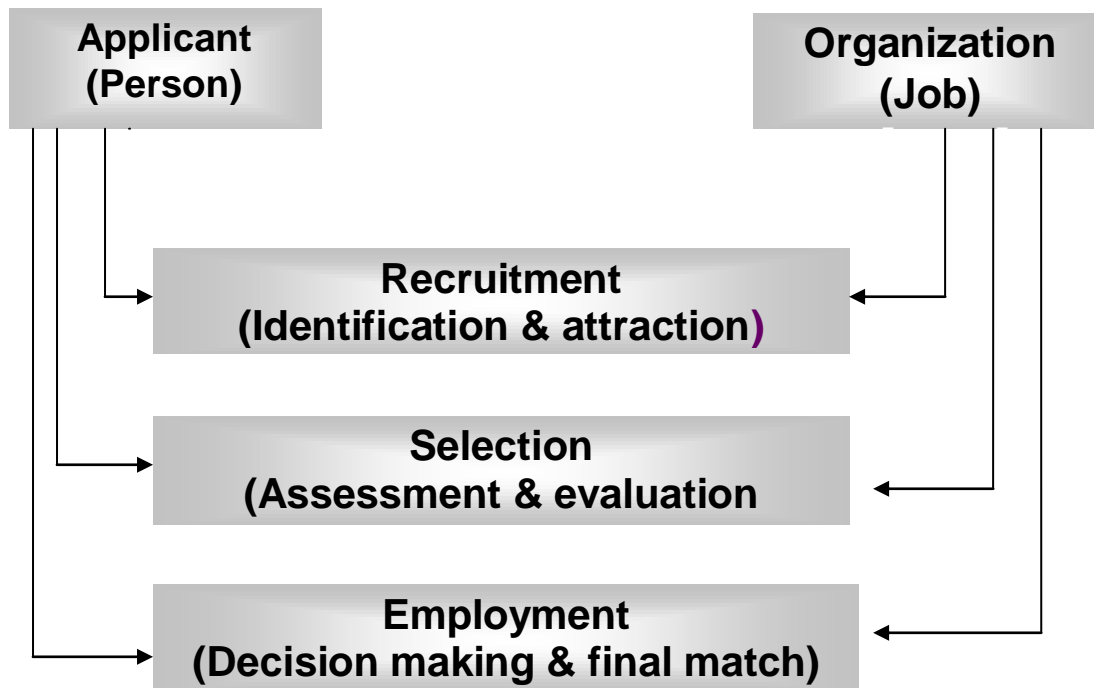
Improved morale and security

Can identify long-term interests.

4.3.3 Selection

Selection is the process of gathering information for the purposes of evaluating and deciding who should be hired, under legal guidelines, for the short and long term interests of the individual and the organization.

Staffing System Components



25

MTB Selection Process

Screening of applications

Tests

Interviews

Reference Checks

Medical Examination

MTB selection process is started by applicant screening activity. then the HR employee identify a I.Q. test of applicant. they are called for interview then interviewers are identified Reference. if the reference and all selection process result is favorable so the management is invited for joining date with positive medical certificates and academic original documents papers .Finally HRD takes a decision for placement as applicant wish.

4.4 Development

When a organization is started their activities that time the organization need to continuous development for running business activities in present time. In this circumstance Mutual trust bank has development activities. MTB competent employees will not competent forever. Some are minimally qualified upon entering the organization but require additional training or education. Therefore HRD of Mutual Trust bank has activated continuous staff development program.

4.4.1 Employee Training:

Mutual Trust Bank management team organizes continuous training program for the staffs in specific skills developing. Then they are applied on the job activities. The training program is mandatory for new employee. And management team believes that the training is a learning experience and it will be helped to achieve the objective of an organization .To participate with contest market. This training program Discovering innovational ideas and skills for organization.

Finally MTB management team has assisted to increase job performance skills of employee's. Management typically say training can involve the changing of skills, knowledge attitude or social behavior. Therefore management team of MTB has organized a lot of trainings program. As like. Money laundering, Performance Appraisal, effective computer skills and so on.

4.4.2 Management Development:

In the view of an organization, management is to compare as driver and staffs are a passenger. Organization staff cannot achieve the objective, if the management does not help them. So MTB understand to say management development is more future oriented and more concerned with education than is employee tanning or assisting person to become a good performer. A successful HR manager has analytical intelligence human intelligence, conceptual intelligence and specialized skills. Those intelligence is to enhance, management need a effective training & deployment program. As a result the authorities of MTB have sustained a management development program to be predominantly an education process rather than a tanning process. In this sense MTB authority has continued a lot of training program for HR employees.

The objective of MTB for management developing

Making an effective Human Resource planning for obtaining MTB goal and objective.

Organizing a intelligence recruitment & selection process.

Making a simple method for performance appraisal of employees.

Creating a acceptable method for payroll management

Organizing a job oriented tanning program for branch workforce. the objective of MTB.

4.4.3 Career Development:

Career Development looks at long term career effective and success of organization personnel. Mutual Trust bank is very conscious about their employee career. For this reason they have made a lot of training program activities for employee's career development. As a result the performance ability of employees are increased in day by day. Then the employee is highly performed for organization .In this situation the organization is benefited, and the organization is benefited to the employee through the promotion system. In such way Mutual Trust Bank has supported career development activities for their employees

4.5 Motivation

4.5.1 Job design

Job design means, making a structure, schedule, rutting and Disciplinary working scream. It is affected on motivational factor for employees. It has included some key point as like Task, Time, Duties, Responsibility, and Accountability.

Who peoples of employee of MTB, they have to involve in working environment for eight hours, five days in a week, and and forty-eight to fifty weeks a year. It is no secret that vast majority of job in MTB today are highly specialized. And activates are broken down into smaller and smaller task resulting in a large segment of work force doing activities to follow in mentioning schedule.

MTB is made a job design based on five core feature into an employee personality.

Skill variety: The degree to which a job requires a variety of different a activates so one can use a number of different skills and talent.

Task identify: The degree to which the job requires completion of a and identify piece of work.

Task significant: The degree to which the job has a substantial impact on the lives or work of other people.

Autonomy : the degree to which the job provides substantial free dom , independence and in determining the procedures to be used in carrying in out.

Feedback: The degree to which carrying out the work activities required by the job results in individual obtaining direct and clear information about the effectiveness of his or her performance.

4.5.2 Performance Appraisal

Performance Appraisal is the tool to determine and communicate to an employee how he/she is performing on the job, ideally, establishing a plan of development for both personal and the business.

MTB exist to achieve goals the degree of success that individual employee have in reaching their individual goals is important in determining organizational effectiveness. the assessment of how successful employee have been at meeting their individual goal therefore become a critical part of HRD of MTB.

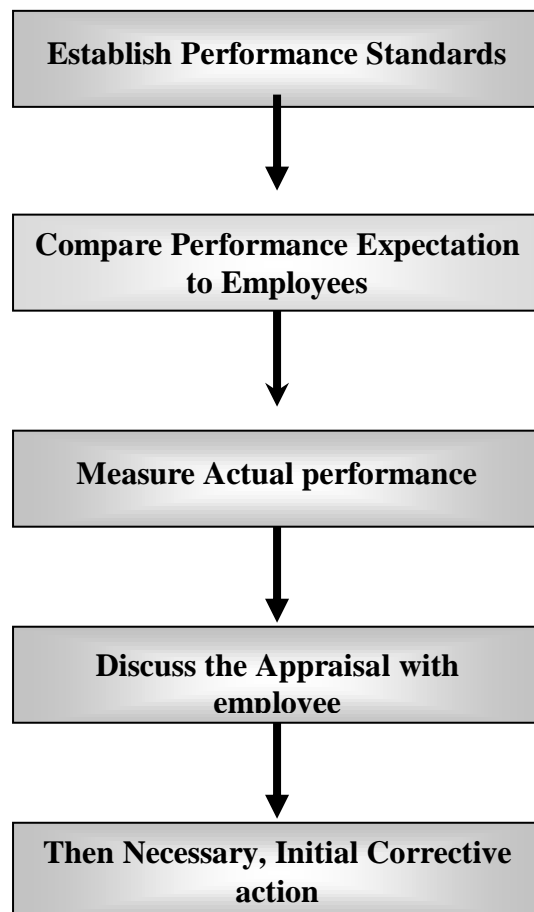
MTB has three purpose for Applying performance appraisal system..

It can be used as a basis for reward allocations, Decision as to who get salary increases, promotion, and other rewards are determined by their performance evaluation.

This appraiser can be used for identifying areas where development effort needed. As noted in our discussion of training & management development & management need to spot those individuals who have specific skills or knowledge deficiencies.

The performance appraisal can be used as a criterion against which selection device and development program are validated .any other thing has included that the management can justify to the recruitment & selection process. Was it right or Wrong?

4.5.3 MTB Performance appraisal Process Activities



4.5.4 Compensation

Total compensation is the combination of cash, benefits, retirement and perquisites paid or earned by you for work you perform on behalf of the company. MTB goal of compensation are to design the lowest cost pay structure that attract , motivate and that also will be perceive as fair by these employees. Mutual trust bank has continued a effective compensation system for their valuable employee .It either financial or non financial compensation. This compensation system is appreciated to their employee for their work activities. As a result all employees of organization does not face any restriction for their work activities. In this situation I want present a example. While i joined in MTB that time i observed a story of compensation .The branch employee will go outside of branch for inviting a guest. Therefore he had taken five hundred from bank as a convinces. This called compensation. Alternatively each employee of a bank has to pay money to the bank as compensation. If they can not match regular balance.

4.5.5 Benefit

Benefits are supplemental income provided to you that is not paid in cash to you each week. Most employers will offer a benefits orientation program which will explain their benefit program in detail. Request an overview if you are not formally offered something

There are five categories of benefits in MTB Management:

Health related benefits (insurance)

Time related benefits (vacation, sick, personal, holidays)

Retirement benefits (defined contribution and defined benefit)

Government mandated benefits

Perquisites.

Occasional Benefit (Time)

Paid Holidays

These vary by employers and are typically consistent with Holy Eid-ul- Fitor, Holy Eid-ul -Adha Celebrations.

Paid Vacation

Employers provide a limited number of paid days off through the year.

Employees usually start with two weeks (10 working days).

As the years of service increase, the number of paid vacation days typically increase as well.

Employee Salary Structure of Mutual Trust Bank Ltd

Designation	Basic Pay	HouseRent	Conveyance	Medical	Utility	L.F.A.	Total
Asstt. Officer(General/Cash)	8,450.00	5,200.00	1,040.00	1,950.00	650.00	910.00	18,200.00

The salary structure of Mutual trust Bank is a demand full for their employees. It has included some effective benefits that are motivated to their employee's for working. at present time all employees of MTB are satisfied about their wages structure .And this structure will be renewed in future for time demand. MTB always gives the priority to their employees because they believe that employee is power for us.

4.5.6 MTB Discipline System

The term discipline refer to a condition in the organization when employees conduct themselves in accordance with the organization s rules and standards of acceptable.

The discipline system of Mutual Trust bank is so strong. And all employees are to follow this discipline system. This discipline is so effective for banking activities. MTB separates offenses into minor and serious categories. By making such a distinction, management can being to establish a consistent and equitable discipline policy .For instance employee who experience their first minor offence might generally expect an oral warning. A second offense might result in a written warning, and so forth in contra the first occurrence of a serious offence might mean an immediate suspension the length on the circumstance surrounding violation. Let See the sample of MTB discipline system in below.

Official uniform Rules: All employees have to wear black pant, white or little sky blue shirt (one color). black shoe, black belt and tie is must be wearied for man, On the other hand female has no specific dress code but it has mentioned that she must be smart in ethical view.

Time in entry: All employees must be come within 10 am.

Time on exit: All employees never exit before 6 pm.

Food taking rules: Branch employee would not eat food front side of customer.

Outside Activities : Most of the employees final problem categories covers activities that employee engage in outside of their work. But it is affected on current tasks. in this sense HRD of MTB has applied restriction that is any employee would not go outside of branch during office hour without official duty.

Disciplinary Action

Mutual Trust Bank disciplinary generally follows a typically sequence of four steps: a) Oral warning b) Written Warning c) Suspension and d) Dismissal. Two additional steps , which would logical follow suspension- demotion and Pay cut are less popular in practice but there are impotence enough to justify discussion of HRD of MTB .

4.6 Maintenance

Mutual Trust Bank has made a lot rules and procedures. All rules and procedure has a significant impotency for this organization. HRD of MTB has created this rules and regulation by deep thinking . In this concomitances MTB has some employees , they are regularly monitored this rules regulation. This segment of report, I would like to discuss about safety - health and employee relations.

4.6.1 Safety and Health

Human Resource Division of MTB has a responsibility to ensure that the work place is free from unnecessary hazard and that condition surrounding the work place is not hazardous to employee 'physical or mental health. MTB's working environment is amazing. All employees are satisfied about their work place. They are working with freedom. And Customers is satisfied about this banking environment. Actually this is not only office environment but also it is environment of luxuries apparent. All components of luxury apartment has setup into working environment of MTB .In this situation Some health and safety components are ; Air Conditions, Fire Protectors, Payer Room, Conference Room, Dining Room, Kitchen, High Definition Television system , Telephone, four Security guard, two cleaner and two peons. As a result we can say that MTB working condition is completely safe and healthy without any confusion.

4.6. 1. I. Equal Employee Opportunity (EEO)

It is the policy of Mutual Trust Bank Limited (MTB) to prohibit racial, gender, sexual and other forms of unlawful harassment;

Employees at all levels are responsible for demonstrating through their personal behavior, that harassment, bullying, victimization and other such reprehensible type of conduct is unacceptable and will not be tolerated. Employees are also responsible for taking action to prevent harassment, bullying, victimization, etc. from occurring in the work-place and its environs, in the first place. They are also responsible for recognizing instances of harassment and bullying within their teams, and for taking rapid and effective steps to deal with any problems that arise.

All employees should avoid harassment (Racial, Sexual and Bullying, etc.) as defined below:

a. Harassment

Any conduct based on age, sex, sexual orientation, gender assignment, disability, HIV status, race, color, language, religion, political or other opinion or belief, national or social origin, association with a minority group, domestic circumstances, property, birth or other status, which is not reciprocated or wanted and which affects the dignity of men and women at work.

b. Sexual Harassment

Unwanted conduct of a sexual nature or other conduct, based on sex, affecting the dignity of women and men at work is prohibited. This can include unwelcome physical, verbal or nonverbal conduct”.

c. Bullying

Offensive, abusive, intimidating, malicious or insulting behavior, abuse of power or unfair penal sanction, which makes the recipient feel threatened, humiliated or vulnerable, which undermines their self-confidence, and which may cause them to suffer stress.

d. Racial Harassment

Unwanted, unwelcome and offensive conduct of a racial nature or other conduct based on race, which affects the dignity of men and women at work” Any employee may contact or visit Group Human Resources to confidentially discuss any concern, and to explore available options, without fear of jeopardizing their employment status within the Bank.

4.6.1.II. Accountability & Responsibility

The committee will work for establishing equal respect to both sexes. This committee will also receive complaints (verbal or written), investigate and finally provide their recommendations to the Managing Director & CEO for final decision. The Terms of Reference of the Anti Hassle/Harassment Committee are as follows:

1. Establish first that there is a basis to the complaint received
2. Ask for prima facie evidence of the incident
3. Carry out preliminary investigation
4. Interview the complainant, accused and witnesses, if any, and collect evidence
5. Submission of findings

In all cases, official records and documentation will be treated with confidentiality.

4.6.2 Employee Relation

MTB is a group of organization. A lot of employees are working here. I think that there are approximately 1000 employees working in MTBL. Each employee is well educated. All-time they are working together without any conflict. They are so helpful to each person. Every day they are working eight hour from 10am- 6pm. Every employees are cooperative on internship student.

V. FINDINGS:

The findings of the study are as follows:

Lack of standard job analysis policy: MTB is unconscious to prepare a standard job analysis before the recruitment and selection process. As a result employees can not apply to their academic intelligence on profession life.

Lack of proper HR planning policy: When HRD of MTB is made a Human Resource Planning that time the HRD of MTB does not take any opinion toward branch employees. So that MTB has some lacking to prepare a proper human resource Planning.

Lack of ideal recruitment & selection policy: Mainly the bank prefers internal recruitment source but it is very lengthy process. And selection process is made to find the reference of top level authorities.

Lack of effective training & development policy: MTB has continued some training & development program, but those training & development programs are not effective to perform employees.

Lack of standard performance appraisal policy: The existing performance system is not justified from the previous experience it was found that the rating does not bear the true demonstration of overall performance. The different between five rating is not properly measure and somewhat biased in many case.

Lack of effective benefits & services: MTB has some continued some benefits & services but those are not enough for branch employees. As Insurance, Transport facility, Increment and so on.

VI. RECOMMENDATIONS:

To formulate standard job analysis policy: MTB should be conscious to prepare a standard job analysis before the recruitment and selection process. As a result employee can be applied to their academic intelligence on profession life.

To formulate effective human resource planning policy: Human Resource Division of MTB should be taken employee opinion before preparing a proper Human Resource Planning. As a result all employees would be applied full concentration to their responsibility and duties.

To formulate ideal recruitment & selection policy: Human Resource Division of MTB should be followed both internal & external recruitment sources. On the other hand MTB selection process should be organized a written test.

To formulate effective training & development policy: Training & Development Program of MTB should be increased for each employee specially who are less than 1 year. So that those employees can keep contribution to achieve objective of company.

To formulate ideal recruitment & selection policy: Human Resource Division of MTB should be followed both internal & external recruitment sources. On the other hand MTB selection process should be organized a written test.

To formulate standard performance appraisal policy: Human Resource Division of MTB should be prepared a error free Performance Appraisal result in immediately. The result can be used for training need assessment & help taking proper development initiatives.

To formulate effective of Benefit & service Policy: Human Resource Division of MTB should be increased the number of benefits and services. Especially who employees lives so far from their work place, they have to provide transportation facility in work time

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