



Internship Report on
Overall HR Practices of Midland Bank Limited
BUS 400

Submitted to-

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Approval page

This undergraduate internship report entitled “*Overall HR Practices of Midland Bank Limited*” has been prepared as an essential and mandatory part to complete Bachelor of Business Administration from BRAC University.

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7th December, 2017

Dr. Suman Paul Chowdhury

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Subject- Submission of Internship Report

Dear Sir,

This is to inform you with great pleasure that I have prepared my internship report on “Overall HR practices of Midland Bank” which was assigned to me as a requirement to complete my internship program. I have tried my best to prepare an effective and credible report considering the constraints. I have faced some difficulties while gaining Information for the project. Besides, the study has given me the opportunity to relate lots of theoretical knowledge with the corporate world. I have always enjoyed making this internship report convenient for anybody who might read it for reference. I express my special thanks to you for dedicated your precious time and helping me whenever I wanted.

I am thankful for your kind inspiration, cooperation, endurance and suggestions regarding this report. I will be available for any query and clarification regarding this report whenever necessary.

Yours Sincerely,

Zarrin Masud

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BRAC Business School

BRAC University

Acknowledgement

Firstly, I would like to thank Almighty Allah for the strength and abilities to complete this internship report properly.

Secondly, I would like to thank my internship advisor Dr. Suman Paul Chowdhury, whose patience and support has helped me to successfully complete this report. When I decided to pursue my topic, he was kind enough to accept it and further guide me throughout the process. I would like to thank the BRAC Business School and Midland bank Limited for giving me the opportunity of having an Internship program.

Lastly, I would want to thank my organizational supervisors Mr. Zubayed UR Rahman and Mr. Tawfiq hussain. Their advice and guidance helped me to make this report more fruitful.

Executive Summary

This reports aims at to discuss briefly the HR practice of Midland Bank Limited. Banking sector is playing an important role to the economic development of our country. Midland bank started operation in 2013 as a fourth generation bank in Bangladesh. Now it is operating as a private commercial bank with 21 branches all over the country and reshaping their operations more customer-centric in technology based environment.

The first chapter of this report provides an overview of Midland Bank Limited. The part contains MDB history, vision, mission, product offerings, objectives, corporate organogram. The second chapter of the report contains job description and my job responsibilities as an intern in MDB. The third chapter covers an explanation origin of the report, problem statement, scope, methodology. This chapter also contains the details of HR practice in MDB including their recruitment & selection, compensation policy, promotion and so on. The fourth chapter contains the findings and analysis of the survey results. The fifth chapter covers my recommendation and observation based on the survey results findings. The sixth chapter concludes the report with some of the limitations. Lastly, the reference shows the sources I used to prepare this entire report.

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Chapter 1
Organizational Overview

1.1 Introduction

Midland bank is one of the private sector commercial banks in Bangladesh. It is a new entrant in the private banking sector of Bangladesh. As we know, achieving high economic growth is the main purpose of present economic policy of Bangladesh government. Banking sector plays an important role to achieve this objective and Midland bank (MDB) is one of them. The core activities of the bank include conventional banking and related business. MDB has emerging as a major force in the banking industry by focusing on profitability, sustainability, capital strength, and deep respect for the society. They are trying to make their operations more customer centric day by day. Human resource development (HRD) deals with all the business of the bank by the employees. So, there is a crucial need to investigate issues related to the HRM practices and at the same time giving recommendations for its improvement. (Midland Bank Limited, 2016)

1.2 History of Midland Bank Limited

Midland bank limited is a first growing fourth generation bank in Bangladesh. It was incorporated on March 20, 2013 under the Companies Act 1994 as a Public Limited Company with a paid up capital of BDT 4000 million. The bank started its commercial operation on June 20, 2013 with a corporate slogan “bank for inclusive growth”. It carries out all types of commercial banking activities. MDB stepped in the industry through Dilkhusha corporate Branch in Dhaka. Since then, the bank has been constantly expanding far and wide in both network and business. Now it has a total 21 branches including 11 rural branches and 23 ATMs across the country. Over a short span of time, the bank has emerged as a dignified banking partner in the market having ensured an easy banking access to customers through internet, alternative delivery channels, mobile, IT backed products and globally accessible debit and credit VISA cards. To achieve its vision, mission and strategic priorities, the bank is committed to maintaining the highest level of ethical standard and customer charter. (Midland Bank Limited, 2016)

1.3 Products/Services offerings-

Products and service offerings of Midland Bank is given below (Midland Bank Limited, 2016)

1. Micro, Small & Medium Enterprise (MSME) Products-

- MDB Green Loan
- MDB Baboshay
- MDB Halka Shilpajat
- MDB IT Uddog
- MDB Janbahon
- MDB Krishi
- MDB Krishijat
- MDB Nobagoto
- MDB Nariuddog
- MDB NGO link
- MDB Nirman
- MDB Seba
- MDB Shamoik
- MDB Shilpayan
- MDB Abiram
- MDB Sthae

2. Retail Banking Products-

- MDB School Saver
- MDB College Saver
- MDB Probashi Savings
- MDB Super Saver
- MDB CPP Savings
- MDB Secured Loan
- MDB Personal Loan
- MDB Car Loan
- MDB Home Loan

3. Card Products-

- MDB VISA Credit Card
- MDB VISA Debit Card
- MDB VISA Prepaid Card

4. MDB Services-

- Internet Banking
- SMS/Alert Banking
- Locker Service
- 24/7 Contact Centre
- Corporate Centre
- Corporate Website
- Bills pay and BRTA Booth
- MDB Card Cheque

1.4 Vision-

We seek to be the first choice of our customers as a distinct financial service provider, trusted, respected and valued by all stakeholders within the region and beyond pursuing an endless voyage towards excellence in every respect. (Midland Bank Limited, 2016)

1.5 Mission-

We always strive (Midland Bank Limited, 2016)

- To continuously provide quality banking service with enhanced customer focus and innovate a wide variety of need based products with widely popular solutions.
- To achieve supremacy in customer service through state-of-the-art delivery channels and user-friendly tools and technology.
- To sharpen leadership with the standard of a learning organization well supported by the finest team of banking experts and professionals.
- To maintain a healthy and diversified financial profile for inclusive economic growth.
- To be a responsible social enterprise by effectively blending commercial pursuits with social banking.

□ To be the benchmark for the regulators in terms of compliance, corporate governance and ethics.

1.6 Corporate Values-

- Customer Centricity
- Quality
- Togetherness
- Mutual Respect
- Integrity
- Responsible Citizenship
- Building the future

1.7 Objective-

The main objective in 2017 of Midland bank given below (Midland Bank Limited, 2016)

- Explore market opportunities.
- Conduct feasibility analysis for expansion.
- Assist in developing new asset and liability products.
- Repackage low performing liability products.
- Research on business policies.
- Seek ways to obtain more value from existing studies and identify opportunities.
- Identify and resolve data gaps.
- Provide deeper insight into MDB's prospective customers and generate specific action plan.
- Lend ideas and insights to new branding initiatives.
- Develop comparative reports on deposit mix, Loan, income and performance ratios.
- Enrich MDBs policy models through increased financial modeling.
- Identify and assess vulnerabilities.
- Research on the implications of trends and changes that affect MDB.

- Develop tools and methods to better identify and analyze risks to MDBs financial stability.
- Expand and enhance banking services to entities critical to MDB.

1.8 Organizational Organogram of Midland Bank:

Managing Director and CEO
Additional Managing Director (AMD)
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
Senior Assistant Vice President (SAVP)
Assistant Vice President (AVP)
First Assistant Vice President (FAVP)
Junior Assistant Vice President (JAVP)
Senior Executive Officer (SEO)
Executive Officer (EO)
Management Trainee Officer (MTO)
Officer
Assistant Officer (General)
Junior Officer (JO)
Service Associate (SA)
Senior Business Development Officer (SBDO)
Business Development Officer (BDO)

Figure 1: Hierarchy of Midland Bank

Chapter 2

Job Description

2.1 Description of the Job

Internship program is one of the most important parts for BBA students. The whole program duration is 12 weeks (3 months) which carrying out a most excellent learning way and to know about the organizational procedures as well as cope up with those surroundings as manner of professional employees. These learning could be made the student professional, sincere, well communicator, punctual and also be a smart in various side.

In order to complete my graduation from BRAC University, I have done my internship in Midland Bank Limited (MDB Gulshan Branch) starting from 2nd October, 2017. I was assigned to assist Mr. Zubayed Ur Rahman, Junior Assistant Vice President who guided me to fulfill my task on a regular basis.

This three month internship program give me the broad scopes to learn and get the real insight of practical banking works which will help me in developing my future career. Moreover, besides the regular office work I have learned to deal with different challenges, observing different customer behavior, financial documentation which helps me to learn practical banking experience.

2.2 My Responsibilities as an Intern

(A) As an HR intern I was assigned in various types of activities. At the beginning, I was assigned to assist in the recruitment process by collecting CV's from concerned department. I assist to prepare interview evaluation form format (IEF). Concerned divisional head, HR head, AMD/DMD filled up the form. Then the selection process started and called the candidates for written exam. Then I prepared Interview evaluation file and attendance list of candidates.

(B) I was assigned to assist in issuing various types of letters. Transfer letter of employees from branches to head office and head office to branches. Experience letter of employees who are leaving the organization. No objection certificates (NOC) for employees who wishes to travel abroad for issuance of new passport and for loan purpose. Other letters e.g. leave communication, forwarding letter towards branches or other divisions.

(C) Then I assisted in filing and documentation of new joiners. Checking the documents of new joiners along with the main copy, scrutinize main copy of documents with photocopies and maintaining sequences of documents in employee personal file.

(D) I was also assigned to assist in preparation of Bangladesh bank reporting to HR. Mainly, I assisted in gender based equality report to be submitted to Bangladesh Bank on half yearly basis.

(E) Next I helped to prepare notes and letters related with training proposal regarding nomination and further communication to the related authority.

2.3 Observation and Recommendation

As Midland bank is one the new entrants in the banking sector. Though their performance is getting better overtime, as an intern I have some personal recommendation that might help the company to have more growth in the banking sector.

(A) Management of Midland bank should try to restructure their internship program.

(B) MDB Ltd does not provide any honorarium to its intern. They need to pay at least a minimum amount to keep them motivated.

(C) HR interns should involve in varieties of work not only just organizing their personal employee file documents.

Chapter 3
Project Part

3.1 Origin of the Report

This report is the outcome for completing the BBA program from BRAC University. In order to start working on the report, I have completed three months internship program at Midland Bank Limited. This report has been prepared under the kind supervision of my academic supervisor Dr. Suman Paul Chowdhury, Assistant Professor, BRAC Business School. I have also been supported by Md. Zubayed Ur Rahman, Tawfiq Hussain, Md. Abdul Latif in accomplishing this report under whom I have done my internship at MDB.

3.2 Problem Statement

During my internship period, I faced some difficulties to work there. The main problem statements are given below

- Sometimes I find it difficult to adjust with new environment.
- I always had to over concern while organizing their personal employees file to avoid the mistakes.
- I find it difficult to collect information about their employee activities due to restrictions.
- Many times tasks were monotonous and boring.
- It was difficult to conduct the survey and gather data in a short period of time.

3.3 Scope of the study

As the title of the proposed research topic is “Overall HR practices of Midland bank Limited” this research contains the detailed description of practical HR activities of MDB and their analysis. This report also contains Midland bank’s history, organizational structure, objectives. Moreover, a small survey was conducted to understand customer satisfaction of the organization.

3.4 Objective of the study

Broad Objective-

The general objective of preparing this report is to give the students the opportunity to gather real life experience before entering in the real world job sector and make differences between theoretical knowledge and practical knowledge.

Specific Objectives-

- To give an overview of Midland Bank Limited.
- To identify HR practices of Midland Bank and find out the real world HR activities.
- To conclude with some findings and some possible recommendations for improving those areas to make HR activities more effective.

3.5 Methodology of the study

Data are collected from both primary and secondary sources.

Primary Sources-

- Face to face conversation and discussion with HR officials in head office.
- Personal observation at work.

Secondary Sources-

- Annual report of Midland bank limited.
- Website and other relevant sources.

3.6 Human Resource Practice in Midland Bank Limited

Midland bank constantly bring out changes in their HR department for the improvement of their service and to achieve organizational goal. Human resource division ensures right person at right time at the right place by developing, attracting and retaining employees. HR department ensures organizational long term growth by measuring employee engagement. Their recruitment and selection process, compensation and benefits, training and development, performance appraisal, maintaining the workforce are controlled and designed by HR department. The HR department of MDB is also highly equipped with the latest technological support which helps to enrich their knowledge and skills. HRD system of MDB supports all kind of HR needs for both HR officials and employees. All branch offices employees can communicate within the HRD for any kind of query leave application, transfer order, discharge order, training, salary and others with the head office. MDB train their employees to in their institute to develop their effectiveness. The HR arranges different training programs for their employees of different branch office and arranges trainings for them, which held in MDB Bank Training Institute or at different training institutes like BIBM, BBTA etc.

3.6.1 Recruitment

Recruitment needs-

MDB has three types of recruitment needs. They are defined as follows-

- Planned- The employment needs arising from changes in organization and retirement policy.
- Anticipated- Anticipated needs are those movements in personnel, which an organization can predict by studying trends in internal and external environment.
- Unexpected- Resignation, deaths, accidents, illness give rise to unexpected needs.

Recruitment sources-

MDB chooses their candidates from two kinds of recruitment sources.

- Internal sources-
Promotions and transfers, placement of absorb person, internal notifications, employee referrals.
- External sources-
Advertisement, campus recruitment or roadshow, job fair, internship.

3.6.2 Selection-

MDB follows several steps when it comes to select a candidate. They are given below-

Job Ad
Receiving CV
CV shorting
Written test
Interview
Approval
Offer letter
Joining
Posting

Figure 2- MDB Selection Process

Step 1- Advertisement

When the manpower requisition get approval HR department start searching for CV's. HRD give advertisement in two national dailies and online job portal Bdjobs.com and social networking sites LinkedIn.com and sometimes they go there with employee references. They also do roadshow or campus recruitment in different universities.

Step 2- Receiving CV

MDB has its own recruitment and selection process to follow. After receiving all the CV's the HR department start shortlist their candidates for the desired post.

Step 3- CV sorting

After receiving CV's HR department start shorting. They follow selected educational requirement for the selected post given below-

Probationary Officer-

- The candidate must have a master degree from any Govt. recognized university with all 1st division/class or equivalent CGPA/ GPA in all examinations.
- All candidates must have some basic computer knowledge.
- MBM graduates of BIBM having top ten positions and holder of BBA and MBA both from IBA may be recruited in a year after by the bank after taking interview by the management.

Trainee Assistant officer (Cash/ Technical)-

- Minimum educational qualification is Bachelor degree.
- All candidates must have some basic computer knowledge and in case of officer (computer), minimum typing speed must be twenty to thirty words in Bengali and English respectively.

Officer (General)-

- Minimum educational qualification is post graduate or equivalent degree (4 years regular course) from any recognized university.

- Candidates holding any 3rd division/class throughout academic career will not be eligible.

Step 4- Conducting written test

After initial screening selected candidates have to sit for written exam. Their written exam is conducted by BIBM or IBA. The subjects of the written exam are Math, English and general Knowledge.

Step 5-Interview

Those who selected in the written test get call by HR department to attend the interview session. They are informed about the interview date and time. The preliminary selection committee will take the interview. Managing director/DMD, SEVP to VP and head of HRD will present during the interview session and they will provide their own marks as per MDB's recruitment rules.

Step 6- Approval

After the interview process, HRD start select candidates for desired post. If there are only one post and HR find three suitable matches for the desired post then they go for the best candidate among them. After the selection process HR makes a list for candidates who qualify the post and get an approval from MD (Managing director) for offering job.

Step 7- Offer letter/ Appointment letter

If HR department get the approval from the higher authority. HRD offer job to the qualified candidate by providing Job Offer Letter. Job offer letter contains all details and terms and conditions of the job. If an employee agrees with the terms and conditions then he sign the letter and accept the job.

Step 8- Joining

HR department fixed their date for employee joining. A candidate is told to bring all documents when joining. Employee personal form of Midland bank contains all the necessary documents such as medical documents, exam sheets, character certificate, NID, TIN, educational certificates, interview evaluation form, appointment letter, CV, cover letter, salary sheet of

previous organization, experience letter, resignation letter, extension letter, acceptance letter, posting letter and etc.

Step 9-Posting

When the appointed candidate join in the bank, Head Office assigned them in selected branch to work.

3.6.3 Training and Development

Midland bank provides training for the development of both the organization and manpower. But the most importantly the main purpose of training is employee motivation and preparing them to perform their work more effectively. Midland bank have its own training institute named Midland Bank Training Institute (MDBTI). MDB arrange training for both newly recruited employees and existing employees. Their trainings are related to leadership, core banking and other aspects of banking.

Employee Orientation

Employee orientation program introduces new employees with information such as organizational guidelines and organizational philosophy. In orientation program employee are feel welcome, understand about the rules and regulation, working hours, working circumstances, what the organization is expects in terms of work and behavior etc.

Employee Training

Midland bank training institute train their employees according to need based training program. They offer different foundation course for new recruiters, MTO, Assistant officer. MDBTI also conducts different workshops and seminars to develop competency level of employees. On the job training and off the job training are two types of training they provide to their employees.

On the Job Training

Midland bank head office assign the newly recruit employees in actual work situation to develop their productivity. Job rotation, apprenticeship, special assignments are included in that program.

Off the Job Training

MDB conducts different seminars and workshops for the new employees. Bangladesh Bank also shares useful information about job knowledge and experience to the new recruiters. MDBTI also arranges case competition, demonstrations, foreign training and conference to assist their employees.

3.6.4 Compensation or pay policy

A settled pay for an employee in a particular position is fixed by the management. The board may incorporate new grades, designations, scale of pay, allowances and other facilities at its discretion when necessary.

Fixation of salary

Compensation of the employee will be settled at the base level by the management. Larger amount can also be permitted on the suggestion of selection committee or management.

Increments

Midland bank's annual increment and efficiency assessment policy is an instrument not only to identify and reward good performers but also to take reformative actions against non-performers and those who resort to go slow. They have following rules in case of increment

- (A) The annual increment to a confirmed employee shall accrue on the basis of his/ her performance on the 1st day of January every year, unless stopped as a measure of penalty, provided that an employee has completed one year confirmed service in the bank.
- (B) Employees on probation shall not be entitled to annual increment.
- (C) While it is almost normal to allow one annual increment to an employee, it will not be a routine practice. The concerned employee has to attain a certain level of performance to be favored with one annual increment.

Travelling and daily allowances

The travelling allowance and daily allowance will be fixed for every employee and it has to be maintained. Midland bank limited has their own travelling and daily allowances rules for

directors, senior management cadre, mid-level management cadre, junior management cadre, other officers i.e. executive officer, management trainee, probationary officer and staff members. The cost paid by the employee is compensated by the organization bearing within the credit limit. If the cost has been bearded over the limit the employee has to give evidence why the cost occurred. If an employee fails to do so, organization will not compensate for it.

Provident Fund

The fund of Midland Bank is called “Midland Bank Limited Employees Provident Fund.” This fund will be governed by a separate provident fund rules approved by the board. All the permanent employees of the organization should compulsorily be the members of this provident fund. Each member will sign a declaration that he/she duly read the rules of the fund in force and signify his/her assent to the conditions and obligations building upon the members of the fund. The rules of the fund may be framed from time to time. Each member will contribute monthly to the fund a sum equal to 10% of the basic salary payable to him/her per month and such percentage will be deducted by the bank from the salary of the employee at the time of payment.

Gratuity

Gratuity is the form of service benefit and social security measure of the bank for the employees. To ensure employees job security or social security and their contributions towards the growth & development of the bank Midland Bank limited has adopted this gratuity system. These rules are called Midland Bank Limited employees’ gratuity rules. These rules came into force from April 9, 2013. The eligibility for these rules given as follows

- (A) All employees including fresh recruits who have been in the service of the bank for a minimum of five years without break shall be eligible to have the benefit of gratuity.
- (B) The lateral entrants, i.e. employees serving the bank coming from other bank / financial institutions who have minimum three years’ service with other banks/ financial institutions and who have been in the service of Midland bank limited for a minimum period of three years either on regular employee or contract basis shall be eligible to have the benefits of gratuity.

Loan Facilities

An employee of Midland Bank Limited enjoys various loan facilities such as, house building loan, car loan, furniture and household electronic loans. Under some schemes the employees enjoy interest free loan facilities. Employees are in higher post enjoys more amounts of loan facilities.

3.6.5 Promotion

Promotion cannot be claimed as a matter of right and all promotions shall be made on merit and no employee shall have a claim to be promoted to a higher grade by virtue of his seniority alone. All promotions shall be made on the basis of criterion approved by the board of directors from time to time. The concerned employee must deserve first then he/she could desire to be promoted. Upon recommendation of the management/HRD/ promotional committee, the managing director will consider the promotion of the deserving candidates according to the promotional policy approved by the board from time to time.

Eligibility for promotion

(A) The employees from the level of Assistant Officer to FAVP shall be eligible for promotion to the respective next higher grade on completion of satisfactory performance in the respective grade for a minimum of two years.

The employees from the level of AVP and above shall be eligible for promotion to the respective next higher grade on completion of three years satisfactory performance in the respective grade.

(B) For consideration of promotion, the performance appraisal forms (PAF) of the candidate for the last two years shall be evaluated.

(C) An employee has to be recommended by his/her supervisor or controlling authority for promotion.

Basis for Evaluation

Criteria	Marks
Performance Appraisal (PAF)	50
Educational Qualification	13
Length of Banking Service	8
Business/ Professional Performance	15
Outstanding/ Exceptional contribution Innovation	3
Language Proficiency and communication skill	5
Management Evaluation	6
Total	100

Bonus/Benefit

(A) Festival Bonus

An employee in regular employment will be entitled to two Festival Bonuses per year. One in Eid ul Fitr and another during Eid Azha only for Muslims and employees of different religion gets that bonus during their respective religious festivals. MDB also provide another festival bonus in Pohela Baishakh. The amount is usually dependent on the basic salary of the employee.

(B) Performance Bonus

MDB provides performance bonus based on their organization's profit, higher authority and management committee will declare a certain percentage of the pre-tax profit as performance bonus.

Leave Management

(A) Annual/ Earned Leave

An employee shall be entitled to earned leave for thirty days in a year. According to MDB rule, an employee is encouraged to go on earned leave on completion of one years' continuous service. If an employee cannot be granted earned leave due to exigencies of his service, he/she may be allowed to accumulate a maximum of ninety days earned leave. This rule is applied for both regular and contractual employees.

(B)Casual leave

According to MDB policy, an employee will be entitled to enjoy casual leave for maximum period fifteen days in a calendar year with full pay. Maximum three days casual leave can be taken at a time. If extended further, the entire period shall be treated and converted into earned leave.

(C)Sick leave

An employee either contractual or regular shall be entitled to sick leave on medical ground up to a maximum of fifteen days in a calendar year with full pay. However, maximum three years i.e. forty five days sick leave shall be accumulated to his/her credit. Sick leave can be taken in continuation of and in combination with holidays including weekly holidays.

(D)Maternity leave

When a female employee makes application for maternity leave, the competent authority will grant such leave for a period of six months from the commencement of the leave. This leave is given with pay. Usually maternity leave is not given more than twice in an organization.

3.6.6 Performance Appraisal

Performance appraisal is a systematic evaluation of employee performance in an organization. Organization creates a plan for improvement of employee performance by communicating about his/her job. By following performance appraisal managers can make effective decision relating employee promotions, increment, payoff etc. Midland bank evaluate existing employee performance based on annual overview of his/ her overall contributions to the organization.

MDB conducts performance appraisal annually to evaluate regular employee performance. They also evaluate the performance of executives, officers and other staffs. The management trainee officers have to go through some basic training course for three months from their joining. The evaluation criteria of MTO post has direct and indirect functions. Direct functions include general banking, credit management and investment and foreign exchange etc. and indirect functions include dress sense, punctuality, attendance, manner, departments, behavior with senior colleagues, behavior with clients, communication skills, accuracy in work, eagerness to Learn, ability to match with new things, convincing power, ability to perform under

stress. MDB use in the graphic rating scale method, a rater describe an employee as falling at 5 point on a performance scale, such as, poor, average, good, very good, excellent. The scale point is assigned (5=excellent, 1= poor). Total score for an employee can be computed by summing the rating across all dimensions rated.

MIDLAND BANK LIMITED
Human Resource Division
Head Office, Dhaka

Name of the Branch/Division

Performance Appraisal for the Management Trainee Officer for the year 31/12/2016

- i. Name
 - ii. Designation
 - iii. Employee ID
 - iv. Place of posting
 - v. Date of Joining
 - vi. Rating on personal character:

Excellent	V. Good	Good	Average	Poor
-----------	---------	------	---------	------
-
- 1. Attendance
 - 2. Punctuality
 - 3. Dress Sense
 - 4. Behavior with Superiors
 - 5. Behavior with Clients
 - 6. Behavior with colleagues
 - 7. Commitment to work
 - 8. Sincerity
 - 9. Integrity
 - 10. Accuracy in work
 - 11. Co-operation & Tact
 - 12. Power of Expression (Speaking)
 - 13. Power of Expression (Writing)
 - 14. Eagerness to learn
 - 15. Ability to match new things
 - 16. Convincing power
 - 17. Ability to perform under stress

Chapter 4
Findings and Analysis

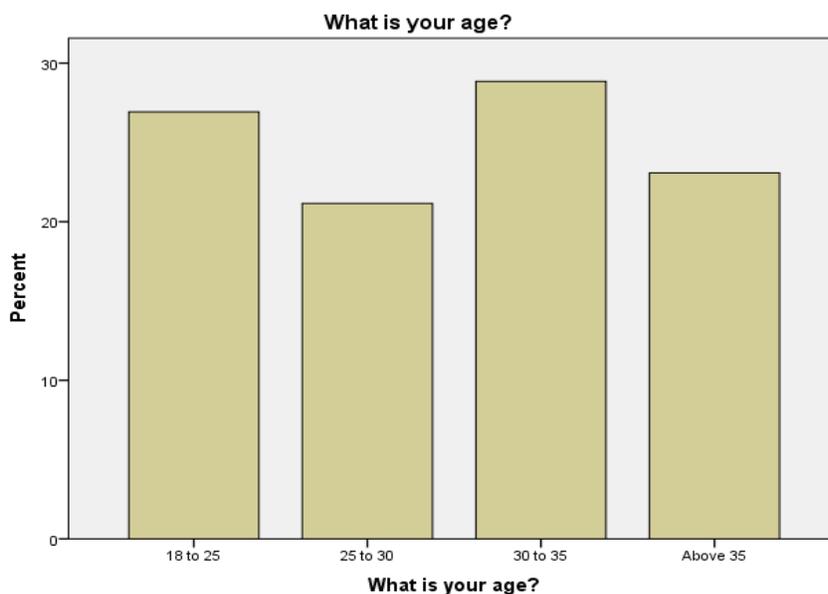
4.1 Findings and Analysis

Required data for this report is collected from survey questionnaire that included 13 questions. Total 52 observations are collected. So, sample size is 52. Sample was selected randomly. Survey questionnaire is mostly Likert scale based. For the statistical analysis of data, SPSS software is used. Frequencies and percentages of different observations with respect to different variables as well as the calculation of arithmetic mean, standard deviation, variance of the variables are done with the SPSS software.

Survey Interpretation of customer satisfaction of Midland Bank

1. Analysis of Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18 to 25	14	26.9	26.9	26.9
25 to 30	11	21.2	21.2	48.1
30 to 35	15	28.8	28.8	76.9
Above 35	12	23.1	23.1	100.0
Total	52	100.0	100.0	

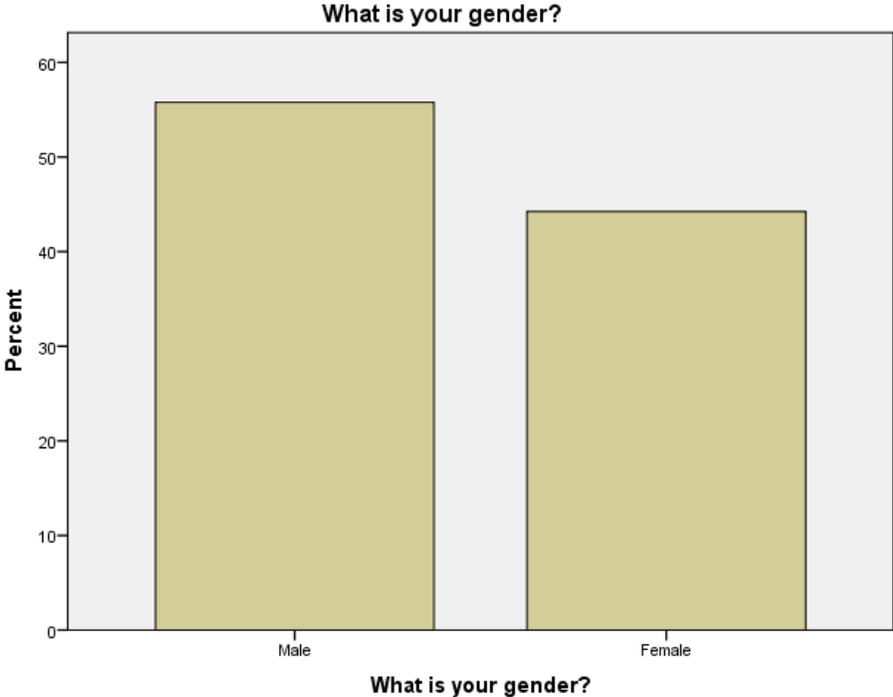


As per the response from the survey, out of 52 respondents 26.9% customers in Midland bank are between 18-25 age, 21.2% customers between 25 to 30, 28.8% customers between 30 to35 and 23.1% customers are above 30.

2. Analysis of Gender

What is your gender?

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	29	55.8	55.8	55.8
Female	23	44.2	44.2	100.0
Total	52	100.0	100.0	

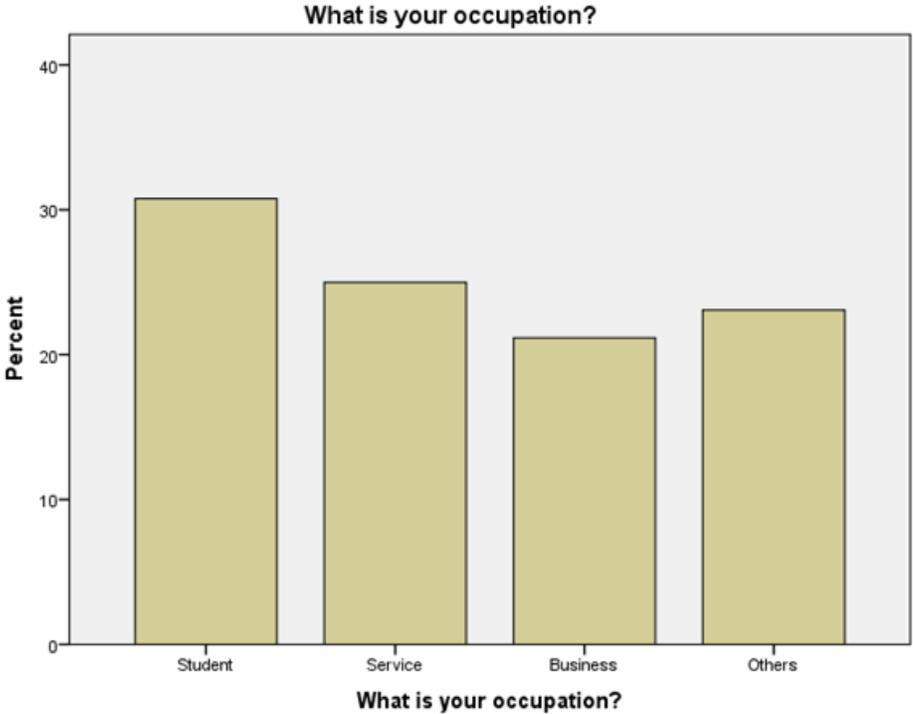


Based on survey results, Male customer is 55.8% and female customer is 44.2% out of 52 respondents in total.

3. Analysis of Occupation

What is your occupation?

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	16	30.8	30.8	30.8
Service	13	25.0	25.0	55.8
Business	11	21.2	21.2	76.9
Others	12	23.1	23.1	100.0
Total	52	100.0	100.0	



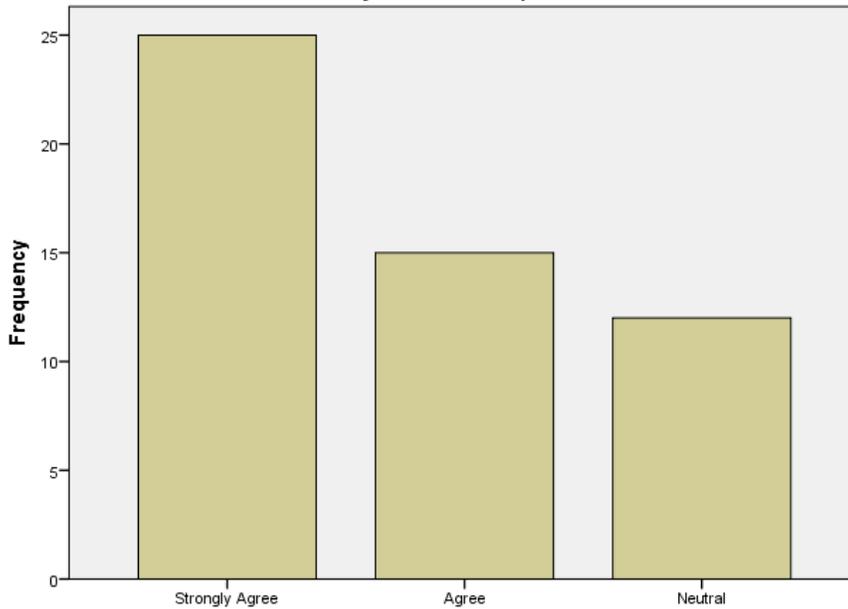
Survey results implies that, 30.8% of the customers are student, 25% of the customers are service holders, 21.2% are businessman and 23.1% falls in other categories.

4. Analysis of Customer Satisfaction

You are satisfied with your overall experience with MDB.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	25	48.1	48.1	48.1
Agree	15	28.8	28.8	76.9
Neutral	12	23.1	23.1	100.0
Total	52	100.0	100.0	

You are satisfied with your overall experience with MDB.



You are satisfied with your overall experience with MDB.

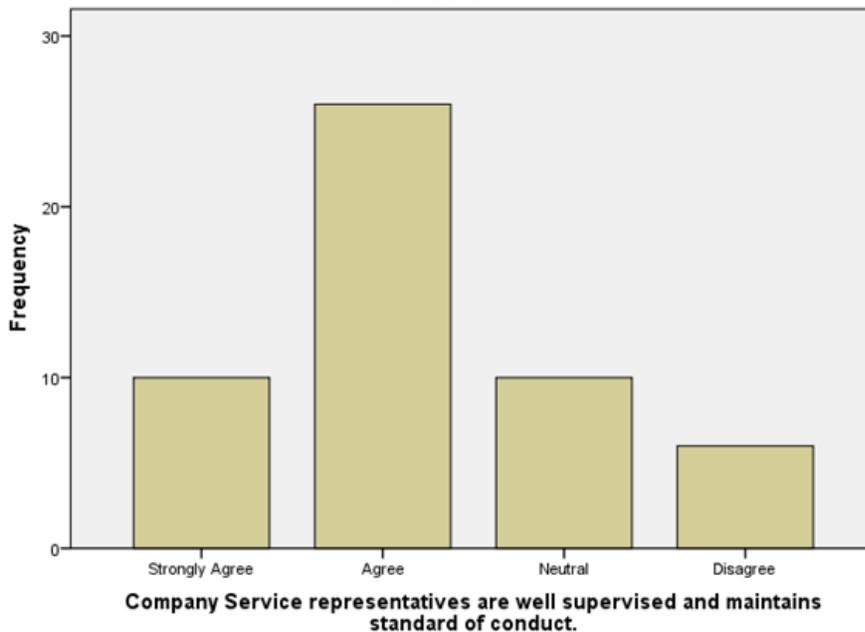
Based on survey results, 48.1% of the customers strongly agree about their overall satisfaction with MDB. 28.8% of the customers agree and 23.1% customers are neutral about the statement. This clearly defines that, as a new entrant, MDB needs to focus on its customer experience to have a sustainable growth in banking industry.

5. Analysis of Employee Conduct

Company Service representatives are well supervised and maintains standard of conduct.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	10	19.2	19.2	19.2
Agree	26	50.0	50.0	69.2
Neutral	10	19.2	19.2	88.5
Disagree	6	11.5	11.5	100.0
Total	52	100.0	100.0	

Company Service representatives are well supervised and maintains standard of conduct.



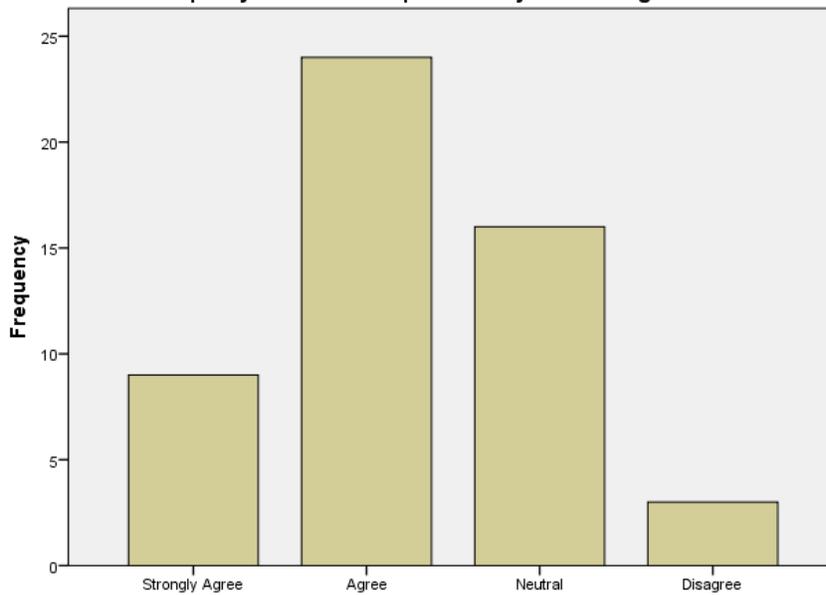
Survey results indicate that, 19.2% of the customers strongly agree and 50% of the customers agree about company representative’s supervision and conduct. 11.1% of the customers disagree with the statement. They have complaint that customer representative is not very helpful to provide them information or resolving customer problem.

6. Analysis of Quality of Service

The quality of the service provided by MDB was good.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	9	17.3	17.3	17.3
Agree	24	46.2	46.2	63.5
Neutral	16	30.8	30.8	94.2
Disagree	3	5.8	5.8	100.0
Total	52	100.0	100.0	

The quality of the service provided by MDB was good.



The quality of the service provided by MDB was good.

As per survey response, 46.2% customers are satisfied of the quality of customer service. And the second majority falls under neutral so MDB should focus on the service quality more to ensure customer retention. Good service quality ensures long term relationship with customers and enhance corporate image.

7. Analysis of Account managers' responses to queries

Account manager responds queries in timely manner.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	12	23.1	23.1	23.1
Agree	16	30.8	30.8	53.8
Neutral	20	38.5	38.5	92.3
Disagree	4	7.7	7.7	100.0
Total	52	100.0	100.0	

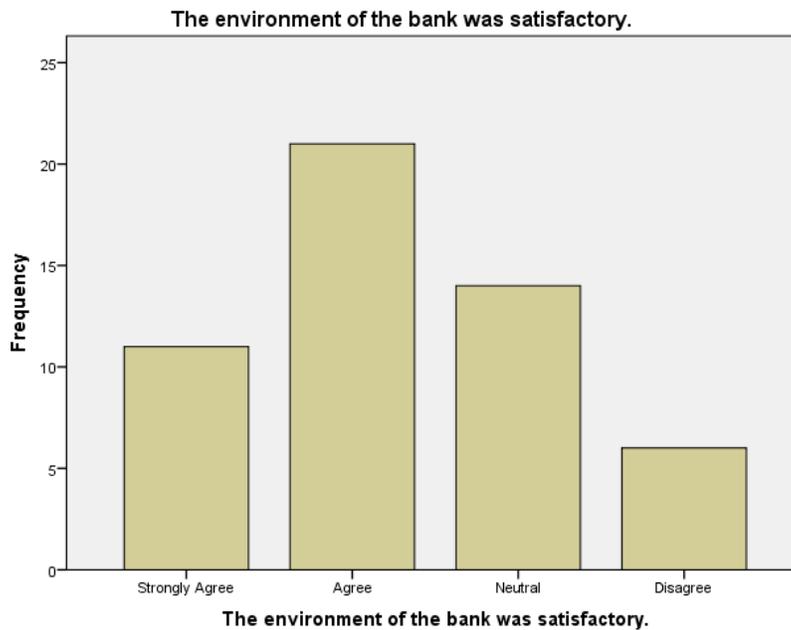


About 38.5% of the customers are neutral with the fact that they don't get their queries and information in timely whereas more than 30.8% customers agree with the question. The organization should make sure their Account Management team is responsible for the day to day running of all of our customers' finance agreements. They deal with all of our current customers' needs, including any payment issues, and customer service queries in timely manner.

8. Analysis of Environment

The environment of the bank was satisfactory.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	11	21.2	21.2	21.2
Agree	21	40.4	40.4	61.5
Neutral	14	26.9	26.9	88.5
Disagree	6	11.5	11.5	100.0
Total	52	100.0	100.0	

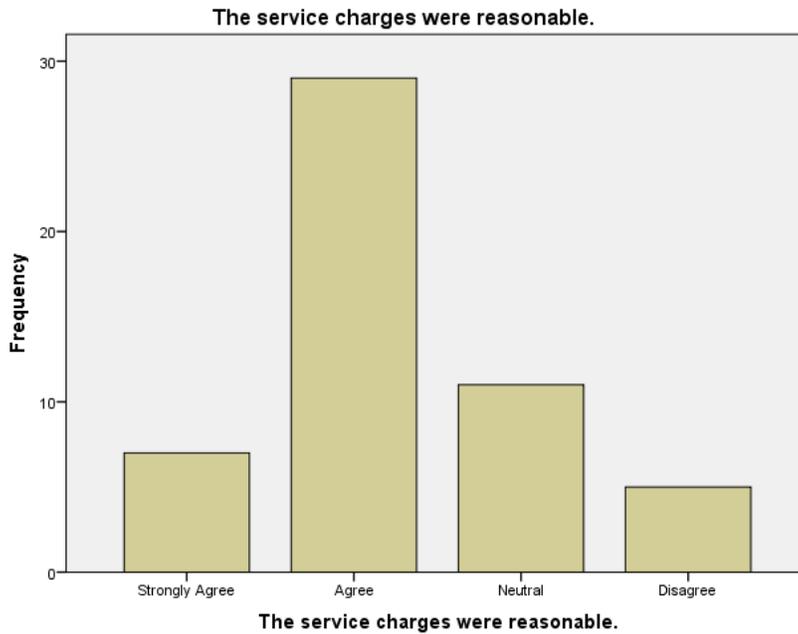


Taken from the survey, out of 52 respondents 21.2% of the customers are satisfied with the banking environment whereas, 26.9% customers are neutral and 11.5% customers are disagree about the statement.

9. Analysis of Service Charges

The service charges were reasonable.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	7	13.5	13.5	13.5
Agree	29	55.8	55.8	69.2
Neutral	11	21.2	21.2	90.4
Disagree	5	9.6	9.6	100.0
Total	52	100.0	100.0	

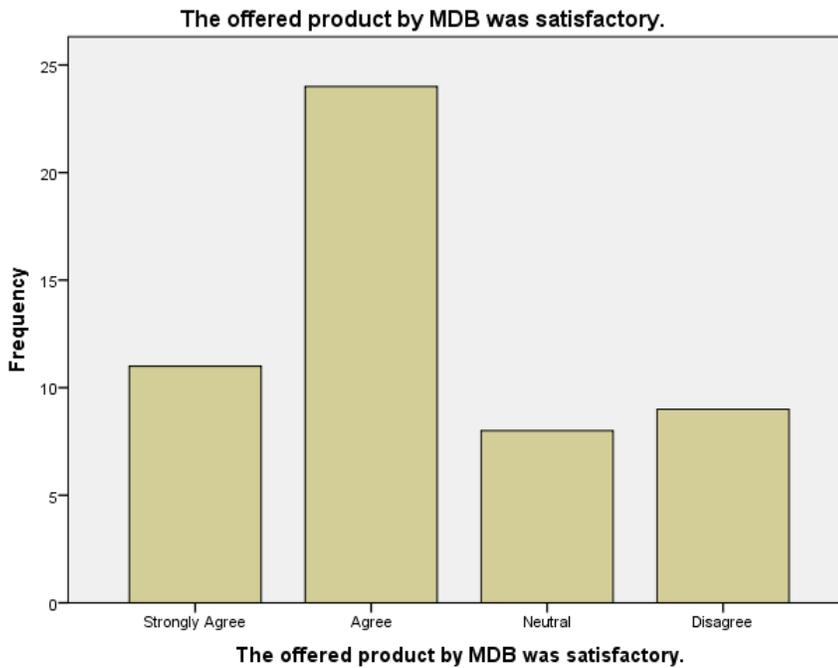


Most of the customers are happy with the banking service charges. Customers who are neutral and disagree stated that, service charges on retail banking advances and other areas should be lower compare to other banks.

10. Analysis of Product satisfaction

The offered product by MDB was satisfactory.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	11	21.2	21.2	21.2
Agree	24	46.2	46.2	67.3
Neutral	8	15.4	15.4	82.7
Disagree	9	17.3	17.3	100.0
Total	52	100.0	100.0	

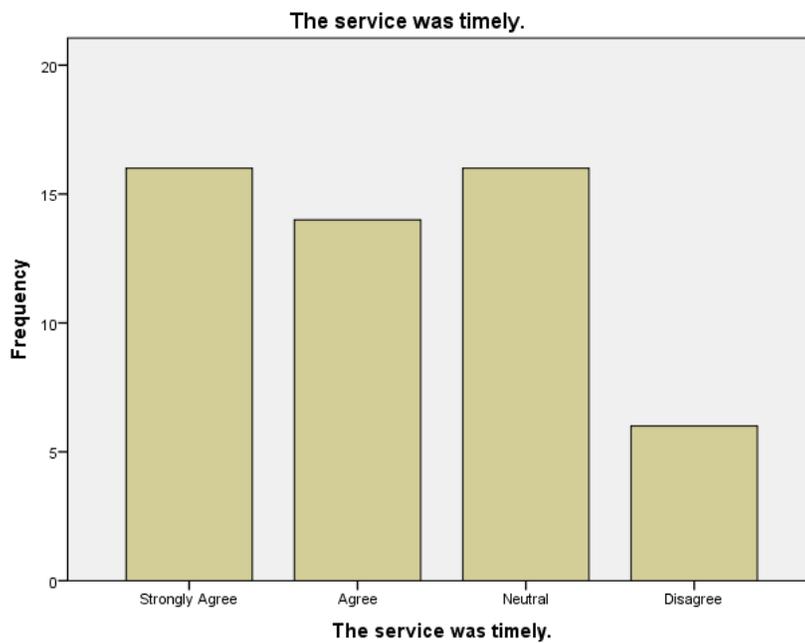


Midland bank offering different products for all customers based on their needs. Micro, small and medium enterprise (MSME) products, retail banking products, card products are the offered products to the SME industries and retail customers. From the survey we can see that, 46.2% customers agree with their satisfaction of offered products.

11. Analysis of Timeliness of Service

The service was timely.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	16	30.8	30.8	30.8
Agree	14	26.9	26.9	57.7
Neutral	16	30.8	30.8	88.5
Disagree	6	11.5	11.5	100.0
Total	52	100.0	100.0	

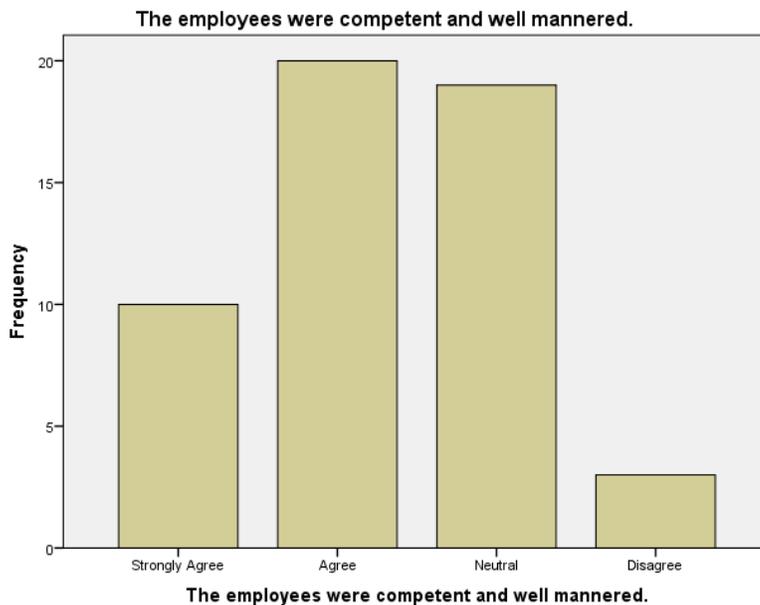


From the survey results, 30.8% of the customers strongly agree with the statement whereas about 30.8% customers are neutral.

12. Analysis of Employees Competency and Mannered

The employees were competent and well mannered.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	10	19.2	19.2	19.2
Agree	20	38.5	38.5	57.7
Neutral	19	36.5	36.5	94.2
Disagree	3	5.8	5.8	100.0
Total	52	100.0	100.0	

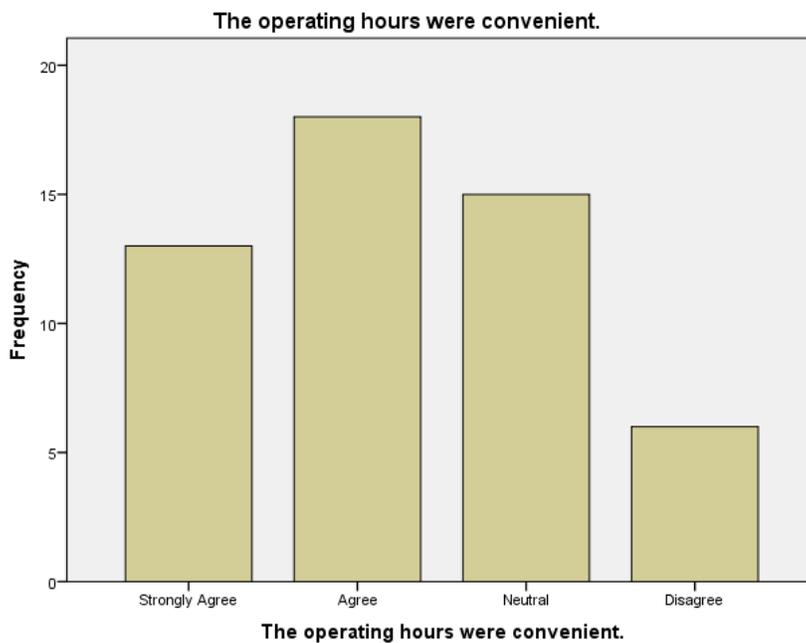


Out of 52 respondents, around 38.5% of the customers are agree that the employees are well mannered towards them and maintains positive work environment and 36.5% customers are neutral with the statement. Survey results also indicates that, 5.8 customers are disagree as they feel employees are not maintaining proper manner while interacting with them and shared their bad experiences.

13. Analysis of Convenience of Operating Hours

The operating hours were convenient.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	13	25.0	25.0	25.0
Agree	18	34.6	34.6	59.6
Neutral	15	28.8	28.8	88.5
Disagree	6	11.5	11.5	100.0
Total	52	100.0	100.0	



As per survey results, we can see that 34.6% customers are satisfied with the operating hours. MDB operating hours is 10 to 4pm for transactions and other activities. Second majority of people 28.8% are neutral with the statement.

Cronbach's alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.964	10

Cronbach's alpha is 0.964, which is acceptable

Chapter 5

Recommendation

5.1 Recommendation

Relating my theoretical and practical observation over the actions of HR department of Midland bank, I came up with some recommendation. I have already highlighted my acute surveillance in the prior part of the report. Considering all the findings and analyzing the data the following suggestions are recommended that might help the overall process of the HR department.

- Midland Bank Limited does not provide any remuneration to its interns. So many times interns leaves halfway of the internship program. A minimum remuneration and more specific job responsibilities can help overcome this problem.
- HR Interns should be appointed in varieties of work rather organizing employee recruitment file. They should provide some challenging opportunities for interns. In this way, they can get potential employee in future.
- Some of the employee's behavior with the interns is not appropriate. It should be changed.
- MDB should deliver product information to its customers to raise awareness. If customers are not aware of the product then portfolio is never going to expand. So MDB should take necessary steps like advertisements, seminar and other methods to let the customers know about value propositions of the bank.
- Customer service representatives must communicate a near precise time of a service delivery to the customer. Not just that, the CSRs have to act accordingly to deliver the service within the promised time.
- The management must ensure that MDB employees, under all circumstances are making courteous behavior and professional appearance. Management of MDB must establish a strong customer feedback system to ensure that, customers are happy and feel exceptional with every service dimension.
- The management of MDB should regularly administer marketing research activities in order to keep a regular track of quality of services. Regular research should also be conducted to find out customer expectations about various service aspects and their satisfaction in terms of these aspects. As customer expectations vary greatly with time, static figures, regular research at sufficient intervals should be conducted.

- MDB should build up a proper and easily understandable guideline for its employee on different aspects regarding the service issues as well as any type of incidents occurred by the course of daily activities to decrease the confusion and misunderstanding among the customers and management.
- MDB should recruit more manpower in their branches. When more customers come in to bank and the huge crowd creates work pressure on existing employees and because of it they cannot give proper attention to the clients.
- Sufficient number of ATM booth can be established in different location to reach out he customers and satisfying their demand.
- MDB should give greater importance to manage the complaints of various customers and to encourage customers to give feedback about the services.
- Bank system software should be centralized.
- MDB should arrange more training facilities to enhance employee skills.

Chapter 6
Conclusion

6.1 Conclusion

An organizations success depends on its skilled manpower and human resources department. As Midland bank is the one the new entrants in banking industry, it has to compete with other commercial banks. It has the capability to contribute in our country's economic development by increasing its resources, quality services, innovating ways to meet the needs of the customer.

The entire report I prepared during my internship period at HR Department of Midland bank, Gulshan branch. Here I have learned how to perform in a practical working sector and observed so closely the HR practices.

However, I believe MDB would be even more fruitful if they implemented the above mentioned recommendations. MDB recruitment and selection process, training programs and initiatives should be taken in order to improve the quality of their employees and to ensure that they work to their fullest potential have generated good outcomes. Though there are some drawbacks in the performance management of the bank, it is high time MDB take the effort to excel their market with a combination of better products and service reassurance.

6.2 Limitations

During my internship in Midland bank I have faced some limitations. They are given below-

- As an intern I find it difficult to collect information related to management.
- As they maintain strong confidentiality for the information it was very difficult for me to collect necessary data to complete this report.
- Lack of time availability of organizational supervisor is another limitation of the report.
- Unwillingness of the employees to provide adequate information.
- Lack of sufficient information about their HR department on organization website.
- I could not learn varieties of work rather done the same work repeatedly.

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Appendix

Survey Questionnaire on Customer Satisfaction of Midland Bank

1. What is your age?

18 to 25 25 to 30 30 to 35 Above 35

2. What is your gender? Male Female

3. What is your occupation?

Student Service Business Others

No.	Statement	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
4	You are satisfied with your overall experience with MDB					
5	Company Service representatives are well supervised and maintains standard of conduct					
6	The quality of the service provided by MDB was good.					
7	Account manager responds queries in timely manner					
8	The environment of the bank was satisfactory					
9	The value of company's services was good					
10	The offered product by MDB was satisfactory.					

11	The service was timely.					
12	The employees were competent and well mannered.					
13	The operating hours were convenient.					