

Internship Report

On

Compensation Management Practices and Policies of Mutual Trust Bank

Submitted To

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On
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of Mutual Trust Bank

Letter of Transmittal

07 June, 2015

Arifur Rahman Khan

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Subject: Submission of Internship Report

Dear Sir,

With due respect and humble submission I would like to state that it is an immense joy for me to submit my internship report on “**Compensation Management Practices and Policies of Mutual Trust Bank**”. I am glad to work under your active and cooperative supervision and I think it has been a great achievement for me that I could work under you throughout the last three months for which it has been possible to complete the report successfully.

I will be really grateful to you if you are kind enough to receive my internship report and give your valuable feedback so that I can utilize your judgment for further prospects.

Sincerely Yours,

Mohammad Ali

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BRAC Business School

BRAC University

Acknowledgement

First of all, I would like to thank the Almighty Allah for the successful completion of this report and I would like to express my gratefulness to Allah for giving me the patience and strength to work in Mutual trust bank for the last three months and complete my report within the specified time. I would like to thank my internship supervisor **Arifur Rahman Khan**, Lecturer, BRAC Business School for his heartiest cooperation and supervision because without his support and assistance it would not be possible for me to complete my task.

I am also grateful to **Md. Abdul Kader Jilani, (Junior Officer) Shahed Molla (Junior Officer) Rashna Sharmin Asha** of Head Office HR, Mutual Trust Bank Limited. It would have been very difficult to prepare this report timely without their proper guidance. Lastly, I am highly thankful to BRAC University for organizing the internship program as it is an incredible opportunity for the student to experience a real life working situation that is related with the academic learning.

DECLARATION

I am declaring this report entitled “**Compensation Management Practices and Policies of Mutual Trust Bank Ltd**” submitted by me to BRAC University for the degree of Bachelor of Business Administration is a unique work.

I also pronounce that the report has not been submitted previously either partly or wholly to any other university or Institution for any Degree, Diploma, Associate-ship, Fellowship and other similar title or prizes.

.....

Mohammad Ali

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BRAC Business School

BRAC University

CERTIFICATE

This is to endorse that this report entitled “**Compensation Management Practices and Policies of Mutual Trust Bank Ltd**” submitted to **BRAC University** in association with the institution’s internship program is a authentic record of work done by “**Mohammad Ali**” under my supervision at the “**Mutual Trust Bank Ltd, HR Division (Head Office), Dhaka**” from **07 June 2015 to 06 September 2015**.

.....
Supervisor

Arifur Rahman Khan

Lecturer

BRAC Business School

BRAC University

Executive Summary

This report is prepared on the basis of my three-month practical experience at Mutual trust bank. Mutual trust bank is one of the leading local banks in our country. The bank has many divisions and departments but the focus is given more on the HRD. Moreover, from the all bank MTB is renowned to good HR practices. I am lucky that I got the opportunity to work in this division. This report is based on compensation system of Mutual Trust Bank how their strong and effective compensation policy increase efficiency and motivate the employees. The purpose of making this report is to identify the compensation management practices and policies of mutual trust bank. The report also consist recommendations and conclusion according to my point of view, which I think would more develop the compensation policies of the bank if implemented.

Acronym

Mutual Trust Bank = MTB

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CHAPTER 01

INTRODUCTION

Background of the Study:

For the students of BBA program of BRAC University, it is a mandatory requirement to undertake the Internship Program in an organization to complete the graduation and it is counted as a credit course. Therefore, this study is a partial requirement of the Internship program of BBA curriculum so that the students get tuned and have a true feel of the real job world. This study is titled “**Compensation Management Practices and Policies of Mutual Trust Bank Limited**”. This report is the product of three months long practical working knowledge in MTB. This report includes information of the compensation system of MTB, the overview of the organization and also facilities they offer to satisfy their employees.

Scope of the study:

The study will focus on the compensation management of MTB; how they perform and maintain compensation management. Also It will be discussed the current compensation practices and policies of MTB. I am lucky that I had a great opportunity to have an in depth knowledge of compensation management practiced by the Mutual Trust Bank Ltd.

Objective of the Study:

Without objective nothing can be counted as a successful one. My internship program was also directed to serve some particular objectives. The main objective of the study is to get an overall idea about the compensation management of Mutual Trust Bank Ltd.

Specific objectives of the Study:

- To identify the Compensation Management Practices and policies of Mutual Trust Bank Limited.

Methodology:

As I was involved with the organization for the last three months and work there, I was able to collect the data from the primary sources. Therefore, Data are collected from both primary and secondary sources. Every now and then I tried to talk to different officials to find out relevant facts even in unofficial manners like in tea breaks and lunch breaks. And talking about secondary source I have used to the fullest extent possible. The sources of data details are given below:

Primary Sources:

- ✓ Communication with the organizational supervisor.
- ✓ Discussion with officials and concerned experts of different designation.

Secondary Sources:

- ✓ Websites of the Bank.
- ✓ Significant data from the Internet
- ✓ Textbook

Limitation:

First of all, there are some information's that are thought to be confidential to be disclosed to others, some people were found to be hesitant to share those and showed negative impression. I only worked at the HR department and it was quite difficult to understand about the compensation policies and the extent to which employees were satisfied in other division.

Secondly, Time constraint was another difficulty for the completion of the report because due to the limitation of the time it was not possible to study a large sample size for which I had to deal with a small sample size in case of research. I had only three months to complete my internship program there.

CHAPTER 02

AN OVERVIEW OF MUTUAL TRUST BANK

Mutual trust bank limited is one of the leading local private banks in Bangladesh. It offers a full range of personnel, corporate, international trade, foreign exchange, and lease finance and capital market services. Mutual trust bank is the first choice in the banking sector since it provides a service of excellence a customized solution for business purposes, a global and technical bank of high investment which has actually created a new dimension in the area of banking. Due to its experienced professional and dedicated force of management along with a vast knowledge of banking, it has gone to the apex of success. Because of its high expertise, the bank is only able to solve and resolve all the problems regarding the banking of their customer.

Background and History of MTBL

The company has started its journey on September 29, 1999 with a authorized capital of taka 1,000,000,000. Under the banking company act 1991 it got its license on October 5, 1991 and the banking operation of MTB was started on October 24 1999. The company started its operation with the following commercial banking activities.

- All sort of commercial banking activities
- Investment in merchant and company activities
- Different sort of financial services including financial intermediaries services.

Objectives of MTB:

The main objective of MTB is to see itself in a position where the people and all stakeholders consider the bank as a bank of difference. It aims to master the savings and channelling the procedure to make the company perfect in a proper banking system. To carry and undertake all sort of investment policies including financing, managing, underwriting etc.

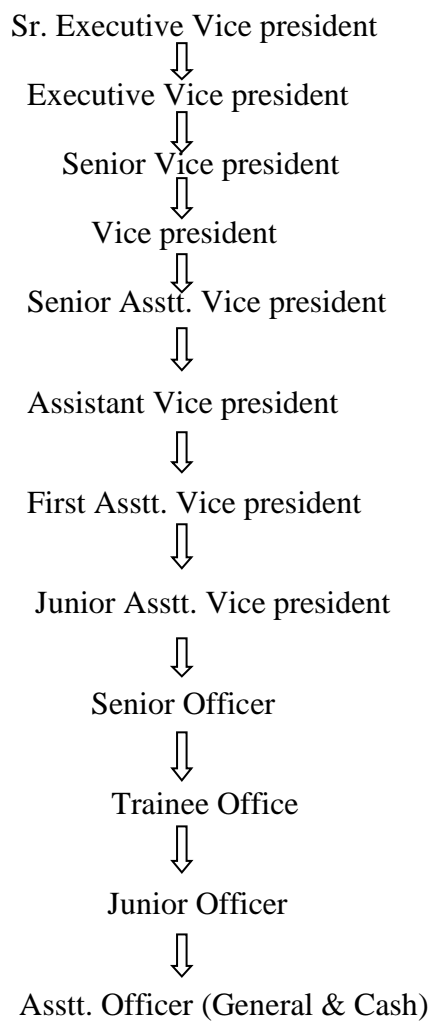
Mission:

The Mission of “Mutual Trust Bank Ltd” is to be one of the most admired banks in the nation and be recognized as an innovative and client-focused company, enabled by cutting-edge technology, a dynamic workforce and a broad array of financial products and services.

Vision:

The ultimate vision of Mutual Trust Bank is to be the first leading company in Bangladesh in the banking industry. MTBL wants to see itself as the one and only leading performers and world class service providers in the banking industry.

Organization Hierarchy:



My Job Responsibility in Mutual Trust Bank:

I have worked in Human Resource department of the MTB Corporate Centre Branch. My daily responsibilities were:

- Receiving curriculum vita of the applicant of Intern & Assistant general.
- Checking and giving input different type of human resource data on the HRIS system.
- Calling the candidates for exam and interviews.
- Documenting the job confirmation file of the employees.

My job responsibilities was not fixed I used to do different type of work such as photo copy of different type document. But the above mention was the most important responsibilities which I found really challenging. Apart from my supervisor's jobs I had to go through other jobs too assigned by the other HR staffs working there. I also used to type different type official letter which was issued from H.R department of MTBL.

CHAPTER 03
LITERATURE REVIEW

Compensation is the most important part for an employee as well as the organization because it is one most important tool that motivates the employees to perform for the company. Actually compensation refers to a particular remuneration that employees are paid based on the job they have done. In fact what the employees are paid due to their employment and job done is called compensation. Compensation refers other forms of remuneration as well that could be either monetary or non monetary. Compensation refers to all forms of pay going to employees and arising from their employment (Dessler, 2012). Moreover we can say that compensation is sort of rewards that can be fundamental as well as more than the basic that employee receives in terms of their service to the company or organization where all sort of incentives may be monetary or non monetary are offered as a reward to the employees. Compensation represents both the intrinsic and extrinsic rewards employees receive for performing their jobs (Guirgis, 2007)

The main purpose of compensation is to retain and uphold as well as attract the potential employees to set a standard of compensation. Compensation needs to be lucrative such ways that without an intensive compensation package it is impossible to hire best expertise for the accomplishment of the job.

The level of compensation differs based on some criteria's for which employees of same level consumes different types of compensation. First of all, due to education and experience the salary and other compensation benefits differ person to person. It means the more educated and experienced employee enjoy better compensation benefits comparing with the less educated and experienced employees of the same post with the similar job description and status. Secondly, it is the skills that have a huge effect on the compensation. The more skilled staffs enjoy a better compensation package comparing to others of the similar job recognition. Lastly in accordance with the time with the employer the employees get additional benefits that other personnel may not have.

CHAPTER 04

**COMPENSATION MANAGEMENT PRACTICES AND
POLICIES OF MUTUAL TRUST BANK**

Compensation is the most important part in any organization as it is one of the key factors of motivation for all employees now-a-days. Therefore different organization undertakes attractive compensation policy to uphold the potential employees to increase the productivity. Generally, we can see two types of compensation system. One is financial and another one is non financial. Mutual trust bank has been also offering lucrative compensation to their employees for years for which their demand is up scaling day by day. One of the finest thing that I observe that MTB has always tried their utmost to keep their best person else by ensuring the best pay scale comparing with the competitors. Therefore it is seen that the turnout ratio of employees of MTB is so low. MTB goal of compensation is to focus on the certain activity or works done by the employees upon which the compensation is maintain or scaled such as it has maintain a combination of cash, benefits, retirement, perquisites as a total compensation package.

There are several compensation policies taken by MTB. These are given below:

Salary:

To compare with all the local banks MTB pays relatively so high to their lower level employees. It is done due to grab the potential employees from the market. Actually there are few companies in the market to pay such a high basics to their employees for which MTB is still is the first choice of new comers. This is the area in which MTB has done marvellous job because now-a-days employees are more concern of their basics. MTB has successfully adapted this change. It has been seen that employees of MTB are highly satisfied due to the convenient salary structure as other company in the market are not paying like this. Moreover, MTB used to review its salary once in a year. For a instance every December, the salary of the employee review based on the performance which is key motivating factor to perform well. Another thing that is to mention that MTB conducts performance evaluation twice in a year according to that they are to review the salary.

The overall pay structure of the employees varies in different layers which are shown below:-

Designation	Salary (BDT taka)
Assistant Officer (AO)	34,000
Junior Officer (JO)	40,000
Officer	48,000
Senior Officer	54,000
Junior Assistant Vice president (JAVP)	60,000
First Assistant Vice President (FAVP)	66,000
Assistant Vice President (AVP)	74,000

Salary Payment:

The most important thing about the payment of the salary of MTB is that it clears all the salary payments within 25th of each month which is quite absent in other companies. The employees are paid their every month salary on their accounts which they have to open while joining in the company. It is good in such way that all the tax and deductible income are cut by company itself and the employees get those amounts withdrawn the money from their account as a whole.

Bonus:

Like the other banks, MTB provides two festival bonuses to their employee's one is in Eid-ul-Fitar another one is Eid-ul-Azha. The bonus is equivalent to the basics of the employees. Moreover, there is another provision regarding the bonus which is based on the performance of the employee. But it actually depends in the performance of the branch which means if a branch does well as a whole then all the employees of that branch get bonuses of their performance.

Performance Bonus:

If the bank makes profit, the employees will be entitled to 3% of pre-tax profit as performance bonus. Fifty percent of such bonus distributed on the basis of basic pay of an employee, and balance fifty percent on the basis of performance of individual employees. Performance appraisal for the purpose made on the criterion set by the management time to time.

Provident Fund & Gratuity:

The employees are also entitled with provident fund in MTB. Actually 10% of the basic are deducted from each employee for the provident fund along with this 10% another 10% provided by the company total 20% is installed as the payment of provident fund. This fund is given to their employees at the end of their service. If any employees leave the organization before completing three years of employment he will get the provident fund induce from the 10% of the basic that will calculated upon his service period which means those employees will not be able to claim the other 10% provided by the company. In addition MTB also provide gratuity to their which has a handsome amount apart from the basics. The employees who complete 10 years are used to get a gratuity equivalent to the basic of 3 months.

Annual Increment:

There is a provision of annual increment of MTB which is 10% increment based on the performance. It works as a motivating factor for the employees to perform well. Therefore each employee tries their best to make it happen so that their base salary having well shaped structure.

Travel Allowance:

The bank also provides travel allowance to their employees. If any employee travels any place in Bangladesh regarding company's prospect, they will get the money or remuneration that is cost by them but the cost that is spent is verified by the HR personnel and after that they got the requisition of the money.

House Rent Allowance:

The company also provides house rent to their permanent employees who are in the managerial level. Each employee in the managerial level gets 55% of their basic as house rent. This encourages the potential candidates in the market to work for MTB.

Employee Loan:

Unlike other banks, MTB provides a great scheme of loans to their employees. First of all, the permanent employees get loans from their provident fund at a cost of 10%. They can use their money for several purposes. Secondly, from the executive level the employees are qualified for home loans, car loans and others at a cost of 8% where it is around 15% for the customers so it an extra benefits consumed by the employees.

Medical Facilities:

The medical facility provided by MTB is quite different from other banks. MTB has their own medical team to look after their employees in case of any medical assistance. They have their nursing home as well. Therefore employees of MTB do not have the opportunity to enjoy life insurance which means MTB does not provides life insurance policies to the employees.

Welfare Funds:

Every year 200 taka for each employee is deducted to count in the employee welfare fund. The money induced from the welfare fund is used for the welfare for the employees when they are in trouble or in emergency. This money is totally distributed to the employees so that they feel safe at their emergency period.

Earn Leave:

The employees who complete one year of service without any unusual leave, get 30 days for earn leave in a year. It means their paid equivalent 30 days of compensation.

Disability Leave:

If any employee faces unusual accident or physical challenge, then they are provided leave granted by the company which is called disability leave but for this leave the salary of them will not be deducted which means these are paid leave.

Maternity Leave:

Maternity leave may be granted by the competent authority to an employee for a maximum three months period at a time. This flexibility is provided considering the labour law made by the government. This is also a paid leave.

Study leave:

There is a fantastic opportunity for the employee of MTB. The employees who perform extensively well and show gratitude of benefits that they can contribute for the sake of company are entitled for recommendation to study. Generally, the employees are recommended to get 3 (three) years paid leave for their studies but all the employees do not get this advantage because it is for those who are really high performer are to authorized to get the full payment to continue their studies.

Compensation Management Policy Of Mutual trust bank:

There are several compensation policies in an organization. Compensation is important such a way that without a fair policy in this sector, it is not possible to make the employee participate in their work effectively. Mutual trust bank undertake different lucrative policies regarding the compensation of their employees so that they can manipulate employees to have a productive outcome. The policies over the compensation taken by MTB are discussed below:-

- ✚ The most important policy of MTB is providing the death benefits to their employees to support their families to run with. It is such a benefit that is handover to their families after the death of employees. To get this after this death employee nominate a person of him to take the money which is done for the proper documentation and safety of the money. Due to this the families of those employees feel comfortable and secure after the death of their wage earner. The death benefit varies according to the designation and employment status. The following chart will give the clear overview of several death benefits in different layers.

Designation	Amount of taka
Managing Director	10 Lac
EVP-SVP	8 Lac
AVP-VP	7 Lac
SO-FAVP	6 Lac
AO-JAVP	5 Lac

- ✚ There is another policy which is providing loan to the employees at a lower interest rate. MTB of the employee are ought to pay only 8% interest rate over the loan. So, the employees can use this money of the loan for their personal welfare.

- Another eye catching policy of MTB is their welfare fund. It is actually undertaken for the welfare of the employee's so that they can run themselves in a solvent way when they become unable and physically challenged to work. But the fact is they have to deposit 200 taka to their welfare fund at end of each year. But the sanction of the money of the welfare fund is distributed according to the job status of the job employees.

Designation	Amount of taka
MD	6 Lac
DMD	5.5 Lac
SEVP	4.5 Lac
AVP-EVP	4 Lac
Officer	3.5 Lac
Other	2.5 Lac

- MTB has undertaken different plans of the employees who are of ages over 60 years regarding the compensation. The basic compensation policies are not valid to the employees who are over 60 years old. It means all the employees get the compensation benefits within 60 years.
- In addition, MTB also provides financial aids to those employees who are enthusiastic to participate any competitive examination. MTB bears all the fees and necessary finance of those particular competitions. For instance if any employee eager to participate in CDCS (Certified documentary credit specialist) where an employee will need eighty thousand taka which is totally bear by the bank.
- Moreover, MTB also some policies over the completion over the several courses like JAIBB (Junior Associate of the Indian Institute of Bankers). If the employee can complete the first part of JAIBB, he will be provided eight thousand taka where if they become able to complete the second part they will be funded fifteen thousand taka. These sorts of assistance encourage the employees to make themselves to more competent to relevant field by undertaking those professional courses.

CHAPTER 05

DATA ANALYSIS, FINDINGS & RECOMMENDATION

Data Analysis:

1. Are you satisfied with your current salaries?

Particular	Responds	Percentage
Satisfied	3	20%
Strongly satisfied	10	66%
Neutral	2	13%
Dissatisfied	0	0%
Strongly dissatisfied	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 66% employees are strongly satisfied with the current salary and 20% are satisfied where 13% employees are neutral.

Observation:

Most of the employees are strongly satisfied with current salaries.

2. Are you happy with your portion of base pay?

Particular	Responds	Percentage
Yes	14	93%
No	0	0%
Neutral	1	7%
Total	15	100%

Explanation:

From the above figure, we can observe that 93% employees are happy with their portion of base pay where 7% are neutral.

Observation:

Most of the employees are happy with their portion of base pay.

3. Are you satisfied with the compensation benefits and plans provided to you?

Particular	Responds	Percentage
Satisfied	9	60%
Strongly satisfied	3	20%
Neutral	3	20%
Dissatisfied	0	0%
Strongly dissatisfied	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 60% employees are satisfied with the compensation benefits and plans and 20% are strongly satisfied where 20% employees are neutral.

Observation:

Most of the employees are satisfied with compensation benefits and plans.

4. Do you feel competitors pay mix is more attractive?

Particular	Responds	Percentage
Yes	5	33%
No	10	67%
Neutral	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 67% employees don't think that competitor pay mix is more attractive where 33% think competitor pay mix is more attractive than MTB.

Observation:

Most of the employees thinking that other competitors of MTB pay mix are not attractive.

5. Does the company adjust the whole compensation time to time?

Particular	Responds	Percentage
Yes	12	80%
No	2	13%
Neutral	1	7%
Total	15	100%

Explanation:

From the above figure, we can observe that 80% employees said compensation adjusted time to time, 13% said no where 7% are neutral.

Observation:

Most of the employees said their compensation is adjusted time to time.

6. How do you rate your bank work environment?

Particular	Respondents	percentage
Excellent	3	20%
Very good	3	20%
Good	8	53%
Average	1	7%
Poor	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 53% employees said MTB work environment is good, 20% employees said environment is very good, 20% said work environment is excellent and other 7% said working environment is average.

Observation:

Most of the employees said bank work environment is good.

7. Does your organization provide the medical facilities?

Particular	Respondents	percentage
Agree	1	7%
Strongly agree	14	93%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 93% employees are strongly agreed with that they are provided medical facility where other 7 % are agreed.

Observation:

Most of the employees are strongly agree that they are provided medical facility.

8. How do you rate your company's incentives system?

Particular	Respondents	percentage
Excellent	1	7%
Very good	4	26%
Good	9	60%
Average	1	7%
Poor	0	0%
Total	15	100%

Explanation:

From the above figure, we can observe that 60% employees said MTB incentive system is good, 26% are very good, 7% are excellent and other 7% said incentives are average.

Observation:

Most of the employees said bank incentive system is good.

9. Does your organization provide the life insurance facility?

Particular	Responds	Percentage
Yes	0	0%
No	13	87%
Neutral	2	13%
Total	15	100%

Explanation:

From the above figure, we can observe 87% employees said MTB did not provide any life insurance facility to employees where 13% are neutral.

Observation:

Most of the employees said they did not get life insurance facility.

10. What types of insurance facility offered by your organization?

Particular	Responds	Percentage
Individual insurance	2	13%
Group insurance	11	74%
Any other	2	13%
Total	15	100%

Explanation:

From the above figure, we can observe 74% employees said MTB have group insurance facility. 13% said they have individual insurance facility and other 13% said they have other insurance facility.

Observation:

Most of the employees said they got group insurance facility

Findings & Recommendation:

Compensation and benefits which are provided to the employees are good but should be better because employees of certain levels are satisfied but not all. So, MTB should increase other benefits according to their promotion and efforts. Moreover, MTB should try to increase compensation and benefits according to market standard analysis. One thing I like to mention that MTB does not provide any life insurance policy which I have come to know while working there. The absence of life insurance may discourage the employees to settle there. Therefore, I think they can introduce life insurance policy to their employees since other organization of similar field have their life insurance policy. In term of promotion MTB only focuses to the increment of the salary. But I think it would be better and satisfactory for the employee if they get other incentives and benefits along with the salary when they are promoted. It is discourage the senior most employees to continue their work at MTB due to the policy of not giving compensation benefits 60 ages above employees. Therefore, I think they can review this policy considering for the job satisfaction of senior level employees.

Conclusion:

I am fortunate that I was given the opportunity to work in HR division of MTB. I think it is a great policy of BRAC University to make the internship programme compulsory for the graduation. As I have worked three months in one of the local leading bank in Bangladesh, I was able to know different HR practises performed in the banks. I also get to know that the HR practises of MTB signifies standard in relevant field. The best thing is that for working practically I have been able to have a profound knowledge over the compensation. I came to know different compensation strategies taken by MTB which I can relate with my academic knowledge. MTB ensures a fair compensation policy for which the satisfaction level of employee is so high. Due to this high job satisfaction of the employee regarding the compensation, the overall employee turnover is quite negligible in MTB. Finally it is to mention that I was able to relate all my academic HR knowledge with the real environment which is I think will be highly helpful for my future career.

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Appendix:

Survey questions regarding compensation system of MTB:

1. Are you satisfied with your current salaries?
2. Are you happy with your portion of base pay?
3. Are you satisfied with the compensation benefits and plans provided to you?
4. Do you feel competitors pay mix is more attractive?
5. Does the company adjust the whole compensation time to time?
6. How do you rate your bank work environment?
7. Does your organization provide the medical facilities?
8. How do you rate your company's incentives system?
9. Does your organization provide the life insurance facility?
10. What types of insurance facility offered by your organization?