



# **Internship Report on Effectiveness of the Grievance Mechanism**

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## **Acknowledgement**

I would like to thank the Almighty for keeping me in good health and spirits and for giving me the strength to successfully complete this report.

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## Letter of Transmittal

7th May 2017

To

Ariful Ghani

BRAC Business School BRAC University

Subject: Submission of Internship Report

Dear Sir, With due respect, I, Sharika Sayara Alam, ID: 13104242, would like to inform you that it is a great pleasure for me to submit the internship report on “ The Effectiveness of Grievance Machanism of Standard Chartered Bank”, as a requirement of the regular BBA program of BRAC Business School.

Apart from the academic knowledge gained from this report, I have also gathered practical experience of performing daily HR activities. Preparation of this report has given me the opportunity to acquaint myself the knowledge of products, procedures and departments of a bank. I have tried to identify different aspects of recruitment procedure of the bank, and its practices. I believe that the experience I have acquired from this Internship will be an invaluable asset in my life.

Moreover, all the information used in this report was taken from both the primary and secondary sources. I have tried best to organize all relevant information and do according to the instructions of preparing an Internship Report. I hope you will appreciate my endeavor and find the report up to your expectation.

Sincerely,

Sharika Sayara Alam

# Executive Summary

Standard Chartered Bank is one of the leading foreign banks in the country. It has 25 branches all over the country which is very less compared to other local banks but still making money better than any other banks. From the preferences of customers, Standard Chartered stands second in the row. However, in earning revenues, SCB is leading in the race. It provides various types of banking facilities to the customer considering their income, preferences and religious point of view.

This report is a fruitful result of my training period. Every information is written based on my practical experience, help from colleagues, and some journals on website. I made questionnaire to gather personal comments on the subject.

Grievance is one topic which is seen in every organization to some extent. Every company has a mechanism to handle grievance. But the main focal of the issue is, how well the mechanism is able to mitigate grievance and can build a friendly working environment where the employer-employee relation blossoms. Considering the importance of such issue, I decided to do an analysis on the topic and hence this report.

# Standard Chartered



## INTRODUCTION

## Introduction

Financial institutions are necessities in order to operate a capitalized society and bank is inevitable to run a country's smooth financial flow. Standard chartered bank has established itself to serve customer with its varieties of products.

## History

The Standard Chartered Bank opened its operation in Chittagong in 1947 which, around then was the eastern district of the recently made Pakistan. The branch opened principally to encourage the post war re-foundation and extension in South East Asia. The bank opened its initially branch in Dhaka in 1966 and moved its headquarter from Chittagong to Dhaka after the introduction of the Republic of Bangladesh in 1971.

The bank progressively put resources into individuals, innovation and premises as its business developed in connection to the nation's flourishing economy. SCB procured ANZ Grindlays Bank which was worth 1.34 billion dollars in the year 2000. The new identity that took place after the merger is named Standard Chartered Grindlays Bank. After the takeover it is presently known as Standard Chartered Bank. Later it has obtained AMEX Bank and that significantly enhanced the quality of the bank.

Broad information of the market and fundamental ability in wide money related administrations underline Standard Chartered Bank's quality to fabricate business openings and institutional customers at home and abroad. Nonstop overhauling of innovation and control framework has empowered the bank to offer new administrations, which incorporate 33 ATM corners, Phone Banking administrations through call focus, SMS saving money and I-putting money on a 24 hour premise through its 24 branches. Standard Chartered Banks benefits in Bangladesh, ranges from Personal and Corporate Banking to Institutional Banking, Treasury and



Custodial administrations which has brought about the development of the bank since its commencement

The name Standard Chartered essentially comes after two banks which merged in 1969. Of the two banks the first one was initially known as the "Standard Bank" of British South Africa and the "Chartered Bank" of India, China and Australia.

Royal Carter from Queen Victoria set "the Chartered Bank" in 1853. The Primary individual behind the Chartered Bank was a Scot, James Wilson. Besides making cap to earn his bread, he is one of the person who began "The Economist", which is as yet one of the world's pre-famous distributions. He imagined the upsides of financing the developing exchange joins within the territories of the east, this development exchange was not thought by any other money related and all things considered the Chartered Bank opened two branches in 1858 in Chennai and Mumbai. That year the bank opened another branch in Shanghai. The next year the Chartered Bank opened a branch in Hong Kong and an organization in Singapore. In 1861 the Singapore office was moved up to a branch which thusly financed the quickly creating elastic and tin ventures in Malaysia. In 1862 the Chartered Bank was approved to issue monetary orders in Hong Kong. Hence it was likewise approved to issue monetary orders in Singapore, a benefit it kept on practicing up until the finish of the nineteenth Century

Then again, the "Standard Bank" was established by Scot, John Paterson in 1862. He moved to the Cape Province in South Africa and soon he turned into a fruitful shipper there. He likewise envisioned the colossal exchanging conceivable outcomes amongst Europe and his received country.

From the earliest starting point both the banks were quick to gain by the immense development of exchange amongst Asia, Europe and Africa and to obtain the great looking benefits to be produced using financing that exchange and for that they extended and thrived with period and chosen to merge in 1969. After the conversion

the new shares of the Standard and Chartered Banking Group Limited were recorded in the London Stock Exchange on January 30th, 1970. In spite of the fact that the two banks converged in 1969, however their operations were being executed from two diverse home office, until on June 1980, the first working of the Chartered Bank was devastated and another headquarter of the Standard Chartered Bank PLC was opened on March twentieth, 1986. Directly after the merger the bank experienced nonstop development and extension in United States and Europe, which drove the bank to be one of the main 100 recorded banks on the planet. Additionally, it was likewise judged the best bank in the Asia-Pacific area in 1993 and 1994 for its great administration and development rate too.

## Product offering and services of SCB:

This multinational bank provides services all around the world. Some are mentioned below:

- Consumer Banking
- Personal Banking
- Global Corporate Banking and Institutional Banking
- Global Custodian Service
- International Trade Management
- Global institutional Banking
- Global Treasury
- Global Electronic Banking

## The Organization Structure:

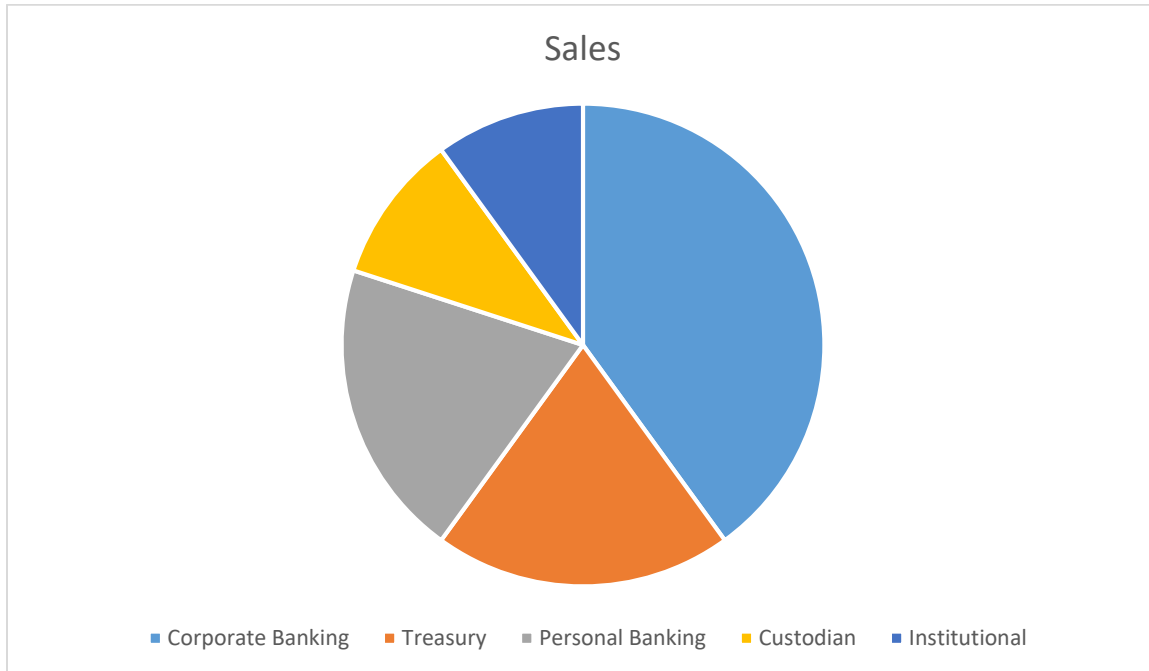
The Headquarter and sixteen out of twenty four branches are in the capital – Dhaka. Most of the work is done from headquarter and the branches help locals for their personalized work. The whole work of SCB is divided into two parts:

- A) Business
- B) Support

## Business:

The departments which are consisted in Business are:

- Treasury
- Corporate Banking group (CBG)
- Consumer Banking (CB)
- Custodian Services



## Support:

The main work of support division is to provide assistance. The departments that are overseen by support division are:

- Operations
- Finance, Administration, Risk Management
- Human Resource Department
- Legal and Compliance
- External Affairs
- Credit

# **Banking Services Provided By SCB in Bangladesh**

Two types of services are provided here in Bangladesh

- 1) Business or Corporate Finance Services
- 2) Retail or Consumer Finance Services

Business of Corporate Banking:

This department maintains businesses with all the top local and multinationals all over the country. The main focus of this department is to maintain positive relation with the clients. As a matter of fact, this department is comprised with talented RMs or Relationship Manager who maintain the liaison with their big shot clients. Added, this department offers following facilities:

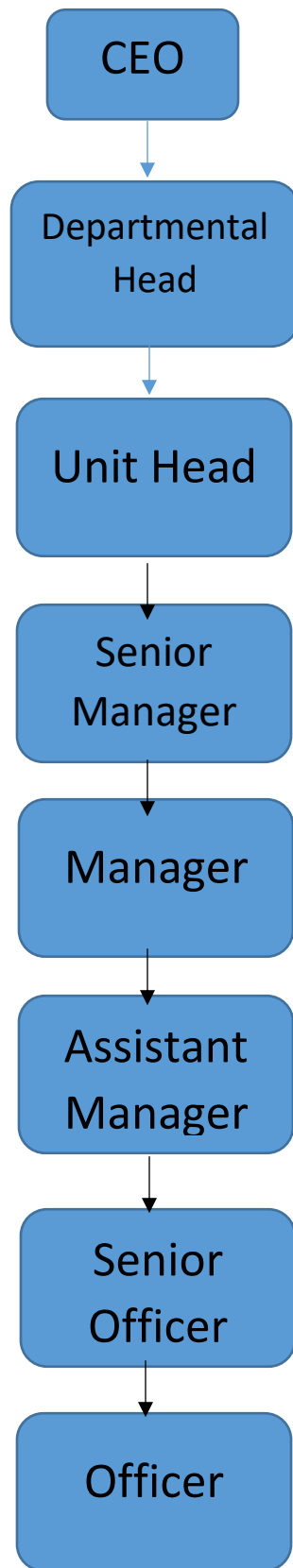
- Project finance
- Syndicated Loan
- Bonds & Guarantee etc.

Retail or Consumer Finance Services:

This department is organized solely to give facilities to the consumers. Scb has fascinating different offers for Individuals. The Services that they provide are:

- Personal Banking
- Consumer finance
- Credit cards

## Organization Chart



This hierarchy is same for each and every department. For instance, there are seven departmental head in SCB – Head of IT, Head of Consumer banking, Head of Treasury, and Head of Legal etc. Then the hierarchy will go from top to bottom as it is shown in the chart.

### Vision of Standard Chartered Bank:

World's best bank: Standard chartered strives to become the world's best banking service without compromising their core values which includes inclusion of diversified customer. They want to exceed customer's expectation and thus pave a way to success. Besides this, they have few more visions

- To become a trusted service to the customer
- Consistency in delighting the customers
- Treating each customer with same respect
- Share same vision among employees and work together to attain it

### Mission of Standard Chartered Bank:

Proactive is the word that Standard Chartered Bank wants to be. To be more descriptive on the issue, the bank wants to exceed the bar that is expected from it. And hence, the bank is relentlessly working to come up with products and services having such features, before customers can start expecting them from SCB.

### Goal of standard chartered bank

Goal is to attain financial revenues annually, weekly and daily without compromising their values. Standard Chartered has a set of values which will determine how a employee will achieve his or her goal as well the company's goal. The five values are:

- Courageous
- Responsive
- International
- Creative
- Trustworthy

Standard  
Chartered



APPOINTED JOB

## Job Description

**Job Title:** Internship

**Job position:** Intern, Trade services

### **Job Responsibility:**

- Processing Shipping Guarantee of Import Team of Textile & Garments
- Reporting Unit Head on the daily basis

### **Description:**

I was appointed to process all shipping guarantee of import team during my internship period. As an advising bank, SCB would endorse the document for importer so that they can claim the goods as early as possible without giving demurrage. This whole process was managed by me and I used to report to my line manager on a daily basis. Even though I worked under trade services, I chose a topic on HR as I did my major in Human Resource Management. Thus I found a topic related to HRM which is Effectiveness of Grievance Mechanism. It was easier for me to pick a topic on grievance as I got to see so much of it among the employee during my internship period. Long working hours, huge work load on each individual created complaints among trade employees. So, grievance was very apparent in this department and that vibe instantly led me to think why not write some that will test the effective of this company's grievance mechanism.

### **Critical Observation & Recommendations:**

The observations are:

- People are bock down in heavy work pressure
- Less number of employees than what is needed
- Working hour is way too long
- Redundancy of work



## Recommendation:

Firstly, there is no cure for work pressure unless the whole system gets much automated than how it is done at present. So, I think this regional bank should keep up to date with its; other foreign hub. This upgrade will definitely solve HR problems for instance, work pressure, long working hours redundancy of work. And thus employees will feel motivated.

Standard  
Chartered



RESEARCH

In today's world, diversity is seen in the workplace that is comprised of different age group, gender, mentality, religious background, ethnic group and nationality. Such differences under one rooftop can stimulate miscommunication which will lead to misunderstanding. As a result, less productivity will be vigilant under such circumstances if not taken care properly. To make the scenario worse, social media can play an adverse role on this as disturbed employees' publicized emotions can get bad response from others and that will lead him to frustration, also the whole situation will affect the company's brand value adversely causing the employer embarrassment. Employer can make a friendly environment by creating some guide lines of grievance handling. This proper guide line will be called grievance mechanism of that organization. Following such mechanism will not eradicate grievance but will open gates for mutual understanding and mitigation of such complaints. The purpose of this mechanism is to have harmony between the management and the employee.

## Definition of Grievance:

A grievance is any discontent or feeling of unfairness in the workplace, it should be pertaining to work. A grievance is more deeply felt than a complaint. Complaints are result of grievances, however a grievance is deep-rooted such that the employee seek satisfaction by taking appropriate remedial action

## FACTORS IMPACTING GENERAL GRIEVANCE HANDLING

In handling General Grievances, the acronym, "WECURO" might be useful to remember

### **Well-timed:**

Shared information should be well-timed, neither too early nor too late. Management should be prompt in dealing with any subtle hint of trouble before the situation gets any worsen and gets out of control which will make the employees believe that rumors are facts.

### **Effective:**

Information should be well organized, factual and prudent and communicated through the most effective and efficient channel. When one is seeking feedback, a face to face method is more useful than emails.

### **Consistent:**

When Management team share that should have consistency as this one of the essentials for the information. There should be no contradiction between CEO and the HODs (Head of Departments) or even Section Heads.

### **Up-to date**

Management should always deal with the latest news relating to the specific fact. Even though the whole process cannot be done in real time, it should be handled as early as possible as the situation can get much worse due to lack of authentic support which diminishes with the course of time. Shared information is a sign of active Management team as it shows they are working on the issue and the victim can know the progress as well.

### **Open Minded:**

When discussing the issue, both the parties- complainant and the listener should be open minded as some issues might be sensitive. This open mindedness will definitely lead the communication to an effective one. As we already know there are different grievance methods. In the method where the complainant fills up a form and later meets the HR officer. In such a case, the officer gets time to prepare himself and may prepare a speech to give. However, in the walk-in method, the case is totally opposite as the officer cannot get time to prepare.

## **Factors Influencing Individual Grievance Handling:**

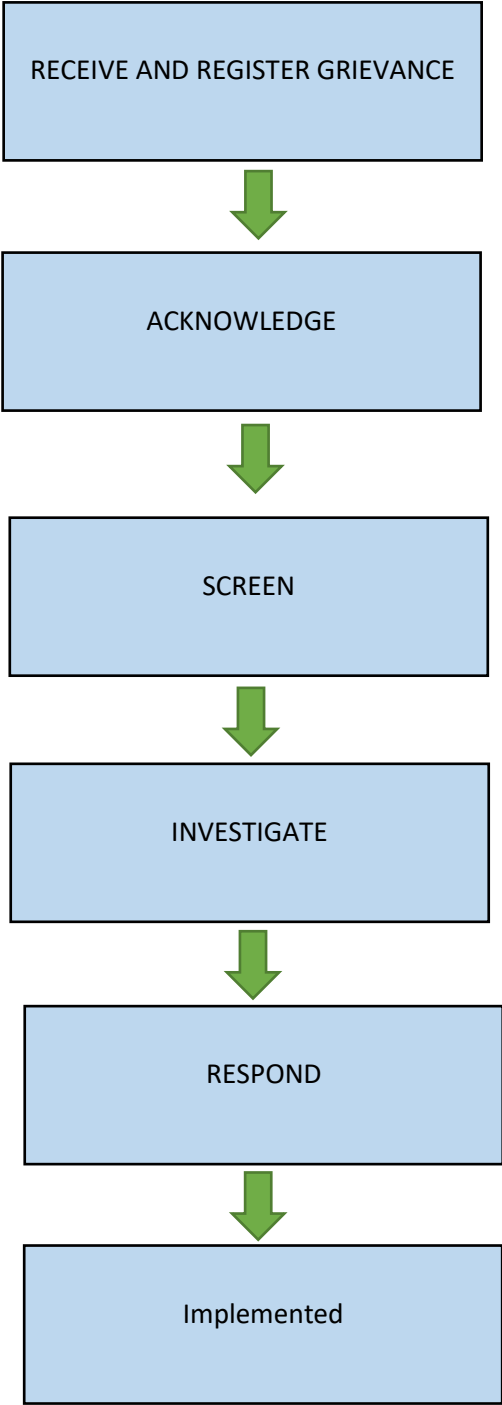
1. Problem Solver's attitude
2. Maintain Calmness
3. Active listening
4. Soft hearted and being rational at the same time
5. Sensible
6. Responsible
7. Prepare for unexpected scenarios

Grievance handling can be a little difficult job to do as the listener gets to see as well to listen unexpected scenarios which need much mature handling. Walk-in interviews might cause more unexpected situations than other methods. The grievance officer might face-

- A) An employee who would not stop weeping
- B) Sexual Harassment complaints
- C) Very argumentative and disgracing employee

SCB has its ultimate solution for all HR related issues and that is AskHR. AskHR is an online service where employees get to know about their payroll, P3 or can submit any grievance. When an employee first starts his or her journey in Standard Chartered Bank, the bank hands the employee a booklet on HR policy

# GRIEVANCE MECHANISM of STANDARD CHARTERED BANK



## **RECEIVE AND REGISTER:**

There are different ways to submit grievances:

- a) In Person: employees can talk to their designated HR Manager as every department has its own HR Manager. SCB encourages “speak up” when employees face any problem. However, if the complainer is a lady and the issue is a bit sensitive then they can raise the issue to the Women’s Network which puts all the women of the company under one network. After raising such complaint to the network, the committee will escalate the issue to the authority.
- b) Electronic: SCB has its own employee portal and there is a section name AskHR where employees can raise all HR related issues or quarries.
- c) Traditional means of meeting: town hall meeting, face to face, dedicated phone line, When recording any sort of complaint, there will be no cost or charge to do so and the authorized person is asked to be patient and respectful to the employee and maintain a different ledger for such complaints.

## **ACKNOWLEDGEMENT:**

The Hr manager will acknowledge the grievance within 5 working days. The response will be given in a recorded file so that a record of correspondence is retained. The acknowledgement will contain summary of the whole grievance, SCB’s approach to the issued and an approximate date when a response will be given. All these records will be used to justify the grievance and the authority will then decide if the issue fits the grievance criteria,

If the grievance does not fit the categories to be considered grievance then the appointed officer will let the complaint know why this has not been considered with adequate justification. Then the complaint will be given option if he or she wants to escalate the issue to the higher authority.

## **Screen**

SCB has three levels of screening. All the complaints will go through these three stages. They use this table to give the best response:

CATEGORY	ISSUE DESCRIPTION	ISSUE TYPE	MANAGEMENT TYPE
Level 1	A complaint for which there is already a response in Standard Chartered Bank. This Out of scope grievances are also part of this level.		Let the responsible HR manager know the issue and handle the matter with same response or with similar one
Level 2	When grievance is characterized by one time situation and completely unusual		Define the particular grievance response plan and make a draft response for the person who complained and other management approval.
Level 3	<p>High-profile, widespread or repeated grievances that may result in a negative impact on Chevron's business activities and/or reputation.</p> <p>Grievances of this type indicate a gap in a management plan or procedure, or that a serious breach in Standard Chartered policies or negligence of management.</p>		Management prioritize the issue and look through it very carefully and lastly come up with a strategic management plan

## **Investigate:**

The appointed HR officer will lead grievance investigation, when needed, which could include collecting relevant videos, making site visits, consulting appropriate internal staff, contacting external sources, and other activities. All these investigated findings will be used for the remedy of the situation.

## **Respond:**

Before giving an answer to the complainant, the Grievance officer will finish the following steps

- Level 1 Grievances - Grievance officer informs HR Management team and then utilizes recently approved points to respond to Complainant. Response requires approval of particular Manager.
- Level 2 Grievances - Grievance officer come with a plan for grievance response and prepare the draft response for the whole management team of the complainant's as well as for the HR team.
- Level 3 Grievances – officer who is handling the grievance is directly working with e Management team for draft response for grievances relating to physical or economic displacement and resettlement, or damage claims or negotiations, Management will develop a strategy in coordination with Negotiations and Legal. Enough response will be collected, verified for the response

Approved response will be delivered in appropriate language through appropriate method

## **Implemented:**

The grievance officer is responsible for the resolution starting from assigning action parties, actions, and deadlines to implement the resolution. All these recorded documents will be registered and have copies

After resolution, the grievance should be formally closed out. This includes requesting the Complainant sign a completion form to document satisfaction with resolution actions, documenting actions taken, and closing out in the Grievance Register.

Appeal

If the complainant is not satisfied with the response then the issue can be escalated to the higher authority .in need of such escalation the country head gets involved if necessary. Under his assistance the whole matter takes place and CEO's decision is the main verdict at that point.



## Objective of the Project:

1. To know the level of fulfillment towards the technique of how the grievance is taking care of
2. To investigation the grievance taking care of framework prompts a good state of mind towards the administration.
3. To know the socio – statistic points of interest of the workers

## METHODOLOGY:

### Hypothesis:

Ho: There is no relationship between effective grievance mechanism and mental satisfaction of employee

Ha: There is a significant relationship between effective grievance Mechanism and mental satisfaction of employee

### Questions:

- 1) Do you like working with your colleagues
- 2) Do you have any complaint against them?
- 3) Does SCB gives you the chance to share your thoughts?
- 4) Does the HR Officer listens about your grievance carefully?
- 5) On a scale of 1 to 10 how much your complaints are welcomed to HR's desk?
- 6) Does "Speak Up" works in any Grievance issue?
- 7) Do you think listeners get irritated while you are speaking?
- 8) Are you satisfied with the response you get after your complaint?

9) Have the employer ever shouted at you while listening to your complaints?

10) Please mention your income range

## Research Design:

Research design provides the researcher with the following:

1. Blueprint
2. Plan
3. Guide
4. Framework

Research design enables us to answer the initial questions as unmistakably as possible. How the whole investigation will take place is outlined by research design. This design will typically include how data is to be collected, what instruments will be employed, how the instruments will be used and the intended means for analyzing data collected. The descriptors of this research design are as follows:

Degree of question crystallization:

In terms of the degree of question crystallization, this is a formal study. It begins with the hypothesis, and the research questions are answered later in this report.

Data Collection Method:

Data collection method is communicative. Through the questionnaire, the desirable output is answered.

Topical Scope:

The topical scope of this research is statistical study. Here the hypotheses are tested quantitatively; focuses on the breadth of the research, and the findings are generalizable

Research Environment:

This point states that the whole research is done based on the field condition. All the information is collected from the field through survey. This is because the research is conducted at the principal branches of the respective commercial bank

Experimental effects:

This judges the whole research based on some variables that how one variable is reacting based on others.

Perceptual Awareness:

The participants were aware of my presence and well aware about the purpose of the research.

## Limitations:

As primary data was collected from existing employees with a help of questionnaire, most of them were reluctant to fill up answer sheet and were very much concerned about their answers getting exposed to the authority. Moreover, the authority was also concerned about the responses getting exposed in a negative way. However, amidst of all the odds, I managed to get proper response and prepare what I have been assigned to do

## Sampling:

The employees who are working in Standard Chartered Bank are considered as population study. As I was working in Trade service department, I had the privilege to collect from the employees. There are approximately 48 employees in the department from which I selected 20 respondents for data collection. I collected data through systematic sampling.

Tools for data collection:

SL no	Particulars	Frequency	percent
1	26,000- 35,000	8	40
2	35,000- 55,000	10	50
3	55,000 - above	2	10

The above table is classified based upon the incomes of the employees. As we see in the table, 50% of the respondents are from the income range 35,000 – 55,000 and 40% of the respondents are from the income range 26,000 – 35,000. The remaining 10% of the respondents belong to the highest income range 55,000 – above. So, 35,000-55,000 has the most respondents.

## **DISTRIBUTION OF THE RESPONDENT'S ACCEPTANCE OF GRIEVANCE ESCALATED TO THE HIGHER AUTHORITY**

<b>SL. NO.</b>	<b>PARTICULARS</b>	<b>Frequency</b>	<b>Percent</b>
<b>1</b>	Listens patiently	11	55
<b>2</b>	Shouts at you	4	20
<b>3</b>	Does not listen at all	5	25
		<b>20</b>	<b>100</b>

The above table demonstrates that 55% of the respondents are tolerating that their higher specialist is listening when their grievance is introduced, 20% of the respondents were stating that their higher specialist will yell at them, when their grievance is introduced, 20% of the respondents were stating that their higher specialist does not tune in at all when their grievance is available. In this way, dominant part of the respondents are concurring that their higher specialist is listening when their grievance is introduced

## **THE RESPONDENTS' ACCEPTANCE TO THE PRESCRIBED DECISION MADE BY THE MANAGEMENT FOR GRIEVANCE:**

Sl. No	Particulars	Frequency	Percent
1	Highly satisfactory	3	15
2	Moderately satisfactory	11	55
3	No satisfaction	6	30
		<b>20</b>	<b>100</b>

The above table shows that 55% of the respondents responded moderate as they felt the decision given corresponds to their grievance, 30% of the respondents were seen not as satisfied as they felt the decision given corresponding to their grievance, and the remaining 15% of the respondents were highly satisfied as they felt the decision given corresponds to their grievance. Thus, big portion of the respondents responded moderately saying they felt the decision given corresponds to their grievance

### **FINDINGS:**

1. Majority of the share (85%) of the respondents were male.
2. 55% of the respondents had a place with the age bunch 26 – 30.
3. 40% of the respondents were educated up to post graduation
4. 40% of the respondents have a place with the pay bunch on Tk. 35,000 to Tk. 55,000.
5. Representatives knew about different council individuals to this 55% of the respondents were concurred.
6. Representatives mindful on week after week/month to month gatherings to this 65% of the respondents were agreed.
7. Worker’s modern issues were distinguished by the specialists to this 55% of the respondents were concurred.

8. The higher specialist is listening when their grievance is introduced to this 55% of the respondents were concurred, tune in persistently.

9. Workers had a positive and cordial approach when their grievance dealing with, to this 60% of the respondents was concurred.

10. Systems being taken after to determine the grievance to this half the respondents were concurred.

The choice offered reporters to the grievance to this 55% of the respondents reacted direct

## Suggestions:

1. Implementation of Conflict management in the organization will be helpful to reduce the number of grievance rates.
2. Policy where door is open for all can be used. Personal contact and mutual understanding can mitigate the barriers that exist between the various categories.
3. Employees should be encouraged to take Suggestion boxes seriously which are already. This will shed light on the conflict.
4. Requests for transfers, Accident rates, Resignations, and disciplinary cases should be analyzed carefully as they reveal the general patterns that are not apparent.
5. Improper working conditions can be changed such as maintaining office hours, unsafe workplace, and malicious relation with managers, etc.
6. Irrational management policies can be changed such as overtime, transfers, demotions, inappropriate salary structure

## Conclusion:

Through the study it is understood that the effectiveness of Grievance mechanism totally reflects on employees' attitudinal reaction. A good, confined, easy to process mechanism can easily win over an employee. The grievance procedure provides a way for identifying practices, methods, and administrative policies that are causing employee complaints so that changes can be considered and altered.

## Appendix:

Figure 1

SL no	Particulars	Frequency	percent
1	26,000- 35,000	8	40
2	35,000- 55,000	10	50
3	55,000 - above	2	10

Figure 2:

DISTRIBUTION OF THE RESPONDENT'S ACCEPTANCE OF GRIEVANCE ESCALATED TO THE HIGHER AUTHORITY

<b>SL. NO.</b>	<b>PARTICULARS</b>	<b>Frequency</b>	<b>Percent</b>
1	Listens patiently	11	55
2	Shouts at you	4	20
3	Does not listen at all	5	25
		<b>20</b>	<b>100</b>



Figure 3:

THE RESPONDENTS' ACCEPTANCE TO THE PRESCRIBED DECISION MADE BY THE MANAGEMENT FOR GRIEVANCE:

<b>Sl. No</b>	<b>Particulars</b>	<b>Frequency</b>	<b>Percent</b>
<b>1</b>	Highly satisfactory	3	15
<b>2</b>	Moderately satisfactory	11	55
<b>3</b>	No satisfaction	6	30
		<b>20</b>	<b>100</b>

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