“An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited”

Date of Submission: 10 September, 2024

"An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited"

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Major in HRM

Program: MBA

Department of Business Administration

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Date of Submission: 10 September, 2024

Letter of Transmittal

Date: 10 September, 2024

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

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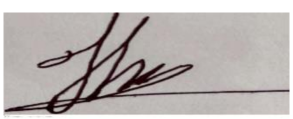
Subject: Submission of Internship Report on "An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited".

Dear Sir,

With immense pleasure, I am submitting my internship report on **"An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited"** which was assigned to me as a part of my MBA program. I have truly enjoyed my three months' internship program with Pioneer Insurance and highly appreciate their co-operation in this regard. Despite of some limitation, I tried my level best to make the report a complete one.

In this circumstance I therefore pray and hope that you would be kind enough to accept my internship report and oblige thereby.

Sincerely yours,



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Certificate of Supervisor

This is to certify that the internship report entitled "**An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited"** has been prepared by Jhumu Rani Sen Rinky, ID: 0242310004083085, as a requirement of the MBA Program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University (DIU).

The report is recommended for submission and acceptance.

I will her all success in life.

……………………………………………..

(Professor Dr. Mohammed Masum Iqbal)

Department of Business Administration

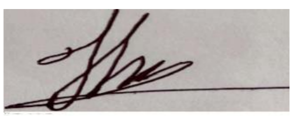
Faculty of Business & Entrepreneurship

Daffodil International University

Student Declaration

I declare that the “Internship Report” entitled “**An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited**” embodies the results of my own research work, perused under the supervision of Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Internship Supervisor, Daffodil International University Bangladesh.

I further affirm that the work reported in this internship is original and is not part of any other students for the completion of MBA or other degree have submitted whole of the report.



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Program: MBA

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Acknowledgement

Building an astonishing affiliation and driving relationship with strong inside controls. At first my beginning and end thankfulness and appreciation to "God" the Gracious, The Most tolerant and Beneficent who gave me strength to endeavor and complete this endeavor. Iam particularly obliged to my ever careful and esteeming watchmen whose supplications have engaged to land at this stage. I am especially committed to my supervisor **Dr. Mohammed Masum Iqbal** Sir for giving me a possibility and guide me to do this impermanent position report which is urgent component of MBA program.

I should offer thanks toward, Mr. Habibur Rahman Chowdhury (Head of HR). I am uncommonly remarkable full to authorities of Trust Islami Life Insurance Limited for giving me rule to the completion of this report. I feel remarkable unrivaled delight on the accomplishment of this report.

Executive Summary

Human Resource Management (HRM) is a crucial function within an organization that focuses on recruitment, management, and guidance for employees. HRM encompasses a range of responsibilities, including compensation, hiring, performance management, organizational development, benefits, employee motivation, communication, coordination, and training.

Human resources represent a key asset for any organization seeking a sustainable competitive advantage. To effectively manage these resources, various global HR practices are employed to build a competent workforce.

The report is divided into six chapters. First Chapter contains the introductory part of the report which implies introduction, origin, objectives, scope, methodology and limitations of the study.

Second chapter includes the organizational overview of Trust Islami Life Insurance Limited.

Third chapter consists theoretical framework of Human Resource Management.

In fourth chapter analysis the Human Resource Management Practices of Trust Islami Life Insurance Limited detailing the recruitment processes, selection criteria, training and development methods, and performance appraisal techniques. It also examines the types of employee benefits, leave policies, and allowances provided.

Five chapters consists analysis of questionnaire. Trust Islami Life Insurance Limited upholds Equal Employment Opportunity and ensures a fair recruitment process, including exams. Job promotions and training programs within the company are seen as fair and beneficial for skill development. Career development opportunities are appreciated for allowing employees to showcase their talents, while the organization rewards top performance and offers a satisfactory compensation package. Overall, employees find their experiences and performance at the company very satisfying and are pleased with the opportunities to apply their skills and expertise.

In six chapters discuss the problems like No proper HR planning policy, Scarcity of standard recruitment and selection policy, Lack of proper training and development policies, Imperfect performance appraisal and Inefficient compensation policy. In recommendations provide the solutions for overcoming the short comings such as Need to formulate proper HR planning policy, Structure the standard recruitment and selection policy, to formulate proper training and development policy, to formulate effective performance appraisal system, to prepare efficient compensation policy and at last include the conclusion.

Five chapter consists problems identified, recommendations and conclusion about the report.

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1.1 Introduction

Human Resource (HR) in Insurance Industry of Bangladesh is an amalgamation of points and thoughts drawn from a long history of work and later organization speculations. With the changing needs of the assurance business and the creating flightiness of present-day business capable insurance, guidance must experience a consistent change so it is relevant to the prerequisites of an exceptional society. I set out to understand the activity of human resource the officials (HRM), how it made, and the extent of assignments verified by human resource specialists. The development of human resource the officials is depicted at the present time. Right now, Resource Management is practice and procedure that one needs to finish the staff some portion of an organization position. These preparations and course of action fuse driving occupation assessment, masterminding, agent needs, enrolling and decision occupation candidates, arranging and planning new specialists, administering wages and pay rates, giving catalysts and favorable circumstances, assessing shows, correspondence (meeting, directing, and controlling) and getting ready and making and creating delegate obligation, etc. The study will concentrate on the human resource activities of the National Life Insurance Company Limited. The activities of the division with the assurance plan are to be discussed here close by the long examination.

1.2 Origin of the Study

The report is an undertaking to provide a guidance to certified conditions where one can watch and evaluate the use and pertinence of speculative thoughts that were taught in MBA program. During the brief employment program, I was allotted to Trust Islami Life Insurance Limited Head Office to watch practical usages of my theoretical data. Finally, a report with authentic assessment and possible course of action of the affiliation ought to be submitted to Dr. Moahammed Masum Iqbal, Dean, Faculty of Business and Entrepreneurship, Daffodil International University, supervisor of my internship program.

Without the HRM an affiliation can't accomplish its goal successfully. Likewise, I endeavor to separate the each and every piece of HRM in Trust Islami Life Insurance Limited, like their courses of action and methodologies, their selecting and decision technique, getting ready and improvement program, execution assessment, compensation and delegate points of interest.

1.3 Objectives of the Study

The study has been carried out with the following objectives.

1) To identify the human resource management practices of Trust Islami Life Insurance Limited;
2) To evaluate the human resource management practices of Trust Islami Life Insurance Limited;
3) To identify the problems related to the human resource management practices of Trust Islami Life Insurance Limited;
4) To make recommendations to solve the problems;

1.4 Scope of the Study

This report has been prepared through my experience during working in this company for 3 months and also extensive discussion with company employees. Prospectus provided by the insurance company also helped in preparing the report. At the time of preparing the report, I had a great opportunity to have an in-depth knowledge of all the HR activities practiced by the Trust Islami Life Insurance Limited.

1.5 Methodology of the Study

The methodology defines how we go through all the processes of research and how to proceed. Here include the steps of conducting the report and the explanation of the sources of data. This report has been prepared based on experience gathered during the period of internship.

1.5.1 Sources of Data:

For preparing the report, data were collected from two sources, namely, Primary source and Secondary source as described below:

i) Primary Data:

Primary data consist of information collected directly from respondents through methods such as surveys. In this context, primary data were obtained through a structured questionnaire survey. The process involved designing and distributing a questionnaire to employees from various departments within Trust Islami Life Insurance Company Limited.

ii) Secondary Data:

The Secondary data are:

- Annual report of Trust Islami Life Insurance Limited.
- Service rules and Regulations of Trust Islami Life Insurance Limited.
- Company Profile of Trust Islami Life Insurance Limited.
- Website of Trust Islami Life Insurance Limited.

1.5.2 Research Design:

The study is exploratory focusing on qualitative analysis and description. The report is based on primary sources of data as well as secondary sources of information. Interviewing the managers and officers of the Company, talking to the customers.

1.5.3 Population:

I have collected data from current employees and interns at Trust Islami Life Insurance Limited. This data aims to provide insights into employee and intern experiences and identify opportunities for improvement within the organization.

1.5.4 Sample Size:

A total of twenty respondents participated in the study. Data were collected from this group of twenty individuals as part of the survey. Each respondent represents a data point that contributes to the overall research objectives.

1.5.5 Sampling method:

A convenience sampling method has been performed for selecting samples. Convenience sampling is a non-probability sampling technique where researchers select participants based on their ease of access or availability. In other words, individuals who are readily accessible to the researcher are included in the sample.

1.5.6 Method of Data Collection:

For data collection – The interview method was used. With the help of questionnaire interview was taken at Trust Islami Life Insurance Company Limited.

1.5.7 Data Analysis Technique:

MS Excel was used for data analysis. Using Microsoft Excel for data analysis involves various techniques and tools within the software to manipulate, visualize, and derive insights from data.

1.6 Limitations of the Study

In case of collecting the data faced a lot of problems. The limitations of the study that faced in case of preparing the report are as follows.

- Difficult to collect the information
- Shortage of time-collected information was complex and unsorted.
- Up to date information were not available.
- Every organization has their own secrecy that is not rivaled to others.
- Finally, first experience may also act constants in the way of meticulous exploration on the report.

2.1 Introduction of Trust Islami Life Insurance Limited

Life insurance is also recognized as a part of development main stream like banking sector in Bangladesh. It's directly contributing to the society by reducing unemployment and keeping economic flow. In the year 2013, the Government of Bangladesh approved few more Life Insurance companies to operate their business considering the further development of the Country.

Bangladesh is a high density Muslim populated country. Most the people of the country are eager to survive through interest free income. Keeping focus on it, the Company registered with Joint Stock Company, organized and incorporated as TRUST Islami Life Insurance Limited which will be running by the Sariah law and formed a Sariah Council which consists of country famous Islamic thinker and scholars.

TRUST Islami Life Insurance Limited established mainly through the initiative of a few enthusiastic entrepreneurs of the Country with the vision of collective effort to bring the Bangladeshi citizens in different professions under the Life Insurance coverage. Even more, the Bangladeshi wage earners are also included in the main stream products and insurance coverage called Manpower Insurance.

Country's prominent businessman and social worker Mr. Mohd. Ataur Rahman Bhuiyan is the current Chairman of the Board of the Directors of the Company.

2.2 Vision, Mission and Objectives

Vision:

Trust Islami Life Insurance Limited doesn't have their mission & vision individually. They set their mission & vision united. These are in our country the middle class & lower-class people can't enter into saving procedure. So, in case of death of earning hand of their family or his inability of income make them helpless & bring to the street. For this reason, the life insurance companies come forward for them to increase their saving habit. So, this was our main &1st mission to increase the saving.

In our country an uncountable amount of educated, half-educated young generation is unemployed. So, our mission is to make them self-employed by what they want to do willingly. To meet the unemployed people with the employment in cities or villages was our 2nd mission as well as vision because we hope in near future it will give us free of unemployment country.

Mission:

To create the saving & increment of national fund is an important subject. Saving helps a lot in the canvas of national economy. So, this is our mission to accumulate the fund for national economy to increase our national income. This was our 3rd mission.

Goal

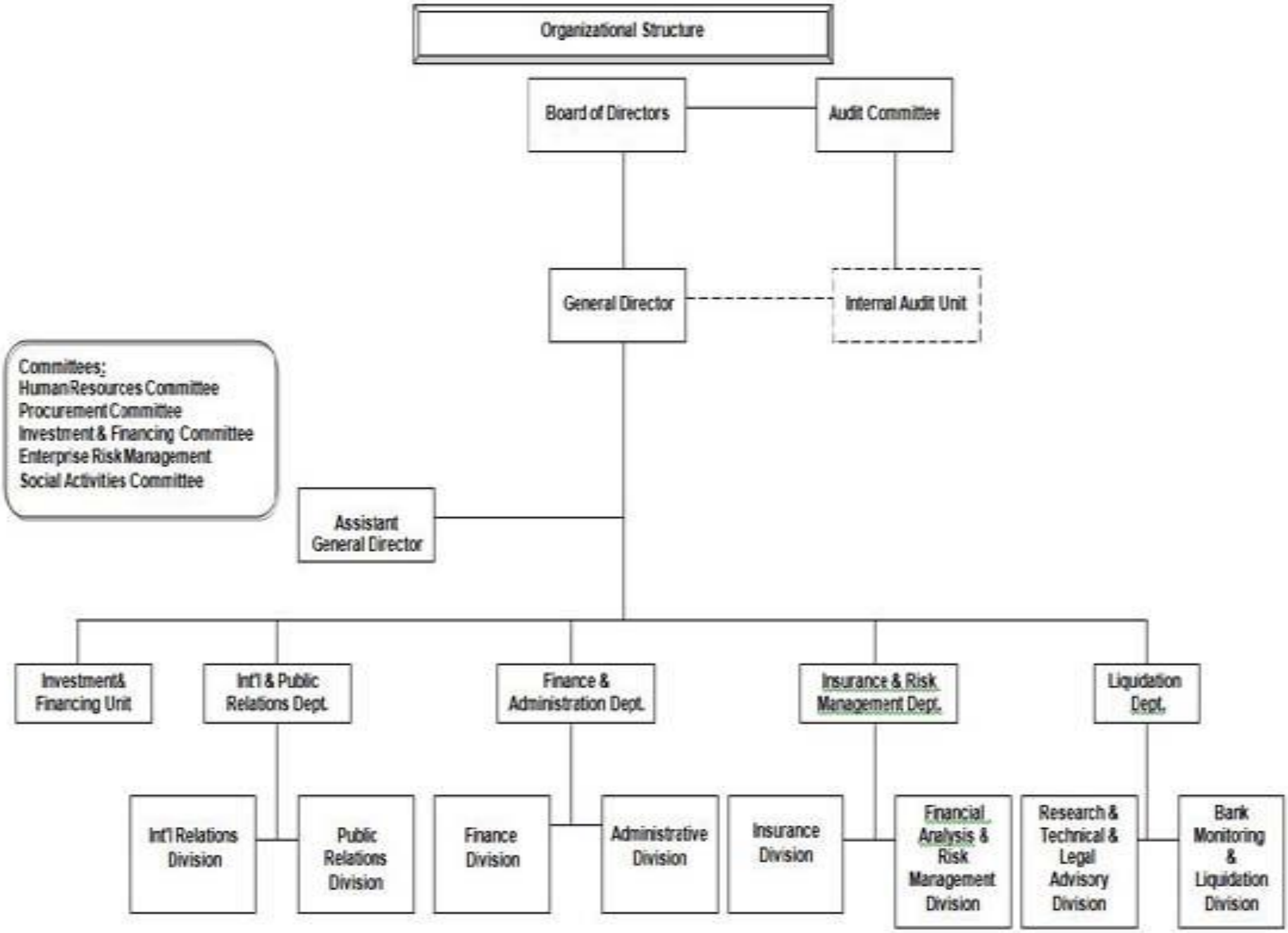
To become most caring insurance company with dedication, dynamic, innovation & client's need based on comprehensive service.

Objectives

The objectives of the Trust Islami Life Insurance Limited are given below:

- To render best customer service.
- To earn premium achieved by making customer satisfaction.
- To play a major role for the development of insurance industry.
- To make the payment of claim quickly.
- To expand company's branch.
- To increase volume & company's share.
- Always alive to the needs of the customer & to fulfill their needs with satisfaction.

2.3 Organizational Structure



2.4 Performance and Growth of the Company

Taka in Million

Particulars	2022	2021	2020	2019	2018
Total premium	7028.62	6321.84	6070.34	4718.36	4069.20
Investment income	2463.09	1712.66	1741.88	1311.13	1060.11
Claims	3294.39	2558.65	1947.97	1634.28	1385.45
Management expenses	2100.97	2000.91	1982.61	1534.58	1309.03
Assets	27919.98	23824.75	20422.49	16285.95	13140.97
Life fund	24186.87	20687.22	17630.52	14039.24	11404.49
Dividend (cash + stock) (%)	30+30	50+10	60	55	50
Premium (%)	11.18	4.14	28.65	15.95	15.02
Claims (%)	28.76	31.35	19.19	17.96	2.25
Assets (%)	17.19	16.66	25.40	23.93	22.10
Life fund (%)	16.92	17.34	25.58	23.10	25.57

2.5 Challenges

- Factors in the economy, risk management, keeping costs low and retaining business in a competitive market are issues insurance companies face on a regular basis.
- Uncertainty regarding the economy along with changes in how people do business keep this industry on its toes as it strives to meet the demands of consumers and ensure long-term success.
- Challenging in insurance claim may be necessary to cover damages to people's health or property. Insurance companies are in business to take in more money in premiums than they pay out in claims. In general, a company won't be shy to fight back against peoples appeals to get a higher claim settlement. If you'd like to try to get more money out of your insurance company, be prepared for a battle that could take months or years to resolve.

2.6 Future Plans

In every kind of business or organization or companies have their own future plan to develop his or her business. The future plans of the Trust Islami Life Insurance Limited are given below

- To capture the customer united insurance company will add more policy to give more facilities as well as service.
- To give claim settlement when the claim occurs as quicker than other insurance company.
- By opening new policy and branches Trust Islami Life Insurance Limited need manpower that mean unemployment problem will reduce.
- To provide the policies to the mass people of the country.
- To exceed present target for better future profit.
- To become one of the market leaders.

3.1 Human Resource Management

Human resource the board (HRM or HR) is the imperative method to manage the reasonable organization of people in an association or relationship to such a degree, that they help their business increment a high ground. It is planned to expand agent execution in organization of a business' key goals Human resource the board is basically stressed over the organization of people inside affiliations, focusing on game plans and systems. HR divisions are subject for coordinating specialist benefits structure, delegate selection, planning and progression, execution assessment, and prize organization, for instance, managing pay and bit of leeway systems. HR moreover fusses about definitive change and mechanical relations, or the balancing of various leveled rehearses with necessities rising up out of total bargaining and authoritative laws.

The general explanation behind (HR) is to ensure that the affiliation can gain ground through people. HR specialists manage the human capital of an affiliation and focus on executing approaches and methodology. They can have some skill in finding, choosing, planning, and making delegates, similarly as keeping up laborer relations or favorable circumstances. Planning and improvement specialists ensure that laborers are arranged and have perpetual headway. This is done through planning programs, execution evaluations, and prize undertakings. Agent relations deals with the stresses of laborers when approaches are broken, for instance, cases including bullying or isolation. Supervising delegate points of interest fuses making compensation structures, parental leave ventures, limits, and various preferences for laborers. On the contrary side of the field are HR generalists or partners. These HR specialists could work in all zones or be work relations delegates working with unionized agents.

HR is an aftereffect of the human relations improvement of the mid twentieth Century, when examiners began documenting techniques for making business regard through the key organization of the workforce. It was from the outset directed by esteem-based work, for instance, fund and favorable circumstances association, anyway as a result of globalization, association mix, mechanical advances, and further research, HR beginning at 2015 spotlights on key exercises like mergers and acquisitions, capacity the board, movement orchestrating, present day and work relations, and arranged assortment and thought. In the current overall work environment, most associations base on cutting down agent turnover and on holding the capacity and data held by their workforce. New getting includes a huge cost just as constructs the risk of another agent not having the choice to enough replace the circumstance of the past laborer. HR workplaces try to offer focal points that will intrigue workers, right now the threat of losing specialist obligation and mental ownership.

3.2 Human Resource Policy

Human resource courses of action are continuing with rules on the philosophy of which an affiliation intends to grasp in managing its family. They address unequivocal guidelines to HR executives on various issues concerning business and express the motivation behind the relationship on different pieces of Human Resource the board, for instance, selection, progression, pay, getting ready, decisions, etc. They subsequently fill in as a wellspring of point of view minute that HR the official's practices are being made or when decisions are being made about an affiliation's workforce.

A better than average HR course of action provides summarized guidance on the system grasped by the affiliation, and thusly its laborers, concerning various pieces of business. A framework lights up accurately what move should be made as per the methodologies.

Each affiliation has another circumstance in this way develops an individual course of action of human resource draws near. The region an affiliation works in will similarly coordinate the substance of their methodologies.

3.3 Purpose

Human asset approaches are proceeding with rules on the procedure of which an association means to get a handle on in dealing with its family. They address express standards to HR directors. The establishment of approaches can empower a relationship to delineate, both inside and remotely, that it meets necessities for good assortment, ethics and getting ready similarly as its obligations as per rule and corporate organization of its laborers. For example, to dismiss a laborer according to business law requirements, among various examinations, it will usually be imperative to meet game plans inside work understandings and total managing agreements.[5] The establishment of a HR Policy which sets out responsibilities, checks of direct, and reports disciplinary techniques, is as of now the standard method to manage meeting these duties. HR courses of action give frameworks inside which unsurprising decisions are made and advance an incentive in the way by which people are treated.

HR systems can in like manner be incredible at supporting and building the perfect definitive culture for example, enlistment and upkeep approaches may plot the way wherein the affiliation regards a versatile workforce, compensation courses of action may reinforce this by offering a 48/52 pay decision where agents can take an extra a month events for every year and get less pay throughout the year.

In different issues concerning business and express the inspiration driving the relationship on various bits of Human Resource the board, for example, choice, progress, pay, preparing, choices, and so forth. They from this time forward fill in as a wellspring of perspective moment that HR the authorities rehearses are being settled on or when choices are being made about a connection's workforce.

A reasonable HR plan gives condensed direction on the framework got a handle on by the alliance, and in this way its workers, concerning different bits of business. A structure illuminates viably what move ought to be made according to the strategies.

Every alliance has another situation henceforth builds up an individual course of action of human asset moves close. The zone a connection works in will in like way direct the substance of their philosophies.

In fact, strategies and systems fill various needs.

- They give clear correspondence between the affiliation and their agents as for their condition of business.
- They structure an explanation behind treating all laborers sufficiently and also.
- They are a great deal of rules for boss and executives.
- They make an explanation behind structure up the delegate handbook.
- They build up a reason for normally checking on potential changes influencing representatives.
- They structure a setting for chief planning activities and laborer bearing projects.

3.4 Key Elements of HR Policies

HR's most critical activity is to be in consistence with government, state and close by laws, concerning work. Not sticking to these laws will leave you feeble against claims – the specific inverse thing any business person needs. Carefully made HRM approaches and techniques will cover pertinent laws, similarly as things that are unequivocal to your industry and business. Key segments are:

Equal Opportunities Policy: Segregation in labor laws and being consistent with thelaws.

Recruiting and hiring.

Termination and off boarding: Freely business statement and any special cases.

Salaries and Bonuses.

Performance Appraisals.

Safety.

Codes of Conduct: Lewd behavior, clothing regulation, substance misuse; medicatetesting.

Scheduling: Lunch periods and different breaks.

Benefits: Get-away, occasions and wiped-out time; medical coverage; family leave

Use of Company Tools and Equipment: Email and internet use.

Conflict of Interest Statement.

Confidentiality Agreement.

Disciplinary Actions.

3.5 Components of Human Resource Policy

For achieving the objective of human resource approach as previously mentioned, the Company has recognized the going with human resource course of action zones. The human resource approach issues starting from enlistment to retirement involve the going with:

- Recruitment Policy
- Promotion Policy
- Increment Policy
- Leave Policy
- Transfer and Posting Policy
- Termination and Retirement Policy

- Training Policy

3.6 Responsibility of HR Management

HR Division of Trust Islami Life Insurance Limited will be liable for the leading body of HR of the Insurance. Human Resource Management contains the fowling essential limit:

- Staffing
- Training and Development
- Motivation and Maintenance
- Performance Appraisal
- Reward System
- Compensation Management

4.1 Recruitment

In human resource the board, "recruitment" is the path toward finding and getting the best and most qualified plausibility for a work opportunity, in a favorable and down to earth way. It can similarly be described as the "method of examining for expected laborers and animating and asking them to follow positions in an affiliation".

It is one whole method, with a full life cycle, that starts with conspicuous evidence of the prerequisites of the association concerning the movement, and completions with the colleague of the laborer with the affiliation.

Exactly when we talk about the recruitment method, we rapidly think about activities, for instance, the assessment of the necessities of a specific action, attracting contender to pursue that position, screening the applicants and picking among them, securing the chose probability to go to be new laborers of the affiliation, and planning them into the structure.

Unmistakably, the principal inspiration driving why the enrollment method is realized is to find the individuals who are best prepared for the circumstances inside the association, and who will help them towards achieving definitive goals. Nevertheless, there are various reasons why an enlistment methodology is huge.

Recruitment or Hiring is the path toward glancing and pulling in the right contender for contracting them for void occupations in an affiliation. There are two wellsprings of enrollment, internal sourcesand external sources. Selection insinuates the route toward checking for potential agents and affecting them to work for their affiliation.

The purpose behind the recruitment methodology is to find gifted and qualified individuals for the advancement and improvement of their affiliation. It is a bit of the human resource the administrators (HRM) division.

4.2 Recruitment Process of Trust Islami Life Insurance Limited

Recruitment is a system of finding and attracting the potential resources for fixing off the vacant circumstances in an affiliation. It sources the candidates with the limits and mien, which are required for achieving the goals of an affiliation.

Recruitment process is a technique of recognizing the occupations opportunity, separating the action essentials, investigating applications, screening, shortlisting and picking the right contender.

To extend the efficiency of utilizing, it is recommended that the HR gathering of an affiliation follows the five endorsed systems (as showed up in the going with picture). These five practices ensure successful enlistment without any impedances. Moreover, these practices also ensure consistency and consistence in the enrollment method.

4.3 Training Methods of Trust Islami Life Insurance Limited

Strategies are the courses through which delegates are readied. Trust Islami Life Insurance Limited uses a couple of procedures for getting ready depending upon the condition and planning goals.

In any case, the methodologies for getting ready can on a very basic level request into two sorts.

On the job Training

On the job training is ordinarily given by a senior specialist or boss hands close by of the company. The laborer is advised the most ideal approach to play out the movement and is allowed to do it under coach's supervision. The various sorts of hands on getting ready consolidate the going with:

- Coaching
- Job Rotation
- Apprenticeship Training

Off the Job Training

In the arrangement Institute of Trust Islami Life Insurance Limited. Generally, Off the action Training is given. The typical sorts of off the action trainings are according to the accompanying:

Class Room Training

- Video Presentation
- Conferences and Seminars
- Lecture method

4.4 Performance Appraisal

A performance appraisal is a typical review of a delegate's occupation execution and all things considered responsibility to an association. In any case called a "yearly overview," "execution review or appraisal," or "agent assessment," an introduction assessment evaluates a laborer's capacities, achievements and improvement, or shortage in that division. Associations use execution assessments to give delegates immense picture contribution on their work and to legitimize pay augmentations and prizes, similarly as end decisions. They can be aimed at some arbitrary time anyway will by and large be yearly, semi-yearly or quarterly.

Steps involved in performance appraisal

- Setting up Performance Standards
- Conveying Standards and Expectations
- Estimating the Actual Performance
- Contrasting and Standards
- Examining Results (Providing Feedback)
- Basic leadership Taking Corrective Actions

4. 5 Employee Benefits and Compensation

Compensation and Preferences (C&P) is a sub-control of HR, focused on laborer pay and focal points course of action making. While compensation and focal points are generous, there are intangible prizes, for instance, affirmation, work-life and improvement. United, these are insinuated as full-scale compensations. The articulation "compensation and focal points" implies the control similarly as the prizes themselves.

4.6 Classifications of Employee

(a) "Probationers" an agent who is incidentally associated with against an interminable opening in accord of the Company.

(b) "Permanent Employee" An enduring delegate is one who is confirmed against a ceaseless post with the issue of a specific solicitation with that effect. In case no structure is given with that effect a delegate who has completed time for testing may be taken as avowed.

4.7 Daily and Weekly Hours of Week

No delegate will be committed to work in the establishment in wealth of 8.5 hours day by day and 42.5 hours seven days (checking lunch period).

Office Hours:

The office hours shall as follow: -

On week days except Friday and Saturday 10:00 AM to 6:00 PM.

4.8 Pay and Allowances

The going with settlements is reasonable despite conventional month to month remuneration gave; delegates become qualified/entitled for the proportional.

Educational Encouragement Allowance

(a) Agents will be equipped for have the enlightening relief stipend equivalent to their yearly growth, outfitted the laborers during their organizations with the association adequately turn out with higher informational degree than the educational ability/degree they have.

(b) Given that this stipend won't outline some part of crucial compensation and be treated as settlements.

(c) In the wake of joining organization if an agent adequately acquires any specific abilities like BIA, ACII, FCII, he will be raised to next higher assessment or to any audit as the authority may think about fit. Besides, three one-of-a-kind increases may be given to the delegates for easily getting through BIA Diploma Examination or any Diploma Examination on Insurance from any apparent Foreign Insurance Institute and they will value the comparable all through their organization life.

Transfer

The Management may move an agent beginning with one division then onto the following office in a comparative office or beginning with one office then onto the following office of the association wherever in Bangladesh considering a real worry for the association.

Provident Fund

All delegates on fulfillment of time for testing and having been confirmed should be able to divert into a person from the association's staff blessed save plot. The store will be coordinated according to the rules as continued with herewith under Appendix–5.

Loan and Advances

Delegates may be permitted credits and advances on the terms and conditions as embraced in Insurance Act and Rules.

Income Tax

But on the off chance that regardless communicated in the course of action letter, the Income Tax, accepting any, will be borne by the delegate. As required under the individual cost law, the association will deduct from this remuneration of the agent, payable proportion of Tax for inescapable portion to the Govt. as advance Tax. Each individual delegate will be given a confirmation close to the completion of the cash related year forthe proportion of Income Tax deducted at source. He is in danger to exhibit his own Tax return and to get it studied.

4.9Trust Islami Life Insurance Limited Gratuity Rules

1. Short title: These standards will be known as Trust Islami Life Insurance Limited Gratuity Rules.
2. Commencement: These benchmarks will come into power with sway from first July, 1998.
3. Application: These benchmarks will apply to all specialists of the Company to whom the Trust Islami Life Insurance Limited-Service Rules applies.
4. Definition: At the present time, there is anything frightful in the subject or setting, the words and verbalizations used in these models will have a comparable criticalness as are distributed to them in the Trust Islami Life Insurance Limited-Service Rules.
5. Power to implement: The Managing Director, may once in a while, issue such direction or headings as may be crucial, not being clashing with any courses of action of the exhibition, rules and these standards, to put into sway the game plans of these measures.

6. **Entitlement to gratuity and extent of gratuity:**

A worker who will satisfy the accompanying terms and conditions will be qualified for get tip:

(a) A delegate, who will render 5 (five) years asserted organization to the Company with no control like dismissal or disciplinary ground, will be equipped for get tip.

(b) A representative, who will be ended from the administration, will be qualified for get tip.

(c) A specialist, who will land at the hour of super augmentation or complete the understanding time span, will be equipped for get tip.

(d) An agent, when finished from the organization of the Company by ideals of customary or physical inadequacy or steady wiped-out prosperity, will be equipped for get tip.

(e) A specialist, when finished from the organization of the Company due to invalidation/abatement of post, will be equipped for get tip.

Given that when tip is payable as a result of death of a laborer or zenith of understanding or end/protection of his organization for reasons as communicated above, portion of tip will be made at the full rate.

7. **Recovery of dues from gratuity:**

An individual due to the Company will be recoverable from the proportion of tip before portion.

8. **Nomination:**

(a) Every official, official or other agent will assign in the structure connected to these principles any individual or individuals to get the proportion of tip if there should arise an occurrence of his destruction while in the organization of the association. The official, official or other specialist may, from time to time, change such assignment.

(b) In case an official, official or other agent picks more than one picked one, he will decide their offers.

(c) If the anointed one or up-and-comers are minor, it will be genuine to assign some other "Sui Juris" (one of legitimate limit) as his/their guardian according to the decision of the talented court to whom the proportion of tip will be paid for the minor applicant or picked individuals in the event of his downfall.

4.10 Trust Islami Life Insurance Limited Provident Fund Rules

1) **Short title:** These rules will be called Trust Islami Life Insurance Limited Employees Provident Fund Rules.
2) **Authority to frame rules:** These standards have been encompassed by the Board of Directors of Trust Islami Life Insurance Limited in exercise of the powers vested in it under Article 129(TA) of the Articles of Association of the Company to oblige the establishment and backing of a Provident Fund to help the laborers of the Company.
3) **Object of the Fund:** The object of the hold is to give each part on retirement from his/her organization with the association with a sum of money the proportion of which will be resolved according to these measures.
4) **Extension and amendment –** The Board of Directors at times at its mindfulness may address these rules yet in any case not to impact any critical vested right.
5) **Maintenance of the fund –**

(a) The Managing Director will cause to be set up and kept up in the association the store with responsibilities to be made most of the way by the people and fairly by the association according to the plans of these rules.

(b) On the finish of a section's organization with the association the proportion of the store payable to him will be found according to the plans of these guidelines and paid to the said part or, if there ought to emerge an event of his going, to his picked one or competitors according to this standard or with no assignment, to his recipients according to the game plans of the law.

6) **Management: -**

Trustees: There will be for the time being 7 (seven) Trustees of the Fund out of whom 3 (three) will be relegated by the Board of Directors and the staying 4 (four) individuals from the Fund will be named by the Managing Director. These 7 (seven) individuals will contain the Board of Trustees. Administrator of the Board of Trustees will be doled out by the Trustees for a period picked by the trustees.

7) **Contributions:**

- Each part for the present will contribute each month to the hold an entire practically identical to 10% of his essential compensation. The affiliation will deduct this commitment dependably from the date of certification of each part to the store from the compensation of such part and store the indistinguishable from the trustees in the record of the part.
- The Company for the present will contribute an entirety identical to 10% of the fundamental pay of each part and will every month pay such responsibility to the trustees.

8) **Accounts:**

The records of the store will be orchestrated yearly on 31st December consistently and the assessed announcement of records as at that date will be submitted in the social event of the Board of Trustees for underwriting to be held not later than 31st March of the succeeding year and a copy of the confirmed clarification will be furnished to all people from the save.

9) **Interest:**

- Interest will be applied on the total staying at the credit of each part at a rate which will be fixed close to the completion of consistently.
- Such interest will be resolved to the nearest most diminutive unit of the money dependent on month-to-month consequence of each part's record and will be applied to the records half yearly as on 30th June and 31st December consistently.

10) **Benefit: -**

- If a section leaves his work determinedly before zenith of three years of organization or whose organizations are finished on account of forbidden execution or who is, under any conditions, emptied or dismissed, he/she will be equipped for his own responsibility and interest in this way in a manner of speaking. He/she won't be equipped for any bit of the association's dedication and interest subsequently.
- If a section leaves his business purposefully in the wake of completing three years of organization, or be spared, finished and furthermore surrendered in the wake of

completing three years of organization, he will be equipped for his own dedication and interest thus notwithstanding.

- In case a section leaves his business purposely after summit of five years of organization, or be saved, finished or conceivably surrendered in the wake of completing five years of organization, he will be equipped for his own responsibility and interest subsequently moreover,

11) Balance of company's contribution:

Any totals remaining to the credit of a section's record in respect of any dedication made by the association and interest in this way in the wake of following the strategy portrayed in the main guidelines will be set by the trustees to the general hold account and coordinated according to govern 27 hereunder:

12) Nomination:

(a) Each part ought to relegate in structure exhibited in Annexure 3 hereto at any rate one individuals from his family to whom the entire remaining at his credit in the hold will be payable if there ought to emerge an event of his passing. An area who has no family will allocate an individual in the structure chose in Annexure 4 hereto.

(b) A section in making task may at his alert flow the whole that may remain shockingly in his record in the save among his picked individuals in any degree he may respect fit.

(c) A task may be dropped by a section and superseded by another choice under these models.

13) Payment:

(a) The full-scale advantage in perspective on an area under these guidelines will be payable upon the day he stops to be a segment or as in a short time as might be conceivable.

(b) Portion will be made unmistakably upon ensure by the part or other individual qualified for portion and will consolidate interest up to the date on which the whole due is paid given that where a case to portion is made after a period of a fourth of a year from the date on which a section had halted to be a section, eagerness for a period of multi month to month simply will be paid.

14) If there should be an occurrence of any part passing on while in the organization of the association the trustees will pay the whole staying to the credit of such part in the record of the store to the up-and-comer or picked individuals named by him under guideline 24 above in the manner and in degree, accepting any, foreordained in the assignment and the receipt or receipts from any such competitor of picked individuals to whom the said aggregates maybe so paid will fill in as and be considered as significant receipt, discharge and release to thetrustees.

15) General Reserve Fund:

All exclusions and surrenders happening at whatever point and all surplus pay not assigned for portion of excitement as gave in rule 19 will be moved to an alternate record to be ordered "General Reserve Fund". This General Reserve Fund will be used and applied by the trustees for:
Meeting the ordinary and legitimate costs of managing the reserve.
Limiting capital mishaps which may rise on affirmation of hypotheses made by the trustees.
Rendering any sort of help to living individuals or their families which may, at the unique friendliness of the trustees, radiate an impression of being protected.

16) Investment:

All monies added to the hold whether by people or by the association or assembling by technique for premium or regardless to the store will either be put with Post Office Savings Bank or put assets into securities and Fixed Deposit with any reserved Bank referenced in articulation (a) to (e) Of territory 20 of the Trust Act, 1882.

17) **Interpretation:**

These rules will be deciphered if there ought to be an event of differentiation of end by the Chairman, Board of Trustees, and his understanding will be indisputable.

4.11 Classification of Leave and its Rules

Each certified delegate of the association will be equipped for leave with full remuneration, as decided underneath:

i. Earn Leave.
ii. Medical Leave.
iii. Casual Leave.
iv. Maternity Leave.

Earn Leave

i. A worker will be prepared for 33 days obtain leave for each finished year of association with full compensation. The immovable number of days might be settled as 11:1 day.
ii. The best time of acquire leave which a laborer can total will be 180 days. A laborer can take most prominent 2 (two) months' success leave immediately. In any case this may he free specifically case by the Managing Director. The Managing Director may in like manner give advance leave up to 15 (fifteen) days in desire, that such leave will be earned. A specialist may encash half of his/her accumulation leave which won't be more than 3 (a fourth of a year) during the residency of his/her organization. Encashment of obtain leave will be full fundamental remuneration. Expecting in any case, such leave is denied under any conditions, the said time of declined leave will be included beyond what many would consider possible. Given, in any case, that the record of such sneak past time of leave may be kept freely, and at the watchfulness of the proficient authority may be allowed in magnificent conditions, for instance, on helpful ground or with the ultimate objective of excursion or any severe or enlightening explanation or in case of leave fundamental to retirement. The unveiled/unadjusted leave subject to constrain of 180 days is cashable at the hour of retirement, preservation, discharge, end or passive consent whatever may be the circumstance.

Medical Leave

i. Every agent will be equipped for helpful leave with full compensation for a total time of 14 days consistently.

ii. In case an agent doesn't profit his therapeutic leave whole or part to which he is entitled in a calendar year, the entire or adjustment remedial leave will be passed on forward to the next year subject to a most extraordinary social event of 28 days.

iii. Helpful leave, as amassed above, will be benefitted of in cases of infirmity so to speak.

iv. Helpful leave in excess of therapeutic leave assembled leave may be yielded by the Managing Director or other endorsed authority of the association with half of the remuneration subject to a most outrageous time of 3 months basically in the wake of draining gain leave. The organization keeps up all power to think about leave with full compensation if there ought to emerge an event of extraordinary cases like deferred disease or other authentic grounds.

v. All nonattendance by goodness of remedial leave must be advised to the business inside 5 days from the date of nonappearance.

vi. Application for medical leave must be maintained by supports from a confirmed restorative expert.

vii. Application for growth of restorative leave, if significant, will be maintained by a verification by the affirmed specialist heading off to the laborer exhibiting the possibility of illness and giving purposes behind further development of leave and will be sent to the business before the expiry of the remedial leave recently yielded.

viii. If a specialist is found to have obtained helpful leave on fake pretense or has remained the hour of restorative leave without applying for the proportional, the business will make disciplinary move against the said delegate.

ix. Health advantage: The Competent Authority in its supreme caution may authorize extra award to a representative to meet the medical clinic costs of a worker.

Casual Leave

i. Casual leave recommends a period away for a succinct period allowed to a specialist who might be not all set to pledge to certain urgent tip top issues or infirmity.

ii. A specialist will be equipped for value agreeable leave to a furthest reaches of 15 days with full compensation in a year.

iii. Agreeable leave won't be taken into account more than 5 days in a steady progression beside if there ought to be an event of contamination. 3 days' agreeable leave will be allowed to prefixed or secured with any of the shut events or optional events.

iv. Short lived delegates won't be equipped for any leave. They may, in any case, be yielded niceleave with or without pay at the sole mindfulness of the organization.

v. The business will spare the advantage to limit any decent leave in the event that he isn't content with the explanations behind nonattendance of a worker for which pleasing leave has been applied for. The business will, regardless has the watchfulness to allow the augmentation of pleasing leave with other due leave if there ought to emerge an event of conceded disease or other bona fide grounds. On the off chance that any pleasant leave is denied, the nonappearance of a worker will either be treated as leave without pay or the hour of nonattendance will be deducted from secure leave.

vi. Accommodating leave won't be joined and may simply be benefitted of during the calendar year to which it relates. The unspent time of nice leave during a calendar year will sneak paston the 31st day of December consistently.

Maternity Leave

Each and every female laborer will be equipped for Maternity Leave on full compensation up to a farthest point of 12 weeks; a month and a half pre-birth and a month and a half postnatal, subject to a confirmation from an ensured expert. The authority may, in outstanding conditions, at whatever point endorsed by the therapeutic authority, consider to widen leave with or without pay.

4.12 Consideration for Granting Leave

Leave approach will be realized in a phase way so that there won't be any much for going on leave immediately on explicit occasion ominously affecting the movement of the association. While permitting leave, the skilled power will consider operability of the particular competitor. The credit equality of his/her leave aggregate will qualify of execution since last return from leave, exploring from leave accepting any, and declined of leave as of now considering a genuine worry for the association.

Extra Ordinary Leave

The Management at its mindfulness may give any unapproved leave as extra standard leave under phenomenal conditions where no other leave is open under this standard.

Exactly when a laborer is moved beginning with one region then onto the following region office, he may be allowed joining time subject to restrain of 5 (five) days.

Attendance and Late Coming

All agents will report for commitment at the establishment at the time fixed as portrayed under section 13 of this rules. An ease time of 10 minutes will be allowed, yet late cooperation past the style time period with the exception of whenever revealed according to the general tendency of the business, will be separate as "Late" in the support register

Late Coming

The Management of the association will watch the going with in respect of the late happening to a laborer:

i. On every third late landing in a month, one days accommodating leave, if due/regardless win leave will be deducted. The authority may, if feels, deduct one day's compensation for such third late coming.

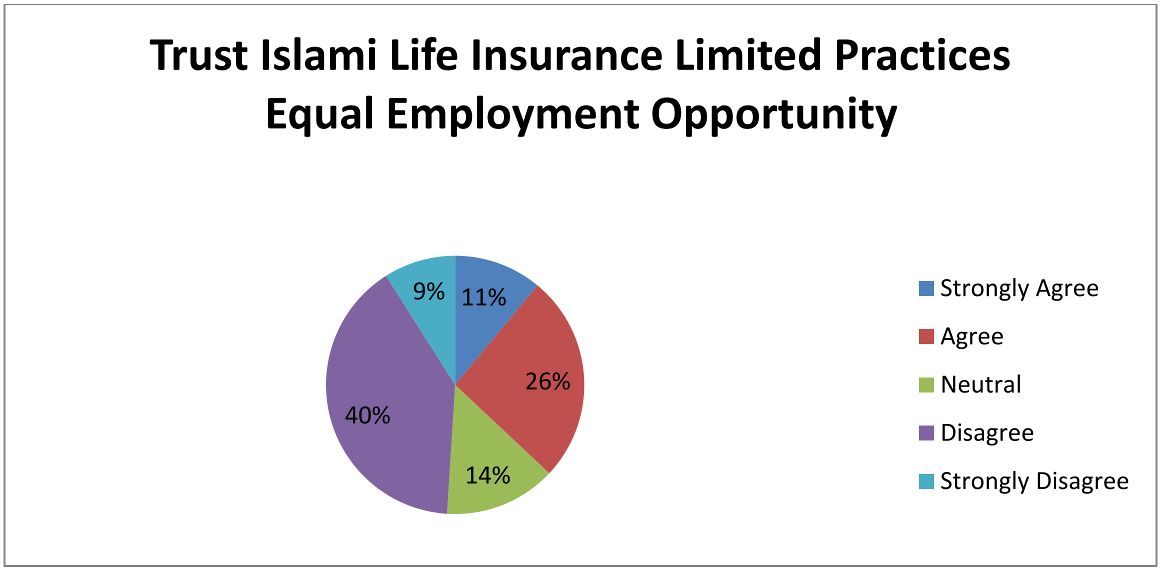
ii. In the event that the absolute number all around arriving in a year beats 36, a communicated "alarmed" will be given, calling upon the pro to improve his help.

iii. Visit late investment, inside a foreordained period will be regarded to be a showing of offense as set down in sub-fragment (I) of Section 7 of these rules, and the business will hold the benefit to make disciplinary move against the specialist.

5.1 Analysis of Questionnaire

Question No: 1

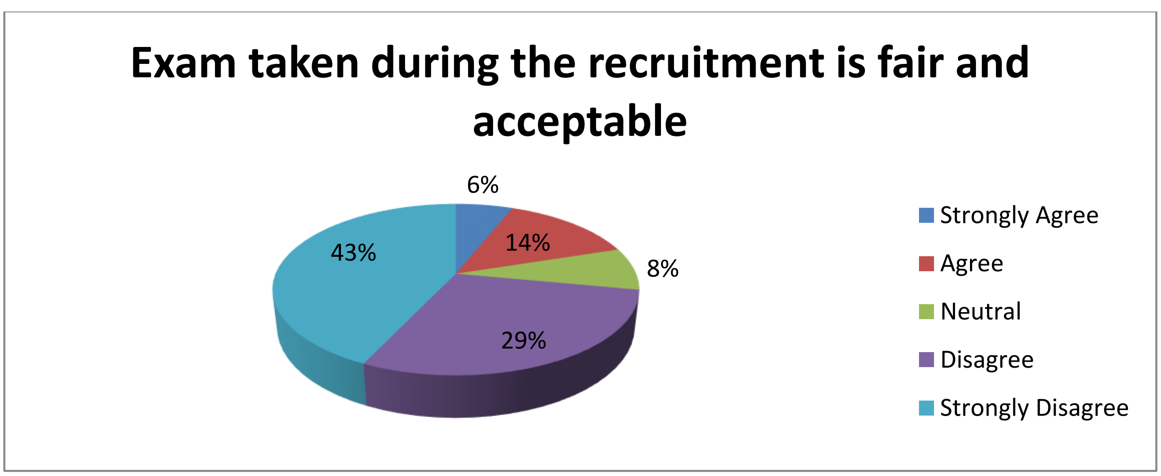
Trust Islami Life Insurance Limited Practices Equal Employment Opportunity.



For this Question 5 alternatives were given. Among 20 of representatives 40 % were disagree and 9% are strongly disagree. 26% of them are agree about it and 11% provide feedback that they are strongly agree. 14% of the employees were neutral for the question.

Question No: 2

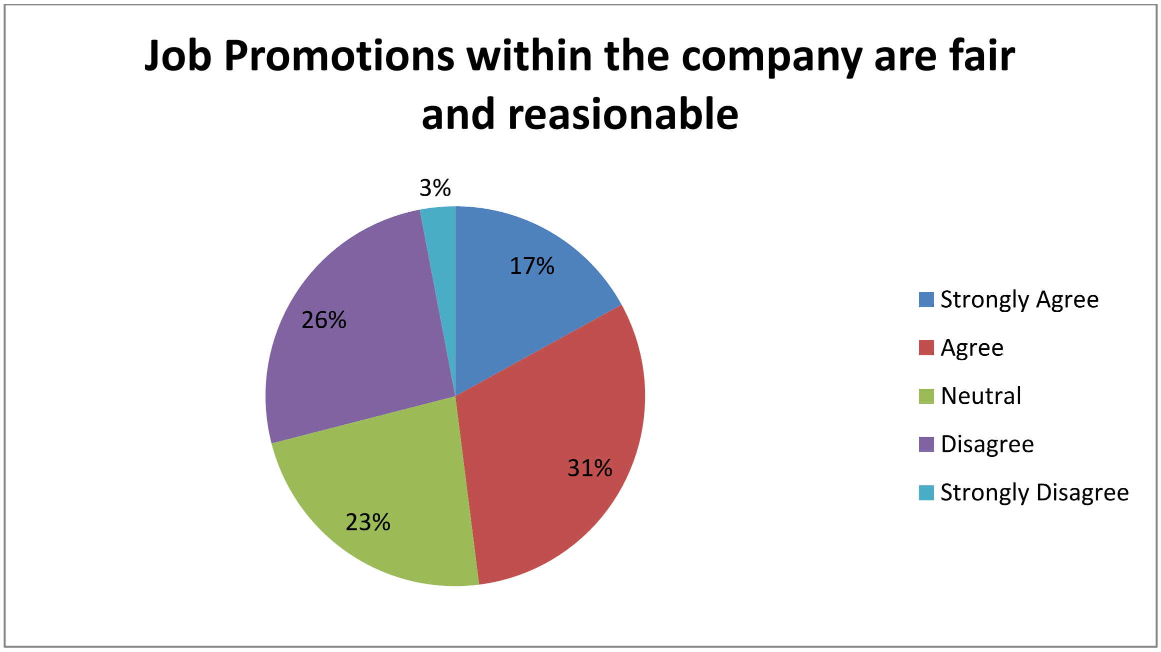
Exam taken during the recruitment is fair and acceptable.



For this analysis 5 options in each question given to the employees from the stage of agree to disagree including neutral to choose their desired answer. Among 20 the employees, 6% were strongly agreed, 8% were neutral and 6% were strongly agreed with their opinion. But 8% of employees are neutral. 29% are disagreed due to some factors. Strongly disagree 43% of the employees of this opinion. They think that there is no need to take written test for selection.

Question No: 3

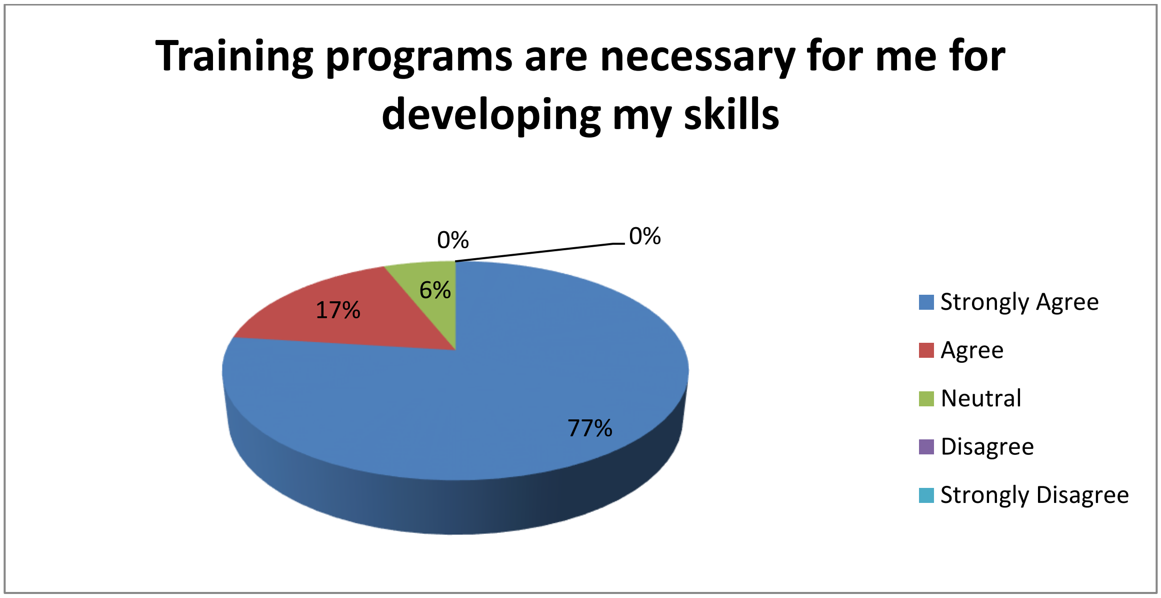
Job Promotions within the company are fair and reasonable.



For this Question 5 choices were given. Among 20 of employees 31 % are agreed and 17% are strongly agree on the grounds that contrasted with other association they think work advancements inside the organization are reasonable and sensible. 26 % are disagree in light of the fact that they think work advancement inside the organization isn't reasonable and sensible. 23% of them were neutral in light of the fact that they would not like to remark on this inquiry.

Question No: 4

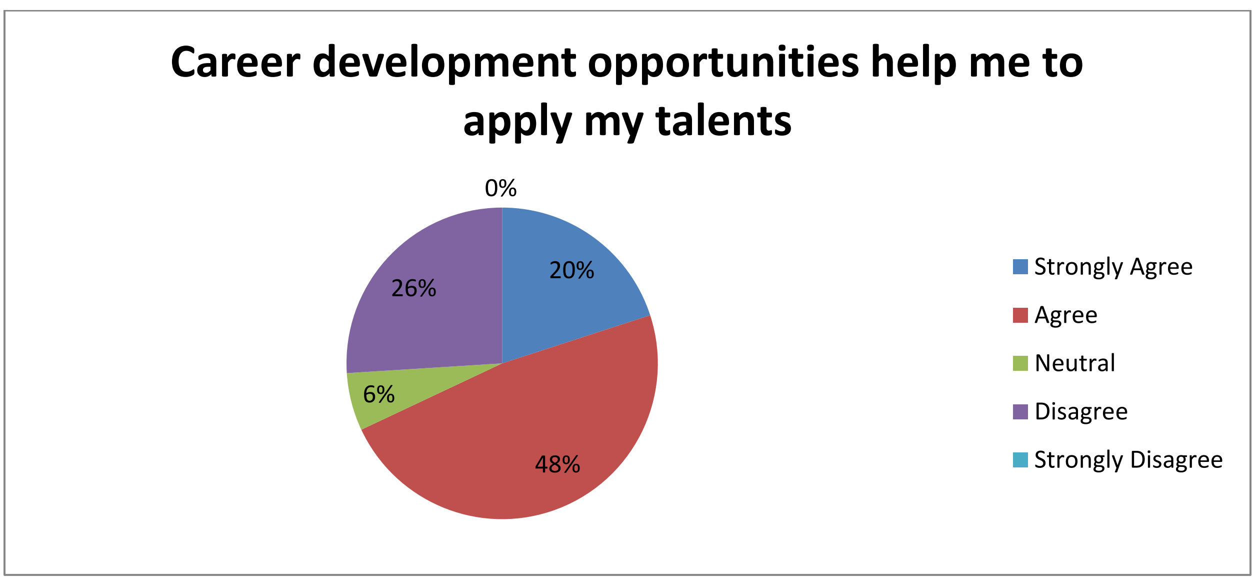
Training programs are necessary for me for developing my skills.



For this Question 5 choices were given. Among 20 of employees 77 % are strongly agree and 17% are agree in light of the fact that they think training programs are essential for improving their skills. 6% of them were neutral.

Question No: 5

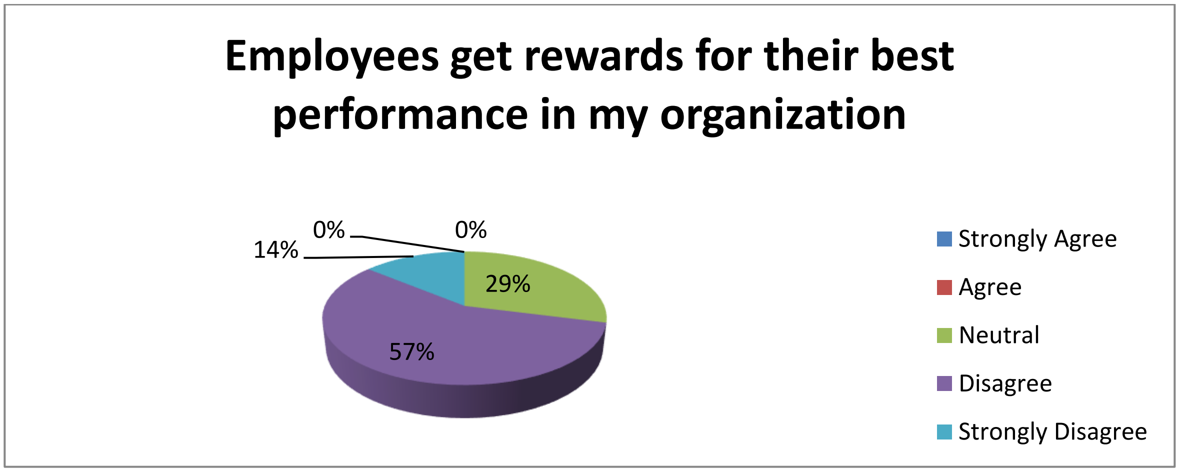
Career development opportunities help me to apply my talents.



% for these Question 5 alternatives was given. Among 20 of representatives 48 % are agree and 20% are strongly agree on the grounds that they feel that they are given career development opportunities. 26% are disagree in light of the fact that they figure they don't locate the correct chance to build up their profession.

Question No: 6

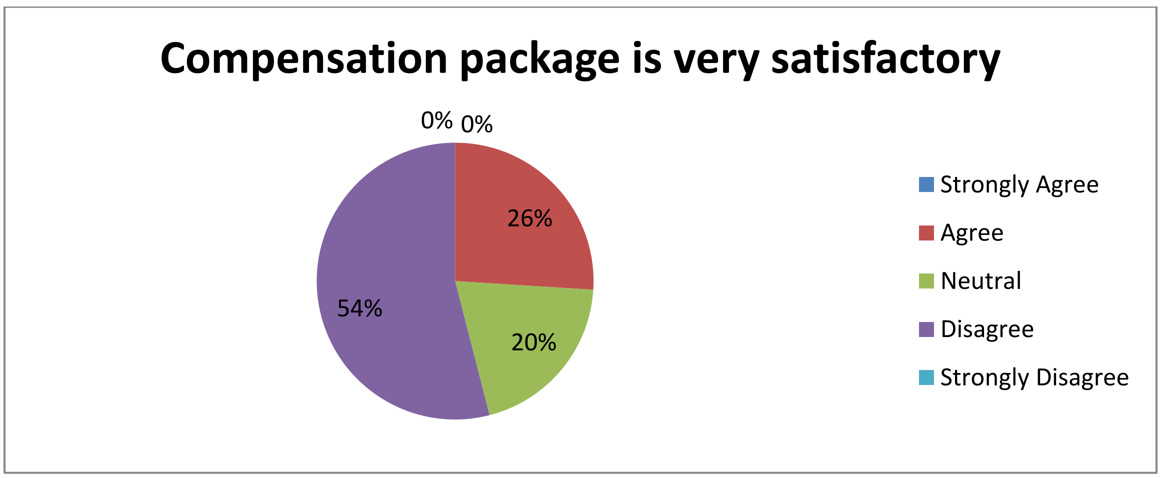
Employees get rewards for their best performance in my organization.



For this Question 5 option were given. Among 20 of employees 57 % are disagree and 14% are strongly disagree in light of the fact that association does not give execution related pay. 29 % were neutral since they think it isn't constantly important to get compensate.

Question No: 7

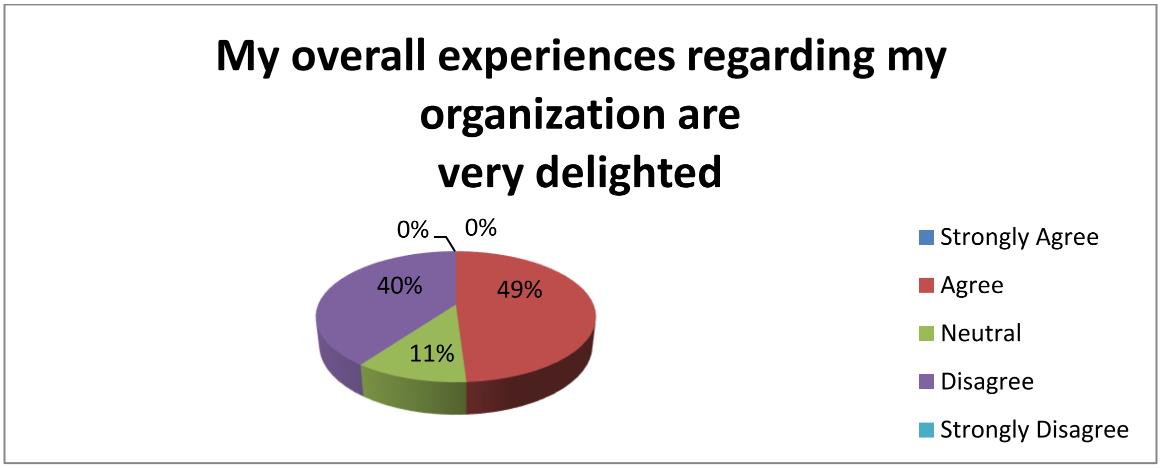
Compensation package is very satisfactory.



For this Question 5 choices were given. Among 20 of representatives 54 % are disagree on the grounds that remuneration bundle isn't attractive and 26% are agree in light of the fact that they are content with the pay bundle. 20% of them were neutral in light of the fact that they feel that there ought to have more variety.

Question No: 8

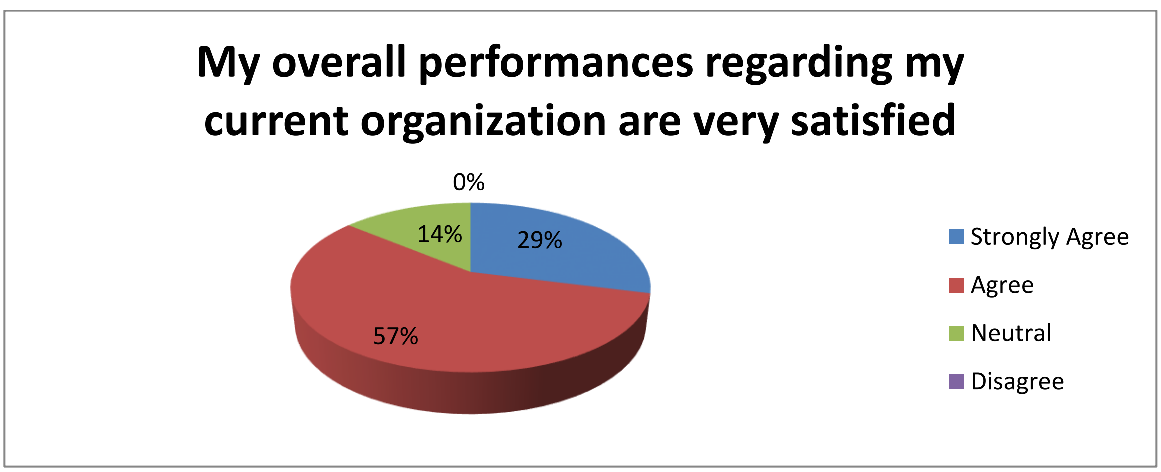
My overall experiences regarding my organization are very delighted.



For this Question 5 alternatives were given. Among 20 of representatives 49 % are agree on the grounds that their involvement with their organization is palatable and 40% are disagree in light of the fact that their general experience is to some degree satisfactory.11% of them were neutral.

Question No: 9

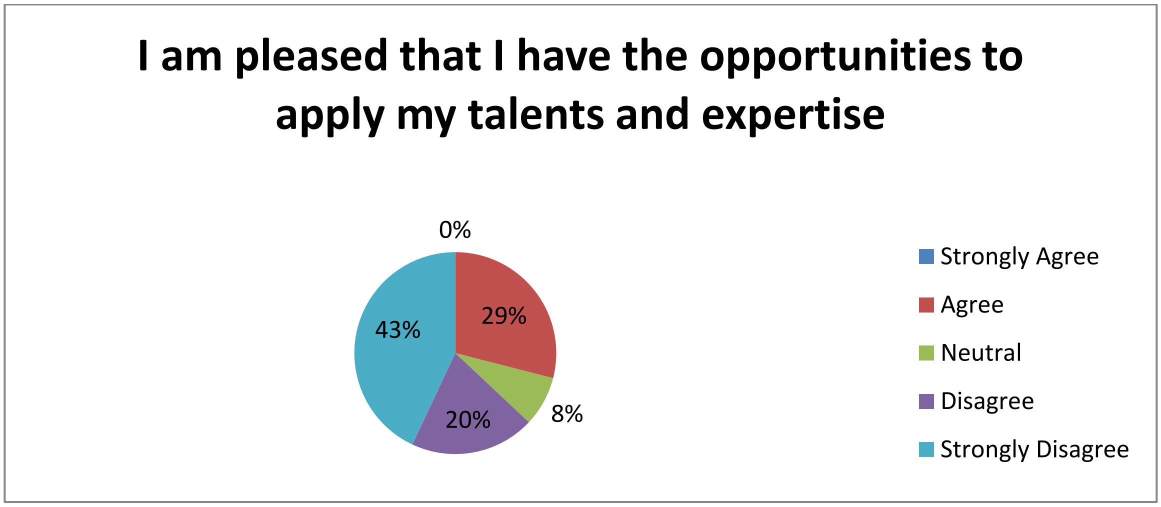
My overall performances regarding my current organization are very satisfied.



For this Question 5 alternatives were given. Among 20 of employees 57 % are agree and 29% are strongly agree on the grounds that their general execution with respect to their present association is exceptionally fulfilled. 14 %of them were neutral since they figure their execution could have been vastly improved.

Question No: 10:

I am pleased that I have the opportunities to apply my talents and expertise.



For this Question 5 choices were given. Among 20 of workers 43 % are strongly disagree in light of the fact that they trust their capacities and aptitudes would be better actualized in other association. 29% of them are agree in light of the fact that they trust they have the chances to apply their abilities.

6.1 Problems Identified

The problems of human resource management of Trust Islami Life Insurance Limited are as follows:

1) When HRD of Trust Islami Life Insurance Limited is made a Human Resource Planning that times the HRD does not take any opinion from their employees. So that Trust Islami Life Insurance Limited has some lacking to prepare a proper Human Resource Planning.
2) Trust Islami Life Insurance Limited are employed and selected on the basis of references. They exercise their power to hire new employees.
3) Trust Islami Life Insurance Limited does not provide proper training and development to employees. When a person joins the Trust Islami Life Insurance Limited, they only provide seminars that are not enough for an employee.
4) Trust Islami Life Insurance Limited does not use effective performance appraisal methods to evaluate the performance of their employees.
5) Employees of Trust Islami Life Insurance Limited are not satisfied with their current compensation policy. They have not enough facilities like Profit Sharing, Transport Facilities, and Lunch etc.

6.2 Recommendations

The recommendations are as follows:

1) Human Resource Division of Trust Islami Life Insurance Limited should be taken employee opinion before preparing a proper Human Resource Planning. As a result, all employees would be applied full concentration to their responsibility and duties.
2) Trust Islami Life Insurance Limited should revise their recruitment and selection policy. They selection process should be purely on merit basis.
3) Trust Islami Life Insurance Limited needs to develop proper training and development policy. HR Management should reform their training and development policy. They should provide training and development by experts as if employees can work more effectively and efficiently.
4) Trust Islami Life Insurance Limited needs to develop new performance appraisal policy to evaluate their employees' performance. They can use 360-degree feedback, Paired Comparison Method, Human Resource Accounting Method to evaluate the performance of their employees.
5) Trust Islami Life Insurance Limited needs to change compensation policy offer to the employees. They should provide facilities like Profit Sharing, Transport Facilities and Lunch to motivate employees.

6.3 Conclusion

From the above discussion, it can conclude such a way that since human resource management is a continuously practicing issue so it plays a significant role on organizations overall performance. If an organization wants to gain full benefit from human resource management, it should follow all the sections of HRM. Human Resource Management system is gradually developing all over the world. In Bangladesh the HRM concept is also developing and the organizations re-shuffling the existing HRM system. In this perspective the National Life Insurance Company Limited is also trying to follow human resource management and regulate the human resource planning in its operation. Committed and trustworthy employees are the most significant factors to becoming an employer of choice, it is no surprise that companies and organizations face significant challenges in developing energized and engaged workforces. However, there is abundance of research to demonstrate that increased employee commitment and trust in leadership can positively impact the company's bottom line. In fact, the true potential of an organization can only be realized when the productivity level of all individuals and teams are fully aligned, committed and energized to successfully accomplish the goals of the organization. Thus, the objective of Trust Islami Life Insurance Limited is to improve the desire of employees to stay in the relationship they have with the company. In this regard Trust Islami Life Insurance Limited is also trying to follow the HR Practice of mentioned famous organizations like FedEx Corporation, Eileen Fisher, AMX and etc. In the Trust Islami Life Insurance Limited there is no off the job training system, sometimes they don't offer standard compensation package, they don't provide medical allowance, sometime they don't provide orientation program for the worker in the first day of work. Trust Islami Life Insurance Limited doesn't provide long term training program. But their maternity benefit policy is strong. Their overall activity is nice but if they follow the updated international HR Practices then they can avoid their lacking and become a landmark organization in the insurance sector.

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Questionnaire

on

An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited

Dear Respondent,

As a student of Business Administration of Daffodil International University, the purpose of the questionnaire would analyze the level of **"An Evaluation of the Human Resource Management Practices of Trust Islami Life Insurance Limited".** for my internship report. I will appreciate your valuable time & support in answering the questions.

Name:

Age:

Designation:

Gender:

SL. N0	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Trust Islami Life Insurance Limited practices equal employment opportunity.					
2	Exam taken during the recruitment is fair and acceptable.					
3	Job Promotions within the company are fair and reasonable.					
4	Training programs are necessary for me for developing my skills.					
5	Career development opportunities help me to apply my talents.					
6	Employees get rewards for their best performance in my organization.					
7	Employees get rewards for their best performance in my organization.					
8	Compensation package is very satisfactory.					
9	My overall experiences regarding my organization are very delighted.					
10	I am pleased that I have the opportunities to apply my talents and expertise.					

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