

An Internship Report of
Human Resource Management Practices of Modhumoti Bank Limited

Submitted to:

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Master of Business Administration
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This document is submitted to the Department of Business Administration at Daffodil International University, as part of the Spring 2025 curriculum for the MBA.

Letter of Transmittal

15 March 2025

Professor Dr. Md. Shibli Shahriar
Director, MBA Program
Department of Business Administration
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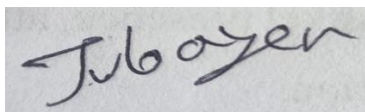
Subject: Submission of Internship Report on Human Resource Management Practices of Modhumoti Bank Limited

Honorable Sir,

By the grace of Allah, I am submitting my Internship report on the topic “**Human Resource Management Practices of Modhumoti Bank Limited**”.

I have given my best effort to prepare the report and collect relevant information during the Internship period of **Modhumoti Bank Limited**, (Head Office). I hope it will be quite helpful to understand the overall functions of training and development process of Modhumoti Bank Limited.

I have tried my best to complete the report properly as much as possible.



.....

Jubayer Alam

Student ID: 212-14-311

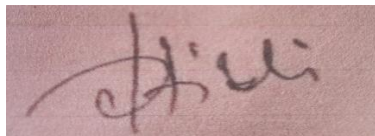
MBA Program (HRM)
Department of Business Administration
Daffodil International University

Letter of Authorization

This is to endorse that **Jubayer Alam, ID: 212-14-311**, a student of the Department of Business Administration of Daffodil International University has completed his internship report titled “**Human Resource Management Practices of Modhumoti Bank Limited**” under my supervision.

His internship appointment was at the **Modhumoti Bank Limited**, (Head Office). I am glad to state that he has gone through all the necessary and required steps to prepare the report and the report contains all the data, information, analysis and findings from authentic sources.

I wish him success in every step of life .



.....
(Signature of the Supervisor)

Professor Dr. Md. Shibli Shahriar

Director, MBA Program

Department of Business Administration

Faculty of Business and Entrepreneurship

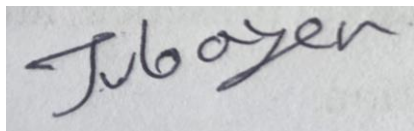
Daffodil International University

Student Declaration

I am Jubayer Alam, hereby state that the submitted report of the Internship entitled **“Human Resource Management Practices of Modhumoti Bank Limited”**, is exclusively prepared by me after completion of three month internship at **Modhumoti Bank Limited**, (Head Office).

I announce that this report entitled **“Human Resource Management Practices of Modhumoti Bank Limited”**, submitted by me to Daffodil International University has no copyright violence done my me.

Sincerely yours,



.....

Jubayer Alam

Student ID: 212-14-311

Major in HRM

MBA Program,

Department of Business Administration

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Acknowledgment

At First, I would like to express my gratitude to almighty Allah to give me the strength to accomplish thin the specific time.

Secondly, I would like to thank my Supervisor, Mr. Professor Dr. Md. Shibli Shahriar (Director, MBA Program), Department of Business Administration, Daffodil International University Smart City Campus, for his full help and comfort. It became his collaboration, direction, and advice that gave an improvement of this record and the transient task application overall.

I want to specific gratitude toward Md. Shafiqur Rahaman (EVP and Head of HRD) Modhumoti Bank Limited for his direction, exertion, and beneficial evaluation in the course of the complete time of my brief function program, for his assistance and inspiration.

Finally, I am thankful to the management body of workers of Modhumoti Bank Limited, Head Office, Gulshan Avenue, for their cooption. I am likewise loaded up with appreciation to a whole lot of my partners on the MBA, Daffodil International University, for their joint effort and common support.

Executive Summary

This report presents a comprehensive overview of the various operational activities of Modhumoti Bank Limited while identifying areas that require improvement. Additionally, it examines how these activities influence the bank's profitability. The report is based on my three-month internship experience at Modhumoti Bank Limited, providing me with valuable insights into the practical realities of corporate life. In today's fast-paced economic environment, banking institutions play a crucial role in sustaining economic development, and efficient banking services encompass a wide range of general banking functions.

Modhumoti Bank Limited was officially established on September 19, 2013, under the Central Bank Law, adhering to all rules and regulations outlined in the Companies Act 1994 and the Bank Companies Act 1991. The bank also complies with the policies of the Bangladesh Bank BRPD (Banking Regulation and Policy Department). The institution envisions leading the new generation of local commercial banks by enhancing customer experience through highly skilled employees, innovative technological solutions, and superior banking products and services. One of its key initiatives includes offering agent banking services to reach a wider customer base.

This report begins with a detailed profile of Modhumoti Bank Limited, including its background, mission, vision, and the range of financial services it provides. It then discusses my internship responsibilities and experiences at the bank. A significant portion of the report focuses on Human Resource Management (HRM) practices at Modhumoti Bank, elaborating on various HR functions with relevant examples. The final section highlights key HRM factors within the bank, offering an analysis of their impact on overall operations.

Through this report, I aim to reflect on my practical experience in branch banking while gaining a deeper understanding of banking functions, operational processes, and the overall banking system.

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Chapter 1

Introduction

1.1 Origin of the Report:

This internship report is the result of a three-month internship program, which is a mandatory requirement for obtaining a Master's degree in Business Administration from Daffodil International University. I had the privilege of completing my internship at Modhumoti Bank Limited, where I gained hands-on experience in general banking operations. In addition to acquiring knowledge in general banking, I also had the opportunity to develop a job analysis model, which provided me with valuable insights into the field of Human Resource Management. This report is based on my practical experiences at Modhumoti Bank Limited (MMBL) and has been prepared to fulfill the academic requirements set by Daffodil International University.

1.2 Objectives of the Report:

The primary objective of this internship report is to gain a comprehensive and practical understanding of the role of Human Resource Management (HRM) at Modhumoti Bank Limited. The objectives are classified into two categories: broad objectives and specific objectives.

- **Broad Objectives:**

- To gain an in-depth understanding of the confidentiality and competitive nature of the modern business environment through an exploration of the corporate culture, internal operations, and talent acquisition practices of Modhumoti Bank Limited.

- **Specific Objectives:**

- To provide a comprehensive overview of the organization and bridge the gap between theoretical knowledge and practical experiences.
- To explore the functions and contributions of the HR department by analyzing talent acquisition practices, including recruitment sources, interview types, and key findings related to the recruitment process.

- To assess employee satisfaction and propose recommendations for enhancing overall HR practices within the organization.

1.3 Research Methodology:

Research methodology refers to the systematic procedures followed to collect, compile, and analyze data. This report has been prepared using both primary and secondary data sources.

- **Primary Data Sources:**

- Practical experience gained from deskwork at Modhumoti Bank Limited.
- Informal interviews with employees to gather insights.
- Personal observations and day-to-day interactions with staff members.
- Discussions with the Manager, Senior Executives, and other officials.
- Regular note-taking and documentation of observations.
- Engagement with the Talent Acquisition Team within the HR Department.

This structured approach ensures the report is based on firsthand experience and provides an authentic representation of the HR practices at Modhumoti Bank Limited.

1.4 The scope of the study:

The scope of this study was established at the initial stage to define its objectives and areas of focus. This report is based on my three-month practical training at Modhumoti Bank Limited (MMBL), where I had the opportunity to apply theoretical knowledge in a real-world banking environment. This experience allowed me to bridge the gap between academic learning and professional practice. During my internship, I gained valuable insights into the human resource operations and overall banking activities of MMBL. I was exposed to various aspects of banking, including general banking operations, clearing processes, cheque issuance, pay order processing, and account opening procedures. However, given the limited timeframe, it was challenging to gain in-depth knowledge of all banking sectors. The Human Resources Department provided significant support in compiling the necessary information for this report.

1.5 Limitations of The Study:

Every research study encounters certain limitations, and this internship report is no exception. While I was able to gain practical exposure, several constraints affected the depth and scope of my analysis. The key limitations are as follows:

- As the HR data is confidential from one point, I could not gather extensive information on HR practices.
- The study was restricted due to limited access to confidential organizational data, which hindered a comprehensive analysis of HR policies and practices.
- Certain information was not disclosed due to its classified nature, which posed a challenge in obtaining a complete understanding of internal HR processes.
- Despite the cooperation of MMBL employees, heavy workloads often made it difficult for them to provide detailed insights, leading to gaps in data collection.
- The duration of my internship was relatively short, preventing me from acquiring an in-depth understanding of the organization's overall human resource management practices.
- The availability and acceptance of both past and recent data were limited, affecting the accuracy of comparative analysis.
- Some operational strategies and procedural guidelines were restricted from being shared, further limiting my ability to explore specific HR functions in detail.

Despite these limitations, the internship provided me with valuable practical knowledge and enhanced my understanding of banking operations and human resource practices. This report serves as a reflection of my learning experience and aims to contribute to future academic and professional discussions on HRM in the banking sector.

Chapter 2

2.1 Overview of Modhumoti Bank Limited:

Modhumoti Bank Limited (MMBL) is a rapidly growing fourth-generation private commercial bank in Bangladesh. It was established as a public limited company under the Companies Act of 1994 and operates under the regulatory framework of the Bank Companies Act of 1991. Since its inception on September 19, 2013, the bank has aimed to serve all segments of society with a strong commitment to responsible banking. In 2018, MMBL announced its strategic focus on supporting Small and Medium Enterprises (SMEs), particularly in rural areas, to foster economic development at the grassroots level.

MMBL provides a wide range of high-quality financial products and services, positioning itself as an essential part of the community. The bank actively encourages progress and positive transformation by offering its shareholders stability, transparency, and reliability. It adheres to the highest banking standards, following the regulatory guidelines of Bangladesh Bank to ensure ethical and efficient operations.

To cater to high-value clients, MMBL offers an exclusive Priority Banking service designed to provide personalized financial solutions. This premium service offers tailored financial advice, investment assistance, and superior banking experiences. Priority Banking customers receive dedicated support from experienced account managers who ensure seamless and customized financial solutions. The service is currently available through the bank's branches in Gulshan, Dhaka, and Agrabad, Chittagong, and is designed to meet luxury standards, ensuring a premium banking experience that aligns with global best practices.

Over the years, MMBL has expanded its operations significantly and established itself as one of the fastest-growing private banks in Bangladesh. The bank currently operates a network of 40 branches, serving leading corporate clients while progressively expanding its retail banking services. In addition to its physical branches, MMBL participates in the shared ATM network as a member of the Electronic Transaction Network (ETN), offering access to 32 ATMs in collaboration with eleven other banks.

A key aspect of MMBL's expansion strategy has been its commitment to financial inclusion. By the end of 2017, the bank had established agent banking points in 366 unions across the country. This initiative aims to provide financial services to underserved and unbanked

populations, ensuring greater accessibility to banking facilities. The bank believes that implementing effective policies to promote financial inclusion, coupled with alternative service delivery mechanisms, will significantly enhance the reach and efficiency of banking services across Bangladesh.

Furthermore, MMBL plays a vital role in the national economy by being one of the largest taxpayers in the banking sector. The bank consistently meets its tax obligations on time, contributing significantly to the government's revenue collection. This financial responsibility strengthens the country's economic stability and supports national development initiatives.

Through its commitment to responsible banking, customer-centric services, and financial inclusion, Modhumoti Bank Limited continues to establish itself as a trusted financial institution dedicated to innovation and sustainable growth in Bangladesh's banking sector.

2.2 Management Practices

Leadership Style

In the financial sector, gaining and maintaining the trust of clients and depositors is crucial for success. Public confidence in a bank is not only influenced by the policies and decisions of its directors but also by the efficiency, professionalism, and dedication of its employees. Building trust requires a strong organizational structure, skilled personnel, and a commitment to service excellence. In today's competitive global environment, attracting the best talent is essential. However, it is equally important to provide employees with the latest tools and technologies while ensuring the retention of top performers.

To meet customer expectations effectively, Modhumoti Bank Limited (MMBL) places significant emphasis on its human resource policies. The bank prioritizes employee development, job satisfaction, and appropriate recognition for outstanding performance. A well-structured HR policy fosters professional growth, encourages motivation, and enhances productivity, all of which contribute to overall organizational success.

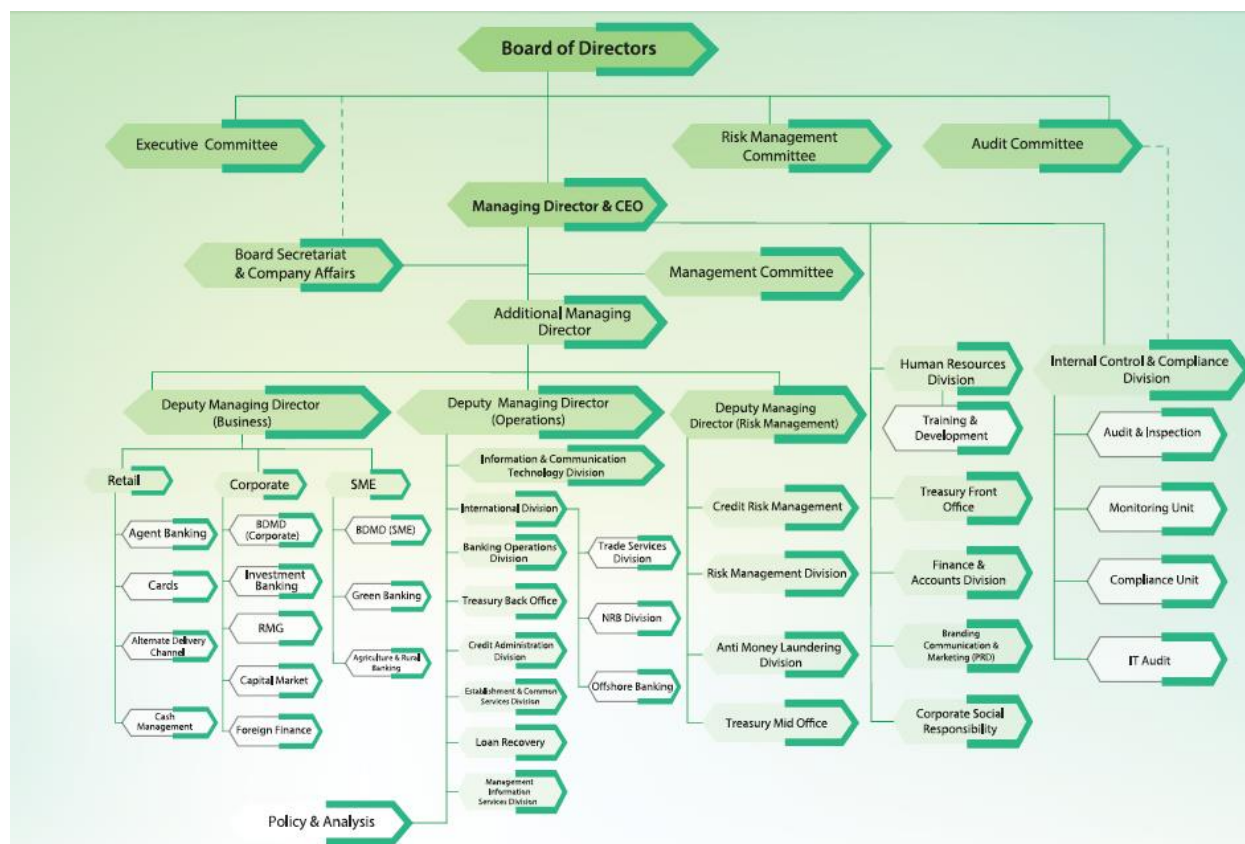
MMBL adopts a hybrid leadership approach that blends both autocratic and democratic styles. While key strategic decisions are primarily made by senior management, employees are also encouraged to express their perspectives, particularly in areas such as marketing and sales. This inclusive approach creates a positive work environment where employees feel valued and

motivated. A supportive workplace culture leads to greater dedication and commitment from staff, ultimately benefiting the organization as a whole.

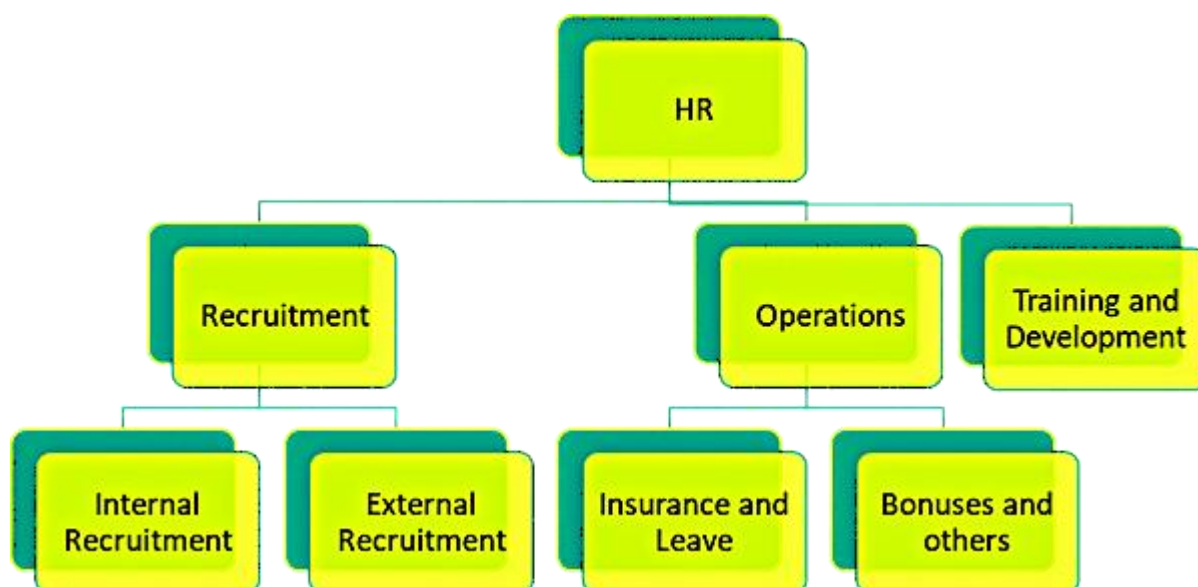
Recognizing the importance of continuous learning and professional development, MMBL prioritizes the training and growth of its workforce. The bank regularly assesses employee strengths and areas for improvement to identify specific training needs. Based on these evaluations, employees are provided with opportunities for skill enhancement through targeted training programs. Both internal and external training sessions are organized to develop employees' banking expertise and improve their overall efficiency. By investing in employee development, MMBL ensures that its workforce remains competent, adaptable, and well-prepared to meet the evolving demands of the financial industry.

Through its commitment to employee growth, customer satisfaction, and an efficient work culture, Modhumoti Bank Limited continues to strengthen its position as a trusted and progressive financial institution.

HR Organogram



HR Division



2.3 Comprehensive Approaches of MMBL

Vision:

The organization aspires to become a leader among the new generation of local commercial banks. This will be achieved by delivering exceptional customer service through a team of well-informed employees, integrating advanced technology, and offering a comprehensive range of high-quality financial products and services.

Mission:

- Ensure prompt and efficient customer service.
- Maintain steady and sustainable business growth.
- Operate with strong ethical principles in all business dealings.
- Provide high-quality financial solutions by leveraging modern technology.
- Ensure consistent and satisfactory returns for shareholders.
- Uphold corporate social responsibility (CSR) by engaging in initiatives that benefit the community.
- Expand financial services to unbanked and underprivileged areas.
- Attract and retain highly skilled and qualified professionals to drive organizational success.

Strategic Objectives:

- Conduct business transparently, adhering to legal, social, and marketing frameworks that align with the organization's mission and vision.
- Offer innovative and customer-centric financial products and services, continuously improving service delivery to enhance customer experience.
- Contribute meaningfully to national economic progress by operating in a socially responsible manner.
- Ensure sustainable growth to generate profit and provide fair returns to shareholders.

- Invest in employee training and career development to attract and retain talented individuals who contribute to the organization's success.

Core Values:

- **Ethics:** Commitment to integrity, honesty, and fairness in all business practices.
- **Teamwork:** Encouraging collaboration among employees to achieve organizational goals.
- **Responsibility:** Being accountable for the financial and social commitments made to stakeholders.
- **Transparency:** Ensuring openness in operations and communication with customers and stakeholders.
- **Innovation:** Continuously adopting new strategies and technologies to enhance financial services.
- **Customer-Centric Approach:** Prioritizing customer needs and providing tailored financial solutions.

Commitment:

- Strive for customer satisfaction by offering high-quality financial services to individuals, businesses, and government institutions.
- Develop effective strategies to meet evolving market demands and customer expectations.
- Uphold the trust and confidence of customers by delivering consistent value.
- Foster financial growth alongside customers, ensuring their prosperity aligns with the bank's success.
- Maintain competitive pricing and eliminate hidden charges to enhance customer trust.
- Guarantee the security and safety of customer assets entrusted to the bank.
- Build and maintain long-term relationships with customers based on mutual trust and commitment.
- Uphold professionalism and utilize modern technology to enhance service delivery.

2.4 Products and Services:

Corporate Banking Services:

- Structured and Corporate Financing Solutions, including:
 - Lease Financing
 - Trade Financing
 - Long-Term Loans
 - Trust Receipts
 - Bill Discounting
 - Agency Functions
 - Working Capital Management
 - Letter of Guarantee Services
 - Syndication Agreements and Participation
 - Equity Financing and Investment Arrangement

2.5 Retail Banking Services:

Agriculture and Farming Loans:

- **Modhumoti Shamolima:** Crop financing for farmers.
- **Modhumoti Shamolchhaya:** Farm development loans.
- **Modhumoti Shamolmaya:** Loans for livestock and husbandry purposes.

Small and Medium Enterprise (SME) Banking:

- **Modhumoti Labonnyo:** Special financing for women entrepreneurs.
- **Modhumoti Borshian:** A savings account designed for senior citizens.

- **Modhumoti Freedom Fighters:** A savings account for national heroes and freedom fighters.
- **Modhumoti Salary Account:** A payroll account tailored for salaried professionals.
- **Modhumoti Patshala:** A student savings account.
- **Modhumoti Goti, Progoti, Moushumi, Taronno:** Various SME loan products catering to diverse business needs.

2.6 Treasury Products:

- **Short-Term and Liquidity Support Services:**
 - Call Money/Notice Money
 - Assured Liquidity Support
 - Reserve REPO
 - Commercial Papers
 - Foreign Exchange Swaps
 - Term Deposits

Foreign Exchange Services:

- **Investment Securities:**
 - Fixed Income Securities
 - Treasury Bonds (Coupon Securities)
 - Treasury Bills (Discount Securities)
- **Foreign Currency Transactions:**
 - Foreign Currency Term Deposits
 - Foreign Currency Overnight Placements

- Spot and Forward Exchange Transactions
- Bangladesh Bank Bills

2.7 Retail Credit Products:

- **Personal Loans:**
 - **Modhumoti Personal Loan:** General-purpose personal financing.
 - **Modhumoti Dishari:** A specialized loan for teachers.
 - **Modhumoti Vehicle Loan:** Car financing solutions.

Housing and Real Estate Loans:

- **Modhumoti Thikana:** Home financing for property purchase.
- **Modhumoti Ashroy:** Housing loan solutions for personal residences.

Card Services:

- **Automated Debit and Credit Card Services:**
 - VISA Debit and Credit Cards
 - ATM Debit Card Transactions via 'Q-Cash' & NPSB Network

Green Banking Initiatives (Corporate Social Responsibility):

- **Sustainable banking solutions focused on eco-friendly financing options.**

2.8 Internet Banking Services:

- **Secure and convenient digital banking options for customers, including online transactions and account management.**

This comprehensive approach ensures the bank's continued growth and development while maintaining its commitment to customers, employees, and stakeholders. By upholding its core values and strategic objectives, the organization aims to create a long-lasting impact in the financial sector.

Chapter 3

Background of Human Resource Management

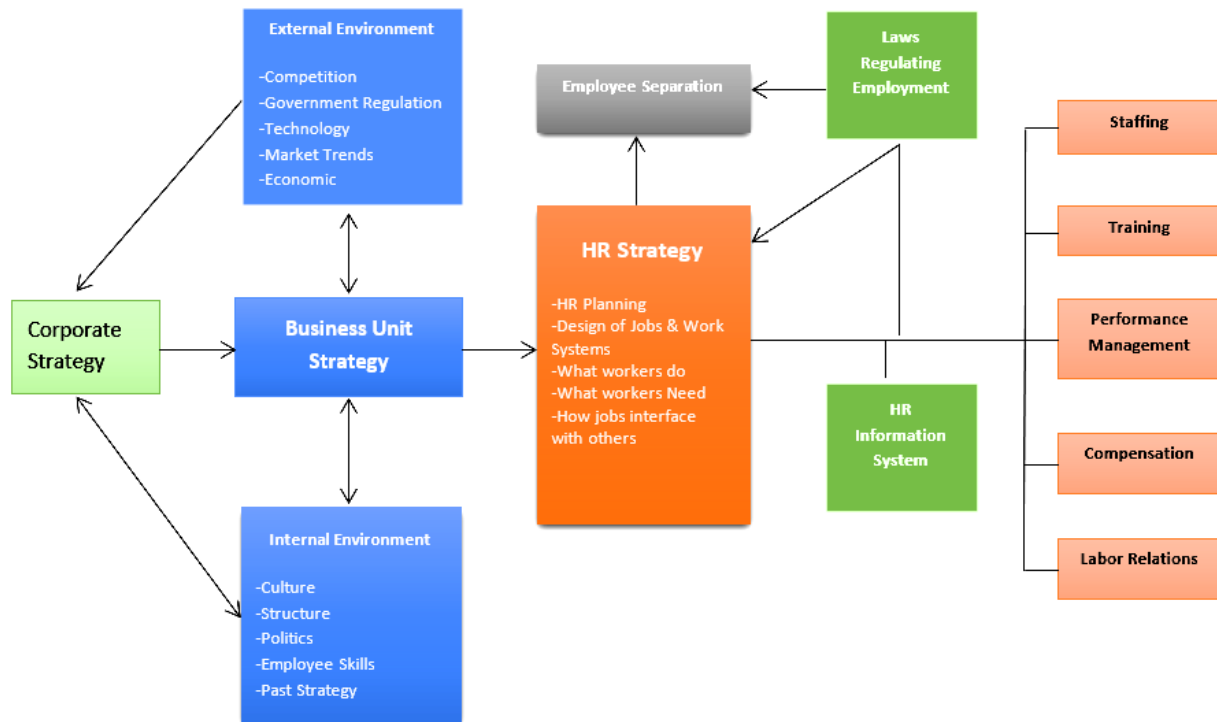
3.1 The Evolving Role of Human Resource Management in Modern Organizations

In recent years, the role of Human Resource Management (HRM) has undergone significant transformations. HRM is no longer limited to administrative tasks but now plays a crucial role in shaping the overall success of an organization. It contributes to building an organization's capacity to adapt to changes, overcome challenges, and leverage new opportunities. By fostering a culture that embraces change, HRM ensures the organization's resilience and long-term sustainability.

A strategic approach to managing human resources enables businesses to gain a competitive edge. HRM primarily focuses on managing human potential, skills, knowledge, and attitudes, which are essential for organizational growth. Effective HRM practices contribute to attracting, motivating, rewarding, and retaining employees. Additionally, HR policies and programs aligned with corporate strategies enhance organizational flexibility, responsiveness to market dynamics, and customer-centric operations.

3.2 Framework for Human Resource Management

A structured model can illustrate how HRM can be effectively implemented to support business objectives. The HR strategy is centered on the strategic goals and objectives of an organization. It translates these objectives into coherent and interrelated policies and programs that facilitate employee development and engagement. HR professionals work proactively to design HR systems that align with the organization's evolving needs and industry standards.



3.3 Human Resource Planning (HRP)

One of the fundamental components of HRM is Human Resource Planning (HRP). A comprehensive overview of HRM would be incomplete without discussing HRP, as it plays a critical role in workforce management. HRP involves multiple phases, including development, conceptualization, objective setting, and integration with other organizational functions. Organizations that understand the significance of HRP can better manage their workforce and align it with business objectives.

HRP helps organizations in workforce acquisition, retention, and deployment. It ensures that staffing decisions align with business needs and external environmental changes. The process involves evaluating current workforce competencies, forecasting manpower requirements, and implementing strategies to balance supply and demand. Historically, HRP has been a tool for organizations to ensure the right talent is available at the right time and in the right position. Proper HR planning enables businesses to achieve operational efficiency and maintain a competitive advantage through effective workforce management.

There are two primary types of HRP: strategic HRP and traditional HRP. Strategic HRP focuses on long-term workforce planning and aligns HR initiatives with the organization's vision and goals. Traditional HRP, on the other hand, is more operational and involves immediate staffing

needs. Organizations must integrate HRP into their overall business strategy to ensure long-term sustainability and workforce efficiency.

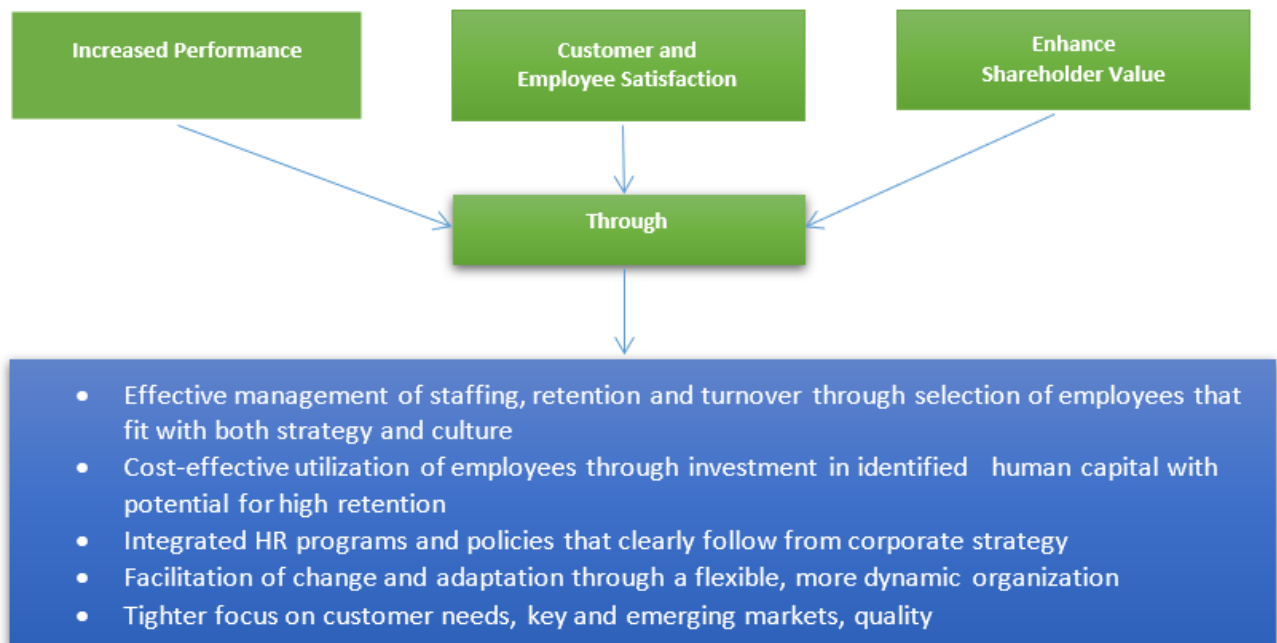
3.4 Key Steps for Successful Human Resource Planning

Effective HRP requires a structured approach involving multiple stakeholders. The following steps are essential for successful manpower planning:

- **Collaborative Approach:** HRP must involve a team-based approach rather than being a one-time activity. It should be a continuous process that integrates various organizational functions.
- **Leadership Support:** Senior management must actively support and endorse HRP initiatives to ensure their effectiveness.
- **Line Management Involvement:** HRP must be a shared responsibility, with line managers actively participating alongside HR professionals.
- **Alignment with Organizational Culture and Vision:** HRP strategies must align with the organization's mission, values, and long-term objectives.
- **Encouraging Innovation:** HRP should involve creative problem-solving approaches that challenge existing norms and drive organizational improvements.
- **Attracting Qualified Talent:** HRP should focus on recruiting and retaining the best candidates to enhance workforce capabilities.
- **Strategic Promotions:** Future leadership potential should be identified, and promotions should be based on merit and performance.
- **Customization to Organizational Needs:** HRP should be tailored to the unique structure, requirements, and workforce composition of each organization.
- **Employee Development:** HRP should incorporate training and development programs to enhance employee skills and career growth.

3.5 Ensuring Long-Term Workforce Readiness

HRP must include well-defined strategies for recruitment, employee development, and retention. Organizations must proactively address workforce shortages and surpluses by implementing timely interventions. A well-executed HRP strategy ensures that an organization has the right talent to meet its evolving needs and future business goals. By fostering a dynamic and adaptable workforce, HRM contributes significantly to organizational success and sustainability.



The conventional approach to Human Resource Planning (HRP) is often an extensive and time-consuming process. Traditional Human Resource (HR) management primarily focuses on maintaining employee relations while exercising control through bureaucratic policies and procedures. This approach is characterized by a transactional nature, responding to changes in a slow, reactive, fragmented, and short-term manner. In contrast, strategic HRP proves to be more effective as it aligns HR strategies with organizational objectives to ensure long-term success.

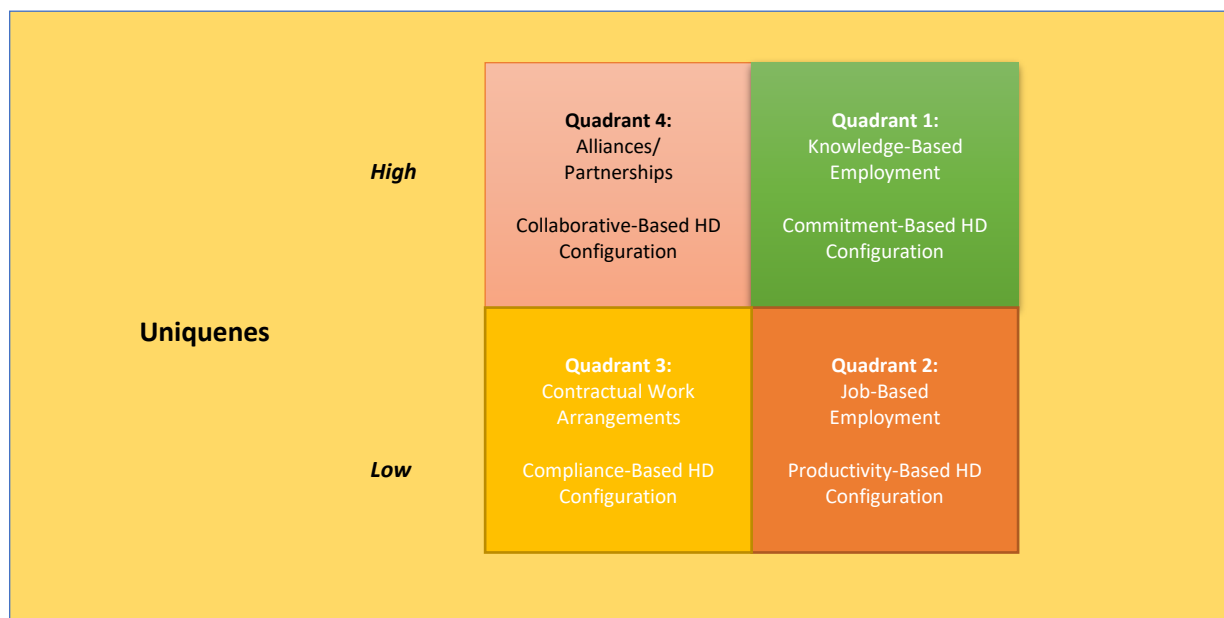
Establishing a strong HR strategy that aligns with an organization's overall goals is not sufficient on its own. For an HR strategy to be effective, it must be communicated clearly, implemented consistently, and explicitly documented. Human Resource Management (HRM) can play several crucial roles within an organization, including:

1. Acting as a strategic partner in organizational decision-making
2. Serving as an expert in HR functions and workforce management
3. Advocating for employees and ensuring their well-being
4. Functioning as a change agent to drive innovation and transformation



These roles can be effectively executed based on various employment models. Lepak and Snell proposed a framework for understanding these models by analyzing human resource capital through two key dimensions: strategic value and uniqueness. Strategic value refers to the extent to which human resources contribute to an organization's efficiency, effectiveness, market opportunities, and risk mitigation. Uniqueness, on the other hand, measures how specialized and rare a particular skill set is within the workforce. By combining these two dimensions, Lepak and Snell developed a matrix that classifies employment into four distinct modes, each requiring different HR management strategies.

Another significant component of HR strategy is work system design, which involves structuring job roles to ensure that employees possess the necessary skills, knowledge, and abilities both in the present and the future. This system aims to enhance efficiency by enabling employees to specialize in specific tasks, thereby improving competence and productivity. Job specialization is a method used to optimize efficiency and minimize costs by assigning employees to specific roles. However, excessive specialization may lead to monotony and dissatisfaction, reducing overall employee engagement.



To counteract the negative effects of job specialization, organizations can implement job enlargement and job rotation strategies. Job enlargement involves expanding an employee's range of tasks to provide diversity, whereas job rotation allows employees to move across various roles within the organization to gain new skills and experiences. These strategies enhance employee motivation, knowledge, and career development. Additionally, job enrichment can be employed by increasing the level of responsibility and decision-making power given to employees. Effective work system design should also consider employees' needs and expectations, which may include:

- Recognition of their individuality and personal needs

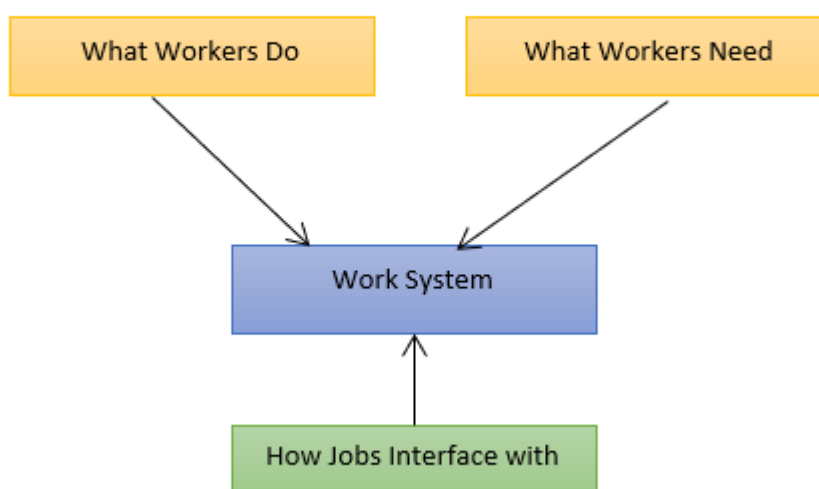
- Support for achieving a work-life balance
- Opportunities for professional development through training and experience
- A platform for voicing individual concerns and rights
- Assurance of a safe and healthy workplace environment

Furthermore, job roles within an organization often exhibit interdependencies, which must be considered when designing an efficient work system. There are three types of task interdependencies:

1. **Pooled Interdependence** – Employees work independently but coordinate their activities to contribute to a common goal.
2. **Sequential Interdependence** – Tasks flow from one employee to another, requiring timely completion of one task before the next can begin.
3. **Reciprocal Interdependence** – Employees engage in a dynamic workflow where tasks do not follow a linear order but rather require continuous collaboration and adjustment.

A well-structured work system ensures smooth workflow coordination and balanced task allocation while addressing employees' needs for job satisfaction and engagement.

Model for the design of work systems



The role of HRM extends beyond planning and work system design to include core functions that shape an organization's workforce. HR professionals are responsible for managing current and future recruitment needs, developing talent, and ensuring compliance with labor laws and workplace policies. Key HRM functions include:

- Adhering to labor laws and regulations to maintain legal compliance
- Recruiting and selecting employees to enhance workforce quality
- Providing training and professional development opportunities
- Managing employee performance and conducting appraisals
- Offering competitive compensation and benefits

- Maintaining positive employee relations and workplace harmony
- Handling employee separations and retirements

Compliance with Employment Laws: One of HRM's critical responsibilities is ensuring that employment practices align with legal requirements. Employment laws establish the rights and responsibilities of both employers and employees, safeguarding against workplace discrimination, harassment, and unfair treatment. Adhering to these regulations promotes equal access to employment opportunities and fosters a fair and inclusive workplace culture.

3.6 Recruitment and Selection

The process of hiring the right employees is crucial to an organization's success. A well-planned recruitment and selection process helps minimize costs associated with hiring unqualified or unsuitable candidates. Recruitment involves attracting a pool of potential candidates, while selection focuses on identifying the most suitable individuals for available positions. Effective recruitment practices enhance workforce quality, reduce turnover rates, and contribute to overall organizational growth.

HRM plays an integral role in shaping an organization's workforce through strategic planning, efficient job design, compliance with employment laws, and effective recruitment practices. A well-structured HR strategy aligns with organizational goals, fosters employee engagement, and ensures long-term sustainability. By transitioning from traditional HR practices to a more strategic HRP approach, organizations can enhance efficiency, employee satisfaction, and overall performance.



Screening is often regarded as a fundamental aspect of the recruitment process, even though it is considered the initial step in selection. While recruitment does not necessarily include screening, the selection process officially commences after applications are reviewed and shortlisted.

3.7 Job Analysis and Design

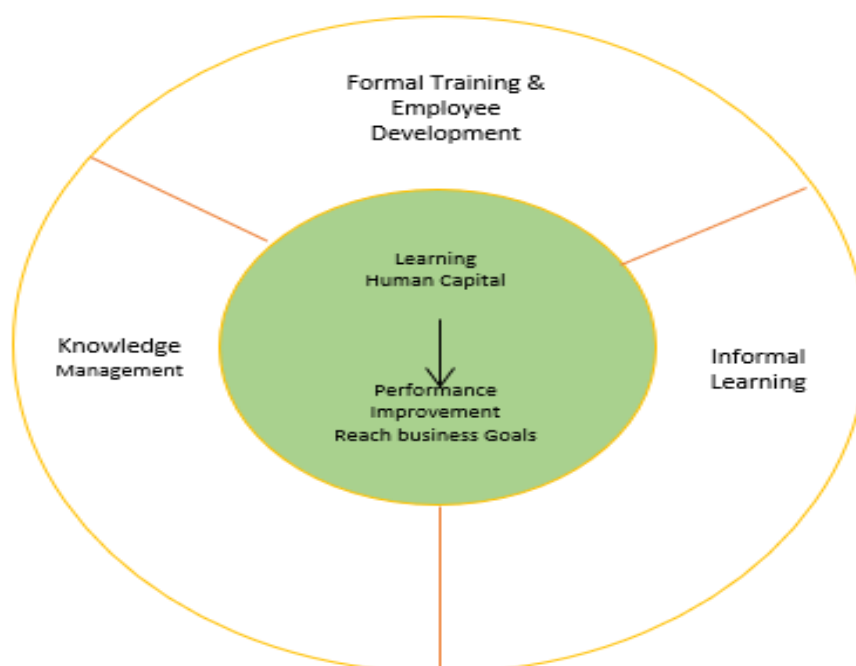
Job analysis involves defining the responsibilities of a position and determining the necessary skills and experience required for its successful execution. The outcome of this analysis is the job description, which outlines an employee's duties and responsibilities. Job descriptions serve as valuable resources for employees, managers, and human resource professionals, as they play a crucial role in shaping personnel policies and practices.

3.8 Training and Development

Training is a core function of human resource management and plays a pivotal role in enhancing an organization's competitive edge. Effective training programs contribute to

business growth, improve customer service, and equip employees with the necessary knowledge and skills for success. The ultimate goal of training and development is learning, which encompasses acquiring knowledge, competencies, attitudes, and behavioral changes. Employee training must demonstrate how it strengthens the organization's competitive advantage by improving performance.

The Role of training & development



Training and development can be categorized into formal and informal learning. Formal training includes structured education, company-organized courses, and face-to-face or online training programs. Informal learning, on the other hand, is self-initiated, action-oriented, and occurs without direct instruction, giving employees the autonomy to control its depth, breadth, and timing.

Before initiating training, a needs assessment must be conducted to determine whether training is required. An inaccurate needs assessment can result in ineffective training. Several methods ensure the accuracy of needs assessments:

1. **Organizational Analysis:** Determines if training is necessary and identifies the areas where training should be focused. SWOT analysis is often used to assess training needs based on strategic dimensions and resource availability.
2. **Personal Analysis:** Evaluates an individual employee's performance to identify whether training is required. Employees who show a willingness to learn should be allocated appropriate time for training.
3. **Task Analysis:** Examines employees' inputs, outputs, consequences, and feedback to identify performance gaps. It highlights the root causes of poor performance and emphasizes the need to build employees' confidence and efficiency.

After the needs assessment, employee readiness for training must be ensured. Training is designed to bring about positive changes in attitude, knowledge, and skills. Employees must be motivated and equipped with the fundamental skills necessary to master training content.

Training Design Process



The **training design process** follows the principles of Instructional System Design (ISD), which involves:

- Ensuring that training meets instructional goals and objectives.
- Defining measurable learning objectives before the training begins.
- Evaluating training effectiveness to refine training methodologies and content.

3.9 Training Methods

Training methods can be classified into **on-the-job** and **off-the-job** methods:

- **On-the-job Methods:** Job rotation, coaching, job instruction, committee assignments, apprenticeships, and internships.
- **Off-the-job Methods:** Classroom lectures, audio-visual aids, simulation, vestibule training, case studies, role-playing, and programmed instructions.

3.10 Performance Appraisal

Performance appraisal involves evaluating an employee's performance to compare it with organizational objectives. It plays a vital role in motivating employees, improving communication, fostering positive workplace relationships, and ensuring alignment between individual and organizational goals.

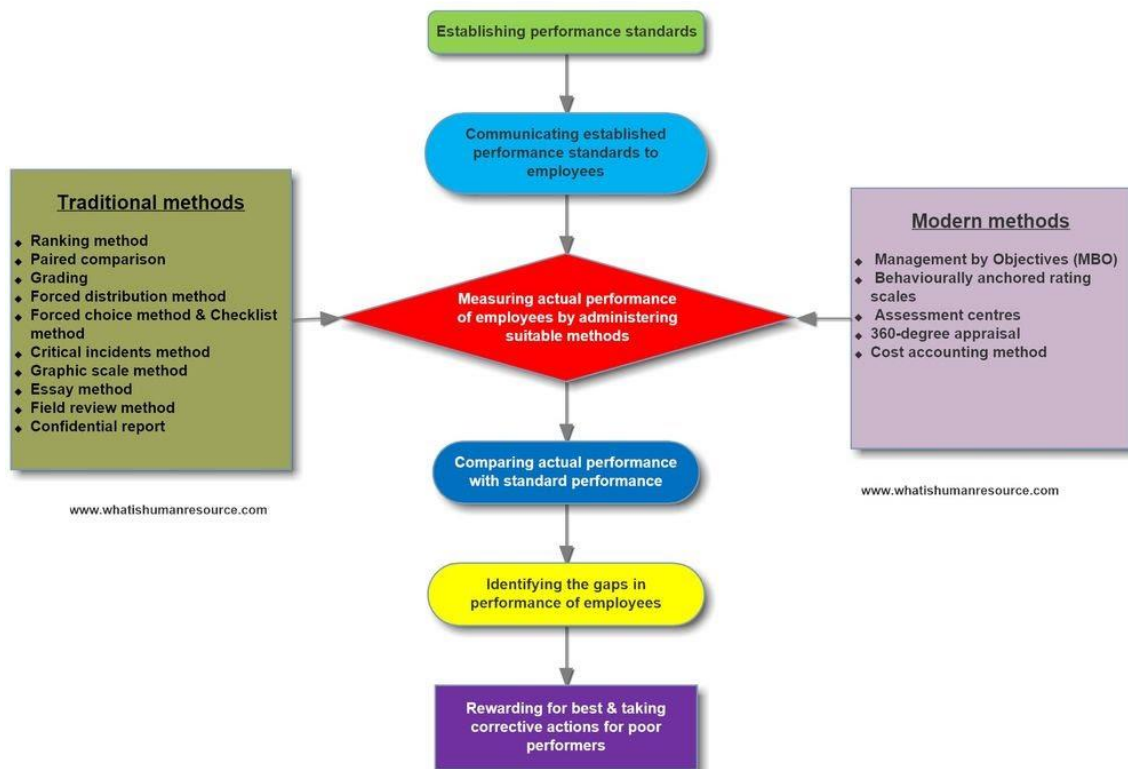
The key objectives of performance appraisal include:

- Identifying strengths and weaknesses in employee performance.
- Providing constructive feedback.
- Assessing employee development needs.
- Recognizing high performers for promotions and rewards.
- Aligning individual performance with business goals.
- Facilitating strategic organizational decision-making.
- Enhancing management-employee communication.

Performance appraisal is a systematic evaluation of an employee's past, current, and potential performance. It provides valuable insights into employee productivity and supports decisions regarding promotions, training, salary increments, and transfers.

3.11 Performance Appraisal Process

Performance appraisal process



1. **Establishing Performance Standards:** Criteria must be set to evaluate employee performance. These standards should align with organizational goals and be clear and objective.
2. **Communicating Standards:** Employees must be made aware of the evaluation criteria. Managers and assessors should ensure that performance expectations are clearly understood.
3. **Measuring Actual Performance:** Employee performance is assessed over a specified period. This step requires selecting appropriate evaluation techniques and ensuring that personal biases do not influence the results.

4. **Comparing Performance with Standards:** The actual performance is compared to the predefined standards to identify deviations and performance gaps.
5. **Discussing the Appraisal with Employees:** Employees receive feedback on their performance. The discussion should be constructive, helping employees understand their strengths and areas for improvement.
6. **Decision-Making:** HR managers use performance appraisal results to make decisions related to promotions, salary adjustments, transfers, and training needs.

3.12 Benefits of Performance Appraisal

Performance appraisals offer numerous advantages, making them a valuable investment for organizations:

- **Promotion Decisions:** Helps identify employees suitable for career advancement.
- **Compensation Planning:** Assists in structuring salary increments and bonuses based on merit.
- **Employee Development:** Highlights training needs and personal development opportunities.
- **Recruitment Validation:** Ensures that the hiring process is effective by analyzing employee performance trends.

- **Improved Communication:** Enhances employer-employee relationships and fosters mutual trust.
- **Employee Motivation:** Encourages employees to improve their performance through constructive feedback and recognition.

By implementing an effective performance appraisal system, organizations can enhance employee productivity, align individual contributions with corporate goals, and create a more engaged workforce.

3.14 Compensation and Employee Benefits: A Comprehensive Overview

Compensation, often referred to as wages, remuneration, payment, or salary, plays a crucial role in employment relationships. While these terms are sometimes used interchangeably, there are contextual differences, particularly in cases involving work-related accidents or fatalities. The term "compensation" may also denote the financial settlement provided to employees in such unfortunate situations. In contrast, "salary" generally refers to the regular monthly payment received by an employee for their work.



Employers hold the primary responsibility for ensuring timely and appropriate compensation for their employees. Failure to fulfill this obligation can result in legal repercussions, as withholding wages is considered a violation of labor laws. Additionally, bonuses are an integral

part of compensation, serving as incentives for employees based on their performance and contributions. Employers are legally obligated to compensate their employees fairly, and disputes regarding remuneration may be addressed through legal channels if necessary.

3.15 The Principle of Fair Compensation

According to the principles of natural justice, employees are entitled to equitable wages for their labor. The concept of "equal pay for equal work" is a fundamental right that ensures fairness in employment. Compensation serves as a crucial incentive for employees, significantly influencing their motivation, job satisfaction, and retention within an organization.

Unjust or insufficient compensation can lead to dissatisfaction among employees, which may result in decreased productivity and disruptions within the workplace. Furthermore, organizations that fail to provide fair compensation may face legal consequences, ultimately damaging their reputation and employer brand.

3.16 The Role of Compensation in Human Resource Management

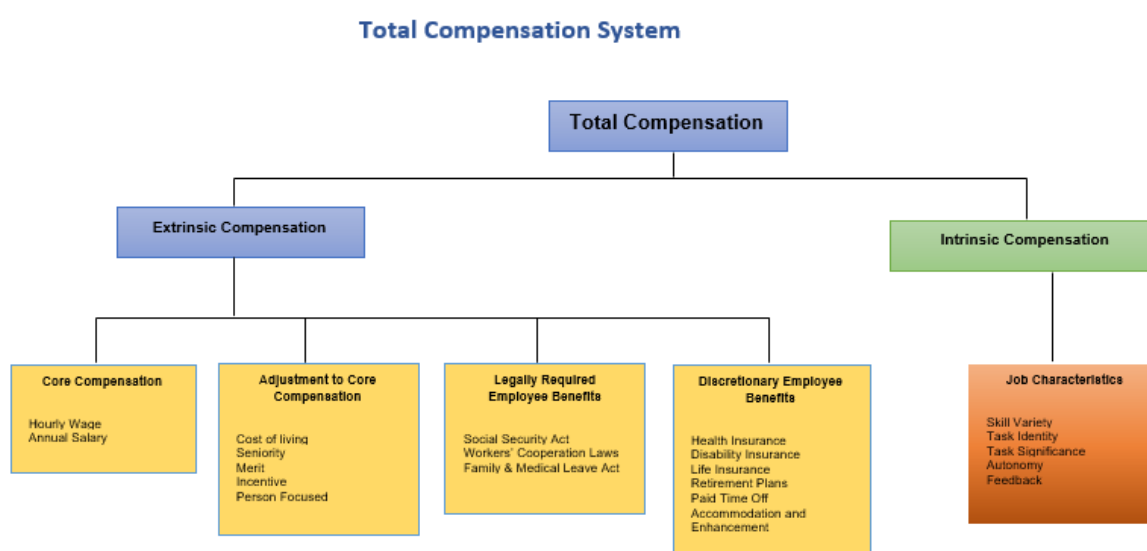
Compensation is a key aspect of human resource (HR) management, requiring a systematic approach to determining wages and salaries for various job roles. Effective compensation planning is essential, as it constitutes a significant expense for organizations. Moreover, competitive remuneration packages attract skilled professionals, contributing to workforce stability and organizational growth.

Compensation can be categorized into intrinsic and extrinsic rewards. Intrinsic compensation refers to the psychological satisfaction derived from work, such as recognition and job fulfillment. Extrinsic compensation, on the other hand, includes both monetary and non-

monetary benefits. Monetary compensation encompasses salaries, bonuses, and performance-based incentives, while non-monetary benefits may include insurance, paid leave, and professional development opportunities.

3.17 Total Compensation System

The total compensation system integrates various financial and non-financial rewards to ensure employee satisfaction and motivation. A well-structured compensation strategy considers multiple factors, including job responsibilities, market trends, and employee performance.



3.18 Employee Benefits: An Integral Component of Compensation

One of the primary functions of HR management is the administration of employee benefits, which supplement direct compensation. These benefits can be categorized into two types: compulsory (statutory) benefits and discretionary (voluntary) benefits.

Compulsory or Statutory Benefits Statutory benefits are legally mandated and must be provided by employers. Failure to comply with these requirements may result in legal action. The following are some of the essential statutory benefits:

- **Provident Fund:** A retirement savings scheme to ensure financial security for employees.
- **Maternity Leave:** Paid leave granted to female employees during childbirth.
- **Minimum Bonus:** A legally required bonus for employees, based on company profits.
- **Workers' Compensation:** Financial compensation in cases of workplace accidents or fatalities.
- **Employee State Insurance (ESI):** Covers various benefits, including:
 - **Medical Benefits:** Healthcare coverage for employees.
 - **Sickness Benefits:** Financial support during medical leave.
 - **Disablement Benefits:**
 - **Temporary Disablement Benefit (TDB):** Compensation for employees temporarily unable to work.

- **Permanent Disablement Benefit (PDB):** Financial assistance for permanently disabled employees.
- **Dependents Benefit (DB):** Support for the family of a deceased employee.
- **Maternity Benefits:** Assistance for female employees during pregnancy and childbirth.
- **Unemployment Allowance:** Support for employees who lose their jobs under specific conditions.
- **Funeral Expenses:** Assistance provided to the family of a deceased employee.

3.19 Discretionary or Voluntary Benefits

Unlike statutory benefits, voluntary benefits are provided at the employer's discretion. Although these benefits are not legally required, they play a significant role in employee retention and job satisfaction. Some common voluntary benefits include:

- **Flexible Work Arrangements:** Options such as remote work and flexible hours.
- **Paid Vacations and Leaves:** Additional leave benefits beyond statutory requirements.

- **Employee Wellness Programs:** Health and wellness initiatives, including gym memberships and counseling services.
- **Career Development Opportunities:** Training programs, tuition assistance, and mentorship initiatives.
- **Performance Bonuses and Incentives:** Additional rewards based on employee performance and contributions.

3.20 Motivating Employees Through Compensation

Motivation is a crucial aspect of HR management, and compensation plays a pivotal role in encouraging employee productivity. HR professionals must identify factors that contribute to employee dissatisfaction and transform them into motivating elements. Several key factors influence employee motivation:

1. **Competitive Pay and Benefits:** Fair compensation ensures employees feel valued, leading to increased productivity. In addition to salaries, benefits such as medical insurance, provident funds, and performance bonuses contribute to job satisfaction.
2. **Work Environment and Conditions:** A healthy and supportive work environment enhances employee motivation. Organizations must provide adequate workspaces, manageable workloads, and a balance between professional and personal life to prevent burnout.

3. **Transparent Company Policies:** Organizational policies should align with labor laws and uphold principles of fairness and justice. Transparent policies help foster trust between employees and employers, leading to greater job satisfaction.
4. **Employer Reputation and Branding:** Employees are often attracted to well-reputed organizations. A strong employer brand enhances motivation and retention, as employees take pride in being associated with a prestigious company.
5. **Career Growth and Development:** Opportunities for career advancement are essential for employee motivation. Organizations should invest in professional development programs, training sessions, and internal promotions to encourage career progression.
6. **Job Security:** Employees prioritize job stability. A sense of security instills confidence, enabling employees to focus on their tasks without fear of sudden termination.
7. **Workplace Safety:** Ensuring employee safety is both a legal obligation and a key motivational factor. Employers must implement safety protocols to prevent workplace accidents and provide necessary protective measures.
8. **Employee Recognition and Rewards:** Acknowledging employee contributions boosts morale. Regular recognition through awards, bonuses, or public appreciation enhances motivation and strengthens employee engagement.
9. **Healthy Workplace Relationships:** Positive interactions among colleagues and superiors contribute to a supportive work environment. Strong professional relationships foster collaboration and job satisfaction.

- 10. Employee Health and Wellness Measures:** Organizations should ensure clean and safe working conditions, provide access to medical facilities, and promote overall employee well-being.

Compensation and employee benefits form the foundation of an effective human resource management strategy. A well-structured compensation system not only ensures legal compliance but also enhances employee motivation, retention, and overall job satisfaction. By implementing fair and competitive remuneration policies, organizations can cultivate a productive workforce and establish a positive reputation in the industry.

Chapter 4

Human Resource Practices at Modhumoti Bank Limited

4.1 Human Resource Management at Modhumoti Bank Limited

Since its establishment, Modhumoti Bank Limited (MMBL) has prioritized safety, flexibility, and customer satisfaction, ensuring steady growth and profitability. The bank's management is committed to enhancing customer service by strengthening its workforce, as they believe that a well-equipped and content workforce leads to superior service delivery. MMBL emphasizes

fostering an organizational culture where employees are motivated to uphold service excellence, contributing to overall customer satisfaction.

MMBL acknowledges that human resources are not merely instrumental in maintaining financial stability and customer satisfaction but also play a crucial role in fostering sustainable relationships among stakeholders. To achieve this, the bank has invested significant efforts in strategically planning and developing its workforce. MMBL is dedicated to attracting, retaining, and nurturing talented professionals, ensuring that they remain motivated through structured career growth opportunities rather than being solely driven by financial incentives.

Beyond financial achievements, MMBL is committed to building a positive work environment characterized by comprehensive employee benefits, organizational culture, employee engagement, skill enhancement, and continuous learning opportunities. The bank actively seeks to maximize its employees' potential by providing a conducive work atmosphere and professional development programs. A dedicated team within the Human Resources (HR) division is responsible for designing and implementing a robust framework to optimize human capital management. Furthermore, MMBL is in the process of implementing a state-of-the-art Human Resource Management Information System (HRMIS), which will further enhance its HR operations and efficiency.

4.2 Strategic Human Resource Management at MMBL

MMBL aligns its HR strategies with its organizational goals, ensuring that policies and programs effectively support workforce management. The bank follows a strategic approach to human resource management, leveraging employee skills, knowledge, attitudes, and potential to gain a competitive edge. MMBL acknowledges that human resource management (HRM) is essential for optimizing the utilization of human capital to meet both individual and organizational objectives. HRM practices at MMBL focus on attracting, motivating, rewarding, and retaining employees, which in turn fosters overall institutional growth.

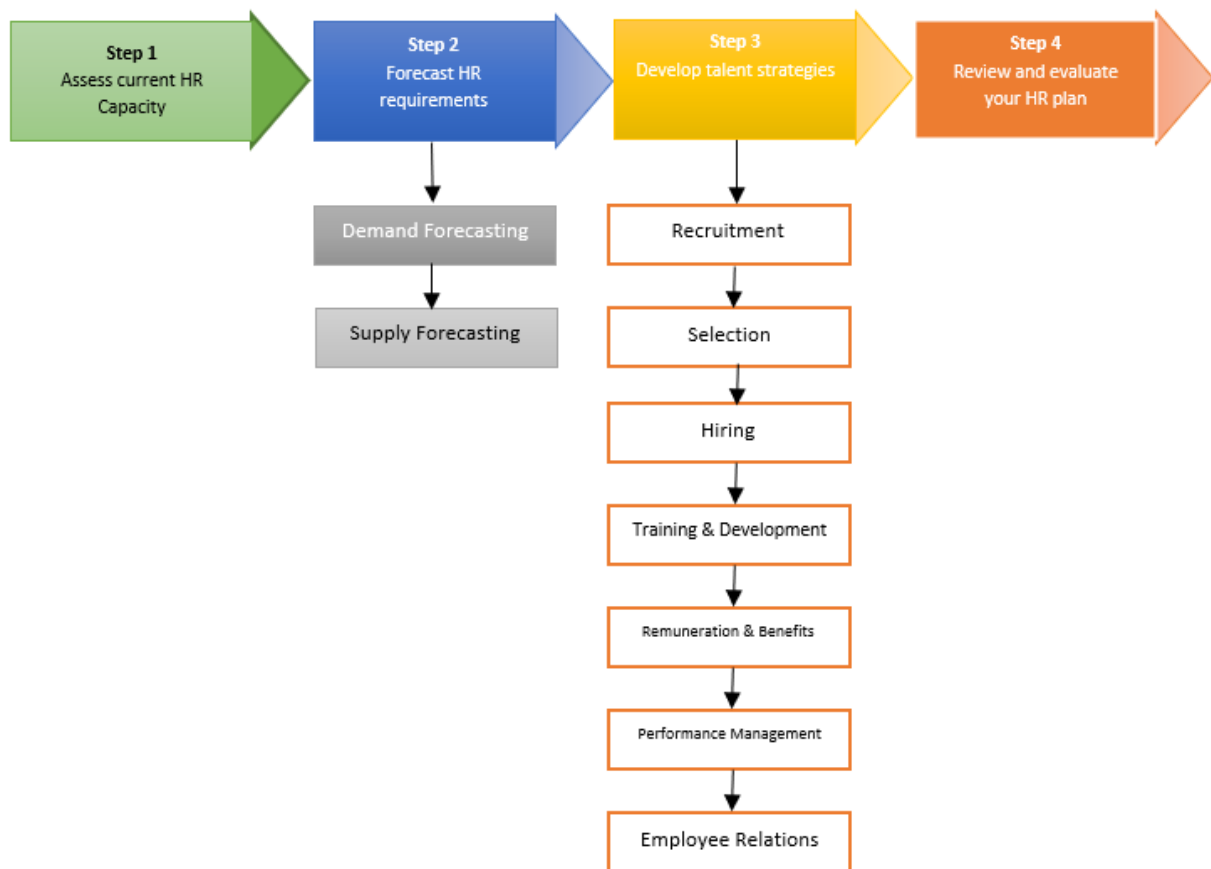
To ensure the success of its HR planning initiatives, MMBL invests in training HR professionals, equipping them with the necessary expertise to implement structured workforce planning. The bank acknowledges that understanding the significance of HRP is vital for long-term success, as employees are the driving force behind achieving institutional goals. MMBL's recruitment approach focuses on attracting and retaining competent professionals who can contribute to the organization's growth. HRP enables the bank to efficiently manage workforce deployment, aligning staffing levels with business needs and responding effectively to external market changes.

The HRP process at MMBL involves evaluating the current workforce's capabilities, forecasting future staffing requirements, and implementing measures to balance supply and demand. The bank aims to ensure that the right personnel are positioned appropriately within the organization at the right time, thus enhancing overall operational efficiency. Furthermore, MMBL is committed to upholding equal employment opportunities, reinforcing its dedication to diversity and inclusion.

A well-executed HRP framework enables MMBL to anticipate and mitigate future uncertainties, ensuring smooth operational functioning. The bank follows a structured approach to manpower planning, which includes:

- Gaining support from top-level management to reinforce HR initiatives.
- Aligning workforce planning with business objectives to enhance resource allocation.
- Evaluating current staffing structures and determining their effectiveness in meeting organizational needs.
- Customizing workforce planning strategies to align with departmental requirements and structural dynamics.
- Influencing decision-makers through strategic workforce planning and talent management initiatives.
- Encouraging innovative thinking to challenge existing paradigms and drive organizational progress.

Four Step to Strategic Human Resource Planning



By implementing these strategic HRM practices, Modhumoti Bank Limited continues to strengthen its workforce, enhance service excellence, and achieve sustainable institutional growth.

Ineffective human resource planning or its complete absence can lead to significant financial losses and operational disruptions within an organization. Delays in filling vacant positions can slow down workflows, negatively impacting overall efficiency. To avoid such challenges, Modhumoti Bank Limited (MMBL) follows a structured approach to strategic human resource planning, which consists of four key steps:

Step 1: Assessing Current HR Capacity

The first step in MMBL's human resource planning process is evaluating the organization's existing workforce. Before recruiting new employees, it is essential to assess the skills and competencies of current employees. This can be achieved by creating a comprehensive skills

inventory for each employee. MMBL gathers this information using various methods, including self-assessment questionnaires, performance review analysis, and a combination of both approaches. A structured template is used to visualize and analyze the collected data effectively.

	Leadership	Communication	Computer Software Literacy	Teamwork	Content Creation	Organization	Department Average
Sales	10	10	5	9	7	7	8
Marketing	7	10	5	8	10	6	8
Human Resource	9	10	6	9	5	10	8
Engineering	6	5	10	7	10	5	7
Customer Support	7	10	7	8	5	5	7
Company Average	8	9	7	8	7	7	8

Step 2: Forecasting HR Requirements

Once a complete inventory of available human resources is established, the next step is to forecast future workforce needs. MMBL addresses the following critical questions to guide this process:

- Will the organization need to expand its workforce to meet future demands?

- Can the current workforce be retained while enhancing productivity through efficiency improvements and skill development programs?
- Are there sufficient qualified candidates available in the job market to meet MMBL's specific requirements?

Forecasting both internal and external workforce availability is crucial to maintaining a balance between employee supply and demand. This process must be managed strategically to ensure the organization has the right number of skilled employees at the right time.

Step 3: Demand and Supply Forecasting

Demand Forecasting

Demand forecasting involves a thorough analysis of the bank's future human resource needs, focusing on both the quantity and quality of employees required. MMBL considers factors such as business expansion, technological advancements, and market trends to determine the number of employees needed and the competencies they must possess.

Supply Forecasting

Supply forecasting focuses on evaluating the current workforce's ability to meet the bank's staffing requirements. This includes analyzing employees' skills, experience, and potential for career growth within the organization. Additionally, MMBL assesses the external labor market to identify potential candidates who can fill any skill gaps within the bank.

Matching Demand with Supply

Matching workforce demand with available supply is a crucial stage in human resource planning. MMBL develops strategies to align staffing needs with available resources. This can be achieved through various approaches, such as training and upskilling current employees, recruiting new talent, or implementing a combination of both methods. A well-structured hiring and training strategy ensures that the organization maintains an efficient workforce to meet its operational goals.

Step 4: Developing Talent Strategies

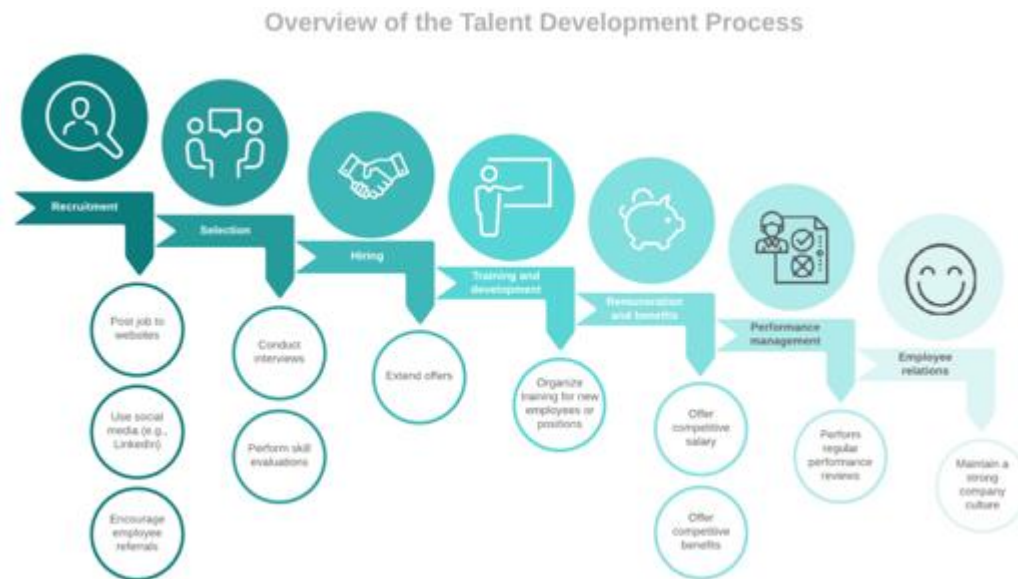
After determining staffing requirements through HR capacity assessment and demand-supply forecasting, MMBL focuses on developing talent management strategies. Talent development is a fundamental aspect of strategic human resource management, as it helps employees enhance their skills and contribute effectively to the organization's success.

MMBL's talent development initiatives include:

- Implementing training and mentorship programs to enhance employees' professional skills and knowledge.
- Offering career advancement opportunities to retain skilled employees and reduce turnover rates.
- Encouraging a learning-oriented culture that fosters continuous professional growth.

By adopting a proactive approach to talent development, MMBL ensures that its workforce remains adaptable, innovative, and capable of meeting the dynamic needs of the banking sector.

Effective human resource planning is vital for Modhumoti Bank Limited to maintain operational efficiency, achieve long-term business goals, and sustain a competitive advantage. By systematically assessing current workforce capacity, forecasting HR requirements, aligning demand with supply, and developing talent strategies, MMBL ensures that it has a skilled and well-equipped workforce to drive organizational success. A well-planned HR strategy not only improves employee performance and job satisfaction but also enhances overall organizational growth and stability.



4.4 MMBL's Staffing Plans: A Strategic Approach to Workforce Management

MMBL firmly believes that its employees are among its most valuable assets. The Human Resources (HR) professionals at MMBL emphasize that managing human capital is one of the most significant investment challenges for any organization. Businesses frequently encounter issues such as high employee turnover, skill deficiencies, overstaffing, reduced productivity, and constantly evolving industry demands. To address these concerns effectively, a well-structured staffing plan is imperative. When developing such a plan, MMBL systematically considers several critical questions:

- What tasks and responsibilities need to be fulfilled?
- How many employees can be recruited?
- What qualifications, skills, and experience are necessary?
- What skill gaps exist and need to be addressed?

A well-formulated staffing plan enables MMBL to achieve several strategic advantages, including:

- Optimizing labor costs while enhancing productivity.

- Bridging skill gaps within the workforce.
- Improving employee engagement and job satisfaction.
- Increasing employee retention and reducing turnover.
- Enhancing the overall customer experience.
- Facilitating streamlined business expansion and growth.

A transparent staffing strategy allows the organization to identify and mitigate potential challenges that may hinder progress or compromise the quality of its products and services. By implementing a robust staffing framework, MMBL can not only enhance recruitment and employee development but also support financial planning and budgeting decisions.

4.5 MMBL's Staffing Management Process

The organization follows a structured approach to staffing, consisting of three primary steps:

1. Assessing Current Workforce Capacity

MMBL begins by evaluating its existing workforce to determine staffing needs. This analysis helps in formulating recommendations, which may include hiring new employees, promoting from within, investing in employee training, or engaging external contractors. To ensure alignment between staffing decisions and the company's strategic objectives, MMBL integrates staffing considerations with its broader business plan.

To develop an effective staffing plan, the organization first gathers comprehensive data on its current workforce. HR professionals collaborate with business leaders and managers to ensure accurate and complete human resource data. This information is consolidated into a single source to facilitate a thorough assessment of the staffing environment and to extract meaningful insights.

Key factors analyzed include:

- Total workforce size and composition.

- Projected retirement numbers.
- Organizational structure.
- Team distribution across different departments.
- Identification of high-potential employees and leaders.
- Workforce skills and competencies.
- Assessment of low-performing employees or those at risk of leaving.
- Employee turnover rates.

By systematically evaluating these factors, MMBL gains a comprehensive understanding of its current staffing landscape. The organization utilizes workforce analytics tools to identify patterns, correlations, and potential gaps in human resources.

2. Forecasting Future Staffing Requirements

After analyzing its current workforce, MMBL projects future staffing needs based on various internal and external factors. This foresight is essential for making informed hiring decisions and planning workforce development strategies. The organization considers the following elements:

- Strategic business objectives.
- Historical and projected employee turnover rates.
- Potential mergers and acquisitions.
- Introduction of new products or services.
- Financial investments and budget constraints.
- Economic fluctuations.
- Competitive market trends affecting talent acquisition.

These factors collectively influence workforce planning and talent acquisition strategies. To ensure data-driven decision-making, MMBL employs several analytical techniques:

Trend Analysis: MMBL collects and analyzes historical workforce data over a minimum period of five years. Larger sample sizes improve the accuracy of predictions. Key data points examined include:

- Employee transfers and promotions.
- Turnover trends.
- Employee tenure.
- Performance metrics.
- Workforce demographics.
- Skills, qualifications, and previous work experience.
- Recruitment and retirement patterns.

By analyzing this data, MMBL identifies turnover trends and correlations that inform staffing decisions.

Ratio Analysis: This method is used to forecast staffing demand while comparing projected workforce needs against industry standards and organizational benchmarks.

Gap Analysis: Once current and future workforce assessments are complete, MMBL compares the findings to identify skill gaps and workforce shortages. This evaluation helps determine whether the organization needs to implement corporate training programs, establish succession planning strategies, or refine its recruitment policies to ensure a well-equipped workforce.

3. Recruitment and Selection Process

Following workforce analysis and forecasting, MMBL undertakes a structured recruitment and selection process to identify and onboard suitable candidates. The hiring process follows several key stages:

Stage 1: Talent Acquisition Strategy Development Vacancies are advertised both internally and externally to attract a diverse pool of applicants. The HR team screens applications based on fundamental job requirements.

Stage 2: Application Screening A detailed review of applications is conducted, assessing qualifications, professional experience, and alignment with job criteria.

Stage 3: Interview Shortlisting Candidates meeting the preliminary requirements are shortlisted for interviews based on their suitability for the role.

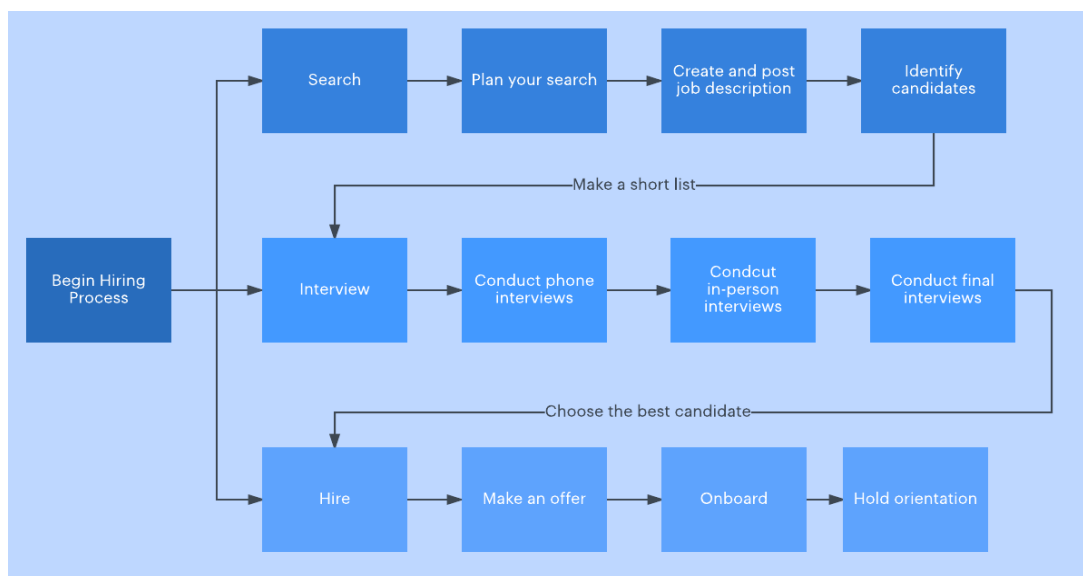
Stage 4: Interview Process Shortlisted candidates undergo a structured interview process, during which their competencies, problem-solving abilities, and alignment with MMBL's organizational culture are evaluated.

Stage 5: Final Selection and Hiring Successful candidates receive employment offers. Negotiations regarding compensation, benefits, and job responsibilities are finalized. The final hiring decision considers a range of factors, including leadership potential, teamwork abilities, and specialized skills required for different roles within the organization.

4.6 MMBL's Hiring Process: Finalizing Employment Decisions

Upon selecting the most suitable candidates, MMBL finalizes employment decisions and extends job offers. The hiring process is a strategic initiative that brings in fresh perspectives, innovative ideas, and motivated individuals who contribute to organizational success. By implementing a structured approach to workforce planning, MMBL ensures that recruitment efforts align with long-term business objectives and workforce sustainability.

A professional and systematic recruitment process is essential for achieving the company's staffing goals. The outlined approach ensures that MMBL attracts a large and diverse talent pool while utilizing cost-effective and efficient selection methods. By maintaining high recruitment standards, the organization can secure top-tier talent and enhance overall workforce performance.



4.7 Strategic Workforce Planning and Hiring Process

Planning Phase

The initial phase of the employee hiring process involves thorough planning to establish an efficient recruitment workflow and set realistic goals for hiring timelines. This structured approach ensures preparedness and awareness of upcoming tasks. Developing a hiring checklist at this stage can help maintain accountability throughout the process.

Key considerations in this phase include:

- Identifying the essential job requirements.
- Determining the individuals involved in the hiring process.
- Ensuring necessary approvals are obtained.

Job Description Development and Posting

Crafting a precise and detailed job description is crucial for attracting suitable candidates. A well-structured job description clearly conveys the responsibilities, expectations, and qualifications required for the role. This clarity enhances the likelihood of attracting high-caliber candidates to the organization.

Candidate Identification and Screening

As applications are received, an effective system must be in place to manage the applicant pool efficiently. Depending on the organization's structure, an HR team may assist in screening initial applicants, or the hiring manager may be responsible for the entire selection process. Given that multiple candidates may submit work samples, references, and other supporting materials, systematic organization is vital to prevent confusion.

Guidelines for interview stages include:

- **Phone Interviews:** This preliminary step ensures that candidates meet the minimum qualifications and that their expectations align with the job role and salary range.
- **In-Person Interviews:** Structured interviews provide better insight into a candidate's potential performance. A predefined interview format facilitates a more objective evaluation, ensuring consistency and fairness.
- **Final Interviews:** At this stage, a few shortlisted candidates remain. Seeking input from other team members involved in the hiring process can aid in making a well-informed final selection.

Job Offer and Negotiation

Once the final decision is made, extending an offer letter signifies the conclusion of the selection process. The offer stage may involve negotiations and counteroffers. If well-prepared from the outset, the organization can efficiently determine the boundaries of its offer, ensuring alignment with both business objectives and the candidate's expectations.

Onboarding and Orientation

Finalizing the hiring process does not end with a signed offer letter; onboarding and orientation are essential to retaining the new employee. A structured onboarding process ensures that new hires feel welcomed and supported in their roles.

During the initial phase of employment, new employees complete administrative paperwork, meet team members, and become acquainted with workplace systems. A well-organized onboarding checklist, facilitated through tools like Lucidchart templates, can streamline this process. This approach not only benefits the newly hired employees but also enhances overall organizational efficiency.

Training and Development at MMBL

MMBL recognizes that employee training and development are pivotal for gaining a competitive advantage. Following successful recruitment, training becomes the next crucial stage in strategic human resource management. Training programs aim to enhance knowledge, skills, and competencies while fostering positive behavioral changes to achieve organizational goals effectively.

Training initiatives serve dual purposes:

1. Equipping employees with skills that enhance customer service and operational efficiency.
2. Contributing to the bank's growth and reinforcing its competitive position in the industry.

The overarching objective of training is to provide employees with essential knowledge, skills, and competencies that contribute to overall organizational success. Continuous learning fosters improved performance, thereby strengthening MMBL's market position.

Employee Training Programs

1. On-the-Job Training: This method involves training employees in their actual work environment. It is a cost-effective approach suitable for both skilled and semi-skilled employees. Practical learning in real-world scenarios ensures effective skill development. Techniques such as job rotation, temporary promotions, and coaching form part of on-the-job training, reinforcing the philosophy of "learning by doing."

2. Off-the-Job Training: In contrast, off-the-job training takes place away from the workplace, typically in the form of seminars, workshops, and conferences. This method is particularly beneficial for new employees and enables large groups to be trained within a short period. Although costlier, this approach proves effective in disseminating updated knowledge and skills to a broader audience. MMBL ensures that such training sessions are conducted at least once every two months.

Importance of Training and Development

MMBL acknowledges that continuous learning contributes to organizational growth. Well-trained employees demonstrate higher efficiency and confidence, leading to improved performance. Training programs reinforce employees' understanding of their roles and responsibilities, thereby fostering a productive work environment.

Investing in training also enhances employee retention by demonstrating that the organization values its workforce. A structured training program cultivates a supportive workplace culture, ensuring that employees have access to opportunities for professional growth.

Furthermore, training initiatives help standardize knowledge and skills across the organization, reducing dependency on specific individuals and enhancing overall productivity. Enhanced competency levels translate into higher project success rates, increased market share, and improved financial performance. Additionally, continuous professional development encourages innovation by fostering new ideas and creative problem-solving approaches.

By investing in training, MMBL strengthens employee engagement and loyalty, ultimately reducing turnover rates. A robust training strategy enhances employer branding, making the bank an attractive choice for both graduates and mid-career professionals seeking career advancement.

4.8 Performance Appraisal at MMBL

Performance appraisal is a systematic process used to assess employee performance against predefined objectives. This evaluation mechanism helps improve employee behavior, strengthen workplace relationships, and foster motivation. MMBL follows a structured performance appraisal process, which includes the following steps:

1. Establishing Performance Standards: Performance benchmarks are defined in alignment with organizational goals. These standards serve as a reference for evaluating employee achievements and progress.

2. Communicating Expectations: Employees must be informed of the established performance criteria. Clear communication ensures that employees understand expectations and objectives. Additionally, assessors and evaluators should be well-versed in these standards, allowing room for modifications based on feedback from staff.

3. Measuring Actual Performance: Employee performance is assessed using appropriate evaluation techniques over a defined period. The measurement process must be objective, minimizing personal biases and ensuring fairness.

4. Comparing Performance Against Standards: A comparative analysis identifies discrepancies between actual performance and predefined benchmarks. This step involves recalling, evaluating, and analyzing performance data to pinpoint areas for improvement.

5. Providing Feedback and Discussing Appraisals: The appraisal outcomes are shared with employees through constructive discussions. Managers should offer feedback with care, focusing on growth and development rather than criticism. Well-delivered feedback motivates employees to improve and align their performance with organizational goals.

6. Decision-Making Based on Evaluations: HR managers make strategic decisions based on appraisal results. These decisions may include recommendations for promotions, training programs, or corrective actions to enhance overall employee performance and organizational efficiency.

Types of Performance Reviews at MMBL

MMBL employs various performance review methods to ensure comprehensive evaluations, including:

- One-on-one meetings between supervisors and employees to discuss strengths, areas for improvement, and constructive feedback.
- Self-evaluation processes that allow employees to reflect on their performance.
- Peer reviews, incorporating feedback from colleagues, direct supervisors, and other stakeholders.

Performance appraisals serve as a motivational tool, encouraging employees to strive for continuous improvement. By assessing performance against organizational objectives, employees are inspired to enhance their contributions, ultimately benefiting both individual career growth and the bank's overall success.

Compensation System at MMBL

At MMBL, compensation represents both intrinsic and extrinsic rewards that employees receive in exchange for their work. The bank ensures that employees receive fair and justified payment for their services, as salary payment is a fundamental obligation of the employer. MMBL provides a base salary to employees based on their job roles and responsibilities, adjusting salary levels according to economic conditions, purchasing power, and the standard of living. The bank follows a seniority-based pay system, rewarding employees who have served the organization for a longer period.

Additionally, MMBL incorporates a merit-based pay system to differentiate between high-performing and low-performing employees. This system allows the bank to recognize and reward employees who demonstrate outstanding performance, thereby fostering a culture of excellence. The management believes that merit-based pay effectively promotes teamwork, positive workplace relationships, and superior customer service. A goal-oriented compensation approach, known as Management by Objectives (MBO), is also utilized to ensure a structured and systematic salary framework. MMBL adopts a flexible pay policy, enabling employees to choose compensation packages that align with their personal needs and preferences.

When employees surpass expected productivity levels, MMBL provides them with performance-based bonuses, which typically range from 5% to 10% of their base salary. The Rucker Plan is employed to encourage employee involvement and enhance participation through financial incentives. Furthermore, the bank occasionally offers group incentives, rewarding collective efforts that contribute to organizational success. Incentive pay, an additional compensation beyond base salary, is awarded when employees meet or exceed performance benchmarks. This strategy is designed to motivate individuals and teams while ensuring fairness and transparency. MMBL recognizes that competitive compensation and benefits are essential for attracting and retaining top-tier talent in the banking sector.

Employee Benefits at MMBL

MMBL places significant emphasis on employee benefits, offering a comprehensive package that includes overtime compensation, vacation leave, medical insurance, and retirement plans. These benefits reflect the bank's commitment to the overall well-being and long-term security of its workforce. An attractive benefits package not only helps in retaining skilled employees but also enhances the bank's reputation as a desirable workplace. MMBL believes that engaging employees in wellness programs can lead to improved performance and increased

job satisfaction. To design optimal benefits packages, the bank consults benefits advisors and specialists, ensuring employees receive the best possible support.

The bank also provides statutory benefits, including maternity leave, provident funds, and financial assistance in cases of workplace accidents, illness, or death. HR managers identify factors that may cause employee dissatisfaction and transform them into motivation-enhancing elements. A competitive salary is a key motivational tool, as it plays a significant role in employee retention. Employee benefits are classified into two categories: voluntary benefits and statutory benefits, both of which contribute to employees' financial security and job satisfaction.

Workplace Conditions and Career Growth

MMBL is committed to maintaining favorable working conditions that promote employee motivation and productivity. A positive work environment not only boosts morale but also helps the organization comply with labor laws, thus avoiding legal complications. The bank ensures flexible working hours, manageable workloads, and a healthy office atmosphere. HR managers focus on work-life balance, ensuring that employees are not overburdened and experience minimal stress.

Employees aspire to work in a well-reputed organization with strong brand recognition. Being part of a prestigious bank like MMBL instills a sense of pride and motivation. Employees strive to excel in their roles to establish themselves within the organization. To remain competitive, MMBL continuously differentiates itself from its industry peers by fostering career growth opportunities. The bank recognizes that employees do not wish to remain in the same position for extended periods; instead, they seek promotions and professional development. Timely career advancements contribute to employee satisfaction and motivation.

Job Security and Employee Recognition

Job security is a primary concern for employees when considering employment opportunities. At MMBL, ensuring job stability is a priority, as it instills confidence in employees and encourages them to focus on their professional growth. A sense of security allows employees to work with greater dedication and commitment. The bank believes that job security serves as a powerful motivator, driving employees to perform at their best.

Beyond financial rewards and benefits, MMBL understands the importance of employee recognition. Expressing appreciation for employees' efforts fosters a positive work culture and enhances motivation. Employees who feel valued are more likely to remain engaged and committed to their roles.

4.8 Workplace Relationships and Employee Safety

Maintaining healthy relationships between employees, superiors, and colleagues is crucial for workplace harmony. Poor communication and misunderstandings can lead to stress and demotivation. MMBL prioritizes open communication and positive interactions among staff members to ensure a cooperative and productive work environment. Encouraging teamwork and mutual respect helps employees perform their duties efficiently and with greater satisfaction.

Employee safety is another critical aspect of MMBL's organizational policies. The bank takes proactive measures to prevent workplace injuries and accidents, as employers are legally responsible for workplace safety. MMBL ensures compliance with safety regulations, providing a secure and hazard-free environment for employees. Additionally, the bank upholds principles of fairness and equality, treating all employees with respect and impartiality.

Through its comprehensive compensation system, employee benefits, favorable working conditions, career growth opportunities, job security measures, and employee recognition programs, MMBL strives to create a supportive and motivating workplace. By focusing on both financial and non-financial incentives, the bank fosters an environment that encourages productivity, loyalty, and overall job satisfaction among its workforce.

Chapter 5

Observations, Findings and Recommendations

My internship experience at Modhumoti Bank Limited (MMBL) provided me with an invaluable opportunity to engage in a corporate environment, interact with professionals, and acquire firsthand knowledge of banking operations. As an intern, I was exposed to various tasks that helped bridge the gap between academic learning and practical application. This report outlines my observations, the challenges faced, my personal experiences, and recommendations for improving the work environment at MMBL.

5.1 Initial Impressions and Adaptation

When I began my internship at MMBL, I had limited knowledge of banking operations and procedures. The work culture was unfamiliar, and I initially felt overwhelmed by the structured corporate environment. However, with the guidance of my supervisor and the cooperation of my colleagues, I gradually adapted to the work setting. My supervisor played a crucial role in helping me settle in by introducing me to the team and providing an overview of my responsibilities.

The work environment at MMBL was both professional and friendly. Employees collaborated effectively, and there was a strong sense of teamwork. Senior employees were especially supportive, offering guidance whenever I faced difficulties. This culture of mutual support enhanced productivity and encouraged personal growth among employees.

5.2 Learning Experience and Skills Acquired

Throughout my internship, I was assigned a range of tasks that contributed to my professional development. Some of the key skills and experiences gained include:

- **Understanding the Bank Account Opening Process:** I learned how to assist customers in opening different types of accounts, including savings, current, and fixed deposit accounts. This involved verifying documents, ensuring compliance with banking regulations, and entering customer details into the system.
- **Handling Pay Orders:** I gained knowledge about the process of issuing and recording pay orders, which are an essential part of banking transactions.
- **Managing Inward and Outward Documents:** I was responsible for maintaining inward and outward registers, ensuring proper documentation and tracking of files within the bank.
- **Customer Interaction:** I engaged with customers by answering queries, providing information about banking services, and assisting them with form completion.
- **Clerical and Administrative Work:** My duties included photocopying important documents, printing and designing materials, organizing files, and ensuring that paperwork was accurately placed in designated folders.
- **Formal Correspondence:** I was involved in preparing and processing official letters, including sending acknowledgment letters that required managerial approval and signatures.
- **Telephone Handling:** I learned to handle both internal and external calls, directing queries to the relevant departments.

5.3 Workplace Environment and Employee Motivation

While MMBL provides a structured and efficient work environment, I observed certain factors that affected employee motivation. One major concern was the lack of career progression. Many employees had been working in the same position for extended periods without significant professional growth. This stagnation often led to demotivation, as employees felt their efforts were not adequately recognized or rewarded.

Additionally, the compensation structure did not always align with the workload and contributions of employees. Some staff members expressed dissatisfaction with salary increments and bonuses, which were perceived as inadequate given their responsibilities. A more structured and performance-based compensation system could help address these concerns.

5.4 Challenges and Situations Encountered

During my internship, I encountered several challenges that highlighted areas for improvement within the bank:

1. **Workload Distribution:** Some departments experienced an uneven distribution of tasks, leading to excessive pressure on certain employees while others had comparatively lighter workloads. This imbalance affected overall efficiency and job satisfaction.
2. **Lack of Technological Integration:** Although MMBL has adopted digital banking services, some internal processes still rely on manual documentation, which slows down operations and increases the risk of errors.
3. **Limited Training Opportunities:** While MMBL organizes training programs, they are not conducted frequently enough. Employees would benefit from regular skill enhancement workshops and professional development courses.
4. **Communication Gaps:** At times, miscommunication between departments led to delays in processing requests. Improved coordination and communication strategies could enhance operational efficiency.
5. **Customer Service Challenges:** Some customers faced difficulties in understanding banking procedures, leading to frustration. More customer education initiatives could help improve overall satisfaction.

5.5 Findings and Recommendations

Based on my observations and experiences, I propose the following recommendations to enhance employee satisfaction and operational efficiency at MMBL:

1. **Career Growth and Promotion Opportunities:** Implementing a structured career development plan with clear promotion criteria would motivate employees to perform better and remain committed to the organization.

2. **Performance-Based Compensation:** Introducing a transparent and merit-based reward system, including bonuses and salary increments, would help retain talented employees and boost morale.
3. **Workload Management:** Establishing a balanced work allocation system would ensure that employees are neither overburdened nor underutilized. This could be achieved through periodic workload assessments.
4. **Technological Advancements:** Automating certain administrative processes would reduce paperwork, minimize errors, and improve efficiency. Investing in banking software solutions could further streamline operations.
5. **Regular Training Programs:** Organizing frequent training sessions on banking procedures, customer service, and technology integration would enhance employee competency and job satisfaction.
6. **Improved Communication Channels:** Strengthening internal communication mechanisms, such as regular team meetings and inter-departmental briefings, would minimize misunderstandings and enhance collaboration.
7. **Customer Education Initiatives:** Providing informational brochures, organizing customer awareness programs, and enhancing digital communication platforms would help clients better understand banking services and procedures.
8. **Flexible Work Arrangements:** Introducing flexible work hours or remote working options where feasible could improve work-life balance and employee satisfaction.
9. **Health and Well-being Programs:** Incorporating employee wellness initiatives, such as stress management workshops and mental health support, would contribute to a healthier and more productive workforce.

My internship at MMBL was a transformative experience that provided me with valuable insights into the banking sector. I acquired practical knowledge, honed my communication skills, and gained a deeper understanding of corporate work ethics. While MMBL has established a strong organizational structure and a cooperative work environment, there are areas that require attention to enhance employee satisfaction and operational efficiency. By implementing structured career growth opportunities, improving compensation policies, and leveraging technology, MMBL can further strengthen its position as a leading financial institution.

Overall, my time at MMBL was enriching, and I am grateful for the opportunity to have worked with such a dedicated team. The experience has significantly contributed to my professional growth and has prepared me for future career endeavors in the banking industry.

Chapter 6

CONCLUSION

With Bangladesh experiencing steady economic growth, the role of financial institutions has become increasingly significant. The banking sector, in particular, plays a crucial part in fostering financial inclusion by extending services to rural areas and encouraging financial literacy. Through banking services, individuals in rural communities can gain access to structured financial systems, which help them become regular banking customers. One of the most distinctive offerings of Modhumoti Bank Limited (MMBL) is its agent banking service, which provides financial flexibility and convenience to rural populations. This service enables individuals to conduct transactions efficiently, promoting greater economic participation among underserved communities.

Despite its commendable efforts, Modhumoti Bank Limited faces certain operational challenges that require attention and resolution. While these challenges may pose temporary obstacles, addressing them will allow the bank to achieve substantial improvements in service quality and customer satisfaction. With the right strategies in place, MMBL has the potential to enhance its banking infrastructure, streamline operations, and provide an even more efficient and customer-centric banking experience.

For business students, theoretical knowledge alone is insufficient in understanding the complexities of corporate operations. Practical exposure through internship programs serves as a bridge between academic learning and real-world business practices. The internship program provides students with hands-on experience, allowing them to apply theoretical concepts in a professional setting. My internship at MMBL was a highly enriching experience, providing me with the opportunity to work in a well-structured corporate environment. I was fortunate to gain practical exposure in the General Banking Department, where I observed various banking processes, customer interactions, and operational procedures. Although the internship duration was relatively short, it gave me valuable insights into the banking industry and a preliminary understanding of how financial institutions function.

Modhumoti Bank Limited is making remarkable progress in positioning itself as a leading financial institution. The bank's management is structured and efficient, focusing on growth and customer satisfaction. However, in an era where digital transformation is reshaping banking services, MMBL must adopt advanced technological solutions and modern banking software. Enhancing its digital infrastructure will not only optimize operational efficiency but also significantly improve the quality and speed of customer service. By prioritizing

technological advancements and innovation, MMBL can strengthen its market presence, attract a broader customer base, and establish itself as a trusted financial institution.

To remain competitive in the banking industry, MMBL should continually assess market trends and customer expectations. Ensuring high-quality service, integrating advanced banking technologies, and expanding customer outreach will enable the bank to achieve sustainable growth. With a commitment to innovation and customer satisfaction, Modhumoti Bank Limited can further solidify its reputation and continue to serve as a key player in Bangladesh's financial sector.

Chapter 7

Appendices

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