INTERNSHIP REPORT

HR Department of Habib Bank Ltd.

SPECIALIZATIO: HRM

Submitted to:

CHAIRMAN

Department of Business Administration

Submitted by:

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Date of submission…………

ALLAMA IQBAL OPEN UNIVERSITY ISLAMABAD

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Acknowledgments

I am very thankful to God who has enabled me to complete this project. I would like to express my deep gratitude to my teachers. Their guidance helped me to achieve this land mark. Especially my tutor sir Idrees Ahmed and sir M.Azeem

Despite of my teacher's enormous responsibility, they spared time to review the report and contribute valuable suggestions. I m thankful to my family especially my **father** who gave me moral support to fulfill my project .They always encouraged me help me and their du'a has floated me in every movement of trouble. All of my successes are due to my family. my father's moral support proved a guiding star for me through out this project.

I pay my special thanks to the following persons, who are serving in Habib Bank Ldt.

1- Mr. Jawad Rasheed (General Manager HBL HR Dept.)

2- MR.Dawood Shah Rukh (Assistant Vice president)

3- Mr. Abuzar officer in charge of HBL HR Dept.

4- Mr. Idrees Ahmed (Branch Manager)

Thanks

Regards

Umme Ferva

Preface

This report has an important role while, getting master's of business and administration degree from Allama Iqbal Open University.

As a part of my MBA studies, I went through three months internship at HR department of Habib Bank Ltd Lahore. During the three months internship period I studied the various sections of Human Resource department of HBL.

I m sure this internship report will give the true picture of all the activities of the Human Resource department of the bank. This report would also show that what I have learnt from my three months internship period at HBL Ltd.
I have tries my best to obtain as accurate data as possible and present all what I had learnt in three months internship period.

Transmittal Memorandum

To, the Department of Masters of Business Administration Allama Iqbal Open University Islamabad

From

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Roll no: w583746
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c/o
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Subject: Internship report on Human Resources Management of Habib Bank Ltd.

My major recommendations are:

1. The promotion policy for clerical staff should be announced as soon as possible because no promotion policy for the clerical staff has been announced since 2001
2. The appraisal system in Habib Bank Ltd has many flows and loop holes.
3. The management development institution should introduce more training programs to those employees who are working in the field and they deal with the customers.
4. There should be more compensation programs for employees as compensation is an important tool enhance the productivity
5. The management of the bank should improve its relations with CBA of the bank.

When I discussed my analysis with the management of the bank, the management agreed upon my suggestions and wanted to implement all of them in near future .

I am very much grateful to my senior and the staff in HRM department of the bank who really helped me a lot to complete this project.

EXECUTIVE SUMMARY

An internship report on Human Resourse Management of Habib Bank Ltd.

Authorization Recommendation

This internship report has an important role in getting MBA degree program.
The department of Business Administration of Allama Iqbal Open University requires every student after passing 15 subjects of the program.

Process review methodology

During my internship project at HBL Ltd I thoroughly checked the process involved in the following functions.

1. Recruitment
2. staffing
3. employee training
4. performance
5. Labor management relation ect.

Introduction of Habib Bank Limited

Habib bank Ltd has long history. It is one of the largest banks of the country having 1773 branches all over the Pakistan. This esteemed organization was established in 1943.this bank have privilege to the bankers of the founder of Pakistan. Quid-e-Azam who opened his account in Bombay's branch oh HBL in 1943. Since independence, this great financial institution has been serving the nation in a great style.

This bank is supposed to be the back bone of the economy of the country and HBL has played its vital role in a great fashion. Recently the bank has upgraded its technological infrastructure now the bank is in the position to provide a uniform service system across the bank's network. That will allow much higher level of efficiency and customer service. The bank has 65 overseas branches which are providing banking services to Pakistan and non Pakistani's abroad. HBL serving as an importer and exporter of the country in a great extend.
It was HBL that introduced products such as Credit Cards, ATMs, and Travelers Cheques, etc., to the Pakistani market. We at Habib Bank cater to the needs of Millions with our quality products & services. Today, Habib Bank is truly the Bank of the people, providing its customers convenience and satisfaction all Over the world. Habib Bank Plaza, the tallest building in Pakistan, is the proud symbol of HBL's leadership in Pakistan's corporate arena. Today, HBL has 1,425 Branches all over Pakistan and presence in 33 countries across five continents. With a revamped customer oriented philosophy, we are pursuing new Avenues of leadership through innovation, as we gear up to face Challenges of the new millennium.

Mission Statement

To make our customers prosper, our staff excel and create value for
Stakeholders"

Vision Statement

"Enabling people to advance with Confidence and Success"

|Values

Our values are the fundamental principles that define our culture and are brought to life in our attitudes and behavior. It is our values that make us Unique and unmistakable. Our values are given below:

_ Excellence

_Integrity

_ Customer Focus

_ Meritocracy

_ Progressiveness

Objectives of studying HBL

1. To review othe Human Resource Department.
2. To analyze the working and functionalities of the HR Department.
3. to make the organizational analysis with refrence to the industry
4. To find out what are the weaknesses and strengths of the HR Department of the organization And how they can be improved
5. To give some suggestions and recommendations for the betterment and growth of the human Resource Department

Overview of HBL

Products and Initiatives

The 2008 results are a further confirmation that the hard work of the past five years has crystallized into a solid turnaround. In 2002, HBL launched several new products and initiatives that have been made possible by investments in technology, the branch network, human resource and financial discipline.
The benefits of the increased infrastructure expenditure are now becoming apparent in all areas of the Bank and much more will become visible over the next year.
In Consumer Banking we introduced Auto Financing and Life Style Financing
Scheme for consumer durables and further expanded the Flexi Loan Scheme.
HBL also had substantial increase in its agriculture and SME (small entrepreneurial businesses) lending; Branches dedicated to serving the SME sector were expanded to 25.
HBL was the first bank to offer low cost US Dollar financing to help exporters and now has over Rs. 12 billion in such loans, the largest of any bank in Pakistan. HBL also launched Online Banking, Internet Banking and PC Banking in 2002, offering a full service, round-the-clock access to banking.
These services cover 100 branches in 14 cities and are available to 350 branches in cities within the next 12 months. We are proud of the way technology is benefiting our customers and look forward to introducing further benefits.

Status and Nature of the Business

Habib Bank Ltd is incorporated in Pakistan and is engaged in commercial bankig and related services in Pakistan and overseas. The bank operates in 65 branches outside the country (including Karachi export processing zone branch).

Business line

With focus towards building new assets, Consumer, SME and Agriculture financing will be the key areas. They are all part of our Retail Banking Group.

We have taken a number of initiatives in 2009 and will aggressively launch new products Housing Finance and Credit and Debit Cards. Competition is intense with banks aggressively moving into these areas but with our extensive branch network, I am confident that we will be able to reinforce and improve our position.

Corporate and Investment Banking Group continues to face tough price competition, as the market growth has been limited. We have taken a number of initiatives to increase our product range and with the additional expertise of the Investment Banking Unit, established during the year, we will be able to maintain our leadership. Treasury will play an important role in current low interest rate environment. Lower yields on National Saving Schemes will encourage Capital Market products and we are reinforcing our Treasury Marketing Unit which will work closely with Corporate and Investment Banking Group to develop products for our corporate customers.

International

Our International and Overseas Banking Group is an invaluable asset of HBL. I am very pleased to report that all overseas regions have performed well this year and that having now addressed all legacy issues, they are profitable again. IOBG has played a vital role in increasing the volume of remittances being channeled to Pakistan via the banking sector.

Objectives of the HBL

1. To provide best services to its customers.
2. To provide the facility of micro financing.
3. To provide the faciclity of corporate financing.
4. To strenghtn the economy of Pakistan.
5. To maximize the profit of the bank.
6. To eciver the bad debts.

Different Departments of HBL

- **Human Resource Department**
- **Functional Department**
- **MDI Department**
- **Overseas Operation Department**
- **Pak Account Department**
- **Foreign Exchange Department**
- **Audit Department**

The Human Resource Department HBL

The human resource department is very important department of the bank. The function of the human resource department of the bank is to coordinate the activities of the employees.

This department handles all the activities related with the employees of the bank. The most important job is to analyze the work and make planning for the people who are working on the organization
The othe important responsibilities of the department is as under
Analyze work and planning for people.

- Recruitment
- Staffing
- Work place training
- Performance management
- Managing careers
- Pay& incentive system
- Employee benefit plans
- Maintain relation with unions
- Employee assistant programe

The Functional Department of the Bank

Habib bank Ltd has many other functional departments like retail banking department ARM department litigation department or law department. But human resource department plays the role of nucleus in these departments. It coordinates the activities of all other departments.it gets the data from all the departments and then decision s are made on the basis of the data collected from the different departments

MDI Department

This is an other very impotant department of the bank. The HR department controls this department. The MDI was established in Habib bank centre last 7 years. Its former was taraining institution of the bank.

MDI (Management Development Institution) is playing significant role in the training needs of the bank. MDI department conducts different types of training courses through out the year. These training programs are designed according to the needs of the bank

MR.Shahid Nafees is the principal of the MDI. All the other teaching saff/ peers are well equipped with the most modern techniques of the training.

These training programs enhances the professional capability of the staff working in the field so these employers working in the field provides best services to their customers.

Overseas Operation Department

Habib bank has 65 baranches in the different countries of the world comprosis of the following categories.

1. main baranches = 65
2. affiliater = 2
3. representative officer = 2
4. sub subsidies = 2

At head office Karachi, there is an important department, known as global operation department. This department controls all the operations of the bank, s overseas baranches around the globe. These overseas baranches of the bank plays a high percent race in remitting the foreign exchange from abroad

Pak Account Department

This is very important department it is known as earning dept of the bank. In this department the main account of the bank known as pak account. The bank earns profit on pak account with different cool rate kept with the central bank (SBP) of Pakistan.

In all the baranches of the bank this account is maintained and its main department is in Karachi.

Foreign Exchange Department

Foreign exchange departmeant is very important department of the bank.this department controls all the operations of the foreign exchange department of different branches inside and outside of Pakistan it deals with central bank of the comfrey. As central bank has been vested with powers to formulate the foreign exchange policies of the contry. Foreign exchange department of the bank is directly involved with the foreign exchange remittance in Pakistan

The Audit Department of the Bank

The audit department has important role to play in the bank. There is one audit office in the each regional office of the bank, known as regional audit office. The audit office send different audit teams to the different branches of the region for the audit purpose of the branches.the auditors checks the operations of the branch and also checks that whether the branches observes all those procedures / laws during the daily course of the banking advised by the state bank of Pakistan the auditors also find out there is no fraud and forgery in the branch of the bank.

Banks Information

(Board of directors)

Mr. Zakir mehmood	president chairman
Dr. Abdul waheed	Director
Pervaiz Ahmed	Director
Khawaja iqbal hussain	Director
Shaman kasim lakhe	Director
Shaukat R. mirza	Director
Riaz Ahmed malik	Director

Registered Office

Habib Bank Ldt
Hbib Bank Palaza
Chandri Garh Road Karachi
Karachi 75600
Phone 2481999(051)
Fax 021-241164

Senior Management

Mr. Zakir mehmood	Chairman/President
Naeem iqbal	Group Executive retail banking
S.M pervaiz	Regional Chief Lahore
M.Umer Farooq	Director Marketing
Jawed rasheed	Head Human Resource
Shahid malik	Director Credit Policy
Khawaja waheed raza	Head Overseas Banking
Asad amir khan	Head Audit
M.falik shair	Head ARM

Bank's Products

- **muhafiz travelers cheques**
- **SNTD's (short notice term deposits)**
- **MIS (monthly income scheme)**
- **HBL Car finance**
- **Flexi loans**
- **Senior citizen sceme**
- **Other finance**

Mohafiz traveler’s cheques

It is one of the best product bank, has to offer to its customers. Muhafiz travelers’ cheques are easy to carry. It is a safest way to carry money; it has no fear of lost or theft. This product is very popular among public.

SNTD'S (Short Notice Term Deposits)

It is 30 days SNTD'S and 7days SNDR's. Its profit rate is higher then saving scheme. On completion 30 days or more the customer gets 9 % profit wile on 7days there is 6 ½ % profits.

This scheme is very popular among general public

MIS (Monthly Income Scheme)

Its is very popular for those who invests money in the bank for profit purposes on the monthly basis. The people who have opted golden hand shake scheme likes it very much.

HBL Car Finance

This scheme/ product are very popular. You can be owner of car with out interest huge amount of money.bank offers finance for car on mark up basis.

Flexi Loans

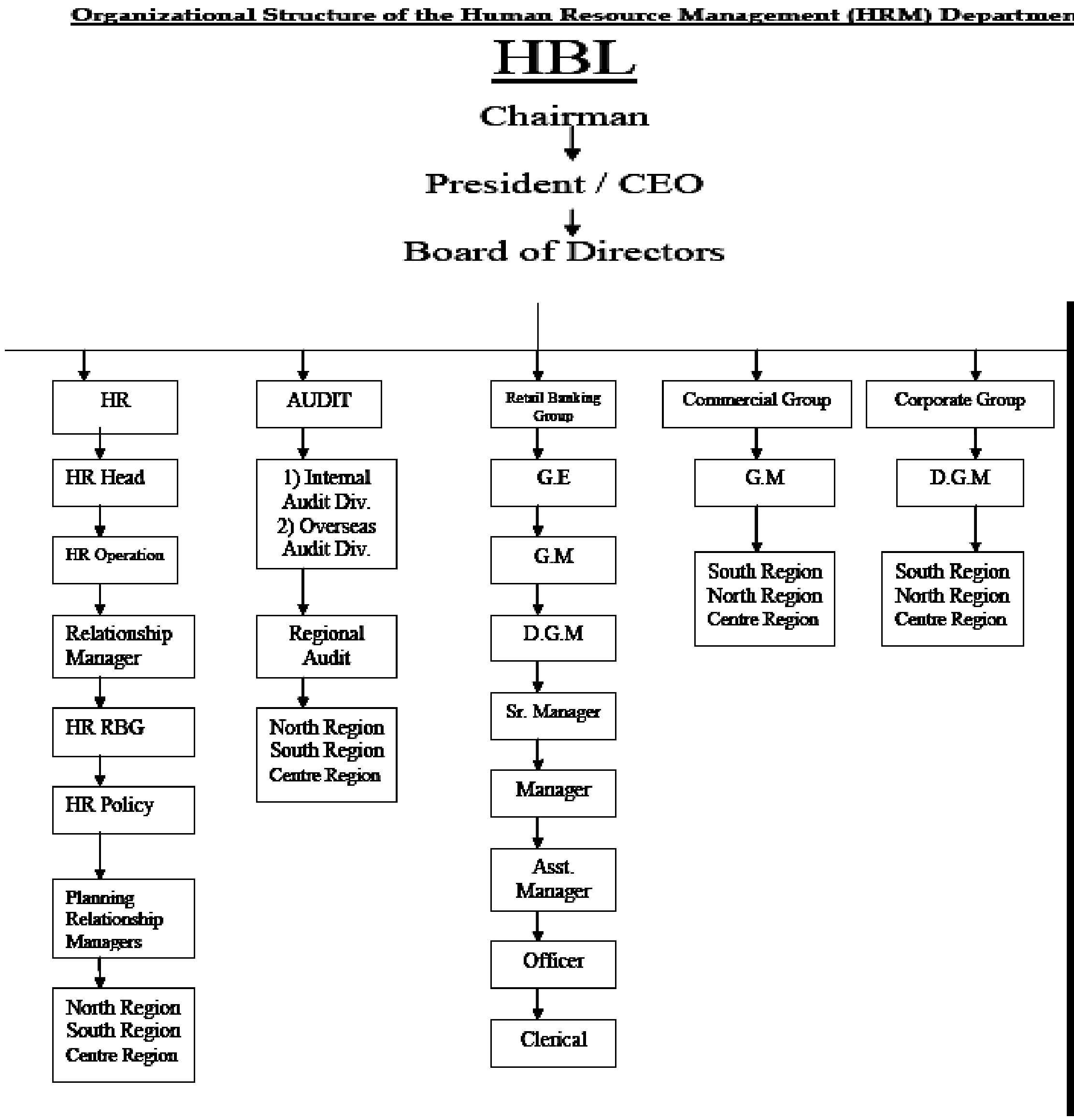
Three basic salary loan up to 300000/-is offered to employes working in different departments. They can get loan on mark up basis and return the principle in small installments. This scheme is very popular among salary class.

Competitors

No doubt Habib Bank is one of the leading financial institutions in the bankingand commerce industry of Pakistan. Till 1987 its profit was more than the profit of all commercial banks working in Pakistan

But now the new banks have been emerged in banking sector, like Habib AG Zurikh union bank, Soneri bank , Indus bank, prime bank, askari bank, silk bank, ect have fierce competition with habib bank.other banks are very well equipped with professional bankers. On the other Hand HBL is lacking in this.

Stucrure of HBL



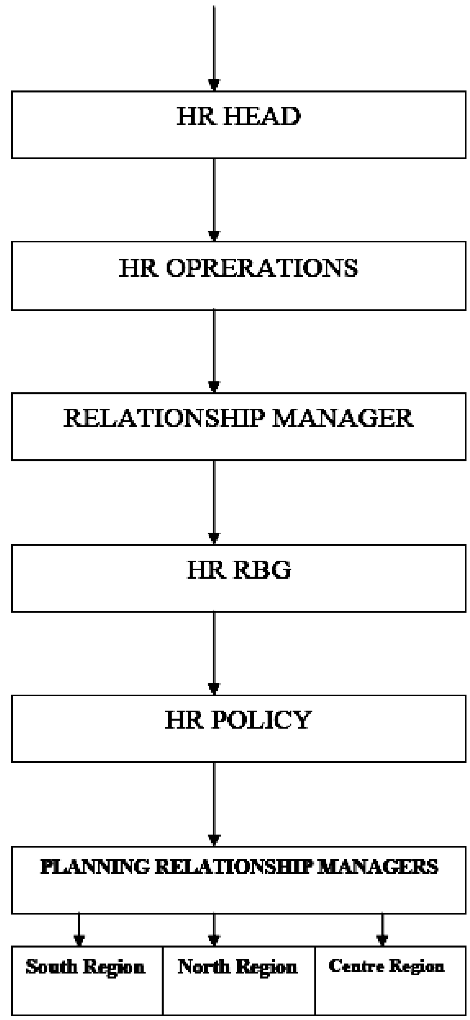
This monogram is a company information

Human Resource Management in HBL

In Habib Bank center Mr.Jawad Rasheed EVP is the personnel head and there are more than 200 employees working in the HR Department of the Bank. They formulate all the policies directly or indirectly related with the employees of the bank, therefore we can say that human resource department of the bank comprises of highly professional people who are very equipped with skills and knowledge required to perform their jon in the HR department of the Bank.the transfer and posting of staff is another important job to perform by HR department

Top management views the HRM as an important tool to enhance competitiveness.

HUMAN RESOURCE DEPARTMENT



That organogarame is HBL, s HR Deparmment taken from HBL

HRM MISSION STATEMENT:

The mission of HBL HRM is to guide, facilitate and coordinate Organization wide effort to provide innovative, cost effective human resources programs to recruit develop and retain a highly qualified diverse workforce, reward employees throught the organization. For that purpose, HBL HR department is providing equal opportunities and training at all level.

HRM OBJECTIVES:

The modern era fast changing business scenario demands continuous harnessing of leadership and motivational skills to maximize the efficiency. Ultimately, this this high beams of HBL human resources empower teams to accomplish wonders in the business world and win our objectives. This stimulus underscores the imminent need to enrich our organizational resources to derive the fullest potential of available human skill set.

Human Resource Planning (HRP)

Human resource planning is the process in which a firm ensures that it has the right number of qualified persons available at the proper times, programming jobs that are useful both to the organization, and the individuals involved. It is a new function that has emerged in recent years in human resource planning (also called manpower planning). Sometimes a specific person or office is maintained wherein its primary responsibility; more commonly the responsibilities are shared by several people within the corporate personnel unit.

It is a process in which the organization's human resource department makes need assessment and calculate present people in the organization and forecast the present and future needs of people for the organization. Human resource department makes action plan and evaluation and control.

The hierarchy of the HRP may be:

1 Talent Inventory (present people)

2 HR forecast (external supply)
(Internal supply)
(Demand)

3 Action Plan (how to meet demands
& supply)

4 Evaluation & Control

The principal elements involved in human resources planning are as follows:

(1) Goals and plans of organization.

(2) Current human resource situation including skills inventory.

(3) Human resource forecast including comparison of projected Future demand for employees with projected supply.

(4) Designing programs to implement the plans.

(5) Audit and adjustment.

Human Resource Planning Process (HRPP)

HBL following these steps for Human Resource Planning;

- Determined the organization mission
- Scan the organizational environment
- Set strategic goals
- Formulate a strategic plan

Forcasting HR Requirements

A requirements forecast is an estimate of the numbers and kinds of the organization will need at future dates in order to realize its goals. Several

Techniques of forecasting human resource requirements and availability are currently being used by HBL.

a**) Zero-Base Forecasting**

This method uses the organization's current level of employment as the starting point for determining future staffing needs. The key to Zero Base Forecasting is a thorough analysis of human resource needs.

b) **Bottom-Up Approach**

In this method successive level of the organization, starting with lowest, and forecasts its employee requirements in order to provide aggregate forecast of employment needs.

c**) Use of Mathematical Models**

Mathematics model can assist in forecasting HR requirements.

d) **Simulation**

It is a technique for experimenting with a real world situation through a mathematical model representing that situation. A model is an abstraction of the real world.

Methods to Forcast HR Needs

In HBL, forecasting is carried out in two basic areas which are;

- Demand forecast of workforce and
- Supply forecast

Following approaches are used to perform the function or activity.

. **Statistical approaches**

a) Trend analysis

b) Ratio analysis

c) Regression analysis

d) Scatter plot

Judgment Methods

a) Experts meet face-to-face

b) Group discussion facilities, exchange of ideas

c) Possible subjectivity, Group pressure

d) Experts work independently

Employees Recruitment and Selection

The job market has become increasingly competitive over the last decade. An agency’s human resources are what provide a competitive advantage to the organization. This fact cannot be over emphasized as public safety agencies
(PSAs) address their recruitment and selection challenges. The dynamics of the working world have changed dramatically: Baby Boomers are retiring, Generation X is moving into positions of leadership, and the Y Generation is entering the workforce. The days of finding a single employer and retiring from it are a thing of the past. As the workforce changes, agencies must find a way to appeal to and regain the trust of employees or risk losing potentially dynamic employees.

An additional consideration to generational changes when addressing recruitment and selection strategies is the ethnic stratification found in an agency’s local labor market. The local labor market may actually have a significant demographic shift towards a younger population from diverse cultures.

Recruitment

HBL has multi dimensional recruitment policy in accordance with its objective to meet the requirements of different functional areas to cope with the day to day activities. Recruitment is the activity that links the employers and the job seekers. It's a process of finding and attracting capable applicants for employment. The process begins when new recruits are sought and ends when their applications are submitted. The result is a pool of applications from which new employees are selected. It is the process to discover sources of manpower to meet the requirement of staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force. Recruitment of candidates is the function preceding the selection, which helps create a pool of prospective employees for the organization so that the management can select the right candidate for the right job from this pool. The main objective of the recruitment process is to expedite the selection process.

Recruitment is a continuous process whereby the firm attempts to develop a pool of qualified applicants for the future human resources needs even though specific vacancies do not exist. Usually, the recruitment process starts when a manger initiates an employee requisition for a specific vacancy or an anticipated vacancy.

Sources of Candidates

Every organization has the option of choosing the candidates for its recruitment processes from two kinds of sources: Internal and external sources.

The sources within the organization itself (like transfer of employees from one department to other, promotions) to fill a position are known as the internal sources of recruitment. Recruitment candidates from all the other sources (like outsourcing agencies etc.) are known as the external sources of recruitment.

a) **Internal Sources of Recruitment**

At HBL some internal sources are used for recruitment

1. TRANSFERS

The employees are transferred from one department to another according to their efficiency and experience.

2. PROMOTIONS

The employees are promoted from one department to another with more benefits and greater responsibility based on efficiency and experience.

3. Others are Upgrading and Demotion of present employees according to their performance.

4. Retired and retrenched employees

Employees may also be recruited once again in case of shortage of qualified personnel or increase in load of work. Recruitment such people save time and costs of the HBL organization as the people are already aware of the organizational culture and the policies and procedures.

ADVANTAGES OF INTERNAL RECRUITMENT

1. Provides greater motivation for good performance.
2. Provides greater opportunities for present employees.
3. Provides better opportunities to access abilities.
4. Enables employees to perform the new job with little lost time.

DISADVANTAGES OF INTERNAL RECRUITMENT

1. Creates a narrowing thinking and stale ideas.
2. Creates pressures to compete.
3. Creates homogeneous workforce.

4. Chances to miss well outside talent require string management development programs specially to train for technology.

b) External sources of Recruitment

In HBL, a broad variety of methods are available for external recruitment.
HBL very carefully access the kinds of positions it wants to fill and select the recruiting methods that are likely to produce the best results.

Methods of External Recruitment

HBL is using the following means through which potential employees are attracted to them.

1. **ADVERTISING**

A way of communicating the employment needs within the firm to the public through media such as radio, newspaper, television, industry publications and the internet.
Some time HBL performs the recruitment function by blind advertisement. In blind advertisement no identification about the company is provided to the applicants.

2. EMPLOYMENT AGENCIES

An organization that helps firms recruits employees and at the same time, aids individuals in their attempt to locate jobs. There are TWO types of the employment agencies i.e.

• Public employment agencies
• Private employment agencies

3. RECRUITERS

The most common use of recruiters is with technical and vocational schools, community colleges, colleges, and universities. HBL also using this method form recruitment of employees.

4. SPECIAL EVENTS

It is a recruiting method that involves an effort on the part of a single employer or group of employers to attract a large number of applicants for interview.

5. INTERNSHIPS

A special form of recruiting that involves placing a student in a temporary job. There is no obligation on the part of the company to permanently hire the student to accept a permanent position with the firm.

6. EXECUTIVE SEARCH FIRMS

Executive search firms sometimes called HEAD HUNTER are specialized form of private employment agencies that place top level executives and experienced professionals.

7. PROFESSIONAL AGENCIES

Associations in many business professions such as finance, marketing, information technology and human resources provide recruitment and placement services for their members. In HBL, Front Workers Union etc are doing the same.

8. UNSOLICITED WALK IN APPLICANTS

If an organization has the reputation of being a good place to work like HBL, it may be able to attract good prospective employees without extensive recruitment efforts.

9. CYBER RECRUITING

In HBL, the most common method is Cyber Recruiting. Under this method HBL use web sites and internet sources to recruit people application submission test and interview and other recruitment and selection activities performed online.

ADVANTAGES OF EXTERNAL RECRUITMENT

1. provides new ideas and new insights.
2. Provides greater diversity and helps achieve EEO goals by making affirmative action easy.
3. Provides opportunities to handle rapid growth of the organization.
4. Opportunities to get people with up-to-date knowledge education and training.

DISADVANTAGES OF EXTERNAL RECRUITMENT

1. It is more expensive and time consuming.
2. Destroys incentives of present employees to strive for promotion.
3. More chances to commit hiring mistakes due to difficult applicant assessment that will lead to wastage of resources.

Emloyment Selection Process

The following is the selection process which is following by HBL.

1. Initial Screening
2. Application Blank
3. Pre-employment test

• General Intelligence Test

• Aptitude Tests

• Personality and Interest Test

• Achievement Test

• Honesty Test

4. Interview

• Structured Interview

• Unstructured Interview

• Mixed Interview

5. Backgrounds Checks
6. Conditional Job Offer
7. Medical Exam/Drug Test
8. Final Selection Decision

Training and development

In the field of human resource management, training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including employee development, human resource development, and learning and development.

Training and development encompasses three main activities: training, education, and development

Training

This activity is both focused upon, and evaluated against, the job that an individual currently holds.

Education

This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs.

Development

This activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate.

Employee Training and Development

An Effective Training Program

The quality of employees and their development through training and education are major factors in determining long-term profitability of a small business. Hiring and keeping good employees is the key to the first factor. If you hire and keep good employees, it is good policy to invest in the development of their skills, so they can increase their productivity.

Training often is considered for new employees only. This is a mistake because ongoing training for current employees helps them adjust to rapidly changing job requirements.

Purpose of Training and Development

Reasons for emphasizing the growth and development of personnel include

• Creating a pool of readily available and adequate replacements for personnel who may leave or move up in the organization.

• Enhancing the company's ability to adopt and use advances in technology because of a sufficiently knowledgeable staff.

• Building a more efficient, effective and highly motivated team, which enhances the company's competitive position and improves employee morale.

• Ensuring adequate human resources for expansion into new programs.

Research has shown specific benefits that a small business receives from training and developing its workers, including:

• Increased productivity.

• Reduced employee turnover.

• Increased efficiency resulting in financial gains.

• Decreased need for supervision.

Employees frequently develop a greater sense of self-worth, dignity and wellbeing as they become more valuable to the firm and to society. Generally they will receive a greater share of the material gains that result from their increased productivity. These factors give them a sense of satisfaction through the achievement of personal and company goals.

Select the Training Methods & Mode

Your business should have a clearly defined strategy and set of objectives that direct and drive all the decisions made -- especially training decisions. Firms that plan their training process are more successful than those that do not.

Most business owners want to succeed, but do not engage in training design that promise to improve their chances of success. Why? The five reasons most often identified are:

• **TIME** Small businesses managers find that time demands do not allow them to train employee

• **Getting started** -- Most small business managers have not practiced training employees. The training process is unfamiliar.

• **Broad expertise** -- Managers tend to have broad expertise rather than the specialized skills needed for training and development activities.

• **Lack of trust and openness** -- Many managers prefer to keep information to them. By doing so they keep information from subordinates and others who could be useful in the training and development process.

• **Skepticism as to the value of the training** -- Some small business owners believe the future cannot be predicted or controlled and their efforts, therefore, are best centered on current activities -- i.e., making money today.

A well-conceived training program can help your firm succeed. A program structured with the company's strategy and objectives in mind has a high probability of improving productivity and other goals that are set in the training mission.

For any business, formulating a training strategy requires addressing a series of questions.

• Who are your customers? Why do they buy from you?

• Who are your competitors? How do they serve the market? What competitive advantages do they enjoy? What parts of the market have they ignored?

• What strengths does the company have? What weaknesses?

• What social trends are emerging that will affect the firm?

The purpose of formulating a training strategy is to answer two relatively simple but vitally important questions: (1) what is our business? And (2) what should our business be? Armed with the answers to these questions and a clear vision of its mission, strategy and objectives, a company can identify its training needs.

Training need assessment

HBL HRD Training needs assessed by analyzing three major human resource areas:

• Where is training needed?

• What specifically must an employee learn in order to be more productive?

• Who needs to be trained?

Begin by assessing the current status of the company -- how it does what it does best and the abilities of your employees to do these tasks. This analysis will provide some benchmarks against which the effectiveness of a training program can be evaluated. Your firm should know where it wants to be in five years from its long-range strategic plan. What you need is a training program to take your firm from here to there.

Second, consider whether the organization is financially committed to supporting the training efforts. If not, any attempt to develop a solid training program will fail.

Next, determine exactly where training is needed. It is foolish to implement a company-wide training effort without concentrating resources where they are needed most. An internal audit will help point out areas that may benefit from training. Also, a skills inventory can help determine the skills possessed by the employees in general. This inventory will help the organization determine what skills are available now and what skills are needed for future development.

In summary, the analysis should focus on the total organization and should tell you (1) where training is needed and (2) where it will work within the organization.

Once you have determined where training is needed, concentrate on the content of the program. Analyze the characteristics of the job based on its description, the written narrative of what the employee actually does.

Training based on job descriptions should go into detail about how the job is performed on a task-by-task basis. Actually doing the job will enable you to get a better feel for what is done.

Individual employees can be evaluated by comparing their current skill levels or performance to the organization's performance standards or anticipated needs. Any discrepancies between actual and anticipated skill levels identify a training need.

Selection of Trainees

Once HBL management has decided what training is necessary and where it is needed, the next decision is who should be trained? For a small business, this question is crucial. Training an employee is expensive, especially when he or she leaves your firm for a better job. Therefore, it is important to carefully select who will be trained.

Training programs should be designed to consider the ability of the employee to learn the material and to use it effectively, and to make the most efficient use of resources possible. It is also important that employees be motivated by the training experience. Employee failure in the program is not only damaging to the employee but a waste of money as well. Selecting the right trainees is important to the success of the program.

Training Goals

The goals of the training program in HBL should relate directly to the needs determined by the assessment process outlined above. Course objectives should clearly state what behavior or skill will be changed as a result of the training and should relate to the mission and strategic plan of the Bank. Goals should include milestones to help take the employee from where he or she is today to where the firm wants him or her in the future. Setting of goals helps to evaluate the training program and also to motivate employees. Allowing employees to participate in setting goals increases the probability of success.

Employee Development

Employee development is a joint, on-going effort on the part of an employee and the organization for which he or she works to upgrade the employee'sm knowledge, skills, and abilities. Successful employee development requires a balance between an individual's career needs and goals and the organization's need to get work done. Employee development programs make positive contributions to organizational performance. A more highly-skilled workforce can accomplish more and a supervisor's group can accomplish more as employees gain in experience and knowledge.

Learning and development are categorizes in three terms

Head Office

North Central South

Different outsource and in source training programmes are arranged by HBL

e.g

In Source

Branch Banking Officers

Office/Dinning Etiquettes

Team Bonding

Business Communications

Out Source

I.T Training Course (NYCON)

Administrative Programmed (PIMS)\

Why Should Employee Skills and Abilities Be Developed?

A review of research literature in 2003 supported the commonly held belief that employee development programs make positive contributions to organizational performance. A more highly skilled workforce can accomplish more as the individuals gain in experience and knowledge.

In addition, retaining an employee saves the organization a great deal of money. One method of retention is to provide opportunities to develop new skills. In research conducted to assess what retained employees, development was one of the top three retention items.

Performance Management

Performance Management is a process for establishing a shared understanding about what is to be achieved and how it is to be achieved. In HBL it is an approach to managing people that increases the probability of achieving success. A process that significantly affects organizational success by having managers and employees work together to set expectations, review results, and reward performance. To encompass all activities related to improving employee performance and effectiveness in order to meet the organizational goal and it is the same case at HBL.

Setting performance standards and expectations

Performance standards play a key role in determining the success or failure of training programs and performance improvement efforts because they provide the "yardsticks" against which performance is measured. In HBL when performance standards are valid, such efforts have a better than even chance of being successful; when performance standards are invalid, the odds weigh heavily against success. In short, the validity of performance standards is the sine question of performance measurement, and performance measurement is in turn the sine question of successful performance improvement programs.

A fundamental issue regarding the validity of performance standards is the way in which performance is defined. I am of the opinion that the way in which performance is ordinarily defined makes the task of establishing valid performance standards a misleading and an unnecessarily difficulty one.

In HBL Performance is commonly equated with what employee's do; that is, performance and behavior are seen as one and the same. In this "opinion piece," I intend to define what I mean by performance, distinguishing it from behavior, and to discuss what I see as some of the costs of not making such a distinction.

Performance Defined

In HBL Performance, is defined by the outcomes of behavior. Behavior is individual activity, whereas the outcomes of behavior are the ways in which the behaving individual's environment is somehow different as a result of his or her behavior.

"Performance, then, is the achievement of some condition that reflects one or more outcomes of the behavior of one or more individuals."

(A definition of performance that is not behavior-dependent is particularly useful in integrating and understanding the many different kinds and levels of performance that occur within organizations.)

Employee Performance Evaluations

HBL has an ACR system in the past which was neither transparent nor objective based and further more the employees were subject to the supervisor's confidential report. To mitigate the negativity of these practices the management by objective (MBO) system was introduce as part of "Pay for Performance" practices. Through this employee performance was categorized into four parts-6%, 8% and 10% 12% to form a bell curve. Rates and rewards were also revised ranging from 0% to 12% which is significant increase as compare to past percentages. All this leading to strengthen "pay for performance" culture.

How Performance Reports are Written

Human resource deptt in HBL has developed a comprehensive form which includes grades, categories and ranking to be filled by the appraisers while practicing the process. However, they are given specific briefing to conduct and write down the performance reports. For the said purpose, even training sessions are conducted in HBL MDI in which the supervisors are taught the way of writing down the appraisal reports followed by frequently asked questions. Furthermore, the human resource deptt follows and monitors the whole proceedings to get at maximum.

The below mentioned format is used and one thing I want to mention is that, there are two types of Performa's used for performance appraisal;

For Officers;

For clerical;

For Officer to senior manager level positions (including supervisors)

<u>Section 1 GENERAL INFORMATION</u>

Employee name;

Personal #

Place of posting;

Functional designation;

Grade;

Section 2. PERFORMANCE SCORE

OVERALL WEIGHTED SCORE

Section 3 DEVELOMENTAL PLANS

Specify development needs

SECTION 4 EMPLOYEE COMMENTS

Uses of Reports

Employee Performance Reports shall become a part of the official personnel record of the employee. Employee Performance Reports may be considered along with other pertinent information when a salary step increase or a disciplinary action is being contemplated.

The last available Performance Report must have an overall rating of at least satisfactory.

SECTION 5

KEY PERFORMANCE INDICATORS

• Business results

1. Leadership Skills (For supervisor's level only)
2. Potential for growth
3. Optimum utilization of resource sand managing existing head count.
4. Core business goals and objectives.
5. Compliance
6. Progressiveness/ innovations

• Customers

1. Quality of service
2. Complaint resolutions
3. Customer relationships

• Employee

1. Work force development
2. Work force environment
3. Work force involvement

FOR CLERICAL STAFF AT BRANCHES/FIELD OFFICERS

Service particulars

Name

Personal#

Date of joining

Date of birth

Joining scale/designation

Present scale/designation

Service in present scale

Qualification;

A) academic

b) Professional

Performance grades & categories

Four categories were assigned for the clerical staff.

Outstanding A

Above Average B

Average/Fair C

Poor D

Employee Compensation & Benefits

The compensation and benefits are the most important part of the human resource department at HBL. This division in HBL looks after the dealings issues related to compensation and benefits administration. They are working with well- established compensation program, which help the organization to recruit, retain, and motivate highly qualified employees.

SECTION 1: PAY

COVERAGE AND SCOPE

Except as otherwise provided in these rules, the pay allowances of an employee shall be regulated in accordance with the staff service rules.

PAY AND GRADES

Pay of each employee shall be determined as pay defined in each employment grade approved by the Board of Directors.

REFIXATION OF PAY

In the event of revision of pay at any time, the president shall have the power to lay down the Principles for the reification of the pay of the employees affected.

SPACIAL PAY AND ALLOWNCES

The grant of special pay or allowances to the holder of any post or to any other employee shall require the section of the Authorized Person.

Types of Compensation and benefits

SECTION II

KINDS OF ALLOWNCES

At HBL following allowances shall be admissible to all employees at the predetermined rates;

House rent allowance

Utility allowance

Medical allowance

Petrol ceiling

Education

Along with the above mentioned allowances, employees shall be entitled for any other allowances and benefits which may be approved by the President from time to time.

The pay packages of local based staff are prepared in accordance with the local labor laws /regulatory requirements of respective countries.

PROVIDENT, PENTION FUNDS AND OTHER BENEFITS SCEMES.

All employees at HBL in the permanent service of the Bank in Pakistan shall become members of Bank's Provident fund, benevolent fund, Pension and /or gratuity and group insurance scheme.

LEAVES

There are different types of leave at HBL detail as given below;

CASUAL LEAVES

PRIVILEGE LEAVES

SICK LEAVES

Employees shall be allowed to avail leaves as per the Leave Policy of Bank e.g.

LEAVE ENCASHMENT;

15 days mandatory Leave must be availed by each employee and after availing that leave encashment is provide to the employees.

EOBI

Employment Old Benefit facility has been provided to every Person working in the HBL. Each employees is deducted Rs 60/= from their salaries which submitted against the fund.

Medical Program

It provides comprehensive medical coverage for employee and his family.

Coverage choices include different levels of medical coverage and cost levels including options that allow employee to enroll in a Health

Savings Account (HSA).

• Systematic, low-cost way through payroll deductions.

Organizational Career Management

An opening with a good company was considered a life time achievement; thereafter it was simply a matter of time, performance and politically positioning oneself to be at the right place at right time to go up the ladder.

There was hardly anything for individuals to think beyond the job they were doing as career very nearly meant the job.

Distinguishing jobs from careers and distinct focus on career planning and development holds the key to employee retention. Recruiting good people is a challenge, retaining them is a greater challenge in a marketplace where competition is not limited to technology, products and market share but has penetrated into the domain of human capital as well. And for an individual, career planning takes the center stage in view of the turbulent markets where down-sizing, off-shoring and out sourcing are the buzz words in any business.

Though in HBL an individual have distinct roles to play in the process of career management, what is interesting is that HR can add value at each step of the employee's efforts in career progression. Also employees must use the HR interventions in an organization as an opportunity for giving shape to their career plans.

Career planning for HBL employees starts with managing and directing the career expectation of the employees realistically. Considering individual goals, performance and potential, HR must chart out the career path of the employees in such a way that these efforts of career planning and development culminate into succession planning at highest levels in the Bank.

Employee job changes

Change in the individual behavior seems to be significantly more difficult and time consuming. As the manager may have the knowledge about the advantages of increased follower involvement ad participation decision making and may even feel that such participation would improve their performance and yet they may be unable to delegate and share the decision making responsibilities significantly with subordinates.

While individual behavior is difficult to change it become more complicated when you try to implement change within groups or organization. Change in the employment may be representing the rotation of the job of the employees.
The employees are transfer from one department to other department and from one assignment to another assignment.

Job changes within the organization

It is vital for a complex organization in today's world to change its shape to accommodate the changing demands. An organization faces a heavy responsibility in attempting to determine its shape, in terms of both size and complexity that will enable it to work efficiently in the dynamic world in which it operates.

HBL internal changes occurred in different departments for example

Probationary offices after two month training were posted in operation department in different branches.
After one year these probationary officers were trained as personal banking officers, at the same time, direct sales officers were also trained as PBOs and were appointed in different branches in order to boost up the banking business (Credit Cards, Personal Loans, and Auto Loans etc).
Now the Top Performer PBOs are getting training to work as branch
Managers while other Probationary Officers cum PBOs are transferred back to Operations Department at different Branches.
Now only Direct Sales Officers are working as PBOs.

The above noted changes occur within the Organization timely. There are some other job changes at HBL are classified into employee promotions, transfers and demotions which are dealt by Human resource Department on the recommendations of department heads.

PROMOTION

All promotions shall be made on merit and no employee shall have a claim to be promoted to any particular post or grade by virtue of seniority and /or qualification alone at HBL. The President is authorized to finalize promotions in accordance with the laid down promotion policy.

TRANSFER

For the transfer HBL H.R. Deptt serves primarily in a coordinative capacity.

When employees are moved from one department to another either because of the needs of the business or because of individual requests, the personnel records may be studied to ascertain that they posses the requisite skills.

Transfers are also used by the HBL management to give prospective employees broader job experiences as part of their development and to fill vacancies as they occur. The higher management also takes these initiatives as promotion ladder to keep individuals motivated and interested in the work.The period of transfer usually at least three years from one branch of HBL to another within the city. However management may transfer the employee any time without giving any notice.

DEMOTION

When there is something fraud created in the organization than the ultimate way is to suspend the employee but in some cases highly mannered organizing like HBL gives relaxation to their employees. They did not terminate their employees but demote the employee as for example from grade 1 to down grade 11, or may change the current assignment of the employee.

SEPARATIONS

A separation is a decision for the individual and the organization to part.

It maybe motivated by disciplinary, economic, or personal reasons.

Regardless of the reasons behind the decision, the personnel department’s role is to find the most satisfactory method of conducting the separation in a way that minimizes the harm to the organization and to the individual.

Termination of the employees can typically take the several forms, including outplacements, layoffs, golden handshakes and attrition.

Layoffs

Layoff is the separation of the employees from the organization for economic or business reason. If cause by a business cycle the lay off may lasts many months or year. However if the layoff occurs because of restricting such as downsizing or mergers or acquisitions, the layoff may become permanent.

Lay off can take many forms and can be both temporary and permanent.

Temporary layoffs usually occur during slack or slow period and permanent layoffs are conducted when the company no longer requires the employee’s skills, knowledge and abilities to meet its objectives.

Terminations

Termination is the separation of the employee from the organization due to any misconduct of the employee or any type of misbehavior of the employee with the management. The second reason of the termination of the employee is also due to the some fraudulent action with the organization.

Services of an employee in management cadre may be terminated by the authorized person on 3 month or on payment of a sum equal to his/her basic pay for three months in lieu thereof:

Provided that at HBL the authorized person may allow, at its sole discretion, all or any of the benefits ordinarily admissible on retirement from service to an employee in management cadre whose services have been terminatedM under this sub-rule.Provided further, that the services of employees who are on probation may be terminated without giving any notice or any payment in lieu thereof.

Service of employees in clerical cadre may be terminated by the authorized person on one month’s notice or on payment of a sum equal to their basic pay for one month in lieu thereof.

The following shall be treated as of misconduct;

a) Theft, fraud, dishonesty, misappropriation in connection with the employer’s business or property;

b) Misrepresentation or submission of fake documents for availing loan facility;

c) Taking or giving bribes or any illegal gratification;

d) Habitual absence without leave;

e) Habitual late attendance;

f) Habitual breach of any law applicable to the Bank;

g) Striking work or inciting others to strike contravention of the provisions of any law, or rule having the force of law;

h) Go slow;

i) Inefficient; dilatory; careless or wasteful working;

Resignation

Resignation may be put in voluntarily by the employees on ground of health, physical disability, better opportunities elsewhere, or maladjustment with the company policy and officers, or for reasons of marriage (frequently in case of young girls) or they may be compulsory when an employee is asked to put in his resignation if he want s to avoided termination of hi services on the ground of gross negligence of duty on his part, or some serious charge against him.

Retirement

Retirement is a process when an employee completed the maximum age of his service within one organization. For example in HBL the maximum age of the employee for the retirement is sixty years. Then the retirements is due and the employee gets full benefits of retirement like pension , medical and other facilities as in HBL old Habiabian gets on line charges exempted, Locker fee, cheque Book, ATM card free and credit card etc. The employees also get the benefits of gratuity Provident Fund and Benevolent Fund.

An employee who is declared unfit for further service by a medical board constituted by the Bank for the purpose, either at the request of the employee or at the instance of the Bank, such an employee may be retired from Bank's service by the authorized person.

Option to retire

An employee may retire at his/her option after completing 25 years continuous service in the bank.

Labor Management Relations

When a union has been certified by the national labor relations Board, as the result of an election, as the sole and exclusive bargaining agency for the employees, then management must bargain with it in regard to wages, rate of pay, hours of work, and other conditions of employment. The principal tasks involved in handling labor relations are contract negotiation, contract interpretation and administration, and grievance handling.

The HBL H.R. department plays very significant role in labor-management relations. The director of industrial relation usually serves as a key member of the bargaining team often acting a chief management spokesman. In operating on a day-to-day basis under the terms of the labor agreement, line supervision often finds frequently occasion to consult the H.R. department regarding such matters like allocation of over time, handling of transfers and layoffs, and the application of contract work rules.

HBL has a very strong history of labor management relations. In past union was vary strong party that they even change the policies but now HBL is largest private Bank so now union is not as strong as in past because most of the clerical staff retired or promoted to officer cadre and now a days a vary few clerical staff

Anyhow union is still exist at HBL called

WORKER FRONT UNION (CBA) for clerical staff

OFFICERS FEDERATION for officers/executives

Critical analysis

The modern era fast changing business scenario demand continuous harnessing of leadership and motivational skills to maximize the efficiency.

Ultimately this high beam of human resources empowers team to accomplish wonders in the business world and win HBL vision.These stimuli under source the imminent need to enrich HBL's organizational resources to drive the fullest potential of available human skill set.

HBL HR Group and specially the Learning and development Division is fully cognizant of the developmental needs of its workforce and invest heavily to sharpen the decision making capability of managers. To win this objective workshops are arranged for the senior managers.

The said training programmes are facilitated by renowned persons like, soft skills Guru Mr. Saddi Insha. He is an experienced campaigner in the field and an ex- Vice President of MCB.

The workshop on creative thinking motivates others and leadership skills significantly motivating the senior lot, who vowed to practice and infuse in themselves the qualities of winning leadership.

HBL is emphasizing on developing internal talent through retraining and relocating existing employees to new roles by continuously advertising local and international jobs though the IJP website.As the speed of change continuous to increase in HBL. HR Group is playing a vital role in encouraging involving and motivating its employees by creating an environment that enables them to contribute towards continuous improvement and success of their work and career.

Hiring from within the bank provides motivation and career growth opportunities for those who are capable, enthusiastic and hardworking .To identify and highlight such potential employees within the Bank's network the HR Group is constantly working on the progress of IJP to provide diverse growth opportunities of its employees.

HBL system has now been centralized at head office level. All of the work and decisions are made centrally. All the transfers and promotions of the employees are made centrally at head office. And now a day according to new policy of HBL expenses of printing and stationary are monitor at head office, Head Office provides stationery etc to all of its branches.

As we seen from the previous analysis of the financial statements we have realized that that Habib Bank is performing very well since its inception. It is quite difficult to give suggestion to improve the banking conditions Habib Bank Limited. As we know that nothing is perfect, there is always a room for improvement, so I have found during my internship can be made up taking into account the following suggestions.

Weaknesses

During my three months internship period at Human Resource Department of Habib Bank Limited, I have observed that there are several weaknesses in the human Resource Management of the bank which are given bellow:

Permotion plays an important role in the career. It is the prime duty of HR Department of the organization that all the employees should be promoted in time. As promotion is the best reward that any employee could enjoy during his job. But in Habib Bank no promotion policy is announced for clerical staff since 1994. Although the clerical staff of Habib Bank is highly educated, professionally and academically but no promotion due to the negligence of HR Department of the Bank. The promotion policy for the officers is very clear. The officer's promotion is not declared on marit.

- There are some flaws in the appraisal system of the bank. In appraisal form of the bank the supervisor enjoy great powers. No body can chek his evaluation. The apprais and appraiser do not sit before each other when supervisor evaluates the performance of the employees. The employees cannot even appeal to the superior office against the wrong evaluation of his performance. Most of the employees are totally against appraisal system of the bank

- The rol of MDI is very small in polishing this professional of the bankers. There are few taraining courses for the cashiers/officers working in the field.

- The HR department of the bank is not very well equipped with professionals. Consequently they cannot work well in pressure and make wrong decisions.

- There should be more compensation programs for the labor /officers of the bank. At present there are very few compensation programs for the employees.

Recommendation and Suggestions

The HR Department of the Bank should announced the promotion policy for the clerical staff without further delay, as educated clerical staff could not enjoy promotion from last many years. Therefore, the HR department should announce the promotion policy as quickly as possible to make the dejected clerical staff. Further more the promotion of the officers should always be declared on marit. the nepotism and safarish should not be allowed.

The flaws in appraisal should be removed as soon as possible. The appraisal form should be based on the following important poits.
Relivance
Reliability
Acceptability
Practicality

Further more the employees should have right to appeal against the supervisor if he thinks that he is wrongly evaluated.

The role of MDI (Management Development Institution) should be enhanced. There should be more training program, specifically for these employees who are working in the field. There should be some special training program for the cashiers of the branches, that hoe they can bserve service excellence during their job.

Some more professionals of HRM should be posted in the HR Department of the bank and the professional skills of the people who are already working in the HR department of the bank should be improved with more training progam/course.

The HR Department should makle more compensation for the employees working in the bank e.g. the education assistance for the children of employees and marriage grant for the marriage of the daughters of the employees. These compensation programs would improve the productivity of the employees.

There are some more suggestions for the whole bank's structure

• HBL is in the process of providing the services of Automated Teller Machine. In order to complete with the other banks ATM services must be provided throughout the country as this service is becoming very popular in bank customers.

• The bank is also in process of computerizing its records which is good sign but it is going on with small progress Computerization must be done on early basis. This will help in increasing efficiency of work don, customer's satisfactions decrease the stationary cost and resultantly it will increase profits.

• In Past Habib Bank Limited has always being suffered from bad Government policies. Government intervention should avoid completely.

• Employees Training programme must be introduced on continuous basis so that Employees have understanding with the latest developments especially with the customers.

• Bank should introduced incentive plans for employees on regular basis so that if employees may work whole heartedly for the welfare of their organization. While giving incentives qualification, work, experience, hard work and such other factors must be considered.

• Mismanagement of resources must be avoided as much as possible as it decreases profit but also discourage hard worker and honest employees.

• Fresh graduates must be recruited. As the combination of Experienced and fresh can produce better results and it will improve the efficiency of management.

• Habib Bank is going towards mobile banking but the problem is that a common client has no idea of its usage due to lack of marketing. I think that a proper marketing programme must be launched for client's awareness.

• Banks different schemes must be conveyed to the targeted customers so that to have a reasonable share in market.

• Bank should help the society by providing interest free loans to the Talented Students.

Conclusion

Habib Bank Limited (HBL) is the one of the largest bank in Pakistan and ranked 1 to 3 in Asia. When I got a deep study about this bank, it was very difficult for me to check out the key factors which make HBL, "THE BEST". A huge network, largest number of branches, it is very difficult to control, organize and keep the institute on a progressive way. When I studied about

HBL, I am on the point that top level management, policy makers had a huge contribution for HBL but the most important role is played by Human

Resource Department (HR).

As the Bank is the Financial Institution and its major dealings are in deposit and lending but without Human Resource nothing is possible. As human resource is the most important in any Organization and as said earlier Human Resource Department plays a vital role for HBL. There is a specific structure of HR Deptt that is called human resource management (HRM) in the organization and it has a particular process of HRM.

The role of HRM is just like a hub to manage its human capital in order to meet the organizational goals and objectives. HRM process in the organization involves all the stakeholders to have their input in organizing, planning, developing and controlling the human resource. Human resource deptt also forecast future HR needs (demand), forecast future internal/external candidates (supply). Monitor and evaluate results and forecasting HR requirements. There are different methods and approaches used to forecast HR need and demands. Human Resource Department plays the key role in employee recruitment and selection. And therefore internal and external sources used as well. The recruiting process initially starts within the organization. The recruitment section tries to explore the required human capital within the organization but as we know HBL is the largest Bank in Pakistan and day by day its requirements regarding staff are more and more so it need to recruit from external sources as well.

The working atmosphere of the bank is quite friendly. This very culture of the

HBL is seen in the norms of expected behaviors, values, philosophies, rituals and symbols used by its employee. This culture and atmosphere have been evolved over a period of time. Managers and supervisors must consider the culture of the bank as a key factor because otherwise excellent strategies can be negated.

So, a good and satisfied human resource is valuable and has no alternative.
As a human being we always expect a lot from any other one and the same with the HBL. Clients always comes to you with a hope and it's the responsibility of employee to fulfill that, and it's only because of the growth and development of the employee. And the growth and development should be the result of both the bank responsibility and the employee's initiative.

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ANNEXURE / APPENDICIES

- Performance Appraisal Form
- Disciplinary Action Form
- Training Feedback Form
- Newspaper Advertisement