

Organization and behaviour across banking, tourism and energy supply

[Finance](#), [Banks](#)



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This study is based on organisation and behavior. This chapter is divided into different chapters. The first chapter is about organisational civilization and construction. Second chapter is about the motivational theories and the 3rd one is about the single behavior. Each of them is discussed in elaborate severally.

In this assignment foremost of all I have discussed different constructions and civilization of the organisation. Organizations are ' social agreements for the controlled public presentation of corporate ends ' . Organizational construction is really of import factor for any organisation. Organization construction shows information, flow signifier degree to level within the company. In work specialisation every occupation is subdivided into different stairss and each measure has to finish individually by single. In departmentalization common undertakings are coordinated. Chain of bid is the formal line of authorization and duty which ensures clear assignment of responsibilities and duties. In Centralization lone directors take determinations while in decentralisation directors consult their subsidiary before determination devising. An organisation which has a Matrix Structure contains squads of people. They are merely for the intent of specific undertaking. Culture fundamentally refers to the norms, values and behavior adopted by the organisational members during working. Organization Culture and construction affects the organisational public presentation both in positive and every bit good as negative way. In positive sense the

organisation civilization and construction creates the differentiations between one organisation from the other and besides it defines the boundary function to the same organisation. SINGPL is following map attack of direction which is the simplest signifier of an organisation while Disney direction follows divisional construction.

In merit portion of my assignment I have explain civilization and construction of HBL & A ; UBL. Further so I have discussed attacks of direction adopted by organisation. Culture and construction is of import in each organisation because through good civilization there is friendly environment between the director and employees. And through good construction the organisation runs fast towards its aims and can accomplish ends easy.

In distinction portion of my assignment I have discuss assorted job which organisations faces in the public presentation country. At last I give my suggestions to the jobs.

P1: – Comparison and contrast different organisational construction & A ; Culture.

Undertaking for P1: – In this country you will discourse the different organisational construction and Cultures surveies in the class/course. This should be descriptive country ; we will promote usage of diagrams and figures stand foring different constructions and civilizations.

Organization: –

Organizations are ‘ social agreements for the controlled public presentation of corporate ends ‘ . (Buchanan and Huczynski, 1991)

The author Chester Barnard (1938) used the illustration of a adult male seeking to raise a rock which is excessively heavy for him. By acquiring together with another individual, and uniting their attempts, the adult male is able to travel the rock.

Organizational Structure: –

Every organisation must hold an organisational construction. Organizational construction is the signifier of construction that determines the hierarchy and the coverage construction in the organisation. Organizational construction shows information, flows from degree to level within the company.

Planing of Organizational Structure: –

Work Specialization: –

Work specialisation is the cardinal component of organisational construction and it refers to the grade to which undertakings in the organisation are subdivided in to divide occupations. In the work specialisation the full occupation is subdivided into different stairss and each measure have to finish individually by single. For illustration: – devising of an car. Advantages of work specialisation are that, employee ' s accomplishments can increases by making one occupation once more and once more. It saves clip and there is truth in production. It allows directors to oversee more employees. While the disadvantages are that employees might acquire bored by making same occupation once more and once more. Sometime if the individual is on leave so no 1 can make his occupation, due to which absenteeism rises. Quality of work may endure.

Departmentalization: –

Through departmentalization common undertakings can be coordinated. In

Departmentalization, work or persons are grouped into manageable units.

The primary signifiers of departmentalization are: –

Functional Departmentalization

Customer Departmentalization

Geographic Departmentalization

Merchandise Departmentalization

Procedure Departmentalization

Chain of Command: –

Chain of bid is the formal line of authorization, communicating, and duty

within an organisation. Harmonizing to classical organisation theory the

organisational chart allows one to visualise the lines of authorization and

communicating within an organisational construction and ensures clear

assignment of responsibilities and duties. In many organisations, the

concatenation of bid rule is still really much alive. Military is an illustration of

consecutive concatenation of bid which starts from a top to low degree

ranks.

Span of Control: –

In a concern of more than one individual, unless the concern has equal spouses, so there are directors and subsidiaries. Subordinates are workers controlled by the director. Span of control can be: –

Tall and Narrow: –

The director controls six or few employees. There is close supervising of the employees, tight control and fast communicating. However, the supervising can be excessively near ; the narrow span means that there are many degrees of direction, ensuing in a perchance inordinate distance between the top and the underside of an organisation.

Flat and Wide: –

A broad span of control forces directors to develop clear aims and policies, select and train employees carefully. Since employees get less supervising, they are more responsible and have higher morale with a broad span of control. Flat and broad span of control is successful if employees have the consciousness about their duties and occupation undertakings because directors are non able to look into employees every twenty-four hours.

Centralization and Decentralization: –

Centralization and decentalisation refer to the extent to which determination doing power is devolved in an organisation, or the grade of deputation of responsibilities, power and authorization to lower degrees of an organisation. Organizations ' which have a high grade of deputation of power are thought to be decentralized. Organizations which have a lower grade of deputation of

power tend to be centralized. A decentralised construction frequently means power over both operational issues and strategic way is devolved to lower degrees in the hierarchy.

Matrix Structure: –

An organisation which has a Matrix construction contains squads of people created from assorted subdivisions of the concern. These squads will be created for the intents of a specific undertaking and will be led by a undertaking director. Often the squad will merely be for the continuance of the undertaking and matrix constructions are normally deployed to develop new merchandises and services. The advantages of a matrix include that, persons can be chosen harmonizing to the demands of the undertaking. Project squad which is dynamic and specializer are brought together in a new environment to see jobs in different ways. Undertaking directors are straight responsible for finishing their undertaking in a specific clip and budget.

While the disadvantages include: A struggle of trueness between line directors and undertaking directors over the allotment of resources If squads have a batch of independency can be hard to supervise. Costss can be increased if more directors (i. e. A undertaking directors) are created through the usage of undertaking squads.

Organizational Culture: –

Culture fundamentally refers to the norms, values and behavior adopted by the organisational members during working. When the members of an

organisation articulation the organisation they adopt peculiar civilization of an organisation. Every organisation has different civilization depending upon their working and the nature of their concern. From the civilization of organisation one can presume the operating environment and working behavior of employees.

Types of Culture: –

Power Culture

In power civilization, control is the cardinal component. Power civilizations are normally found within a little or average size organisation. Centralized Decisions doing are found in the power civilization organisation. That individual likes control and the power behind it. As group work is non apparent in a power civilization, the organisation can respond rapidly to dangers around it as no audience is involved. However this civilization has its jobs, deficiency of audience can take to staff experiencing undervalued and de-motivated, which can besides take to high staff turnover.

Role Culture

Common in most organisations today is a function civilization. In a function civilization, organisations are split into assorted maps and each person within the map is assigned a peculiar function. The function civilization has the benefit of specialisation. Employees focus on their peculiar function as assigned to them by their occupation description and this should increase productiveness for the company. This civilization is rather logical to form in a big organisation.

Undertaking Culture

A task civilization refers to a squad based attack to finish a peculiar undertaking. They are popular in today ' s modern concern society where the organisation will set up peculiar ' project squads ' to finish a undertaking to day of the month. A task civilization clearly offers some benefits. Staff feels motivated because they are empowered to do determinations within their squad, they will besides experience valued because they may hold been selected within that squad and given the duty to convey the undertaking.

Person civilization

Person civilizations are normally found in charities or non-profit-making organisations. The focal point of the organisation is the person or a peculiar purpose

P2: – Analyze the relationship between an organisation ' s construction and civilization and the effects on concern public presentation.

Undertaking for P2: – Here you will discourse how organisation civilization and construction affect the organisational public presentation positively or negatively. This should be attempted as a continuance of P1.

Organizational Culture and Structure creates a figure of assorted constructs, schemes, and state of affairss which affect every degree of be aftering when it comes to any type of hierarchal establishment. The deductions of

organisational construction and civilization apply to companies, corporations, charitable organisations, authorities and even sports/organizations.

Organization Culture and construction affects the organisational public presentation both in positive and every bit good as negative way. In positive sense the organisation civilization and construction creates the differentiations between one organisation from the other and besides it defines the boundary function to the same organisation. It provides a sense of individuality for the organisational members on the footing of which the employees work betterly for the accomplishment of organisation ends. This organisation civilization and construction can bring forth committedness of employees towards the organisation. As the civilization represents the norms and values of the society so it can heighten the stableness of the societal system inside organisation. The organisation which has a strong civilization will hold good working environment in which the employees shared different norms and values. The civilization and construction besides provides appropriate criterions of working environment. The organisation civilization and construction shapes the attitude and behavior of employees and it besides serves a sense of doing and command mechanism. Every organisation has policies harmonizing to which the employees work by following certain regulations and ordinances. These regulations and ordinances of the organisation can be bitterly formed by accessing to organisation construction and civilization. This organisation construction besides shows the duty for each employee which reflects that who will be

reported to whom. Through strong organisational construction, the organisation will hold to do right determinations at the right clip.

The organisation construction and civilization has besides negative impact on concern public presentation. The same civilization becomes liability when the employees do non hold to portion their values with others which raise struggles. When the organisation environment is dynamic so this can impact the concern effectivity. If the organisational construction is complex one so the determination doing procedure in that organisation will be really slow and besides there will be centralized determination devising in which the lower degree employee ' s will non be entertained.

P3: – Analyze the factors which influence single behavior at work.

Undertaking for P3: – In this country discuss the factors that influence behavior at work, your reply should concentrate on personality, traits and types, its relevancy in understanding ego and others

There are many factors that influence behavior at work for case difference in sentiments of persons but the most of import are personality and perceptual experiences.

Personality is defined as the features and typical traits of an person and the relation between them and the single response to the state of affairs and adjusts to other people. This include large five factors of personality dimensions known as OCEAN that influences behavior at work which is given in the tabular array below.

**Personality dimensions and the poles of traits they form.
Based on Costa & A ; McCrae (1992: 14-16, 49) .**

Personality dimension

High degree

Low degree

Neurosis

sensitive, nervous

secure, confident

Extraversion

surpassing, energetic

shy, withdrawn

Openness to see

imaginative, funny

cautious, conservative

Agreeableness

friendly, compassionate

competitory, vocal

Conscientiousness

efficient, organized

easy-going, careless

Neurosis is a step of affect and emotional control. In the given table high degree neurosis shows sensitiveness and jitteriness those experiences negative emotions. They more often become unstable, disquieted, temperamental and sad. Immune individuals on the other manus need strong stimulations to be provoked where every bit low degree shows assurance, emotional stableness and active at their workplace.

Extraversion dimension presence in high degree in an person shows surpassing and energetic. They are physically and verbally active. The antonym of extroversion known as introverts or low degree presence tend to be more independent, reserved, steady and like being entirely. Extroverts are adventuresome, self-asserting, blunt, sociable and chatty. Introverts may be described as quiet, reserved, diffident and unsociable.

Openness to see is a step of deepness, comprehensiveness and variability in a individual ' s imaginativeness and impulse for experiences. Persons with a high openness to see hold wide involvements, are broad and like freshness. The refinishers with low openness to see are conventional, conservative and prefer acquaintance.

Agreeableness person can be described as selfless, soft, sort, sympathetic and warm. Person with high degree are friendly, compassionate and able to work in squad. Whereas low degree are more competent and vocal.

Conscientiousness is graduated table of end oriented and control over urges. Individual with high degree are more organized and efficient. They focus on limited end and strive to accomplish these ends. The focussed individual dressed ores on a limited figure of ends but strives difficult to make them, while the flexible individual is more unprompted and easier to carry from one undertaking to another. The more painstaking a individual is, the more competent, duteous, orderly, responsible and thorough.

Personality can be regard as the most complex facets of human being that influences behavior in large manner. Personality traits offer an chance to the organisation to understand the person ' s behaviors and directing their attempt and actuating them for the achievement of the organisational end.

P4: – Analyze how organisational theory underpins rules and patterns of forming and of direction.

Undertaking for P4: – Discuss the major organisational theories and discourse their salient characteristics (concentrate on maps of direction, managerial functions, and managerial authorization) – Please see the class contents for item.

Management

The attainment of an organisational end in an effectual and efficient mode through planning, forming, taking and commanding organisational resources.

Planing

It is the on traveling procedure of developing the concern ' mission and aims and finding how they will be accomplished. Planing includes both the

broadest position of the organisation, e. g. its mission, and the narrowest, a tactic for carry throughing a specific end.

Forming

Establishing the internal organisational construction of the organisation. The focal point is on division, coordination, and control of undertakings and the flow of information within the organisation. It is in this map that directors distribute authorization to occupation holders.

Commanding

Fayol ' s called this maintain activity among the forces, it involves teaching and actuating subsidiaries to transport out undertakings.

Organizing

This is the undertaking of supervising the activities of persons and groups within the organisation, accommodating differences in attack, timing and resource demand in the involvement of overall organisational aims.

Controlling

It is a four measure procedure of set uping public presentation criterions based on the house ' s nonsubjective, mensurating and describing existent public presentation, comparing the two and taking disciplinary or preventative action is necessary.

Managerial Functions

A function every bit defined as an organized set of behaviors belonging to an identifiable office or place. Thus histrions, directors and others play functions

that are predetermined, although persons may construe them in different ways.

Interpersonal Functions

Front man

The director is a symbol, obliged to execute a figure of responsibilities. He represents the organisation in assorted ceremonials etc.

Leader

Directors select and trained the squad members. He/she used to actuate the squad to accomplish pre defined end.

Affair

Manager responsibility is to pass on with people outside the work unit seeking to organize two undertaking groups.

Informational Functions

Proctor

The proctor involves seeking current information from many beginnings. The director acquires information from others and portions it with concerns people to remain good informed.

Propagator

The directors send external information into his organisation and internal information from one subsidiary to another.

Spokesman

The directors transmit information out to his organisation ' s environment to talk on behalf of the organisation.

Decisional Functions

Entrepreneur

The director acts as instigator and interior decorator of much of the controlled alteration of the organisation. By utilizing the monitoring function, he seeks chances, sees jobs, and initiates actions to better state of affairs.

Disturbance Handler

The trough function involves deciding struggles among subsidiaries or between the directors sections and other sections.

Resource Allocator

This function of director involves make up one's mind about how to apportion people, clip, equipment, budget and other resources to achieve coveted results.

Negotiator

Directors participate in dialogue activities. Directors represent section during dialogue of brotherhood contracts, gross revenues, purchases, budgets, represent departmental involvement.

Managerial Authority

The formal and legitimate right of a director to do determinations, issues, orders and allocate resources to accomplish organisational ends and aims.

Managerial authorization is the place that empowers a trough to exert bid and control over those placed under him for realisation of the assigned function in an organisation.

Originally, the overall authorization is centrally vested in individual of the director. However, it is non possible for a individual adult male to efficaciously put to death and supervise each and every undertaking. Therefore assorted maps with a suited quantum of authorization are devolved downwards to refer subsidiaries for better and convenient end product. The pattern besides provides a principle for ‘ organizational Tree ‘ stipulating assorted powers and duties in both perpendicular and sidelong hierarchy.

P5: – Compare the different attacks to direction and theories of organisation used by two organisations.

Undertaking for P5: – This will be the comparative analysis of the two organisation, you will make the comparing with another organisation (assigned to another group) . This will be covered through the presentation. You must give soft and difficult transcript of your presentation to the instructor.

Functional Theory Followed by SNGPL: –

Organizations must do picks to organizational attack how to execute their work. There are five common methods used by direction to execute work i. e functional, divisional, matrix, squad, and networking. Each organisation have follows different ways harmonizing to their demands and demands.

For case Sui Northern Gas Pipe Line uses functional attack which is the simplest signifier of organisational construction. Below is an illustration of direction of sui northern

In functional construction attack the characteristics are good defined the channels of communicating and duty. By following such construction by SNGPL it improves productiveness, minimizes duplicate of employees and besides simplifies preparation of employees.

There are some drawbacks of functional construction attack as it is narrowed positions which causes cut down cooperation. Decisions are slow to take topographic point because of many hierarchy beds in which authorization is more centralised. This sort of construction merely gives employees experience in merely individual field they do n't hold the chance to supervise all the houses operations.

Divisional Theory Followed by Disney: –

On the other manus direction of Disney follows divisional construction comparison to sui northern to maintain path of their operation. Below in an illustration of Disney direction construction.

In big houses like Disney it ' s hard to maintain path of all the activities for that purpose specialised sections are developed which is divided harmonizing to the organisational end product this grouping of organisational construction are called divisional construction. It makes public presentation easier to supervise which allows directors to better focal point

on resorts and consequences. This sort of construction may do duplicate and create competition among the division due to limited resources.

M1: – Discuss the organisational construction and the prevalent civilization in the

Organization under survey. Besides discuss how the construction and civilization affect the public presentation of the concern.

Undertaking for M1: – This undertaking should be taken as continuance of your replies to P1 and P2 ; Here you will discourse what is the prevailing construction and civilization in the organisation. This will be seen with the position that you can see the application of the constructs in existent life.

Organization Structure and Culture in HBL and UBL

Culture and Structure of HBL: –

Organizations have their aim construction and civilization. If there is any informality in the organisation civilization and employees believe that they are a portion of organisation so behaviour consequence positively. Culture and construction are really of import for an organisation. In a civilization there are many people belong to different groups and the construction of organisation is made from the people if there is integrity of bid, Span of control and intrinsic motive so it consequence the motive degree of the employees. In organisation if they have a good civilization and they have the good societal norms, values and ethical behavior so civilization automatically command behaviour. Culture is develop by good societal norms, good contents, good equal group and civilization can non be reinforced, it is link

with the interior behavior and alteration is besides uninterrupted procedure. In organisation good and positive behavior controls the civilization aspects. Culture besides pushes the member to act in a manner that is counter to the formal mission and ends of organisation but it can be changed through inter personal accomplishments and good behavior. In organisation good, positive and progressive civilization and construction is shared among the people. Organizational construction is the manner in which the interconnected groups within and organisations are to let them function swimmingly from a big base point. The two chief intent of successful organisational construction is to guarantee effectual communicating between assorted parts of the company, every bit good as to increase coordination between different sections.

Culture & A ; Structure of UBL

Culture and construction are of import in organisation but each organisation has their ain construction and civilization. Harmonizing to this organisation, there is non a specific civilization in organisation. They develop their ain civilization harmonizing to their ain demand. Culture controls the behavior of employees harmonizing to their nature which accepts the attempts to that civilization. They develop civilization which they need. Culture depends upon the nature of employees it develop the behavior of employees harmonizing to that civilization. Culture does non stay the same but the unwanted civilization will alter harmonizing to new environment. In organisation civilization is made when employees portion their ain civilization. In this organisation the bureaucratic construction is used. Employees are non

involved during taking of the determination they are wholly depended upon the orders of their foreman. Through construction it is easy for the organisation for arrangement of employees, staffing and they besides know how many employees are required for the occupations in organisation.

Factors Influencing in Both Organization

Culture and construction is of import in each organisation because through good civilization there is friendly environment between the director and employees. And through good construction the organisation runs fast towards its aims and can accomplish ends easy. In both organisation civilization developed by sharing their ain civilization which is really effectual for both organisation because by communicating with each other and sharing their positions least conflict occurs between the employees and director. Through this friendly environment occurs which helps organisation to run every bit high as they want. In organisation the bureaucratic construction should be avoided and during determination doing employees should affect because under this construction employees can non work by their bosom. They take their work as a load. Under this construction organisation can non run towards at that place ends as fast as they need for their success because employees are non motivated by this construction they do non portion their positions, their thoughts among them selves. This construction has negative consequence on organisation. It can be good thing in little doses particularly in undertaking issues that will go repeating subjects in big concerns. Through good civilization and construction employees are motivated and they portion their new thought. They help

each other and besides work out the jobs of organisation. A to the full healthy organisational civilization and construction is precisely what should be expected when all is working usually

M2: – Discourse what attack of direction adopted by the organisation, with

Focus on direction maps, functions and authorization.

Undertaking for M2: – Here you will use the construct of organisations theory and what is being discussed in P5 and use your cognition to the organisation under survey.

Management Functions: –

Planning: –

Aims of HBL

Following are some chief aim of HBL

To gain net income for the Bank itself and maximise its stockholders value.

To supply solutions for multiple demands of clients diverse fiscal nature

To pull off with the altering tendencies of the modern twenty-four hours fiscal market

To be a diversified bank by offering all basic consumer services and specialised services

Honest and ethical behavior, including ethical handling of existent or

evident struggles of involvement between personal and professional

relationship.

To supply employment chances to people

To assist in development and industrialisation of the state

Mission Statement: –

To do our clients prosper, our staff excel and to make value for stockholders.

Leading maps in HBL: –

Motivation: –

Directors of HBL actuate the employees by supplying free medical intervention, free instruction and inducements to them.

Deciding Conflicts: –

Directors of HBL ever try to decide struggles among employees.

Giving importance to their sentiments.

Giving new thoughts for work outing jobs.

Sometimes giving group undertakings to employees.

Managerial Authority

In HBL CEO Give orders and issues constabularies to the directors. Then further the directors forward these instructions and policies to their subsidiaries and so on. All of them accept and obeyed those instructions/policies/orders.

Managerial Role: –**Spokesman:**

Spokesman of HBL go toing the seminars outside the bank and negotiating with the people in banking issues.

D1: – Discourse what jobs the organisation can confront in the public presentation

countries and what is your suggestion/solution to the job.

Undertaking for D1: – You must place some jobs observed sing organisational construction and civilization (there is no organisation which is cleanly perfect) . You will give your recommendations and warrant your recommendations in visible radiation of the direction cognition you have gained in the category.

Problems: –

The basic aim of organisational construction is to set up a web of relationship among the different degree of employees. When the construction becomes tall and complex one so the job arises that how those employees will maintain a web of relationship. This job will besides hold certain impacts upon the determination doing procedure of an organisation. The organisation construction besides keeps coordination between different departments/units. Sometimes the duty of one unit mixes with another unit which affects the units in accomplishing their ends as in instance of merchandising and selling section.

Through organisational Culture the employees portions the values, belief, norms and symbols during working. The job arises when there is diverseness of work force. Problem arises when civilization is dynamic. Rituals, narratives, symbols, ceremonials and besides the regulations of organisation signifier the civilization of organisation. These all are subjective in nature and holding different perceptual experiences during different timing so sometimes the job arises that it misguides an persons.

Suggestions: –

The organisation should concentrate on participative and pre active work of direction through which the organisation can easy analyse the jobs. The participative attack will besides be effectual in maintaining relationship among the employees and every bit good among the different unit of organisation. When there will strong relationship so the determination doing procedure will besides be speedy.

The organisation should concentrate on preparation and development in order to steer the employees sing the civilization of organisation. Through preparation and development the employees will come to cognize about the norms, values, beliefs and symbols which should be adopted during working.

D2: – Discourse your recommendations which should utilize the synthesis of different attacks, this should besides include the convergent and sidelong thought.

Undertaking for D2: – In this undertaking you will come up with recommendations for the organisation theory for the organisation. We will promote merger of two or more attacks sing the environment in which the organisation exists. In add-on we will besides appreciate your attack towards the solution you are urging as it should a) solve the organisational job, B) should besides see the internal and external environment demand.

Management is the act of acquiring activities completed expeditiously and efficaciously with and through other people. The activity is efficient and effectual if it follows all the maps of direction i. e. planning, forming, organizing and commanding. The organisation under survey is HBL, I have analyzed the two wide class of the map of direction in this organisation which are be aftering and taking.

All the organisations are working to accomplish some ends and these ends can be achieved if the organisation has the resources. The organisation must be after their resources in a good mode in order to accomplish the aims. HBL has besides certain ends which they want to accomplish through good managed programs. I have analyzed the planning map of HBL in which I studied the aims and mission statement of HBL. So my suggestions for HBL in visible radiation of aims is that aim of HBL must be SMART stands for Sustainable, Measureable, Attainable, Realistic and Time Bond. So if the aims

are SMART so the HBL will be in a place that can accomplish it expeditiously and efficaciously.

Mission statement should be specific, relevant to working environment, should be be actuating one, should give value to clients. In visible radiation of HBL mission statement it reflects all the characteristics of good mission statement.

Further I have analyzed the taking map of HBL. In taking the director ' s perform/acts as a function of leader, the troughs will actuate, deciding struggles and choose the effectual communicating channel for employees. My suggestion for HBL in actuating factor is that the Bank should supply strong inducements and take part the employees in determination devising. The employees should be given every bit authority and duty and besides the Bank should do in effectual wages system through which they can actuate their employees. My suggestion for deciding struggle is that the Bank should administer the working activities and duties among employees every bit. In the Bank employees must be treated every bit to maintain the environment without lifting struggles.

My suggestion for HBL in visible radiation of managerial authorization is that the Bank should keep proper hierarchy system which clearly shows that who is directed to whom. In visible radiation of duty factor my suggestion is that the Bank should set up a proper occupation description will demo to their employees about the duties and work to be conducted by each and every employee.

My suggestion for HBL in visible radiation of managerial function is that if directors want to play a function of leader so they should maintain the close coordination with their subsidiaries and besides direct in control. In visible radiation of spokesman factor of managerial function if directors want to play a function of spokesman they should clearly info the foreigners associating to the Bank policies, merchandise offering and some of their programs.

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