



*Internship Report
On*

*Recruitment and talent acquisition process of Standard
Chartered Bank Ltd.*

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Submitted To:

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LETTER OF TRANSMITTAL

12th April, 2015

Tamzidul Islam

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Subject: Submission of Internship Report

Dear Sir,

I am hereby submitting my Internship Report, which is a part of the BBA Program curriculum. It is a great honor to work under your active support and supervision.

This report is based on, "Recruitment and talent acquisition process". I have got the opportunity to work in Standard chartered Bank Limited in "Human Resource Department" under the supervision of Talent Acquisition headed by Deneb Zeenat Latif (Human Resource Department).

To prepare this report I have collected most relevant information to make this report more logical and reliable. My primary sources of information regarding this report are my superiors and colleagues. I have tried my best to achieve the objectives of the report and hope that my effort will serve the purpose.

I shall be grateful if you are kind enough to enlighten me by providing your valuable judgment regarding this report. It would be my huge pleasure if you find this report useful and informative to have an apparent perspective on the issue. Thank you for your concentration and patience.

Sincerely Yours

Md.Asadujjaman Khan

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Chapter 1: Introduction

The report is mainly based on the recruitment and talent acquisition process. The bank has various types of positions throughout the organization and each position demands different work responsibilities along with customized specifications. So the HR department of SCB needs to be very efficient in drawing the map of its recruitment system. For that the bank has an efficient team known as Talent Acquisition headed by Deneb Zeenat Latif. The report contains the job responsibilities that were needed to be done during the internship tenure. Along with that theories relating to general recruitment process, the standard format of recruitment at SCB and the analysis of the two processes have been incorporated.

❖ 1.1 Objectives

The goal of this report is to compare the practical experience gained during the internship period with the theoretical knowledge and to find out the similarities and differences between the two.

Primary Objective:

The primary objective of this report is to give an overall idea about the talent acquisition process of the bank and also the general recruitment process and then to analyze their relationship.

Broad Objective:

- ❖ To give an idea about the talent acquisition process that can be generally followed by any organization. It is generally the accumulation of learned theories.
- ❖ To give an insight of the standard and customized process of talent acquisition used by SCB in order to recruit their employees.
- ❖ Compare and contrast both the processes by carrying out an analysis.

Chapter2: Organization Profile

❖ 2.1 History

Since liberation, Bangladesh has passed through fragile phases of development in the banking sector. The nationalization of banks in the post liberation period was intended to save the institutions and the interest of the depositors. But the performance of the public sector management left some negative impact on the economy. Therefore, the authorization of private banks was designed to create competition among the banks. Now, it has come to the discussion of private banks in Bangladesh, the first and foremost name that comes to the people's mind is the Standard Chartered Bangladesh.

Standard Chartered started its journey in Bangladesh in 1948, opening its first branch in the port city of Chittagong. The branch was opened mainly to facilitate the post world war reestablishment and expansion of South and South-east Asia. The bank opened its first branch in Dhaka in 1966 and shifted its headquarter from Chittagong to Dhaka after the birth of Bangladesh in 1971.

The bank increasingly invested in people, technology and premises as its business grew in relation to the country's thriving economy. In 1993, there was an organizational restructuring, which led to a substantial expansion of the bank's business. The acquisitions of Grindlays Bank (in 2006) and the commercial banking business of American Express Bank in Bangladesh (in 2006) have cemented SCB's position as the leading foreign bank in Bangladesh.

Today, the bank has 25 branches, 82 ATM booths and 17 financial kiosks and employs over 1300 people in Bangladesh. Standard Chartered is the only foreign bank in the country with presence in 6 cities- Dhaka, Chittagong, Khulna, Sylhet, Bogra and Narayanganj; including the country's only offshore banking units inside Dhaka Export Processing Zone (DEPZ) at Savar and Chittagong Export Processing Zone (CEPZ).

Standard Chartered's services in Bangladesh range from Personal & Corporate Banking to Institutional Banking, Treasury and Custodial Services. It offers premium retail banking services to individual customers with a variety of deposit and loan products. Their customer banking

business continuously meets the challenge of developing new products and services to match the specific requirements of customers. In Bangladesh, Standard Chartered offers 24 hours service through its Money link ATM network and Call Centre. To enhance customer convenience, the bank has pioneered off-site Money link ATMs in Dhaka and Chittagong. Their aim is to offer world-class service in 24 hours.

Standard Chartered is highly reputable in providing flexible and innovative financial services solution. Their expertise in corporate and institutional banking includes cash management, trade finance and custodial service, consumer banking and treasury operations. They adopt a proactive approach in tailoring customized package to meet their customers' ever-changing needs. They apply state-of-the-art technology to automate their daily operations and electronic delivery system has been put in place to ensure that transactions are handled swiftly and efficiently. Their dedicated Customer Service Centers are staffed with experienced product specialists to ensure that all their customers are well served.

Standard Chartered Bangladesh at a glance

Year of Establishment	1948
CEO	Jim McCabe
Head Office	67, Gulshan Avenue, Dhaka
Service Coverage	Consumer Banking, Corporate Banking, Wealth Management
Products	Savings & Deposit Services Loan Products Corporate & Institutional Services
Branches	16 branches in Dhaka 5 branches in Chittagong 1 branch in Sylhet 1 branch in Bogra 1 branch in Khulna 1 branch in Narayangonj
ATMs	82 booths

Table 1: SCB at a glance

Source: Standard Chartered Website

❖ 2.2 Mission of Standard Chartered Bangladesh

SCB operates with the same mission as the Group Standard Chartered subscribes to worldwide. The bank in Bangladesh has the best and dedicated human resources in the private sector banking. The mission of the bank is to become a highly competitive modern and transparent institution, unparalleled any of its kind at home and abroad.

❖ 2.3 Vision

“Here for Good” is the motto of Standard Chartered Bank. With the vision to be most admired and recommended global bank, SCB is developing meaningful relationships with all stakeholders so they become patrons as well as advocates of the bank.

❖ 2.4 Values

Standard Chartered Bank has five values, which are critical to their success. These values determine how the employees achieve their goals, the way they work together and how it feels to be a part of Standard Chartered Bank. In brief these values are:

1. **Courageous**

Being courageous is about confidently doing what is right. Often the task may seem insurmountable but with courage and tenacity, the odds can be overcome. A truly courageous act both inspires and builds character.

2. **Responsive**

How SCB responds to customers and how it will influence customers' belief in their commitment towards them. A proactive response is often unexpected and more effective in such cases. It clearly demonstrates organization's willingness to go beyond the unexpected.

3. International

As a member of global village SCB views the world from the widest perspective. They consider themselves to be global citizens and the world is full of new opportunities and exciting possibilities. SCB also delivers world-class products and services.

4. Creative

Creativity belongs to those who are excited by challenges and engages themselves in fresh thinking and an open mindedness. Creative thinkers are not limited by convention but are those who allow their minds to soar beyond predictable solutions. SCB believes that they are a creative organization as well.

5. Trustworthy

Trust is the foundation of every successful relationship. SCB trusts because the organization believes in the sincerity of their promise. They also believe that building trust can take forever, but losing it takes only a moment.

❖ 2.5 Objectives

Standard Chartered objectives are unique and defined properly, which they believe will help them reach their desired destination. They are:

- ✓ **Strengthening brand image:** SCB wants to establish them as a bank providing excellent services in the minds of the customers which will help them strengthen their brand image.
- ✓ **Making banking comfortable and convenient for customers:** SCB wants to retain their customers by making customers feel comfortable while they are at the banking premises. For this reason they have arranged for adequate seating facilities. Now customers do not have to wait for long hours in queues, they can sit with their token until their token number appears on the screen and they are called to the counter.

- ✓ **Provide technologically advanced services:** SCB wants to provide technologically advanced services for the convenience of their customers. They were the first bank in the country to introduce Money link ATM cards. Now they have introduced Phone-banking, Internet banking and SMS banking.
- ✓ **Encourage and motivate customers so as to increase sales and profits:** SCB wants to retain their previous customers by keeping them motivated by providing them with gifts for extensive use of ATM cards and Credit Cards and by providing higher interest rates to customers who open their accounts with higher initial balance. This will also help them to attract new customers.
- ✓ **Ensuring customer satisfaction:** SCB has made use of different means of getting feedback from customers so as to understand their level of satisfaction, based on which they can take the necessary actions to ensure customer satisfaction.

❖ 2.6 Business Units

1. Corporate and Institutional Banking

Its principal strengths are in supporting regional and international cross-border trade and investments. Products and services are focused primarily on these areas, notably trade banking, cash management and custody. Institutional Banking manages the Group's relationships with banks, investment companies and other financial institutions. It aims to be the "Banker's Bank" operating in customers' time zones and providing network linkages between international markets. This business has continued to expand rapidly in Asia, the Middle East, and Africa, and, increasingly in Latin America. It was strengthened in March 1999 by the acquisition of the trade finance operation of UBS.

2. Consumer Banking

Superior retail banking services comprising of a wide range of deposit and loan products are offered by Standard Chartered Bank to its individual customers. The consumer banking division constantly faces challenges and meets them by developing new products and services to fulfill specific requirements of local TU. The Bank offers a 24-hour service in Bangladesh through its Money-link ATM Network & Phone-link Phone banking services.

3. Treasury

Operations are a particular Group strength with a network of over 20 dealing rooms worldwide, offering customers a 24-hour service. The bank is particularly well known for its expertise in exotic currencies and has reinforced its position as a leader in many Asian and African markets.

The foreign exchange and money market operation of SCB in the world is extensive. Exotic currencies happen to be one of its special areas of strength. A 24-hr service is provided to customers in Bangladesh through the Bank's network of dealing centers placed in the principal areas of the world. The Bank's treasury specializes in offering solutions to those who wish to manage interest rate and currency exposure that result from trade, investment and financing activities of other dynamic economies of the region.

❖ 2.7 Support Services

1. Operations

Operations are the part of the support division that helps to run the business of the bank in a smooth and controlled manner. Since it helps mainly in processing the works of the business units, any mistakes made can be easily detected on time. Following are the main functions of the operations department:

Central operations deals with the closing and opening of accounts and other payment and account related processing of the Personal Banking division. Treasury operations help to deal with the processing works of the treasury division. Loan Administration Unit (LAU) deals with the processing of the Corporate Banking division.

2. Finance, Administration and Risk Management

Operations also have a department that deals with the internal projects that arises from the need to deal with certain problems or to make certain changes. Following are some examples of projects being dealt with presently:

-  Administration, audit and back office operations
-  Taking care of taxation and financial control of the Bank
-  Keeping track of overall credit operation

3. Information Technology Center

This department is instrumental in the running of all the computerized operations of the bank. They help in the implementation and generation of computerized reports. Another duty of the department is to maintain communication with the rest of the world.

4. Human Resource Department

This department manages recruitment, training and career progression plan. Standard Chartered Bank highlights the importance of developing its people to create a culture of customer service, innovation, teamwork and professional excellence.

5. Legal and Compliance

Some of the key areas that Legal & Compliance department has to take care are: any kind of legal issues, to advise the county regarding all matters and the management on legal and regulatory issues, correspond regulatory compliance issues to South Asian Regional Head of Compliance, and supervise internal control (e.g. internal audit).

6. External Affairs

This department deals with advertising, public relations, promotions, partial marketing which involves disseminating new products and services to customers and above all ensuring service quality.

7. Credit

The credit department approves the loans of Corporate Banking division. The approval is mainly based in the risk analysis of the corporate clients done by the Corporate Banking division.

❖ 2.8 Chain of Command

Standard Chartered in every country follows a hierarchy pattern of command. The Chief Executive Officer (CEO) for the country reports to the Regional CEO, South Asia in Mumbai. All other departmental heads at the head quarters report to the country CEO. The entire department heads at the headquarters report to the CEO and also their respective regional bosses. Managers or Senior Managers report to the divisional heads.

The respective branch managers are responsible for the performance of their units. Each branch is organized functionally along line divisions with some support facilities and the manager assigns tasks to his/her subordinate personnel and supervises their performance.



Figure 2: Basic Structure of Teams

Internship Responsibilities

At

Standard Chartered

Bangladesh

Chapter 3: Internship responsibilities

At Standard Chartered Bangladesh, the entire HR department is divided into four distinct divisions and all these divisions function independently. Despite they work independently, each needs to maintain liaison and coordinate with every other department for successful operation. The divisions are-

- Talent Acquisition
- Training & Development
- Performance Appraisal
- Payroll

As an intern, I was appointed to work in the Talent Acquisition division under the direct supervision of the Country Head, Ms. Deneb Zeenat Latif. At first a very brief description of the work hierarchy of the division is mentioned below. The country head of Talent Acquisition has two “Talent Acquisition Specialists” under her followed by one “Talent Acquisition Executive”. The chain of command ends by one “Talent Acquisition Coordinator”.



Figure 3: Hierarchy of Talent Acquisition Division of SCB

I was appointed for handling a special project. The project involved preparing checklists along with Employee p-files of the newly hired employees during the months of February to June.

Employee p-file generally is created after the new employee has been hired for a particular position. It is used to store different necessary information of that specific employee. The employee p-file contains the following documents:

- ✓ CV
- ✓ PP sized photograph
- ✓ Valid Photo ID
- ✓ All Educational Certificates & Transcripts
- ✓ Employee Hire Form (EHF)
- ✓ Appointment Letters (both current and previous)
- ✓ Joining pack
- ✓ Release Letter(s) (If any)
- ✓ Pre-Employment Employee Verification (PEEV) form
- ✓ PEEV Report
- ✓ Contact Point Verification (CPV) Report
- ✓ NORKOM Checks

From February to June 2014, there have been total 452 hiring, which included both fresh hiring and also transfer of Direct Contract (DC) employees to Full-Time Employees (FTE).

SCB Talent Acquisition Division is very strict regarding the documentation of the employee p-files. They will never compromise with the authentication and validation of the necessary documents of the employees. So the entire documentation is done maintaining some specific system. Each and every document is checked with the information provided in the PEEV form, which is filled up by the employee himself. The documents provided are also cross checked a number of times. After full satisfaction of the entire team, the documents are filed.

I was assigned to do the filing, but before that I was asked to ensure that all the documents and forms were in their proper place and in proper condition. I was also asked to ensure that the checks have been done properly.

At SCB, every employee has a specific identification number which is known as the “Person Wise ID” (PWID). Each employee will have a separate employee p-file against their name and that file needs to have label of PWID along with name and the date of joining in the organization. A specific checklist also has to be placed along with the documents in the file with which the documents and forms are cross-checked.

I was provided with all the documents and asked to provide a cell number to each file so that the files could be arranged in the archive according to the provided cell numbers. My working hour in the bank started at 10 o’clock in the morning and it stretched to minimum 6 o’clock in the evening. For the first two months I had to continue with the filing of employee p-files.

In the last month of my internship, I had to attend one “Job Fair” arranged by bdjobs.com at the University of Dhaka. It was a 2 day program where in the first day students of the university were exposed to 40 different organizations of the country. The organizations participated in the fair with some of their job openings which they basically offered the students to apply for. On behalf of Standard Chartered, I attended the fair and acted as the Talent Acquisition Representative. I briefed the students regarding the job openings, the job descriptions and also about other career opportunities of the bank.

Besides this, I had to visit different branches of the bank for the purpose of collecting pre-joining documents and also to do the primary verification of those documents. According to one circular of Bangladesh Bank (BB), the contractual employees, who were hired under a third party, if a minimum time has been served by those employees, they have to be appointed as the FTE (Full Time Employee) upon executing an interview to judge their performance. So, while the bank was conducting those interviews, I was appointed to carry on with the checking and verification process.

These were the main theme of my tasks at Standard Chartered Bangladesh. Besides these sometimes I needed to arrange HR meetings and also interviews; call and contact with potential employees, helped TAC with the listing of files and also give the input entries of the employee p-files in the HRIS.

So, these were all about my experience of tasks at SCB. The report will elaborate more on the Talent Acquisition process of the bank in the following segments.

Chapter 4:

General Process of

Recruitment

4.1 What is Talent Acquisition?

Talent acquisition is the process of finding and acquiring skilled human labor for organizational needs and to meet any labor requirement. When used in the context of recruiting and HR profession, talent acquisition usually refer to talent acquisition department or team within the Human Resources department. The talent acquisition team within an organization is responsible for finding, acquiring, assessing, and hiring candidates to fill rolls that are required to meet company goals and fill project requirements.

Talent acquisition is a unique function and department is a relatively new development. In many companies, recruitment itself is an indistinct function of an HR generalist. Within many companies, however, recruiting as a designation does not encompass enough of the duties that fell to the corporate recruiter. A separate designation of talent acquisition was required to meet the advanced and unique functions. Modern talent acquisition is a strategic function of an organization encompassing talent procurement, but also workforce planning functions such as organizational talent forecasting, talent pipelining, and strategic talent assessment and development.

Talent acquisition can be done within the organization with the help of recruiting software or outside the organization with the help of a recruitment firm or headhunter. The process involves some of the following tasks: tracking applicants, developing recruitment strategies, gathering and analyzing data, identifying talent needs, posting jobs, handling job requests, recruiting through social media, tracking hiring trends, managing the procurement of independent contractor labor, and mapping future talent and resource needs. These are just a few of the areas that are involved in acquiring talent within an organization.

Talent acquisition is quickly becoming a unique profession. Its professionals are usually skilled not only in sourcing tactics, candidate assessment, and compliance and hiring standards, but also in employment branding practices and corporate hiring initiatives. As global organizations need to recruit globally with desperate needs and requirements, effective recruiting requires a well thought out corporate messaging around hiring and talent development.

Talent acquisition professionals often craft the unique company message around the approach the company takes to hiring and ongoing development of employees. The employment brand therefore encompasses not only the procurement of human capital, but the approach to corporate employee development. The unique needs of large companies especially to recruit and hire as well as attract top talent led to the development of a unique talent acquisition practice and career.

4.2: Steps of Talent Acquisition

In order to increase efficiency in hiring and retention and to ensure consistency and compliance in the recruitment and selection process, it is recommended the following steps be followed. Details for each step include the minimum recommended best practice to attract a talented and diverse applicant pool:

Step 1: Identify Vacancy and Evaluate Need

Step 2: Develop Position Description

Step 3: Develop Recruitment Plan

Step 4: Select Search Committee

Step 5: Post Position and Implement Recruitment Plan

Step 6: Review Applicants and Develop Short List

Step 7: Conduct Interviews

Step 8: Select Hire

Step 9: Finalize Recruitment

Step 1: Identify Vacancy and Evaluate Need

Recruitments provide opportunities to departments to align staff skill sets to initiatives and goals, and for departmental and individual growth. Proper planning and evaluation of the need will lead to hiring the right person for the role and team.

Newly Created Position

When it is determined a new position is needed, it is important to:

Understand and take into consideration strategic goals for the department. Are there any upcoming changes that may impact this role?

Conduct a quick analysis of Core Competencies. Are there any gaps? What core skills are missing from the department? The core skills are to be evaluated which are required now and those which may be needed in the future.

Job Analysis is to be conducted if this position will be new to the department. This will also help to identify gaps.

Replacement

When attrition occurs, replacing the role is typically the logical step to be taken. Before obtaining approval to advertise the position, the following should be considered:

As with a newly created position, it may be helpful to conduct a Job Analysis in order to tailor the position to what is currently required and to ensure proper classification.

The role should be reviewed and decision should be taken if there are any changes required as certain tasks and responsibilities performed by the previous person may not or should not be performed by the new person.

Carefully evaluation should be done if any changes needed for the following:

Level required performing these tasks; considering the appropriate classification level.

Tasks carried out by the previous employee

Tasks to be removed or added if any of the work will be transferred within department

Supervisory or lead responsibility

Budget responsibility (if any)

Work hours

Is there still a requirement for this role at all?

Step 2: Develop Position Description

A position description is the core of a successful recruitment process. It is used to develop interview questions, interview evaluations and reference check questions. A well-written position description:

- Provides a first impression of the campus to the candidate
- Clearly articulates responsibilities and qualifications to attract the best suited candidate
- Provides an opportunity to clearly articulate the value proposition for the role
- Serves as documentation to help prevent, or defend against, discrimination complaints by providing written evidence that employment decisions were based on rational business needs
- It improves retention as turnover is the highest with newly hired employees. Employees tend to be dissatisfied when they are performing duties they were not originally hired to perform.
- Optimizes search engine results by ensuring job postings rank high in candidate search results when searching on-line
- It is used to map to the appropriate Payroll Title.
- Identifies tasks, work flow and accountability, enabling the department to plan how it will operate and grow.
- Assists in establishing performance objectives

- It is used for career planning and training by providing clear distinctions between levels of responsibilities and competencies required.
- It is used as a benchmark to assist in ensuring internal and external equity.

Identify Duties and Responsibilities

Prior to developing the job description the hiring manager should identify the following:

1. General Information
2. Position Purpose
3. Essential Functions
4. Minimum Requirements
5. Preferred Qualifications

1. General Information

Basic position and pay information will need to be determined to assist with the development of the job description and job classification. This information will be different for each position being recruited. The general information gathered are:

Payroll Title

Pay Grade/Step

Working Title

Department Name

Department Head

Supervisor Name

Title Codes and Full-Time Equivalent numbers of employees supervised

Special Requirements and Conditions

2. Position Purpose

It describes the department's functions, the unit's functions, and/or the organizational unit's functions. The statement should summarize the position's essential functions and its role in relation to supporting, administering, or managing the activities of the department, unit, or organizational unit.

3. Essential Job Functions

Essential job functions describe the duties and responsibilities of a position. A job function is considered essential when the performance of the function is the purpose for the position. Typically, an essential function occupies a significant amount of time of the employee's time and requires specialized skills to perform. By accurately describing the essential functions of the job, job seekers will have a clear understanding of the role and the expectations for performing them.

When developing essential functions for the position the following should be noted.

- ✓ Functions of the job which are critical for the position are arranged by importance and percentage of time spent
- ✓ Complexity level and authority for the role should be described to help attract the appropriate level of qualified candidates
- ✓ Essential tasks listed should be inter-related to the accomplishment of the essential function.

For example-the essential function of event planning is composed of several independent tasks including scheduling and securing the venue; interviewing vendors and executing contracts for service; arranging for food delivery; supervising event workers and ensuring clean up. Therefore, the various tasks required to successfully accomplish the essential function should be identified and described.

4. Minimum Requirements

The minimum requirements or “basic qualifications” are those qualifications or criteria which was established in advance and advertised to potential applicants.

Must be relevant and relate to the duties and responsibilities of the job (e.g., should not list driving requirement if not part of responsibilities or duties of the job).

- “Soft skills” can be required qualifications (e.g., communication/collaboration) and will vary among applicants
- Not be absolutely ascertained in resume
- Be evaluated in interview.
- Can be position/department specific (e.g. valid driver’s license)
- Can be assessed by reviewing the resume

The minimum requirements should support the accomplishment of the essential function. For example, the essential function of event planning could require: Organizational skills (to ensure all details are cared for)

Communication skills (to interact with vendors and guests)

Prior event planning experience

Listing too many skills as requirements significantly limits applicant pool and selection. It is recommended no more than 3-5 “hard” job skills (e.g., Bachelor’s degree, 5 years accounting experience, experience in accessing and retrieving data from financial systems using PC based tools and other “technical job skills”) in addition to the “soft skills” be listed depending upon the level of the position.

5. Preferred Qualifications

Preferred qualifications are skills and experience preferred in addition to basic qualifications and can be used to narrow down the pool of applicants. These preferred skills, knowledge, abilities

and competencies can describe a more proficient level at which the essential functions can be performed such as:

Applicants who meet some or all preferred qualifications tend to have shorter assimilation time, reach full job competence faster and are able to take on advanced responsibilities sooner.

Step 3: Develop Recruitment Plan

Each position requires a documented Recruitment Plan which is approved by the organizational unit. A carefully structured recruitment plan maps out the strategy for attracting and hiring the best qualified candidate and helps to ensure an applicant pool.

In addition to the position's placement goals the plan contains advertising channels to be used to achieve those goals. The recruitment plan is typically developed by the hiring manager in conjunction with the Departmental HR Coordinator.

Recruitment plan elements:

- A. Posting Period
- B. Placement Goals
- C. Additional Advertising Resources
- D. Resume Banks

A. Posting Period

Posting period mainly refers to the time which is allotted for the posting of a particular job position. It is usually different for different positions. It can be 10days, 1 month or open till recruitment, etc.

B. Placement Goals

This refers to why the organization is actually placing the new hires.

C. Additional Advertising Resources

A variety of recruiting sources (both internally and externally) should be utilized to attract candidates. Every effort should be made to conduct a thorough search by advertising widely before filling a position.

Print Advertisement

Social Media

Job Fairs

Professional Conference and Campus Recruiting

D. Resume Banks

Resume banks are another good source for identifying qualified candidates. Job seekers post their resume to these which are then searched by prospective employers.

Step 4: Select Search Committee

A selection committee is formed to ensure applicants selected for interview and final consideration are evaluated by more than one individual to minimize the potential for personal bias. The hiring manager will identify members who will have direct and indirect interaction with the applicant in the course of their job. Each hiring manager should make an effort to appoint a search committee that represents a diverse cross section of the staff.

For positions that are frequently recruited and utilize a search committee, the mix of search committee members should change frequently as well to minimize the risk of “group think” or collective bias.

The Hiring Manager will determine the size (no more than 6) and composition of the committee based on the nature of the position. It is highly recommended the committee members include:

- At least one individual who has a strong understanding of the role and its contribution to the department
- A job specialist (technical or functional)
- An individual who will interact closely with the position and/or serves as a main customer.

Search committee members must ensure no conflict of interest in relation to the applicants under consideration and must never be individuals who may have interest in the position.

Search committee members should ensure that they are well equipped for their role in the recruitment process to ensure fairness and compliance.

Each committee member is expected to be well versed in the recruitment and selection process and have an understanding of laws related to Equal Employment Opportunity.

Step 5: Post Position and Implement Recruitment Plan

Once the position description has been completed, the position can then be posted to the company website or other sites where it wants. Every effort should be made to ensure the accuracy of the job description and posting text. It may not be possible to change elements of a position once posted, because it may impact the applicant pool.

The recruitment plans those were structured need to be implemented and monitored thoroughly by the appointed committee.

Step 6: Review Applicants and Develop Short List

Once the position has been posted, candidates will apply via different media. Candidates will complete an electronic applicant for each position (resume and cover letter are optional). Candidates will be considered “Applicants” or “Expressions of Interest”.

All applicants must be reviewed and considered.

It is recommended that all search committee members review all applicants to ensure more than one person assesses their qualifications and that individual opinion or biases are avoided. It is permissible to have at least two committee members reviewing all applicants for certain recruitments in which there are extensive applicant pools to best narrow down the pool. Alternatively, Human Resources may perform this function. Each committee member may provide comments to each Applicant's qualifications as they relate to the minimum requirements of the position.

A phone screen may be conducted to obtain information such as availability, salary requirements, special position requirements (e.g. ability to perform shift work), ascertain minimum requirements and other preliminary information to assist the search committee with their review. It is possible to screen out an applicant due to information obtained during this initial screening and therefore phone screens should be properly documented and attended by at least two search committee members or Human Resources.

Step 7: Conduct Interview

The interview is the single most important step in the selection process. It is the opportunity for the employer and prospective employee to learn more about each other and validate information provided by both. By following these interviewing guidelines, it will be ensured that a thorough interview process has been conducted and all the necessary data are there to properly evaluate skills and abilities.

Preparing for the Interview-Once the short list (typically 3-5 identified for interview) is approved by the Office, the interview process can begin. It is important to properly prepare for the interview as this is the opportunity to evaluate the skills and competencies and validate the information the applicant has provided in their application and resume.

Panel Interviews-Prior to the panel interview, committee members should ensure they know which interview questions each will ask.

At the start of the interview, introductions of the Chair and panel members, including names and job titles/roles, are given. Next, the Chair should outline the format of the interview so that the candidate is aware of what is going to happen.

A typical format might be:

- Introductions of each panel member
- A brief description of the role they are being interviewed for
- Description of how the interview panel will conduct the interview (e.g. each alternates questions and all will take notes)
- Each panel member provides their questions at the conclusion of the interview.
- The interviewee is given time at the end to ask questions
- The interviewee is informed of the next step (e.g. will be contacted either by phone or in writing of the outcome)
- Thank the candidate for coming and ensure someone shows the candidate out

Virtual Interviews-To reduce travel costs and time associated with interviewing out of area applicants, virtual interviews can provide an alternative method to in-person interview.

Guidelines for conducting virtual interviews are as follows — to ensure fairness and equity in the interview process, it is recommended out of area applicants are provided an opportunity to interview in the same manner as local applicants during each stage of the interview process.

Interview Questions-Questions should be relevant to the position and seek information on specific skills and abilities to perform the job such as “describe your experience working with students in an academic environment and/or post-secondary degree-granting institutions”. Interview questions not pertaining to the current requirements of the position are not to be used (e.g. an interview question on supervisory experience if position will not be supervising employees).

The use of behavioral and/or competency based interview questions is strongly encouraged as, when properly crafted, they allow the interviewer to obtain more meaningful data to determine the applicant’s ability to carry out the duties and responsibilities of the job.

Appropriate/ (Prohibited) Inappropriate Interview Questions

It is illegal to ask applicants questions that are not job related and/or personal in nature or that would otherwise solicit protected information. All interviewers should review the list of Appropriate/Inappropriate Interview Questions prior to conducting the interview to ensure illegal questions are avoided.

After the Interview-Upon completing the interview, committee members will complete one of the following evaluation tools and forward to the Committee Chair along with any interview notes. Candidate evaluations should be sure to include only those comments which are relevant to the requirements of the position.

Testing and other Selection Methods-Tests and other selection methods such as requesting work or writing samples and presentations are additional tools used to assess candidates.

Skills demonstrations, such as requiring applicants to demonstrate how to perform a task specific to the position they are applying to, are considered tests and must be validated.

Writing samples and presentation assessments are not considered tests and can be evaluated using a scoring rubric. Similar to the tool used to evaluate a candidate during an interview, writing and presentation scoring rubrics are used to evaluate the applicant's writing and/or presentations skills based on certain predetermined criteria.

Applicants are to be notified, via the posted position purpose, of the requirement for tests or other selection methods (e.g. writing and presentation) used as part of the hiring process.

Tests, work samples and presentations should only be required of short listed candidates.

Because tests and requests for writing samples and presentations must be administered consistently across the hiring process without regard to race, color, national origin, sex, religion, age (40 or older), or disability, their administration procedure must be approved by Human Resources prior to use.

Tests and the selection tools mentioned above should not be relied upon as the only screening mechanism. Interviews and reference checks should carry considerable weight in the overall decision process.

As an alternative to testing applicants carefully crafted interview questions can be used to gather information on an applicant's experience and ability to perform certain aspects of the job without the need for testing. Additionally, applicants provide job related certifications of completion for coursework or technical/industry certifications (related to the position) help to provide a measure of skill aptitude to further evaluate qualifications.

Employers should administer tests and other selection procedures without regard to race, color, national origin, sex, religion, age (40 or older), or disability.

If a selection procedure screens out a protected group, the employer should determine whether there is an equally effective alternative selection procedure that has less adverse impact and, if so, adopt the alternative procedure. For example, if the selection procedure is a test, the employer should determine whether another test would predict job performance but not disproportionately exclude the protected group.

Employers should ensure that tests and selection procedures are properly validated for the positions and purposes for which they are used. The test or selection procedure must be job related and its results appropriate for the employer's purpose.

Welcoming the Interviewee-Interviewing can be a very stressful experience for some and the more at ease an interviewee is, the better one is able to identify true attributes. The following should be considered:

Panel interviews, can be an intimidating environment for an interviewee, so it should be remembered to break the ice if possible.

When organizing interviews, it is best to assign a person who ensures the interviewees have the proper directions, parking details and who is easily accessible on the date of the interview.

Enough time for the interview is to be allowed so the interviewee does not feel rushed. Let the interviewee do most of the talking. The 80/20 rule should be remembered. The interviewee should be doing 80% of the talking. While it's important to articulate the needs of the department and the role, this time is to gather as much data to evaluate their experience and ensure a proper fit.

Be sure to review the interviewee's resume in advance to assess skills and background. Notes are taken and clarification could be asked on responses if needed.

Be sure to avoid any inappropriate or illegal interview questions.

Step 8: Select Hire

Final Applicant-Once the interviews have been completed, the committee will meet to discuss the interviewees. Committee members will need to assess the extent to which each one met their selection criteria.

The search committee evaluation tool will be helpful in justifying decisions and making them as objective as possible.

The documentation should demonstrate the selection decision. As one of the most critical steps in the process, it is important to keep the following in mind:

- The best candidate for the position was chosen based on qualifications.
- The candidate will help to carry out the department's missions.

Reference Checks-The purpose of a reference check is to obtain information about a candidate's behavior and work performance from prior employers that could be critical to the decision, regardless of their skills, knowledge, and abilities. As past performance is the best predictor of future success, it is recommended references should be obtained from current and previous supervisors who can speak to the candidate's on the job performance. A hiring mistake is costly in time, energy, and money. Failure to check references can have serious legal consequences. If an employee engages in harmful behavior, which would have been revealed in a reference check, the organization can be held legally responsible for "negligent hiring".

When to Conduct References-Reference checks should be conducted on the finalist(s) prior to making an offer.

References in the Overall Decision Process-Information that is obtained through the reference check process should be considered as part of the overall decision making and should carry considerable weight. Additionally if available, obtaining copies of signed past performance reviews is also recommended.

Reference Checking Options

- Online Applicant Reference Checking
- Under certain circumstances, additional references may be contacted if additional information is needed (e.g. low ratings on a particular skill or behaviors) by conducting a phone reference.

Phone Reference Checks-Departments conducting references by phone should utilize the Applicant Consent Form. Before starting the phone reference check process, be sure to:

1. The information which the applicant has already provided, including the application, resume, work sample (if applicable) and interview responses should be used to carefully prepare and thoroughly familiarize the committee with the applicants.

The areas that require elaboration or verification should be identified.

A telephone appointment is to be set up with one or more references provided by the applicant.

Many employers are prohibited from providing information without a release, so if requested, the signed Reference Checking Release and Disclosure consent form and the job description (optional) should be send in advance of the telephone call.

The questions should be written down before calling, highlighting the information that is required to be verified or expanded upon.

2. An environment should be set up that encourages the reference to respond willingly, cooperatively, and honestly. The conversation should be started on common ground by referring to information that has already been provided by the applicant.

3. The position, the responsibilities, duties, and working environment of the position for which the individual has applied have to be described.

After describing the position, ask, “Given our requirements, what is your assessment of the individual’s qualifications for the job?”

If the reference provider declines to answer a question, it is to be asked if someone else might be able to share information about the topic.

4. Specifically job-related questions should be asked. Questions related about race, color, national origin, religion, sex, physical or mental disability, medical condition, ancestry, marital status, age, sexual orientation, citizenship, or status as a covered veteran should not be asked.

The same basic questions should be asked about all applicants for whom references are obtained to ensure consistency.

Social network tools such as Facebook, Twitter and LinkedIn should not be used to conduct reference or background checks.

Step 9: Finalize Recruitment

Upon completion of the recruitment process the offer to the selected finalist is made.

Prior to initiating the offer, it is recommended that one more check of the selection process be completed as follows:

- ✓ The duties and responsibilities of the position should be reviewed and ensure they were accurately described and reflected in the job description and interview process.
- ✓ The selection criteria used is reviewed to ensure they were based on the qualifications listed for the position.
- ✓ It is to be confirmed that interview questions clearly matched the selection criteria.
- ✓ It is to be confirmed that all applicants were treated uniformly in the recruitment, screening, interviewing and final selection process.

Initiating the Offer-Once a final check of the selection process has been completed and the final applicant has been determined, the Committee Chair or designee will notify the Departmental HR Coordinator of the finalist's name, salary and start date.

The Departmental HR Coordinator reviews the requisition and ensures all applicants on the requisition have been assigned a decision code.

The Departmental HR Coordinator forwards this information to the Organizational HR Coordinator for review and approval.

Once approved, the Departmental HR Coordinator notifies the Committee Chair or designee of offer approval.

The Committee Chair or designee makes the offer to the finalist.

Note: A verbal offer of employment and the finalist's verbal acceptance creates a contractual relationship – therefore, ensure the offer has been approved prior to verbally offering the position

Negotiating the Offer-Whenever possible, it's recommended that the best offer be made the first time as this displays proper market and internal equity practices and demonstrates good faith to the applicant.

When offering the finalist the position, it is to be sure to discuss the total compensation package (in addition to salary) such as paid time off and retirement benefits. Excitement needs to be shown about the offer and also the manager must let them know he is excited about them joining his team.

Lastly, if possible, the manager should discuss the great learning and development opportunities which may be available to them in achieving their professional goals. Most individuals value this just as much, in some cases more, than the base salary being offered.

Countering the Offer-Despite the best offer, there may be instances where the applicant declines.

The reasons for declining the offer are to be discussed with the applicant. Applicants decline offers for various reasons and not always due to the salary being offered.

If an offer is declined due to salary, the department may make a counter offer provided the amount is within the appropriate guidelines for the role and department.

Counter offers must be reviewed and approved by the Organizational HR Coordinator.

Finalizing the Offer-It is important that each recruitment is properly closed, including the notification of those interviewed and not selected, as well as all documentation associated with the recruitment is uploaded in the system.

Chapter 5:

The Recruitment & Selection

Process of SCB

Like any other banks, Standard Chartered also follows a standard recruitment and selection procedure. The bank does have a set structure of the entire process which is completed through the following series of steps. The steps are briefly described below.

Step 1: Planning & Forecasting

The very first step in any type of recruitment is the planning and forecasting of the human resource requirements and availabilities. The HR department at first sits and plans for the organization's employee requirement for an entire period of time. In this planning, Talent Acquisition Head with the permission of the HR Head asks the managers and supervisors of different operating departments to come forward with their employee requirements. The managers prepare a list of what positions are vacant and also about newly created posts, the job descriptions are specifications of the positions for which they are planning for hiring, etc. After having discussions with the TA Head, the bank comes forward with charter of planning and the number of employees they would need for the upcoming period. In the planning phase the recruitment guide is prepared where all the instructions regarding the job position information, the timing of recruitment, the sourcing, the screening, the evaluation- everything is clearly described using specific benchmarks and processes. After that the recruitment process goes to the next step where the potential candidates are searched for the available vacant positions.

Step 2: The Sourcing

Sourcing usually means- finding the sources of potential candidates for different particular positions of the organization. SCB considers some media to be its source of candidates. The source can be both internal and external. The sourcing is generally a part of the recruitment plan and guide where there are strategies regarding how the applicants for different types of positions will be sourced.

The most important source is their database which is actually their HRIS. The bank has an option in their company website which they have entitled as "Career". The bank asks the potential candidates to post or upload their CVs or resumes in that particular folder of sourcing. After the people have uploaded their information in the website, the IT employees sort those out, filter

those according to some predetermined format and store the CVs in the HRIS of the bank for further usage in the recruitment process.

The second source is the job fair. It is an external source. The bank organizes job fair at least thrice a year. One of these fairs is organized in auditoriums of some reputed hotels or clubs. The other two fairs are organized in two specific universities. The organization places its CV drop box and asks the interested applicants to come and drop in. In all the cases mostly the fresh graduates are encouraged to show up and drop their CVs. Sometimes there are also walk-in interviews which are arranged by the banks where the candidates are given a pop-up chance of showing their potential. Mostly, the bank looks for interns and entry level employees in these job fairs.

Another important source of finding potential applicants is the “Job-posting” in the website of the bank. The bank always posts its available job vacancies through the organization. The job postings include the job descriptions and specifications required for the post. The candidates are asked to apply through online for those particular postings. It is also considered as external source.

Besides these three sources, the banks sometimes requests their current employees for their referrals and also asks them to drop by if they think that they are capable of applying for the jobs.

Step 3: Screening

After the sourcing, the time for screening comes. The HRIS has a huge amount of data available. The Talent Acquisition division now needs to decide which particular applicants have the capability of candidacy. For that reason the screening process takes place. Screening actually means sorting out a specific candidate pool from a pool of applicants who closely meets almost all the requirements for the job.

Screening is done in a number of ways. The screening process varies depending on the importance and work responsibilities of a specific position. Usually at first the CVs received by the bank are skimmed through to find out whether the primary requirements of the job are met. This screening is usually done by the Talent Acquisition Coordinator (TAC) or by the interns

upon providing the specific criteria and benchmark for screening. After the screening has been done, the next step considered in the recruitment process is the Evaluation.

Step 4: Evaluation

Evaluation is the process which is used by the bank in order to judge and find out the best suitable person for a specific vacancy. Mainly in this step, the decision regarding forming the interview panel is made. Whatever be the position of employment, interview is a must step for each and every position. Evaluation for different positions is carried out following different ways. Some of the evaluation criteria are discussed below.

- **Officer, New Business Sales:** These positions are usually for entry level officers of SME sales, ETB Tele sales, etc. In order to fill these positions, the applicants are asked to attend a face to face interview with the interview committee which usually comprises of the manager or supervisor of the specific department and Talent Acquisition Specialist. The interview usually lasts for about 10minutes and the decision regarding hiring is taken within the day of interview.
- **Relationship Manager/ Relationship Executive:** The evaluation process for these positions is divided into two phases. At first after the primary screening the selected candidates are asked to attend an Aptitude Test. The aptitude test usually comprises of four sections which are – Mathematics, English grammar & vocabulary, Analytical ability and a comprehension. Usually the test is of 60 minutes. The candidates who successfully pass the aptitude test are invited to attend the face to face interview with the manager and the talent acquisition specialist. The final selection is done after the interview session.
- **GTO (Group Technology Officer):** This position actually refers to their Management Trainee Officers. The evaluation process of this position is a bit complex. The candidates are asked to apply through online for this position. In the process, the applicants need to

set up their own profile along with their email id. After that they need to go through some online aptitude tests which are held in three consecutive levels. If the applicants can successfully pass all the stages then there is a video conferencing interview which is conducted in the international level. All these take place with the help of the online profile created by the applicant.

If the applicant is successful in clearing the video conferencing interview then he/she is invited to sit for the country level interview with the HR Head, Talent Acquisition Head and some other important personnel of the bank. This interview panel finally decides whom to hire for the required position.

- **Internship:** The Selection of interns is done in a pretty simple way. The applicants need to go through an interview with one of the HR personnel along with personnel of the specific department where the intern will work. Within a week of the interview the selected intern is contacted and asked to join the bank with some of the required documents.

After the evaluation process comes the next step of recruitment which is known as the Offering Job & Collection of Pre-Joining Documents.

Step 5: Collection of Pre-Joining Documents

After the evaluation is completed, the selection committee comes to a decision regarding which individuals to hire. A specific hiring list is prepared by Talent Acquisition Coordinator upon the instruction of the evaluation committee. Then the selected applicants are contacted to offer them with an initial offer where they are provided with a summary of the position and compensation package. The individuals are asked to go through the summary carefully and express their concerns if any. If they have anything to discuss about the compensation and benefit package then they are given a specific time. After the discussions they are given the final offer letter.

But before receiving the final offer letter the candidates asked are required to submit some documents. The selected candidates are given a list. The candidates are required to submit the documents provided in the list. The probable documents that a candidate needs to submit are:

1. The CV
2. 5 copies of passport size photo
3. Photo ID (NID/Passport)
4. Copies of all academic certificates
5. Previous appointment letters (if any)
6. Complete Pre-employment employee form
7. Address proofs (Utility bills/NID/Passport)

These documents are very important and the candidates are asked to submit these things before receiving the final offer letter. These documents are very important since with the help of these the bank initiates its verification process which is indeed considered the most important part of its selection process.

The next step in the recruitment process is the Verification.

Step 6: Verification

This is one of the most important steps in this process. The bank gives immense importance to verification and that's why this is done by different parties. Primarily the Talent Acquisition Coordinator contacts with the persons who have been mentioned as references in the CVs of the candidates. He personally mails them and also carries on phone calls to have a brief idea about the candidates.

The proper verification is handled regionally in India. The Regional Head of HR in India recruits a third party agency for carrying on the verification process of the recruitment. A form is asked to fill up by the candidates where they need to put a number of information about themselves. These forms along with the collected documents are handed over to the third party for the smooth completion of verification.

The process takes almost three weeks to be completed and after the completion the agency needs to submit a report stating the status of verification. After receiving the report, the HR committee checks and finalizes the entire verification and then the HR department prepares the final job offer for the selected employees.

Step 7: Final Offer to the Applicants

After all the verification process is completed, this step is followed. This is one of the most important steps of recruitment after the decision has been made about hiring the potential candidate. In this step the selected candidate is offered with the specific job. The offering includes providing an offer letter or appointment letter which includes details about the job position such as whom to report, which branch to join, the compensation and benefits package and some other important issues. Usually the candidates are given one month time after offering the appointment letter to join their job or position. The selected candidates are asked to submit some extra documents while joining, these are- the acknowledged offer letter and the release letter(s) if any.

Step 8: Medical Test & Boarding

After getting the final clearance report from the verification committee and offering the final appointment letter, the selected candidates are again contacted and asked to get their medical tests done. After that the proper request for joining is sent to the candidates. They are asked to sign and agree with the commencement date and join on that date precisely. After joining the employees are given boarding message which contains their employee id, the insurance policies, the employee conduct policies, etc. The boarding message completes the recruitment process and gives the key to the Training Department.

So this is the set standard process of recruitment in Standard Chartered Bank in Bangladesh. Usually the division follows all these steps to ensure proper recruitment and selection but

sometimes due to some special reasons like quick filling or sudden requirement of employee, some of the steps are missed out. Though the steps are missed out during the hiring, but according to the Legal & Compliance department the missed out steps are needed to be carried out after the boarding to ensure the clarity of the recruitment process.

Chapter 6: Analysis

After the discussion of both the theoretical recruitment process and the recruitment process of SCB, it can be noticed that there are similarities and differences between the processes. We know real life is pretty different from that of theories of books, and it is quite evident in the recruitment process of SCB. SCB has customized its recruitment process according to the operations of the bank and also per its requirements. No organization can entirely follow the theories of books. Same case is with Standard Chartered Bank.

One similarity is that the bank follows a sequential process comprising of some steps for its recruitment or talent acquisition which is also seen in the general recruitment process. There are also points which are similar; such as the planning of the employee positions and determining the employee needs though in different titles, the selection procedures, etc.

The differences are good in number. In the theories there are almost 9 steps of recruitment but SCB has divided it recruitment in 8 different steps. The naming of the steps is also quite different. Moreover there some inclusion of some extra documents which are not there in the general recruitment process. One such document is the Pre-employment employee verification form. Again the general recruitment process includes some special terms which are not mentioned in the recruitment process of SCB.

So it can be said that SCB tries to follow the general recruitment guidelines but in its own structured way. The bank has its own pool of HR specialists who very well understand the needs and requirements of the bank and plans the recruitment process as per the requirements. This helps the bank to ensure an efficient and effective recruitment process throughout the organization. The HR team is continuously working to improve its efficiency so that it could hire the best pool of candidates for the proper operation of the bank.

Chapter 7: Recommendation

Providing recommendations for a multinational bank like Standard Chartered is a tough job indeed. As there are specialist teams who are continuously working for the improvement of every process that bank follows, it is quite difficult for a fresher like me to prepare recommendations, but according to me there is a step for which I would like to recommend a point.

If the steps of the recruitment process are noticed carefully, there is a step called “Verification”. This step is the only step which takes the most time in order to complete the recruitment process. Sometimes there are situations when the bank demands quick hiring of employees but due to the different phases of the verification step, the bank fails to meet up those demands. For this reason there is deficit of the right people at the right place in the right time.

The bank needs to work on the verification process. It needs to lessen the time that it actually needs to complete the step. In order to reduce the time gap the process needs to be done as quickly as possible that means it needs to be done efficiently. In order to do that, the bank needs to choose such a vendor who will do the task quickly but still in an effective way.

This is the only recommendation I could suggest for the bank in order to lessen the time that it takes while hiring. Otherwise, the other steps are completed in an efficient and effective way.

Chapter 8: Conclusion

It is known to all that reality is very different from what we have learnt from our theory books. A person can only understand and get the idea of the world when he/she actually tries to get involved in the processes. Here in the internship, the situation is same. After getting involved with the processes and people of the organization, I could visualize many things which were not possible only reading books. In the report both the general recruitment guideline along with the structured recruitment process of SCB has been elaborated. While preparing the report, I personally could understand where the differences and similarities lie.

On a concluding note it can be mentioned that the recruitment process of SCB is quite effective and efficient. Almost all the needed steps of the process are done in a systematic manner maintaining some structured methods. The Talent Acquisition team is continuously working on the process to improve it as much as they can. The Bank has a target to make their recruitment process the best among all the existing organizations in Bangladesh.

References

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3. <https://www.recruiter.com/talent-acquisition.html>
4. <http://hr.ucr.edu/recruitment/guidelines/process.html>

Appendix

- ✚ ATM- Automated Teller Machine
- ✚ BB- Bangladesh Bank
- ✚ CEO- Chief Executive Officer
- ✚ CPV- Contact Point Verification
- ✚ Credit Card- Issued by financial company giving the holder an option of borrowing funds
- ✚ CV- Curriculum Vita
- ✚ DC- Direct Contract
- ✚ EHF- Employee Hire Form
- ✚ ETB- Electronic Tele Banking
- ✚ FTE- Full Time Employee
- ✚ HR- Human Resource
- ✚ HRIS- Human Resource Information System
- ✚ LAU- Loan Administration Unit
- ✚ Money Link- Online money transfer solution
- ✚ NID- National Identity
- ✚ PEEV-Pre Employment Employee Verification
- ✚ PWID- Person Wise ID
- ✚ SME- Small and Medium Entrepreneur
- ✚ SMS- Short Message Service
- ✚ TA- Talent Acquisition
- ✚ TAC- Talent Acquisition Coordinator
- ✚ UB- University of Botswana