

Report On
Recruitment & Selection Practices in EXIM Bank Limited

By
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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School
BRAC University
January, 2020

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Declaration

It is hereby declared that,

1. The internship report submitted is my own original work while completing Graduation at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Letter of Transmittal

Feihan Ahsan
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BRAC Business School
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Subject: Submission of Internship Report on “Recruitment & Selection Practices in EXIM Bank Limited”

Dear Madam,

With due respect, I would like to draw your kind attention that I am submitting my internship report on Recruitment & Selection Practices in EXIM Bank Limited and it is my pleasure to inform you that I have completed my internship report under your supervision. I will be grateful to you if you receive and accept my internship report. I have tried my best to prepare my report with my limited knowledge.

Your approval and acceptance about my report would inspire me. If you have any query, I would be pleased to clarify that.

Sincerely yours,

S.M. Reashat Rahman
ID: 19304116
BRAC Business School
BRAC University
6th January, 2020

Non-Disclosure Agreement

This agreement is made and entered into by and between EXIM Bank Limited and the undersigned student of BRAC University

Acknowledgement

At first, thanks to Almighty that I have been able to finish this report in time with my limited resources and knowledge. I would like to show my uttermost gratefulness to my honorable advisor Feihan Ahsan Lecturer of BRAC Business School, BRAC University, who helped me with her constant support and supervision to prepare this report. Without her guidance it was not possible to complete this report. Additionally, my cordial gratitude goes to my supervisor Nashi Haque, officer of EXIM Bank Limited, who not only helped to work there but also, he helped me learning so many valuable lessons during three months of my internship.

Executive Summary

EXIM Bank Bangladesh Ltd. is popular in the Islamic banks in Bangladesh. Since its inception in the year 1999. It has earned tremendous popularity and credibility among people for its better services. This bank provides various types of Islami Shari'ah based services for client that is totally welfare oriented for the humanity. In this report, it focuses three months working experience about General Banking, Investment and Foreign Exchange operations, a study of EXIM bank at first, I discussed Introduction, Background of the study, Rationale and scope of the study, Objectives and Methodology, Sources and Limitations of the study, which will give a primary idea about this report. I also describe about the primary phenomena of the EXIM Bank Bangladesh Ltd. Its aims History, Objectives, Mission, Vision, Special Features, Organizational functions, Product & Services. I tried to discuss experience during the internship period and give idea about the recruitment and selection practices of the EXIM bank.

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CHAPTER: 1

Origin of the report

My supervisor has assigned this subject as part of an internship program to acquire some practical knowledge of theoretical HR activities and realistic HR activities and this analysis is mainly based on Export Import Bank of Bangladesh. The main objective of the internship is to introduce the applicant to the world of work. The main challenge of being an intern was to turn the abstract ideas into knowledge in real life.

1.2 Background of the report

Organizational attachment is a mandatory prerequisite to complete the BBA program. I therefore consider the recruitment and selection process under the advice and close supervision of my internship supervisor within the internship period at general banking department of EXIM Bank Limited.

1.3 The aims of the research

The aim of the research is to analyze, assess, evaluate and suggest the recruitment and selection practices of EXIM Bank Limited.

1.4 Scope of the study

The study deals with the system of hiring and evaluation from such a practical and theoretical perspective. It will also enable the analysis that issues.

1.5 Methodology of the study

Essentially, this study is a mixture of primary and secondary data. Different officers from EXIM Bank Limited are the key source of the data. I tried my level best to find out the appropriate information by asking them different questions and they answered.

Primary Data

- Analysis of personal data.
- Discussion between bank executives and HR employees.

Secondary Data

- Financial report.
- Internet assistance.

1.6 Limitations of the study

- The report was carried out within a short period of time.
- Detailed information is not published in several cases.
- Executives were busy all the time.
- Some executives are unfamiliar with their HR Policy.

CHAPTER: 2

Company Profile of EXIM BANK Limited

2.1 Historical Background of EXIM Bank Limited:

EXIM Bank Limited was established by Shahjajan Kabir in the year 1999 and Nazrul Islam Mazumder became the new chairman. It has started its journey from August 3rd 1999 with Alamgir Kabir as the adviser and Dr. Mohammad Haider Ali as managing director and CEO. EXIM Bank Limited is the first Bangladeshi private bank which opens an exchange house in the UK on 2009. The bank began operations with BDT one billion and paid up capital of BDT two hundred and twenty-five million. Until 2000, the approved and paid up capital remained the same. After that on 2011 the amount became BDT sixteen billion and nine billion. From July/2004 it has converted all the banking operation into sharia-based banking. EXIM Bank has provided all types of Islamic banking services with the help of advanced IT. One of the most important departments is foreign exchange. It deals with import, export and remittances. This department is playing an important role to enhance exporting earnings that contributes to economic growth and in effect leads to economic and social development. It also helps to satisfy the most demanding and unsuitable goods and services in the world.

2.2 Vision & Mission:

Vision:

Our vision is “Together towards Tomorrow”. EXIM Bank believes in unity and wants to work with their customers to achieve growth and progress in the service sector. In order to achieve the desired outcome, excellence will be implemented at all levels with a framework of operational excellence, as we understand that the line of success never stops at EXIM Bank. In a rapidly

changing competitive environment, bank's plans, strategies and collaboration will enhance its competitive advantage over others. Our main target is high-quality customer service with a pattern of constant improvement will be the pillar of our operational success.

Mission:

- Providing high-quality banking services, especially in international trade.
- Establishment of a competent banking model based on modern technology.
- Maintain organizational morality and business principles at all stages.
- Achieve sustainable economic growth and provide the stakeholders with full value.
- Complete social commitments.
- To make a significant contribution to the national economy.

2.3 Corporate Values:

- Aim for healthy and private growth.
- Work as a team to represent the organization's interests.
- Promote development and improvements in business.
- To value and appreciate people and make credibility-based decisions.
- To provide success appreciation and compensation.

2.4 Goal:

- To be the total market leader in the amount of loans issued in Bangladesh to small and medium-sized companies.
- Become a world-class service quality organization and build relationships that will allow its customers to successfully grow and expand.

2.5 Objectives of the Bank:

- Receiving, borrowing or raising money by deposits and providing assurances and reimbursement for all loans and agreements.
- Develop welfare-oriented banking systems.
- Investing money in ways that may vary from time to time should play a vital role in human development and in the generation of employment.
- To conduct the purchase and sale of money, gold and other assets.
- To widen counseling and consulting services in the use of liquidity facilities to debtors / startups, etc.
- To widen counseling and consulting services in the use of liquidity facilities to debtors / startups, etc.

2.6 Corporate Culture:

This bank is one of the most organized banks with a unique corporate culture. The bank's people see themselves as a team that believes in striving for growth together. The corporate culture that we belong to was not imposed; however, it was done by our corporate behavior.

Some strategies are given bellow:

- Managing and running the bank in the most effective way to improve financial results and manage fund costs.
- Always aim for customer satisfaction by delivering timely support and quality control.
- Identify the credit and other banking needs of customers and track their view of our success in meeting those requirements.
- Reviewing and updating processes, procedures and activities to improve the ability to deliver better customer satisfaction.
- Provide training and development to all employees.
- To promote a working environment that encourages positive motivation for performance improvement.

2.7 Functions of the EXIM Bank Limited:

- The main task of EXIM Bank is to accept deposits into different accounts from different customers.
- Provides easy terms and conditions for loans.
- The deposit is formed here
- The bank is investing it in a profitable industry.
- Demand Draft (DD), Pay Order (PO), On-line and Telegraphic Transfer system.
- The Bank is doing the transaction of bill exchange, cheque etc. on behalf of the clients.
- EXIM Bank assists with issuing letters of credit in the foreign exchange.

2.8 Company Slogan:

EXIM Bank Limited company slogan is **“Together towards Tomorrow”**.

2.9 Logo:



2.10 Target Market for Loans and Advances:

- Industry of agro processing.
- Spinning of textiles, coloring / printing.
- Garments targeted to export, sweaters.
- Small and medium-sized enterprises (SME).
- Fabrication of artificial flowers.
- Oil and gas including LPG and CNG.
- IT and computer related software
- Tiles and ceramics industry.

2.11 Product or Service Offer by Bank:

Retail banking and deposit with special scheme.

- Remittance and collection.
- Service related to export and import.
- Syndication of loans.
- Consumer loans.
- Finance for the project.

2.12 Three Themes for Growth:

- Introduction of electronic banking and card network.
- Expansion of customized services
- Building a strong reputable presence on the market.

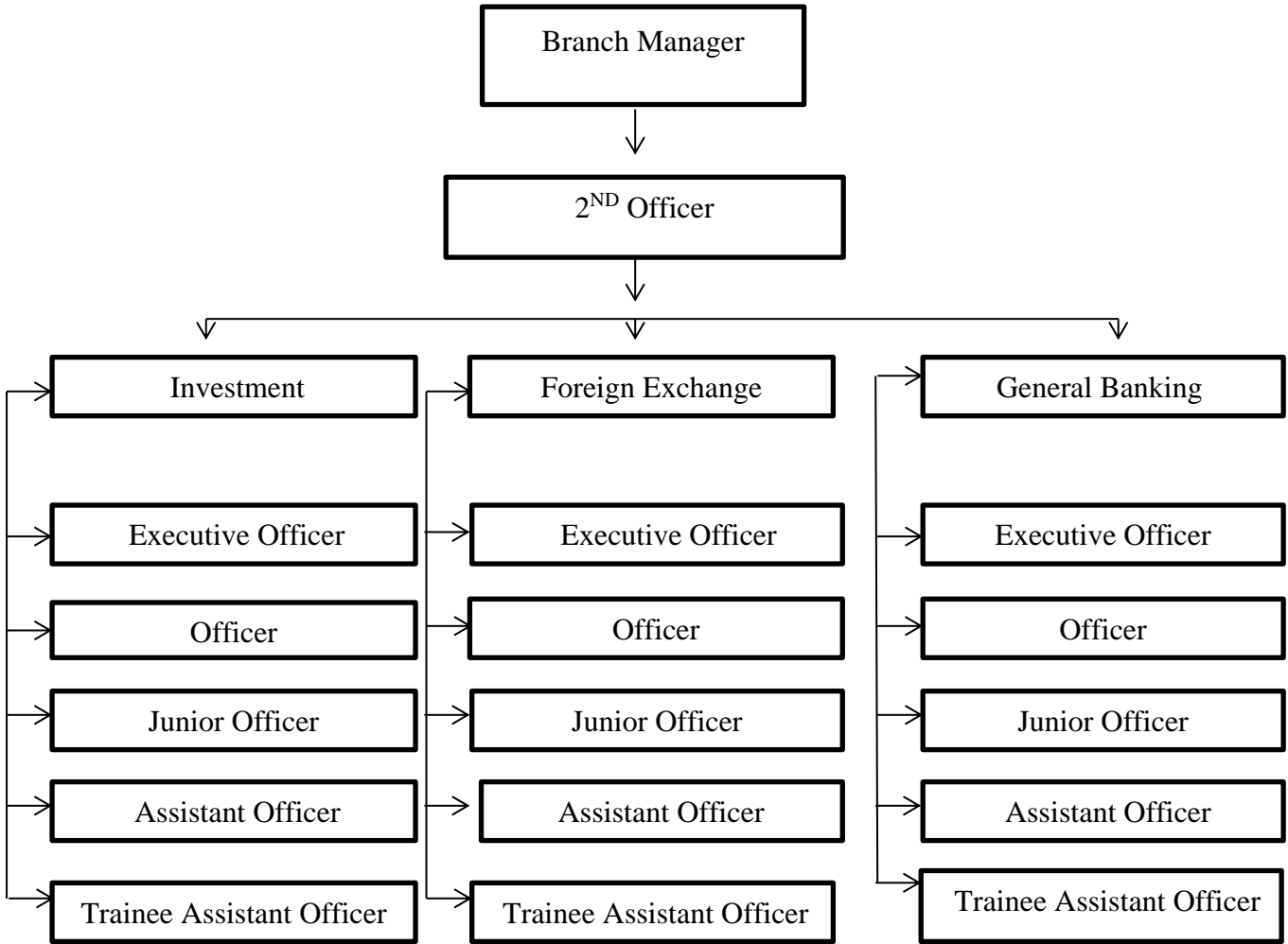
The aim of the banking business is to earn profit, but promoters and equity holders are aware of their dedication to the society to which they belong to chunk of profit to invest socio-economic development and art patronization; the country's culture and sports and that is how EXIM Bank would like to make a significant contribution to society.

2.13 Financial Highlights of EXIM Bank Limited:

Amount in BDT (crore)

Sl.	Particulars	2014	2015	2016	2017	2018
1	Authorized Capital	2000.00	2000.00	2000.00	2000.00	2000.00
2	Paid-up Capital	1283.86	1412.25	1412.25	1412.25	1412.25
3	Reserve Fund	611.83	686.99	784.64	888.55	972.09
4	Deposits	20029.44	22506.45	24854.04	28402.61	30078.66
5	Investment (General)	17793.68	19631.14	22215.53	25380.34	30503.61
6	Investment (Shares& Securities Excluded. Subsidiaries)	1522.17	1719.39	1606.33	2112.42	2353.14
7	Foreign Exchange Business	28498.47	30226.64	30546.57	33970.12	36653.34
	a) Import Business	14679.56	15270.33	15393.05	17904.03	18953.04
	b) Export Business	13441.24	14579.64	14750.87	15558.22	17173.13
	c) Remittance	377.67	376.67	402.65	507.87	527.17
8	Operating Profit	600.38	634.86	590.33	585.65	686.39
9	Investment as % of total Deposit	88.84%	87.22%	89.38%	89.36%	93.78%
10	No. of Foreign Correspondent	398	383	390	393	394
11	Number of Employees	2458	2696	2743	2791	2964
12	Number of Branches	87	103	113	118	123
13	Return on Assets after tax	1.16%	0.88%	1.06%	1.02%	0.65%
14	Return on Equity (ROE)	11.35%	9.06%	11.32%	11.80%	8.22%

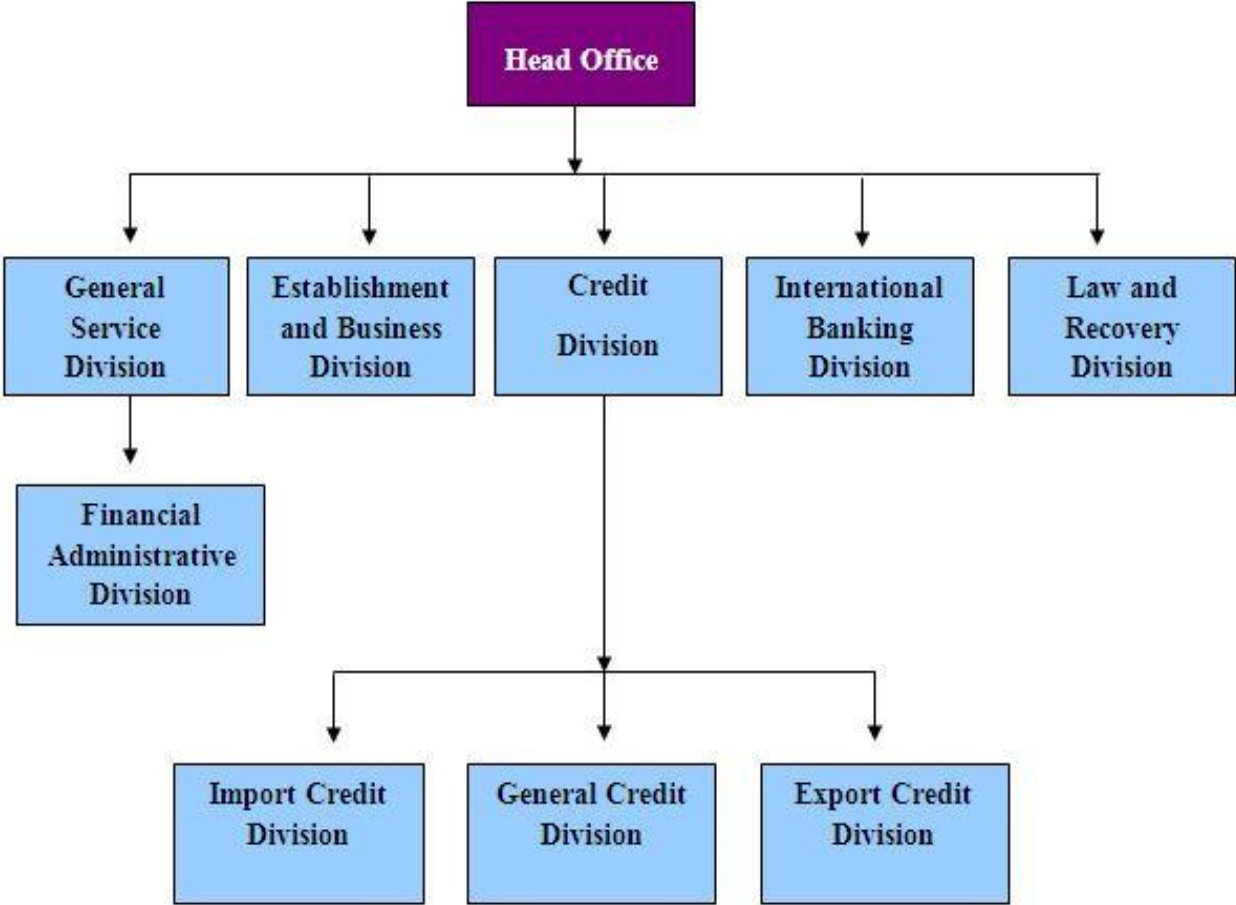
2.14 Branch Structure:



2.15 Organization Structure:



2.16 Organizational Chart of Head office:



2.17 Human Resource Practice in EXIM Bank:

The authority of EXIM Bank Limited believes that their workers are their main asset because they cannot operate their company without them. The human resources policy of EXIM Bank is concerned with people's growth and development towards a higher level of skills, innovation. This seeks to create an environment in which they can respond to the weaknesses of their enhanced ability.

CHAPTER: 3

Recruitment & Selection Practices in EXIM Bank Limited

3.1 Recruitment and Selection Practices of EXIM Bank Limited

3.1.1 Definition of Recruitment:

The performance of the human resources of a company depends on the quality of their employees. Recruitment is the process of finding and recruiting eligible job applicants. The process starts when new recruits are recruited and concludes with the submission of their applications. The outcome is a list of candidates from which to pick new employees. Managers get engaged because they want the best employees they can get, and they often know where to find eligible employees. The HR strategy can be particularly useful because it demonstrates both current and potential gap in the future to the recruiter.

3.1.2 Recruitment Methods

EXIM BANK has two forms of recruitment -

- Annual recruitment: This is performed annually according to the HR plan.
- Need based-requirement: This happens when a sudden vacancy occurs.

3.1.3 The department of recruitment

The recruitment department of EXIM Bank is very creative, smart, hard-working, professional and dedicated to any role they are appointed to. The work pressure as well as the work load of this department is very high. They try their level best to handle this recruitment processing in a

perfect way. The whole human resource department is divided into two sectors and they are HR core team and HR relationship team.

3.1.4 Recruitment Policy in EXIM Bank Ltd.

- All regular personnel must be recruited by the Managing Director.
- The Head of Human Resource Division appoints all HR contract and outsource personnel.
- The recruitment plan will be defined in accordance with the Service Level Agreement (SLA).
- The selection board will be chaired by the head of the department and the head of HR.
- After the interview, officer (grade one) and officer (grade two) may designate.
- There will be a second interview for the senior officer and more.
- For internal job posting, the applicant can only apply if he has more than two years of service in EXIM bank and the employee's reporting supervisor also has to approve the candidate's application.
- The employee of the HR Contract may apply for a regular post after serving the EXIM Bank for more than one year.
- Since working in EXIM Bank for over three years, outsource workers may also apply for the regular post.
- Newly hired employee will be subject to a probationary period of one year.

3.1.5 Responsibility of HR Management:

Human Resource Division of EXIM Bank consists of four functions:

- Staffing
- Training and Development
- Motivation and
- Maintenance

3.1.6 Basis of Recruitment:

Recruitment will need to be based on all grades. When determining human resource needs, the following considerations will be considered, among others:

- Development in the Bank's sector.
- Possible growth of branch network.
- Adding new obligations as a result of the regulatory framework changes.
- Vacancies resulting from promotion, resignation, death, etc.
- Requirement of succession.

The Bank's management will evaluate the Branches / Offices ' manpower requirement at least once a calendar year — preferably in January or December. After evaluating the need for manpower in line with the branch/officer organ gram the management will hire the desired number of applicants according to the recruitment policy. All hires will be taken in compliance with EXIM Bank Limited and standards/guidelines of Bangladesh Bank.

3.1.7 General Requirements for all grades:

- Must be a citizen of Bangladesh.
- Have to be fit both physically and mentally.
- Age limit is 30 years.
- Age certification need to be approved by S.S.C or equivalent / school leave certificate must be submitted.

3.1.8 Written Test:

Hiring of Probationary Officers is provided by national Newspapers each year through advertisement. BIBM or IBA, DU shall prepare a written test for choosing probationary officers. The task of performing the written test may be assigned to any other competent organization if those are unavailable.

3.1.9 CGPA Equivalent to Division/ Classes:

On 4- point scale:

1st Division / Class: CGPA 3.00 or above

2nd Division / Class: CGPA 2.25 or above but less than 3.00

3rd Division / Class: CGPA 1.65 or above but less than 2.25

On 5- point scale:

1st Division / Class: CGPA 3.75 or above

2nd Division / Class: CGPA 2.81 or above but less than 3.75

3rd Division / Class: CGPA 2.06 or above but less than 2.81

Examination results which are published as Pass (i.e. MBBS) shall consider the percentage of marks obtained to assess Division / Class or equivalent CGPA.

The criteria adopted by the Institute of Business Administration, DU / Faculty of Business Studies, DU / UGC will be observed to determine the equivalence of the grade of ' O ' & ' A ' applicants.

3.1.10 Job Circular of EXIM Bank Limited



CAREER OPPORTUNITIES at EXIM BANK

Export Import Bank of Bangladesh Limited, a Shariah Based Islamic Bank and one of the leading private commercial banks in the country with excellent work environment and corporate culture, is looking for competent, energetic and self-driven individuals among Bangladeshi citizens for the posts of "Management Trainee Officer", "Trainee Officer" and "Trainee Assistant Officer (Cash)". Competitive remuneration with promising career growth awaits the deserving candidates who would proudly be a part of EXIM Bank family.

Management Trainee Officer	Trainee Officer	Trainee Assistant Officer (Cash)
<p>Finally selected candidates will go through 01 (one) year probation period with monthly consolidated salary of Tk.50,000/-. After successful completion of the probation period, he/she will be confirmed as "Executive Officer" and entitled to monthly gross salary of Tk.65,900/-.</p> <p>Academic Profile</p> <ul style="list-style-type: none"> • Master's degree with a 4-year Bachelor's degree in any discipline from any reputed university. • A minimum of CGPA 3.00 or First Class in both Graduation and Post Graduation levels. • A minimum of GPA 4.50 in both Secondary and Higher Secondary or at least 3A's with 2B's in O Level and 1A with 1B in A Level. 	<p>Finally selected candidates will go through 01 (one) year probation period with monthly consolidated salary of Tk.37,000/-. After successful completion of the probation period, he/she will be confirmed as "Officer" and entitled to monthly gross salary of Tk.44,700/-.</p> <p>Academic Profile</p> <ul style="list-style-type: none"> • Master's degree / 4-year Bachelor's degree in any discipline from any reputed university. • A minimum of CGPA 2.25 or Second Class in both Graduation and Post Graduation levels. • A minimum of GPA 4.00 in both Secondary and Higher Secondary or at least 2A's with 3B's in O Level and 2B's in A Level. 	<p>Finally selected candidates will go through 01 (one) year probation period with monthly consolidated salary of Tk.25,000/-. After successful completion of the probation period, he/she will be confirmed as "Assistant Officer (Cash)" and entitled to monthly gross salary of Tk.31,200/-.</p> <p>Academic Profile</p> <ul style="list-style-type: none"> • Master's degree / 4-year Bachelor's degree in any discipline from any reputed university. • A minimum of CGPA 2.25 or Second Class in both Graduation and Post Graduation levels. • A minimum of GPA 2.50 in both Secondary and Higher Secondary or at least 2A's with 3B's in O Level and 2B's in A Level.

Eligibility Criteria for Application

In addition to the required academic qualification, applicants must meet the following criteria-

- Age not exceeding 30 years (32 years for freedom fighters' children) on 30 November 2019.
- No 3rd Division/Class/Equivalent GPA/CGPA in any academic level will be accepted.
- Willingness to serve the bank for a minimum period of 5 (five) years.
- General level of computer literacy (Sound IT skill in MS Office, E-mail, Internet etc.).
- Excellent communication skills in both Bangla and English.
- Multi-tasking ability and strong presentation skills.

Application Procedure

- If you are ready to take up the challenges of a successful banking career with EXIM Bank, please apply online through our eRecruitment portal <http://career.eximbankbd.com> by **30 November 2019**.
- You can apply for one post only.

General Instructions

- Misrepresentation of any information will disqualify the candidature.
- Only shortlisted candidates will be called for written examination.
- No TA/DA will be allowed in any stage of recruitment process.
- EXIM Bank reserves the right to accept or reject any application without assigning any reason whatsoever.

Job Location

- Anywhere in Bangladesh.

Additional Deputy Managing Director
Human Resources Division



**EXPORT IMPORT BANK
OF BANGLADESH LIMITED**

3.1.11 Authority for Recruitment:

Approval of recruitment will be maintained by the recruitment policy made by Bangladesh Bank.

3.1.12 Background Checking:

Background checking consists of checking the educational and professional history as well as other required information of the employees. It should be done before they enter into the bank.

3.1.13 Job Responsibilities of Recruitment

- Screening of the CV.
- The preparation of each employee's personal records.
- Employees who are selected for the interview as well as those who are recruited for the data entry.
- Check references and submit mails.
- Making phone calls.
- Helping the workers out when work is overwhelmed.
- Employee assurance of past employment status at EXIM Bank Ltd.
- Check the rating for PM.
- Worked in the promotional review as an invigilator.
- Coordinate the date and time of the interview.

3.1.14 Objectives of Recruitment

- Attracting, recruiting and hiring the most skilled and experienced candidates.
- Maintain the hiring strategy of EXIM Bank.
- Perform all selection steps when and where appropriate.
- To make sure that the selection processing is perfect, task-oriented, impartial and based on merit.
- Determine the organization's current and future needs in accordance with its HR planning and task appraisal activities by increasing the number of job applicants at a lowest possible cost.

3.1.15 Verification of certification:

The management can check the authenticity of any certificate or testimonial received by any employee from any education board / university / institution.

3.1.16 Verification of past service records:

The Bank's management can investigate a lateral entrant's past service records or check the validity of any certificate or testimonial submitted by any lateral entrant with respect to his / her experience or qualification, rendering him / her liable for punishment under the Bangladesh Limited Employee's Export Import Bank (Discipline & Appare) Rules-2003.

3.1.17 Disqualification for Recruitment:

HR Department will consider the following as disqualifications for employment:

- A person under the age of 18 shall not be recruited.
- Mentally unfit person.
- A person who has been forced to retire from government job.

3.1.18 Re-Employments:

A former employee can be re-employed by a new hire without having any association with his / her previous job. Former employees can be eligible for re-employment by open competition if they have been retrenched from resigning due to personal issues. The confidential personal file to be checked to confirm that the individual being considered for re-employment is not classified as 'DO NOT REHIRE'. Re-employment in both situations will be competitive rather than automatic. Moreover, the previous salary of the employee will be taken into consideration in the case of reduction and re-employment in the same job. Some types of conditions of resignation also preclude the re-employment of a person, including forced resignation, protest resignation, resigned during probation period and poor performing employees during probation period.

3.1.19 Vacancies:

Vacancies that arise when new positions are created or the current position is removed from the EXIM Bank Limited or transferred to a different position.

3.1.20 Eligibility to Apply:

All vacancies will be available to eligible internal and external applicants as a general rule. The employees of EXIM Bank may apply for any position where they are eligible. Any employee with required qualifications and experience can apply for the advertised position directly to HR Department regardless of their current grade. All vacancies must, as a general rule, be available to eligible internal and external applicants.

3.1.21 Requirement Analysis by Respective Department:

When a position within the company becomes open, the departmental head concerned must assess the need for new employees. While deciding the need, the department concerned must fill out a Personnel requisition form (PRF) and send it to the HR department. The PRF will contain the following information: -

- Job position.
- Job description.
- Educational qualification.
- Experience in details.

3.2 Approval of the Requirement:

The HR department will analyze the whole thing and discuss the recruitment approval with the top management of the company.

3.2.1 External Sources:

a) Candidate Search:

The Human Resources function will provide candidates and a shortlist for the line management review. Company may hire staff through externally, depending on the needs of the company. The following method can be considered to source candidates: -

- Online job circular.
- Advertisement through local and international press.

b) Liaison with Sources of Supply of Labor and Newspaper Announcements:

Employee notifications will be widely circulated in daily newspapers, different recruitment agency and other media, depending on the needs. It may be distributed in one or two or all of the media at a time when management has the sole right to take decisions on this matter.

c) Quality Control of Advertisement:

The advertisement will be analyzed in a standard format. HRM must ensure that the external identity of EXIM Bank Limited external identity is properly maintained and that continuity between projects is achieved.

3.2.2 Internal Recruitment Process:

a) Search

Internal candidates will get first preference. Candidates can be listed through succession plan within the organization and appropriate profile and experience certificate need to be verified.

b) Screening of Applications

The primary screening of the candidates would be approved by the department of human resources and the immediate manager of the recruited position.

c) Selection

The HR manager or the department head will be interviewing the final shortlist of candidates. Depending on this the department head will make a final decision to select the most suitable candidate. After completing the screening phase, all applicants who had applied for internal ads should be told of the final selection decision.

3.2.3 Minimum Notice Period:

The minimum notice period between advertisement and closing of competition is usually 7 working days, but HR department must make a final decision on this.

3.2.4 Cost Associated with Interview of Candidates:

There is no payment for the candidates who attend the interview.

3.2.5 Composition of the Recruitment Board:

The board of recruitment will consist of more than one person and one representative from the HR department. It can reflect gender diversity. Although it is vital that at least one board member has proper knowledge of the job and has special skills and qualifications of the interviewer position it is similarly important that others bring a broader perception about what EXIM Bank of Bangladesh Limited does to the recruitment process.

3.2.6 Screening of Applications:

HRM can count / check against the HRIS as the initial assessment phase after receiving applications. HRM must make sure that no approvals are lost and need to ensure careful handling of applications at all stages of the process and verify that applicants are qualified. The short-listed CVs will be sent to the head of the recruiting unit / department after completing all the screening process.

3.2.7 Compile a recruitment board:

Short-listing is usually carried out by one HR Member.

Written test is carried out by one employee from another department and one HR Director.

Viva board is mainly performed by at least three (3) individuals, department manager, one (1) HRM representative and one (1) person from another department.

3.2.8 Short-Listing of application:

Before starting, responsible person(s) shall fix up strategy on the basis of number of positions & number of applications received, it may be reduced through primary initial screening a standard qualitative screening tool may be utilized to ensure transparency. Criteria should relate

to competencies defined for the position and evidence of Export Import Bank of Bangladesh Limited requirements for employees.

3.2.9 On-Discrimination:

EXIM Bank Ltd is committed to equal opportunities for employment and will not discriminate against the ethnicity, gender, physical disability, age, etc. of an applicant, unless this is directly related to job requirements. However, to promote gender and diversity, consideration can be given in a positive sense to the religions, sex, and ethnicity of a person.

3.2.10 Disqualification of repeat applicants:

Candidates are excluded from further consideration who are called for final selection or eventually chosen to enter but have not joined or have already joined the company and left in the training period.

3.2.11 No Objection from Current Employer:

Before an appointment with EXIM Bank Ltd, candidates must deliver resignation acceptance and release order in original forms from their preceding organization. HR must first check the original copy of the approval and release order on official letterhead and a confirmed copy of the

' No Objection ' certificate will be stored in the Personal Confidential Record, along with educational and experience certificates.

3.2.12 Other Interest outside Employment:

Before starting the job, the HR Department should be told if it has any sources of income.

Certain sources of income (legal or illegal): the management of the EXIM Bank Ltd does not allow certain sources of income for employees while he is a member of the EXIM Bank Ltd.

3.3 Types of Employees:

a) Apprentice: an apprentice is an apprentice who earns payments during his apprenticeship time, and no other facilities are entitled to this position. Management has the sole right to decide on apprentice selection. Management can terminate the apprentice contract during the apprenticeship period without giving any reason. During the apprenticeship time, an apprentice from the apprenticeship program will not be eligible for EXIM Bank Ltd jobs.

b) Transfer Worker: EXIM Bank Ltd reserves the right to place employees at different locations as required by the objectives of management. Staff knows that it is often advantageous for EXIM Bank Ltd work areas. Moving of workers from one place to another requires approval

from HR Director or CEO or COO. A minimum of 7 days' notice will be issued to the workers before finalizing a transfer decision.

c) Casual Worker: Many people may be named as casual workers at the time of the festival or when there is more job pressure. Only the sum consulted shall be paid on the basis of a contract. Individuals who work permanently or for a limited period of time mean that employment is casual in nature, sporadic terms.

d) Temporary worker: a company may appoint few people on the basis of conduct for a very short period of time. Worker engaged in work that is largely temporary and is expected to be finished within a limited period of time.

3.4 Selection Process of EXIM Bank Limited.:

3.4.1 Definition of Selection:

While most workers do not use such an elaborate screening tool, a selection process is used by all employees. The selection process is a set of specific steps that are used to assess which candidates to employ. Recruitment and selection in many HR departments are combined and called the job function. In a large HR department, the work role is the job manager's responsibility.

3.4.2 Interview:

Interview questions will concentrate on job performance-related areas. Candidates must be asked the same minimum set of questions, although the board can, at its discretion, ask additional questions. Any question, scenario or circumstance given to candidates during written or oral tests must be applicable to the position's required skills or skills. Question shall present a positive professional image of EXPORT IMPORT BANK OF BANGLADESH LIMITED and shall not cast doubt on the integrity or capacity of any person or unit within EXIM Bank or in any other organization. A candidate evaluation form should be followed during the interview process to look at the candidate's summary. A candidate assessment form should be followed during the interview process to look at the candidate's summary.

3.4.3 Steps of Selection:

Step- 1: Preliminary Reception-

As a courtesy, a brief reception interview can be given, and then the applicant appears in person. As it is often called, this "courtesy interview" is a matter of good public relations. It also helps the department to check for obvious misfits and to obtain information about these applicants for "drop-in."

Step- 2: Employment Tests-

Employment assessments are instruments that determine the applicants ' alignment with job requirements. Some are paper-and-pencil tests; others are work-like activities. Tests are used

more often for job-paying candidates than for management openings because hourly jobs usually have a limited number of skills that are easier to test.

Step- 3: Selection Interview-

The selection interview is a formal, in-depth discussion to determine the acceptability of an applicant. Three specific questions are being asked by the interviewer: Can the candidate do the job? Will the work be done by the applicant? How does the candidate compare to others considered for the job?

Step- 4: References and Background-

Applicants credential distortion indicates that reference and background checks are necessary, especially when poor performance or illegal behavior may hurt customer coworkers. Research suggests that manipulation of qualifications also exists.

Step- 5: Medical Evaluation-

When making the hiring decision, the selection process may include a medical evaluation of the applicant. The medical evaluation may: reduce the levels of health or life insurance for company-paid insurance to the whole employer. Be required by officials of state or local health, particularly in food handling operations where communicable diseases are a threat. Be useful in assessing whether the applicant can deal with a job's physical or mental stress.

Step- 6: Supervisory Interview-

The ultimate responsibility for the success of a newly hired worker lies with the immediate supervisor of the workers. The supervisor is often able to assess the technical capabilities of the candidate. The job function provides a supervisor with the best prescreened applicants available when supervisors makes the financial decision. The boss chooses who to recruit from these two or three applicants.

Step-7: Realistic Job-

The supervisory interview is supplemented by realistic job previews. A practical career description (RJP) shows the work and environment to the employee before making the hiring decision. This often includes showing the applicant the type of work involved, the equipment involved, the working conditions. In some cases, as part of the recruitment process, an RJP is provided to eradicate inappropriate candidates. Not all companies are using RJP's.

Step-8: Hiring Decision-

The final hiring decision is made by the HR department. Hiring signals the end of the process of selection, given the applicant accepts the job offer. The method of recruiting requires more than

simply extending a bid. Employees will inform candidates who are not chosen to maintain good public relations.

3.5 Salary Negotiation:

The Department of Human Resources should determine the wage to be paid once the applicant is chosen. The department of employment should be kept fully informed of the status and any issues that may arise.

The following will be considered in the talks:

- Availability of market-based skills
- The current compensation plan for the nominee.
- The pace of the job market.
- External equality between workers should be preserved in similar jobs with equal levels of experience and skills.

3.5.1 Reference Checks:

Upon completion of the application, the Department of Human Resources must perform reference checks on the applicant. Such reference checks will include background check / reference investigation: reference checks to validate the applicants previously provided factual

information and to identify adverse information such as criminal record, revoked driving license, etc.

- Management shall attempt to check by telephone with its current (or former) employer the current (or former) status and salary of the claimant.
- Applicant current or previous supervisor may be called by management to try to find out more about the motivation, professional skills and ability of the applicant to work with others.
- Management shall attempt to check by telephone with its current (or former) employer the current (or former) status and salary of the claimant.
- Authentication directly with universities / institutions of all educational certificates.

No applicant will start work until the last two employers receive absolutely acceptable references and the last employer receives a letter of release.

3.6 Terms & Conditions of Employment:

3.6.1 Working Hours:

The duration of office hours is 10 am to 6 pm. Lunch break is from 1.30 p.m. to 2.30 pm. working hours and scheduling of other events will be arranged in conjunction with business needs and focused on a 48-hour working week.

3.6.2 Office Hours during Strike:

Employees are asked to take part in the workplace. Nonetheless, they are told to use their own judgment and only need to go to the office if they feel it's safe for them to drive and there are no major problems on the route. Employees must notify their Line Manager or Department Coordinator if, due to security and safety issues, they are unable to come to office. Employees need to account for the missed working hours by working on weekends or working extra hours during holidays in the event of absence due to security reasons. The employee's line managers will keep track of compensatory working days. Employees entitled to overtime and weekend compensation must pay during strike for missed working hours; before demanding overtime and weekend allowance. If an employee is unable to appear at the office; he / she is required to apply for leave. Some leave will be withheld; this is only for record keeping purposes. Leave will only be removed if the above approach does not account for this absence. During strike days, office timing remains flexible and employees can come to the office at a time when on the road they feel safe and comfortable.

3.6.3 Public Holidays:

The company must observe holidays as announced at the beginning of the year according to the holiday list. The company will use the holiday list provided by the MCCI (Metropolitan Chamber of Commerce & Industry) as the basis for determining the holidays that the Company will recognize as public holidays. Company reserves the right to make changes or adjustments to public holidays as required by the company.

3.6.4 Probation:

All permanent staff in Bangladesh are required to undergo a one-year probationary period. If an incumbent's performance is not considered appropriate for the first 1 year; with specific goals, the probation period may be extended for another 6 months. At the Company's discretion, the length of the probation period can vary.

3.6.5 Confirmation:

HR must remind line managers two weeks before the date of approval from their subordinate. All Line Managers will evaluate their employees in the prescribed test form and rate their performance over the probation period. HR can change the salary level for employees based on performance ratings.

3.6.6 Transfer:

At its absolute discretion, the company may move an employee from one job to another or from one location to another or from one department to another, from one head office to another, within and outside the branch office if it is necessary for business requirements or for training & development or other business requirements. The transition will be handled by the head office.

3.6.7 Duties & Responsibilities:

From time to time, the duties and responsibilities are those set out by the company. Additional duties may be assigned and the company may modify the job description from time to time to suit changing circumstances and business needs. The duties and responsibilities are to be conducted in compliance with company policy, rules and regulations, standing orders, etc. The employee agrees to fulfill all the duties set out in the definition of his / her job as well as those delegated by the organization. Employees are entitled to a job description.

3.6.8 Confidentiality:

An employee must maintain strict secrecy regarding the company's business during the employment with head office and thereafter. He/ she will not reveal to any person, corporation or company, whatever, other than the directors of this company or their designated representatives, or, if required by law, his/her salary, promotions and benefits, and any business-related confidential information of any sort that he/she has acquired while in HRD or any other business.

3.6.9 Training & Development:

This section is responsible for assessing training needs in conjunction with operating/ line managers and in the world's advanced countries. This segment is also responsible for the career planning of all the organization's top executives.

3.7 Functions of HRD Section:

3.7.1 Assessing Training needs-

Each unit will evaluate the training needs of manpower on an annual basis based on the objectives set out in the annual operating plan as well as the analysis of the individual training needs defined in Individual operating plans resulting from the annual performance assessment process. HRD will provide instructions and guidance on how this planning should take place prior to these annual planning exercises.

3.7.2 Responsibilities:

1. Employees will identify skills and areas that need improvement as part of the annual assessment process together with their superiors.
2. Supervisors must discuss what areas can be feasibly established with their employees. The supervisor and coordination unit must provide the necessary support for the training (financial, time, logistics).
3. The department needs to evaluate its future plans and requirements. Education goals will emerge from this planning process. With information sharing regarding planned training events and strategies, it is critical that senior managers are genuine and open.
4. HRD must play the role of coordinator. Its role is to match needs with planned initiatives in addition to compiling training plans.

CHAPTER: 4

Duties, Responsibilities & Learning as an Intern

4.1 As an intern my activities were as follow-

- 1) Account Opening:** I worked in the head office corporate branch of EXIM Bank Ltd in the general banking department. This branch is primarily concerned with opening and closing bank accounts. Through my departmental job, I learned about the different types of accounts as well as their functionality and the paperwork needed to open a bank account. Al Wadia, Mudaraba Savings Deposit, Mudaraba Term Deposit receipts etc. are these different types of accounts. In fact, my immediate supervisor helped me understand what amount of interest rate consumers are going to get from these different kinds of accounts.

The following activities which were done by me-

Providing reliable information to customers on what types of documents are crucial to opening an account. I used to tell them they need two copies of their latest photograph and two copies of the nominee's photograph and a photocopy of the national ID card of the client and nominees.

Removal of unfinished forms found through internal audit. For example, certain forms were filled out without the number of the account, the name of the applicant, the customer ID, TIN, and the number of the national ID card, etc. My task was to complete such forms with the correct information from the necessary certificates or copies attached.

For personal and corporate risk assessment, fill in the Know Your Customer (KYC) form. I used to put various seals on the forms after completing the form properly, such seals included the account opening officer's name, assistant relationship manager's name, relationship manager, operational manager, division seal, etc.

- Making phone calls to customers to obtain required images, business license photocopies national ID cards or other inquiries.
- Distribution of the correct check book by requesting the name of the client, the account number and then verifying them and receiving them from the courier. Additionally, sometimes after passing 2 or 3 months, I had to make phone calls to those customers who did not collect their check book.
- I maintained the 111,121 by sequencing files for the current and savings account in separate files with different types of account sources.
- Finding the closed forms of MTDR, MSTD, SB, and old account opening.
- Enrolling in the register book the newly opened bank accounts with the name, account number and opening date of the account holders.

2) Filling up pay order: The issue of pay orders was a part of daily activities. Every day, I received more than two or three pay orders. Customers were originally provided with

a pay order form. There were spaces in the pay order slips where the customer was required to write their account name, account number, money amount, etc. Upon completion of the form, customers were asked to pay the money.

- 3) **Cheque Requisition Form:** When a customer opens an account in Exim Bank, a check request slip will accompany the account opening form. A customer must write the account holder name, account number, page numbers that the customer wants in the check book, etc. in this slip. Upon receiving a new check book in the branch, I used to seal the branch on each page of all new check books.

- 4) **Bill Clearing Section:** For example, I used to put seals in this department- the branch seal, endorsement seals on the received cheques. I used to verify if the account number, the name of the account holder and the sum in both numbers and words were correctly written.

- 5) **Sending Emails and printing documents:** I used to send e-mails and add important documents to other branches of EXIM Bank. In addition, to aid the officials I used to print various documents and attachments on the topic of opening bank accounts. Such documents were necessary to complete in order to open a bank account.

4.2 Problems that I faced as an Intern:

- The work at the bank was quite monotonous and not at all demanding.
- I was at first worried about filling out customer names, numbers, address, as there was no room for overwriting and error after writing such important customer information that I used to double check that took a lot of time.
- Knowing my duties and responsibilities, what I, as an intern at this bank, could or could not do.

4.3 Impacts of Internship Experience in my career:

- I learned how to open and close different EXIM Bank Limited accounts.
- I have learned how different information is provided by EXIM Bank to their customers.
- One of the lessons learned from the bank was to check signatures in different documents.
- I have witnessed the pay order formalities and the check book.
- Eventually, I learned to be responsible for my own actions and to be responsible.

Chapter: 5

Findings & Analysis

5.1 SWOT ANALYSIS:

Strength:

- Strong financial position with a clear vision.
- Sound productivity and expansion with good internal capital generation.
- Processing of high quality transactions throughout the company.
- Comprehensive and focused marketing plan.
- Highly qualified and pro-active personnel.
- Strong image and excellent reputation.
- Bunch of strong and motivated employees.
- Good at marketing.
- The reputation and goodwill of the company already established as a leading bank.
- Total backup service for the data center.

Weakness:

- Limited adequacy of resources.
- High concentration on large-scale and fixed deposits.
- No marketing campaigns.

- Lack of publicity.
- There are no customer service booths.
- Employees do not have adequate basic computer skills.
- There is a lack of mid-level management experience and encouragement.

Opportunity:

- Marketplace penetration by diversified goods.
- Payment system management and online banking.
- Increasing trend in global business.
- Retail Banking focused on properties such as hypothetical deposits, consumer loans (ex. car loans).
- It is possible to install electronic banking.
- All ATMs should be extended.
- Sophisticated customer service schemes.

Threat:

- Increased competition in the industry for market share.
- Regular changes in banking rules by central bank.
- Market pressure to lower the loan rate.
- Political unrest at national and global level.

- Many commercial banks, for example. Dutch Bangla Bank, Standard Chartered Bank, Islami Bank Ltd.
- Instability in politics.
- Segmentation of the business.
- Rules and regulations of government.

5.2 Problems Identified:

From my point of view the recruitment and selections system is too much lengthy. My finding is that sometimes bias will occur throughout the selection process while selecting branch employees. Another thought is that EXIM Bank is using conventional recruiting methods to ensure that their cost for this is high. I also noted that EXIM Bank Limited needs to use more external sources such as campus recruitment, market recruitment, etc.

Chapter: 6

Recommendation & Conclusion

6.1 Recommendation:

Although most of the employees (60%) accepted that the recruitment and selection system is free of bias, there is some nepotism and racism is there. The bank should therefore take appropriate steps to avoid these adverse practices in order to strengthen the organization. EXIM Bank uses conventional employee recruitment and selection tools as well as the techniques though most employees do not think the tools and techniques of the bank are adequate. In order to make the process quick, equal and easy, new and digital technologies and techniques should be implemented in the organization.

Conclusion:

Human resource is not the head count of an organization's people working. This is a complete representation of their knowledge, skills, imaginative abilities, strengths and abilities, as well as their values, attitudes and beliefs, and a positive mindset. There is no good result of recruiting people without a simple sense of direction. EXIM Bank Limited is very aware and vigilant to take full people to take full people to attempt to gain spirit. As one of Bangladesh's fastest growing and most modern banks, the "people" were the key success factors achieved by EXIM Bank in a short span of time. As one of Bangladesh's fastest growing and most modern banks, the "people" were the key success factors achieved by EXIM Bank in a short span of time. The management carefully identifies potential future employees in line with the Bank's growth aspiration and takes extra ordinary effort to build them up.

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