

*Recruitment Process of Human
Resource Division in
BRAC Bank Ltd.*



Recruitment Process of Human Resource Division in BRAC Bank Ltd.

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LETTER OF TRANSMITTAL

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Kohinur Akter
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Subject: Submission of Internship Report.

Dear Madam,

This is my pleasure to present my internship report entitled “**Internship Report on Recruitment process of Human Resource Division of BRAC Bank Ltd.**” I have conducted my internship program in BRAC Bank Ltd, 1 Gulshan Avenue, Gulshan-1, Dhaka-1212, under your close supervision.

I believe that knowledge and experience I gathered during the internship period will be helpful in my future professional life. I will be grateful to you if you accept the report and oblige thereby.

Your support in this regard is highly appreciated.

Thanking you

Sincerely yours’

Anika Wnaisa

ID: 08104033

ACKNOWLEDGEMENT

Completion of this report has made me grateful to a number of persons. First of all I would like to acknowledge my supervisor and teacher Kohinur Akter for giving me the opportunity to prepare the report. Her valuable suggestion made it easy for me to prepare the report.

Secondly, I like to express thanks to the entire team members of the Human Resource Division of BRAC Bank Ltd. I am also grateful to Ms. Tahniyat Ahmed Karim, Head of Human Resources, BRAC Bank Ltd.

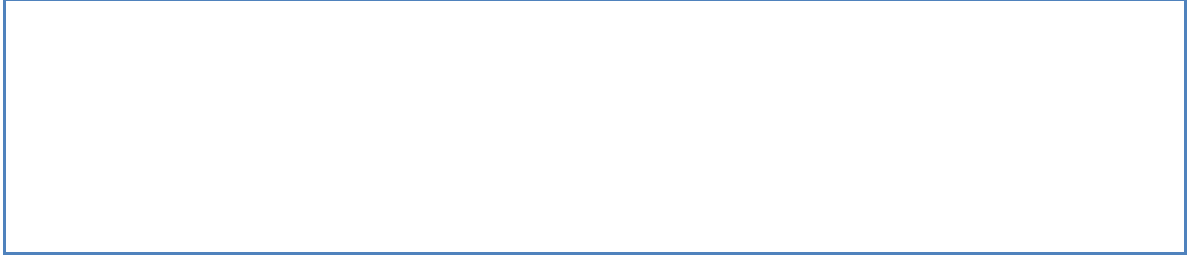
At the end my heartiest thanks to all of colleagues and team members for providing me the valuable suggestions and information in preparing this report. It was my privilege and I am truly honored working with such a wonderful team.

Thanks to all of them.

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EXECUTIVE SUMMARY

BRAC Bank Limited, one of the latest generation of commercial banks started its journey on July 04, 2001 and in just 10 years proved to be country's fastest growing bank. BRAC Bank, a fully operational Commercial Bank, focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which hitherto has remained largely untapped within the country. As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial intermediaries linking economic policies of the government with rest of the economy.

Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Operations Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need.

The specific objective of this report to survive in the competitive global arena, we have to change our recruitment and selection process and adopt the new tools and techniques and bring out the best recruitment system and its result for organizational success.

Chapter 1: Introduction

BRAC Bank Limited is a full service scheduled commercial bank. It has both local and International Institutional shareholder. The bank is primarily driven with a view of creating opportunities and pursuing market niches not traditionally meet by conventional banks. BRAC Bank has been motivated to provide “best-in-the-class” services to its diverse assortment of customers spread across the country under an on-line banking dais.

1.1 Objective of the study

- To know the functions of HR in BRAC Bank Ltd.
- Learn and gain knowledge from practical experiences
- Understand the recruitment and selection process and policy

1.2 Scope of the study

As I have worked in HRD as an internee at recruitment the information I have collected from the practical experiences, this report will give a clear idea about the all the functions of Human Resources Department practiced in BRAC Bank Ltd.

For example:

- The different department of HRD
- The functional procedure of the recruitment and selection process
- Benefits BRAC Bank offer to their employees to motivate their work

Hence, I think this report will give a clear picture of Human Resources Department of BBL and their functions.

1.3 Methodology of the study

Information is collected through both primary and secondary methods.

Primary data are collected through:

- Observation - Observation is an essential aspect of all methods of data collection. Also in using more formal methods, we will



always receive additional information on the surroundings, people's reactions, attitudes and environment. The advantage of this approach is first and foremost that it can provide in-depth information of high quality about the practical working atmosphere.

Secondary data are collected through:

- From different books of HRM
- Manuals of BRAC Bank Limited.
- Monthly Report of HR
- BRAC Bank Website
- HR policy of BRAC Bank Limited

1.4 Limitations of the study

All the information is classified and need not to be disclosed. As an internee disclosing sophisticated information could be unethical and an unjust to the organization.

Within all these constraints I have tried to work with the information as efficient as possible and tried to understand and learn from practical work experiences and make an attractive, well-informed and an effective report. The officials had some times been unable to provide information because of their huge routine work. That is why we do not gather vast knowledge about the critical issues.

Chapter 2: About BRAC Bank Ltd.

2.1 BRAC Bank Limited

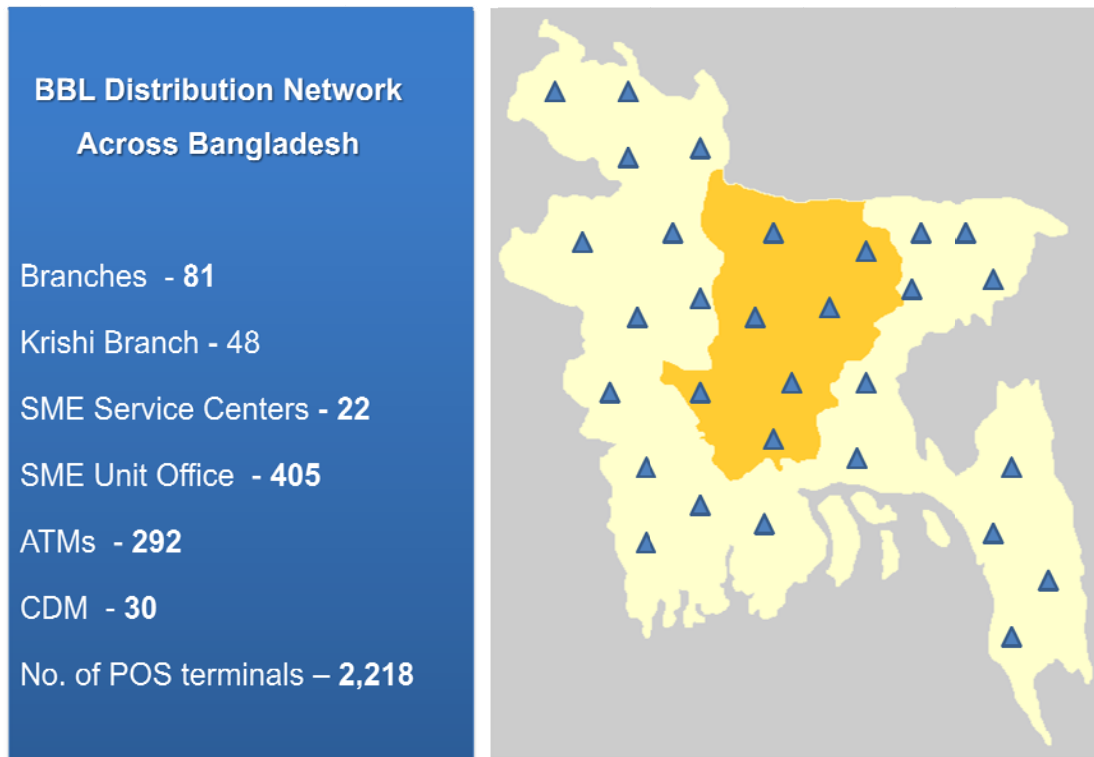
BRAC Bank started its journey in 2001 and in just 12 years proved to be country's fastest growing bank. BRAC Bank Limited, one of the latest generation of commercial banks started its journey on July 04, 2001. It is an affiliate of BRAC (Bangladesh Rural Advancement Committee), one of the world's largest non-governmental development organizations founded by Fazle Hasan Abed in 1972. It has been the fastest growing Bank in 2004 and 2005. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh.

BRAC Bank, a fully operational Commercial Bank, focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which hitherto has remained largely untapped within the country. In the last five years of operation, the Bank has disbursed over BDT 2200 crore in loans to nearly 50,000 small and medium entrepreneurs in 2007. And this year Bank's disbursement plan is BDT 4100 crore.

Today, the bank has 81 Branches, 22 SME Service Centers, 48 SME/Krishi Branches, more than 250 ATMs, CDMs 30 and 405 SME Unit offices across the country. It has disbursed over BDT 14,500 cores of SME loan and has over 1,200,000 individual customers who access online banking facilities. Its services cuts across all strata of clientele be it corporate, retail or SME.

(http://www.bracbank.com/company_profile.php)





http://www.bracbank.com/company_profile.php

Fig: BBL Distribution Network

- Fastest growing bank in the country for the last two years
- Leader in SME financing through 350 offices
- Biggest suit of personal banking & SME products

2.1.1 Corporate Vision

- Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh”.

2.1.2 Corporate Mission

- Sustained growth in Small & Medium Enterprise sector
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funded income
- Keep our debt charges at 2% to maintain a steady profitable growth
- Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Bank's other products and services
- Manage various lines of business in a full controlled environment with no compromise on service quality
- Keep a divers, far flung team fully controlled environment with no compromise on service quality.

(http://www.bracbank.com/company_profile.php)

2.1.3 Core Values

- Our Strength emanates from our owner - BRAC. This means, we will hold the following values and will be guided by BRAC as we do our work.
- Value the fact that one is a member of the BRAC family
- Creating an honest, open and enabling environment
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit
- Strive for profit & sound growth
- Work as team to serve the best interest of our owner
- Work as a team to serve the best interest of the owners.
- Relentless in pursuit of business innovation and improvement
- Value and respect people and make decision based on merit
- Base recognition and reward on performance
- Responsible, trustworthy and law-abiding in all that we do.

(http://www.bracbank.com/company_profile.php)

2.1.4 Company Values

CRYSTAL

An employee must be CRYSTAL in every step she/he takes for the customers, other employees and stakeholders.

C-Creative: Be a person of innovative ideas in solving issues, thinking different ideas to reach one destination; do new associations between existing ideas or concepts for the organization's overall growth.

R-Reliable: Be worthy of reliance or trust at work so everyone could depend on you.

Y-Youthful: Be a person of freshness and vibrant characteristic at work. Feel young at HEART and project enthusiasm during performing duties.

S-Strong: Be a person of willing to move forward and apply conscious choice, willpower, discipline and passion at work.

T-Transparent Be transparent at work at all level both internally and externally. Show openness and honesty through communication to bring transparency.

A-Accountable: Be accountable for own actions and take responsibilities for the outcome of the actions; be responsible and answerable towards customers, organization, regulatory bodies as well as the society.

L-Loyal: Be loyal to the organization by being compliant at work, taking ownership and create belongingness which will carry your brand as your pride.

2.2 Management Committee



Mr. Syed Mahbubur Rahman
Managing Director & CEO



**Mr. Mohammad
Mamdudur
Rashid**
Deputy Managing Director



Mr. Rais Uddin Ahmad
Company Secretary &
Head of Legal, Regulatory & Internal
Control



**Mr. Nabil Mustafizur
Rahman**
Chief Credit Officer



Mr. Nawed Iqbal
Chief Technology Officer



Mr. Syed Faridul Islam
Head of SME Banking



Ms. Tahniyat Ahmed Karim
Head of Human Resources Division



Mr. Firoz Ahmed Khan
Head of Retail Banking



**Mr. Mohammed Rahmat
Pasha**
Head of Treasury
& Financial Institutions



Mr. Khwaja Shahriar
Head of Cash Management



Mr. Shah Alam Bhuiyan
Head of Operations



Mr. Md. Sarwar Ahmed
Head of IAM – SME & Retail



**Mr. Zeeshan Kingshuk
Huq**
Head of Corporate

<http://www.bracbank.com/Management.php>



2.2.1 Shareholder Structure

We see this as a start - a new start for the dream Bangladesh we all have put our trust on.

BRAC Bank Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and ShoreCap International, has been the fastest growing Bank in 2004 and 2005. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh.

Name of Shareholder	Total Shares	% of Total Share
BRAC	11,717,732	43.77
Mr. Fazle Hasan Abed	265	0.001
Mr. Syed Humayun kabir	265	0.001
Mr. A.S Mahmud	222	0.001
Mr. Faruq A. Choudhury	222	0.001
Mr. Dr. Saleh Uddin Ahmed	266	0.001
Mr. Md. Aminul Alam	366	0.001
Ms. Tamara Hasan Abed	222	0.001
Mr. Shib Narayan Kairy	202	0.001
International Finance Corporation (IFC)	14,34,273	5.36
ShoreCap International Ltd.	231,184	0.86
General Shareholders	133,84,381	50.00
Total	267,69,600	100.00

(<http://www.bracbank.com/Shareholding-Structure.php>)

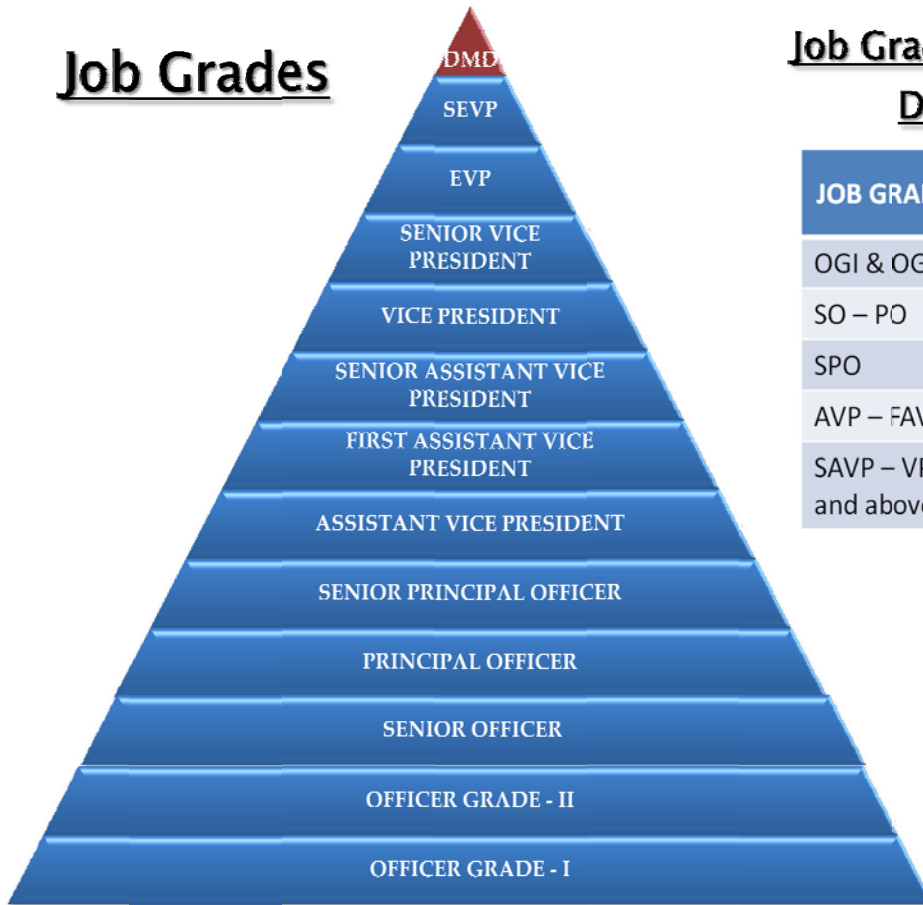
2.2.2 Management Aspects

Like any other business organization, the Top management makes all the major decisions at BRAC Bank Limited. The Board of directors being at the highest level of organizational structure plays an important role on the policy formulation. The Board of directors is not directly concerned with the day-to-day operation of bank. They have delegated their authority to its management committee, which is called MANCOM. Now there are 5 directors in the Top management of the bank. All the directors have good academic background and have huge experience in business. Mr. Fazle Hasan Abed is the chairman of the bank. The board of directors holds meetings on a regular basis.

(source: BBL/local/web portal)

2.2.3 Job Grades of BRAC Bank Ltd.

Job Grades



Job Grades & Functional Designation

JOB GRADES	FUNCTIONAL DESIGNATION
OGI & OGII	OFFICER
SO – PO	ASSOCIATE MANAGER
SPO	MANAGER
AVP – FAVP	SENIOR MANAGER
SAVP – VP and above	HEAD

2.2.4 Departments of BRAC Bank LTD:

The BRAC Bank Limited has 26 departments in three different criteria. The Departments are:

1. Business
2. Support
3. Operations

Business:

1. SME Banking.
2. Retail Banking.
 - Retail Distribution.
 - NFB and Secured Assets.
 - ADC.
 - Unsecured Assets.
 - Liability.
 - Service Quality / Business Intelligence.
 - Collections.
 - Cross Selling.
 - Regional Distribution.
3. Corporate Banking.
4. Probashi Banking.
 - International Distribution.
5. Cards.
6. Treasury & Financial Institution.
7. Marketing and Corporate Affairs.

Support:

8. Company Secretariat & Regulatory & Internal Control.
9. Enterprise Risk Management.
10. Credit.
11. Human Resource Division.
12. Financial Administration.
13. Impaired Assets Management.
14. Complaint Handling Cell.
15. Credit Inspector.

Operations:

16. Retail Banking Operations.
17. SME Banking Operations.
18. Wholesale Banking Operations.
19. Probashi Banking Operations.
20. Card Operations.
21. Business solutions.
22. Technology.
23. General Infrastructure Services.
24. Central Operations.
25. Call Center.
26. PSO & MIS

2.2.5 Target Customers

- Leading domestic, corporate and trading houses
- Local, medium and large corporate bodies
- Multi-national Corporations (MNCs)
- Non-government Organizations (NGOs)
- Skeptical while building relationship with:
- Educational Institutions
- Medical Institutions
- Manufacturers/Service Providers that are environmentally threatening

2.2.6 Unique Selling Point (USP)

- **Quality** of Service
- **Innovative** Solutions
- Market **Knowledge**
- Level of **Trust** with clients
(portal)

(source: BBL/local/web

How does BBL make money?

- Interest income
- Fees & Commission
- Capital Gain
- Foreign exchange Gain

Chapter 3:

BRAC Bank Human Resource Division

As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial intermediaries linking economic policies of the government with rest of the economy. The bank is constantly serving people and the economy of the country by raising aggregate demand, production and thus creating wealth for the economy. To maintain the resilience in doing growth oriented profitable and socially responsible business in the fiercely competitive banking industry of Bangladesh, Human Resources Division of BRAC Bank Limited work closely with the management committee for strategic advancement.

Being a Bangladeshi bank and serving the banking needs of Bangladeshi people, Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Administration Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need.

(source: BBL/local/web portal)

3.1 People Management at BRAC Bank Ltd.

The “People” has been the key success factor that BRAC Bank has achieved in a short span of time. Thus Management of the Bank emphatically values to hire, engage and retain talented employees. Human Resources Strategy of the Bank constantly strives and renews its commitment to meet the career aspiration and priorities of the employees. Bank views the employees as most valuable capital of the organization and is endowed with unique qualities and if thoughtfully and inspiringly led the workforce can bring superior result with creativity. In line with



the growth aspiration of the Bank, the management of the Bank carefully identifies potential future leaders amongst its employees and takes extra ordinary effort to build them.

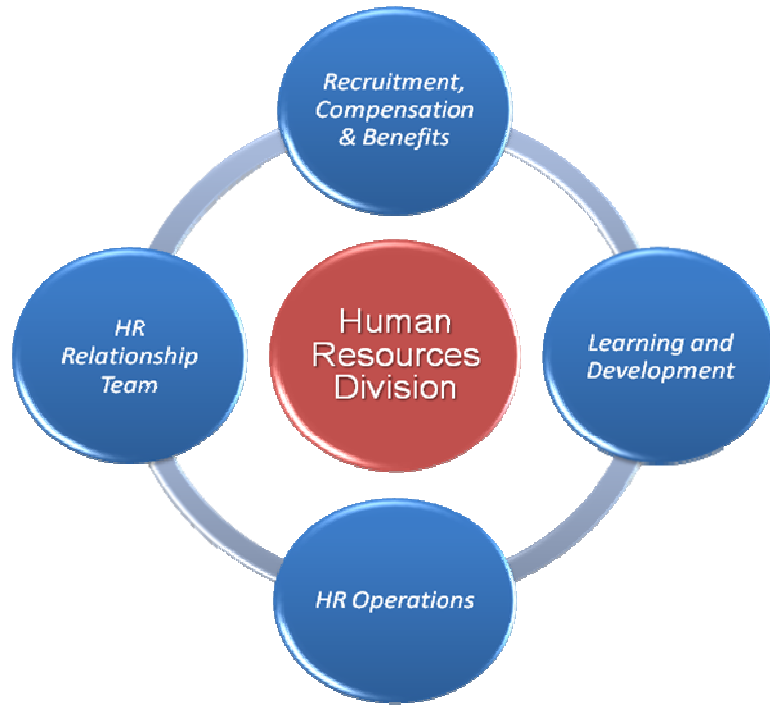


Fig: Departments of HRD

There are many reasons why BRAC Bank Limited is transpiring as employer of choice in the job market. As a modern and fast growing Bank, hardworking and talented employees with right set of intellect enjoys accelerated carrier progression in BRAC Bank Limited. Besides numerous noteworthy CSR activities of the Bank, a significant portion of earning of the bank is routed through the ownership structure of the Bank for building just enlightened poverty free Bangladesh – the vision the founder Chairman and Chairperson of BRAC Sir Fazle Hasan Abed dearly and closely follow through. The management of the Bank fosters a fair, enabling value based, ethical working atmosphere. Employees of the Bank enjoy being a part of the future success and expansion.

(source:

BBL/local/web portal)



3.2 Human Resource Planning

Human resource planning (HRP) is a process and set of activities undertaken to forecasts an organization's human resource demand (requirements) and internal human resource supply (availabilities), to compare these projections to determine employment gaps and to develop action plans for addressing these gaps. A skilled workforce is often the result of human resource planning. When a human resources (HR) department does not plan for the future, it can have an extremely negative company-wide impact. An HR department is responsible for ensuring that have people in positions that cater to their strengths and abilities. By placing current employees in appropriate positions and finding new talent to fill new or vacated positions, an HR department can improve production, employee satisfaction and the company's outlook for the future.

3.2.1 Objectives for Human Resources Planning

Human resource planning involves the hiring, development and retention of employees in the achievement of organizational goals. This includes analysis of the current workforce and how it aligns with future employment needs. By planning for the future, human resources create action plans aimed to satisfy organizational goals.

3.2.2 Consider Future Workforce

Organizations use strategic planning to achieve goals. This relates to the organization's vision, mission and strategic objectives. An organization must analyze its future employment needs. If an organization decides it must increase productivity by 25 percent, it may need to grow its workforce by 2 percent. If an organization wants to increase market share by moving offices into new locations, it must consider the human resource requirements.

3.2.3 Analyze Current Workforce

With future workforce needs considered, human resource planning must analyze the competency of the present workforce. Comparing future needs with current workforce strengths and abilities will identify gaps or surpluses.

3.2.4 Future Preparation

Considering workforce surpluses and deficits, human resources must prepare action plans for the workforce. This includes identifying the type and number of employees needed, employee competency, budget considerations, recruiting and retaining measures, and the development and training of employees.

3.2.5 Evaluation Process

Ensuring objectives are being met by the future workforce requires an evaluation process. This will determine if the workforce is adequate to satisfy strategic goals. Planning for this process now will more easily and quickly identify future workforce gaps or surpluses.

3.3 Steps in the Human Resource Planning Process

HR forecasting, which constitutes the heart of the HR planning process, can be defined as ascertaining the net requirements for the personnel by determining the demand for and supply of human resources now and in the future. After determining the demand for and supply of employees, develop specific programs to reconcile the differences between the requirement for employees in various employment categories and its availability, both internally and in the organization's environment,

The HRP process involves five sequential steps:

- a) Forecasting Human Resource Demand (requirements)

- b) Determining future human resource availabilities
- c) Conducting external and internal environmental scanning
- d) Reconciling requirements and availabilities- that is, determining gaps (short ages and surpluses) between the two
- e) Developing action plans to close the projected gaps

a) Forecasting Human Resource Demand

The aim of forecasting is to determine the number and type of employees needed in the future. Forecasting should consider the past and the present requirements as well as future organizational directions. Bottom-up forecasting is one of the methods used to estimate future human resource needs by gathering human resource needs of various organizational units.

b) Analyzing Supply

Organizations can hire personnel from internal and external sources. The skill inventories method is one of the techniques used to keep track of internal supply. Skill inventories are manual or computerized systems that keep records of employee experience, education and special skills. A forecast of the supply of employees projected to join the organization from outside sources, given current recruitment activities, is also necessary.

c) Environmental Analysis

Human resource managers should understand both internal and external environments.

Data on external environments includes the following:

- The general status of the economy,
- Industry,
- Technology and competition;
- Labor market regulations and trends;
- Unemployment rate;
- Skills available; and

- The age and sex distribution of the labor force.

Internal data required includes:

- Short- and long-term organizational plans and
- Strategies and the current status of the organization's human resources.

d) Reconciliation (Gaps)

Armed with estimates of future requirements and availabilities- estimates tempered with assessments based on external and internal environmental scanning- the organization must reconcile all of the data it has collected in order to arrive at predicted employment gaps. Gaps represent shortages and surpluses of employees, primarily in terms of numbers of employees. Gaps may also be thought of in more qualitative terms pertaining to shortages or surpluses of KSAOs.

e) Action Plans

The final step in human resource planning is developing action plans based on the gathered data, analysis and available alternatives. The key issue is that the plans should be acceptable to both top management and employees. Plans should be prioritized and their key players and barriers to success identified. Some of these plans include employee utilization plan, managerial appraisal plan, training and management development plan and recruitment and selection.

3.4 Training and Development:

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank training is not an expense but an investment. The bank's policy is to train the human resources to enhance skill and knowledge for better understanding of job responsibilities. It includes on-the-job and formal training programs. Every employee has to attain minimum 30 hours of training per year.

TRAINING PROGRAM INCLUDES:

- **Orientation Training**
- **In-House Training**
- **Job Specific Training**
- **Need based Local/Foreign Training**
- **Peer or supervisors' coaching**
- **E-Learning: Online Training & Evaluation**
- **Branch Development and CRO Assessment Program**

Orientation Training: BRAC Bank has orientation in-house training program for the fresher to give them the overall view of the bank and introduce them with the organizational culture.

Job specific training: After joining the respective Department employees must get their Job Descriptions and go through the on-the-job training process. Norm of the bank is to train them by peer or supervisors' coaching.

Need based training: It is given to the employees after analyzing the gap between skills and knowledge and competency required for the

current role. It can be either overseas or local.

3.5 My Internship Experience in BRAC Bank HRD

It was a great opportunity to work with one of the country's fastest growing bank of Bangladesh, BRAC Bank Limited. BRAC Bank has given me the chance to learn and grow along with the everyday job activities which can be utilized in my future career growth. As I was involved with the recruitment division of HRD, I was involved with the following job responsibilities:

Job Responsibilities of Recruitment:

- CV screening.
- Making joining package & taking joining.
- Personal file preparing of every employee.
- Data entry of employees both who's CV is selected for the interview and those who are recruited.
- Checking the references & sending mails.
- Making phone calls.
- Helping out all the employees when they are overloaded with work.
- Verification of employees past working status in Brac Bank Ltd.
- Checking out PM rating.
- Worked as an invigilator in promotion exam.
- Coordinate Interview on due date and time.
- Sending mail to every referee to verify the candidate.

3.6 THE RECRUITMENT PROCESS & THE TEAM

The recruitment team of HRD in BBL is very engertic, intelligent, hard working, and responsible and committed to every task they are assigned to. Within this HRD, the work pressure and work load of the recruitment



department is comparatively high, and the way the team handles them is excellent and appreciable.

(source: Job experience & practical interview with Colleagues & Managers)

The whole recruitment team is divided two main segments. They are HR ***Core team*** and ***HR Relationship team***.

3.6.1 Objectives of Recruitment

- To attract, select and employ the most suitably experienced and qualified applicants
- Follow the recruitment policy of the Bank.
- Ensure every steps of selection when and where needed
- Ensure transparent, task oriented, unbiased and merit based selection.
- Determine present and future requirements of the organization in conjunction with its HR planning and job analysis activities by increasing the pool of job candidates at minimum cost

3.6.2 Job Responsibilities of 24 HR Relationship team

The core team has four different divisions who controls the recruitment process of each segment. The divisions are:

- 1. Operations & IT***
- 2. SME Banking***
- 3. Wholesaling***
- 4. Retail Banking***

Recruitment for operations is controlled by Khaled Shah Newaz

Recruitment for SME is controlled Mr. Sambit Datta

Recruitment for Wholesaling is controlled by Mr. Faisal Khan

Basically, major responsibilities of HR Relationship teams are:

- Keep informed with their respective department like Operations about vacancy, transfer and promotion



- If vacancy arises, arranging and recruiting new applicants
- Sorting out CVs from requisitions or CV bank
- Arranging interviews
- Work with overall recruitment process up to final selection the new applicant

3.6.3 Job Responsibilities of HR Core Team

The support team is supported by three members, one is in the grade of Assistant Manager, and others are Officer Grade II. They basically responsible for supporting the whole recruitment team and controls overall activities.

(source: Job experience & practical interview with Colleagues & Managers)

Their responsibilities are:

1. Reference check
2. Making regret calls
3. Issuing, forwarding and verifying medical reports
4. Controlling the IFS software. Here he has to update all new employee's personal information, like, name, phone number address, pin number and respective salary. Until and till the information are not updated, the new employee's salary will be processed by the system.
5. Providing all sort of support to the recruitment team, like sorting out CVs, conducting interviews and etc.

3.7 Mode of Employment

BBL has four types of employment to meet the highest order of the satisfaction level of its clientele. These are:

- 1. Full Time**
- 2. HR Contractual**
- 3. Outsource**
- 4. Internship Programs (IP)**



(source: BBL/HR policy)

3.8 Job Advertisement and CV Screening/ short listing

Sources of Talents

The talent sources are as follows:

- Reference from internal employees
- Drop Box
- Road Show
- Job Fair
- Internal Job Posting
- Newspaper Advertisement
- Job Portal
- Promotion
- Transfer or deputation
- CV Bank

1. When a Department sends a requisition proposal with the approval of the concerned Head of the Division to the core recruitment team of Human Resource, the job description/ job specification for the particular post is sent along with the requisition proposal. The job description guides the Recruitment team to assess and determine the appropriate and efficient assessment methods and tools. Therefore attaching completed job description and job specification information is prerequisite for Recruitment Department to accept any manpower requisition and act on it.
2. The core recruitment uses the job description to decide whether an employee is actually required for the concerned department/division.

3. After receiving the approved requisition, Recruitment Department does the needful for posting an advertisement addressing potential internal/external resources.
4. The core recruitment team of HR posts the job circulation internally through e-mail to all the employees of Brac Bank Limited (BBL) and also attaches the job description along with the job circulation.
5. If CVs are not received within the stipulated time internally, the core recruitment team posts the job circulation in the local dailies of the country and rewrites the job description in the form of job responsibilities. Should any recruitment requisition requires posting newspaper advertisement that shall be required to be recommended by the concerned Division head, supported by HOHR, upon which, Corporate Affairs Department design the layout plan for approval of Managing Director & CEO. After receiving a requisition and posting of a job advertisement, candidates are usually given seven days time to apply, which can be extended if it is deemed necessary
6. In case of internal job circulation, CVs are received on the IFS as well as hard copy CVs are received. Whereas in case of external job circulation, apart from hardcopy CVs, CVs through e-mail are also received.
7. After closing of a job advertisement (both internal and external), the concerned Associate Relationship Manager (ARM) collects and compiles the CVs.
8. The applications/CVs are profiled against the given job advertisement and sent to the concerned department by the ARM for screening and short listing. Short listing criteria include:
 - Education
 - Required academic qualification
 - Reputation of academic institution

- Relevant courses
 - Number of years and relevance of job experience (where applicable)
 - Skills and qualifications
 - Other factors (extra – curricular activities)
9. Once the CVs are evaluated and shortlisted by the concerned Department, those are sent back to the concerned ARM who cross-checks the CVs against the criteria set out above.
10. If it was an internal job circulation, the concerned ARM after cross-checking and screening the applications of the short listed candidates, makes necessary arrangements for the interview of the short listed candidates. Moreover, to apply internally the candidate must serve the Bank for a particular period time. Also candidates who apply internally, their PIN numbers are used as the application /CV track number.
11. For external candidates, once the short listed CVs are cross checked and screened by the concerned ARM after the concerned Department, the ARM sends those to the core recruitment team of HR.
12. The core recruitment team again cross-checks the CVs against the criteria set out above and puts an application track number on the CV and accordingly updates the MIS.
13. The shortlisted applications/CVs are then sent by the core recruitment team to the concerned ARM who then makes the necessary arrangements for the interview of the short listed candidates.

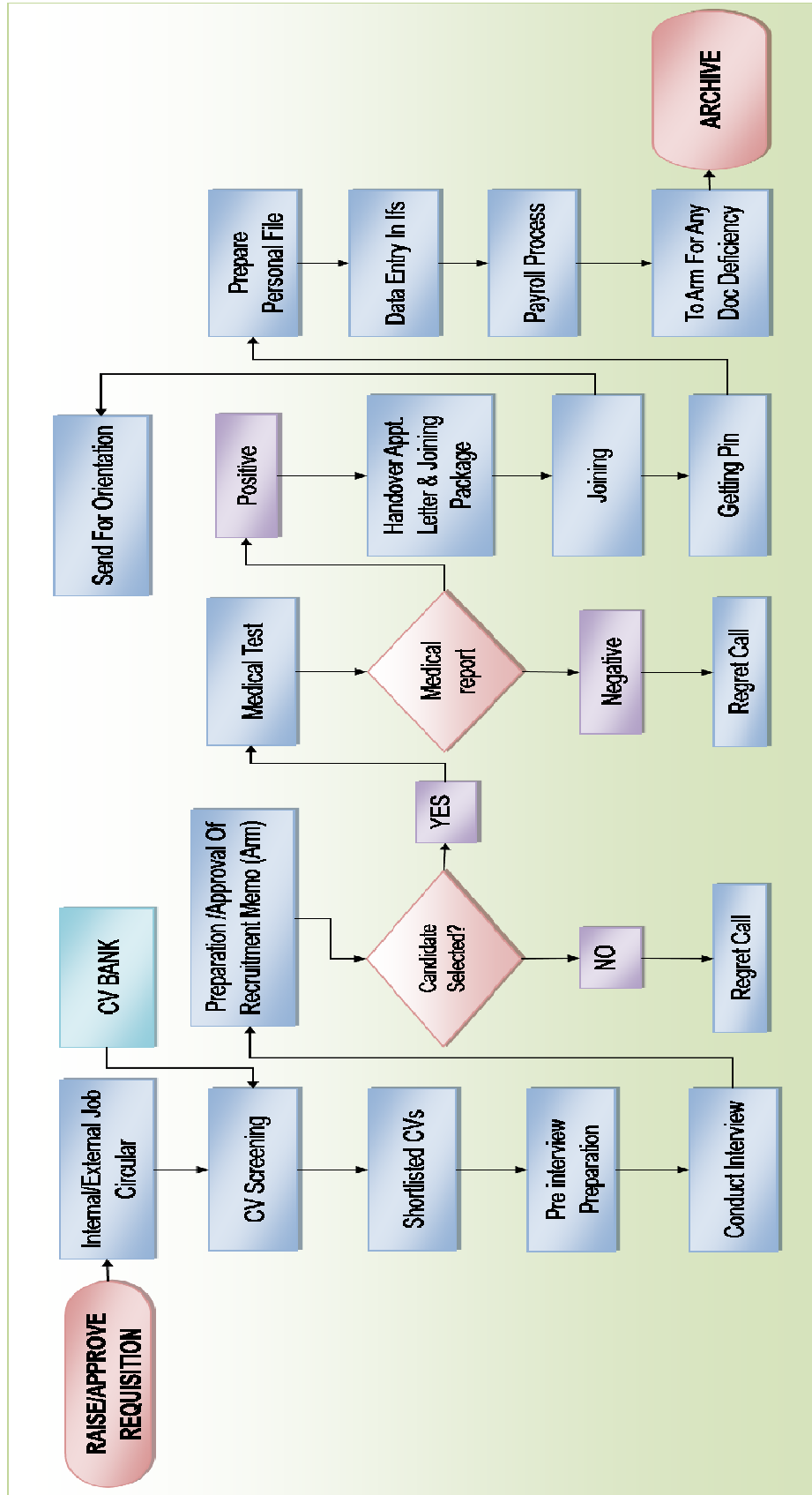


Fig: THE RECRUITMENT & SELECTION PROCESS

The recruitment and selection is the major function of the human resource department and recruitment process is the first step towards creating the competitive strength and the recruitment strategic advantage for the organizations. Recruitment process involves a systematic procedure from sourcing the candidates to arranging and conducting the interviews and requires many resources and time. A general recruitment process is as follows:

- **A vacancy arises.** Sometimes this is due to the creation of a new job, on other occasions it may be because an existing member of staff has been promoted or is retiring.
- **Receiving Requisitions.** The recruitment process begins with the human resource department receiving requisitions for recruitment from any department of the company. These contain:
(source: BBL/HR policy)
 - Posts to be filled
 - Number of persons
 - Duties to be performed
 - Qualifications required
- **Preparing the job description and person specification.** The job description is updated and an employee specification is written. The job description lists the duties of the job whilst the employee specification gives details of the experience, skills and abilities needed to carry out the job.
- **Choose sources of candidate:** BRAC Bank prefers both internal sources and external to find the best candidates for specific jobs in the process of recruitment based on situation. A vacancy advertisement is written and is circulated via media can be used including newspapers, internet recruitment sites, specialist publications and sometimes for

searching fresh graduates bank representatives go to the best universities in Bangladesh and pick out the most qualified students to offer them a chance to apply for the job. And internally through internal circular, CV bank and personal references. For any kind of internal job search it will operate through a circular as lotus notes or board notice. Any existing staff other than permanent also HR Temporary (minimum one year with BRAC Bank Limited) & outsource staff (minimum two years with BRAC Bank Limited).

(source: BBL/HR policy)

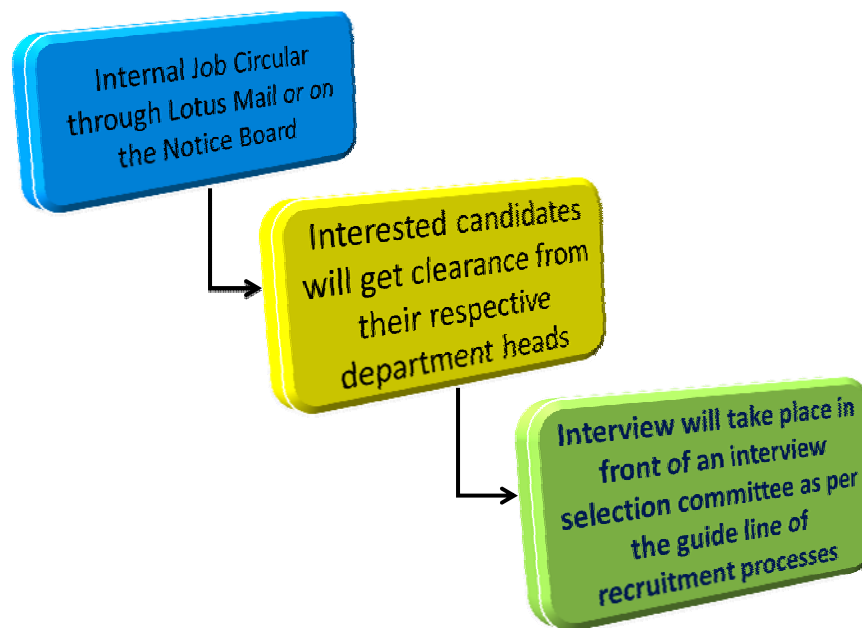


Fig: Recruitment through Internal Job Posting

- **Short-listing and identifying** the prospective employee with required characteristics. A shortlist is compiled of applicants who are going to be invited to attend for interview. This is done by the recruitment team who compares each application form with the requirements of the employee specification.

- **Arranging the interviews with the selected candidates.** The job interviews are the main step in the recruitment process. The panel will use the same set of questions with each interviewee. The job interview should discover the job candidate, who meets the requirements and fits best the corporate culture and the department.

- **The job offer is the last step of the recruitment process.** They hand over the appointment letter to the selected employee. After all this recruiting and selection process, the final candidates' personal information are recorded in the Book of Recruitment.

(source: BBL/HR policy)

Joining package:

The selected employees are called for joining on a specific date. A joining pack is made; it is package which is given to the employee on the first day of joining in BBL. This contains:

- Personal history form
- Security bond and joining bond
- Medical reports
- Joining Letter
- Progoti Life Insurance
- Terms of Employment
- Code of Conduct
- ID Card requisition form
- Nominee Forum
- Declaration Forum

3.9 Recruitment Budget

- Managing Director & CEO will determine and analyze the necessity of manpower based on recruitment required by the Departments and projected budget based on the year after discussing with different department heads. Therefore, it is the responsibility of the management to examine the work load and carry out the job analysis and as well as looking into the real requirement of employees under various categories, to see whether an additional hand is really necessary
- Board of directors holds the authority to finally decide any matter regarding any sort of recruitment. Besides they are the supreme authority to create any kind of new position.
- BRAC Bank must recognize the importance of manpower estimation and accordingly an Organogram should be prepared for the Bank and for each Division & Branch. The Organogram shall however, not be rigid, it may be reviewed and revised when necessary from time to time. Subject to review from time to time, the competent authority as per power delegated by the Board will make the appointments.

(source: BBL/HR policy)

3.10 Recruitment Policy:

- All regular employees will appointed by the Managing Director.
- All HR contract and outsource contract employees will be appointed by The Head of Human Resource Division.
- The schedule of recruitment will be created according to the Service Level Agreement (SLA).
- The interview board will with The Head of Department of that post, The Supporting Department Head and The Head of HRD.
- Officer Grade I and Officer II can appoint directly after the interview.
- From Senior Officer and more there will be a second interview with the Managing Director of BRAC Bank Limited after the first interview.
- For internal job posting the employee can only apply if he has the service time in BRAC Bank is more then two years and also



need to recommend the candidate's application by the reporting supervisor of the employee.

- The HR Contract employee can apply for the regular post after servicing more than two years in the BRAC Bank.
- Outsource Staff can apply for the regular post after servicing more than three years in the BRAC Bank.

The new recruited will get the probationary period of one year if the employee has less than three years of working experience and will get the probationary period of six months if he has more than three years working experience. (source: BBL/HR policy)

3.11 Monthly report submission to HOHR

It is known that without a target in our life we cannot reach to our goal and objective. Without a target we won't be anxious and enthusiastic to fulfill our objectives. It works as a catalyst in our life to work faster with expectation and motivation. As such, in every organization a target is set up within a budget each year by the board of directors. And these targets are divided into each month by the head of department and are distributed to the employees accordingly which encouraged them to perform better and achieve the monthly given target. (source: practical interview with Colleagues & Managers)

3.12 Recruitment of Management Trainee Officer

Management Trainee Officer (MTO), are recruited almost every year. MTOs are employees who are recruited through a long recruitment process because BBL wants the best candidate for this position as they will be the future Senior Officers or Assistant Manager of BBL who will run the organization. Selected candidates will be developed to eventually move to responsible and challenging positions upon successful completion of 12 months of extensive training and job-rotation with all the departments of BBL, so that they can learn and get the awareness of all the activities and work gain work experiences from all the departments. (source: BBL/HR policy)



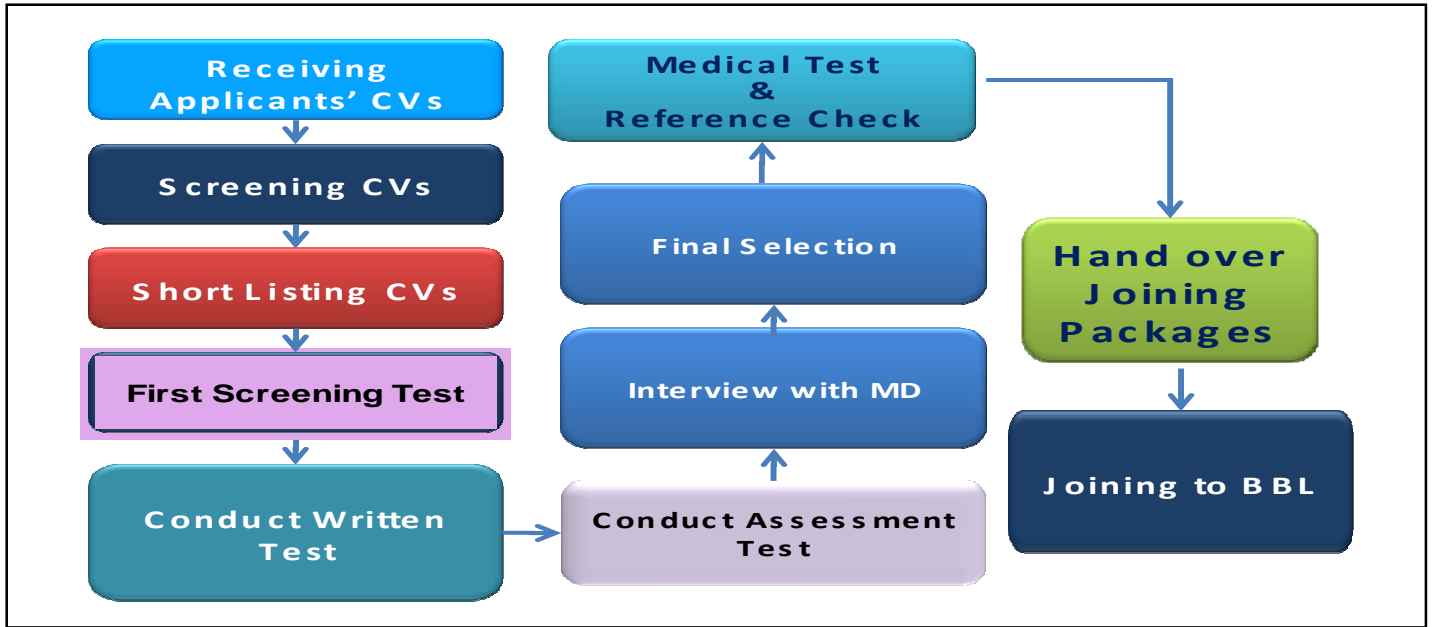


Fig: Recruitment of Management Trainee Officers

3.13 Customer Relationship Officer

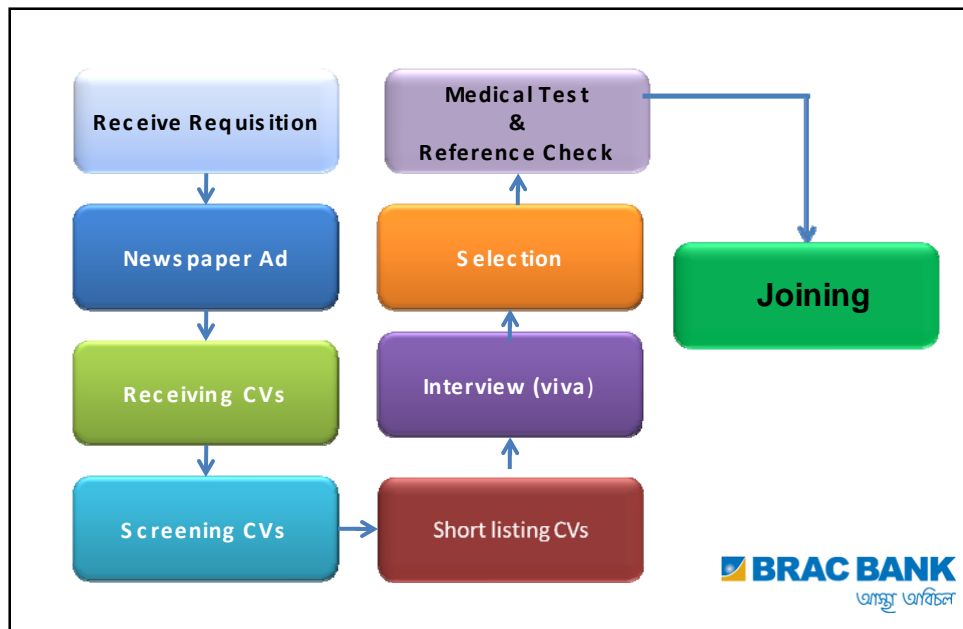


Fig: Recruitment of Customer Relationship Officer



Job Responsibilities of Customer Relationship Officer

CRO means Customer Relationship Officer. They work under the SME banking of BBL.

Their job nature is field based. Their job responsibilities are:

- Deal with SME loan
- Search for potential and promising customer
- Search for interested business entrepreneurs
- Convince them to take loan from BRAC Bank
- Provide all sort of information and guidelines
- Promote BBL SME banking sector
- Fulfilling targets given by the zonal manager

BRAC Bank provided all kinds of facilities to CROs for their convenience. They are provided motor bike and BBL bears the fuel cost. They also provide mobile phones. It is a very challenging job, as it is all about finding out the promising and liable customers and convincing them. (source: BBL/HR policy)

3.14 Intern Recruitment

BRAC Bank offers internship programs to individuals who are about to get graduate. They give an opportunity to get involved with their corporate environment to learn and experience work life. Every three months they hire almost 50 interns from different universities. HRD will prepare the proposal of such engagement with individual(s)/institution(s) and take the consent from the concerned departmental head and place the internee accordingly.

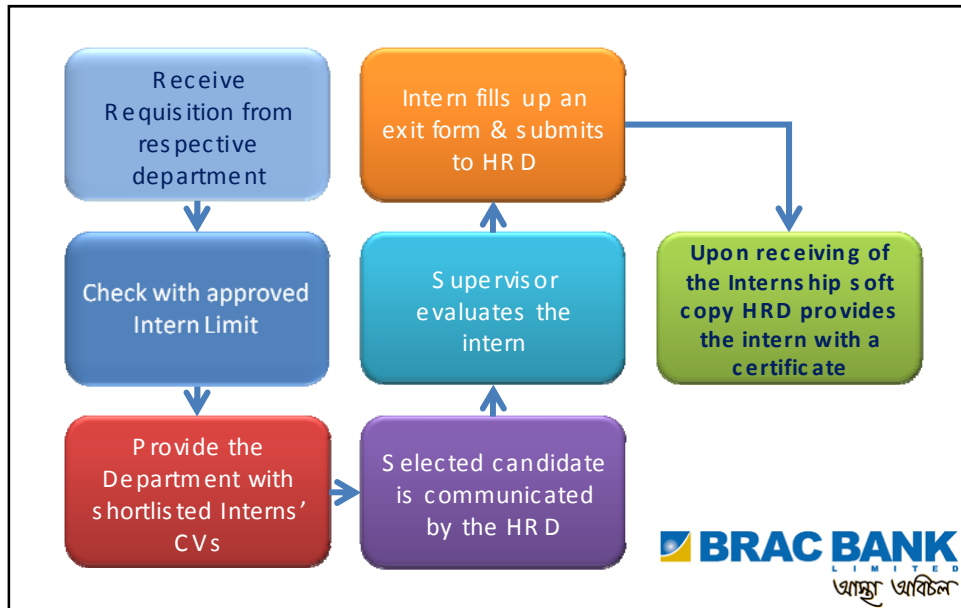


Fig: Policies for Internship Program (IP)

Individuals who are engaged as Internees will be paid a consolidated honorarium per month, as decided by the MD/MANCOM and will not be entitled to any other benefits. The duration of this program will be maximum period of 3 (three) months. The extension for internship can be done based upon the MD's approval only. An intern also has to go through face to face interview before finally selected by the HR managers and Department Heads. (source: BBL/HR policy)

3.15 RECRUITMENT THROUGH PROMOTION:

- Promotion can be used as an effective tool for recruitment as it can serve the internal purpose for recruitment within the organization. As of internal job search the process flow can be the same. For example CRO-I can be lifted to CRO-II after meeting certain performance criteria. Same rule can be followed for other departments.

- Promotion may also take place if the job size increased and the MD/ Management Committee decide to upgrade the job upon recommendation of the respective Department Head or Line Manager. The process of upgrading a job will have to be undertaken through a process of reviewing the Job Content, Job Responsibilities, Job Dimensions, Changes in the Organization Structure, etc. Full justification of the necessity of the change must be justified. Proposals for such upgrading will be processed by the HRD and forwarded with recommendation by the Head of HR to the MD/MANCOM.
- All promotion will be recommended by the function heads and shall be approved by the Managing Director.

3.16 SWOT Analysis of HRD

Strength:

- Effective and hard-working human resources in HRD.
- Every employee are committed and dedicated to their job.
- HRD has perfect policies to maintain.
- Well organized team.
- Strong communication between the employees.
- Strong team spirit.
- Well maintained CV database.
- Well managed succession and replacement planning.
- An advanced technology is used by the HRD.
- Better employee motivation generation through internal recruitment opportunity.
- Less dependent on external recruitment agencies.
- Well planned training schedule with sufficient time allotment.
- Training opportunity provided to employees working in every level.
- The co-relationship between the employees are healthy and well-built

Weakness:

- Less manpower to control and maintain the HR functions
- The salary structure is not high enough according to the workload of the employee.
- Communication gap between the employees of HRD.
- As it is a centralized bank, line managers have to wait for decision from the top-level managers and management committee.
- Online recruitment system is not upgraded.
- Absence of motivation in employees.
- Too much work pressure for the recruitment team and as well as for other departments in HRD.

Opportunity:

- An opportunity for contractual employees to get permanent according to job performance.
- Well organized professional promotional ladder for employees.
- Career development through proper training and learning.

Threat:

- As BRAC Bank Limited is growing immensely it is difficult to maintain and recruit large number of human resources every day and month.
- The turn-over rate is too high in BRAC Bank Limited then it anticipated.

▪ Chapter 4: Conclusion

4.1 Recommendations

According to revision of the SWOT analysis, I would like to recommend on some of the factors.

1. Recruit efficient manpower in HRD to reduce the work pressure.
2. Make a competitive salary structure.
3. Provide some motivational or recreation activities.
4. Should take initiatives to reduce the employee turnover rate.
5. Online recruitment system is not upgraded. It should be upgraded.
6. More focuses to retain existing employee than to recruit new staff.
7. Should be more conscious about the miscommunication among the employees.

4.2 Conclusion

Human Resource is not the head count of people working in an Organization. It is sum total of their knowledge, skill, creative abilities, talents and aptitudes as well as their values attitude and beliefs and positive frame of mind.

In the current phase of ‘Age of Discontinuity’ and “Continuous Change” human resource recruitment play an important role in the pursuit of capable and potential employees. Recruitment of people without any clear sense of direction does not bring any good result. BRAC Bank limited is very conscious and careful about taking competent people to strive for winning spirit and bonanza.


As one of the fastest growing and modern banks of Bangladesh, the “People” has been the key success factor that BRAC Bank has achieved in a short span of time. Bank views the employees as most valuable capital of the organization and is endowed with unique qualities and if thoughtfully and inspiringly led the workforce can bring superior result with creativity. In line with the growth aspiration of the Bank, the management of the Bank carefully identifies potential future leaders amongst



its employees and takes extra ordinary effort to build them.I am honored and grateful to be a part of BRAC Bank HR team and work with them.
I will forever appreciate this experience in my life span.

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