

Report On
[A study on Recruitment and Selection Process Of Dhaka
Bank Ltd. (GB Department)]

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

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree 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/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Tamanna Tasnim
18304082

Supervisor's Full Name & Signature:

Riyashad Ahmen
Assistant Professor of Finance & Director of Program (MBA & EMBA)
Brac Business School
Brac University

Letter of Transmittal

Mr.Riyashad Ahmed
Associate Professor
Brac Business School
Brac University
66 Mohakhali,Dhaka -1212

Subject:

Dear Sir,

I am thrilled to share with you the news that I have done my internship at Dhaka Bank Ltd. Limited during my undergraduate studies at BRAC University. Between June 2022 and September 2022, I invested a great amount of effort and time to my internship at the bank and try to acquire as much information as possible about the banking sector.

My internship at Dhaka Bank Ltd. Limited taught me the difference between theoretical and practical approaches to banking, which was one of the most valuable things I took away from the experience. More than that, though, I was able to make the most of a fantastic opportunity to gain work experience in the corporate world by participating in an internship. I hope that you will find the reliability of my internship as well as the benefits it provides to be satisfactory. The office was putting a lot of pressure on me to complete the report along with because of some academical pressure I couldn't able to submit the report on time.I need you to consider my situation at this moment.

Please accept my deepest gratitude for your aid and patience throughout the years. This is the perfect moment to ask me anything; preferably, I will be available whenever you require my assistance.

Sincerely yours,
Tamanna Tasnim
ID:18304082
Brac Business School
Brac University
Date: 10 September,2023

Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank Ltd. Ltd. and the undersigned student at BRAC University

Tamanna Tasnim

ID:18304082

Brac Business School

Brac University

Acknowledgement

First of all, I would like to thank my Almighty for giving me strength and patience for completing the whole internship report. All the efforts that i could given because of the help of him. I also like to thank Dhaka Bank Ltd. Ltd. company for choosing me as their intern for the General Banking Department. I could learn a lot of things from this place.

Moreover, I am also thankful to Aurchana Rani Paul, my supervisor at Dhaka Bank Ltd. Limited, gave me with all the data and information which I required to complete my report, as well as expert assistance. In addition, I will be eternally grateful to everyone at the Gulshan branch for their unflinching, consistent love and support throughout the years.

Finally, I would like to thank my internship supervisor, Mr. Riyashad Ahmed sir for his assistance during the report-writing process and for monitoring my progress occasionally. I was able to complete the assignment on time due to your guidance and excellent advice, sir.

Thank You.
Sincerely,
Tamanna Tasnim
ID: 18304082

Executive Summary

This internship report covers my time from June 1, 2022 to September 30, 2022 at the Gulshan branch of Dhaka Bank Ltd. Limited. At the beginning of my internship at Dhaka Bank Ltd., I supported colleagues with their routine activities. As a result, I was able to get banking sector experience and a broader understanding of how Bangladeshi private banks operate. In the initial manuscript, my whole time spent working at the branch is detailed. This page contains a brief summary of the background, history, and other pertinent information regarding Dhaka Bank Ltd..In chapter Three i have come up with the evaluation of recruitment and selection process of Dhaka Bnak Gulshan Branch General Banking Department and from the flows how can they overcome their mistakes for the better recruitment system.

Keyword: Experience of Bank work,Recruitment and selection process,Recommandation

List Of Acronymous

GB	GENERAL BANKING
VP	VICE PRESIDENT
AVP	ASSOCIATE VICE PRESIDENT
CEO	CHIEF EXECUTIVE OFFICER
FDR	FIXED DEPOSIT RECEIPT
ATM	AUTOMETED TELLER MACHINE
DPS	DEPOSIT PENSION SCHEME
SME	SMALL AND MEDIUM SIZEENTERPRISE
CSR	CORPORATE SOCIAL RESPONSIBILITY
CAR	CAPITAL ADEQUACY RATIO

Glossary

Dhaka Bank Ltd. Ltd.= This report always use Ltd whether in the middle or end of a sentence where Dhaka Bank Ltd. use because Dhaka Bank Ltd. is Private Limited Company. An authorised private company my use Ltd. after it's name.

Chapter 01: Overview of the Internship

1.1. Student Information

My name is Tamanna Tasnim Nuha. I have completed my graduation from Brac Business School, Brac University, Dhaka. My student id is :18304082. I have done my major in Finance and minor in HRM (Human Resource Management). I have completed all my courses and now I am working for my internship.

1.2. Internship Information

1.2.1. Period, Company Name, Department/Division, Address

I have completed my internship from Dhaka Bank Ltd. under Gulshan Branch. I started working as an Intern from June 01 2022 to 1st September 2022. I have worked in the General Banking Department. The work period of my internship was 3 months and they paid me BDT 5000 allowance as an intern. The address of Dhaka Bank Ltd. Gulshan Branch is Plot# 7 Block# SE (D), 24 Gulshan Avenue.

1.2.2 Internship Company Supervisor's Information: Name and Position

Aurchana Rani Paul ma'am was my In-Charge who has monitored and guided me throughout the whole internship period. Ma'am is the SVP and In-Charge of Dhaka Bank Ltd. Gulshan Branch. Since my first day at the bank, I've been working under her direction. I could be able to complete the journey of internship because of the endless cooperation of Ma'am. Because of her I could be able to cope up with General Banking Department. All her instruction plays an important role to survive the corporate journey.

1.2.3. Job Scope- Job Description/Duties/Responsibilities

Mustafa Husain sir is the Senior Executive Vice president and Manager of Dhaka Bank, Gulshan Branch. He was the supervisor of mine who has assigned me for General Banking Department. I used to work there with three female officers and one male officer. I helped them to complete their regular day to day task. This is my duty to help them in some of their

activities for example: Account opening, closing, issuing and entry the check books and Debit card, doing phone calls to their customers for their regular queries. Moreover, I also write payorders and also received the chance to do inwarding and outwarding where of all the activities from different sector.

1.3. Internship Outcomes

1.3.1 Students Contribution to the Company

During the period of my internship I started my daily activities with talking to my colleagues. They used to give me all the account opening forms which they could not able to complete. I filled out all the information of the form. Moreover, I also do balancing the payorder. I used to entry the Check book and Debit Card in Excel file and provide it to the customer by taking signature and verified the name from my fellow colleagues. Furthermore, I also work some of their other excel files. Thus I help them to reduce their pressure on work. Additionally, I do communicate with the customers for not understanding any of the policies of the bank along with for the check issuance purpose. My tasks were quite easier rather than my other colleague but I tried my level best to cooperate with them.

1.3.2 Benefits to the students

If I were asked to list my strengths, I would say that in addition to gaining first-hand experience in the field of corporate issues, I have also obtained a greater awareness of acceptable professional behaviour and the potential problems that are inherent in banking employment. If I were asked to list my weaknesses, I would say that I have a limited amount of experience in the field of banking. If I had to choose just one benefit, I would say that my understanding of appropriate professional behaviour has improved as a result of this experience. In addition, not only did my internship give me insights into the multifaceted nature of banking, which encompasses activities other than account management and fund transfers, but it also sparked my curiosity in the banking profession, which I had previously misconceived as revolving solely around account operations. During my internship, I was able to gain perspectives into the diverse nature of banking, which encompasses activities beyond account management and fund transfers. In addition, I had the good fortune to obtain education from well-regarded experts in the field, which was an amazing learning experience that is extremely unlikely to be repeated. My knowledge of banking and other financial institutions has significantly improved as a result of the experience in auditing that I was

fortunate enough to be able to engage in. In addition to this, I am aware of the differences between a transfer check and a clearance check because of the education that I have received.

1.3.3 Problems or Difficulties face During the Internship Period

In addition to several opportunities and lessons, I also came across the following challenges throughout my internship. These problems are given below-

- The distance between the branch and my home was my top consideration. When traffic was heavy, I had to leave at least an hour early in order to arrive at work on time.
- Moreover, banking activities was actually challenging for me because i had to very attentive while using the numerical because each wrong input can cause a biggest harm to the banking sector so for that reason i had to be very conscious about it.
- Furthermore, I didn't a good number of time to visit other sectors of banking so for that reason i couldn't able to gain whole knowledge of banking sector within a short period of time.
- It was quite difficult for me to combine job and academics because I was continuing my last semester along with the internship. So maintaining the time management was quite difficult for me.

1.3.4 Recommendations (to the company on future internships)

After completing my internship at Dhaka Bank Ltd. and gaining experience, I have some suggestions for the bank regarding future internships. I believe that my proposals could benefit both the bank and the interns.

- The internship duration may be extended by the bank. If the duration of the internship is increased to between four and six months, the interns will be able to get additional knowledge. Because they will have a deeper understanding of banking activities, The bank will have more options than ever before to engage interns as a source of labor.
- Moreover, they may arrange a desk for interns along with a ID Card. These things are very important for an intern to get interest in their job.
- Furthermore, they could arrange transportation system for the employees to maintain their time management properly.

Chapter 02: Organizational Part

2.1 Introduction

2.1.1 Objective

This report from my internship gives a brief overview of Dhaka Bank Ltd. and the main effective areas that it encompasses. This article focuses on a variety of general banking procedures, including the creation of new accounts, the closing of existing accounts, the distribution of check books and cards, and the response to enquiries from customers. In addition, the financial performance of the bank over the course of the past few years is analyzed as part of my research.

2.1.2 Scope

During the course of my internship at the bank, I became familiar with a few management techniques that are implemented at Dhaka Bank Ltd. Limited. I will begin by discussing these techniques. Moreover, The CAMEL model is utilized to assess the bank's financial performance and accounting practices by analyzing its annual reports from 2019 through 2022. In addition, to data gathered from a wide variety of sources, personal observation and analysis are employed by Dhaka Bank Ltd. to collect data on the different marketing tactics, information technology procedures, and operational plans that are implemented by the company.

2.1.3 Methodology

In the period of my internship at Dhaka Bank Ltd. Limited, I was tasked for completing the research for this report based on my own personal experiences. Moreover, there are parts of the report that gather information from secondary sources and combine that data into the discussion. I have tried my level best as much effort as I could give to use these facts to construct a comprehensive and accurate analysis for the report.

2.1.4 Limitations

It was challenging for me to independently acquire and gather data due to the fact that the scope of my internship was so restricted and the bank personnel was so busy at that time period. Because of this, there were times when I had to rely on secondary data in order to fill in the blanks that the primary data had left. In general, Dhaka Bank Ltd. complies with strict restrictions regarding non-disclosure of information. Additional information and specifications may have been included in this study if it weren't for the fact that time restrictions and worries about participants' anonymity were a factor.

2.1.5 Significance

This report explores a variety of Dhaka Bank Ltd.'s operational initiatives and discusses them in detail. This research analyzes Dhaka Bank Ltd.'s financial health once more, focusing on areas that need to be improved as well as potential future courses that look promising. In addition, the study offers a comprehensive analysis of the market as a whole as well as the competition in order to aid the financial institution in determining its own areas of weakness and formulating strategies to address such areas.

2.2 Overview of the Company

Mirza Abbas, a famous politician in his home nation of Bangladesh, established Dhaka Bank Ltd. Limited in 1995. Today, it is one of the most successful and largest private commercial banks in Bangladesh. People who aspire to be committed financial emperors and forward-thinking visionaries can take their cues from this bank as it serves as a model for them. This bank has always been there to help its customers with their financial needs ever since it first opened its doors. As a direct consequence of this, Dhaka Bank Ltd. was successful in developing a positive brand image with its clientele. To live up to its name, "Excellence in Banking," this financial institution makes it a priority to compete with other institutions across the country for the title of best-performing bank. Dhaka Bank Ltd. is widely recognized as a leading and accomplished private commercial bank within the country and it is renowned for its ability to grant the requests of clients by utilizing cutting-edge technology, premium products and services, and highly responsive staff members. This financial institution is well-known for the excellent governance standards it upholds, its adaptability and resilience in meeting the growing needs of customers, its resistance to changes in the banking sector, and its adherence to regulatory rules.

At the moment, Syed Mahbubur Rahman works as both the Chief Executive Officer and the Managing Director of Dhaka Bank Ltd. Limited. It has been decided that he will take the helm of ABB, which stands for the Bangladeshi Bankers Association. The bank has a total of 100 branches in addition to the corporate office that is located in Gulshan. Furthermore, the

bank has three SME Service Centers. This financial institution provides a wide range of services and products, including retail banking, online and digital banking, student banking, equity brokerage, corporate financing, banking services tailored specifically to the needs of women, asset management, lockers, and securities. In addition, the bank is accountable for the monitoring of credit, the authorization of charges, and the provision of customer service for a multitude of credit cards issued in Bangladesh. The bank has already been honored with a number of accolades in the banking business of Bangladesh. These honors include, among others, The Banker Award in 2018, the CSR Award in 2006, and the South Asian Federation of Accountants Award in 2005. The most recent honor conferred upon the financial institution by Asia Money was that of "Best Corporate and Investment Bank of Bangladesh 2021."

2.2.1 Vision of Dhaka Bank Ltd.

Dhaka Bank Ltd. employees are inspired by distant spacecraft. The goal is to provide quality that improves every financial transaction.

2.2.2 Mission of Dhaka Bank Ltd.

Their goal is to become the nation's top financial institution by providing great products and services supported by innovative technology and a committed team.

2.2.3 Values of Dhaka Bank Ltd.

The objective is to offer customers the highest quality service by emphasizing accuracy, reliability, timely delivery, advanced technology, tailored business solutions, global trade and commerce capabilities, and favourable investment outcomes.

2.2.4 Products & Service offered by the Bank

The Dhaka Bank Ltd. offers a wide variety of financial goods and services in order to provide the greatest amount of fulfilment to its consumers while simultaneously committing the fewest number of errors attainable. This assists the bank in obtaining a secure position in the market. This financial institution extends a variety of loans and lines of credit to deserving customers, including mortgage loans, secured loans, personal loans, DBL Easy Loans, auto loans, and vehicle loans. In addition, the financial institution provides a comprehensive selection of debit and credit card services, including, amongst other options, ATM cards, Visa Gold, Visa Platinum, Visa Signature, and MasterCard Titanium cards. A gentle reminder that the financial institution offers a wide variety of deposit products, including fixed deposits, savings accounts, current accounts, short-term deposits, student ledgers, insurance-backed deposit products, Mudarabah Islamic accounts, and FDRs. Dhaka Bank Ltd. provides a wide variety of banking options to its customers, including ATM banking, digital banking (Ezy account), Islamic banking, SME banking, employee banking, women's banking (student ledger), and more.

2.3 Management Practice

2.3.1 Leadership Style

Dhaka Bank Ltd. doesn't have any types of leadership style that they followed for their sustainable operation. Moreover; the bank utilizes a range of leadership styles to ensure that it continually meets its obligations.

Dictatorial leadership: At Dhaka Bank Ltd., I observed that the line manager or person in charge would assign staff members' projects that had a limited amount of time to complete them. An example of an authoritarian management style is setting strict deadlines for all employees and requiring them to finish the tasks they were given on time. It makes it possible for the person in control of the branch as well as the line manager to convey their goals and ideas for enhancing the overall performance of the branch.

A Participatory Leadership Approach: Each employee works together for the benefit of the many departments, such as the commerce and credit departments. When I was providing a response to the auditing team, I noticed how well the departments were working together.

Innovative Leadership: Every occasion the unit makes a significant choice, the manager and the manager of operations hold a meeting with all of the department's subordinates to go over the decision, discuss and defend their own perspectives, and come to a conclusion.

These suggestions for effective leadership each contribute in their own unique way to the achievement of market dominance by Dhaka Bank Ltd.. The autocratic leadership style helps in closely monitoring personnel, whereas the democratic and democratic-autocratic leadership styles help in developing a favorable working environment for workers.

2.3.2 Organogram of Dhaka Bank Ltd.

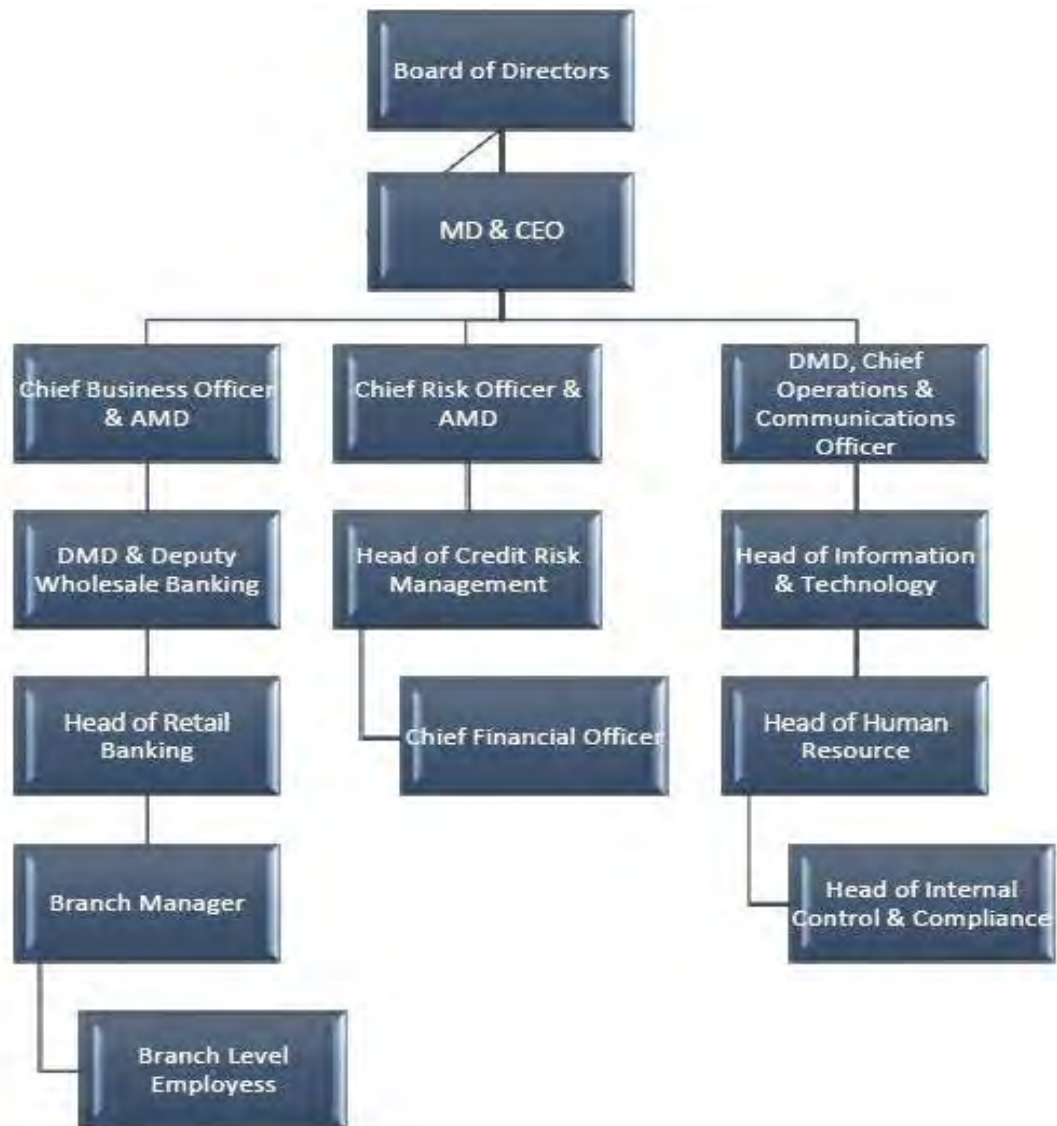


Figure 01: Organogram of Dhaka Bank Ltd. Limited

2.3.3 The Human Resource Planning Process

Dhaka Bank Ltd. views the job of its human resources department as a catalyst for improving the availability of talent. This is done with the goal of achieving continuous firm performance and developing appealing employee value propositions. Dhaka Bank Ltd. is able to evaluate its existing and future human resource needs thanks to the comprehensive HR planning process which will allow the company to realize all of its goals. The bank places a significant emphasis on having excellent human resource planning in order to conduct its business operations in a manner that is both more accurate and more efficient. Their human resource planning consists of calculating the population of the bank will hire in the near future, determining the level of expertise, understanding, and ability to compete in the market and evaluating the employees' abilities, prior knowledge, and competence to determine how well the bank is doing and what actions the bank should take with their employees to improve.

2.3.4 Recruitment & Selection

The specific method that Dhaka Bank Ltd. use to locate competent people and encourage them to submit applications for upcoming or existing openings is referred to as "recruitment," and the bank employs the term "recruitment" to describe this method. On the other hand, the Dhaka Bank Ltd. views the selection process as the process of cutting down the number of applications for the bank and then allocating them depending on the requirements of the posts. The employment and selection process at this bank is known for being particularly stringent and rigorous. External recruiting is the method of choice for the bank even though it uses both internal and external recruitment. This is due to the fact that external recruitment enables the bank to hire the most qualified and recent graduates. On their website, Facebook, LinkedIn, bdjobs.com, and other online job boards in addition to daily newspapers, Dhaka Bank Ltd. posts job openings that are open to applicants from outside the company. In addition to that, the bank will occasionally hire students working on campus. Candidates can send their curriculum resume either directly to the HRD email address or through the application page on the Dhaka Bank Ltd. website. The bank frequently provides opportunities for full-time employment, in addition to internships. The entire procedure of recruiting and selecting candidates includes a number of stages, such as the gathering and analyzing of resumes, the formation of a shortlist, the organization of written examinations and face-to-face interviews, and the conduct of medical and criminal background checks. The bank is able to find the most enthusiastic, self-assured, competent, knowledgeable, and skilled job candidates with the assistance of these techniques. Following these steps, Dhaka Bank Ltd. offers permanent employment to the candidates who have demonstrated the highest level of competence.

This section provides an overview of the complete recruitment and selection procedure that Dhaka Bank Ltd. offers.

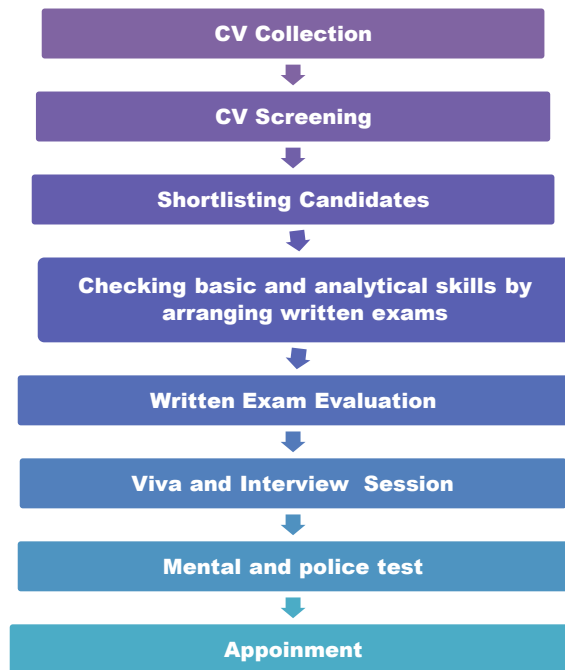


Figure 02: The selection and recruitment process of Dhaka Bank Ltd.

2.3.5 The Compensation System

It should not come as a surprise and neither should it be considered strange that the majority of the employees at these institutions are first motivated by a competitive wage in addition to additional benefits. Our Dhaka Bank Ltd. is committed to providing its staff members with a compensation package that is not only flexible but also equal and competitive. The employee's basic wage, as well as any provision funds, health fund, housing rent, and other parts, make up the bulk of the total remuneration that the employee receives. Dhaka Bank Ltd. plans to guarantee its employees' family benefits, health benefits, retirement programs, insurance benefits, and a mandatory yearly vacation of 15 days by dividing their wages in the manner described above and using the resulting figures. Dhaka Bank Ltd. is able to maintain the concentration and motivation of its employees because to the well-organized remuneration structure that the bank has in place.

2.3.6 Training & Development Initiatives

Education and development programs for constant enhancement, seminars, and online sessions are provided by Dhaka Bank Ltd. in an effort to improve employee productivity as well as the bank's overall performance. Employers at the Dhaka Bank Ltd. have the

opportunity, through various training and development programs, to emphasize the abilities and expertise of their workforce. Employees believe that participation in training and development programs allows them to learn new abilities and improve upon those they already have.

In order to bridge the knowledge and productivity gaps that exist inside the company, Dhaka Bank Ltd. typically use a combination of in the workplace and additional educational strategies. Their chosen tactics make it easier to comprehend the particular market state or setting, in addition to the global banking system. The vast majority of these educational approaches are examples of what is known as practice-based learning. Case studies, film presentations, classroom lectures, further programmed education, and simulation exercises are examples of the types of things that are included in off-the-job training approaches. During the course of my internship, I participated in conversations about MoneyGram through channels that had nothing to do with my actual job, such as zoom.

2.3.7 Performance Appraisal System

Dhaka Bank Ltd. provides its employees with tools to evaluate their performance based on a number of different performance metrics. The purpose of these tools is to ensure that the bank is compensating its employees based on the results that are wanted. The behavior of employees is monitored by the bank, even though they are ultimately responsible for their own activities. It makes those possibilities for workers to practice self-improvement that are required available. The performance of each employee at the bank is judged using a variety of criteria, one of which is a rating based on the individual's previous work experience. In addition, the bank uses a feedback system that encompasses the employees' supervisors, peers, and external vendors in order to assess employee performance.

2.4 Marketing Practice

It is possible to define marketing tactics for the bank as the whole procedure that Dhaka Bank Ltd. employs in order to convince prospective clients to buy the financial products that the bank offers. There is no doubt that it comes from one of the significant industries that provide the bank with the ability to bring in new consumers and grow its business. Dhaka Bank Ltd. Limited use a variety of marketing strategies in order to keep the general public informed about the most recent iterations of their financial products and services. The mission of Dhaka Bank Ltd.'s branding and communications section is to establish, uphold and increase the bank's standing as a trustworthy source of excellent financial services. The goal of Dhaka Bank Ltd., just like that of every other financial institution, is to bring in customers who have spare cash and are eager to invest or deposit it. After that, the bank will use the cash from these deposits as a source of cash for the expansion and maintenance of the business.

Students can open a "Student Ledger" savings account with Dhaka Bank Ltd., while women can open a "Special Savings Account for Women" savings account at the same institution. To encourage customers to make financial investments, the bank makes use of a variety of tactics, such as advertisements, discounts, promotions, ceremonies, awards, and special interest rates, and more. The bank will advertise itself with special promotions for a limited period for significant occasions such as women's day, pohela falgun, pohela boishakh, new year's, Eid, and puja, among other events. These promotions are only available for a limited time. This bank is committed to continuously improving all of its services in an effort to provide the highest possible level of satisfaction to its customers.

2.5 Financial Performance and Accounting Practice

2.5.1 Financial Performance

Dhaka Bank Ltd. finds out its financial performance on a scheduled basis just to know its performance of where they are falling, where they have to work, how they can be more sustainable on their fault in future. The Camel rating is one of the tremendous method to help Dhaka Bank Ltd. for identifying its current condition, future risk, asset, liability, solvency and so on.

2.5.1.1 Capital Adequacy

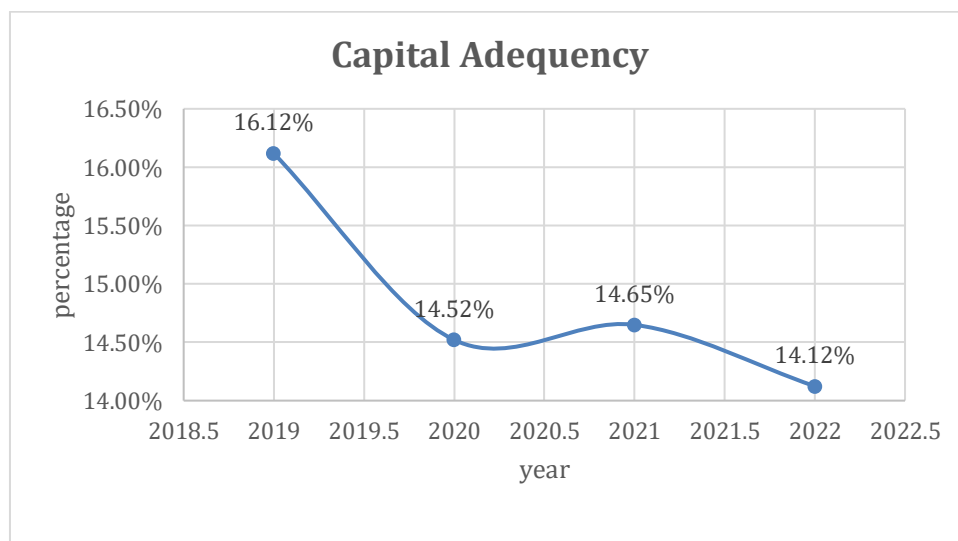


Figure 03: Capital Adequacy of Dhaka Bank Ltd. over the last four year

High capital Adequacy is good for a company because it helps to minimize the unexpected losses of capital. According to the graph we can see in that in the last four years the capital adequacy it decreases from 16.12% to 14.12% so it indicates that Dhaka Bank Ltd. is not going into the risky situation according to the minimum requirement of Bangladesh Capital Adequacy Ratio which is 12.50%. But they are going into the risky situation day by day so they might a little bit aware of it.

2.5.1.2 Asset Quality



Figure 04: Asset Quality of Dhaka Bank Ltd. over the last four year

Asset Quality basically means the quality of loan. Non Performing Loan plays an important role for asset quality because higher non performing loans impacts on asset quality because it reduce the asset quality on the other hand it creates negative impact on return on equity and asset because it decreases the both. While measuring the asset quality we figure out the NPL of Dhaka Bank Ltd. from 2019 to 2022 is 3% to 5% and it is moderate. The total loan to asset ratio is 0.64 to 0.69.

2.5.1.3 Management Efficiency



Figure 04: Management Efficiency of Dhaka Bank Ltd. over the last four year

It's a ratio which helps to control the working capital or other resources of a bank or any other company. The particular rating shows how Dhaka Bank Ltd. overcomes its pandemic situation. The banks deposit ratio is actually very impressive. More Management Efficiency is the reflection of a company which is generating more revenue and decreasing the expenses. The graph of Management Efficiency of Dhaka Bank Ltd. reflect that it gets 96% to 98% where the deposit is higher than the loan and it is safe for a bank.

2.5.1.4 Earning Capacity



Figure 04: Earning Capacity of Dhaka Bank Ltd. over the last four year

The parameter of Dhaka Bank Ltd. shows us Dhaka Bank Ltd. is generating good amount of profit for its company. It's a sustainable profit figure because the ROA of The Dhaka Bank Ltd. is going upward and the ROE is standing as well.

2.5.1.5 Liquidity Capacity



Figure 04: Liquidity Capacity of Dhaka Bank Ltd. over the last four year

The slope of Liquidity Management indicates that Dhaka Bank Ltd. is paying its debt and maintains its margin. By using cash Dhaka Bank Ltd. could able to cover its short term liabilities. The total loan of Credit Deposit Ratio is between 94 to 97% and asset is between 5 to 7%.So, they have a good control on its liquid.

2.5.2 Accounting Practice

When compiling Dhaka Bank Ltd.'s yearly financial statements, accountants use the accrual method, the continuing concern principle, and historical cost accounting. International Financial Reporting Standards, or IFRS as they are more widely known, were used to organize the presentation of the company's financial reports. These standards were followed precisely. In addition to the Companies Act of 1994, the International Accounting Standards (IAS), and the Companies Act of 1994, this International Financial Reporting Standard (IFRS) is applicable to the Bangladesh Securities and Exchange Commission Regulations of 2000 and other related rules and legislation. In addition, the Bangladeshi Taka (BDT) currency is used throughout the creation of all financial statements. Statement of financial position, statement of profit or loss and other major revenues, statement of changes in equity, statement of cash flows, discussion of significant accounting policies, and additional descriptive information are all included in the financial statements of Dhaka Bank Ltd. In addition to that, an explanation of the most important accounting policies is included in the statements.

2.6 Operations Management and Information System Practice

2.6.1 Operations Management Practice

Every single engagement that a customer has with Dhaka Bank Ltd. should, according to the operation division of the bank, be an outstanding one. This division provides assistance in reengineering their primary, core, and linked procedures so that they can achieve their aim. Also, this division makes use of cutting-edge technologies in order to increase productivity and save expenses.

The operations division of Dhaka Bank Ltd. is a well-balanced combination of a number of different divisions that collaborate with one another and with other units within the bank. Their operational plans ensure that they will be able to achieve their banking objectives in an uncomplicated and trouble-free manner.

Some of the most important responsibilities of this division include service provision, operational excellence, the option to receive print or electronic statements, card operations, branch operations, treasury operations, launching liability workflow, an operations project, and support.

2.6.2 Information System Practices

In order to carry out their day-to-day operations, Dhaka Bank Ltd. possesses a powerful and efficient information technology department. The staff would not be able to continue their task if they did not have access to a reliable and secure information system. Dhaka Bank Ltd. is known for utilizing cutting-edge technology, and Ezy Account and DBL Go are only two examples of this. It is the responsibility of the department of human resources to maintain databases pertaining to employees, the general banking department, trade, credit, and CPC loans and LCs. The bank is able to more easily collect and process all of this data thanks to the information technology system. On the other hand, they have an effective management information system that has organizational and procedural controls that help limit their risk exposure. In conclusion, it is possible to make the argument that the bank is operating so successfully as a direct result of the accomplishments of its information systems operations.

2.7 Industry and Competitive Analysis

2.7.1 SWOT Analysis

For identifying the strength, weakness, opportunities and threats I am going to use SWOT Analysis.

Strength

1. Dhaka Bank Ltd., a competitive bank, makes it a priority to use cutting-edge technology in innovative ways in order to stay one step ahead of its rivals. These innovative uses of technology are made possible through creativity and adaptation. For instance, the Dhaka Bank Ltd. was the very first financial institution in the country to launch the Bkash service. In addition, the bank manages its internal and external activities by utilizing the most latest software system available. Also, the cutting-edge technology that they have gives them the ability to provide consumers with more expedient service as well as contemporary comforts.
2. In Bangladesh, one of the private commercial banks with the highest influence and prestige is called the Dhaka Bank Ltd.. Goodwill and excellent brand awareness are two of its many strengths. In the realm of banking, the bank is a significant participant.
3. The high levels of loyalty displayed by Dhaka Bank Ltd.'s customers are reflected in the bank's expansive customer base as well as its dominant position in the market. Over the years, this bank has been able to earn the support of its customers.
4. Our bank in Dhaka has a devoted management team and staff, including competent and courteous bank employees. The bank's success is enhanced by its professional, knowledgeable staff and strong management team.
5. "DBL Go" is an advanced and cutting-edge banking system that the financial institution has developed to make banking more convenient for customers. They offer services at automated teller machines (ATMs) nearly everywhere around the country. The student and women's accounts at the bank now have access to a new feature called "Student Ledger."

Weakness

1. The marketing department at the bank is not very successful because they do not spend a lot of money on advertising and promotion to showcase their various financial services and products. As a result of this, many of their consumers are unaware of the new services that they have recently introduced.
2. Inadequate Automated Teller Machine Booths. There are not enough ATM booths available to accommodate the large number of customers. In addition to this, the

majority of ATM stalls are somewhat compact. There are issues with the customers in that region.

3. Shortages of branch resources: If branches do not have sufficient resources, either in terms of quantity or quality, they may be unable to satisfy or attract clients.
4. The procedure for approving bank loans is rigorous, heavily regulated, and time-consuming. Because of this, a large number of customers are unhappy and look to other banks for loan approval.
5. The bank's expenses and charges are going up as a direct result of the continued development of technology and inventiveness.

Opportunities

1. Investing in the growth of ATM booths: They are able to set up additional ATM booths so that they can provide the services that their customers require while also continuing to make more money.
2. Dhaka Bank Ltd. may decide to open additional branches as their customer base grows in order to boost their business and make more money. This will allow the bank to expand into other places.
3. Personalization of services can also be achieved by the targeting of specific client demographics, which is enabled by information such as household income and other demographic details.
4. Treated by not just the government but also the Bangladesh Bank. There is also the possibility of the Bangladesh Bank borrowing money from the Federal Funds. They can also receive further guidance and assistance from Bangladesh Bank in order to continue doing business on the market. There are situations when the government can also provide assistance.
5. E-banking is currently one of the most used ways to conduct financial transactions. The advent of e-banking could be a fantastic technique for Dhaka Bank Ltd. to conduct business, taking into consideration the pandemic and demand in countries all over the world.

Threats

1. The irregular and unpredicted growth of the economy may have a significant bearing on the position of Dhaka Bank Ltd..
2. Woori Bank, HSBC Bank, City Bank NA, and Standard Chartered Bank are just a few of the well. There is a possibility that the Bangladesh Bank, which has full control over both deposit and lending rates, will place limitations on the potential returns of Dhaka Bank Ltd..

3. The level of competition is getting higher, and it's possible that Dhaka Bank Ltd. won't be able to keep up with all the new financial services that other banks may begin to provide in the near future.
4. The level of competition has increased, and it is possible that Dhaka Bank Ltd. will have to contend with a challenging business environment as a direct consequence of the new financial services that may soon be provided by other banks.

2.7.2 Porter's Five Forces Analysis

The strengths and weaknesses of Dhaka Bank Ltd. can be determined by utilising Porter's Five Forces, which involves conducting an analysis of, and locating, five different forces that compete with one another.

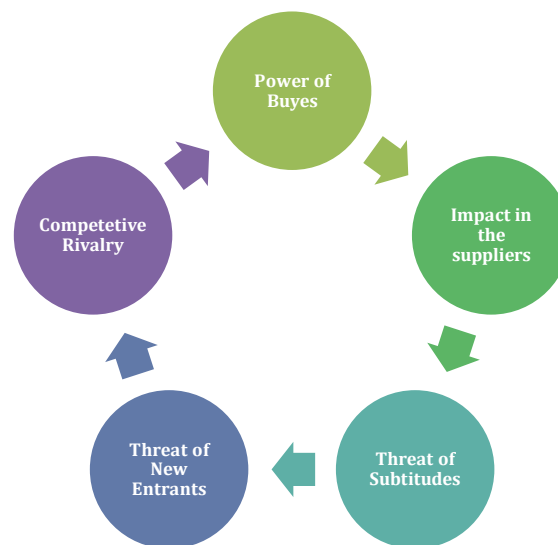


Figure 05: Porter's Five Forces Analysis

- **Power of Buyers:** Buyers have a lot of influence in the banking business, especially at Dhaka Bank Ltd., because switching costs are nearly nothing when there is even the slightest difference in offerings from competing institutions.
- **Impact in the suppliers:** It is common knowledge that Dhaka Bank Ltd. is not the only bank in the country that provides monetary services. There are also a variety of other suppliers, including public, private, specialised, foreign, and non-banking institutions and organisations. Hence, the supplier does not own a great deal of authority.
- **Threat of Substitutes:** The modern banking industry is marked by a high degree of intense rivalry, which is only constantly growing stronger over time. The threat that is posed to Dhaka Bank Ltd. by competing financial institutions such as other banks,

non-banking financial institutions, mutual funds, and insurance firms, amongst others, is growing.

- **Threats of new entrants:** Especially in this private commercial banking sector, there is never a shortage of new bank establishments opening their doors. There is a very significant danger.
- **Competitive Rivalry:** The banking industry has transitioned from a monopoly to a fast developing, competitive market in which all participants provide contemporary services. Before, the market was characterised by a lack of competition. It is necessary for financial institutions such as Dhaka Bank Ltd. to broaden the scope of the services they provide for their customers in order to preserve not only their standing in the market but also their reputations.

In my opinion, the most significant risk that Dhaka Bank Ltd. faces comes from the power of its customers. Dhaka Bank Ltd. needs to come up with more innovative and alluring concepts in order to better aid its consumers in accomplishing their objectives.

2.8 Summary and Conclusion

To have achieved such great success in such a short period of time, Dhaka Bank Ltd. must be among the most fortunate banks in all of Bangladesh. This financial institution goes one step closer to accomplishing all of its objectives, including its mission and vision, on a daily basis. The CAMEL study of Dhaka Bank Ltd. allows anyone to deduce that the bank is making significant efforts to achieve its strategic goals and that it has assumed the position of market leader at this time. As a direct result of the global financial crisis, the majority of financial institutions are still working to reduce their expenses and losses. Nonetheless, Dhaka Bank Ltd. has a larger number of earnings per share (EPS). Dhaka Bank Ltd. is exerting a lot of effort to broaden the range of financial services and products it offers to customers in order to compete more effectively in the market. Dhaka Bank Ltd. is today widely regarded as one of the most successful and pivotal financial institutions in the nation, having begun with a paid-up capital of 100 million Bangladeshi taka (BDT). Their travels illustrate both where they originated and where they intend to end up.

Both in the business sector of Bangladesh and among its clientele, Dhaka Bank Ltd. has established a solid reputation over the years.

2.9 Recommendations

I would like to provide some thoughts of mine which are given below:

- The employees at the bank should not be overworked or required to put in excessive hours of labour. I've witnessed firsthand how dissatisfied workers get as a result of this kind of behaviour.
- Dhaka Bank Ltd. is able to organise workshops in which workers of all levels can interact with one another and collaborate on projects. When they are at a loss for words, many people find that they become bored during meetings.
- .
- When there is a pandemic, it is important to implement rotations. In the case of more modestly sized branches, a rotational process that ultimately results in differentiation is not utilised.
- The law should be enforced in such a way that it brings everyone into line without making them feel awful about who they are as an individual.
- It is possible that the staff at the front desk will need to postpone online meetings since they are required to assist customers and are unable to give the meetings their complete attention.

Chapter 03: Project Part

3.1 Abstract

Dhaka Bank Ltd. is one of the finest financial business institutions in Bangladesh which stands with a mission of Excellence in Banking. The main target of Dhaka Bank Ltd. is to show their excellence by motivating their employees and trained them in a better way for making strongest workforce. Every department of Dhaka Bank Ltd. plays an important role and HR Department is one of them. They implements rigorous approach while recruiting and selecting employees for different department to ensure adherence of organizational policies. The authorities of Dhaka Bank Ltd. has to be very careful for choosing the right person as it is an financial institution and one mistake can make a great lose for the business along with the quality and service depends on the employees of that bank that how they are proving the service. Moreover, they are trying their level best to improve the recruitment process for the betterment of the company. With the great service of the employees they can achieve more success.

3.2 Introduction

3.2.1 Background of the study

Banking industry mainly relies on the employees as well as the customer. So only a good employee can serve their customer better service and take the banking service into the next level. But before that it is very important to choose the right employee and it is only possible at the time of recruitment and selection process. In the selection and recruitment process of banking sector it is very important to follow some steps so that a bank can come up with some better employees. In different department employee plays different role and each work has to be handle sensibly. General banking department is one of the powerful departments of Dhaka Bank Ltd.. It keeps tracking on each and every transaction made within DBL .Moreover, it also provide various kinds of financial transaction forms to server their customer. Furthermore, it provides debit card, credit card and track all the transaction connected with these cards. So DBL has to choose the employees for this department very wisely and properly otherwise the bank may face a great loss for a small mistake of an

employee. So, DBL has to be very careful about the recruitment and selection process of General Banking Department and follow some steps to maintain it properly

3.2.2 Problem Statement

Dhaka Bank Ltd. limited always try their level best to choose the best employees for their bank. But banking sector is one of those sectors where work pressure is too high. Because of the high pressure they should take more experienced and knowledgeable employee who can give proper service on time and won't take more breaks. But it is a matter of great sorrow that first of all there is a shortage of employee in GB Department and they won't take more than 4 employees in that department which is difficult to cope up with the customer pressure. and sometimes employees give excuses to take break for a day. As there is shortage of employees in GB Department and the work pressure is up the mark so the other member has to take to the pressure and couldn't able to deliver their service on time.

3.2.3 Research Objectives

Depending on the explanation of background along with the necessity of research question is in which method Dhaka Bank Ltd. follow for recruiting and selecting employees to their General Banking Department

Or more preciously our research aim to-

- Examine the recruitment process of Dhaka Bank Ltd. GB department.
- Examine the selection process of Dhaka Bank Ltd. GB department

3.2.4 Significance of the study

This study can help Dhaka Bank Ltd. Limited to take their employees for General Banking Department more perfectly. General banking department is a department where employees have to be more attentive towards their works because their one mistake can create huge loss for the company. So, the employees has to be patience, potential towards work. Moreover, we will get to know the method they are following in their recruitment and selection process and which changes they should do to avoid any risk or to come up with some potential employees who are loyal towards their job and give their 100 percent for the betterment of their company. Recruitment and selection process is one of the toughest process cause all capable people come here to take the position in General Banking department and only few people get the chance to get the job. So this study might make their thought a little bit easier.

3.3 Literature Review

Recruitment is broader, including many different elements, important for the whole selection process, such as the different activities organizations undertake in order to identify a desirable group of candidates, attract them into their employee ranks, and retaining them at least for the short term (Taylor & Collins, Reference Taylor, Collins, Cooper and Locke2000, p. 306) Selection and Recruitment is the most important and essential part for any company. In banking sector it has several departments and each department carries a good amount of eligible employees because the entire task in banking sector is quite sensitive and quite time consuming. Only the most responsible people can able to cope up with rush banking environment and complete the task properly. In Banking Sector General Banking Department is the most important sector because the entire task is quite sensitive and risky. All the high risk transaction are done and all LC, Account opening, allowing the foreign transition, business transaction are permitted by General Banking Department. All great business or company loss can be occurred by all miscalculation of any employee. So the Employee of this department has to be very attentive, knowledgeable about the task. Moreover, they should have good communication skill through which they can easily attract the customer. Like other Bank Dhaka Bank Ltd. has a finest General Banking Department which is consisting of 4 knowledgeable employees who works their level best to come DBL in this position. At the time Pandemic the General Banking sector of Dhaka Bank Ltd. works so good and after Pandemic they overcome the drastic situation so quickly and come to the stable situation within a year and it could happen because of the employees.

3.4 Methodology

3.4.1 Research Approach

The purpose of this report is to find out the selection process Dhaka Bank Ltd. is following in recruiting their employees and what is the better method they can apply for choosing the better employees. The gathering of qualitative data for this study has one and only one objective and that is to analyze non-numerical information such as thoughts, experiences, and viewpoints. This study also incorporates descriptive data from a variety of employees working in a variety of departments. Therefore, a qualitative approach is being utilized throughout the data collection process.

3.4.2 Data Collection

The design of this part of the study depended mainly on personal experiences and other primary sources of information. During the preliminary sessions of the interview, a questionnaire that consisted of eleven questions was given to the participants. Again, a very tiny percentage of interview sessions were carried out over the phone, but the overwhelming majority of them were carried out in person. This is how raw data was collected in the first place.

Sampling Criteria and Size

Several selection criteria were used to determine the survey sample. Initially, the selection process for this interview session prioritises applicants who are currently employed from Dhaka Bank Ltd.. The knowledge of the participants, who held positions ranging from officers to managers, appeared highly relevant and valuable to me throughout the duration of the course. The interview session involved the selection of employees from various branches including Kakrail, Mohakhali, Khilgaon, Gulshan, Banani, and Karwan Bazar. This action was taken in order to facilitate the gathering of findings for the report.

Participant Recruitment

We contacted every employee at the branch who held general banking responsibilities, including officers and managers, to determine the most suitable moment for our inquiry. The participants were provided with a brief overview of the study before the interview was initiated. The privacy and anonymity of the participants were ensured by directly communicating that their personal information would be maintained. A survey was created for the participants to complete, which was based on the interview conducted with them.

Question of the Survey:

The question of the survey is given below:

1. How many interview session a employee has to face if he/ she want to qualify themselves for General Banking Department?
2. What kind questions you ask in the viva board for specially GB department employees?
3. Which background of students may apply for GB Department?
4. Which procedure you may follow to understand that an employee is good in transaction activities?!
5. Do you give any training after recruiting any employee for GB Department?
6. What kinds of difficulties you face when select employees for GB Department?!
7. What kind of facilities GB Department employees can get if he/she performs well?
8. How you get to know the potentially and loyalty of an employee towards their bank?
9. Do you follow any other recruitment process to choose employees for GB Department?
10. Do you want to make any changes in any recruitment process of GB Department?
11. What is the approximate salary range of GB Department employees?!
12. Select a rating that best describes the work position of GB Department employees.

3.5 Finding and Analysis

The purpose of this report is mainly to analysis the selection and recruitment process General Banking Department of Dhaka Bank Ltd.. They are given below-

3.5.1 Recruitment:

Recruitment is a process through which a best candidate can be identified and hired within a very short period of time in a very smart way. This recruitment can be a process in which a company encourages properly educated people to start working for them in a certain position and encourages them to apply for said position (Maniak 2001). It can also represent the acquisition of workers who are talented, motivated, healthy and knowledgeable by the organization (Szałkowski 2006). Undoubtedly, the need to hire new employees is forced by the necessity to shape the human resources of the organization (Adamiec and Kozusznik 2000).

Dhaka Bank Ltd. is much focused while taking employees for GB department cause all the major financial and transactional activities are done by the employees of GB department.

There are two types of recruitment source that Dhaka Bank Ltd. follows while choosing their candidates for GB department . They are-

1. Internal Source
2. External Source

Internal Source: The process through which employees transfer from one department to another because of promotion is known as internal source. They are three types of internal source.

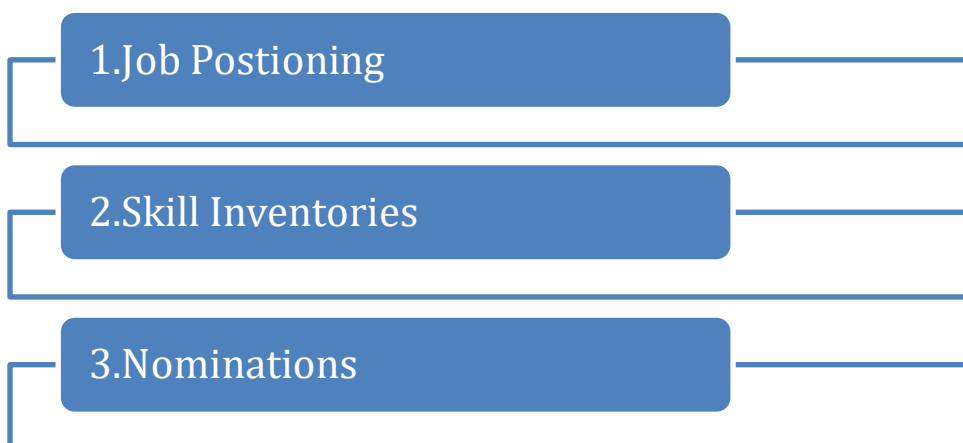


Figure 05: Internal Source of Recruitment

1. Job Positioning: Company use bulletin board to notify employees about the recruitment. This happen inside the company the employees inside the company can apply for the position.

2.Skill Inventories: By using Human Resource Information System (HRIS), company can easily find out confident, capable and secure employees for the company.

3.Nominations: By taking recommendation from the supervisor employees who are interested in the mentioned position can visit the HR Department and submit an application.

External Source: When company chooses candidates from outside the company is known as external sources.

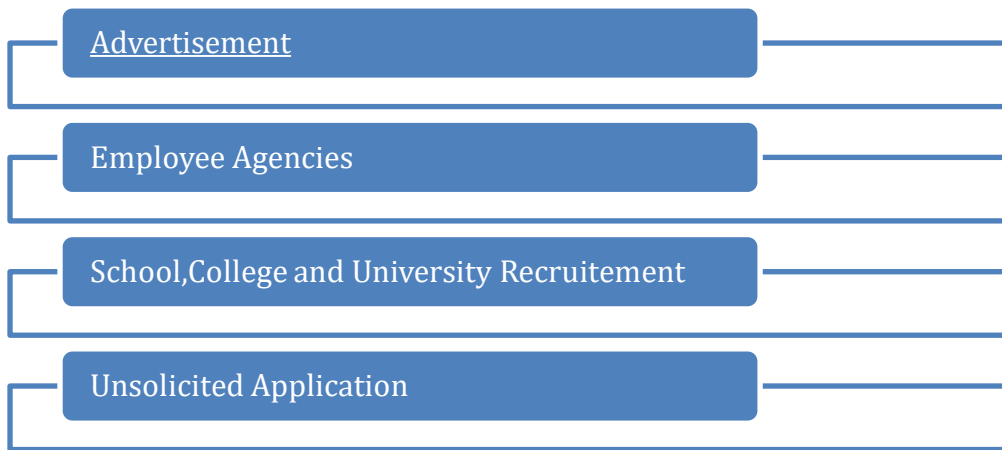


Figure 06: External Source of Recruitment

Advertisement: It is the most popular method through which company the benefits and grab their attention on how they will apply.

Employment Agencies: There are some organizations that actually provide employees to those organizations who actually need a strong manpower.

School, College and University Recruitment: Educational institutions are one of the best sources for finding employees based on the requirements of degree. For Example: a representative from a company visit to a institution for creating an applicant pool for those who are interested in that job.

Unsolicited Application: There are many job seekers who visit to companies according to their requirements of job by themselves.

3.5.2 Selection:

Selection is a process through which a group of applicant will be chosen. From interviewing to evaluating is the whole process to choose the specific candidates for particular position of the company. Selection process has five steps which Dhaka Bank Ltd. follows for taking the employees of GB department that are given below:

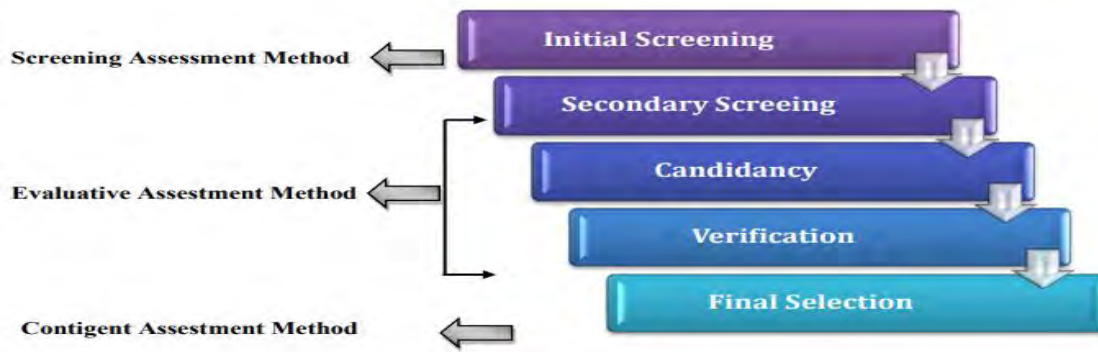


Figure 07: Selection Model

Initial Screening: This is a preliminary stage of selection process. Here employee application or resume is analysed and shortlisted them.

Secondary Screening: This is the secondary stage of selection process. In this process candidates are ask to take text. Here cognitive, physical, personality and job knowledge test are taken. Those who can pass these test are taken are enter for the third procedure.

Candidacy: An interview is taken in this time and candidates are evaluated more deeply or they sent to assessment centre for taking a test. Only potential candidates are taken in this stage.

Verification: In this stage candidate important documents and reference information are verified by the company.

Final Selection: This is the final decision making process. After completing all the activities from interview to evaluation those who could pass the whole procedure are taken for position of the job that they hired.

3.6 Summary and Conclusion

Dhaka Bank Ltd. is one of the renowned banking companies in Bangladesh. Dhaka Bank Ltd. is highly dependent on their employees. Skilful employees are very important for bank success. To secure a bank in a leading place, a bank has to be hiring best knowledgeable and capable employees for them. Every single day a bang does good amount of transaction on the behalf of their customers so if any of employees does any mistake while doing transaction the company will have to bear huge loss for it as well as they will lose the trust of customers. Dhaka Bank Ltd. provides their customer the assurance of high transaction and earns the trust. It could possible only because of the hardest working and a potential employee of Dhaka Bank Ltd. Who tries their level to grab the attention to their customer with their nice behaviour and perfect service on time. Even the authorities are quite strict in terms of service. The entire business owners meet with the MD of Dhaka Bank Ltd. who ensure their transaction safety through their customer. Because of the proper guidance of high authority and the hard working employees it could be easy for doing the big amount of transaction within a short period of time.

Dhaka Bank Ltd. always chooses their employees wisely by recruitment and selection process. They follow all the process quite strictly and perfectly so that they could achieve their organizational goal. But to get the better position in future they might follow some rules and work on their flaws while recruiting and selecting their customer.

3.7 Recommendations

Some of the recommendation about Dhaka Bank Ltd. Ltd. based on my observation is given below-

- Dhaka Bank Ltd. is one of the renowned banks in Bangladesh who deliver a good amount of service to their customer. There are lots of candidates who apply in Dhaka Bank Ltd. but very few are taken there is a shortage of place for each department. So authority might focus on place because there might be a good amount of candidates are capable for the job but very few are taken because of shortage of place.
- Moreover, Dhaka Bank Ltd. can be little bit more focused on induction program as all new comers can come from the different educational background so all of them are not familiar with the functional task of bank. So they can arrange the program more elaborately and in a well defined way so that new comers could get important functional knowledge from the program.
- Furthermore, Dhaka Bank Ltd. might focus on the budget of recruitment and selection process because without maintaining proper budget the recruitment and selection process might be hampered.
- Lastly, some of the position the recruitment and selection process of Dhaka Bank Ltd. is a little bit lengthier just because of the betterment of the company but some of the employees might feel that it is time consuming. For instance, Some of the position like MTO/TO/TCO take almost 5/6 months for doing whole the procedure. So for that reason most of the candidates join to the other organizations those might be eligible for the position of Dhaka Bank Ltd.

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