“Recruitment and Selection process”

By

SHAHJALAL ISLAMI BANK LIMITED

Shahjalal Islami Bank
LIMITED

Brac University
“Recruitment and Selection process”

By
SHAHJALAL ISLAMI BANK LIMITED

Submitted For
Mr.Rezaur Razzak
Coordinator MBA
Brac Business School

Submitted By
Md.Rabiul Islam
Id: 10164039

Brac University
Chapter 1

Introduction
1.1 Introduction

Bank is very old institution that is contributing toward the development of any economy and is treated as an important service industry in the modern world. Economic history shows that development has started everywhere with the banking system and its contribution towards financial development of a country is the highest in the initial stage. Modern banks play an important part in promoting economic development of a country.

Bank provides necessary funds for executing various programs in the process of economic development. They collect savings from large masses of people scattered throughout the country, which in the absence of banks would have remained ideal and unproductive, these scattered amounts are collected, pooled together and made available to commerce and industry for meeting the financial requirements.

Bank plays a vital role in the economy by providing means of payment and mobilizing resources. Bank is the most important financial institution in the economic development of a country depends on the development of banking sector. Today's modern banks are not only providing traditional banking but also expanding the many financial services. In today's world the life of the people directly are within the arena of banking whether conventional or Islamic banking is not a newer concept in Bangladesh as it has started its operation since 1983, very few people are aware about its operation. But things are changing. Islamic banking is also getting popularity in the country.

Internship program essential for every student, especially for the students of Business Administration, which helps them to know the real life situation, for this reason a student takes the internship program at the last stage of the bachelor's degree, to launch a career with some practical experience. Against this backdrop, I have observed the HR activities as an employee of Shahjalal Bank Ltd., Head office, Uday Sanz, Plot No. SE (A), 2/B Gulshan South Avenue, Gulshan – 1, Dhaka-1212, Bangladesh which has helped me a lot to understand the real life situation life situation of banking business.
1.2 Objective of the Report

The main objective of this report is to learn about Human Resources Management practices and policies of Shahjalal Islami Bank Ltd.

Special objectives are:

1. To know Human Resources Planning practices of the bank.

2. To learn about recruiting and selecting procedure of the bank.

Every organization is operated by Human beings. And as a service sector acquiring their services, developing their skills, motivating them to high levels of performance, and ensuring that they continue to maintain their commitment to the bank are essential for achieving organizational objectives. So it is important for us as potential business executives to gather information about the prevailing scenario of Human Resource Management. In this report, we are more concerned about what is happening other than what ought to happen in the HRM/Personnel department of the selected bank.

An indirect objective of this report is to have some practical experience on how the communication is done in the business world and develop our communication skill.
1.3 Methodology

In order to conduct such a study the report preparer must follows some specific methods. They are given below-

- Variables - in the report variables are used banking system. Two variables are-
  a) Islamic system
  b) Conventional system

- Analytical Method
  a. Descriptive method
  b. Conventional versus Islamic banking
  c. Performance and Growth
  d. SWOT analysis

1.4 Sources of Information:

Primary Data:

Primary data is collected by interviewing employees and managers of Shahjalal Bank Ltd. and directly communication with the customers in some cases. A questionnaire survey is done to minimize interruption of the banking activities. Primary data is mostly derived from the discussion with the employees & through surveys on customers of the organization. Primary information is under consideration in the following manner;

- Face to face conversation with the employees
- Appointment with the top officials of the Bank basically of HR dept.
- By interviewing customers regarding quality of service of the bank.
Secondary data:

Secondary sources that will be used in the study is include:

Internal Sources

- Bank's Annual Report
- Group Business Principal manual
- Prior research report
- Any information regarding the Banking sector

External Sources

- Different books and periodicals related to the banking sector
- Bangladesh Bank Report
- Newspapers
- Bank website
1.5 Scope of the Study

This report is some sort of case study. So the scopes of this report are limited. The first scope of this report is to have practical experience about how a research is done in the bank. The report has the scope to cover different aspects of Human Resource Management, which include Human Resource Planning, recruitment and selection procedures, selection devices, job analysis, job design, training and development, and salary and compensation administration. We discuss only one organization throughout this report, that is, Shahjalal Bank Ltd..

1.6 Limitations of the Study

The officers are very co-operative but they are too busy to give me time to get knowledge about practical activities. Moreover they have to deal in a very competitive environment based on money related activities. I have to prepare this report alone. Another problem I faced while preparing this report that I had to learn about HR department where I am working for RFC Collection Dept. Every task has some limitations. I faced some usual constraints during the course of my internship. These are as follows:

Short of time:

I had to complete this report writing within a shorter period of time. So the time constraint of the study hindering the course of vast area and time for preparing a report within the mentioned period is really difficult.

Busy working environment:

The officials had some times been unable to provide information because of their huge routine work.

Difficulties in balancing:

After working for my own dept I had to concentrate on HR dept. It is quite difficult to maintain the balance of work.

Insufficient data:

Some desired information could not be collected due to confidentially of business.
1.7 Duration of the study:

The study has been completed covering the period from 1st January 2013 to 29 March 2013. The schedule of On the Job training at the Branch is as below:

From 1st January 2013 to 29 March 2013 on the job training at the HR Dept of the bank and observe the activities of the dept to acquire practical knowledge how this dept works and how it helps other departments.
Chapter -2

Overview of

Shahjalal Bank Limited
2.1 Shahjalal Bank Ltd. at a glance:

Shahjalal Islami Bank Ltd. (SJIBL) is named after the name of a saint Hajrat Shahjalal (r) who dedicated his life for the cause of preaching Islam in the East-North part of the subcontinent. It is a Shariah based commercial Bank in Bangladesh, was incorporated in 1st April, 2001 under the Company Act 1994 and Bank Company Act 1994. The bank commenced commercial operation on 10th May, 2001 by opening its first branch i.e. Dhaka main branch at 58, Dilkusha, Dhaka obtaining the license from Bangladesh Bank, the central bank of Bangladesh. It is committed to conduct all banking and investment activities on the basis of interest-free profit-loss sharing system. During Last ten years SJIBL has increased its service coverage by opening new branches at different strategically important locations across the country. Currently it has 74 branches, 3 brokerage houses, 5 SME center. At present its Authorized Capital is Tk.4000 million and Paid up Capital is Tk.2,740 million. At 2006 it earned profit after tax (PAT) around Tk.1,071 million and at half yearly closing of 2006 Shahjalal Islami Bank Limited, Agradad Branch earned profit 1.65 million.
Company Profile in brief:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the Company</td>
<td>Shahjalal Islami Bank Limited</td>
</tr>
<tr>
<td>Legal Status</td>
<td>Public Limited Company.</td>
</tr>
<tr>
<td>Commencement of Business</td>
<td>1\textsuperscript{st} April, 2001</td>
</tr>
<tr>
<td>Nature of Business</td>
<td>Commercial Business.</td>
</tr>
<tr>
<td>First meeting of the promoters held on</td>
<td>4th September, 2000.</td>
</tr>
<tr>
<td>Date of Certificate of Incorporation</td>
<td>1st April, 2001.</td>
</tr>
<tr>
<td>Date of Certificate of Commencement of Business</td>
<td>1st April, 2001.</td>
</tr>
<tr>
<td>Banking License received on</td>
<td>18th April, 2001.</td>
</tr>
<tr>
<td>First Branch License received on</td>
<td>24th April, 2001.</td>
</tr>
<tr>
<td>Inauguration held on</td>
<td>10th May, 2001.</td>
</tr>
<tr>
<td>Head office</td>
<td>Uday Sanz, Plot No. SE (A), 2/B Gulshan South Avenue, Gulshan – 1, Dhaka-1212</td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:sblho@shahjalalbank.com.bd">sblho@shahjalalbank.com.bd</a></td>
</tr>
<tr>
<td>Chairman</td>
<td>Alhaj Anwer Hossain Khan</td>
</tr>
<tr>
<td>Managing Director</td>
<td>Md. Abdur Rahman Sarker</td>
</tr>
<tr>
<td>No. of branches</td>
<td>74</td>
</tr>
<tr>
<td>No. of ATM Booth</td>
<td>05</td>
</tr>
<tr>
<td>No. of SME Centers</td>
<td>05</td>
</tr>
<tr>
<td>Off-shore banking units</td>
<td>01</td>
</tr>
<tr>
<td>No. of employee</td>
<td>1299</td>
</tr>
<tr>
<td>Authorized Capital</td>
<td>Tk. 4,000.00 million</td>
</tr>
<tr>
<td>Paid up Capital</td>
<td>Tk. 2,740.10 million</td>
</tr>
<tr>
<td>Face Value per share</td>
<td>Tk. 100.00</td>
</tr>
</tbody>
</table>
2.2 Mission of the Bank:

- To provide quality services to customers.
- To set high standards of integrity.
- To make quality investment.
- To ensure sustainable growth in business.
- To ensure maximization of Shareholders' wealth.
- To extend our customers innovative services acquiring state-of-the-art technology blended with Islamic principles.
- To ensure human resource development to meet the challenges of the time.

2.3 Vision of the Bank:

To be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity.

2.4 Values:

1. Result Driven
2. Accountable & Transparent
3. Courageous & Respectful
4. Engaged & Inspired
5. Focused on Customer Delight
2.5 Strategy of SJIBL

- To strive for customers best satisfaction & earn their confidence. To manage & operate the Bank in the most effective manner.
- To identify customers needs & monitor their perception towards meeting those requirements.
- To review & updates policies, procedures & practices to enhance the ability to extend better services to the customers.
- To train & develop all employees & provide them adequate resources so that the customers needs are reasonably addressed.
- To promote organizational efficiency by communicating company plans, polices & procedures openly to the employees in a timely fashion. To cultivate a congenial working environment.
- To diversify portfolio both the retail & wholesale markets.
Chapter – 3

Literature Review of –

Human resource Management policies & Practices
3.1 Meaning of HRM:

Management and human resource management are one and the same. They should never be separated. Management is personnel administration. Management has three jobs, two of which are directly related to personnel managing, a business, managing managers and managing workers and work. The word management has three syllables Manage-Men-T. If T is taken for tact, then etymologically management means how to manage men with tact. Management is the process of efficiently getting things done with and through other people. HRM deals with the design of formal systems in an organization to ensure the effective and efficient use of human talents to accomplish organizational goals.

There are many definitions about human resource management (HRM). One of the well known definitions is offered by Michael Jucious (1984). He defined human resources management or personnel management “as the field of management involves planning, organizing, directing and controlling the function of procuring, developing, maintaining and motivating a labor force.” It is the process of acquiring, retaining, terminating, developing and properly using the human resources in an organization. The acquisition function begins with planning. It includes the recruitment, selection and socialization of employees. Through HR planning, managers attempt to anticipate forces which will influence the future supply of demand for employees.

The development function includes employee training, management, development and career development. As jobs evolve and change, ongoing retraining is necessary to accommodate technological changes. Encouraging development of all employees is necessary to prepare organizations for future challenges. Career planning identifies paths and activities for individual employees as they develop within the organization.

The motivation function begins with the recognition that individuals are unique and the motivational techniques (job satisfaction, employee performance appraisal and compensation) must reflect the needs of each individual. Assessing how employees perform their jobs is the focus of performance appraisal. Compensation rewards people for performing organizational work through pay, incentives and benefits.
The maintenance function is concerned with providing those working conditions that employees are necessary in order to maintain their commitment to the organization. The relationship between managers and employees must be handled effectively if both the employees and the organization are to prosper together. HRM deals with the design of formal system in an organization to ensure the effective and efficient use of human talents to accomplish organizational goals. There is a growing recognition that effective use of people in the organization can provide a competitive advantage.

It pervades the organization. Every person in an organization is involved with personnel decisions. The responsibility for human resource management activities rests with each manager. If managers throughout the organization do not accept their responsibility, then human resources activities may be done only partially or not at all. It is concerned with managing people at work. It covers all types of personnel. It is a continuous function.

It draws on a number of related disciplines, such as industrial psychology, Sociology, Social Psychology, Anthropology and Economics. The function of HRM is advisory in nature. In management terminology, it is a staff function. The personnel manager advises the operating departments on matters relating to personnel. He does not issue orders to them but gives them advice.

Traditionally, HRM is the process of acquiring, training, appraising, and compensating employees and attending to their labor relation, health and safety, and fairness concerns but in the changing context. HRM is seen as a set of techniques that claimed to embrace and promote new approaches to management of people and work organization to enhance employee commitment and flexibility as well as their willingness to respond rapidly with the changing market conditions for providing competitive advantage to the organizations.

This approach is based on four key elements.
1. Beliefs and assumption:
   a. That this is the human resources, which gives competitive edge.
   b. That the aim should be not mere compliance with rules but employee commitment.
   c. That therefore, employees should, for example, be very carefully selected and developed.

2. Strategic Qualities:
   a. Because of the above factor, HR decision is of strategic importance.
   b. Top management involvement is necessary.
   c. HR policy should be integrated in to the business strategy, stemming from it and even contributing to it.

3. Critical role of the managers:
   a. Because HR practice is critical to core activities of the business, it is too important to be left to personnel specialist alone.
   b. Line managers are (or need to be) closely involved as both deliverers and drivers of the HR policies.
   c. Much greater attention is paid to the management of managers themselves.

4. Key Levers:
   a. Managing culture is more important than managing procedures and System
   b. Integrated action on selection, communication, training, reward and development.
   c. Restructuring and job redesign to allow devalued responsibility and empowerment
3.2 History of HRM:

The utilization of people, at least in a rudimentary form, can be traced to ancient times. Efforts to best use talents, even through informal in nature, were undertaken whenever people came together in a community. The change has been that during the course of the least century efforts to best manage human resources have become more formal and specialized. The history of HRM can be characterized in two ways. First, as moving through four broad phases: the craft system, scientific management, the human relations approach, and the current organizational science-human resource approach.

The Craft System:
From the earliest times in Egypt and Babylon, training in craft skills was organized to maintain an adequate supply of craft workers. By the thirteenth century, craft training had become popular in Western Europe. Craft guilds supervised quality and methods of production and regulated conditions of employment for each occupation. The master crafts worker controlled the craft guilds, and the recruit entered after a period of training as an apprentice. The craft system was best suited to domestic industry, which the master operated on his own premises, with his as assistants residing and working in the same house.

Scientific Management:
The Industrial Revolution and mass production emerged in the nineteenth and early twentieth centuries and led to the deterioration of the craft guilds. The development of mass production transformed the organization of work in two important ways. First, tasks were subdivided into very simple parts that could be performed by unskilled workers. Second, manufacturing grew to such an extent that a large hierarchy of supervisors and managers became necessary. Along with mass production came the assembly line and a scientific approach to an analysis of work in terms of its constituent parts.
The basis of scientific management is that there is one best way to do a job. The best way will be the most efficient and therefore the fastest and least expensive. The founder of this new field of scientific management was an American mechanical engineer, Frederick "W. Taylor (1856-1915). Two of Taylor's contemporaries, Frank Gilbreth (1868-1924) and his spouse Uillian Moeller Gilbreth (1878-1972), joined in becoming the proponents of scientific management or industrial engineering.

In the decade after 1910, the principles of scientific management were applied on a wholesale basis in the United States. Taylor and his disciples assumed that workers wanted to be used efficiently and were motivated by money. This philosophy proved to be incorrect because it ignored feelings-and other motives. Workers were left dissatisfied with their jobs. Union opposition grew as union organizers condemned Taylorism for depriving workers of a voice in the conditions and functions of their wink. One result was the emergence of welfare secretaries as organizational employee to oversee programs for the welfare of employees. These pro-grant included recreational facilities, employee assistance programs, and medical programs. The welfare secretary position was the beginning of the professional personnel (now human resource) function.

As antiquated as scientific management seems now, some would argue that many of the basic principles still apply today. For example, the many special in-centive systems organizations use to motivate employees and reward performance are adapted from Taylor's ideas. The ideas of scientific management are adaptable, and its basic principles continue to have relevance after almost 100 years.
Human Relations:

The first important discovery about the social context of mass production occurred in the famous experiment undertaken by U.S. social scientists Elton Mayo (1880-1940) and Fritz Roethlisberger (1898-1974) between 1924 and 1932 at Western Electric’s Hawthorne plant in Chicago. Mayo and his colleagues sought to study the effects of changes in illumination on productivity. The investigators chose two groups of employees working under similar conditions. The level of illumination was varied for the test group but kept constant for the control group. To Mayo's surprise, the output of both groups rose. Even when the researchers told the workers in one group that the light was going to be changed but then did not change it, the workers expressed satisfaction, and productivity continued to increase. Mayo saw that the significant variable was not physical but psychological; the reason for the increase in productivity was the workers' attitudes toward their jobs and Western Electric. Because their cooperation had been requested, the workers now felt themselves part of an important group whose help and advice were being sought by the company.

The discovery of the "Hawthorne effect" led to further research on the social factors associated with work. Results of these studies led to the human relations movement, with its emphasis on the fact that employees need to be understood in order to be satisfied and productive. However, the idea that good human relations in and of themselves will increase productivity failed to be consistently supported, and many of the movement's ideas were abandoned.

Organizational Science:

Following realization of the limitations of the human relations approach, academic researchers from various behavioral disciplines, such as psychology, political science, economics, and sociology, began studying organizations. The organizational science approach focuses more on the total organization and less on just the individual. HRM, as we currently know it, grew out of the organizational science trend and combines learning from the previous movements with current research in the behavioral sciences.
## Table-1.1

**Evolution of HR Management**

<table>
<thead>
<tr>
<th>Time period</th>
<th>HR Focus</th>
<th>HR Activity</th>
<th>Example Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1890-1910</td>
<td>Industrial technologies, Employee well-being</td>
<td>Disciplinary systems, Health and safety programs</td>
<td>National cash register (ncr) forms first personnel department to handle employee issues</td>
</tr>
</tbody>
</table>
| 1920s | Task design, efficiency, and impact of work groups on individual workers | • Time and motion studies  
• Employee counseling and testing | Period of scientific management |
| 1930s | • Union of workplace  
• Passage of major labor laws | • Communication programs  
• Anti-union campaigns  
• Personnel becomes staff support to operational line units | Major labor relations legislation:  
Norris –LaGuardia Act  
National labor relation Act(wag net Act) |
| 1940s | Employee benefits and compensation | • Wage increases  
• Cost-of-living adjustments  
• Pension, health, and other benefits plans | General Motors And the United Auto Workers sing first contract with “escalator“ clause. |
| 1950s | • Employee relations  
• Specialized personnel functions | • Training and development  
• Separate divisions within personnel established; recruitment, labor | The Hawthorne studies from the human relation movement find widespread applicability. |
<table>
<thead>
<tr>
<th>Period</th>
<th>Key Themes</th>
<th>Milestones</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960s</td>
<td>Employee participation</td>
<td>Peter Drucker’s <em>Encyclopedic Practice of Management</em> (1954) finds widespread applicability.</td>
</tr>
<tr>
<td>1980s</td>
<td>- Employee recognition</td>
<td>William Ouchi’s <em>Theory Z</em> examines the applicability of Japanese employment practices to Western companies.</td>
</tr>
<tr>
<td></td>
<td>- Displacement</td>
<td></td>
</tr>
<tr>
<td>1990s</td>
<td>- Changing demographics of workforce</td>
<td>About 70% of married women are employed, more than double the 1960 rate.</td>
</tr>
<tr>
<td></td>
<td>- Technology</td>
<td></td>
</tr>
<tr>
<td>2000 and beyond</td>
<td>- Strategic HR planning</td>
<td>Exemplified by David Uirich’s <em>Human Resource Champions</em>, which examines the role of HRM in the twenty-first century.</td>
</tr>
</tbody>
</table>
3.3 Function of HRM

HR managers are performing a variety of functions. The functional areas of HR managers are changing as the time goes on. The main HRM functions include:

Human resource planning is an important activity that involves estimating the size and makeup of the future work force. It is a process by which an organization ensures that it has the right number and kinds of people, at the right places, at the right time. Capable of effectively and efficiently completing those tasks which will aids the organization in achieving its overall objectives. Planning of human resources is the life-blood of the firm. Without the right people in the right place at the right time, the firm could go out of business.

- Recruitment is the process of finding and attracting qualified or suitable applicants to fill vacancies. Recruiting is important because the best-qualified applicants must be found to fill vacancies. The methods and procedures used to acquire an understanding about jobs are called job analysis. This is discussed next. There are mainly two sources of recruitment: internal and external. Promotion from within an organization is called internal source and recruiting new people from outside the organization is known as external source.

- Job analysis is the process of determining the tasks that make up the job and the knowledge and skills and abilities an employee needs to successfully accomplish the job. From job analysis, job description and job specification can be prepared. Job description is a written statement of what the jobholder does how it is done and why it is done. Job specifications state the qualifications necessary for a job.

- Selection is a process of hiring suitable people for job. Right man for right job is the main goal of selection. The selection process involves many steps such as preliminary reception of application, interviewing, test, medical test, references and final decision of hiring.

- Placement is the assignment or reassignment of duties to employee. It may take different forms such as promotion, transfer, demotion, and termination.
Orientation is a process of getting new employees acquainted with the organization, its culture, rules and regulation, objectives and supervisors and other employees. It is the act of introducing new employees to organization and their work units. It is important because it helps new employee to adapt with new situation.

Training is a continual process of helping employees to perform at a high level. It is a process of acquiring new skills to do job properly. Training changes and modifies employee attitudes and behaviors that will improve his ability to perform on the job. To be effective, a training program must accomplish a number of objectives. First, it must be based on both organizational and individual needs. Second, the objectives of training should spell out what problems will be solved. Third, all training should be based on sound theories of learning. Finally, a training program must be evaluated to determine whether it is working.

Job evaluation is a process of measuring and determining the value of each job in relation to all jobs within the organization. Jobs are ranked in order to arrive at each job's appropriate worth. It is the basis of designing a well-balanced compensation program. The widely used methods of job evaluation are ranking method, classification method, point rating method, and factor comparison method.

Performance appraisal is a process in an organization whereby each employee is evaluated to determine how he or she is performing. Employee may be appraised against absolute standards, relative standards, and objective. The appraisal process consists of six steps: establish performance standards, communicate performance expectations to employees, measure actual performance, compare actual performance with standards, discuss the appraisal with the employee, if necessary and initiate corrective action.

Compensation is the reward or price for labor. The goal of compensation administration are to design the lowest-cost pay structure that will attract, motivate and retain competent employees, and that also will be perceived as fair by these employees.

Discipline refers to a condition in the organization when employees conduct themselves in accordance with the organization's rules and standards of acceptable behavior. For the most part, employees discipline themselves. But not all employees will accept the responsibility of self-discipline. Some are problem employees. These employees require some degree of extrinsic disciplinary action. This extrinsic is labeled punishment.
The most frequent discipline problems can be classified as related to attendance, on-the-job behavior, dishonesty, and outside criminal activities. Disciplinary actions available to the manager include oral warning, written warning, suspension, demotion, pay cut, and dismissal.

Trade union is an organization of workers, acting collectively, who seek to protect and promote their mutual interests through collective bargaining. The goals of unions include

- Influencing the wage and effort bargain,
- Establish a security system for members,
- Influencing the administration of rules,
- Obtaining political power in the state and over the economy.

Collective bargaining is negotiation, administration and interpretation of a written agreement between two parties; at least one of, which represents a group that is acting collectively, that, covers a specific period of time.
3.4 Importance of HRM:

With the increase in the size and complexity of business organizations, the most important, factor in business. Business needs people as owners, employees, and consumers. Organizations need people to make them operate. Business may be operated differently and the objectives of business may differ, but the universal element in all business activities is people. An organization is nothing without human resources. Any human organization a factory, a hospital or and association consists of people working together. According to economists, the factors of production are land, labor, capital and entrepreneurship. Of all the resources, the most important one is human resource because human being plays a dual role- as resource, as well as a motive force for all other resources by manipulating them by way of developing, utilizing, commanding and controlling. It is the most important of all other resources. This is because manpower is that resource through which management wants to control and direct all other resources like machines, materials, money and others. An organization is nothing without people.

It is true that capital technology and human force are the important elements for production. In fact, productivity is the function of a set of interrelated factors (e.g., political, social, economic, educational and cultural). Experts on productivity improvement emphasize more on people factor for enhancing productivity. They are of the view that relatively human resource is the most important of all the factors of production. Resources other than human being could produce nothing. Physical resources by themselves cannot improve efficiency or contribute to an increased rate of return on investment. It is through the combined and concerted efforts of people that monetary or material resources are harnessed to achieve organizational goals. Why is human resource superior to other elements of production? Capital can be borrowed and technology can be imported, but people cannot be bought. All the factors of production other than the workforce skills can be duplicated anywhere in the world. It is all fungible capital, technology, raw materials, information all except for one thing the most critical part, the one element that is unique about a nation, its workforce (Griffin, 1994). Fred Luthersans (2000) an organizational Behavior, rightly argues that “it is not technology, which separates the Saturn plant of GM from other manufacturing facilities. Rather the Saturn plant represents a profound change in the way people are managed.”
**Productivity is basically people-based.** It is for this reason the developing countries in spite of acquiring modern technologies could not achieve higher level of productivity. The rapidity of technology transfer, access to world wide capital markets and global competition reduce the traditional advantages of superior technology and isolated markets, **Technology becomes inactive without work forces.** It is **man who works behind machine.** Even in a highly automated plant, people are nevertheless required to co-ordinate, and control the plant's operation. Workers must use them effectively. They must be motivated to provide the best quality and customer service possible. Sakurai (1989), an adviser of the Japan Productivity Center has rightly pointed out that “**improvement of productivity through the introduction of new technology depends, by and large, on how people in the organization accept the change. To obtain desired result from the introduction of change in technology, the change must be acceptable to them**”. That is, acceptance of change will lie with the behavioral level of the workforce.

Needless to say, machine increases the muscle power of man. Man without the machine is also less productive. They are inseparable. Labor and technology combined generate the outputs that are priced and sold to customers. As Morita, the founder and the author of “Made in Japan” remarks “assets make things possible but people make things happen.” Organizations depend on people to vro change occurs without efficient human beings. Improved productivity through people is ultimately the fountainhead of all human progress. In the ultimate analysis, it is the human factor, which will determine the final productivity of enterprise. People supply the talents, skills, knowledge and experience to achieve the organizations objectives. Let us now explain some inherent qualities that a human being is endowed with.
Chapter -4

Employment of personnel
4.1.1 Meaning of Human Resource Planning:

Human resource planning is the process of putting the right number of people at the right time at right place for the right kind of job for which they are best suited. Planning is the most important and primary function of management. It is a process of selecting the organizational objectives and taking action to achieve those objectives. It is important because human resources provide a firm the competitive advantage. In the age of competition, firms are focusing their attention on employee knowledge and skill. Obviously, human resources are going to occupy the central stage of human activities, especially in the field of industry and business. In view of its importance in the organizational effectiveness, separate HRP departments have been set up in most of the important business organizations.

HRP is a process by which an organization can move from its current manpower position to its desired manpower position. Through planning management makes a balance between demand for and supply of right number and kinds of people at the right time. It is a supply and demand calculation.

4.1.2 Job Analysis:

A job analysis is a systematic exploration of the activities within a job. It is a technical procedure used to define the duties, responsibilities and accountabilities of a job. This analysis “involves the identification and description of what is happening on the job accurately and precisely identifying the required tasks, the knowledge, and the skills necessary for performing them, and the conditions under which they must be performed.
4.1.2.1 Job Description and Job Specifications:

A job description is a written statement of what the job holder does how it is done, under what conditions it is done, and why it is done. It should accurately portray job content, environment, and conditions of employment. A common format for a job description includes the job title, the duties to be performed the distinguishing characteristics of the job, environmental conditions, and the authority and responsibilities of the jobholder.

When we discuss employee recruitment, selection, and performance appraisal, we will find that the job description acts as an important resource for: (1) describing the job (either verbally by recruiters and interviewers or in written advertisements) to potential candidates; (2) guiding newly hired employees in what they are specifically expected to do; and (3) providing a point of comparison in appraising whether the actual activities of a job incumbent align with the stated duties. Furthermore, under the Americans with Disabilities Act, job descriptions have taken on an added emphasis in identifying essential job functions.

Job Specifications:

The job specification states the minimum acceptable qualifications that the incumbent must possess to perform the job successfully. Based on the information acquired through job analysis, the job specification identifies the knowledge, skills education, experience, certification and abilities needed to do the job effectively. Individuals possessing the personal characteristics identified in the job specification should perform the job more effectively than those lacking these personal characteristics. The job specification, therefore, is an important tool in the selection process, for it keeps the selector's attention on the list of qualifications necessary for an incumbent to perform the job and assists in determining whether candidates are essentially qualified.
4.1.3 Job Analysis Methods

The basic methods that HRM can use to determine job elements and the essential knowledge, skills, and abilities for successful performance include the following:

**Observation Method**

Using the observation method, a job analyst watches employees directly or review films of workers on the job. Although the observation method provides firsthand information, worker often do not function most efficiently when they are being watched, and thus distortions in the job analysis can occur. This method also requires that the entire range of activities can occur. This method also requires that the entire range of activities be observable. This is possible with some jobs, but impossible for many – for example, most managerial job.

**Individuals interview Method:**

Using the individual interview method, a team of job incumbents is selected and extensively interviewed. The results of these interviews are combined into a single job analysis. This method is effective for assessing what a job entails, and involving employees in the job analysis is essential.

**Group Interview Method:**

The group interview method is similar to the individual interview method except that a number of job incumbents are interviewed simultaneously. Accuracy is increased in assessing jobs, but group dynamics may hinder its effectiveness.

**Structured Questionnaire Method:**

Under the structured questionnaire method, workers are sent a specifically designed questionnaire on which they check or rate items they perform on their job from a long list of possible task items. This technique is excellent for gathering information about jobs. However, exceptions to a job may be overlooked, and there is often no opportunity to task follow-up questions or to clarify the information received.
**Technical Conference Method:**

The technical method uses supervisions with extensive knowledge of the job. Here, specific job characteristics are obtained from the “experts.” Although a good data-gathering method, it often overlooks the incumbent workers’ perceptions about what they do on their job.

**Dairy Method:**

The diary method requires job incumbents to record their daily activities. The diary method is the most time consuming of the job analysis methods and may have to extend over long periods of time – all adding to its cost.

These six methods are not meant to be viewed as mutually exclusive; no one method is universally superior. Even obtaining job information from the incumbents can create a problem, especially if these individuals describe what they think they should be doing rather than what they actually do. The best results, then, are usually achieved with some combination of methods with information provided by individual employees, their immediate supervisors, a professional analyst, or an unobtrusive source such as filmed observations.
4.2 Recruiting:

4.2.1 Meaning of Recruiting

Recruiting is the process by which organizations locate and attract individuals to fill job vacancies. Most organizations have a continuing need to recruit new employees to replace those who leave or are promoted, to acquire new skills, and to permit organizational growth. Recruiting is an even more important activity when unemployment rates are low and economic growth is strong, as firms compete to attract the qualified employees they need to succeed. Recruitment follows HR planning and goes hand in hand with the selection process by which organizations evaluate the suitability of candidates for various jobs. Without accurate planning, organizations evaluate the suitability of candidates for various jobs. Without accurate planning, organizations may recruit the wrong number or type of employees. It also focuses on the job applicant and the ways in which candidate looks for and choose a job.

4.2.2 Method:

- Advertising
- Search Firms
- Employment agencies
- Employee referrals
- Networking
- College recruiting
- Internal posting
- Internet
- Campus recruiting
**Recruiting Advertising:**

A very common formal recruiting method is newspaper advertising. Ads placed in newspaper are accessible to everyone and thus do not discriminate against any groups in disseminating information about job openings. Recruitment advertising has an obvious target – people who are seeking work – and an obvious goal – attracting these job seekers to apply for a job at a particular company. Newspaper ads, however, reach a much wider audience. A well-designed, informative advertisement may help convince those people who are not interested now to apply for the job to consider the company at some later date when they are interested in a new job.

**Internet Recruiting:**

Internet Recruiting has grown at a phenomenal rate over the past few years. Companies find that Internet recruiting is much less expensive and much faster than traditional methods. It is by far the most economical way to reach a nationwide or worldwide audience of job candidates. Further advantage of Web-based recruiting is as seen by HR Managers and search consultants. A drawback can sometimes be the very large number of resumes that are submitted, many of which are not at all suited to the positions listed.

New graduates are especially active in using the Web to locate job opportunities, apply online, and research companies as potential employers, including the following:

- Resume bulletin boards on which candidates can list their qualifications and availabilities.
- Sites that provide online access to the help-wanted sections of many major newspapers.
- Sites that seek both original job listings from employers and resumes from applicants and provide search and matching services for a fee.
- Company web sites that contain job listings and facilities for online submission of resumes.

In our country along with the MNCs our local companies also following this method largely.
**Employment Agencies:**

Another formal method of recruiting is to use an employment agency. An agency finds and prescreens applicants, referring those who seem qualified to the organization for further assessment and final selection. An agency can screen effectively only if it has a clear understanding of the position it is trying to fill. Thus it is very important that an employer be as specific and accurate as possible when describing a position and its requirements to an employment agency.

**Private, For-Profit Agencies:**

Organizations use for-profit private employment agencies to produce a set of prescreened candidates; job seekers use them to locate a suitable position. For each successful placement, agencies charge a fee that can range from 10 to 30 percent of the employee's first-year pay. The fee may be paid by either the applicant or the employer, depending on the labor market.

**Unions:**

Unions sometimes provide employment services for their members. For construction workers and stevedores, labor contracts may specify that employers first seek candidates at the union hiring hall before recruiting elsewhere. The union hall refers union members seeking jobs to companies for evaluation and selection.

**Campus Recruiting:**

Campus recruiting is widely used by large and medium-sized firms that need highly educated entry-level employees. Campus recruiting can be very productive for an organization, since many good candidates can be interviewed in a short period of time and at a single location. Furthermore, it is convenient because the university recruitment center provides both space and administrative support. Campus recruiting is moderate in cost. It is more expensive than word-of-mouth recruiting, gate hiring, or limited advertising, but it can be less expensive than using employment agencies (when the company pays the fee).
4.3 Selecting:

4.3.1 Meaning:

Hiring good people is particularly challenging in technology-based organizations because they require a unique brand of technical and professional people. They have to be smart and able to survive in the demanding cultures of today’s dynamic organizations. In addition, many of these “qualified” individuals are in short supply and are able to go wherever they like. Once applicants have been identified, HRM must carefully screen final candidates to ensure they fit well into the organization’s culture. The realities of organizational life today may focus on an informal, team-spirited workplace, one in which intense pressure to complete projects quickly and on time is critical, and a 24/7 (24 hours a day, 7 days a week) work mentality dominates. Selection tools used by HRM need to “select out” people that aren’t team players and can’t handle ambiguity and stress.

4.3.2 Selection Process:
Recruitment policies & processes of Shahjalal Bank Ltd.:

Recruitment policies:

1. External Recruitment Policy:
Recruitment Policy of Shahjalal Bank Limited (SJIBL) is formulated to ensure an efficient and transparent recruitment process for the bank. Human Resources Division is responsible for all recruiting activities. Line manager and divisional head will be consulted at different stages of recruitment process by HR. Strict confidentiality will be maintained by the concerned personnel involved with recruitment process.

1.1 Equal Employment Opportunity:
The recruitment policy of Shahjalal Bank is dealt fairly, uniformly and consistently. Shahjalal Bank will provide equal employment opportunity for all regardless of race, color, religion, gender, age, disability or any other factor that does not pertain to the individual's ability to do the job. Individuals between the age of 18-57 years can be hired as regular employee of Shahjalal Bank. For contractual employment the age should not exceed 65 years. Any vacancies of Shahjalal Bank will be communicated both externally and internally in the relevant media to ensure transparent and equal opportunity for all to apply against the position.

1.2 Right Fit at Right Time:
Efforts are made to attract the best talents based on their qualifications and skills required for the specific opening. The hiring process will be driven by the approved Head Count budget of Shahjalal Bank. The qualifications required from the potential candidate will be collected from the division through a job requisition and from the role profile of the specific job opening.
1.3 Educational Qualification:
Individuals joining at Management Trainee & Officers (fresh, without prior experience) level at Shahjalal Bank have to have a graduate degree, completing four years of graduation in any discipline from UGC approved universities of Bangladesh or renowned universities from abroad. Individuals who have completed B.Com or the likes (less than four years of graduation) will need to have a post graduate degree in order to be eligible to apply for the above mentioned posts. However candidates who have done only graduation (below four years) will be eligible to apply for junior officer/Cash officer.

1.4 Steps of Recruitment:
Candidates applying for all temporary and officer position at Shahjalal Bank will have to go through a written test with pass mark of 45%. For candidates applying for the position of senior officer and above, written test is not mandatory however can be taken at the discretion of Human Resources Division and the line manager. An interview board will comprise of minimum three members who should include one member from HR and one from line division/department and one cross functional.

1.5 Medical Test:
In Shahjalal Bank, the job offer is contingent on passing medical examination conducted by the Bank nominated diagnostic centre.

1.6 Reference Check:
Bank may go for reference check wherever deemed necessary and HR must do the reference check.

2. Internal Recruitment Policy
Shahjalal Bank encourages people to grow from within and therefore will give equal opportunity to recruit suitable candidates internally against any vacancies. The internal job posting will be done simultaneously with the external job advert and the internal candidate will be given equal chance to compete with the external short listed candidate for a specific job opening. Internal candidates can only apply for a specific job opening after taking approval from line manager and divisional head is the provided form. An internal candidate need to have spent at six months in his current role to be able to apply for lateral internal move, and at least one year in his current role to be able to apply for a opening in a higher position.
3. Temporary to Permanent Conversion Policy
Individuals will need to work for at least one year directly for Shahjalal Bank in a specific position to be eligible to be considered for conversion as Shahjalal Bank permanent employee. The individual needs to have a minimum “Very Good” performance rating in the last performance review. The eligible employee will need to have the required qualification for the specific job opening and will have to face interview to be finally selected (divisional head and HR).

4. Kinship Recruitment Policy
1st degree relation which includes spouse and blood relative that is own siblings, parents, children will not be allowed to work in Shahjalal Bank. 1st cousins, in laws, aunts, uncles, nephew, and niece will be allowed to work in Shahjalal Bank, but not in the same department. Declaration must be made at the time of job application/interview if any relative is already working in SJIBL. The relationship needs to be clearly defined. If any information is found to be not true it will lead to the dismissal of both the employee and the potential recruit.

5. Re-employment Policy
Re employment will be allowed only when there is a vacancy and the individual will need to apply against that vacancy. Ex-employees may be considered for re-employment if he/she qualifies in the recruitment process, and was not dismissed or terminated and whose previous service record was satisfactory. If an individual wants to join back within six months from his/her resignation he/she will not need to go through any further selection process, and he/she will join at the last drawn salary if the appointment is given at the same level he resigned from.

6. Internship Policy
At Shahjalal Bank internship will be conducted in three cycles in one calendar year. The internship program will be for a period of 3 months. And interns will be given a remuneration of BDT 5,000. An applicant must have a minimum CGPA of 3 on a scale of 4, from a reputed university, to be eligible for internship selection process at Shahjalal Bank. In case of any exception, approval from MD is required.
7. Eligibility

This recruitment policy will apply for the all recruitment process of Shahjalal Bank. This includes all permanent, contractual, temporary and part-time and intern employment with Shahjalal Bank.

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Permanent</strong></td>
<td>All employee directly employed by SJIBL against a specific Head Count irregular position.</td>
</tr>
<tr>
<td><strong>Contractual</strong></td>
<td>Senior and mid level executive posts. Usually such employment is for not more than 3 (three) years although it may be renewed for a further period/term(s) at the discretion of the appointing authority. The salary and designation of such appointment should be based on his previous salary structure and designation held. However, Bank Management will decide his appropriate designation, contract period and salary package. Board of Directors is informed about such appointment/ renewal.</td>
</tr>
<tr>
<td><strong>Temporary</strong></td>
<td>Appointed directly by HR, for a short period of time for a specific job.</td>
</tr>
<tr>
<td><strong>Part-Time</strong></td>
<td>Working less than eight hour a day. Hourly basis payment.</td>
</tr>
<tr>
<td><strong>Intern</strong></td>
<td>Interns are the persons who perform special assignment in any particular field of Bank business as part of their academic course. Normally, upon requests from educational institutions.</td>
</tr>
</tbody>
</table>
RECRUITMENT PROCESS:

1. External Recruitment Process
The external recruitment process for Shahjalal Bank Limited (SJIBL) will comprise of the following steps and procedures.

1.1 Head Count Planning
Head Count Planning in SJIBL must be a part of the bank's overall business plan. It will start as soon as approved business plan is received. For all new positions there should be budget approval. The head count plan for every division should be developed by analyzing pertinent factors including potential/expected workload and expertise requirements and ensuring the optimum and effective utilization of the Human Resources for the entire bank, both for current and future requirements, forecasted employee turnover/employee mobility and any potential transfer, promotion or any such relevant factor. The divisional head count plan is to be submitted to HR at the beginning of the year and HR is to take the due approval of the projected head count. The approved head count will be communicated to division by HR and recruitment for any vacant and new position will be done as par the approved head count.

1.2 Manpower Needs and Recruitment Requisition
While requesting for filling the replacement of existing vacant position or new position, the concerned division will need to fill up a Recruitment Requisition Form and obtain necessary approval from divisional head before sending the same to HR. No recruitment will be processed without receiving recruitment requisition from the concerned division and the requisition must be made for approved head count. A copy of the role profile (if available) and the approved organ gram has to be attached with the recruitment requisition. In case of requisition for a new position, which was not included in the approved head count plan, the concerned divisions have to provide proper business justification for the post and take approval from concerned divisional head, head of HR and MD. Only after this has been duly approved HR will process the requisition for recruitment and selection.
1.3 Job Posting
After receiving duly approved requisition from line division, HR will post job opening both internally and externally on the right medium for the target group of potential recruit. The job posting will have detail description of the job, the qualifications required to be eligible for the job, the deadline for application and posting or mobility related issues where applicable.

1.4 CV Sourcing and Short Listing
Interested candidates will apply against the position and the potential candidates will be short listed by HR based on the expectations defined by the concerned function in the requisition form. Short listed candidate will need to sign a declaration form informing whether he/she has any relative working in Shahjalal Bank. This declaration must be collected from the candidate at the time of interview. The CVs which have not been short listed will be sent a computer generated regret letter in the form of an email. Rejected candidate can not apply for the same position within the next six months.

1.5 Written Test
Short listed CVs will be called in for a written test if the application is against the post of temporary or officer. However for candidates applying for the position of senior officer and above, written test is not mandatory however can be taken at the discretion of Human Resources Division and the line manager. Candidates sitting for a written test must secure 45% marks to proceed in the recruitment process. Candidates who have not qualified in this round will be sent a computer generated regret letter in the form of an email.

1.6 Interview
Candidates who qualify in the written test will be called for an interview. The candidates must be informed about the interview time, date and venue at least 48 hours prior to the interview. All communications with the candidate like setting interview time and date, position and salary negotiation etc. will be done by HR only. An interview board will need to be formed with a minimum of three members, one from HR and one from the line division/department and one cross functional. The interviewers sitting in the interview board should be at a higher position that the position for which the candidate is being interviewed. The interviewers must follow the following principles-
1.6.1 Interview Preparation:
Before interview begins, the interviewer must be fully prepared. They should select method, be familiar with the job requirements, skills that are sought in a candidate, applicant’s background.

1.6.2 Establish Rapport:
When the candidate arrives, interviewer must create a comfortable situation making the interviewee easy and relaxed by means of small talk, smiles and a relaxed posture.

1.6.3 Conduction of the Interview:
This is the main part of the interview session. At least 80% time should be allocated for conduction of interview. At this stage, interviewer should ask several job related, behavior-oriented, structured-unstructured and probing questions to assess suitability of the candidate.

1.6.4 Interviewer Not Attending an Interview:
Any interviewer who needs to pull out of the board for other business urgency must inform HR at least 2 hour before the start of the interview and must arrange an alternate interviewer.

1.6.5 Cancellation/time Change of the Interview:
HR needs to inform candidates at least 24 hours prior to the start of the interview about any cancellation. In case a candidate is not available by phone an email and sms must to make to ensure the communication is made. For any vacancy at SJIBL, there can be one to two rounds of interview. The final interview must be taken by the Divisional head from position of Executive Officer and above. Unsuccessful candidates will be sent a computer generated regret letter in the form of an email.

1.7 Job Offer
An approval needs to be taken from the MD for all permanent position and temporary position the approval is given by Head of HR. Selected candidates will be made a job offer after salary negotiation and upon acceptance of the job offer the candidate will be sent for medical test at bank selected diagnostics. There will be no salary negotiation for temporary employee. Individuals joining as officer will be on a probation period of six months. Any employee joining above officer level will not have any probation period.

1.8 Medical Test
At SJIBL, the job offer is contingent on passing medical examination conducted by the Bank nominated diagnostic centre.
1.9 Appointment Letter

The appointment letter will specify all the terms and condition of the job and will need to be approved as per the following structure.

<table>
<thead>
<tr>
<th>Position</th>
<th>Approval Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>SVP and below</td>
<td>Head of HR</td>
</tr>
<tr>
<td>EVP and above</td>
<td>MD</td>
</tr>
<tr>
<td>DMD and above</td>
<td>Board</td>
</tr>
<tr>
<td>Contractual Board</td>
<td>Temporary/Part-time</td>
</tr>
</tbody>
</table>

1.9.1 Release Order

Persons who are employed with another organization must provide clearance/release letter in letterhead to HR at the time of joining with Shahjalal Bank. Resignation acceptance letter can also be accepted to expedite the joining process, however the release letter will need to be collected and submitted to HR.

1.9.2 Certificates

The candidate must submit photo copies of their education certificates (school, college and university). In case where the original certificates have not been provided by the institution, provisional certificate, transcript/mark sheet will also be accepted.

1.9.3 Reference Check

The candidate must give at least two references. If the candidate is fresh, then he/she have to have one reference from his educational institute, and if the candidate was previously employed he/she must have one reference from his/her last organization, preferably the supervisor.

2. Internal Recruitment Process

Shahjalal Bank encourages people to grow from within and therefore will give equal opportunity to recruit suitable candidates internally against any vacancies.

2.1. Job Posting

For any vacancies in Shahjalal Bank, internal announcement will be made simultaneously with the external advert. The internal job posting will be made on Shahjalal Bank Intranet. Interested internal candidates can apply for the post in case the candidate has spent at least six months in his current role to be able to apply for lateral internal move, and at least one year in his current role to be able to apply for an opening in a higher position. Before applying the candidate needs
to take approval from the line manager and Divisional head in the given form and submit that
form along with his CV to HR. Interested temporary candidates can also apply for the position
only if he or she fulfills the policy Clause 3: “Temporary to permanent conversion Policy”. The
temporary employee will also need to take approval from the line manager and divisional head
before sending the application to HR.

2.2. CV Short listing
Internal candidates will also be short listed based on their fit for the opening, performance record
and potential to perform in the vacant role. Employees who are not short listed will be notified
through an email.

2.3. Interview
Short listed candidates will need to face an interview with the Divisional Head and HR, along
with the external short listed candidates. If the internal candidate is finally selected in the
interview he/she will be informed.

2.4. Appointment to the New Role
The joining date will be mutually agreed between the home and host division and the agreed time
line should be followed. The transfer/promotion/regularization will be formalized through the
defined process in due time.

3. Internship Process
At Shahjalal bank we believe in acting as a development partner of the universities and young
talents of the country, and internship is one of the ways of addressing this. We will provide
internship to students from well reputed, UGC approved universities, in three cycles in a year.
We will take maximum 25 interns per cycle. To be able to qualify for the internship selection
process the student must have a minimum CGPA of 3 on a scale of 4 from a reputed university.
3.1 Intern Requisition
HR will circulate an intern requisition form 45 days prior to the start of the internship cycle, to all SJIBL employees. The form will need to be filled in by the concerned requestor. The requestor must state in detail the justification/project detail for which the intern will be needed. The form must be signed by the requestor’s line manager and divisional head before sending it to HR. HR will finalize the requisitions, and in case the number of requisition exceeds the maximum number of intern intake, HR will decide based on the priority and discussion with the requesting division whether to cater to all the requisitions by taking more interns or prioritize the requisitions to meet the maximum number of intern.

3.2 Intern Selection
For selection students will face an interview with HR.

3.3 Intern Placement
Interns who pass the interview will be placed on various projects (the requisitions received from various divisions) by HR based on the educational major of the student, and the requirement as stated in the requisition. The accepted interns will be given a letter of acceptance to their universities.

3.4 Internship Completion
Upon completion of the internship period, the interns have to submit a report to their supervisor and HR on the work they have done throughout their internship period with SJIBL. This report should be submitted within one week of the from the completion date. HR will issue a completion letter to the intern addressing to the university after receiving the report.

4. Temporary to Permanent Conversion Process
This conversion can only be possible when there is a relevant opening in SJIBL, and should not be taken as a right. Interested employee can be made permanent only after he/she has spent at least one year directly for Shahjalal Bank in a specific position and have a minimum “Very Good” performance rating in the last performance review. They have to go through the normal recruitment process to be able to get selected for the role.
**Recommendation:**

Based on my work experience at SJIBL, Uttara Branch, I would like to put my some recommendations:

- Bank need to increase its quality of Recruitment And Selection Procedure
- Need to increase its manpower and also should increase the training facilities
- Information system should be developed. Bank should be using internet not only for local but also international Recruitment

**Conclusion**

From the practical implementation of customer dealing procedure during the whole period of my practical orientation in SJIBL I have reached a firm and concrete conclusion in a very confident way. I believe that my realization will be in harmony with most of the banking scholar. Recruitment and Selection Procedure of SJIBL during the last ten years has proved that with strong desire and will power one achieve whatever target he may have. Almost all the leading banks in our country have various procedures in recruitment and selection process in comparison with SJIBL. But it has succeeded in achieving more desirable employee than many other competitors. This has been possible only because of strong recruitment and excellent selection procedure.