

RECRUITMENT AND SELECTION PROCESS OF DHAKA BANK LIMITED



Recruitment & Selection Process of Dhaka Bank Limited

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LETTER OF TRANSMITTAL

16th September 2014

Ms. Afsana Akhtar

Assistant Professor

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Subject: Submission of Internship Report.

Dear Madam,

I like to inform you that I have submitted my Internship Report on "Recruitment and Selection process of Dhaka Bank Limited" with due gratitude and appreciation and as per your instruction. I hope this report will be informative as well as comprehensive.

The internship program has given me the opportunity to learn about different aspects of this well reputed organization. Before facing the corporate world, I have gathered general idea about the organization culture and activities.

I also want to thank you for your support and patience for me and I appreciate the opportunity provided by you through assigning me to work in this thoughtful project.

Sincerely.
Farzana Zaman

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BRAC University

Acknowledgement

The triumphant accomplishment of this project work is the outcome of the contribution of number of people, especially those who have given the time and effort to share their thoughts and suggestions to improve the report. At the beginning, I would like to pay my humble gratitude to the Almighty for giving me the ability to work hard under pressure. However, the space involved does not allow us to mention everybody individually. It gives me immense pleasure to thank a large number of individuals for their cordial cooperation and encouragement who have contributed directly or indirectly in preparing this project.

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I would also like to thank the authority of Dhaka Bank Limited for giving me the opportunity to do my internship in this well renowned bank. A special word of appreciation goes to HR division of Dhaka Bank Limited for the overall assistance. The experience & knowledge gained in The Dhaka Bank Limited helped me to understand different aspects related to my study.

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Executive Summary

Dhaka Bank Limited is not an exception to the dynamic world of business where they stand with a mission of "Excellence in Banking". One of the premier financial institutes of the country targets to show the excellence by motivated and well trained workforce with a comprehensive career.

HR activities are one of the major activities in an organization. Dhaka Bank HR division is an ideal place for learning HR related activities thoroughly. An excellent team of management of HR division conducts all the HR related issues. Their dedicated work makes them possible to get suitable people for suitable positions. They maintain an actual flow of each and every steps of Recruitment and selection process. Reducing turnover rate proves the recruitment and selection process of Dhaka Bank Limited is an ideal example and they recruit right person for right position.

The report concentrated mainly on the Human Resource Division. As private commercial bank work pressure is very high in Dhaka Bank, so they need highly professional people who are very dedicated to their work, otherwise the whole operation will mess up. This is a great challenge for any organization to find out such talented people.

To know the future demand of human resources in Dhaka Bank Limited (DBL), the Human Resources Division of DBL gives all the other branches and divisions of the head office a general form at the beginning of the year. From the information gathered from these forms, the HR division gets an estimate of the manpower requirements for the year. The HR division then sets out to recruit and select necessary number of competent and efficient people in the bank. DBL practices both the recruitment and selection process, but as it is a huge organization, the process differs for different job positions.

Quality of service depends on the competence and the quality of the employees of the organization. Therefore, the authority of DBL has to be careful in recruiting the right person for each job. As the recruitment and selection process of DBL is improving. Though the overall recruitment and selection process of DBL is a well-organized process but still there is scope for improvement. The policy and process should be revised. So although the process they have been adopting so far has been somewhat effective, to adapt to the changing times, the process should be revised and streamlined. By developing strategies to overcome the limitations, DBL can make the recruitment and selection process more effective.



Dhaka Bank Limited

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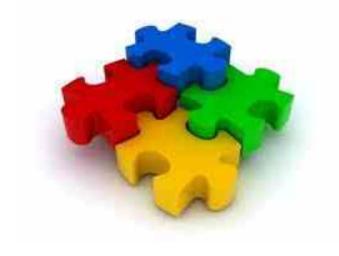


Dhaka Bank Limited

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CHAPTER ONE OVERVIEW OF THE ORGANIZATION





1.0 DHAKA BANK LTD.

Dhaka Bank Limited (DBL) is the leading private sector bank in Bangladesh offering full range of Personal, Corporate, International Trade, Foreign Exchange, Lease Finance and Capital Market Services. The Bank has launched Online Banking service and being fully equipped with industry standard IT infrastructure, Online Banking, E-Commerce, Internet Banking (iBank) and SMS Banking - Dhaka Bank is one of the fastest growing private banks in Bangladesh. Dhaka Bank Limited is the preferred choice in banking for friendly and personalized services, cutting edge technology, tailored solutions for business needs, global reach in trade and commerce and high yield on investments, assuring Excellence in Banking Services.

1.1 Historical background of DBL

The Bank was incorporated as a public limited company under the Companies Act. 1994. The Bank started its commercial operation on July 05, 1995 with an authorized capital of Tk. 1,000 million and paid up capital of Tk. 100 million.

The Company went for the public issue of shares on 18 November 1999 and its shares are listed with the Stock Exchange of Bangladesh. Now it has 56 branches all over Bangladesh, an offshore banking unit at EPZ, Dhaka, 6 SME Service Centers and 6 units of Capital Market Services(CMS). As envisaged in the Memorandum of Association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act 1991, the Company started its banking operation and entitled to carry out the following types of banking business:

- (i) All types of commercial banking activities including Money Market operations.
- (ii) Investment in Merchant Banking activities.
- (iii) Investment in Company activities.
- (iv) Financiers, Promoters, Capitalists etc.
- (v) Financial Intermediary Services.

Two other branches of the bank are run under Islamic Shariah, the modus operandi of which is substantially different from other non- Islamic branches. The bank is listed with Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly quoted company for its general class of shares. Dhaka Bank is also the member of Central Depository of Bangladesh Limited (CDBL).



The Company/Bank carries out international business through a Global Network of Foreign Correspondent Banks.

1.2 Vision of DBL:

At Dhaka Bank, we draw our inspiration from the distant. Our vision is to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.

Our people, products and processes are aligned to meet the demand of our discerning customers. Our goal is to achieve a distinct foresight. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision – Excellence in Banking.

1.3 Mission of DBL:

To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

1.4 VALUES of DBL:

- > Customer Focus
- > Integrity and Honesty
- ➤ Quality
- > Teamwork
- Respect for the Individual
- ➤ Responsible Citizenship
- > Transparency and Accountability
- ➤ Environmentally Conscious
- ➤ High Morale



1.5 Functions of DBL

- a) The main task of DBL is to accept deposits from various customers through various accounts.
- b) Provides loans on easy terms and conditions.
- c) Creates loan deposit.
- d) Invests its fund into profitable sectors.
- e) Transfers money by Demand Draft (DD), Pay Order (PO) and Telegraphic Transfer, etc.
- f) Does transaction of bill of exchange, cheque, etc on behalf of the clients.
- g) DBL assists in the foreign exchange by issuing leer of credit.
- h) Insures the securities o valuable documents of clients.
- i) Brings the increasing power of dimension of transaction.
- J) Above all, DBL helps the businessmen by giving them discount facilities for bills of Exchange and by providing the facility of Letter of Guarantee

1.6 ACHIEVEMENTS

- Certificate of Merit from ICAB 2008
- Bangladesh remittance Awards 2009
- Best Bank Award 2009
- CSR Award 2009



1.7 Hierarchy of Dhaka Bank:

Board of Directors



Management Team





1.8 Products & Services of DBL:

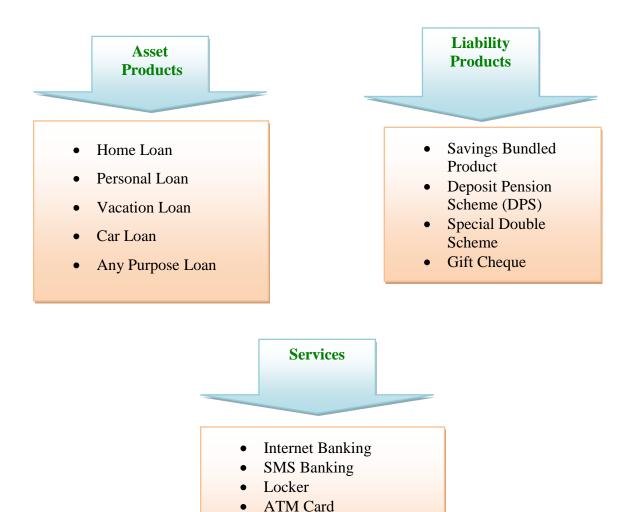


Figure: products and services of DBL

VISA Credit Card

Collection

Utility Bill of Tuition Fee



1.9 STRATEGIC OBJECTIVE OF DBL:

- The objectives of DBL are to conduct transparent and high quality business operation
 based on market mechanism within the legal and social framework spelt in its mission and
 reflected in its vision.
- 2. The greatest concerns are customers to provide them continually efficient, innovative and high quality products with excellent delivery system.
- 3. The motto is to generate profit with qualitative business as a sustainable ever growing Organization and enhance fair returns to shareholders.
- 4. Committed to community as a corporate citizen and contributing towards the progress of the nation as corporate social responsibility.
- 5. Promote employees well being through attractive compensation package, promoting staff morale through training, development and career planning.
- 6. Strive for fulfillment of responsibility to the government through paying entire range of taxes and duties and abiding the other rules.
- 7. Cautious about environment & climatic change and dutiful to make homeland a green and clean soil.

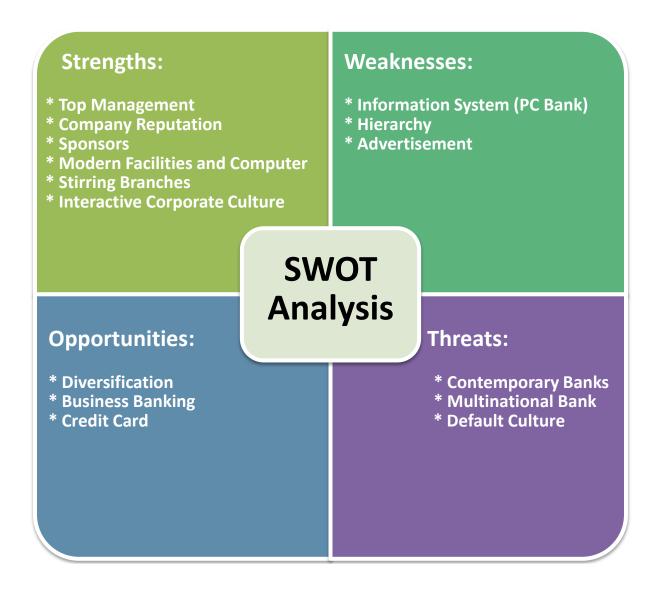
1.10 Ethical Principles of DBL:

- 1. DBL is committed to the following ethical principles:
- 2. Compliant to country's laws and regulations.
- 3. Reject bribery and corruption.
- 4. Avoid compromised gifts and entertainment.
- 5. Speak up if suspect any actual, planned or potential behavior that may breach any laws and regulations.
- 6. Compliant to Anti Money Laundering guidelines and other prudential regulations 7.provided by regulators.
- 8. Resolve customer complaints quickly and fairly.
- 9. Maintain confidentiality and fidelity of our customer.
- 10. Treat our colleagues with fairness and respect; work with highly motivated team spirit and fellowship bondage.



1.11 SWOT Analysis of the DBL

SWOT Analysis is an important tool for evaluating the companies Strengths, Weaknesses, Opportunities and Threats. It helps the organization to identify how to evaluate its performance and can scan the macro environment, which is turn would help the organization to navigate in the Turbulence Ocean of competition. Following is given the SWOT analysis of Dhaka Bank Ltd:





⇒ Strengths

1. Top Management

The top management of the bank, the key strength for DBL has contributed heavily towards the growth and development of the bank. The top management officials are highly educated and some of the most experienced banking personnel of our country.

2. Company Reputation

The reputation of the bank is increasing day by day. People are relying on this bank gradually.

3. Sponsors

The sponsors of the bank are some of the top companies and top business personnel of our country.

4. Modern Facilities and Computer

From the very beginning DBL tries to furnish their work surroundings with modern equipment and facilities. For speedy service to the customer, DBL had installed money-counting machine in the teller counter. The bank has computerized banking operation under software called Flex cube. More over computer printed statements are available to internal use and occasionally for the customers. DBL is equipped with telex and fax facilities.

5. Stirring Branches

From the formative stage of DBL tried to furnish their branches by the impressive style. Their well-decorated branches gets attention of the potential customer, this is one kind of positioning strategy. Khilgaon Branch is also impressive and is comparable of foreign banks.



6 Interactive Corporate Culture

The corporate culture of DBL is very much interactive compare to other local organization. This interactive environment encourages the employee to work attentively. Science the banking jobs is very much routine work oriented and lovely environment boots up the work capability of the employees.

⇒ Weaknesses

1. Limitation of Information System (PC Bank):

PC bank is not comprehensive banking software. It is desirable that a more comprehensive banking system should replace PC bank system.

2. Hierarchy Problem:

The hierarchy problem treated as a weakness for DBL, because the employee will not stay for a long. So there will be a chance of brain drain from this bank to her bank.

3. Advertisement Problem:

There is another weakness for DBL is advertisement. Their media coverage is not so rich that people can know the bank thoroughly.

⇔ Opportunities

1. Diversification

Dhaka Bank can pursue diversification strategy in expanding its current line of business. They do not serve not only the army but also the general people.

2. Business Banking

The investment potential of Bangladesh is foreign investors. So DBL has opportunity to expand in business banking.



3. Credit Card

There is an opportunity to launch Credit Card in Bangladesh by DBL. Beside this, DBL can acquire services for cards like VISA, MASTER CARD etc. So that they can enhance the market based card service.

⇒ Threats

1. Contemporary Banks

The contemporary banks of Dhaka Bank like: Bank Asia, Dutch Bangla Bank, National Bank, The Trust Bank, Mutual Trust Bank is its major rivals. They are carrying out aggressive campaign to attract lucrative clients as well as big time depositors. DBL should remain vigilant about the steps taken by these banks, as these will in turn affect DBL strategies.

2. Multinational Bank

The Rapid expansion of multinational bank poses a potential threat to new PCB's. Due to the booming energy sector, more foreign banks are expected to operate in Bangladesh. Moreover, the existing foreign banks such as HSBC, AMEX, CITI N.A, and Standard Chattered are now pursing an aggressive branch expansion strategy. Since the foreign banks have tremendous financial strength, it will pose a threat to local bank to a certain extant in terms of grabbing the lucrative clients.

3. Default Culture

Default culture is very much familiar in our country. For a bank, it is very harmful. As the bank grows older it might become big problems.



CHAPTER TWO JOB DESCRIPTION OF INTERNSHIP





2.0 JOB DESCRIPTION

My tenure was 1st July 2014 to 30 September 2014 as an intern at Dhaka Bank Limited in Human Resources Division. As an intern I have performed numerous activities. My main task was to assist officers and executives in every aspects of their daily work. It includes every activity that the officials performed like Recruiting, joining and training, record keeping, payroll & benefits, employee relations, performance appraisal etc. Through the internship program I have learnt regular work as well as corporate work experience that I never could have learnt in the classroom. Moreover, besides the regular office work I have learned to deal with the challenges of the banking industry, got the opportunity to apply knowledge gained from the academic experience, explored many scopes to observe various roles and jobs in the banking sector and all these learning's helped me to gain "real world" experience in banking world.

2.1 SPECIFIC RESPONSIBILITIES OF THE JOB

- ➤ Internship Program: Handling the internship program which include placement of intern, provide appointment letter to them, look after a database of Internship Program and prepared internship certificate for interns. Updating list of interns and look out appropriate opportunity to find provisions for interns in the bank.
- Resource Planning Unit: I have helped my seniors to sort out CV's for new Recruitment and handled a database for that. I have called those candidate who had been shortlisted for written exam and told them to collect their admit card for exam.
- ➤ New Employee Hiring: Assist with recruitment strategies and events for employment and Collect data and compile overall hiring report. I have participated in orientation sessions and served necessary papers to them.
- ➤ Compensation Management Unit: I have to develop leave application and give entry of those process leave in HRIS. Next to this I also have to look after in employee liabilities and loan status and for provident and gratuity fund also maintain a database of employee nominee list.
- > Training and Development: I have participated in Training and Development session with my seniors who helped me to understand responsibilities and rules of this bank.
- ➤ **Update old files:** Before all employees files based on paper, which creates lots of problems to maintain. So I have converted it from paper based to computer based.



2.2 CRITICAL OBSERVATIONS

- In Dhaka bank HR division they follow transparent selection process to recruit right candidates for the right position.
- They focus more concentration on previous experience, educational background, length of services when they search for any experienced people.
- They concentrate more on pro-activeness, creativeness, ideas which related with the post when they select entry level candidates so that they can select the right people.
- There is a lack of swiftness and performance of HRIS Software (SCALED).
- They strictly follow the rules and policy when the recruitment process executed.

2.3 DIFFERENT ASPECTS OF JOB PERFORMANCE

- ✓ It helped me to learn banking activities
- ✓ It has enhanced my knowledge
- ✓ I was able to complete almost every task successfully

2.4 RECOMMENDATIONS:

- As their IT department is not properly developed because most of the day their system was hanged and did not work properly. So DBL authority should concentrate more on their IT Division.
- Dhaka Bank should solve their HRIS software (SCALED) problem so that they can conduct their day to day activity properly.
- Management should concentrate on employees overall benefits and motivational policies as they are facing retention problem.



CHAPTER THREE

RECRUITMENT AND SELECTION PROCESS OF DHAKA BANK





3.0 SUMMARY

HR activities are one of the major activities in an organization. Dhaka Bank HR division is an ideal place for learning HR related activities thoroughly. An excellent team of management of HR division conducts all the HR related issues. Their dedicated work makes them possible to get suitable people for suitable positions. They maintain an actual flow of each and every steps of Recruitment and selection process. Reducing turnover rate proves the recruitment and selection process of Dhaka Bank is an ideal example and they recruit right person for right position. The report concentrated mainly on the Human Resource Division. As private commercial bank Work pressure is very high in Dhaka Bank, so they need highly professional people who are very dedicated to their work, otherwise the whole operation will mess up. This is a great challenge for any organization to find out such talented people. To know the future demand of human resources in Dhaka Bank Limited (DBL), the Human Resources Division of Dhaka Bank Limited gives all the other branches and divisions of the head office a general form at the beginning of the year. From the information gathered from these forms, the HR division gets an estimate of the manpower requirements for the year. The HR division then sets out to recruit and select necessary number of competent and efficient people in the bank. The success of a commercial bank depends largely in the quality of service rendered to the clients. Quality of service depends on the competence and the quality of the employees of the organization. Therefore, the authority of DBL has to be careful in recruiting the right person for each job. As the recruitment and selection process of DBL is improving. The policy and process should be revised. So although the process they have been adopting so far has been somewhat effective, to adapt to the changing times, the process should be revised and streamlined.

3.1 DESCRIPTION OF THE PROJECT

Objective of the project

The main objective of this project is to analyze the recruitment procedure of Dhaka Bank Limited on the basis of its existing Recruitment Policy of the Bank in order to show how a private commercial bank recruits its employees for different positions. The objective of this project is also to find the effectiveness of the recruitment and selection procedure of the bank.

Methodology

Both primary and secondary sources of data were used towards the completion of this project. The main primary source of data was the interview with the top-level management of the bank who are in charge of the Human Resources Division. Some lower level officers and staffs of the department were also interviewed regarding some vital information.

But secondary data were more important and useful while doing this project. The secondary sources of data that were used are the Employees Service Rules of the bank, manpower planning



procedure and other documents related to human resources division. Books, magazines, articles research report etc. were also used.

Limitations

- ❖ Human Resources Division is a vast area and in order to gain knowledge regarding this department the time allocated in the internship is not enough.
- ❖ It was not possible to concentrate only on the project part during the internship program because other duties and responsibilities should also have to be done.
- ❖ All the data are not available while doing this project. The bank, like any other organization has some confidential information regarding their strategies and policies that are not disclosed to everyone.

3.2 OVERVIEW OF HR DIVISION

Human Resource Management (HRM) is the function within an organization that focuses on Recruitment of, management of, and providing direction for the people who work in the Organization. Human Resource Management can also be performed by line managers. It is the organizational function that deals with issues related to people such as compensation, Hiring, performance management, organization development, safety, wellness, benefits, Employee motivation, communication, administration, and training.

The Human Resources Management (HRM) function includes a variety of activities, and key among them is deciding what staffing needs you have and whether to use independent contractors or hire employees to fill these needs, recruiting and training the best employees, ensuring they are high performers, dealing with performance issues, and ensuring your personnel and management practices conform to various regulations.

3.3 HRD OF DHAKA BANK LIMITED:

Employees are the core resources of any organization, without them, one cannot run their organization and human resource is conducted with the growth of development of people toward higher level of competency, creativity and fulfillment. It keep employees become better more responsible person and then it tries to create a climate in which they contribute to the limits of their improved abilities. It assumes that expanded capabilities and opportunities for people with lead directly to improvement in operating effectiveness.



Essentially, the human resource approach means that people better result. Dhaka Bank Limited always determine what jobs need to be done, and how many and types of workers will be required.

So, establishing the structure of the bank assists in determining the skills, knowledge and abilities of job holders. To ensure appropriate personnel are available to meet the requirements set during the strategic planning process. The banks believes that the quality work comes from quality workers who are well motivated and ready to take challenge to provide better service.

3.4 HR VISION:

Best managed, most productive and cost efficient workforce among local banks in Bangladesh.

3.5 HR STRATEGIC OBJECTIVES (2011-2015)

Strategic HR planning is an important component of strategic HR management as well as Human resources division of an organization. HR strategic objectives helps thriving integration of human resources planning with business planning which leads to achieve the vision, mission and business goals of the organization successfully.

Human Resources Division has visionary strategic objectives for the years of 2011-2015:

- Realign HR in line with revisited vision, mission and business plan.
- Ensure critical and essential manpower at all levels.
- Ensure market driven pay and benefits.
- Provide career development opportunity.
- > Introduce certification programs, and ensure fair performance evaluation.
- Ensure compliance with country laws, regulatory directives and corporate norms.
- Branding Dhaka Bank as the best environment to work for among local banks.
- Reorganize HR functions, and empowerment of the human resources division.



Automate HR process, and integrate with other functional departments.

3.6 FUNCTIONAL STRUCTURE OF HUMAN RESOURCES DIVISION:



Figure: Functional structure of Human Resources Division

There are 12 HR personnel engaged in HRD to conduct HR related activities. The head of HRD and SEVP supervise all the activities carried out by the employees

Dhaka Bank Limited has four units in its Human Resources Division. Each and every unit has its own defined duties and responsibilities. The units include several activities. The following chart will help to understand it more clearly:



Resource Planning Unit:

- Manpower Planning
- Staffing
- Hiring & Placement
- Job Description
 Development
- HR Contract
- Third Party Contract
- Human Resource Information System.

Compensation Management Unit:

- Short Term & Long Term Benefits
- Income Tax
- Power of Attorney
- Employee Loan
- Leave Management
- Salary Certificate
- LFA Processing
- HR Clearance
- Employment Certificate

Performance Management:

- Performance Evaluation
- Disciplinary Action
- Rewards
- Promotion

Career Development Unit:

- Career Planning
- Local & Foreign Training
- Internship

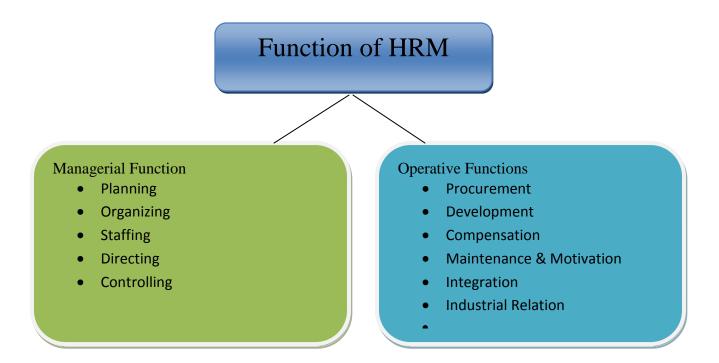
Figure: Key Responsibilities of the Functional Units

3.7 Function of HRM:

HRM functions are carried out by the HR managers to fulfill the goals and objectives of the organization. HR managers perform two sets of functions, namely managerial functions and operative functions. The managerial functions are the basic functions performed by the HR managers in their capacity as managers or heads of their own departments. In fact, all managers, irrespective of their departments, perform these functions. The operative functions, on the other hand, are specialized activities performed exclusively by the HR



managers, usually for all the departments.

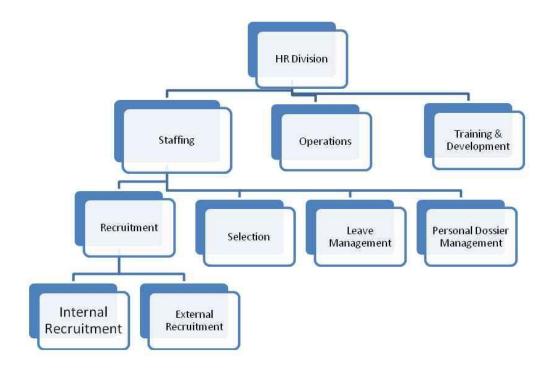


Units in HR division:

There are three units in Human Resource Division of DBL:

- HR Staffing
- HR Operation
- Training & Development.





HR Staffing:

The staffing process- putting the right people in the right positions at the right times- is one of the most critical tasks any organization faces. The quality of the work performed can be only as high as the capabilities of the people performing it.

Three officers are working in HR staffing unit. They perform the following activities-

- Recruitment
- Selection
- Leave Management
- Personal Dossier Management

Definition of Recruitment

Recruitment is the process of finding and attracting capable individuals to apply for employment. Success in recruiting is not simply measured by the number of applications received.

According to *Robins*, "The ideal recruitment effort will attract a large no of qualified applicants who will take the job if it is offered. A good recruiting program should attract the



qualified & not attract the unqualified. This dual objective will minimize the cost of processing unqualified candidates".

So recruitment is the process by which a firm finds its employees, are perhaps the most critical tasks any organization faces. Without the right people, no firm can function effectively. For a recruitment program to be successful, managers should cooperate with the human resources staff to define needs and predict vacancies. This recruiting may be done by internal or external.

The right type of applicant is far more important than the number of applicants Job analysis information is key to the success of the endeavor. It ensures that the incumbent will meet the requirements of the job as well as individual attributes deemed necessary. Job analysis information exists in job descriptions and specifications. Identifying experience as a requirement would eliminate educational institutions from recruitment efforts with the exception of continuing education.

Consider the following in determining recruitment needs:

- When consulting the job description for the position, identify actual duties and look for other attributes that might be helpful.
- Determine the characteristics of organization's culture. What attributes might a person need to fit in?
- Who will be supervising the position? What attributes should a person possess to serve as a complement to this boss?
- With what other individuals will this person have day-to-day contact? Are there certain group characteristics that need to be taken into account?
- Look around your environment. What other factors might have to betaken into consideration to assure a thorough assessment of position characteristics?

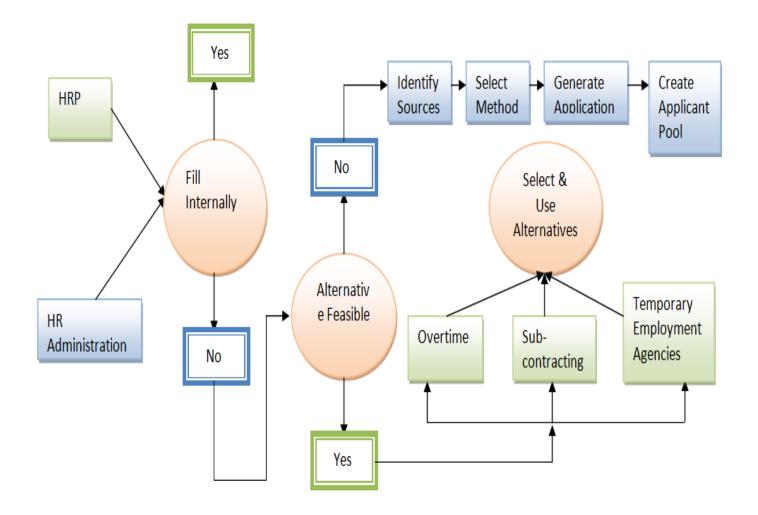
Human resource recruitment refers to any organizational activity that is designed to affect

- (1) The number of people who apply for vacancies.
- (2) The type of people who apply for then and or



(3) The likelihood that those applying for vacancies will accept positions if offered.

Recruitment Model:



Recruitment:

A. Types of Recruitment:

a. Internal Recruitment:

The principal methods are-



- Job posting
- Use of computerized skills inventories
- Referrals from other departments

• Job Posting:

Posting notice of job openings on company bulletins boards is an effective internal recruiting method. It informs employees about openings & required qualifications & invites qualified employees to apply. The notices usually posted on company bulletin boards or electronic bulletin boards or are placed in the company newspaper. Qualifications & other facts are drawn from the job analysis information.

• Skill Inventories:

Making use of HRIS can find the best suited candidate and this must be secure and confidential source of internal candidate. This source gives adequate but relevant employee information.

• Nominations:

Recommendation from potential supervisor, employees who are interested in the posted opening report to the HR Department & apply.

b. External Recruitment:

Organizations rely on-

- Advertisements
- Employee Referrals/Recommendation:
- Public or private placement agencies
- Including campus recruiting
- Temp Agencies:
- Unsolicited Application:



• Advertisement:

One of the popular methods used when an organization wishes to communicate to the public that it has a vacancy advertisement in Want ad describes the job, the benefits and tells those who are interested how to apply. It is the most popular method.

• Employee Referrals/Recommendation:

Employee referrals also may have acquired more accurate information about their potential jobs. The recommender often gives the applicant more realistic information about the job than could be conveyed through employment agencies or newspaper advertisement.

• Employment Agencies:

There are certain professional organizations which look towards recruitment and employment of people; they supply required manpower to needy concerns.

Schools Colleges & Universities Recruiting:

Educational institutions are an excellent source of potential employees. Sending an employer's representatives to college campuses to pre-screen applicants and create an applicant pool from the graduating class.

Temp Agencies:

Organization like agencies can be a source of employees when individuals are needed on a temporary basis. Temporary employees are particularly valuable in meeting short-term fluctuations in HRM needs. It does not provide recruits. They are a source of supplemental workers. The temporary workers actually work for the agency.



• Unsolicited Application:

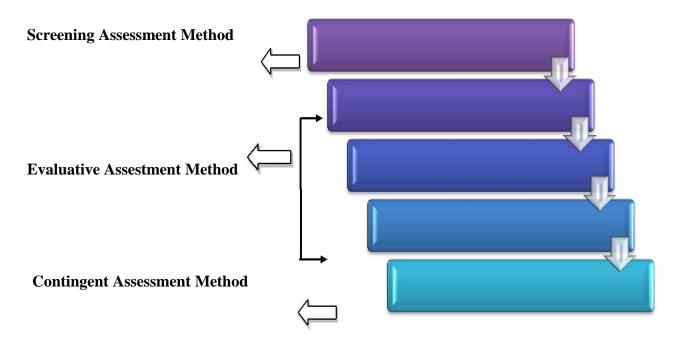
Job seekers visit the office of well-known companies on their own. Moreover without encouragement from other sources applicants go directly to the organization

Selection

Employee Selection is the process of putting right men on right job. It is a procedure of matching organizational requirements with the skills and qualifications of people. Effective selection can be done only when there is effective matching. By selecting best candidate for the required job, the organization will get quality performance of employees. By selecting right candidate for the required job, organization will also save time and money. Proper screening of candidates takes place during selection procedure. All the potential candidates who apply for the given job are tested. But selection must be differentiated from recruitment, though these are two phases of employment process. Recruitment is considered to be a positive process as it motivates more of candidates to apply for the job. It creates a pool of applicants. It is just sourcing of data. While selection is a negative process as the inappropriate candidates are rejected here. Recruitment precedes selection in staffing process.

3.8 Generalized Selecting Method:

Selection begins where recruitment ends- with applicant pool. Selection goes through five steps:





Selection Model

- **1. Initial Screening:** Employment application's systematic examination, resume analysis is done in this stage. This is the primary stage where short listing is done from a huge applicant pool.
 - **2. Secondary Screening:** This stage eliminating unqualified employees and identify prospective employees for open position. Selecting process starts with testing. Test can be different type. We can conveniently classify test according to whether the candidate's
 - Cognitive abilities
 - Motor and physical abilities
 - Personality and interest
 - Job Knowledge

Cognitive Abilities:

Cognitive tests include tests of general reasoning ability and tests of specific mental abilities like memory and inductive reasoning.

✓ Motor and Physical Abilities:

Motor ability measurers the speed and accuracy of simple judgment as well as the speed of finger, hand, and arms movements. It includes-

- Stromberg Dexterity test
- Minnesota Rate of Manipulation test
- Purdue Peg Board

Test of physical abilities are also required. It includes-

- Static strength
- Dynamic strength
- Body coordination



• Stamina

✓ Personality & Interest:

Personality test measure basic aspects of an applicant's personality, such as introversion, stability, and motivation.

✓ Job Knowledge:

This tests measure what a person has learned. It measures the job knowledge of different area like- economics, marketing human resource etc.

- **3. Candidacy:** The basic component of this stage is the employment interview or series of employment interviews, which focus on an in depth evaluation of the applicant's qualification. In some organization, individuals successfully sent to an assessment center where they may complete batteries of tests and engage in various simulations to further assess their capabilities. Applicants completing this stage are potential employees.
- **4. Verification:** This stage is concerned with verifying the reference information furnished by applicant. Due to the increasing number of negligent hiring cases, organizations must be careful to exercise due diligence in verifying and documenting references.
- **5. Final Selection:** This is decision making stage. The information furnished by the applicant and gathered by the organization is evaluated. If the information is favorable, a job offer is made; if the information is unfavorable, no job offer is extended. The tentative job offer is subject to a physical examination and a background investigation. If the candidate successfully completes these two final hurdles, a final job offer is made.

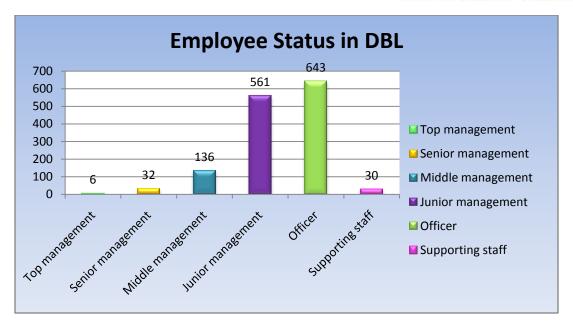


3.9 Strategies of Staffing at Dhaka Bank Limited:

Staffing is the process of acquiring, deploying and retaining workforce of sufficient quantity and quality to create positive impacts on the organization effectiveness and DBL always try to maintain this with some steps. When they recruit candidates they always focus positive interaction of the candidate qualification and job characteristics are match with each other or not. Basically they always try to match person with the particular job. Moreover they emphasis on develop the talent rather than acquiring. They have a separate training and development unit where they train their existing employees and try to make then efficient for their job.

In every year DBL do annul business plan, this plan is done once in a year and which determines the upcoming year's required headcount. And based on that information they recruit people. DBL basically maintain plan based HRP and time frame of this planning is 1 year. They mostly prefer internal hiring for advanced position but for entry/junior level or MTO/TCO position they go for external one. In DBL the number of employees is 1458. Among the total workforce 6 people are in top management, 32 are in senior management, 136 are in middle management, 561 are in junior level, 643 are in officer level and 80 people are working as supporting staff in bank.





B. Point of Recruitment:

There are two level of recruitment.

- 1. Entry level
- 2. Lateral entry (Recruitment of experienced person)

Entry level:

There are two entry level post for recruiting fresh graduates and post graduates.

These are:

- 1. Probationary officer Level
- 2. Trainee Assistant Officer (TAO) Level

1. Probationary officer:

Probationary officers are confirmed as officer after successful completion of one year probation period. Probationary Officers are recruited throw completive written exam which is taken by IBA. After taking exam top scorers are invited to appear the interview of management committee. After appearing the interview they have to face an interview in front of Board of Directors.

For recruiting Probationary Officers advertisement are given in daily newspaper and web site also. Only online applications are acceptable for Probationary Officers (PO). They have to apply throw bdjobs.com. bdjobs supplies the database of CVs or resume to DBL HR. HR team then short lists the resume of the candidates. Only short listed candidates are invited for appearing the



written exam. Short-listing criteria's are given in the circulars. There are some subjects, which are preferred for short listing.

These subjects are:

- MBA (Major in Accounting, Finance, Marketing, HRM, MIS etc.)
- English
- Statistics
- Economics
- Mathematics
- CSE
- Development studies

2. Trainee Assistant Officer (TAO) Level:

TAOs are confirmed as assistant officer (AO). TAOs are recruiting from walking CVs. Usually, one written exam is managed by DBL management has taken for recruiting TAOs followed by one Viva.

2. Lateral entry (recruitment of experienced person):

There are recruitments for experienced bankers, which is called lateral entry. Length of services, job responsibilities, revolutionary background etc. is taken into consideration for the lateral entry.

3.10 Types of Recruitment at DBL:

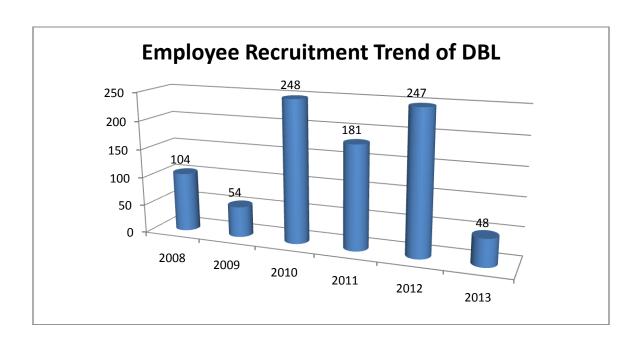
DBL practices two types of recruitment

- Yearly recruitment: this is done each year, according to the HR plan
- Need-based recruitments: this is done when there is a sudden vacancy.

Recruitment trend of DBL is very much fluctuating. Sometimes they recruit more according to their need and projection and sometimes less. From 2008-2013 employees recruitment status of DBL is given below:



Year	TO+TCO	МТО	Lateral Entry	Total Employee Joined
2008	34	38	32	104
2009	38	0	16	54
2010	157	38	53	248
2011	97	51	33	181
2012	136	75	36	247
2013	42	0	4	46



3.11 Recruitment Process of Dhaka Bank Limited:

Dhaka Bank starts its recruiting process when new employees are needed and concludes when the applications are submitted. It results in a collection of applicants from where new employees are selected.

Dhaka Bank Limited is such a large organization that requires huge man power every year for its always boosting operations in various levels. However for common business operations they need two categories of manpower. Those are given below-



- New graduates
- Specialist experienced people

The recruitment process is immediately followed by the selection process, the final interviews and the decision making, conveying the decision and the appointment formalities. Dhaka Bank Limited follows the following process to recruit candidates:

- HRM planning and vacancy announcement
- Recruiter qualification
- Recruitment Channels

1. Personnel Planning and Vacancy Announcement:

In DBL, Human Resource department is headed by the Human Resource Manager. The recruitment process begins with the human resource department receiving requisitions for recruitment from any department or branch of the company. Decisions regarding the positions which have to be filled are taken by HRD by engaging in personnel planning and forecasting. HRD sends a notice to all divisions to know about their personnel needs and after getting the feedbacks from line mangers then HRD takes decision about the personnel vacancy. For the upcoming year 2014 employee required projection are given below:

Category: Permanent Employees (Required up to 31st December 2014)

Requirement	Number		
For existing branch/division of HO	94		
For proposed Branch (4 in 2014)	40		



Projected Attrition replacement	50
Total Required in 2014	184

Category: Third Party Contractor Employees (Required up to 31st December 2014)

Requirement	Number			
For existing branch/division of HO	24			
For proposed Branch (4 in 2014)	36			
Total Required in 2014	60			

^{*}Third party contractor employees are operation assistant, peon, tea-boy, cleaner & Security Guard.

Moreover HR Manager and line manager work together to set the roles and responsibilities of the employees.

2. Recruiters' Qualifications:

Recruitment qualification for Management Trainee:

• The candidate must have Master Degree from an prominent university in following discipline-

Business Administration	Mathematics/Statistics		
Bank Management	Public Administration		
Economics	Development Studies		
Engineering (EEE/Civil/Mechanical)	Computer Science/IT		

- The candidate must have minimum 3 first division/class/equivalent CGPA.
- His/her age must be within 30 years.



Recruitment qualification for **Trainee Cash Officer**:

- Candidates must be below 27 years.
- The candidate must have Bachelor's Degree in business or social science in reputed university.
- No third division/class/ equivalent CGPA is allowed.

3. Recruitment Channel:

Dhaka Bank LTD recruits their employees through two medium and those are-

• Internal Recruitment Channel:

Existing employees are an important source of recruits. Whether for endorsements, promotion or for lateral job transfers, internal candidates already – know the informal organization and have detail information about its formal policies. In fact for DBL this sort of recruitment is took place only with

special purpose experienced employee recruitment. For this internal recruitment DBL basically follow closed recruitment strategy.

For internal recruitment sources are:

- ✓ Job Rotation
- ✓ Skill Inventories
- ✓ **Job Rotation:** DBL takes new employees from existing employees through job rotation. Organization needs multitasking people so they create posting of people to another department. They spell out the duties and requirements of the job and show how to apply.



Skill Inventories: Through HRIS, DBL gets right employee's qualification information for vacant position from existing employees. This organization keeps database where all types of information of all employees are kept. When they need new employee they first see the database and from where they get the information and bring new employees as per their requirement. As they recruit for higher position in that case they prefer experienced people with a good knowledge and educational qualification

External Recruitment Channel:

Sometimes job requires something extra that cannot be fulfilled through internal sources. In such cases the HR department has to look outside the organization and for DBL recruitment of management trainees/trainee officer or any junior level/mid-level position is done through this way.

A total combination of three ways is followed for external recruitment in the DBL, which occurs directly or indirectly for different level of recruitment. That are-

- Advertising
- Employee referrals
- Walking CV

✓ Advertising:

For new graduates, the prime method that DBL follows is the advertisement procedure, meant for recruiting purposes. They give the advertisement in the reputed English and Bengali National papers. They utilize online advertising through bdjobs.com, prothomalo.job.com for recruiting candidates. For the online recruitment, the candidates get Tracking Number that is a unique number which is automatically created by the Online System at the time of CV submission. Sample of job advertisement in online protocol of DBL is given:



✓ Employee Referrals:

Employee referrals procedures are followed by DBL mainly for the entry level employees, for management trainees it is not in practice. It follows these procedures when existing employees refer one new employee and the new one is considered to be further judgment. For the position of junior level candidates this practice is followed sometimes.

✓ Walking CVs:

Walks-in are job hunters who reach at the HR department in search of a job and submit their CV's. Sometimes they are asked to complete an application form to determine their interests and abilities. These applications are kept in an active file until an appropriate opening arises at the DBL. These occur mainly for entry jobs or contractual job, for the recruitment of management trainee these forms are not used.

3.12 Selection Process of Dhaka Bank Limited:

Selection is the part which carries an extra weight for any organization because the organizational performance, cost issues regarding recruitment and selection, and legal obligations depends on it. Realizing the importance of careful selection Dhaka Bank Limited practices a well-organized selection process for all type of employees but the process varies for different positions. Focusing on the selection process for the management trainee/ External/Internal candidates of DBL, the elaborate selection process of the organization is explained below:



A. Reception of Application:

Once the recruitment process is completed, DBL moves towards the selection process which starts with the reception of application forms filled up through internet online form. After examining the filled up information, they decide on which applications will sit for the written test, but before that they evaluate the dependability of the information provided in the application.

B. Informing Candidates:

After short listing of the CV and choosing the suitable candidates, HR division inform the candidate over phone about written test (Entry level) or interview (upper-level). For written tests, the bank issues admit cards through courier services ten to fifteen days prior to the exam.

C. Assessing Candidates through Written Tests:

DBL is always concerned to retain the best candidates. After screening out the applicants from the previous phases, the chosen candidates sit for the written exam known as the aptitude test. The abilities the written test measures are:

- 1. Analytical ability
- 2. Logical reasoning ability
- 3. Numerical ability

The test question contains math based and analysis based questions where processing information from data and forming relationship ability among the clues of given problem are required to answer them. Generally DBL take written test for entry level position like Trainee assistant and for MTO level. The test is taken by IBA of University of Dhaka. The exam committee checks the answer scripts. According to the top marks candidates are invited for interviews.



D. Document Checks:

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

E. Interview:

Candidates who qualify in the written test are called for an interview. The candidates are 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. are done by HR recruitment team only.

In DBL interview board is formed with at least three members, one from top management and others from HR and functional department. This first interview is called Preliminary Interview. In case of evaluating a candidate, the criteria or competencies that Dhaka Bank Ltd, look for are:

- Appearance: Dress up, grooming, body language and eye contact.
- Communication Skills: the way of communicate with the interviewer, expressiveness.
- Confidence: enthusiasm, personal selling
- Assertiveness: positivity attitude
- Creativity: think out of the box
- Customer Service Abilities: Capacity of serving customer adroitly
- Resourcefulness: Basic knowledge about job and some theoretical knowledge
- Management skills
- Planning & organizing skills
- Commitment/ Loyalty: Dedication towards jobs and organization.

Based on all these criteria's, an evaluation rating is given to the candidate on the evaluation form: 1= Poor; 2= Marginal; 3= Good; 4= Very Good; 5=Outstanding.



Additionally the qualifying grade point for MTO is 40 and for others position is 35. If the candidate achieves 46-50 marks, he or she is considered as Outstanding and if someone gets 1-20 then he or she consider as poor candidates. Based on this information the interviewer considers candidates:

- Eligible for employment
- Consider as a 2nd choice
- Not satisfactory

For lateral entry external or internal both candidates, DBL only take the interview and based on that they recruit for suitable or required position. In this case the candidates are assessing based:

- Knowledge about job
- Motivational level
- Verbal skills
- Positivity
- Vision/ Ambition/ Stability
- Academic qualification

In view of all these criteria interviewers gives remarks candidates upon their performance Very Good, Good, Average and Below Average. And these remarks help the board to take decision whether the candidate is:

- Eligible to employee
- Can be consider for different position
- May be consider after 3/4 months
- In eligible for employee.

For any vacancy at DBL, take two rounds of interview. The final interview is taken by the



Divisional head and top management people. From this interview some suitable candidates comes out. DBL interview format forms for lateral entry and junior level position are given:

F. Reference Check

When a candidate is selected for the job, his or her given reference has been checked by HR. The candidate must give at least two references. If the candidate is fresh, then he or she has to have one reference from his educational institute. But if the candidate was previously employed, must have one reference from last organization, preferably the supervisor. Subject to satisfactory response will get job offer.

G. Job Offer

An approval needs to be taken from the MD for all permanent position and temporary position and the approval is given by Head of HR. If a candidate successfully reaches the final stage then candidates are given 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 is no salary negotiation for temporary employee. Individuals joining as MTO have a probation period of twelve months.

H. Medical Test:

At DBL, the job offer is contingent on passing medical examination conducted by the Bank nominated diagnostic center. The candidates have to collect a letter for medical from HR and go for the medical test. This test examined candidate's physical condition and to ensure whether they are eligible to perform the job or not. This stage also provides information regarding any contagious disease of the candidates and whether those diseases can be taken care of or not. The Apollo Hospital, Dhaka administers configure the medical test on behalf of DBL. To measure the applicant's health and fitness for the job effort they investigate following test:



- General Physical Checking (Such as blood pressure, breathing, pulse etc.)
- X-Ray Chest (Standard)
- Microscopic Urine Analysis/ Urine routine
- Blood Checking (Blood grouping, Hepatitis-B, Blood Sugar)
- ECG

I. Appointment Letter

At last the after the medical test and reference checked, the offer letter for the candidate has been issued. After that the candidate gets the call that he or she has been appointed and he or she has to collect the letter from HR. The appointment letter specifies all the terms and condition of the job.

J. Acceptance of Offer Letter & Joining Procedure

The joining also has some procedure. In time of joining at first the candidates have accept the offer letter by signing it. Then he or she has to fill up some forms like,

- HRIS form
- ID Card form
- A five years Indemnity Bond
- Declaration

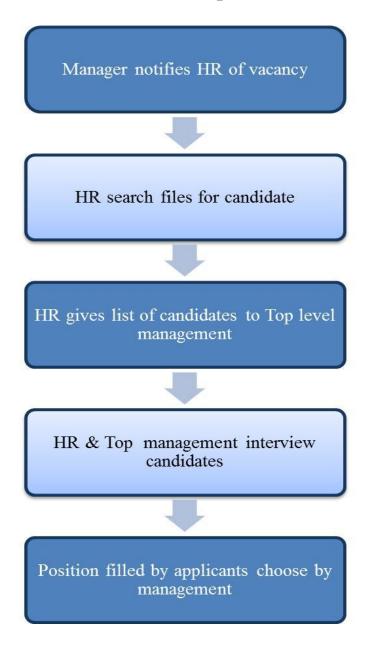
When all this formalities are over the candidate will become one of the member of DBL and start working as an employee of DBL

K. Induction/Orientation

Last step of DBL selection process is orientation. All new recruits must undergo an Induction/Orientation program, in order to familiarize themselves with the organization's culture, norms, rules and regulations so that they know what is important in the organization and what they are supposed to do. Induction helps an employee to become effective member of the organization. Dhaka Bank Training Institute shall arrange a Basic Banking Training Program for the all the new hired employees.



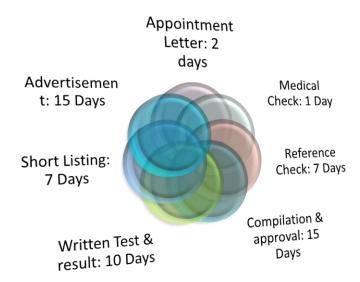
L. Flow chart of internal recruitment process of DBL:





3.13 Recruitment & Selection Process Cycle of Dhaka Bank Limited:

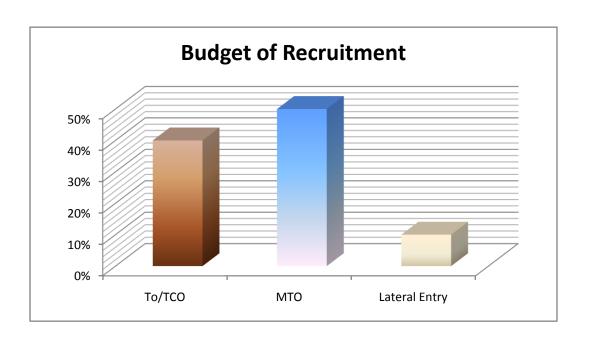
Human Resources Division will take maximum 62 days to complete a full recruitment process. The breakdown of the 62 days as follows:



3.14 Recruitment & Selection Budget of Dhaka Bank Limited:

DBL spends a huge amount of money for hiring intelligent, flexible and most capable workforce. DBL does not anxious about the hiring cost at all rather it is more concerned to hire best work force all the time. Every year DBL spends around 1 core on an average for over all recruitment and selection process. One third of the budget is spent for recruiting Management Trainee Officer, Trainee Officer and Trainee Cash Officer.





3.15 Challenges and Constraints of recruitment and selection process of Dhaka Bank Limited:

Now a days DBL is facing difficulties to employ appropriate personnel for it. It has been giving a lot of efforts, money; afterwards still it is facing challenges in every year while employing talented and most capable workforce. There are many reasons behind the challenges which are described below-

• Shortage of supply: DBL employers are facing challenges to recruit qualified employees in account of low quality of supply. In spite of passing a huge number of graduates and post graduates every year, the banks are not getting their appropriate candidates. On the other hand, some of appropriate



candidates not interested to join in banks rather prefer to migrate for better standard of living. From this perspective, the employers of DBL are not getting their expected applicant.

- Cost: The cost to hire and replace employee is huge and day bay day this
 cost is increasing. The people, who have greater knowledge and experience,
 usually require a higher level of job. So DBL recruiters sometime failed to
 recruit qualified employee due to budget constrain.
- Unable to choose appropriate candidates: DBL face employee turnover problem. The turnover rate is 3.78% due to this every year they have to recruit a good number of employees. Sometime they have in huge pressure to recruit employees in an emergency basis because of this recruiter may sometime fail to choose right person for right position. Moreover A good number of fresh graduates wants to start their career at multinational organization or government sector rather than banking sector. At first the multinational organization provides opportunities their employees to work in different countries in different cultures which enhance the employees' work efficiency and effectiveness as well as they also offer handsome compensation package. Therefore, the fresh graduates are very much crazy to start their career at multinational organizations.

Emerging of huge competitors: In banking sector, there is huge demand of talented candidates as a large number of banks are available here. Employee movement from one bank to another bank is very common in this sector. Therefore, employing and remaining talented candidates is a great challenge for the banks. If we observe the chart of Bank Establishments, we can get to know that from 1972 to 2010, 32 local banks were established in Bangladesh. DBL is established in 1995 but before 1995, 11 banks are established and after 1995, 17 banks are established, 3 banks are established at the year 1995 as well. As we know that the more competitors would come in market, the more labor force they would demand for running their business operations. For this reason, DBL is facing difficulties for employing talented employees.



3.16 Comparison steps between Dhaka Bank and other banks:



R&D

- Dhaka Bank: To ensure competitiveness and quality of products & services and welltimed exploration of market is the core of R&D challenges of Dhaka Bank.
- Other Bank: Other Bank like, National Bank, City Bank, Jamuna Bank, Janata Bank etc. are mainly focusing on developing new products to their existing & new customers.

Recruitment process

- **Dhaka Bank:** Dhaka Bank follows an extremely reliable, extremely flexible *framework* for the recruitment process.
- Other Bank: Other Bank like, National Bank, City Bank, Bangladesh Krishi Bank, Janata Bank etc. where some are following a flexible framework and some are carried out in a strictly regimented order.

Securities

- **Dhaka Bank:** Dhaka Bank Limited issued Redeemable Non Convertible Subordinated Bond of BDT 2,000,000,000 for a term of 7 years to strengthen the capital base of the bank on the consent of SEC.
- Other Bank: Other Banks like, National Bank, EXIM Bank, Bank Asia etc. issues bond for 5 years (approximately) to strengthen the capital base of the bank.

Figure: Comparison steps between Dhaka Bank and other banks



CHAPTER FOUR

RESULTS, DISCUSSION & RECOMMENDATION





Dhaka Bank Limited to keep its competitive nature in pace and to run with its motto of "Excellence in Banking" must put some attention on its staffing issues. Such issues are very important for the organizations' growth. Therefore, DBL has to take corrective against some staffing malpractices which would facilitate organization's efficiency and effectiveness.

Some problems and recommendations for DBL are remarked here-

- As DBL is a reputable bank organization, huge number of people want to be employed as employee of Dhaka Bank. For this reason, when job vacancy is announced a large number of resumes are deposited in the CV bank. However, at the time of short listing according to evaluation criteria, there are more number of candidates fulfill the qualification requirements but among the qualified candidates, a small number of candidates are selected for the written test. All the qualified candidates are eligible for the written test but HRM does not give opportunity to give written test to all the qualified candidates. Only randomly selected candidates from the qualified candidates can participate in the written test.
- From my perspective, this is not fair. Every qualified candidate should get the chance to participate in the written test. In addition, by randomly selecting the candidates, the most suitable candidates may be overlooked which is a serious threat for DBL. As they are spending a huge amount of money, time and efforts but they are not getting the right people for their organization. If DBL thinks that giving opportunity to all the qualified applicants would increase their cost, in that case DBL may conduct written test. In this way, DBL can get appropriate employees for them on the other way; it may satisfy the applicants as they are getting the chance to evaluate themselves
- The induction program arranged for the new employees is not proper at DBL and it is an irregular program because till 2013, this program is arranged only for two times- in the year 2011 and 2012. In addition, the program is arranged only for two hours. Here, the top executives give their very short speech. But this is not sufficient for the new comers. As the employees come from several educational backgrounds so they are unfamiliar with the function of bank. If the employees do not know the basic functions of bank clearly, how they start their work with full enthusiasm.



From my opinion, it can be said that the induction program should be continued for two days and it should be organized in every year as well. In the program, there must be given a broad description about the function of banks, about its products & services, about its goal and objectives, about its corporate and business strategies, about its divisional functions and its mission, vision, cultures and values etc. It would be better, if DBL organizes some basic training program which would help the employees to acquire basic knowledge about bank. Indeed, Induction program is very necessary for every new employee it energies the new employees to start their assigned jobs with full enthusiasm.

There is no proper guideline in The Dhaka Bank Ltd regarding the recruitment budget its means it's not specific. In the beginning of fiscal year, a certain amount of budget is disbursed to resource planning unit on basis of assumption but is the budget reasonable or not; it is not verified. If the recruitment budget covers the cost, it is all right. But when the budget is not sufficient, in that case, the resource planning unit has to ask for additional amount of money through a formal application with proper reasons which delays the overall recruitment and selection process.

From this prospect, there should be sufficient budget for recruitment and selection purpose so that the recruitment and selection process is not hampered any way. If possible, the Managing director may discuss with recruitment manager about the amount of budget when it is disbursed.

• The recruitment and selection of DBL is a time consuming procedure. More specifically, the selection process because all the process go through the decentralized decision making process that takes more time to complete the whole selection process. To perform an entire recruitment and selection session HRM needs minimum 5 months and maximum 6 months in case of MTO / TO/ TCO placement. Therefore, when selection took place, Dhaka Bank Ltd loses more qualified candidate because within this



time most of the candidates joined in another organizations. So, the ultimate result does not become fruitful.

So from this prospect, DBL has to complete the entire process as early as possible in order to grab the qualified employees before entering elsewhere. Short duration of recruitment and selection procedure would not only increase the HRM's efficiency, by employing qualified employees but also increase the organization's effectiveness.

- Sometimes applicants who are referred by the top level management gets some more favor form the recruiting board. It is not fair because the organization may overlook the qualified employees who really desirable for the organization. In case of selection process nepotism is strictly forbidden at DBL according to the Service Book of DBL. Afterward, this malpractice has been continuing in every selection program.

 So from this prospect, for the welfare of DBL, nepotism has to be stopped and the management bodies have to give more emphasis on conducting a fair recruitment and selection program.
- In Dhaka Bank Limited the job applicants' age is limited from 25 to 30 years in case of MTO/TO/TCO placement, management are not interested to hire people who are more than 30 years. In our country, the educational system of National University, private university and public university is different. Sometimes, it is seen that when the students of national university achieve their master degree; on that time, their age is already 30 or nearly 30. In that case, they lose the opportunity of applying at Dhaka

Bank. In spite of having educational quality, they do not become able for apply. It not only makes upset the students but also Dhaka Bank loses a huge number of qualified candidates. A huge number of students study in national university but no one is eligible for Dhaka Bank; it cannot be agreed. As employing the most suitable person is major concern of DBL,



DBL should give more importance on talent, intelligence, merit rather than age for its welfare.

In order to overcome this problem, DBL can extend the age limit up to 32 years instead of 30 years so that every year DBL can get maximum number of eligible candidates which makes easier for DBL to select perfect employees for it.

All these above mentioned recommendation can make the recruitment and selection procedures more acceptable as the guidelines have been suggested on the basis of analysis



CHAPTER FIVE CONCLUSION





5.0 CONCLUSION

Right after establishing an organization's strategic direction and developing an employment plan, it has to turn its attention or has to focus on getting the right kind of people in order to carry on the operations of the organization. Proper recruitment has always been the most important element of success of any organization. If the proper people are selected for the right post, it enhances the ability of the organization to do better in the industry. The process must be given priority and existing staff strength must always be upgraded by making ongoing effort to find the best personnel.

The study "Recruitment and Selection Procedure of Dhaka Bank Limited" under HR revealed that employees are the most valuable resources for the progress of the organization. For the development of these valuable resources there are many factors involved. In this regard "Recruitment and Selection Procedure" play the most important role. To increase the productivity of an organization effective & dynamic recruitment and selection procedure is essential. Dhaka Bank Limited practices a progressive recruitment and selection procedures. HR officers of Dhaka Bank Limited are now expected to work beyond the boundaries of contracts and policies to contribute directly to the operation and success of the business.

It should be kept in mind that efficient employees of an organization is the assets of that organization and that is why it should be taken up carefully. If they can meet up their shortage they will do much better in the banking sector in Bangladesh.



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Direct information collected from:

- Mostak Ahmed, SAVP
- o Rajiv H. Khan, Senior Officer and
- o Kamrul Islam. Principle Officer



Acronyms

- D.B.L:- Dhaka Bank Limited
- D.B.T.I: Dhaka Bank Training Institute
- H.R.D :- Human Resource Division
- MAN.COM :- Management Committee
- C.S.R :- Corporate Social Responsibility
- O.J.T :- On the Job Training
- R&D :- Research & Development
- CRM :- Credit Risk Management
- SME :- Small and Medium Enterprise
- P.R :- Public Relation
- M.D :- Managing Director
- M.T.O: Management Trainee Officer
- T.O :- Trainee Officer
- T.C.O :- Trainee Cash Officer



APPENDIX



1. Board of Directors

Sl	Name of Directors	Status			
No.					
1	Mr. Altaf Hossain Sarker	Chairman			
2	Mr. Mohammad Hanif	Vice Chairman			
3	Mr. Abdul Hai Sarker	Director			
4	Mrs. Afroza Abbas	Director			
5	Mr. Khondoker Monir Uddin	Director			
6	Mr. Aminul Islam	Director			
7	Mr. Md. Amirullah	Director			
8	Mr. Reshadur Rahman	Director			
9	Mr. Abdullah Al Ahsan	Director			
10	Mr. Khandaker Mohammad Shahjahan	Director			
11	Mr. M.N.H. Bulu	Director			
12	Mr. Tahidul Hossain Chowdhury	Director			
13	Mrs. Kamala Khatun	Director			
14	Mr. Jashim Uddin	Director			
15	Mr. Khondoker Jamil Uddin	Director			
16	Mr. Abdul Wahed	Director			
17	Mr. Mohannad Ali Sarker	Director			
18	Mr. Rakhi Das Gupta	Director			
19	Mr. Suez Islam	Director			
20	Mrs. Rokshana Zaman	Director			
21	Mr. G.M. Shameem Hussain	Director			



2. Products of Dhaka Bank Ltd.





















3. Advertisement of Job Opening



Dhaka Bank Limited, a leading private sector bank providing high quality products and services backed by state-of-the-art technology and a team of highly motivated personnel to deliver Excellence in Banking is on the lookout for smart, young, energetic and honest persons for the position of **Trainee Cash Officers** for its upcoming branches in Kishoreganj, Faridpur, Dinajpur, Anderkilla and Raojan of Chittagong, Rajanagar of Munshiganj, Shahajadpur of Sirajganj and Madina Market of Sylhet.

Job Requirements:

Prospective candidate should be below 27 years as on 1 April 2012. They must have a bachelors degree in business or social science from a reputed university having no third division/class/equivalent CGPA in their educational career.

Competency:

- Computer Literacy;
- Strong communication & interpersonal skill; and
- Smart and presentable.

Job Location:

Selected candidates will have to serve the bank at any of its branches throughout the country. Candidates not willing to serve outside of Dhaka need not apply.

We offer:

Dhaka Bank offers attractive compensation package and excellent working environment with smooth career path. Before joining, you will need to give an indemnity bond for serving a minimum of five years at the Dhaka Bank. On confirmation, you will be absorbed as a Junior Officer (Cash) in the bank's regular pay structure.

Selection procedure:

Only short listed candidates will be contacted to for written and oral tests.

Application procedure:

Please apply online through **www.bdjobs.com** along with two references, contact telephone number and a scanned photograph using the **on-line application form**.

LAST DATE OF APPLICATION IS 1 APRIL 2012

Apply Now





Talent Search

Dhaka Bank Limited, a leading private sector commercial bank providing high quality products and services backed by state-of-the-art technology and a team of highly motivated employees committed to delivering "Excellence in Banking" is looking for Management Trainee Officers (MTOs).

Position Requirements:

The candidates must be below 30 years of age as of 1 September 2013. They must have Masters from an accredited university in any of the following disciplines with a minimum of three first division/class/equivalent CGPA and no third division/class/equivalent CGPA in their academic career:

- Business Administration/Management
- Bank Management
- Economics
- Engineering (EEE/Civil/Mechanical)
- Mathematics/Statistics
- Public Administration
- Development Studies
- Computer Science/IT

Candidates with Bachelor of Engineering (CSE/EEE/Civil/Mechanical) from BUET with three first division/class/equivalent CGPA are also eligible to apply.

The candidates must possess the following competencies/skills:

- Strong numerical ability
- Strong computer skills
- · Analytical & presentation skills

- Strong communication & interpersonal skills
- · Creativity & drives
- · Credibility & integrity

Job Location

Selected candidates will have to serve the bank at any of its branches/offices. Candidates not willing to serve outside of Dhaka need not apply.

We offer

Dhaka Bank offers attractive compensation package and excellent working environment. Entrance as an MTO is a fast-track path providing immense career progression opportunity. During the one-year trainee period with the bank, MTOs will get a monthly allowance of Tk.48,800 including benefits (subject to Tax). On successful completion of the trainee period (assessed by examination/evaluation), MTOs will be directly placed as Principal Officers.

Indemnity Bond

Before joining, MTOs must give indemnity bonds for serving the bank for a minimum of five-year including the trainee period.

Selection procedure

Only short listed candidates will be called for the Written Test. Based on merit, selective applicants will be asked to face oral examination.

Application procedure

Please apply online at www.bdjobs.com. Mail applications will not be accepted.

Dhaka Bank reserves the right to accept or reject any/all applications. Last date of online application submission is close of business (6:00 pm.) Sunday, 15 September 2013





4. Lateral Entry Interview Form

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5. MTO or other position Interview Form



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50	Co	mmunication Skills	:	5	4	3	2	1	
	Co	nfidence	:	5	4	3	2	1	
	Ass	sertiveness	:	: 5	4	3	2		
51	Cre	eativity	:		4				
	Cur	stomer Service Abilities	=	5	4	3	2	1	
	Res	sourcefulness	:	5	4	[3]	2	1	
	Management Skills Planning & Organizing Skills			6	4	3	2	100	
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	3	Good	1						
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	Interviewer's Decision		:	: Eligible for Employment May be Considered as 2" Choice					
				Not Satisfactory					
96	Interviewer's Name								
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		Date							

