

Recruitment and Selection Process of Dhaka Bank Limited

Internship Repot

On

**Recruitment & Selection Process of
Dhaka Bank Limited**

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Letter of Transmittal

22nd January 2014

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Subject: Submission of Internship Report.

Dear Madam,

With due respect, I would like to inform you that, I have submitted my Internship Report on “Recruitment and Selection process of Dhaka Bank Limited” as per your instruction. I hope this report will be informative as well as comprehensive.

I have found the study to be quite interesting, beneficial & insightful. I have tried my level best to prepare an effective & creditable report. The report contains a detailed study on Recruitment and Selection process & a look at how it is done in the practical world. Here we have gathered information through different sources such as websites and actual interviews from my Supervisor of “Dhaka Bank Limited”.

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 Yours,

.....

Anika Islam

ID: 10104079

BRAC Business School

Acknowledgement

The successful 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.

This is a great pleasure for me to be assigned under the guidance of Ms. Afsana Akhtar, Assistant Professor of BRAC Business School, BRAC University. I am very grateful to her for all her kind cooperation and guidance in preparing this project paper. Her valuable suggestions & guidelines helped me a lot to prepare this report in a well-organized manner.

Then, I would like to give special thanks to my supervisor, Rajiv H. Khan, Officer- Career Development Unit for his close supervision. And also I convey my gratitude to Md. Sadekur Rahman, Senior Principal Officer & Kamrul Islam, Principal Officer –Resource Planning Unit for helping me by providing guideline of working throughout my internship period. Without their guidance and assistance, this report would not have seen the light of day.

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.

Finally, I would like to thank all those people who have shared their views about my work, provided me with necessary information, criticized me, and congratulated me. This acknowledgment is not enough to tell them how profound the impact of their opinion is on this report, how indebted I am to them. I express my heartiest gratitude to all of them.

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.

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. 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.

Table of Content

Chapter 1

Preface

1.1 Introduction	01
1.2 Primary objective of the Report	02
1.3 Secondary objective of the Report	02
1.4 Scope of the study	02
1.5 Methodology	03
1.6 Limitation of the study	03

Chapter 2

Company Profile

2.1 Overview of Dhaka Bank Limited	04
2.2 History of Dhaka Bank Limited	04
2.3 Vision of Dhaka Bank Limited	05
2.4 Mission of Dhaka Bank Limited	05
2.5 Goal of Dhaka Bank Limited	05
2.6 Strategic objective of Dhaka Bank Limited	06
2.7 Values of Dhaka Bank Limited	06
2.8 Division of Dhaka Bank Limited	07
2.9 Branches of Dhaka Bank Limited	08
2.10 Organizational structure of Dhaka Bank Limited	08
2.11 Products & Services of Dhaka Bank Limited	11
2.12 Overview of HRD of Dhaka Bank Limited	12
2.13 HR vision of Dhaka Bank Limited	12
2.14 HR strategic objective of Dhaka Bank Limited	12
2.15 Functional structure of HRD Dhaka Bank Limited	13

Chapter 3

SWOT Analysis of Dhaka Bank Limited

3.1 SWOT Analysis of Dhaka Bank Limited	15
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Chapter 4

Internship Experience

4.1 Internship activity	17
4.2 Personal observation	18
4.3 Recommendation	18

Chapter 5

Literature Review

5.1 History of human resource management	19
5.2 Function of HRM	20
5.3 Recruitment definition	21
5.4 Recruitment needs	21
5.5 Generalized recruitment model	22
5.6 Recruiting sources	23
5.7 Selection Process	26
5.8 Generalized Selecting Method	26

Chapter 6

Recruitment & Selection Process of Dhaka Bank Limited.

6.1 Staffing strategy of Dhaka Bank Limited	29
6.2 Types of recruitment	30
6.3 Recruitment process of Dhaka Bank Limited	31
6.4 Selection process of Dhaka Bank Limited	36
6.5 Recruitment & Selection process cycle of Dhaka Bank Limited	44
6.6 Recruitment & selection budget	45

Chapter 7

Recruitment & Selection Policy of Dhaka Bank Limited.

7.1 Recruitment & Selection Policy of Dhaka Bank Limited	46
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Chapter 8

Constraints & challenges of Recruitment & Selection Process

8.1 Constraints & challenges of Recruitment & Selection of Dhaka Bank Limited	51
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Chapter 9

Problems identification & recommendations

9.1 Problems identification & recommendations	55
Conclusion	59
Reference	60
Acronyms	61
Appendix	62

Table of Illustration

Description	Page
Figure 2.8.1:	7
Figure 2.10.2:	9
Figure 2.10.3:	10
Figure 2.11.4:	11
Figure 2.15.5:	13
Figure 2.16.6:	14
Figure 3.1.1:	15
Figure 5.5.1:	22
Figure 5.8.2:	26
Figure 6.1.1:	29
Figure 6.2.2:	30
Figure 6.4.L.1:	42
Figure 6.4.M.2:	43
Figure 6.5.1	44
Figure 6.6.1	45

1.1 Introduction:

Banking is known as the backbone of the national economy. Banks play an important role in the business sector & promoting industrialization & economic development of the country. Banks provide necessary funds for the executing various program underway in the process of economic development. All sorts of economy & financial activities revolve around the bank. As the industry produces goods & commodities, bank creates & controls money market & promotes formation of capital.

Bank is a powerful medium to bring socio-economic changes in a developing country like Bangladesh. The three important sectors in Bangladesh like Agriculture, Commerce & Industry provide the bulk of the country's wealth. So the nourishment of these sectors is only possible through satisfactory banking facility. Development of banking system can provide the necessary boost for the rapid economy growth of a country.

Basically, Bank collects deposit from the customers at a lower rate of interest & lends it to the borrowers at a higher rate of interest considering the cost of fund. The difference amount indicates the operating profit for a bank.

Banks provide different services, credits to the customers. The customer comes from all walks of life, from a small business to a multi-national corporation having its business activities all around the worlds. The bank has to satisfy the requirements of different customers belonging to various social groups. The banking business has therefore become complex & requires specialized skills. It functions as an agent for bringing about economic, industrial growth, & prosperity of the country. As a result different types of bank with various services have come in to existence to suit specific requirements.

1.2 Primary objective of the report:

To know overall about the company of Dhaka Bank Limited and also know each and every parts of the recruitment and selection process of that company.

1.3 Secondary objective of the report:

- To gather knowledge about the function of human resource division.
- To identify the Recruitment Process of DBL.
- To focus on major elements of Recruitment and Selection process.
- To focus on the updates and the better methods of modern technique.
- To identify the problem of human resource division of Dhaka Bank Ltd, specially Human Resource Planning and Sourcing.
- To recommend suggestions for the HR Division and Human Resource Planning and Sourcing of the Dhaka Bank Ltd.

1.4 Scope of the study:

As an intern, my scope was very limited and restricted. I had maintained some official formality for the collection of data for my report. This report mainly encompasses the Human Resource Practices of the Dhaka Bank Limited. The report is based on my responsibilities, observation and studies during my internship period in Human Resource Department of Dhaka Bank Ltd.

1.5 Methodology:

The study requires a systematic procedure from selection of the topic to preparation of the final report. To perform the study, the data sources were to be identified and collected, to be classified, analyzed, interpreted and presented in a systematic manner and key points were to be found out. The overall process of methodology has been given as below:

- **Primary:** The primary information collected through face to face interview, observation, and by participation in the recruitment and selection process.
- **Secondary:** The secondary information collected from website, magazine, annual reports, journals, books and some other relevant sources.

Both primary and secondary data sources will be used to generate this report. Primary data sources are scheduled survey, informal discussion with professionals and observation while working in different desks. The secondary data sources are different published reports, manuals of DBL.

1.6 Limitation of the study:

Although, I have worked at career development unit of DBL, I obtained whole-hearted cooperation from employees of DBL, HRD in Head Office. They helped me a lot to understand my responsibility. The main limitation of the study is the collection of information, because most of the information's are confidential. So they don't want to disclose them.

2.1 Overview of Dhaka Bank Limited:

Dhaka Bank Limited (DBL) 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. DBL had been widely acclaimed by the business community from small business to large traders and industrial conglomerates, including the top rated corporate borrower for forward looking business outlook and innovative financing solutions. The Bank offers the full range of banking and investment services for personal and corporate customers, backed by the latest technology and a team of highly motivated employees. The Bank has launched Online Banking services (i-Banking), joined a countrywide shared ATM network and has introduced a co-branded credit card. A process is also underway to provide e-business facility to the bank's clientele through Online and Home banking solutions.

2.2 History of Dhaka Bank Limited:

The Dhaka Bank was incorporated as a public limited company on April 06, 1995 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, Aiming at offering commercial banking service to the customers' door around the country, Dhaka Bank Limited established 71 branches up-to last year. This organization achieved customers' confidence immediately after its establishment in domestic and international markets. The Company Philosophy - "Excellence in Banking" has been preciously the essence of the legend of bank's success. The Bank within a period of 15 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh bank.

2.3 Vision of Dhaka Bank Limited:

“At Dhaka Bank, we draw our inspiration from the distant stars. Our team is committed to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you razor sharp sparkle 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.”

2.4 Mission of Dhaka Bank Limited:

“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”.

2.5 Goal of Dhaka Bank Limited:

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

2.6 Strategic Objectives of Dhaka Bank Limited:

Prime objective of DBL is to deliver a quality that demonstrates a true reflection of their vision – Excellence in Banking. Strategic objectives of DBL are to conduct transparent and high quality business operation based on market mechanism within the legal and social framework. It also has following objectives:

- Provide customers continually efficient, innovative and high quality products with excellent delivery system.
- Generate profit with qualitative business as a sustainable ever-growing organization and enhance fair returns to shareholders.
- As a corporate citizen contribute towards the progress of the nation as its corporate social responsibility & be cautious about the environment and climatic change and dutiful to make this country a green and clean soil.
- Promote employees' well-being through attractive compensation package, promoting staff morale through training, development and career planning.
- Fulfillment of the responsibilities to the government through paying entire range of taxes and duties and abiding the other rules.

2.7 Values of Dhaka Bank Limited:

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

2.8 Divisions of Dhaka Bank Limited:

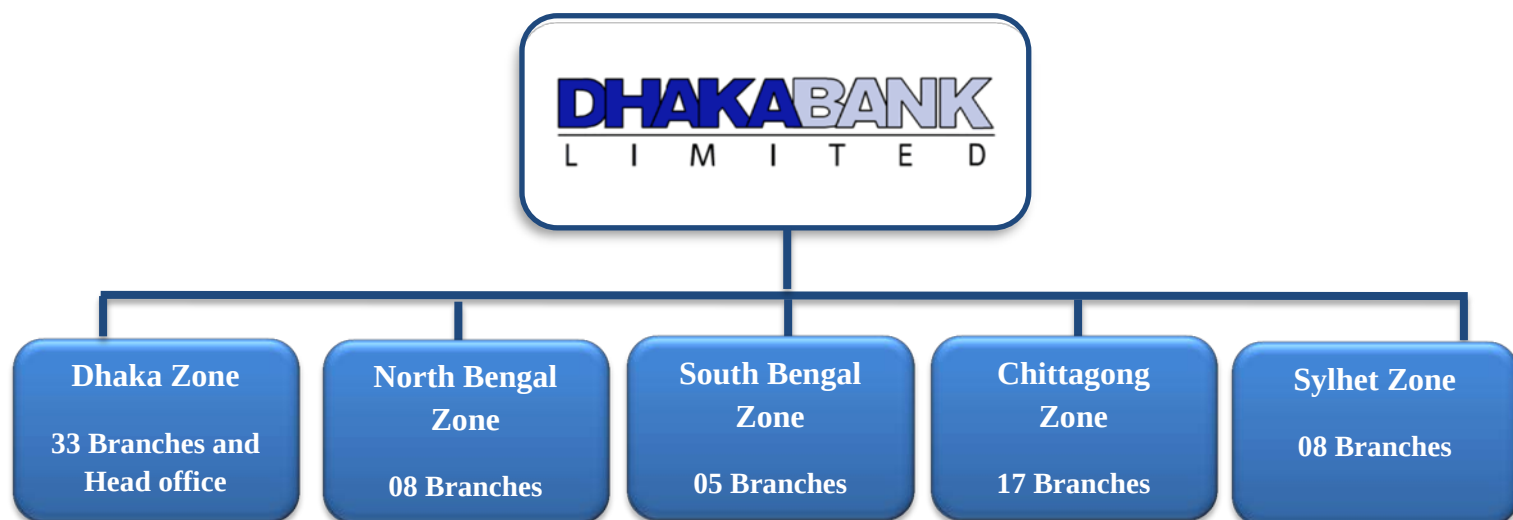
If the Jobs are not organized considering their interrelationship and are not allocated in a particular division it would be very difficult to control the system effectively. If there aren't any divisions then there would be haphazard situation and the performance of a particular division would not be measured. Dhaka Bank Ltd has managed this work very well. Different divisions of Dhaka Bank Limited (DBL) are as follows:



Fig: 2.8.1: Division of Dhaka Bank Limited

2.9 Branches of Dhaka Bank Limited:

The Bank has 71 Branches, 3 SME Service Centers, 2 Islamic Banking centers, 2 offshore Banking Unit and 1 subsidiary across the country and a wide network of correspondents all over the world. The Bank has plans to open more Branches in the current fiscal year to expand the network.



2.10 Organizational Structure of Dhaka Bank Limited:

There are four different wings to consist the organizational structure of DBL. They are

- a) **Board:** Chairman and Members of the Board are appointed by the respective shareholders.
- b) **Chairman:** The Chairman is appointed by the Board. He attends Board meetings and it is through him that the Board decisions are implemented.
- c) **Managing Director (MD):** The Managing Director, who is also, the Chief Executive Officer of the Bank is appointed by the Board, is responsible to the Chairman and the Board for all operations/functions of the Bank.
- d) **Management Committee (MANCOM):** MANCOM is composed of the Managing Director, Deputy Managing Directors, Heads of Divisions/Departments/Units from Head Office and any other staff members who May be co-opted as required and designated by the Managing Director. MANCOM normally meets once a week to debate and decide the key issues confronting the bank in a collective manner.

- ❖ **Organizational Hierarchy:** The Organogram or Organizational Structure of DBL indicates channels of communication and reporting relationship. Each Head of Division/Department/Unit In-charge should ensure that the employees under her/him fully understand the Organizational Matrix and follow that reporting relationship and flow of all communications as delineated.

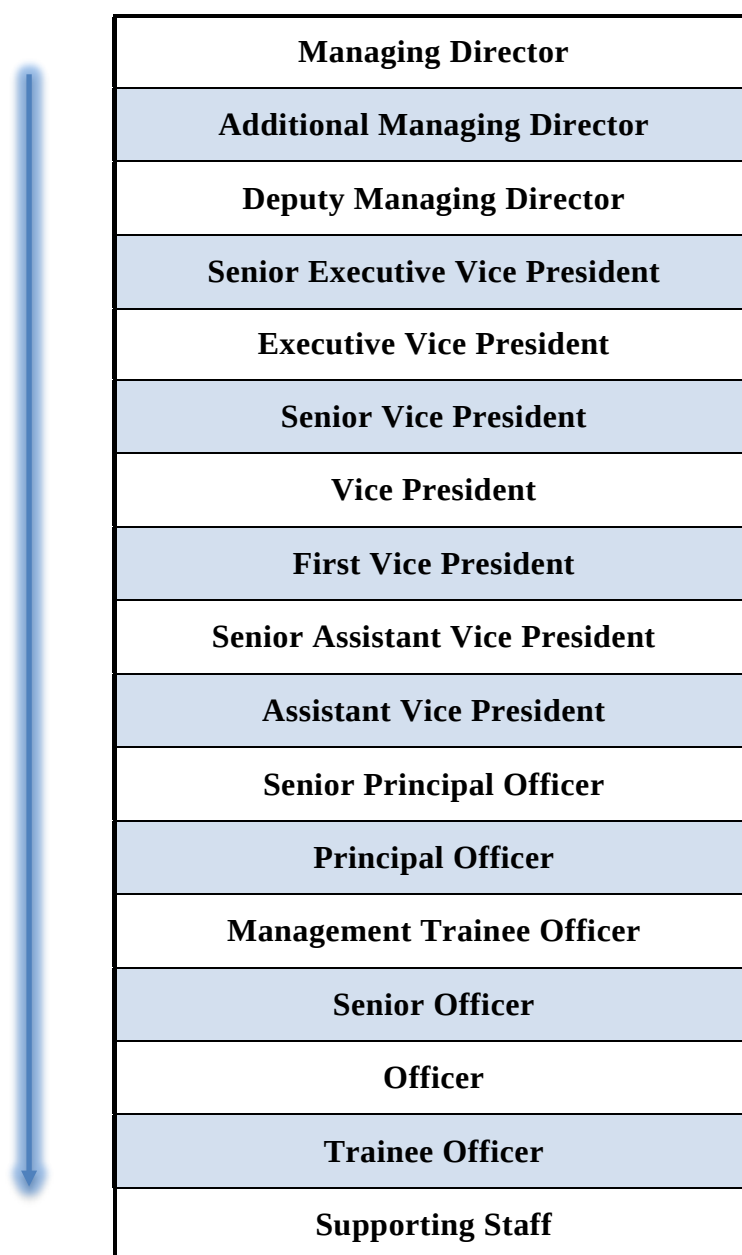


Fig: 2.10.2: Organogram of DBL

❖ **Support Staff:**

Assistant, Telephone/SWIFT/Computer Operator, Receptionist, Go-down Keeper, Care Taker, Electrician, Security Guard, Messenger, Peon –are considered as the support stuff.

Support staffs are the employees, who deal with routine nature of work, however of independent character, can only make decisions upon obtaining special authority from their superiors. An employee will be advised individually about their responsibilities as elucidated in their individual Job Description.

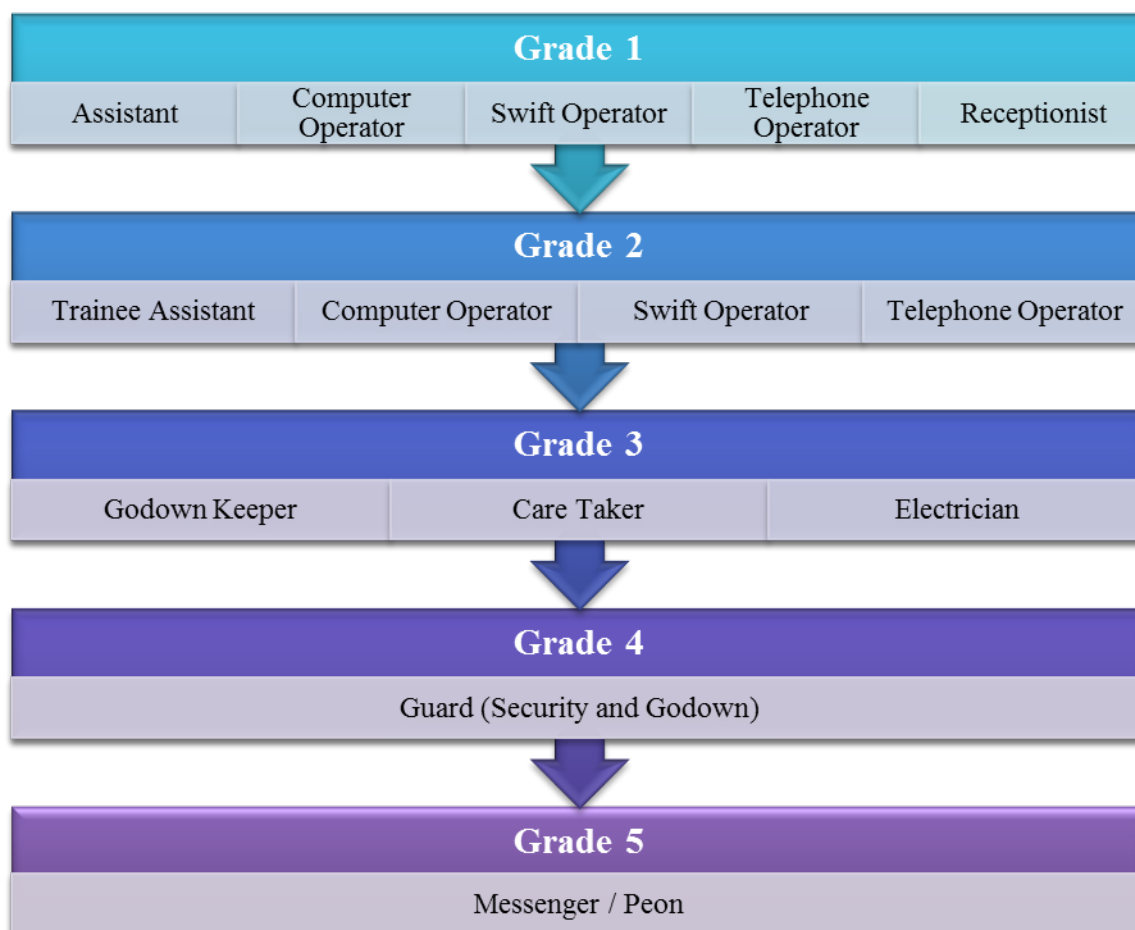


Fig: 2.10.3: Organogram of supporting stuff in DBL

2.11 Products & Services of Dhaka Bank Limited:

Dhaka Bank Ltd is doing all banking related business. The activities include deposit collection, extending credit facilities to different corporate organization and small & medium enterprises. The bank issues ATM Card to the account holders and it issues Credit Cards to the customers through its retail-banking wing. Being the member of Dhaka and Chittagong Stock Exchange Dhaka Bank helps people to perform stock trading. The accountholders of the bank can enjoy the SMS banking and Internet banking facilities, which are the part of modern technology. Major products are highlighted below: **(See the Exhibit-A)**

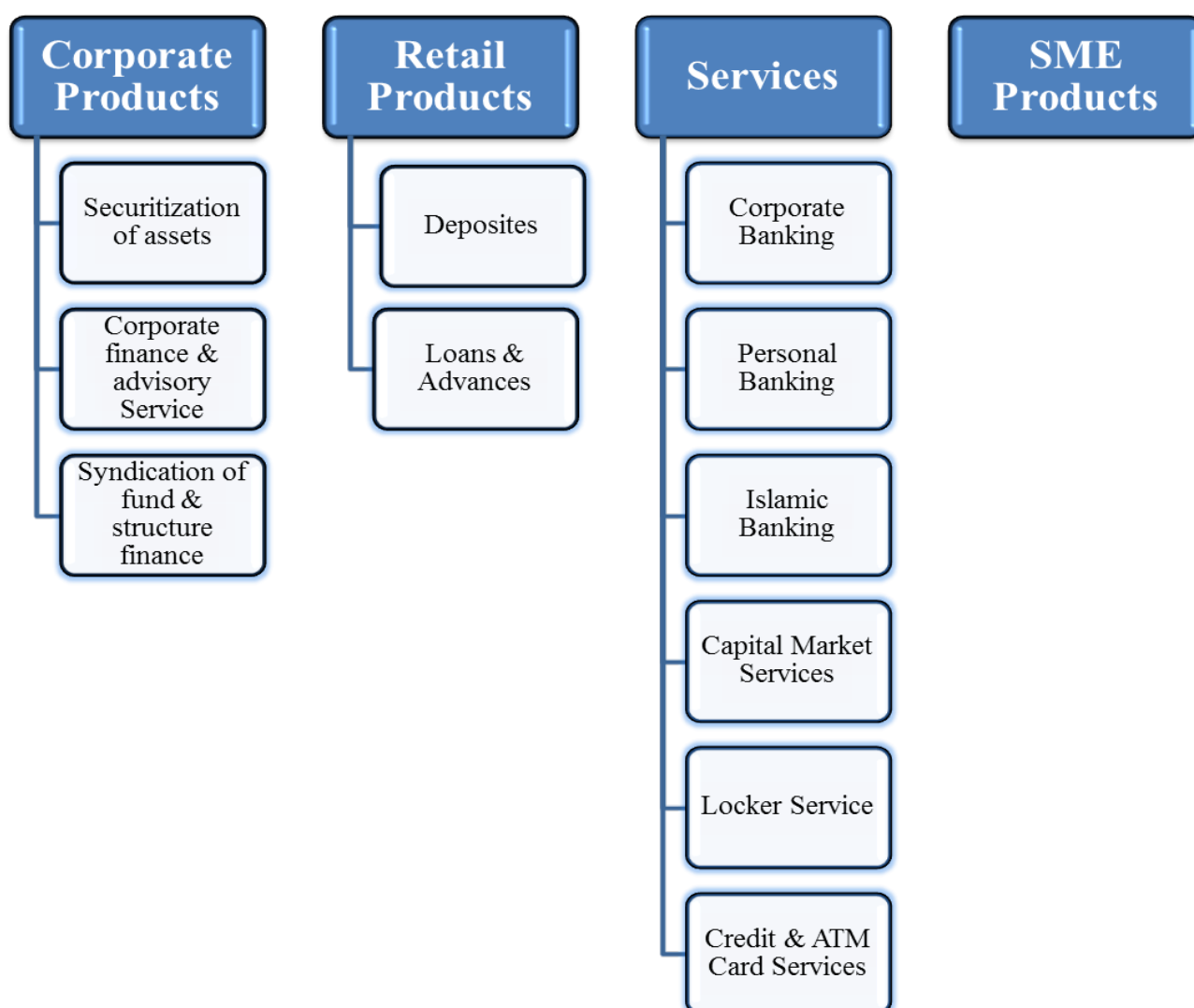


Fig: 2.11.4: Products and Services of DBL

2.12 Overview of Human Resources Division of Dhaka Bank Limited:

Dhaka Bank Ltd believes that consistently strong performance of the Bank is the result of the team of committed, knowledgeable and dedicated employees who are focused on achieving the excellence in banking. According to the HR professionals working for the HR Division “Thus human resources is the most valuable asset for the Bank” the Bank is committed to recruiting high-caliber employees and providing them with the motivation, training, working environment and compensation package they need to perform at the highest level. They recognize the importance of making the Bank an employer of choice. To that goal in view, they ensure that the employees understand the strategic plans and objectives of the Bank and are clear about what is expected from them. The Bank promotes the importance of high ethical standards in its employees. They have to act within the prescribed code of conduct and are not permitted to solicit or accept any inducements, which are likely conflict with their duties to clients. Appraisal of their individual performance is done in a rating scale against objectives and the Bank’s prescribed core values

2.13 HR Vision:

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

2.14 HR Strategic Objectives for 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.

2.15 Functional structure of Human Resources Division:

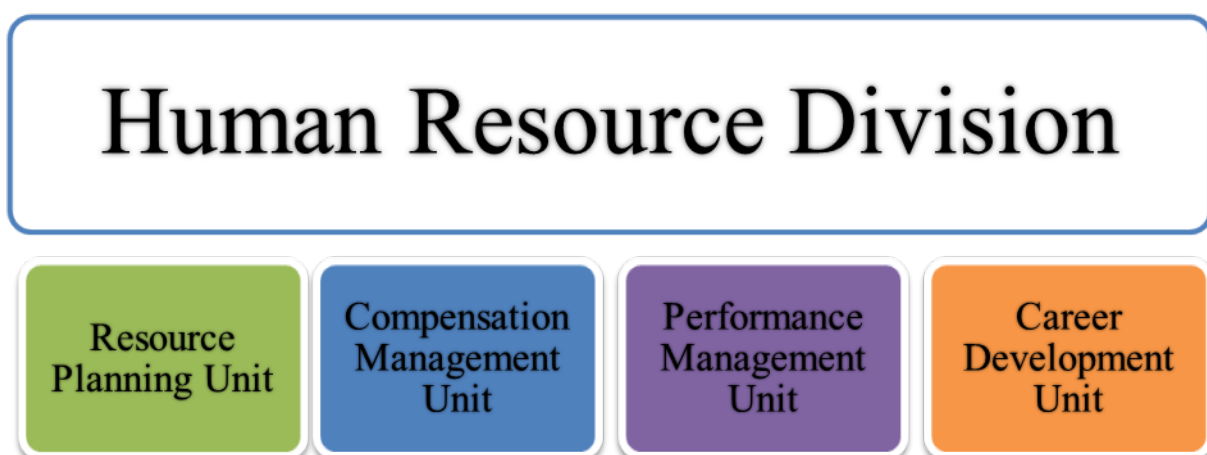


Fig: 2.15.5: Functional structure of Human Resources Division

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:

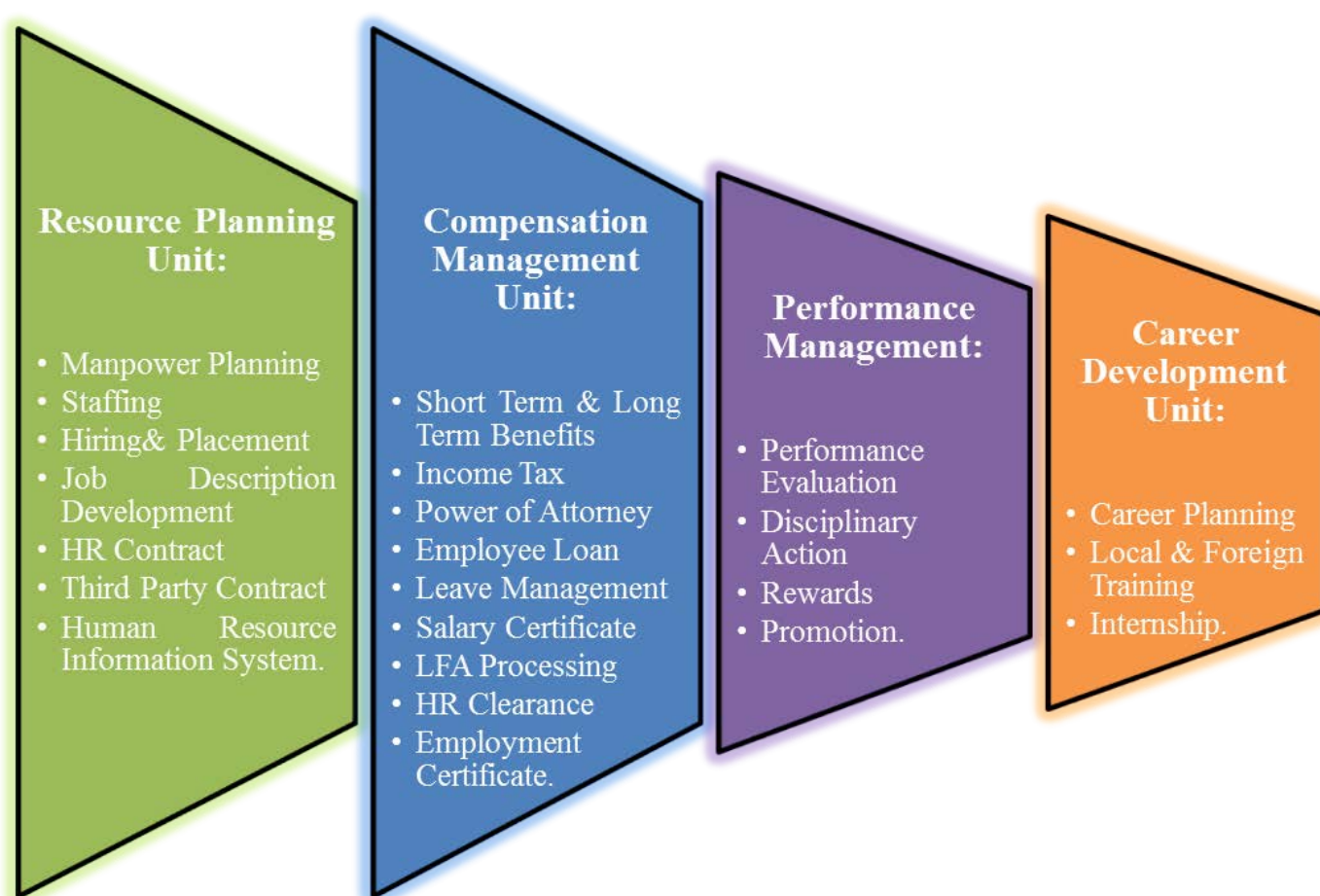


Fig: 2.15.6: Key Responsibilities of the Functional Units

3.1 SWOT Analysis of Dhaka Bank Limited:

Every coin has two sides like this Dhaka Bank has some major strength and weaknesses as well as some threats and opportunities. Those are highlighted below:

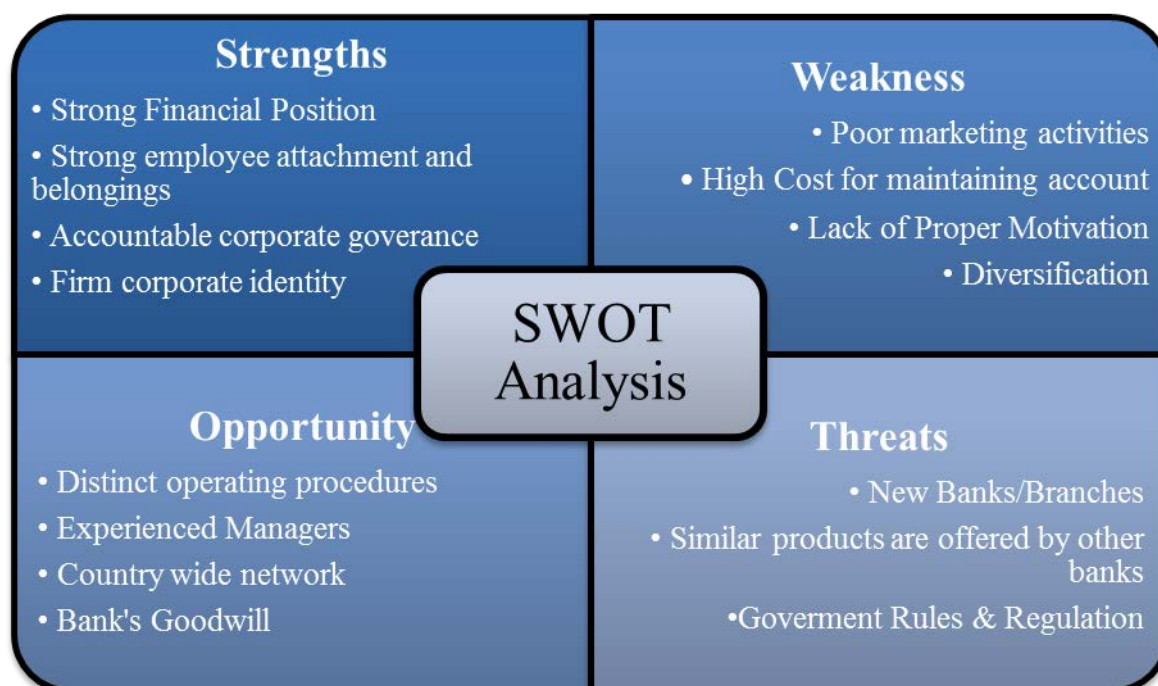


Fig: 3.1.1: SWOT Analysis of Dhaka Bank Limited

Strengths:

DBL is one of the leading providers of financial services. With its strong corporate image and identity, it has better positioned itself in the minds of customers. The employees of DBL have a strong sense of commitment towards organization and also feel proud and a sense of belonging towards DBL. They are very enthusiastic as well as self-motivated towards their responsibilities. And this type of young & fresh workforce stimulates the whole working environment of DBL. Another positive thing is that net profit is gradually increasing over the years. Furthermore, DBL is not just sitting on its previous year's success, but also taking initiatives to improve. Accountable Corporate Governance is very important for the bank and

Dhaka bank has a strong board of directors, as the apex level of authority, is responsible and accountable for the overall direction and is ultimate answerable to regulatory authorities and shareholders for the activities, strategies and performance of the company

Weaknesses:

DBL currently don't have any strong marketing activities through mass media e.g. Television, Radio. Although they do a lot of CSR activities compared to other banks. Moreover the account maintenance cost for DBL is comparatively high. In the long run, this might turn out to be a negative issue for DBL. DBL has less variation in their business they can pursue a diversification strategy in expanding its current line of business. The salary at DBL is very decent, but it lacks other sorts of motivation. Incentives such as bonuses are given for acquiring a particular figure, but all in all these are the only small amount of motivational factors.

Opportunities:

Repayment capacity as assessed by DBL of individual client helps to decide how much one can borrow. As the whole lending process is based on a client's repayment capacity, the recovery rate of DBL is close to 100%. This provides DBL financial stability & gears up DBL to be remaining in the business for the long run. On the other hand Bangladesh is a developing country to satisfy the needs of the huge population, so DBL has great opportunity to grab the customer by providing greater services. Besides this, DBL has employed experienced managers to facilitate its operation.

Threats:

The upcoming private & multinational banks posse's serious threats to the existing banking network of DBL: it is expected that in the next few years more commercial banks will emerge. Alongside now-a-days different foreign and private banks are also offering similar type of products with an almost similar profit margin. So, if all competitors fight with the same weapon, the natural result is declining profit. Along with all these industrial downturn trend and govt. rules & regulations over banking industry is also a distressing threat.

4.1 Internship Activity:

I have worked as an Intern at Dhaka Bank Limited in the Human Resources Division from 2nd September 2013 to 30th December 2013. The internship program has provided me tremendous opportunities and scopes to learn and get the insights of practical banking works which will help me in developing my future career. 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. Since my first day, I had the chance to handle a multitude of tasks and responsibilities. On a day to day basis I worked closely with the career development unit, compensation management unit and the resources planning unit to provide co-operation and guidance when needed, and to help with the concerns of others whenever needed.

- **Career Development Unit:** In Career and Development unit, I have entirely handled the Internship program. Along with placement of intern, prepared and provide appointment letter to them. I have to maintain and look after a database of Internship Program thoroughly. And also prepared internship certificate for those who had already complete their internship from DBL.
- **Resource Planning Unit:** Furthermore in 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. After the written exam when the script was checked by the authorized person they used to return those scripts to me and I have to make two separate files- one for the candidates who passed the exam and another file for the candidates who have been failed or not selected.

- **Compensation Management Unit:** Beside those works I have to process leave application and give entry of those process leave in HRIS. Beside 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.

4.2 Personal Observation:

- HR Division is very alert for selecting candidates and also the process is very transparent so that they can choose the best candidates among applicants.
- In this process there is no partiality so there are higher possibilities to be selected without having any back up.
- When they search for any experienced people they give more concentration on previous experienced, educational background, length of services etc. so that they can select the most suitable experienced people.
- When they select entry level candidates than they concentrate more on pro-activeness, creativeness, ideas which related with the post.
- Speed and performance of HRIS Software (SCALED) is not up to mark because the software of this server is not updated.

4.3 Recommendation:

- Though Dhaka Bank tries to solve their HRIS software (SCALED) problem but management should consider this problem seriously and take attempts to solve the problem as soon as possible.
- It would be better if DBL authority gives more emphasis on their IT Division. As their IT department is not well developed because most of the day their system was hanged and did not work properly.
- DBL face challenges on employee retention so management should concentrate on their overall benefits and motivational policies.

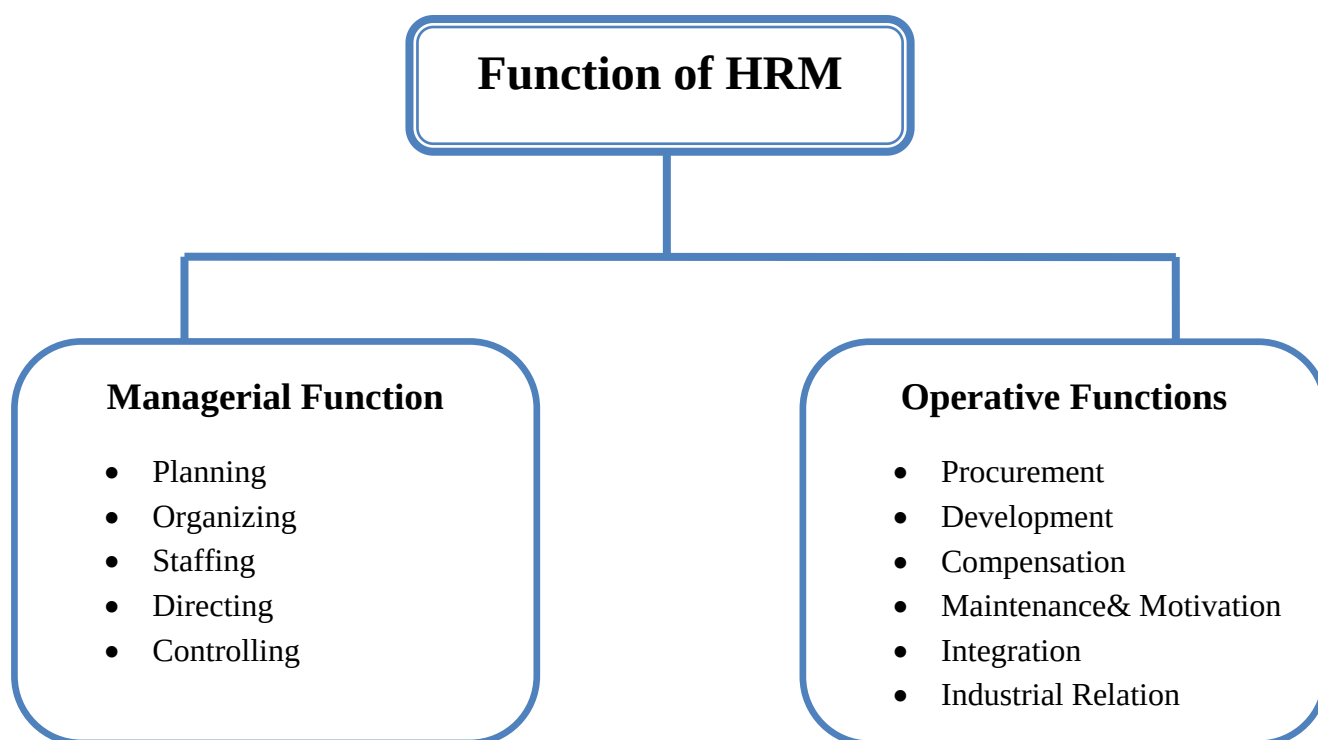
5.1 History of Human Resource Management:

The History of Human Resource Management is the strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "human resource management" and "human resources" (HR) have largely replaced the term "personnel management" as a description of the processes involved in managing people in organizations. Human Resource management is evolving rapidly. Human resource management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a workforce.

Human resource management has its roots in the late and early 1900's. When there are less labor then there are more working with machinery. The scientific management movement began. This movement was started by Frederick Taylor when he wrote about it a book titled 'The Principles of Scientific Management'. The book stated, "The principal object of management should be to secure the maximum prosperity for the employer, coupled with the maximum prosperity for each employee." Taylor believed that the management should use the techniques used by scientist to research and test work skills to improve the efficiency of the workforce. Also around the same time came the industrial welfare movement. This was usually a voluntary effort by employers to improve the conditions in their factories. The effort also extended into the employee's life outside of the work place. The employer would try to provide assistance to employees to purchase a home, medical care, or assistance for education. The human relations movement is the major influence of the modern human resource management. The movement focused on how employees group behavior and how employee feelings. This movement was influenced by the Hawthorne Studies.

5.2 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.



5.3 Recruitment Definition:

Recruitment is a process of locating individuals with sufficient qualification & number and encourages them to apply for jobs. From other perspective it is a process of identifying and hiring the best-qualified candidate for a job vacancy, in a most timely and cost-effective manner.

According to **Edwin B. Flippo**, “Recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organization”.

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 a continuous process whereby the firm attempts to develop a pool of qualified applicants for the future human resources needs even though specific vacancies do not exist. Usually the process begins when new recruits are sought & ends when their applications are submitted.

5.4 Recruitment Needs:

There are three types of recruitment needs. Those are

1. Planned:

The employment needs arising from changes in organization and retirement policy.

2. Anticipated:

Anticipated needs are those movements in personnel, which an organization can predict by studying trends in internal and external environment.

3. Unexpected:

Resignation, deaths, accidents, illness give rise to unexpected needs.

5.5 Generalized Recruitment Model:

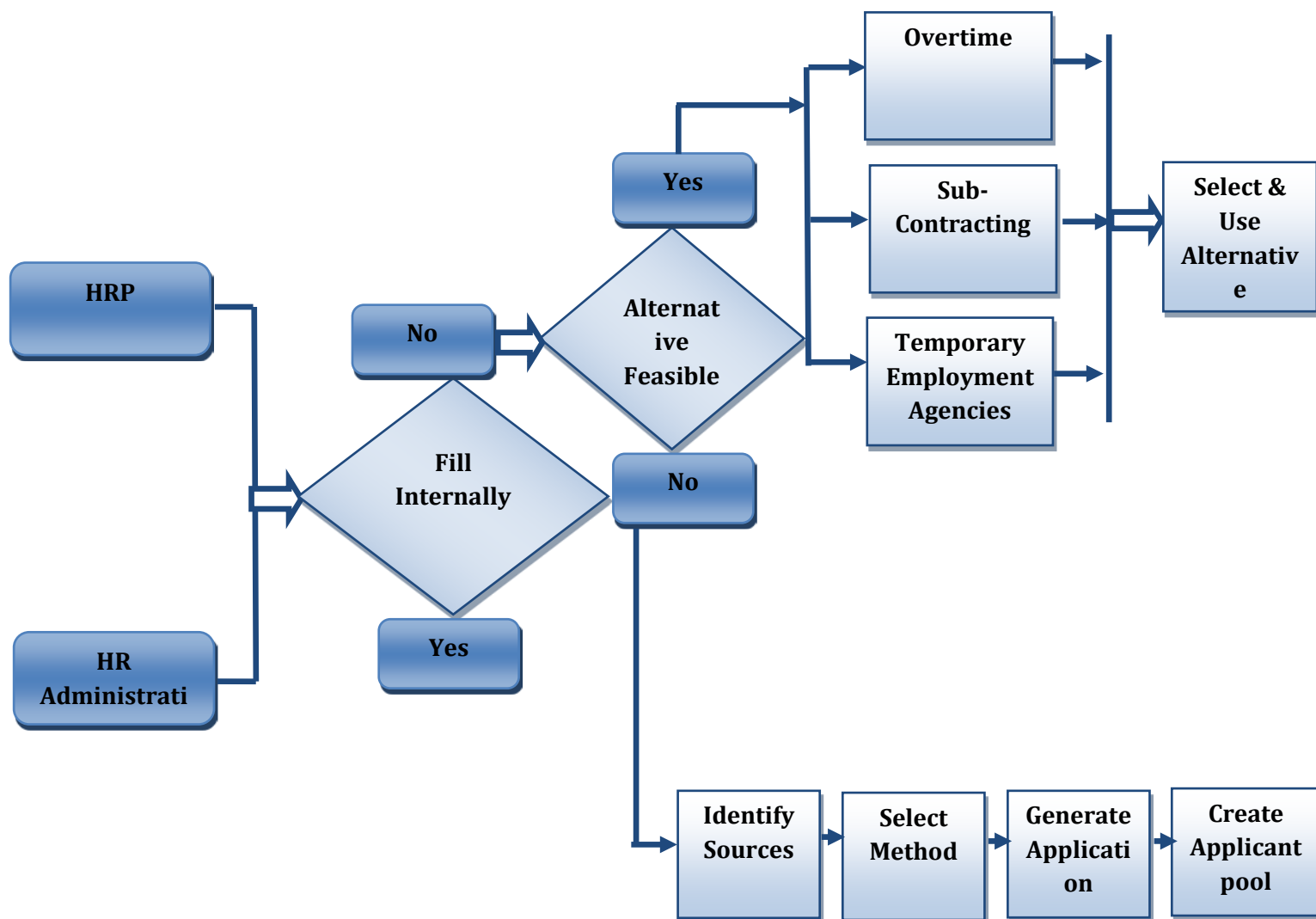


Fig: 5.5.1: Recruitment Model

5.6 Recruiting Sources:

Recruiting is more likely to achieve its objectives if recruiting sources reflect the type of the position to be filled. Certain recruiting sources are more effective than others for filling certain types of jobs. Every organization has the option of choosing the candidates for its recruitment processes from two kinds of sources. Those are

- Internal Sources
- External Sources



1. Internal Source:

The sources within the organization itself (like transfer of employees from one department to other, promotions) to fill a position are known as the internal sources of recruitment. In 3 three ways internal candidates are recruited:

- **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.

2. External Sources:

Recruitment candidates from all the other sources (like outsourcing agencies etc.) are known as the external sources of recruitment. In addition to looking internally for candidates, it is customary for organizations to open up recruiting efforts to the external community. These efforts are discussed below:

- **Advertisement:**

When an organization wishes to communicate to the public that it has a vacancy advertisement in one of the popular method used. 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:**

An employee will recommend if he believe the individual can perform adequately. 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:**

Whatever the educational level required for the job involves a high-school diploma, specific vocational training, or a collage background with a bachelor's, masters or doctoral degree, 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.

- **Unsolicited Application:**

Many job seekers visit the office of well-known companies on their own. Moreover without encouragement from other sources applicants go directly to the organization. In addition courteous treatment of any applicant is a good business practice.

- **Temp Agencies:**

These types of different organization 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. During vacation and peak season-these agencies can be a better alternative.

5.7 Selection Process:

Selection is the process of choosing from a group of applicant that individual deemed to be best qualified for particular job opening. The process of interviewing and evaluating candidates for a specific job and selecting an individual for employment based on certain criteria is called selection process.

5.8 The Generalized Selecting Method:

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

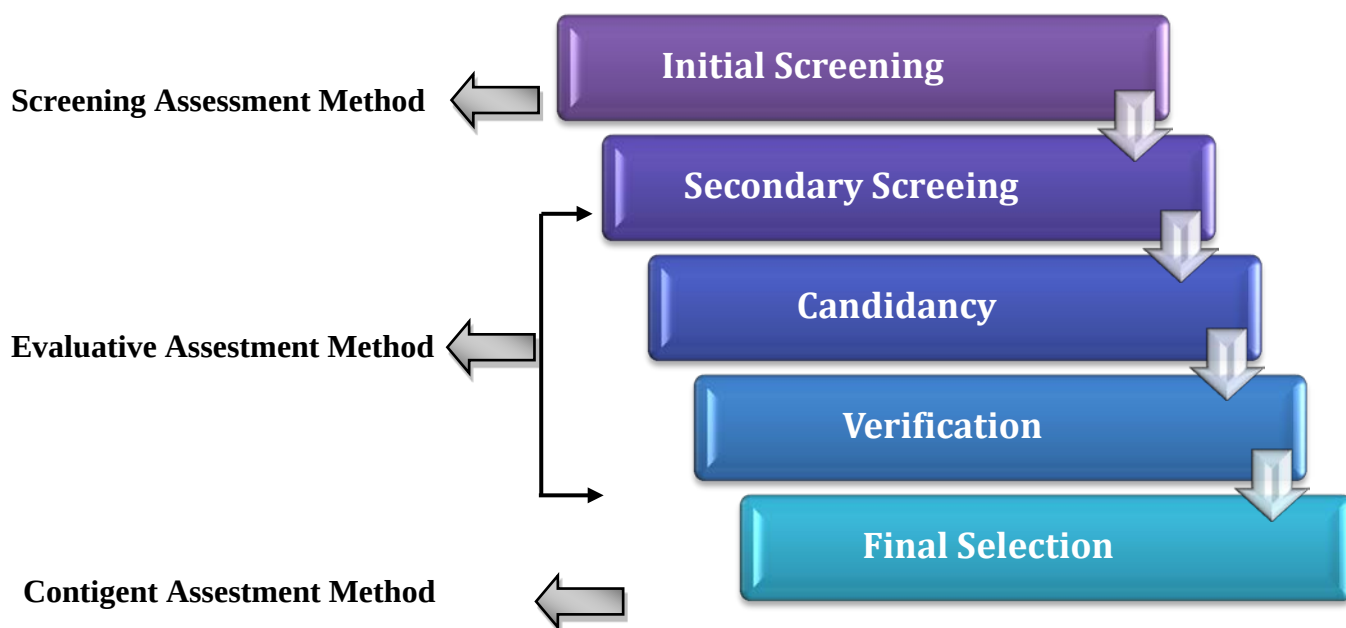


Fig: 5.8.2: Selection Model

1. Initial Screening: A systematic examination of employment application, resume analysis is done in this stage. This is the primary stage where shortlisting 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.

6.1 Staffing Strategy of 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.

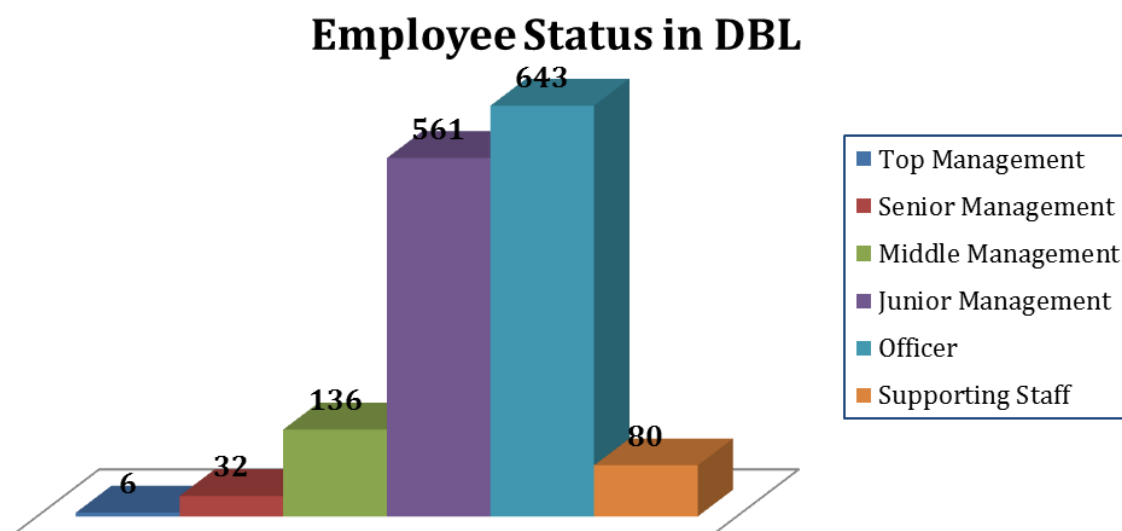


Fig: 6.1.1 Employee Status in Dhaka Bank Limited

6.2 Types of Recruitment:

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	MTO	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



Fig: 6.2.2 Employee Recruitment Trend in Dhaka Bank Limited

6.3 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 managers 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. The sample of employee requisition form & Job Description of Dhaka Bank is given: **(See the Exhibit-B & C)**

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, prothom-alo.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: **(See the Exhibit-D & E)**

- ✓ **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.

6.4 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 assessed based:

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

In view of all these criteria interviewers give remarks on 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 considered for different position
- May be considered after 3/4 months
- Ineligible 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 come out. DBL interview format forms for lateral entry and junior level position are given: **(See the Exhibit- F & G)**

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:

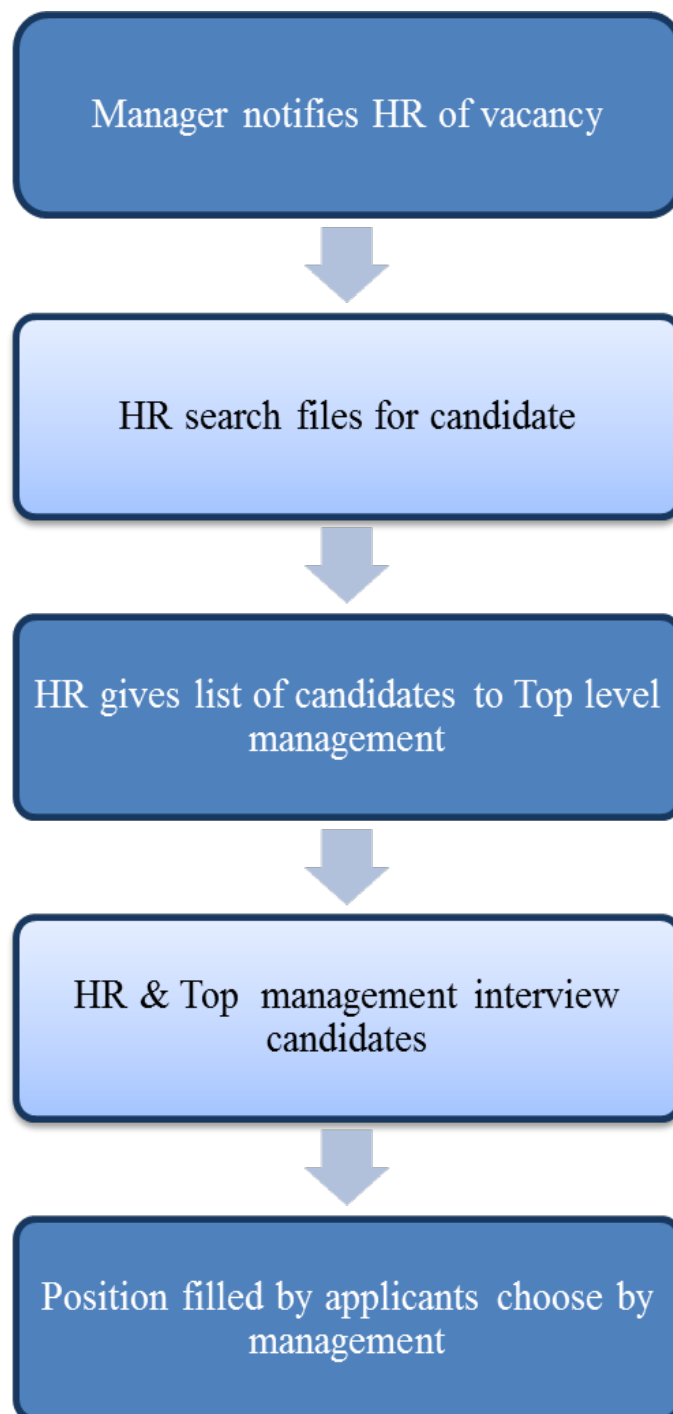


Fig: 6.4. L. 1: Flow chart of closed internal recruitment process of DBL

M. Flow Chart of external recruitment process of DBL:

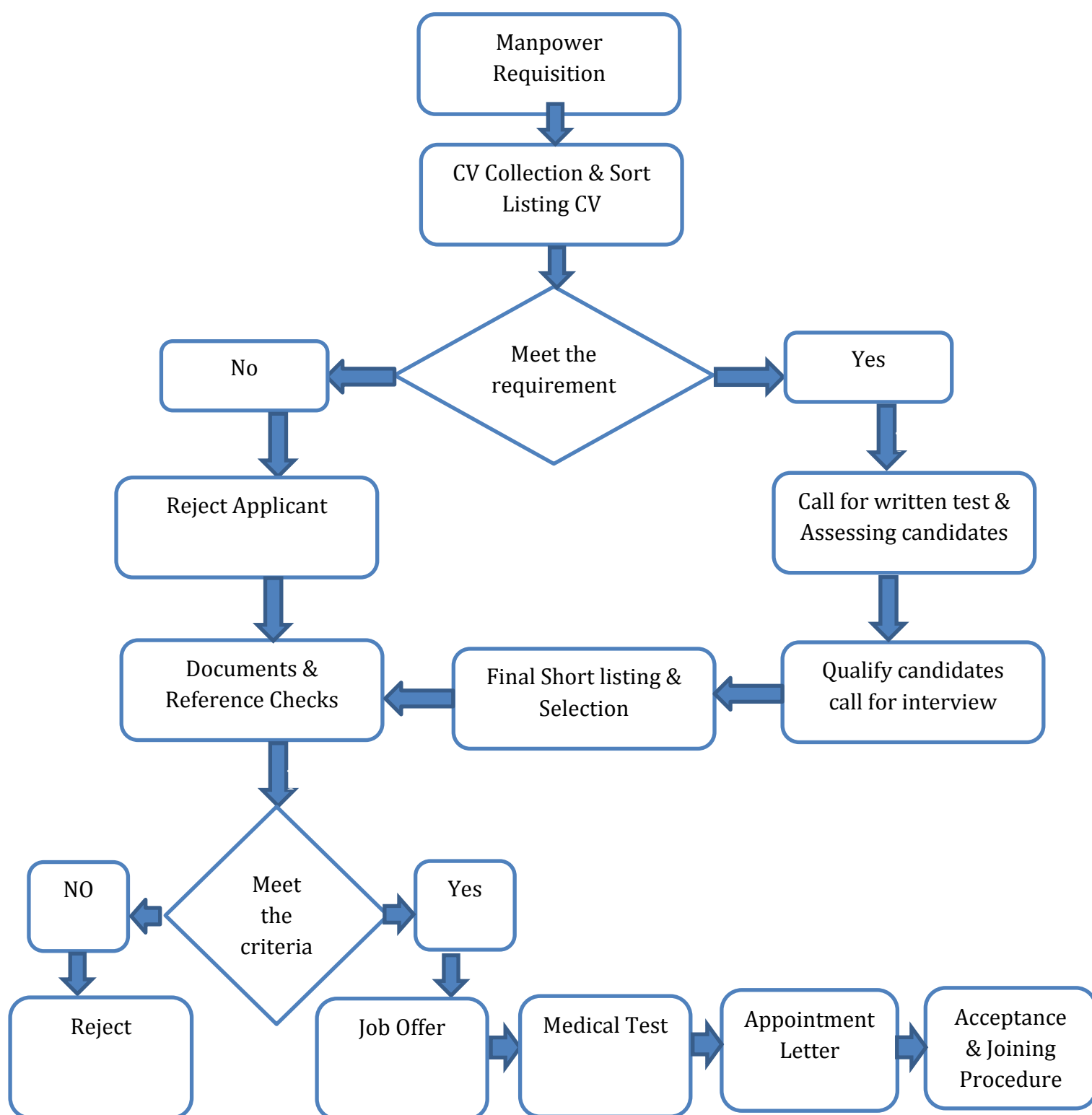


Fig: 6.4. M. 2: Flow chart of external recruitment process of DBL

6.5 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:

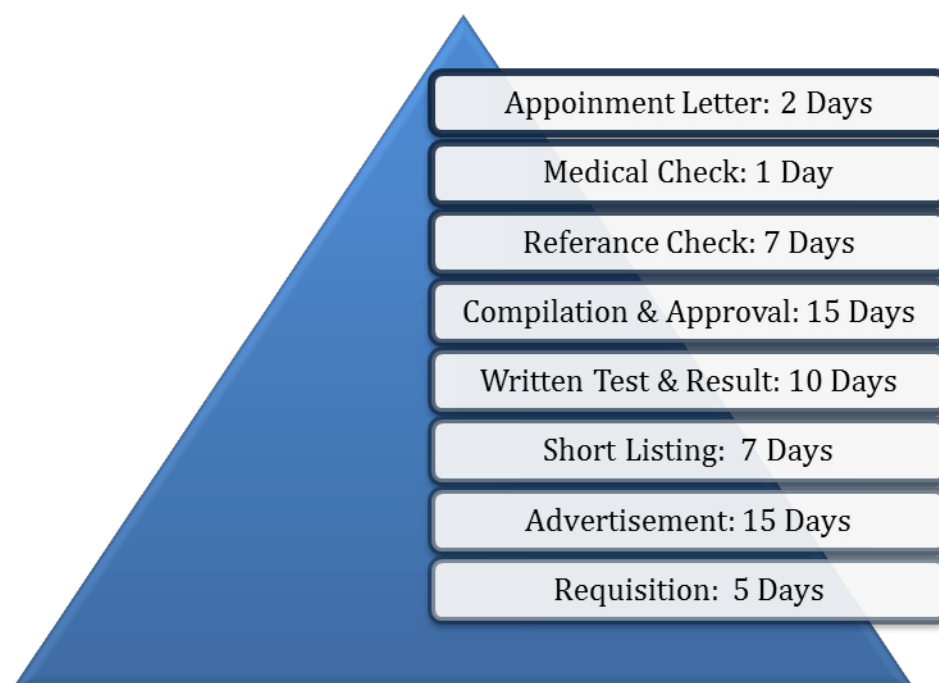


Fig: 6.5.1: Recruitment & Selection Process Cycle

6.6 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.

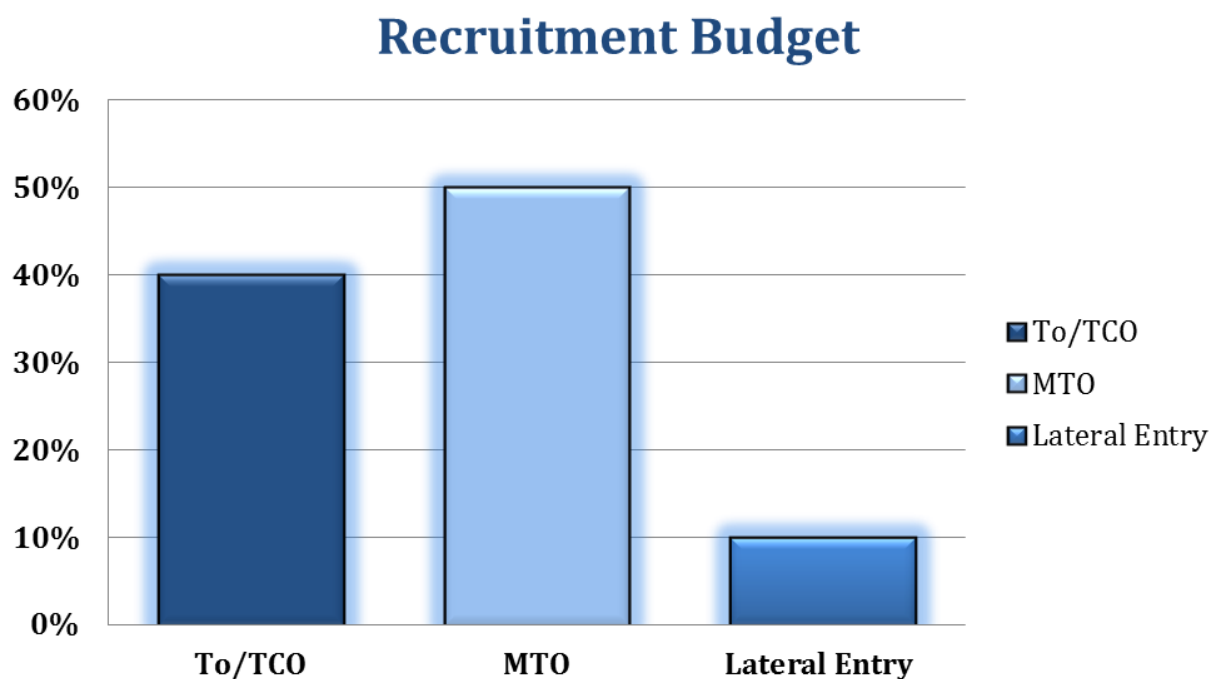


Fig: 6.6.1: Annual recruitment budget of DBL

7.1 Recruitment and Selection policy of Dhaka Bank Limited:

Dhaka Bank Limited is an equal opportunity organization allowing no discrimination on grounds of gender, religions, caste or creed. The Banks' recruitment policy shall be to attract staff members of the highest caliber appropriate to job requirements under employment terms and conditions that are responsive both to the Organizations' needs and the staff member's well-being. Furthermore all recruitment of permanent staff / employee will be processed centrally at the Head office Human Resources Division (HRD).

- **Recruitment Policy:**

- a) Whenever there is a need to fill in a vacancy, the concerned division involved will raise an 'Employee Requisition Form'. This Form along with the Job Descriptions and Poisons Specification, thereafter, should be forwarded to the Human Resources Division for processing.
- b) All new vacancies will be filled in either by promotion or by direct / lateral recruitment. Repositioning staff levels within the organization based on the need of the vacancy.
- c) If qualified candidate/s is/are not available internally then the advertisement may be placed in the national dailies / internet media seeking for the qualified persons.
- d) Recruitment for the post of Probationary officer will be generally advertised by using news daily as well as by electronic media. But in the case of emergency, recruitment for a vacant position, candidates from pending applications (walking Resume / CV) may be interviewed or candidates who were interviewed earlier and graded to be in the panel for future consideration may be considered for employment.

- e) Recruitment of close relatives (as define in Family" includes spouse, Children, Step Children, parents, residing with and wholly dependent upon the employee) is only allowed when one shall not supervise the other.

- **Selection Policy:**

- a) The HR Division contacts the qualified candidate/s and arranges appropriate tests for any position to identify the potential of the candidates based on Job Descriptions and Persons Specification.
- b) It is mandatory for short-listed candidates to sit for a written test for the post of Probationary Officer and Trainee Assistant Officer/ Trainee Assistant Cash Officer. Written tests for appointment will cover the following areas:

- Knowledge in English.
- General intelligence, knowledge and numeracy.
- Computer skills.
- Knowledge in relevant Functional area.

- c) Apart from the written test, for other positions, as decided by the Management, candidates short-listed may be required to sit for formal interview. The interview panel authorized by the Managing Director will finalize its recommendation as soon as interviews are completed. No expenses will be reimbursed to the candidate to attend interview/ written test.

I. For positions from SEVP and above:

Preliminary interviews are to be conducted by the Managing Director who will recommend the best candidates to the Board / Executive Committee for final decision.

II. For positions from TACO / TAO to EVP:

Preliminary interviews are to be conducted by the respective Selection Committee as defined in:

<i>Position</i>	<i>Selection Committee</i>
TACO/ TAO	Concerned Functional Head, Head of HR
Officer – EVP	Managing Director, Concerned Functional Head, Head of HR
SEVP – Above	Board / Executive Committee, Managing Director

After the preliminary interview, it may be decided to put the Short listed candidates to written tests, if necessary. Based on the result of written test and or interview results, the short listed candidates will be chosen for final selection.

III. No recruitment (Lateral entry) for Cash area over Senior Officer is allowed.

- d)** All appointments to the Bank of any nature must be processed through Human Resources Division.
 - i.** After final selection, appointment letter(s) will be issued to the candidate(s) for Deputy Managing Director, Senior Executive Vice President by the Managing Director with the consent of the Board/Executive Committee.
 - ii.** The Managing Director will make job offers to the selected candidates from the level of Support Staff, Trainee Assistant Officers / Trainee Assistant Cash Officers to Executive Vice President Position.
 - iii.** The offers will specify the position and the basic salary and other benefits / facilities.

- iv. Background checking, Clarification / Verification from the last employer obtained through classified correspondence/communication.
 - v. The selected candidates will be issued with a Letter of Appointment detailing the terms and conditions of service, a five years indemnity Bond (duration of the bond may be decided by the Managing Director / Management), which will be signed and returned to the Bank as his/her acceptance of the offer.
 - vi. The appointment letter should state clearly about; The post / position The remuneration / salary; The service benefits; Income tax deduction information; The probationary period; The reporting date, time and place; Notice period required by either party for termination of appointment; Validity (duration) of employment offer.
 - vii. Candidates must submit the letter of release from previous employer on the date of joining.
 - viii. Police verification is mandatory for the Cash officer and Security personnel.
 - ix. All offers of permanent employment will be subject to pre-placement medical checkup by the Bank nominated doctor / a recognized doctor and satisfactory reports/certificate of references. Medical checkup to be carried out by the Bank's designated Clinic / Hospital / Doctor.
- e) Age limit restriction: No person shall be appointed in the service of the Bank as Probationary Officer/ Trainee Assistant Officer/ Trainee Assistant Cash Officer, who is below 18 (eighteen) years of age and above 30 (thirty) years of age in respect of direct fresh recruitment. This age limit may relaxed by the competent authority / Managing Director in exceptional cases. For lateral entry the age limit shall be as decided by the Managing Director.
- f) Medical Fitness: No person shall be appointed in the service of the Bank unless the person has been certified physically fit by a qualified medical practitioner acceptable to the Bank or as defined by the Bank. List of Authorized Physician/ Hospital/ Clinic will be provided by the HR Division at Head Office.

- g) **Gradation:** Employees of the Bank shall be graded as may be decided by the Board from time to time.
- h) **Service Register:** Complete service records / dossier shall be maintained by the Human Resources Division at Head Office for all employees. Branches shall maintain shadow file for employees working in the respective branches.
- i) **Probationary Officer:** All new hires of Probationary Officer category shall have a probationary period of one year. After successful completion of one-year probation period they will be confirmed as Officer. Normally, probationary periods will be as follows:

Grade	Probationary Period	Probation Extension
<i>Probationary Officer</i>	12 months	3-12 months
<i>TACO/TAO</i>	12 months	3-6 months
<i>Officer and above (Experienced)</i>	To be decided by the Managing Director (if required)	N/A

During the probationary period, no leave except sick leave will be admissible. However, in case of an emergency, leave with pay may be granted as a special case, which will be adjusted against future Earned leave entitlement.

- j) **Confirmation of employees:** Prior to the end of the Probationary Period, an assessment will be made about the employee's suitability. Assessment Form shall be imparted by the HRD to concern Branch/Division Head. The authority to confirm an employee in any grade shall be decided by the Managing Director.
- k) **Induction program:** 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.

8.1 Constraints and Challenges of recruitment and selection of Dhaka Bank Limited:

For several years, 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-

- **Lack of supply:** DBL employers are facing challenges to recruit qualified employees in account of low quality of supply. Though there are sufficient universities in Bangladesh, education quality for everyone is not same. Therefore, 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.
- **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.

List of Bank Establishment from the year 1972 – 1995

Serial	Name of Bank	No. of Branches	Established Year
1	Uttara Bank	211	1972
2	Sonali Bank	1193	Around1972
3	United commercial Bank Limited (UCBL)	110	1983
4	Janata Bank Limited	872	Around1980
5	Pubali Bank limited	419	1983
6	National Bank	130	1983
7	City Bank	87	1983
8	Islami Bank Bangladesh Limited	281	1983
9	ICB Islamic bank Ltd	33	1987
10	Eastern Bank Ltd	59	1992
11	NCC Bank	99	1993
12	Basic Bank Limited	67	1989
13	Dhaka Bank Ltd	71	1995
14	Al-Arafah Islami Bank Ltd.	78	1995
15	Prime Bank Ltd.	56	1995
16	Social Islami Bank Ltd	72	1995

List of Bank Establishment from the year 1996 – 2010

Serial	Name of Bank	No. of Branches	Established Year
17	Dutch-Bangla Bank Limited	130	1996
18	Bangladesh Commerce Bank Ltd (BCBL)	42	1999
19	Bank Asia Limited	78	1999
20	EXIM Bank	39	1999
21	First Security Islami Bank Ltd.	116	1999
22	Mercantile Bank Limited	80	1999
23	Mutual Trust Bank Limited	86	1999
24	One Bank Limited	68	1999
25	Premier Bank	56	1999
26	Southeast Bank Limited	86	1999
27	Standard Bank Limited	82	1999
28	Trust Bank Limited	72	1999
29	BRAC Bank Limited	100	2001
30	Jamuna Bank Ltd	83	2001
31	Shahjalal Islami Bank	9	2001
32	Commercial Bank of Ceylon	9	2003

- 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.

In addition, Government jobs are very much popular to our fresh graduates. All the meritorious and talented students start their career in Bangladesh Civil Services (BCS). So from these prospects, banks are facing challenges to acquire qualified candidates.

9.1 Problems Identification & 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 energizes 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 from 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.

Conclusion:

Human Resource Management always acts to bring out potentials, to develop quality and to also meet all the demand of the work force. In doing this recruitment and selection is one of the pillars of HRM, performs both of the company and for the employee.

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.

As a personnel function recruitment and selection is a major Human Resource function designed to attract, obtain and retain the qualified workforce to meet the future organizational needs. The analysis of the report shows both positive practices and negative practices which are need to improve for conducting the employees successfully. If the bank considers this analysis, this will really help DBL to turn its threats into strengths.

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- [http://edupedia.educarnival.com/internship-report-on-hrm-practices-of-banking-sector-a-case-study-on-uttara-bank /](http://edupedia.educarnival.com/internship-report-on-hrm-practices-of-banking-sector-a-case-study-on-uttara-bank/) [Accessed 10-12-13]
- Direct collected information by-
 - Md. Sadekur Rahman, Senior Principal Officer
 - Kamrul Islam, Principal Officer and
 - Rajiv Hasan Khan, 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

Exhibit- A: Products of Dhaka Bank Limited

PRODUCTS BY CHOICE



Now everything in life
is within reach

Deposit Pension Scheme



Get double
within 52 months

Deposit Double



I want him to have
the best education

Income Unlimited



Make your dream
CAR real

Car Loan



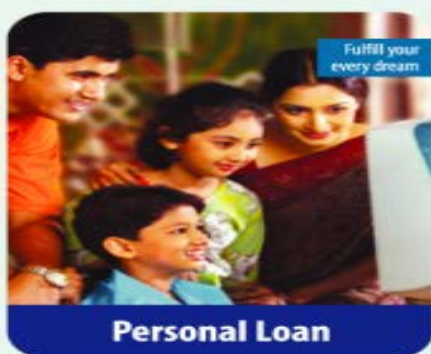
Make your dream
house into reality

Home Loan

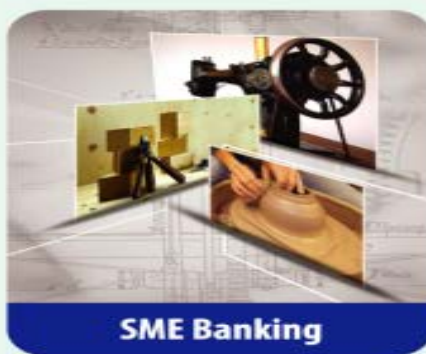


It's time to do a few things
you really wanted to

Any Purpose Loan



Personal Loan



SME Banking



Remittance



Gift Cheque



Islamic Banking



Savings Bundle Accounts



Student Services



Offshore Banking



ATM Card

Exhibit- B: Employee Requisition Form

EMPLOYEE REQUISITION FORM

1. Division/Department/Unit/ Branch : _____
2. Job Title : _____
3. Job Desk : _____
4. Job Description (Attach a copy) : _____
5. Person Specification (Attach a copy : _____
6. Present Strength (number) in the area : _____
7. Business Growth over the period of (_____) : _____
8. Reasons for Employment (requirement) : _____

 In – Charge (_____) Desk/Dept/Unit

 Division/Department/Unit/Branch Manager Head of

 Head of Human Resources Division

 Approved By: Managing Director

Dated _____

Exhibit- C: Job Description Form



DHAKA BANK LIMITED, DHAKA Job Description

Job Title : **Location:**
Designation :
Job holder :
Date of Joining :

Purpose:

- 1.
- 2.
- 3.

Principal Accountabilities:

- 1.
- 2.

Key Responsibilities:

All Kind of XX functions, which comprise:

-
-

Supervisory Responsibilities:

-

Report to:

-

Scope of Complexity:

-
-

Job Description Accepted:

<u>Title</u>	<u>Name</u>	<u>Signature</u>	<u>Date</u>
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Job Description Approval:

<u>Title</u>	<u>Name</u>	<u>Signature</u>	<u>Date</u>
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Exhibit- D: Advertisement of Job Opening



CAREER OPPORTUNITY

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](#)

DHAKABANK
L I M I T E D
EXCELLENCE IN BANKING
www.dhakabankltd.com

Exhibit- E: Advertisement of Job Opening

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 | ▪ Mathematics/Statistics |
| ▪ Bank Management | ▪ Public Administration |
| ▪ Economics | ▪ Development Studies |
| ▪ Engineering (EEE/Civil/Mechanical) | ▪ 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 communication & interpersonal skills |
| ▪ Strong computer skills | ▪ Creativity & drives |
| ▪ Analytical & presentation skills | ▪ 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

Exhibit- F: Lateral Entry Interview Form



DHAKABANK
L I M I T E D
Biman Bhawan, 100 Motghell C/A
Dhaka-1000, Ph.9554514

INTERVIEW SHEET

NAME : MR./MS. _____

POSITION : _____

DATE : _____ TIME : _____

EVALUATION	
☐	APPEARANCE :
☐	LEVEL OF INTELLIGENCE :
☐	VERBAL SKILL :
☐	IMRETUS / AMBITION :
☐	TECHNICAL KNOWLEDGE : Banking/relevant area
☐	INITIATIVE / STABILITY :
☐	FARSIGHTEDNESS / VISION :
☐	CURRENT REMUNERATION :

OTHER COMMENTS	
☐	NOTICE PERIOD / DATE ABLE TO JOIN :
☐	REMUNERATION EXPECTED :
☐	ANY OUTSTANDING LIABILITY :

(K22-04) (K22-04) (K22-04) (K22-04) (K22-04)

REMARKS :

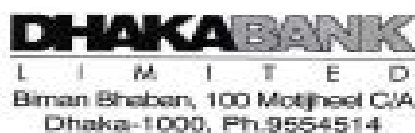
Very good		Good	
Average		Below Average	

DECISION :

Eligible to Employee		May be Consider After 3/6 Months	
Can be considered For Alternate Position		In-Eligible to Employee	

INTERVIEWED BY : _____
 INTERVIEWER'S INITIAL : _____
 DATE : _____

Exhibit- G: MTO or other position Interview Form



INTERVIEWEE ASSESSMENT SHEET																			
	Name	:																	
			Grading Scale						Points										
1.	Appearance	:	5	4	3	2	1												
2.	Communication Skills	:	5	4	3	2	1												
3.	Confidence	:	5	4	3	2	1												
4.	Assertiveness	:	5	4	3	2	1												
5.	Creativity	:	5	4	3	2	1												
6.	Customer Service Abilities	:	5	4	3	2	1												
7.	Resourcefulness	:	5	4	3	2	1												
8.	Management Skills	:	5	4	3	2	1												
9.	Planning & Organizing Skills	:	5	4	3	2	1												
10.	Commitment/Loyalty	:	5	4	3	2	1												
			Total Grade Point Obtained																
			Qualifying Grade Point		MTO		Others												
									40 35										
Grading System:			Overall Comments:																
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>5</td><td>Outstanding</td></tr> <tr><td>4</td><td>Very Good</td></tr> <tr><td>3</td><td>Good</td></tr> <tr><td>2</td><td>Marginal</td></tr> <tr><td>1</td><td>Poor</td></tr> </table>			5	Outstanding	4	Very Good	3	Good	2	Marginal	1	Poor							
5	Outstanding																		
4	Very Good																		
3	Good																		
2	Marginal																		
1	Poor																		
Interviewer's Decision			Eligible for Employment																
			May be Considered as 2 nd Choice																
			Not Satisfactory																
Interviewer's Name																			
Initial																			
Date																			