Report On

‘’A Comprehensive Analysis of the Efficiency and Effectiveness of Recruitment and Selection Practices of Dhaka Bank PLC’’

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School

BRAC University

May 2026

Declaration

It is hearby declared that

1. The report is completed by my own contribution and original work while completing degree at Brac University
2. The report does not written by a third party or contain material published previously except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been submitted or accepted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all sources of help I took from.

Students Full Name and Signature

____

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Supervisors Full Name and Signature

____

Iftekhar Ul Karim, PHD

Assistant Professor, Brac Business School

Letter of Transmittal

Iftekhar Ul Karim

Assistant Professor

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Kha 224 Pragati Sarani, Merul Badda, Dhaka 1212, Bangladesh

Subject : Letter of Transmittal for Internship Report

Dear Sir,

It is an honor for me to under your supervision for my internship in spring'26 semester. I am pleased to display my internship position at Dhaka Bank PLC where I worked for a three month period.

I have tried my best to complete the report with essential elements and materials with a comprehensive and detailed analysis as possible.

I hope the report will meet your expectations

Thank you so much sir

Sincerely Yours

____

Aiman Esha

21304011

BRAC Business School

Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank PLC and the undersigned student at Brac University…………………………………….

Executive Summary

This report includes the three months internship journey at the Human Resources division of Dhaka Bank PLC. In This report, the effectiveness and efficiency of Dhaka Bank PLC's recruitment and selection procedures are thoroughly examined. During my internship in the Human Resources Division, I was able to get hands-on experience with key HR tasks like hiring and selection, employee onboarding, HR paperwork, and employee engagement programs. The event offered insightful information on how HR procedures support both employee satisfaction and corporate effectiveness. I watched and helped with several phases of the hiring process throughout the internship, such as coordinating interviews, managing paperwork, and communicating with candidates. Additionally, I helped with data entry and personnel file maintenance, which improved my comprehension of organized HR processes. Overall, this report assesses the organization's HR procedures and considers my contributions, real-world learning experiences, and major obstacles encountered throughout the internship.

Key Words

Dhaka Bank PLC

Recruitment

Selection

Efficiency

Effectiveness

Human Resources

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Chapter 1: Overview of Internship

1.1 Student Information

Name – Aiman Esha

ID – 21304011

Department –Bachelor of Business Administration

Major – Human Resource Management

Minor – Marketing

1.1 Internship Information

1.1.1 Period- 3 Months

Company Name- Dhaka Bank PLC

Department/Division- Human Resources Division

Address - CWS (C)-10, Bir Uttam A.K. Khandakar Road, Gulshan-1, Dhaka-1212

1.1.2 Internship Companies Supervisor Information

MD. Shofiur Rahman

Senior Vice President (SVP) and Deputy Head, Human Resource Division

Dhaka Bank PLC

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1.1.3 Job Scope

Job Responsibilities

I have Joined Dhaka Bank PLC as an intern where I was placed in the human resource division. It was a three month internship period held from 1st January to 31st March. This is a full time program with a contract of three month. My core responsibilities included the recruitment and selection process, candidates file creating, onboarding new trainee assistant officers. I had gathered a diverse work experience in the HR team while doing the internship.

Core Tasks

- Managing Documentation and Creating Employee Files

for recently hired Trainee Assistant Officers (TAOs), I helped create and organize employee files. Keep accurate records and made sure all necessary documents were updated and organized in a methodical manner.

- Assistance with Onboarding for Recently Hired Staff

prepared the required paperwork, worked with HR staff, and helped candidates with the joining procedures as part of the onboarding process for recently hired staff.

- Coordination of Intern Onboarding

contacted potential interns by phone and gave them instructions on how to join the internship program, including interview times, necessary paperwork, and reporting requirements.

- Support for the Recruitment and Selection Process

observed and helped with many stages of the recruiting process, such as interview coordination, candidate communication, and recruitment documentation, in order to support the recruitment and selection operations.

- Digital Documentation and Scanning

In order to preserve digital records and guarantee effective document management, I helped HR executives by scanning crucial documents and turning them into PDF files.

- Data entry and record-keeping for employees

maintaining an orderly personnel database by entering and updating employee data in Excel spreadsheets, including university names, personal information, and other HR-related data.

- Organizing Records and Synchronizing Documents

For efficient HR operations and simple record access, I made sure that employee-related paper were synchronized and properly arranged.

- Operational and Administrative HR Assistance

handled a variety of operational duties and helped officers maintain the department's workflow efficiency in order to provide daily administrative support to the HR department.

1.2 Internship Outcome

1.3.1 My contribution to Dhaka Bank PLC

During the internship period at Dhaka Bank PLC, I was able to contribute in various operational and administrative aspects to the Human Resource Division. My main duty was to help newly hired Trainee Assistant Officers (TAOs) with employee file management. I organized and updated key employee information to ensure proper and accurate documentation in the HR department. Also, I was very involved in the intern and employee induction. I conducted telephone interviews with internship applicants and informed them of their interview dates, advised on items required for internship, and talked about the hiring process and reporting deadlines to them. This facilitated the communication between candidates and HR department. I also assisted HR officials in their interview scheduling and recruitment related documents to aid in the recruitment and selection process. In these exercises, I experienced first-hand the hiring and selection procedures in corporate banking. A significant contribution was maintaining an up-to-date digital documentation. Scanned and converted significant documents to PDF for effective document management. Also, I updated university related and educational history of employees in excel files. Overall, during the internship, my work helped the HR department to run the process smoothly, document well and communicate efficiently.

1.3.2 Benefits to the Student

My internship at Dhaka Bank PLC was a great opportunity for me to get practical experiences and professional exposure which will help me to improve my career. By being in the Human Resource Division, I got to understand how HR functions in a corporate banking environment and what role different HR initiatives play in achieving the success of an organization. One of the most beneficial things I gained from this internship was the knowledge of how to hire and select candidates. I learned about an organization's processes for recruiting qualified applicants, how companies interact with candidates, and how to assist HR officers in the recruitment process from observing interview processes and interacting with applicants, as well as assisting HR officers with recruitment activities. My comprehension of staff management and talent acquisition has enhanced as a result of this experience. The internship also helped me develop great interpersonal and communication skills. Because I would regularly converse with internship candidates and recently hired employees, I learned how to communicate formally with people in a professional environment, how to direct and give clear instructions. These communication skills will be a great asset to my future professional life. Besides, I improved my administrative and organizational skills through handling digital records, managing paperwork, and controlling employee records. Discovered the importance of accuracy, confidentiality, and systematic data management in HR practices. The use of digital documentation and Excel spreadsheet was also beneficial in enhancing my technical and computer skills. It was also very helpful to have hands-on experience in the business world, as this internship provided. It was made aware of workplace discipline, professional responsibility, teamwork, office culture and time management. This experience gave me a boost in confidence and helped me to be better prepared to adapt in new environments at work. Overall, the internship provided valuable insights and practical experience at Dhaka Bank PLC, enhancing my professional knowledge and skills while preparing me for the realities of the job market. I will be better equipped to pursue chances in corporate administration and human resource management in the future because to this experience.

1.3.3 Challenges

- ✓ The ability to adjust to the corporate world

The biggest challenge was coming into the professional corporate banking environment for the first time. Time and continued education was required to develop an understanding of corporate culture, office discipline, formal communication and professional obligations.

- ✓ To ensure Work Accuracy and Private Record
  It was essential to have the utmost care and security when handling employee records and HR-related documents. The tasks were very critical and challenging because of the risk of potential problems if data were entered incorrectly or if documentation was incorrect.

- ✓ Interacting with employees and candidates in a professional manner. Initially, the challenge was to be able to speak to interns and newly hired employees over the phone. Professionalism, communication and patience were required to ensure a clear direction; with confidence to answer questions.

- ✓ An understanding of the Recruitment and Selection Processes. It didn't seem obvious to me at first how a business in reality works when it comes to hiring and selecting employees. It required careful observation and speed of adaptation to understand the stages of an interview, the evaluation process and HR coordination activities.

- ✓ To do multiple tasks simultaneously

  Sometimes, it was difficult to manage multiple tasks simultaneously such as data entry, file organization, onboarding assistance and document scanning. Prioritizing and working efficiently in the face of a demanding workload was a major challenge.

- ✓ Keeping Work Efficiency and Time Management
  Another issue was getting projects done within office hours and not compromising on quality of work. Time management and the ability to work rapidly were crucial in the hectic business environment.

- ✓ Aim to acquire Administrative and Technical Skills
  Proficient handling of Excel spreadsheets, scanning, creating PDF files and maintaining digital records were required for technical correctness.

- ✓ Learning and Work Life Balance
  There was sometimes a challenge between learning and professional expectations by supervisors as it was an internship. A sense of responsibility, attention and quick learning was required to meet the work expectations and be able to contribute to the HR department.

1.3.4 Recommendations

Following the challenges faced during internship at Dhaka Bank PLC, some suggestions are made to improve the internship experience and the overall HR activities. The company can organize scheduled orientation and training sessions when interns start their internship to facilitate their transition to the corporate world. Supervisors' regular advice and criticism can help boost interns' self-assurance and professional abilities. Further, providing interns with basic training on how to operate Excel, document management and recruitment processes will boost their productivity. Efficient distribution of work tasks and clear communication within departments can help alleviate work pressure and improve productivity. Finally, providing interns with opportunities to implement real HR activities can help their growth and development educationally and professionally.

Chapter 2: Organization Part

2.1 Introduction

The chapter gives an overview of the organization where the internship was conducted namely Dhaka Bank PLC. This chapter aims to give a quick glimpse into the structure and operations of the bank as well as its managerial practices, which are essential to the understanding of the efficiency of recruitment and selection practices that will be discussed later. The internship was carried out in Human Resource Division hence this chapter amalgamates both theoretical and practical inputs with the main focus on activities related to Human Resource. It is crucial to get a grasp of the organizational context if you are to analyze any HR function effectively. We also know that recruitment and selection cannot happen without any impact from leadership, organisation culture, financial stability, technology infrastructure and competitive positioning. Hence, this chapter examines various aspects of the organization covering its background, management practices, marketing strategies, financial performance, operational systems and industry dynamics. In doing so, it provides a strong basis for evaluating the efficiency of the HR function of Dhaka Bank.

2.1.1 Objective

The aim of this chapter is to understand the organizational structure and working processes of Dhaka Bank PLC to understand the environment in which the hiring and selection process takes place. It also examines the interdependence of various functional areas in the bank, such as human resource management, in achieving the bank's strategic goals. The study also aims to assess the efficacy of current HR practices and regulations, especially those pertaining to talent management, staffing, and employee engagement. Identifying the organisation's strengths and weaknesses which are likely to impact HR effectiveness and decision making is another critical objective. The chapter's ultimate goal is to give readers a thorough conceptual and practical grasp of how structure of the organization affects hiring and selection procedures.

2.1.2 Scope

The scope of this study is limited to analyze the Dhaka Bank PLC only with the help of the data collected during internship period and secondary data collected from the annual report, the official publications and related literatures. The study uses other functional areas such as marketing, finance and operations to give a full picture of the business although the core of the study is on human resource management techniques, specifically recruiting and selection. This more comprehensive viewpoint aids in comprehending the impact of interdepartmental coordination on HR operations. However, the results of the study are mainly derived from the specific unit in which internship was conducted and cannot be generalized to cover all branches and departments of the bank.

2.1.3 Methodology

The method of this study is Primary and secondary data collection. Primary data was collected by direct observation during the internship, providing the participants with the authentic knowledge of the day-to-day activities and HR procedures. Informal conversations and exchanges with HR staff and other staff members also provided insightful qualitative information about the hiring and selection procedure. Secondary data was also gathered from sources like the bank's official website, yearly reports, internal documents, and other published information. These sources provided a more complete organizational perspective and provided factual information and statistics to support the analysis. A more accurate and fair knowledge of the company is ensured by the integration of both data kinds.

2.1.4 Significance

This chapter's importance stems from its capacity to link theoretical ideas of HRM with useful, real-world applications. This study helps in explaining the actual organizational practices of HR functioning in the context of corporate banking to enhance the knowledge on HR function in corporate banking. It points out areas that need development and provides valuable feedback on the effectiveness of recruitment and selection strategies. Furthermore, the study results will serve as a valuable source for future researchers, students, and professionals interested in the HR practices in the banking sector. Also, it makes useful knowledge that could aid with better policy development and decision making in similar organizational environments.

2.1.5 Limitations

In spite of its contributions, there are some shortcomings in the study which need to be mentioned. Access to critical and confidential information for the organization imposed limitations on the depth of research analyses in some areas, particularly in relation to in-house HR rules and decision-making processes. There is the possibility that the limited nature of the internship has reduced the opportunities for gaining insight into the internship and the time that could be used for longer term

HR activities, such as strategic workforce planning or performance review cycles. Additionally, unofficial discussions are used in this study with the risk of subjective bias. The study's conclusions might not be entirely applicable to other banks or sectors since it is focused on a particular company. Lack of time and access to staff for in-depth interviews were other challenges to obtaining detailed information.

2.2 Discription of the Company

2.2.1 History and Overview of The Organization

Founded in 1995 with the goal of offering top-notch financial services to a wide spectrum of clients, Dhaka Bank PLC is a reputable private commercial bank in Bangladesh. Over the years, the bank has built high levels of trust and professionalism with its numerous clients and a customer-centric approach. It offers a wide variety of financial products and services to individuals, companies and corporate clients via its extensive branch network. The aim of the bank is to grow into a well-known, modern financial institution that is continually adding value to its stakeholders and customers. It aims to provide the best financial services, in a way that's honest, open, and makes its customers happy. Its basic principles – integrity, excellence, innovation and customer focus – govern the organization's operations and decision making processes. The bank offers a range of products, including retail banking, corporate banking, SME banking, Islamic banking, and digital banking services. Retail banking services are financial services that are offered to individual customers such as loans, savings accounts, and other financial products. Corporate banking services are designed for large businesses and provide customized financial services. The objective of SME banking is to support the small and medium enterprises which are playing a crucial role in the economic development of the country. The bank has also invested significantly in digital banking to provide greater convenience to its clients and remain competitive in the evolving financial landscape. The organization of Dhaka Bank PLC has a clear chain of command and hierarchical structure. The Board of Directors, which is in charge of governance and strategic decision-making, is at the top. With the help of a group of top executives, the Managing Director and CEO are in charge of the bank's overall operations. There are departments like Human Resources, Finance, Marketing, and Operations managed by this type of leadership. This well defined structure ensures an effective management and efficient coordination of bank operations

2.2.2 Mission, Vision and Values

Mission

Dhaka Bank PLC's mission is to become a preeminent financial organization by providing top-notch banking services and products. This is backed by the use of cutting-edge technology and a team of experts with a wealth of knowledge and drive for excellence. Sustainable growth, innovation, and customer satisfaction are key contributors to the bank's future success.

Vision

The vision of Dhaka Bank PLC is to offer the banking service to ensure that every customer's experience is delightful and satisfying. By precision, reliability, promptness and by integrating modern technology, the bank strives to be perfect. Further, it aims to expand its expansion and expand its financial offerings to more closely meet the needs of its clients and stakeholders around the world.

Values

The core values of Dhaka Bank PLC are their organizational culture and decision making that conform to the following:

- Client Focus: Giving the demands of the client first priority while guaranteeing the provision of excellent services.
- Integrity: Compliance with moral standards, honesty and transparency in conducting business.
- Excellence: Stiving to achieve excellence and continuous improvement.
- Innovation: Encouraging creativity and adopting the latest technology to enhance financial services.
- Teamwork: Promoting the staff to work together, respect and share goals.
- Accountability – assuming responsibility for their work and ensuring consistent service delivery.
- Social responsibility: It is making constructive contributions to society and promoting sustainable growth.

2.2.3 Products and Services

Category	Product and Services
Loan Products	**Home loan, Car Loan, Personal Loan, SME Loan**
Deposit Products	**FDR, DPS, Current Account, Savings Account**
Corporate Banking	**Term Loan, Trade Finance, Working Capital Finance**
Digital Banking	**ATM Services, Mobile Banking, Internet Banking**
Remittance Services	**Western Union, Foreign Remittance, Online Transfer**
Card Services	**Credit Card, Debit Card, Prepaid Services**
Other Services	**Foreign Exchange Service, Locker Service, Utility Bill Payment**

Table 2.1 Product and Services of Dhaka Bank

2.2.4 Organizational Structure

Dhaka Bank PLC follows a hierarchical structure, like all private commercial banks. The Board of Directors oversees the governance, policy approval and strategic direction. A board of independent directors, led by a chairman. Below them is the Managing Director (MD) & CEO, who is responsible for all day to day operations and implements the decisions of the board. The CEO is supported by Deputy Managing Directors (DMDs) and Senior Executive Vice Presidents (SEVPs) who are responsible for key areas such as Corporate Banking, Retail Banking, Treasury, Risk Management, IT and Human Resources. The company also has branch managers, who manage specific branches, to ensure service provision and adherence. To ensure openness and compliance with regulations, internal audit and compliance departments work independently.

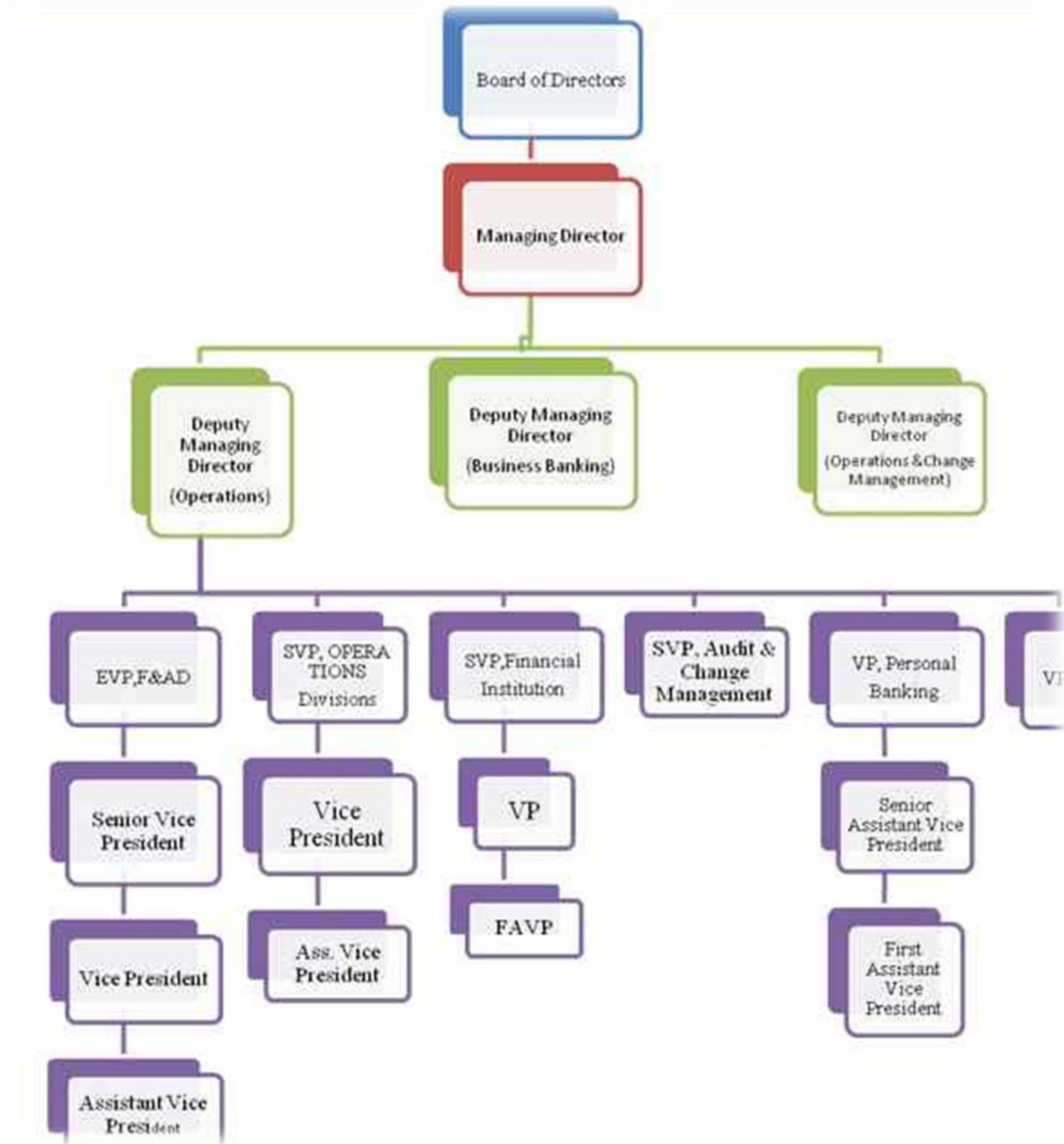

Chart 2.1: Organizational Structure of Dhaka Bank PLC

2.3 Management Practices

2.3.1 Leadership Style

Particularly in its Human HR Division, Dhaka Bank PLC predominantly employs a democratic and participatory leadership style. Managers often seek staff members' input before they make decisions, helping to create a sense of responsibility and engagement among employees. During my internship, I observed managers regularly discussing with team members about hiring strategies, policy changes, and employee engagement initiatives. This leadership approach fosters collaboration, improves decision-making, and boosts employee satisfaction, thereby contributing to the bank's goals. But there are also aspects of authoritarian leadership in some operational or compliance situations, particularly when there is a strict compliance requirement with the law. The bank is able to preserve flexibility while keeping control over crucial procedures thanks to this balance.

2.3.2 HR Planning Process

Dhaka Bank PLC's HR planning procedure is methodical and in line with its long-term strategic goals. The bank forecasts the labor needs in relation to the expectations of corporate growth, technological progress and legal requirements. HR helps to make sure adequate and qualified personnel are on the ground when they're needed.

2.3.3 Recruitment and Selection Process

Recruitment process is clear and structured. Open positions are advertised on the bank's official website, online job boards, and bank's in-house job postings. Usually, the selecting procedure entails:

- Initial application screening
- Written evaluations (for specific positions)
- Multiple interviews (departmental and HR)

The Bank is committed to equal opportunity and justice and has a strong emphasis on merit-based selection. During this internship, I have noticed that HR always took great care to align candidate skills to corporate culture and job requirements.

2.3.4 Compensation and Benefit System

If it comes to the banking sector, then the pay composition of Dhaka Bank PLC is competitive. It consists of:

- **i)** Basic pay
- **ii)** Accommodation, health care and transport allowances
- **iii)** Bonus points for achieving certain target values.
- **iv)** Enjoys benefits from provident fund and gratuities.

This well-organized pay system aids in luring and keeping skilled workers. Overall, however, there could be scope to improve in relation to some major banks around the world with regard to performance-based rewards.

2.3.5 Training and Development Initiatives

Training and development is of high priority for the bank. Frequent training sessions are arranged to improve staff members' abilities, such as:

- **i)** New hire orientation programs
- **ii)** Instruction on bank functions, technical instruction
- **iii)** Soft Skill and leadership programs development.

The bank also encourages lifelong learning, holding seminars and workshops. Such programs increase the efficiency of the company and encourage employees' growth

2.3.6 Performance Appraisal System

There is a formal and regular system of assessment of performance. Employees are assessed against KPI's/Key performance indicators, job duties and behavioural skills. Supervisors give feedback, and the outcomes of appraisals impact training opportunities, promotions, and raises. Although the structure of the system, there are some workers who feel that it is somewhat rigid and lacks feedback in real time. The more performance evaluation techniques that are used in the ongoing process, the more effective it will be.

2.3.7 Critical Analysis

All things considered, Dhaka Bank PLC's management procedures are orderly and in line with its strategic objectives. Organized HR procedures ensure operational effectiveness while the participative leadership approach fosters involvement and creativity. But, improving incentive programmes and making performance appraisal more flexible would be an even more effective way of improving organizational outcomes and employee motivation.

2.4 Marketing Practices

2.4.1 Marketing Strategy

At Dhaka Bank PLC, the marketing strategy revolves around relationship marketing, digital transformation, and customer-centric banking services. The bank is committed to maintaining long-term relationships with its clients, emphasizing trust, reliability, and excellent service. Its approach combines contemporary technology technologies like internet banking and mobile financial services with conventional banking services.

2.4.2 Target Customers Targeting and Positioning

Dhaka Bank PLC caters to a wide range of clients, such as:

i) SMEs and corporate clients

ii) Retail clients (students, business owners and salaried consumers) The third type is Non-Resident Bangladeshis (NRB).

The bank adopts the segmented targeting method and offers different financial services to each segment. It aims to be a reliable, client-oriented private commercial bank with modern banking services and personalized service.

2.4.3 Marketing Channels

The bank has a digital and physical presence to reach clients. Among them are:

- ATM services and branch networks
- Platforms for online banking
- Mobile banking applications
- Centers for customer service

Digital channels are increasingly important, and customers can now easily access services from these channels. Physical branches are still necessary for relationship-based banking services, though.

2.4.4 New Product Development

The Dhaka bank plc offers a wide range of financial instruments such as, credit cards, savings accounts, loans, and trade financing services. The bank is always innovating and developing new offerings, especially in the realm of digital banking, to meet changing consumer needs. In a cut-throat banking market, the bank provides cutting-edge features like improved on-line services and customized loan packages. But sometimes, the pace of innovation may be slower than of its leading competitors.

2.4.5 Branding Activities

The primary objectives of branding efforts are to gain credibility, be professional and establish trust. The manner of communication, the layout of the branches and the use of the bank's logo all help to provide a consistent corporate image for the bank. In addition, it conducts CSR (corporate social responsibility) activities to enhance company reputation and brand value.

2.4.6 Advertising and Promotion Strategies

The bank employs both conventional and online marketing strategies, such as: Advertising is done via

i) print and television commercials.

ii) Out of home media and billboards

iii) Social media sites such as LinkedIn and Facebook

iv) SMS and email marketing

Digital marketing is also increasingly playing a bigger role as social media is being leveraged for product promotion, campaign announcements and customer engagement. But the bank may be more active than other banks with digital marketing and more interactive.

2.4.7 Critical Marketing issues and Gaps

Despite the organization of Dhaka Bank PLC marketing strategies, there are several shortcomings:

i) The lack of product innovation i.e. product development is slow.

ii) Digital engagement is relatively lower when compared with competitors.

iii) When there is strong competition, there is a need for more distinctiveness in the brand.

The bank's overall market position might be improved by filling in these gaps with improved digital strategies and more customer-focused innovations.

2.5 Financial Performance and Accounting Practices

✓ Year	✓ Net Profit	✓ EPS	✓ Key Insights
✓ **2021**	✓ 19.4 Million	✓ 2.25	✓ Recovering from the pandemic; steady income
✓ **2022**	✓ 15.2 Million	✓ 2.25	✓ Profit Declined Slightly
✓ **2023**	✓ 15.1 Million	✓ 1.66	✓ Continues pressure on earnings
✓ **2024**	✓ 11.6 Million	✓ 1.27	✓ Drop in profitability
✓ **2025**	✓ 25.4 Million	✓ 2.65	✓ Robust Recovery-Double Profit

Table 2.2 Financial Performance 2021-2025 (overall)

2.5.1 Financial Performance Overview

Dhaka Bank PLC's financial performance has moderately improved and experienced slight fluctuations in the last three to five years due to the variations in the banking sector of Bangladesh and the macro-economic environment. The bank's total assets, deposits and loans have all grown steadily, indicating sustainable growth of the company. However, the increasing non-performing loans (NPLs) as well as some constraints on profitability have been affecting these companies.

2.5.2 Analysis of Liquidity and Solvency

Based on liquidity ratios, the bank's liquid assets are adequate to meet its short-term obligations. Stability of operation is assured by the appropriate range of the ratio of loans to deposits. The bank maintains adequate capital levels as per the Bangladesh Bank's rule and regulation. The bank's capacity to withstand possible financial shocks is demonstrated by the capital adequacy ratio (CAR), which has stayed comparatively steady.

2.5.3 Analysis of Profitability

Profitability ratios such as ROE (Return on Equity) and ROA (Return on Assets) are average. Profitability has slightly diminished in the last few years due to increased operational costs and bad credit provisioning, but the bank has been making regular profits. The bank's net interest margin (NIM) is still an important revenue stream that demonstrates its effective management of its interest-earning assets and liabilities. But restrictions on rates by regulators, as well as competition, have undermined overall profitability.

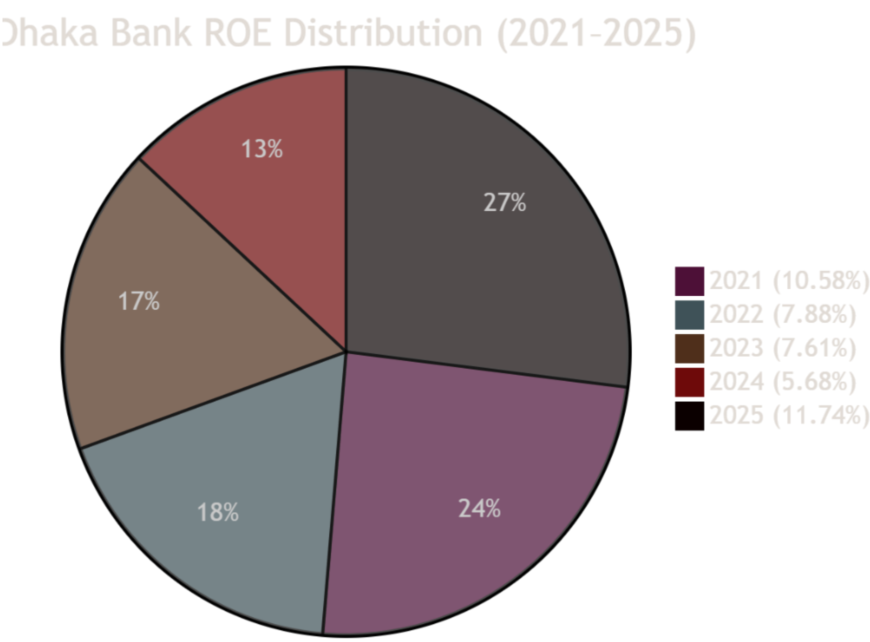

Chart 2.2: ROE (Return on Equity)

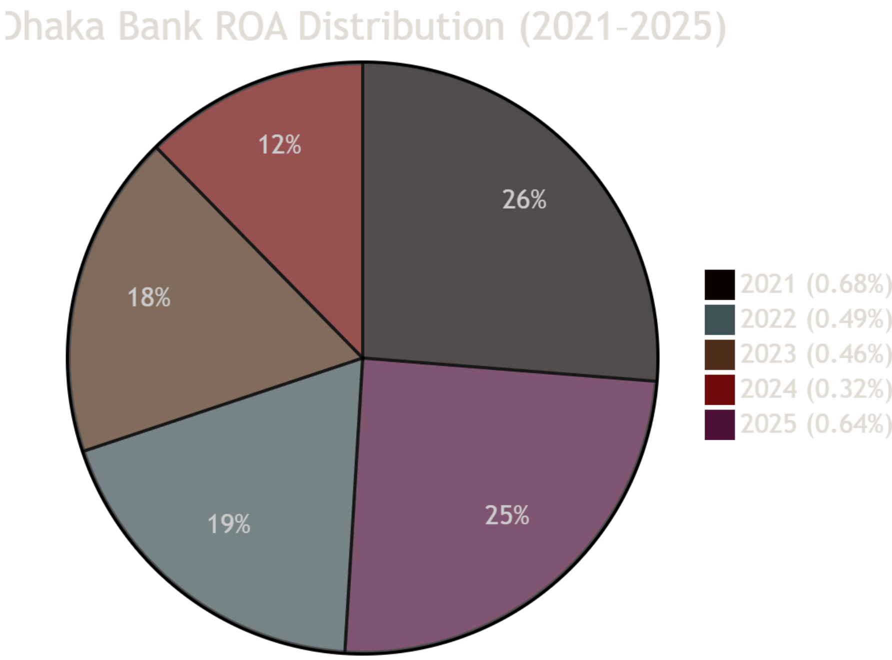

Chart 2.3: ROA(Return on Asset)

Based on ROE and ROA, Dhaka Bank PLCs profitability fluctuates between 2021 and 2025. From 2021 to 2024, both metrics gradually decreased, indicating a decrease in the effectiveness of producing profit from total assets and shareholders' equity. This could be a sign of poor asset utilization, falling operating income or rising expenses. ROE and ROA, however, rose significantly in 2025 indicating that the company has made recovery in profits and has been managed well. An increase in growth indicates better use of financial resources and higher productivity of income generating. In general, the bank was strong with a significant reversal in 2025, but had some short-term problems

2.5.4 Evaluation of Efficiency

As seen in the efficiency ratios, such as CIR, Dhaka Bank PLC needs to improve in the management of its operating cost. The bank invested in branch expansion and digital infrastructure, but in the short term, this has led to increased administrative expenses. Although asset utilization has been comparatively steady, efficiency might be further increased by increasing loan recovery and decreasing idle assets.

2.5.5 Analysis of Leverage

The bank has a relatively high leverage ratio, as do any commercial banks. Most of the capital is generated from deposits, with stock contributing a smaller percentage. While rewards can be higher, so can financial risks, particularly in uncertain economic periods, when leveraging is used.

2.5.6 Analysis, both horizontal and vertical

A horizontal study of financial accounts shows that assets, loans and deposits have all steadily risen over time. Net profit growth hasn't been proportionate, though, which suggests growing expenses and credit risks. Loans and advances make up a substantial proportion of financial institutions' assets, as is often the case with financial institutions. Deposits are the largest liability, reflecting the reliance on deposit financing.

2.5.7 DuPoint Analysis

The three key factors that influence ROE under DuPont framework are Profit margin, Asset turnover and financial leverage. The decline is partly attributed to increased costs, loan loss provisions, however, the asset turnover has remained steady and leverage is high for Dhaka Bank PLC to have such a low ROE.

2.5.8 EVA and Market Value Considerations

Although the bank is not nearly as active a play as the large international banks, the market value of the bank is used to assess the investor's confidence and the overall financial health of the bank. Economic Value Added (EVA) study reveals that the Bank is earning money, but the cost of capital and the operational inefficiencies may also be constraining the creation of value to shareholders.

2.5.9 Accounting Procedures

Dhaka Bank PLC follows regular accounting practices in line with the requirements of Bangladesh Bank and the International Financial Reporting Standards (IFRS). The regular audit ensures accuracy and compliance while financial reporting is transparent.

2.5.10 Critical Assessment

Dhaka Bank PLC's financial performance is good but there are some problems in terms of efficiency and profitability. Improved credit risk management, greater revenue diversification and greater cost effectiveness could have a significant impact on the overall sustainability and financial outcomes.

2.6 Operations Management and Information System Practices of Dhaka Bank PLC

2.6.1 Overview of Operations Management

Dhaka Bank PLC's operations management is centered on ensuring the smooth delivery of financial services, efficient transactions, and customer satisfaction. In order to enhance service delivery, shorten processing times, and preserve accuracy in financial transactions, the bank incorporates technology with conventional banking processes.

2.6.2 Use of Information System

The bank uses many information systems to collect, store, process and disseminate information. Core banking systems process all transactional activities such as deposits, withdrawals, fund transfers, loan processing, etc. Core banking systems are used for handling various transactions on a daily basis, including deposits, withdrawals, fund transfers, and loan processing. Better coordination and decision-making are made possible by these systems' real-time data access across branches. Further, information systems help in internal reporting and communication to enable management to monitor risk, performance, and compliance. Customers can easily access banking services and account data using online banking or mobile banking apps.

2.6.3 Database and office Management Softwar

The transactional and customer data are safely stored in the centralized database of Dhaka Bank PLC. These databases guarantee data consistency and speedy information retrieval when needed. Additionally, the company makes use of office administration software like:

- Tools for enterprise resource planning (ERP)
- Information Systems for Human Resources (HRIS)
- Common office software for communication and documentation

My experience in the HR Division internship was witnessing the use of HRIS in the management of recruitment data, monitoring attendance, and maintaining HR files. These systems decrease human error and increase efficiency.

2.6.4 Quality Management Practices

Quality Management is a key priority for the bank. Standard operating procedures (SOPs) are followed to ensure accuracy, compliance and consistency of services. There are regular audit and monitoring procedures to ensure service quality and minimise risk to service. In order to find service gaps and enhance performance, customer feedback systems are also employed. The bank works hard to uphold a high degree of dependability and confidence, which is essential in the banking industry.

2.6.5 Scheduling and Resource Allocation

Efficient resource allocation and scheduling are crucial for smooth operations. Human resources are allocated according to the need and workload of each branch. Work schedules are made to guarantee that there is enough staffing at busy times, particularly in customer service departments.

2.6.6 Operations efficiency and Risk Management

Dhaka Bank PLC is committed to making processes more simple to accelerate the turnaround time and improve client satisfaction. Repetitive tasks, such as transaction processing and reporting, are automated, which boosts efficiency.
Moreover, there is still some human steps required in certain tasks such as documentation or compliance, that can lead to slower operations. There may be more opportunities to improve efficiency by enhancing automation in these activities.

2.6.7 Information Sharing with Stakeholders

The bank ensures that the information is shared effectively with internal and external stakeholders. Management information systems (MIS) within an organization support decision making by providing information in a timely manner. Service Notices, Transaction Alerts and Account Updates are received by the customers from outside via Digital channels such as SMS and E-mail

2.6.8 Critical Evaluation

Overall framework of operations management and information system is well organized in Dhaka bank PLC. Efficiency and service quality have been increased as a result of technology integration. But, to meet evolving industry requirements and customer expectations, increased automation, enhanced cybersecurity protocols and continuous system enhancements are needed.

2.7 Industry and Competitive Analysis of Dhaka Bank PLC

2.7.1 Overview of The Banking Industry

There are a number of private commercial banks, state-owned banks, foreign banks in the highly competitive banking sector in Bangladesh that are regulated by Bangladesh Bank. Digitalization, regulatory requirements and customer demands are creating greater competition and banks are routinely seeking new innovations and services of a higher standard.

2.7.2 Porter's Five Forces Analysis

1) Threat of New Entrants

Because to Bangladesh Bank's stringent regulatory clearances, high capital requirements, and compliance standards, the threat of new competitors is comparatively low. Fintech firms, on the other hand, are becoming indirect rivals and putting more strain on established banks.

2) Consumers' Bargaining Power

Because there are numerous banking options, customers have a lot of bargaining power. Customers can quickly switch banks in search of better digital services, higher interest rates, or better service. Dhaka Bank PLC is compelled by this to uphold competitive pricing and service standards.

3) The Suppliers' Bargaining Power

Depositors and capital providers are the primary suppliers in banking. Due to their reliance on client deposits, banks have a moderate amount of bargaining leverage. Banks must provide dependable services and attractive interest rates in order to draw in and keep depositors.

4) Danger of Substitutes

With the growth of fintech platforms and mobile financial services, the threat of replacements is growing. By providing alternative financial options, digital wallets and non-banking financial organizations lessen dependency on conventional banking services.

5) Industry Competition

There is fierce competition among current banks. Interest rates, product offers, and customer service are areas where several private commercial banks compete. Differentiation and innovation are essential for Dhaka Bank PLC to survive in the face of fierce competition from both domestic and international banks.

2.7.3 SWOT Analysis

Strengths

- Strong brand recognition and consumer confidence
- A varied range of products
- Skilled personnel and knowledgeable management
- Digital banking services and an established branch network

Weaknesses

- Technology is developing at a moderate rate.
- A rise in non-performing loans (NPLs)
- Some processes have operational inefficiencies.

Opportunities

- Growth of online banking services
- Growing interest in retail and SME banking

- Fintech partnership adoption
- Increasing Bangladesh's financial inclusion

Threats

- Fierce rivalry in the banking industry
- Modifications to regulations and standards for compliance

- The impact of economic volatility on loan recovery
- Fintech and mobile financial services are becoming more competitive

2.7.4 PESTEL Analysis

1) Political Factor

Bangladesh Bank has a very close control on the banking industry of the country and its regulations are of impact on employment and personnel planning. The regulatory demands for governance, risk management and compliance require qualified expertise in several areas. Political influence and legislative shifts might also affect organizational decision making, such as in hiring and future plans.

Implications :

- Increases effectiveness by guaranteeing compliance-focused recruiting
- Decreases efficiency because of bureaucratic processes and delays

2) Economical Factor

Macroeconomic conditions including inflation, interest rates and employment rates have a significant effect on the labor market situation in Bangladesh. Competition for skilled human resources and cost pressures are issues that are presented in the banking sector, particularly in areas such as risk management and digital banking.

Implications

- Reduced productivity as a result of financial limitations and delayed hiring
- Increased efficacy through careful selection from a broad talent pool

3) Social Factor

Bangladesh has a sizable and expanding graduate population, especially in the fields of business and finance, which generates a big pool of possible applicants. This is because banking is viewed as a stable and respectable career by society and hence people are opting to join it at a higher rate. But there is often a mismatch between the skill set desired by banks and qualifications.

Implications

- Reduces efficiency because of the large number of applications
- Increases efficacy when appropriate screening and selection tools are employed

4) Technological Factor

Through online job portals, application tracking systems, and digital communication platforms like LinkedIn, technological advancements have revolutionized recruitment methods. Banks are increasingly adopting digital HR tools to streamline hiring processes and improve the candidate experience, thereby speeding up the recruitment process.

Implications

- Boosts efficacy through improved candidate matching
- Increases efficiency by automating screening and communication

5) Environmental Factor

Sustainable banking practices and environmental issues are gaining in importance in Bangladesh. Green banking programmes are encouraged, requiring special skills in environmental risk assessment and sustainability.

Implications

- Increases effectiveness by coordinating workforce with future sustainability goals

- Slightly decreases efficiency owing to specialized hiring demands

6) Legal Factor

All the regulations of Bangladesh bank, anti-discrimination policies and labour laws should be adhered with during the recruitment and selection process. In order to maintain integrity and security, the banking industry also needs stringent background checks and paperwork standards.

Implications

- Lengthy processes lead to decreased efficiency
- Increases efficacy by guaranteeing secure and equitable hiring

2.7.5 Competitive Advantage Analysis

Typical Strengths

These include features that most banks offer such as customer service, branch networks and core banking services. While Dhaka Bank PLC is not among the top ones, it performs satisfactorily in some areas.

Replicable Advantages

A competitor may just mimic some of the qualities such as the products and digital banking services. There are competitive services available from the bank but not unique to the sector.

Unique Advantages

Customer relationship management, service dependability, and corporate banking know-how are the bank's unique advantages. These elements foster long-term customer loyalty and trust and are difficult for competitors to quickly copy.

2.7.6 Critical Evaluation

In all the considerations, Dhaka Bank PLC operates in a competitive market having much outside influence. The bank has solid opportunities and a need to grow, but with a need to continue to be competitive over time, it will need to continue to invest in innovation, digital capabilities, and operational efficiency.

2.8 Summary and Conclusions

The general impression one gathers from the study of Dhaka Bank PLC is that it is an organized company and operating in the highly competitive and dynamic banking environment. The bank's growth, efficiency and client satisfaction approach is a balance in various functional areas, including management, marketing, finance, operations and competitive positioning. As a management practice, traditional HR practices and participative leadership increase employee engagement and organizational effectiveness. The HR department, in particular, is a critical part of the organization in coordinating the skills of its personnel with the strategic objectives of the organization through systematic hiring, training, and performance evaluation processes.

The bank is engaging in customer-centric marketing using traditional and digital marketing channels. Despite having a good reputation and diverse customers it can do more to become competitive in an evolving financial market by enhancing digital engagement and creative product offers. Dhaka Bank PLC's business and assets have seen consistent expansion but there are challenges in profitability and efficiency. The overall performance is affected by various factors, such as rising operating expenses and non-performing loans, indicating a need to improve the cost control and financial management. From the point of view of operations, the bank benefits from the application of technology-based processes and information systems that enhance the internal coordination and service provision. But further automation and system enhancements may further enable increased productivity and reduce manual processes. The industry and competitive study reveals that the bank has to battle stiffer competition, rising consumer expectations and new competition from fintech alternatives. The bank's corporate banking expertise, reliability and quality of service keeps it competitive in spite of these challenges.

In summary, Dhaka Bank PLC is a solid financial organization with solid basic principles that is both stable and expanding. The bank should concentrate on boosting digital transformation, increasing operational effectiveness, bolstering risk management, and creating more creative and customer-focused solutions in order to maintain long-term success. With these upgrades, the bank will be better equipped to adjust to changes in the market and keep a competitive advantage going forward.

2.9 Recommendation and Implications

In order to improve Dhaka Bank PLC's performance and long-term sustainability in a cutthroat banking market, a number of operational and strategic recommendations can be made based on the comprehensive analysis of the bank.

2.9.1 Strengthening Digital Transformation

The bank ought to make more investments in cutting-edge digital banking technologies, such as automation tools, online services, and mobile applications. User experience enhancements and the introduction of groundbreaking digital products can boost efficiency and attract younger and tech-savvy customers.

2.9.2 Improving Innovation in Products

Dhaka Bank PLC needs to create innovative, customized financial products in a faster pace so as to remain competitive in the market. This includes value added services that are modified to suit client needs, SME solutions, and tailored loan packages.

2.9.3 Increasing Operational Effectiveness

The bank must leverage automation to reduce manual work and particularly reporting, documentation and compliance tasks. Simplifying operations will enhance service delivery speed, cut expenses, and decrease errors.

2.9.4 Improving Risk Control

Bank's credit risk assessment and credit risk monitoring system should be improved due to the impact of non-performing loans (NPLs) on bank's profitability. Tighter loan review procedures and improved loan recovery strategies will help ensure that banking institutions have sufficient financial resources.

2.9.5 Human Resource Development

The HR department should focus on continuous employee development through advanced training programmes, leadership development and rewards based on performance. More flexible and real-time performance assessment systems may also motivate and improve the productivity of employees.

2.9.6 Increasing Customer Engagement and Digital Marketing

Online presence of Dhaka Bank PLC needs to be enhanced through the incorporation of more interactive and data-driven marketing practices. Using personalized communications, digital initiatives, and greater social media engagement can all help to boost brand awareness and consumer loyalty.

2.9.7 Improving Positioning for Competition

To differentiate itself from other banks, the bank needs to work on establishing a unique value proposition based on customer service, reliability, and new ideas. A competitive advantage can also be obtained through strategic alliances with fintech businesses.

2.9.8 Consequences

The recommendations will impact Dhaka Bank PLC on the following fronts:
Improved digital platforms and services have helped to increase client retention and satisfaction.Digital platforms and services have been improved, leading to increased client retention and satisfaction.

- ✓ Better use of resources and efficiency
- ✓ mproved risk management and innovation lead to improved financial performance.

Increased competition in the banking sector.Greater competition among banks

But, organizational restructuring, employee training, and investment in technology will be required. Successful deployment depends upon careful planning and execution, to ensure that it does not interfere with existing activities. In conclusion, Dhaka Bank PLC can improve its market position and attain sustainable growth in the changing financial landscape by implementing these suggestions.

Chapter 3: Project Part

3.1 Introduction

Human Resource Management (HRM) is a critical factor to influence overall competitiveness and efficiency of any organisation, especially in the banking industry where service quality is heavily dependent on the competence of service providers. Recruitment and selection are regarded as the most fundamental process of the various functions of HR as it is responsible for hiring the right talent needed by the organization to attain its strategic goals. In a country such as Bangladesh, which has an extremely competitive financial sector, private commercial banks need to have effective and efficient recruitment and selection practices to ensure continued growth and service excellence. One of the major private commercial banks in Bangladesh "Dhaka Bank PLC" is focusing on professionalism, transparency and merit based recruitment in HR practices. Since its founding in 1995, the bank has grown considerably, providing a variety of financial services and keeping a considerable national footprint. It also has a competent workforce which is employed with the help of a systematic and scientific HR process, which is playing a great role in its success. Dhaka Bank's Human Resource Division (HRD) plays a crucial role in evaluating staffing requirements, attracting qualified candidates, and selecting individuals with a compatible organizational mindset and vision. In Dhaka Bank's hiring process, workforce planning, job analysis, posting job openings, gathering of applicants, screening, written tests, interviews, and final selection are all common steps. The selection process highlights candidate's educational qualification, experience, skills and behavioral attributes to ensure unbiased and fair selection. The bank also has a strong commitment to ethics and the law when engaging in recruitment activities. While the methods are effective, their effectiveness relies on how well they are implemented, even with a systematic hiring process. The effectiveness of the hiring and selection process can be affected by factors such as time constraints, technical limitations, and an increasing competition for qualified employees. According to the previous studies and interniship experience, transparency is good and standard operating procedures are followed by Dhaka Bank, but there are certain concerns on HR information systems, delays in processing and retention of employees. As a result, it is crucial to assess the efficacy and efficiency of Dhaka Bank PLC's hiring and selecting procedures. This chapter emphasizes the analysis of efficiency and effectiveness of recruitment and selection efforts in Dhaka Bank PLC, finding their strengths and weaknesses and assess the overall performance of the organization.

3.1.1 Background and Problem Statement

Bangladesh's banking sector has undergone significant growth and transformation in the last few decades. Competent, informed, customer-oriented employees are more needed than ever because of the increased competition among private commercial banks. As a result, recruitment and selection has become important functions directly influencing company performance.

To keep the service quality and to achieve the business objectives, Dhaka Bank PLC needs to hire and retain qualified staff in a competitive and cut-throat market. The Human Resource Division of the bank is in charge of making sure that hiring and selection procedures are in line with its goal of creating a staff that is effective and productive. Career development opportunities, fair evaluation, adequate manpower planning and compliance with regulations are given a strong emphasis in the bank's HR strategy.

Recruitment and selection process are being used in Dhaka Bank both internally and externally. External recruitment involves sourcing individuals via job advertisements, job portals and university recruitment, whereas internal recruitment focuses on promotion of existing employees. The selection process is multi-stage which involves screening of the applications, written tests, interviews, background checks, etc., to choose the best candidate.

However, prior study and internship experience have revealed a number of problems and difficulties in spite of these organized procedures. The inefficiency of the hiring process as a result of technology constraints, especially in the HR Information System (HRIS), is one of the main issues. Inefficiencies in the system have been proven to affect overall productivity and recruitment.

Another critical issue is the time-consuming and cumbersome hiring and selection process. Extended hiring cycles can result in some of the best job candidates leaving for other companies who make quicker hiring decisions. But the bank does not find it easy to hire skilled staff due to the competition among banks. Staff retention is also a concern as it has been proven to be directly correlated with long term employee engagement and satisfaction which in turn is directly correlated with recruitment effectiveness. If the initial assessment of the candidates' suitability for the position is incorrect, it may lead to higher turnover rates, and higher recruitment costs.

Further, it is important to evaluate the effectiveness of the existing hiring and selection process in alignment with the emerging HR themes such as employer branding, digital recruitment, and competency-based hiring. While Dhaka Bank has succeeded in employing traditional recruitment methods, there is still a lack of implementing the use of the latest technologies and innovative approaches.

In the light of these challenges, it is critical to assess the effectiveness and efficiency of Dhaka Bank PLC's recruitment and selection process. This study aims at identifying the strengths and weaknesses of the existing system and providing more suggestions for improving HR procedures so as to boost the performance of the organization.

3.1.2 Objectives

This study's primary goal is to assess Dhaka Bank PLC's hiring and selecting procedures' efficacy and efficiency. The following are the precise goals:

General Objectives

To assess the effectiveness of the whole process of recruitment and selection of Dhaka Bank PLC to get skilled persons.

Specific Objectives

- To explore the presently prevailing hiring and selection process of Dhaka Bank PLC.
- To evaluate the effectiveness of the hiring process in terms of resources, time and money.
- To evaluate how well selection techniques find qualified applicants.
- To determine the advantages and disadvantages of the present hiring and selecting procedures.
- To explore HR Department's challenges in hiring and selection.
- To assess how technology, especially HRIS, is used in the hiring process.
- To provide recommendations to improve the hiring and selection process of Dhaka Bank PLC.

3.1.3 Significance of The Study

Both academically and practically, this study is very important. Academic point of view, it is attached with the existing body of knowledge regarding human resource management particularly banking sector of Bangladesh. It offers a thorough examination of hiring and selection procedures in a top private commercial bank, which can be used as a guide for upcoming studies.

In the practical aspects, the study can be of great use to Practically to Dhaka Bank PLC and other financial institutions. The study can help Dhaka Bank management identify the areas they could improve their hiring selection process. These gaps will enable the bank to attract and retain qualified professionals and thereby improve overall performance of the bank.

The study also has significance for HR professionals due to its focus on the importance of the use of effective and efficient recruitment methods in the competitive climate of the company. It underscores the importance of having access to state-of-the-art technologies and modern tools in traditional HR processes to enhance productivity and reduce costs.

Moreover, this study would be helpful to students and interns who are interested in working as a human resource manager. It assists them in understanding the challenges and complexities of hiring and selection and provides valuable insights into real HR practices.

The report also assists in making the hiring process fair and transparent. It encourages the implementation of merit-based selection procedures, which are crucial for developing a skilled and driven staff, by assessing the current system.

3.1.4 Scope of The Study

This study is limited to the study of hiring and selection process of Dhaka Bank PLC focusing on Human Resource Division of Dhaka Bank PLC. The study covers several aspects related to recruitment including manpower planning, job analysis, sourcing candidates, candidate screening, selection processes and recruitment of the final candidate. The study's main objective is to assess these procedures' efficacy and efficiency. Hiring quality, employee performance, and retention are measures of effectiveness and time management, cost-effectiveness, and process optimization are measures of efficiency.

Data for this investigation is from both primary and secondary sources. Primary data can include observations and experiences gathered during the internship at Dhaka Bank as well as a few random chats with HR staff. Examples of secondary data are publicly available reports, scholarly articles and organizational documents related to hiring and selection procedures. It may be harder to detect long-term trends and changes in HR practices, due to the short time period of the study. Furthermore, the results are based on a particular organization's practices, which could not be entirely typical of Bangladesh's banking industry as a whole.

Notwithstanding these drawbacks, the report offers insightful information about Dhaka Bank PLC's hiring and selection procedures. It offers valuable recommendations for improvement and identifies the significant factors that influence these processes' effectiveness and efficiency. If anything, other HR functions such as training and development, performance evaluation and pay (HRM) Human Resource Management are not covered by the study unless they are closely related to hiring and selection. Moreover, there is not a comprehensive survey or statistical analysis due to time and budget constraints.

The main purpose of this study is to provide a comprehensive knowledge about the recruitment and selection process of Dhaka Bank PLC and to determine the impact of recruitment and selection on the performance of the organization.

3.2 Literature Review

3.2.1 Concept of Recruitment and Selection

Recruitment and Selection is an important aspect of Human Resource Management (HRM). Selection involves the selection of the best man for a job while recruitment involves recruiting a pool of competent men for a job. Mondy and Martocchio (2016) state that whereas selection concentrates on finding people who best meet organizational needs, recruitment makes sure that companies draw applicants with the right qualifications. Recruitment involves identifying and attracting potential employees, while selection involves evaluating and choosing candidates based on their skills and suitability. (Dessler, 2020). These definitions relate each other: In recruiting, the recruitment process generates a pool of talent; in selection, the selection process ensures the best match between the employee and the job – both are essential to business success.

3.2.2 Importance of recruitment in organizational performance

Efficient hiring and selection is critical to the success of an organization. Hiring right ensures that the right people are in the right positions, thereby boosting productivity and efficiency. According to Eva (2018), effective hiring processes help organisations make efficient use of human resources, thus directly improving organisational effectiveness.

Furthermore, research shows that organizations that have a formalized hiring process have better performance due to better employees and reduced turnover. The other significant strategic HR process that has a significant impact on the performance of the bank is recruitment and selection. Therefore, recruiting becomes a tactical lever to achieve business goals, not just a process.

3.2.3 Efficiency vs Effectiveness in Recruitment and Selection

Effectiveness and efficiency are two important considerations in evaluating hiring and selection process. Effectiveness concentrates on choosing the best applicant for the position, whereas efficiency refers to finishing recruitment tasks with the least amount of time and expense. T

he results of the study on the banking industry in Bangladesh show that the perception of the effectiveness of hiring processes is significantly influenced by factors such as shorter hiring time, application of assessment center, and adoption of e-recruitment. This means that an effective recruitment process is not a successful one if it doesn't ensure good quality recruitment. Ideally, companies need to therefore balance quality (effectiveness) and speed (efficiency).

3.2.4 Recruitment and Selection practices in the banking sector

The banking industry is characterised by a high level of competition, knowledge and requires highly qualified and capable employees. Banks use a variety of recruitment techniques, such as job analysis, written tests, interviews, assessment centers, and internal and external sourcing.

In Bangladesh, commercial banks adopt formal recruitment methods, including circulars (general, technical), attracting candidates across various educational levels. Research shows that banks use different recruitment sources and selection methods for different roles and that their recruitment practices are diverse and similar within banks.

Moreover, because of the financial sector's talent shortage, an increasing need for strategic recruitment techniques to attract quality candidates has emerged.

3.2.5 Role of Technology in Recruitment

Technology has transformed hiring and selection processes, and HRIS (Human Resource Information Systems) plays a critical role in this. An HRIS can be used to track, manage and analyze employee information which can assist businesses in making informed decisions and in the hiring process.

Studies have found that HRIS can streamline and enhance the accuracy of HR processes, enabling businesses to make more informed decisions. But technology, organizational and environmental problems hinder banks to adopt HRIS in developing countries such as Bangladesh.HRIS is still a vital tool for increasing the efficacy and efficiency of hiring notwithstanding these difficulties.

3.2.6 Challenges in Recruitment and Selection processes

The banking industry's hiring and selection procedures face a number of important obstacles that have an impact on their efficacy and efficiency. The lengthy and intricate nature of the hiring process is one of the main problems. A number of procedures, such as screening, written tests, interviews and permission slips often cause skilled applicants to be lost to other organizations who make hiring decisions earlier. The restricted usage of contemporary technologies is another significant issue. Despite the fact that many banks still utilize old-fashioned or manual systems, it turns out to be difficult to manage substantial application volumes effectively. Lack of sophisticated Human Resource Information Systems (HRIS) can lead to data mismanagement, increase administrative workload, and delay down decision-making.

Selection biasness is another issue. Although equity is aimed for in hiring, hiring decisions could be based on subjective assessments and a non-uniform evaluation standards, which can possibly lead to hiring less qualified applicants. The fierce rivalry in the banking sector makes it more challenging to draw in highly qualified applicants. Corporate branding and the absence of digital recruiting methods are some other challenges that limit the hiring of top talent.

Other challenges such as delays, inconsistent recruitment processes and HRIS adoption also hinder overall recruitment effectiveness. Process improvement, technology advances, and transparency are key to solving these issues and enhancing recruitment outcomes and position competitiveness.

3.3 Methodology

Method: During the internship at Dhaka Bank PLC, practical experience and observation were used to support the qualitative and descriptive analysis, which was mostly based on secondary data.

Primary Data: Knowledge obtained through the informal survey and direct observation of the hiring process and selection process during the internship with the HR staff (informal survey was not conducted).

Secondary Data: Annual Reports of Dhaka Bank PLC, Official Website of Dhaka bank PLC, HR related documents, scholarly publications and previous studies on hiring and selection in banking industry.

Analysis Methods: Thematic and descriptive analysis and the comparative analysis based on relevant theories have been used to analyze the recruitment and selection processes to determine their effectiveness and efficiency

3.4 Findings and Analysis

3.4.1 Overview of Recruitment and Selection Practices

3.4.1.1 General Recruitment Process

It was observed that the recruitment process in Dhaka Bank PLC is formal and structured during the internship period. The bank usually begins with manpower planning, then moves on to job analysis and then the approval of upper management. After identification of job, job circulars are published through Internet and official website. The selection process includes interviews, written tests, and CV screening. Several rounds of interviews are sometimes carried out in order to improve the assessment of candidates. This methodical approach is in line with the typical HRM procedures covered in the literature.

3.4.1.2 Selection Criteria and Methods

Both practical and academic qualifications are given equal weight by the bank. The following abilities are evaluated: Communication skills, critical thinking and knowledge of the position. It would appear that interviews are a vital component in the final selection process, based on the observations.

But the use of modern selection tools such as psychometric testing or assessment centres, are not widely used compared to international best practice. This implies that there is a certain gap between theory and practice.

3.4.2 Efficiency of Recruitment and Selection Process

3.4.2.1 Time and Cost Efficiency

Dhaka Bank PLC's hiring procedure is reasonably quick. Later stages like approval and final selection can take longer than early stages like posting jobs and collecting CVs, due to the hierarchical decision making system.

This lag may lead to increased administrative costs and decreased hiring responsiveness in terms of efficiency. HRM theories suggest that there is scope for improvement in the hiring process, as it can have a positive impact on organizational performance

3.4.2.2 Use of Technology or HRIS

A certain amount of digitalization has been implemented by the bank, especially with regard to CV collection and job advertisements. Nonetheless, it seems that HRIS is not widely used. Most procedures are still implemented by manual screening and conventional processes.

Accuracy and speed are also impacted by this restricted usage of technology. There is evidence that a successful HRIS can significantly improve the efficiency of the recruitment process, which is not fully utilised here.

3.4.3 Effectiveness of Recruitment and Selection

3.4.3.1 Quality of Hiring

Overall, the quality of employment appears to be satisfactory, though there are some inefficiencies. The bank favors selection of those applicants who meet the specifications of the job and the organizational principles. This indicates that "effectiveness" in the sense of "employee-job fit" is highly esteemed. This is because the assumption is that efficacy is more important than being quickly hired; the employees that are hired through this method are able to perform certain tasks.

3.4.3.2 Allignment with organizational Goals

The recruitment procedure is in line with the bank's strategic objectives, particularly when it comes to selecting qualified candidates. The bank ensures the selected applicants are on board for the company's long-term development. With a competitive market, however, the absence of more advanced assessment techniques could make it harder to identify high-potential candidates.

3.4.4 Comparison With Theoretical Framework

3.4.4.1 Recruitment Practices vs Literature

The literature review provides that strategic planning, technology support and organized processes are all crucial to successful hiring. Dhaka Bank PLC follows an orderly approach but not technically integrated. This is an indication that the bank meets the basic HRM standards but is not fully using modern HRM practices that are discussed in the academic literature.

3.4.4.2 Efficiency vs Effectiveness Balance

The findings suggest that bank is concerned more with effectiveness than efficiency. The process of selecting ensures the recruitment of high-end candidates, but at the same time, it often takes longer time, reducing overall productivity. The difference highlights the need for a better integration of technology and efficient processes to achieve effectiveness and efficiency simultaneously.

3.4.5 Challenges in Recruitment and Selection

3.4.5.1 Internal Challenges

The protracted approval process is one of the main issues noted. There are various stages of approvals that delay recruitment decisions. Furthermore, there are inefficiencies when manual processes are used. Furthermore, few of the HR tools used are modern, affecting overall hiring quality and speed.

3.4.5.2 External Challenges

The financial institution has to battle other financial companies to attract top people. The banking industry's increasing need for skilled workers makes hiring increasingly difficult. What's more, those who are looking to join a company are looking for a faster and more advanced recruitment process, which is an added challenge for traditional recruitment methods.

3.4.6 Overall Analysis

The results show that Dhaka Bank PLC has a well-organized and efficient hiring and selection process. The company assures effective selection of candidates who meet the requirements of the job and contribute to the improvement of the company's performance. But the process is inefficient, due to time lag and not being technologically integrated. However, there is also a gap between theory and application because of non-existence of the advanced tools of selection.

To improve overall performance, the bank needs to adopt modern HR technology, speed up the approval process and adopt data-driven decision-making strategies. This will help increase the effectiveness and efficiency of the hiring and selection process.

Insights

The study of hiring and selection practices of Dhaka Bank PLC indicates an operational constraint and a structurally sound system. The bank is observed to be very much involved in formal HRM practices like multi-stage selection, job analysis and personnel planning. This shows a strong dedication to upholding hiring standards and making sure that candidates' skills match the demands of the company.

Recognizing that the effectiveness is more important than the efficiency is a key point. The bank has a good selection rate for hiring the right candidates who match the company goals, but often takes longer to hire the right candidates. The manual processes and approvals can also cause delays, making it more difficult to be responsive, which can add to administrative burdens. High-potential applicants may be lost as a result of such delays in a competitive job market.

Another key finding is that organizations are not using cutting-edge HR technologies to their full potential. While the use of basic digital tools in job advertising and CV collection is present, there is a gap between current practices and international standards as there is no full HRIS as well as modern selection tools such as psychometric testing. This limits the bank's ability to make predictive, data-driven and rapid employment decisions. The findings also suggest that outside influences, including competition from other financial institutions and shifting demands from applicants are pushing the modernization. Faster, transparent, and more tech savvy hiring processes are increasingly appreciated by candidates.

The Bank's recruitment system is generally effective, but needs to be improved through strategic adjustments and changes. The use of data-driven selection tools, streamlining approval processes, and integrating advanced HR technologies would enhance the efficiency and effectiveness of the system. In the changing banking industry, maintaining competitiveness and luring top personnel depend on striking this balance.

3.5 Summary and Conclusion

3.5.1 Summary

The current study is qualitative and descriptive in nature which examines the effectiveness and efficiency of hiring and selection process of Dhaka Bank PLC. Along with the experiences gained during the internship period, the study was based on the secondary data that has been gathered from academic literature, annual reports and HR records. The findings reveal that the bank has a formal and structured hiring process and it is consistent with HRM concepts. Steps including manpower planning, job analysis, job advertising, CV screening, written exams and interviews are of significance and are well aligned to industry norms. In terms of effectiveness, Dhaka Bank PLC has a good capacity for selecting candidates based on the job specifications and company objectives. Academic skills, communication skills, and analytical skills are emphasized, ensuring that employees are able to perform their jobs properly. This indicates that the firm is very concerned with hiring the right people and about having employees who are a good fit for their job, which are positive factors for long-term performance and organizational success. But, there are certain limitations in the recruitment and selection process in terms of efficient. The study shows that the later stages (approval and final decision making) are time consuming due to the hierarchical processes, while the early stages (such as job posting and gathering of applicants) are relatively fast. This lag time reduces responsiveness and may lead to losing out on potential candidates in the highly competitive banking sector. Further, limited access to cutting-edge technologies in HR, including complete HRIS and automated screening tools, affects the speed and efficiency of the hiring process. Parasitical analysis with theory shows that there is a gap between theory and practice in HRM. Although the bank has a strategy for its recruitment process, it has not been able to integrate the use of technology to improve the process, and also has not adopted the use of more advanced selection tools, such as psychometric tests and assessment centers. For this reason, despite the hiring process successfully securing high-quality candidates, it is not efficient enough to compete in a labor market that moves quickly and is technologically advanced.

3.5.2 Conclusion

To conclude, Dhaka Bank PLC is known for its methodical and strategic approach to hiring and selection, which is effective in promoting the company's goals. The bank has been effective in maintaining a laser focused approach to employing skilled and competent individuals, ensuring that employees' skills match the needs of the job. This means a high level of efficiency that supports the general performance and sustainable development of the organization. Yet, despite these benefits, the recruiting process has some definite operational inefficiencies. The hiring process is slower and less responsive overall due to delays brought on by multi-layered approval processes, a reliance on manual screening techniques, and a lack of integration of cutting-edge HR technologies. Such inefficiencies could lead to lost opportunities to draw in top people in a highly competitive banking industry. Therefore, it is essential to modernize the bank's recruitment system by implementing all HRIS and digital recruitment tools, reducing the bureaucracy, and optimizing all internal processes. In addition, using advanced selection methods and data-driven decision-making processes can enhance the accuracy and consistency of hiring decisions. Dhaka Bank PLC will be able to adopt more holistic approach which would involve efficacy and efficiency and, therefore, its competitive advantage and also flexibility to tackle the banking industry scenario in the changing environment. 3.6 Recommendations and Implications

3.6 Recommendations and Implications

3.6.1 Recommendations

Based on the observation made on the hiring and selection process of Dhaka Bank PLC, the following recommendations are proposed to enhance effectiveness and efficiency in the hiring and selection process. They are in line with HRM theory, industry best practices and findings from your study:

- ✓ **Simplify the Approval Process**
  Excessive hierarchical layers in hiring approvals should be eliminated by the bank. Delays can be greatly decreased by implementing predetermined authority boundaries and quicker decision-making procedures. A more decentralized approach can provide greater responsiveness and enable recruiters to be first to the source of their best candidates before their competitors.

- ✓ **Implementing a comprehensive HRIS**

  It is essential to implement a fully integrated Human Resource Information System (HRIS). Automating candidate tracking, CV screening, and communication will cut down on human labor, lower error rates, and increase process speed and transparency.

- ✓ **Using Cutting-Edge Selection Tools**

  Bank should practice modern evaluation techniques such as aptitude test, psychometric test and assessment centers. These technologies will help to make the recruiting judgments more objective and make it easier to identify high-potential prospects.

- ✓ **Boosting of E-Recruiting Techniques**

  Leveraging digital employer branding, LinkedIn and online recruitment platforms can help attract a wider, more qualified applicant talent pool. Given the competitive nature of the banking job market, it has become imperative to have a great online reputation.

- ✓ **Create a Talent Pipeline**

  A regular flow of qualified candidates can be ensured by establishing a pool of candidates and maintaining relationships with academic institutions and professional bodies. Additionally, internship programs can be strategically employed as a means of recruitment.

- ✓ **Standardize the criteria for interviews and evaluations**

  To ensure fairness and lessen bias, structured interviews with predetermined scoring systems should be used. This will improve candidate evaluation's dependability and consistency.

- ✓ **Downsize the Hiring Time**

  Setting clear deadlines for each stage of the hiring process and regularly checking and monitoring them can help boost efficiency. Key performance indicators (KPIs) such as time-to-fill and cost-per-hire should be used to measure the success of the process.

- ✓ **HR Personnel Training**

  HR staff members must be continuously trained about digital tools, unbiased hiring processes, and the latest recruiting tactics. As a consequence, there will be an improvement in professionalism and the standard of decision making.

- ✓ **Boost Employer Branding:**

  The bank can attract top people by promoting its principles, work culture, and prospects for career advancement. Both the quantity and quality of candidates will increase with a good employer brand.

- ✓ **Encourage data based decision making**

  The bank should leverage recruitment analytics to measure employee performance, hiring outcomes, and employee turnover. This will aid the continuous development and strategic HR planning.

- ✓ **Encourage Fairness and Transparency**

  Maintaining communication with applicants and transparency during the recruitment process will enhance the bank's reputation and the application process for candidates.

- ✓ **Frequent Assessment and Benchmarking**

  To guarantee ongoing compliance with international best practices, hiring procedures should be routinely examined and contrasted with those of industry leaders.

If these suggestions are successfully put into practice, Dhaka Bank PLC will be able to improve recruiting quality and bolster its competitive position in the banking industry by striking a better balance between efficiency and effectiveness.

3.6.2 Implications

The results of this study on Dhaka Bank PLC have a number of significant implications for enhancing hiring and selecting procedures. First of all, delays in the approval process signify the need for more efficient and decentralized decision-making in order to reduce delay and avoid the loss of eligible applicants. Second, lack of utilization of cutting-edge HR solutions indicates an important role of digital transformation. For better hiring efficiency and accuracy, the proper and complete implementation of HRIS and e-recruitment technologies should be taken along with training HR professionals. Moreover, the difference between current practices and international standards indicates the need for better structured and data-based selection methods. Standardised assessment criteria and more modern assessment techniques are essential as traditional interviews could mean less objectivity. The survey also indicates that, to remain competitive, recruitment must be considered a strategic approach and requires proactive talent pipeline building and employer branding. Finally, the lack of measurable recruitment metrics underscores the need for tracking recruitment performance through KPIs such as cost per hire and time to hire. All things considered, these ramifications highlight how crucial it is to combine efficacy, efficiency, and strategic HR strategies.

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Appendix

Project Title: A Comprehensive Analysis of the Efficiency and Effectiveness of Recruitment and Selection Practices of Dhaka Bank PLC

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