

Report On
**Measuring the Effectiveness and Efficiency of the Recruitment and
Selection Process of DBH Finance Corp Ltd.**

By

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Student ID- 18104194**

**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
September, 2022**

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Declaration

It is hereby declared that

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

Student's Full Name & Signature:

A.K.M Rabbul Hossain
18104194

Supervisor's Full Name & Signature:

Md. Shamim Ahmed
Deputy Registrar, BRAC Business School
BRAC University

Letter of Transmittal

Md. Shamim Ahmed
Deputy Registrar
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship report on Measuring the Effectiveness and Efficiency of the
"Recruitment and Selection Process of DBH Finance Corp Ltd"]

Dear Sir,

It is my pleasure to present my entry-level position and provide information regarding the
'Effective and Efficient Recruitment and Selection Procedure of DBH Finance Corporate Ltd'
for which I was directed to write.

I've done my best to conclude the report as concisely and comprehensively as possible with the
relevant information and suggested solution.

I trust that the report will suit the desires.

Sincerely yours,

A.K.M. Rabbul Hossain
18104148
BRAC Business School
BRAC University
Date: September, 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between DBH Finance Corporate Ltd. and the undersigned student at BRAC University named A.K.M. Rabbul Hossain, recognizing the dedication to preventing the unlawful disclosure of the organization's confidential information.

Acknowledgement

At the very outset I would like to thank my academic advisor, Md. Shamim Ahmed, who helped me with advice for writing this final internship report and an outline for writing and compiling the entire document. I would like to thank him for his kind assistance and consistent oversight, which gave me great confidence in achieving the intended outcome for my internship project.

I would want to express my appreciation to the entire HR Department of Delta Brac Housing Finance Corporation Ltd., that provided me with a wealth of information and pertinent data and ultimately collaborated with me to successfully complete the report. I would like to thank each member of the HR Department's employees for their assistance and instruction, which enabled me to complete my internship report successfully. I completed my entire internship under their supervision, and I am incredibly grateful to them for assisting me with every aspect of office work. Without their assistance, it would be impossible for me to perform this challenging assignment. They provided me with all the instructions, assistance, and guidance I required to complete this challenging work.

I am really grateful to Delta Brac Housing Finance Corporation Ltd., and its management and in particular, the HR Department, Customer Service Department, and Recovery Department personnel for their kind assistance in preparing this tough study containing crucial data and information.

Executive Summary

Delta-BRAC Housing Finance Corporation Ltd. (DBH) is the first and largest housing finance organization in the private sector of our country, and comes to mind when we consider home loans and home deposits. DBH has an excellent safety reputation as evidenced by its sixteen consecutive years of "AAA" ratings.

Throughout my work at DBH, I researched possibilities where branding might be utilized efficiently. This report focuses mostly on BRAC Bank Ltd.'s recruitment and selection procedure. The objective of this research is to comprehend the current state of the recruitment and selection processes. In addition to discussing the wings or divisions of HRD, this section describes the functions of each HRD wing in brief. In addition, a brief history and a list of services are provided. It also includes my duties and responsibilities, a conclusion, and recommendations based on my perspective-the areas that required improvement. In conclusion, I discussed my observations and conclusions from DBH.

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Chapter 1: Overview of Internship

1.1 Student Information

Name: A.K.M. Rabbul Hossain

ID: 18104194

Program: Bachelors of Business Administration (BBA)

Major: Human Resource Management

Minor: Management Information System

1.2 Internship Information

1.2.1 Company name, Period, Department, Address

The duration of DBH Finance Limited's internship was three months. My internship was from 14th June to 13th September of 2022. I was assigned as an HR intern. My office was in the headquarters of DBH Finance Limited.

The address of DBH Finance Limited's headquarters is:

Landmark Building (9th Floor), 12-14 Gulshan North C/A, Gulshan 2, Dhaka-1212

1.2.2 Internship Company Supervisor's information

While I was doing my internship period at DBH Finance Corp Ltd, my on-site supervisor was Md. Mustaqimur Rashid. He is currently working as Assistant Vice President - Human Resources at DBH Finance Corp Ltd.

1.2.3 Job Responsibilities

1) Assisting in Recruitment.

a) CV Sorting

- b) CV Screening
- 2) Assisting in HR Operation Activities
 - a) Certificates, NID and Reference Verification
 - b) Personal file management
 - c) Issuing Salary Certificates and NOC

1.3 Internship Outcomes

1.3.1 Student's contribution to the company

I was assigned daily or weekly assignments during my internship at DBH Finance Limited. I used to execute these chores which included screening CVs primarily from BD Jobs and other sources, then sorted them out, and provide status updates by email as well WhatsApp, which enabled the HR division to operate more efficiently. I was also assigned to verify certificates and NID of candidates, issuing salary and Non-Objection Certificate (NOC) for employees. Also, I helped to create and organize Employee Personal Profile. In addition, when I was in charge of calling prospects and organizing interviews, it allowed the company's permanent workforce to focus on some of the other, more important activities.

1.3.2 Benefits to the student

The internship at DBH Finance Limited gave me a better understanding of business life, which will assist me in preparing towards my future career. In addition, I have learned about the different activities of the HR department and their contribution to the Human Resources operations of the organization. In addition, I had the opportunity to work with seasoned experts and gained insight into how the Human Resources department of a firm operates. In addition, I obtained knowledge of a variety of Human Resources departments, such as Recruitment, Organizational Behavior, and Operations.

1.3.3. Problems/Difficulties (faced during the internship period)

While performing my internship at DBH Finance PLC. I encountered several obstacles. The issues are listed below:

- The office was quite a distance from my residence, and there was a massive traffic congestion, which wasted a great amount of money and time.
- As a student who is not accustomed to handling such strain, it was challenging for me to adjust to the job pressure at the organization..
- The short duration of the internship hampered the data collection procedure for my internship report.

1.3.4 Recommendations (to the company on future internships)

After I am done completing a three-month internship at DBH Finance Limited, I have provided the firm with recommendations for future interns. The subsequent suggestions are presented:

- Initially, the essential resources provided to the interns must be enhanced. Sometimes, slow resources can hinder an intern's productivity and motivation.
- Additionally, during this Covid-19 epidemic, employees must wear masks and take every measure possible for their safety.
- The organization's office hours should be strictly followed 9 a.m. to 4 p.m.

Chapter 2: A brief overview of DBH

2.1 Organogram of DBH

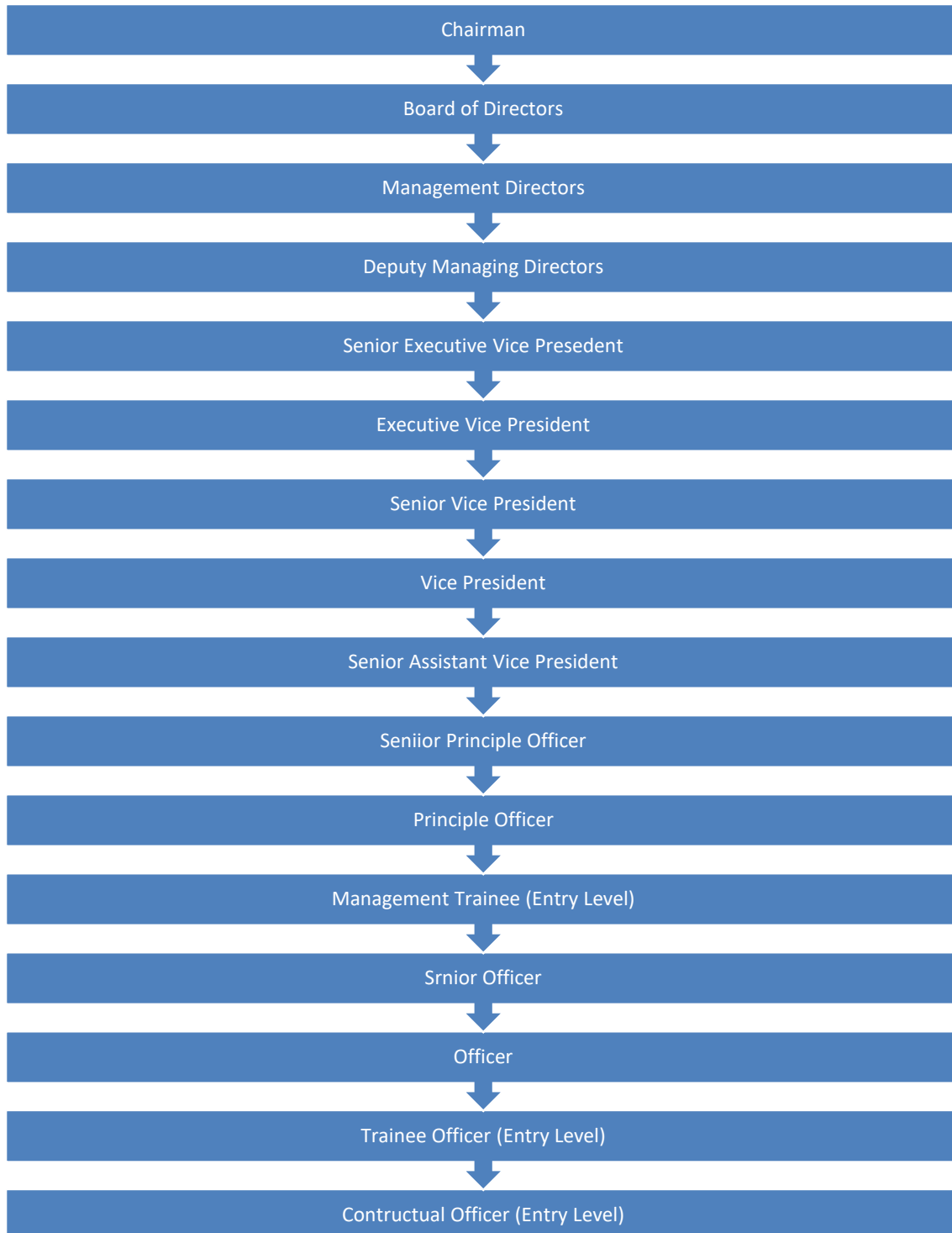


Figure 1: Organogram of DBH

2.1.1 Organogram of Gulshan Branch

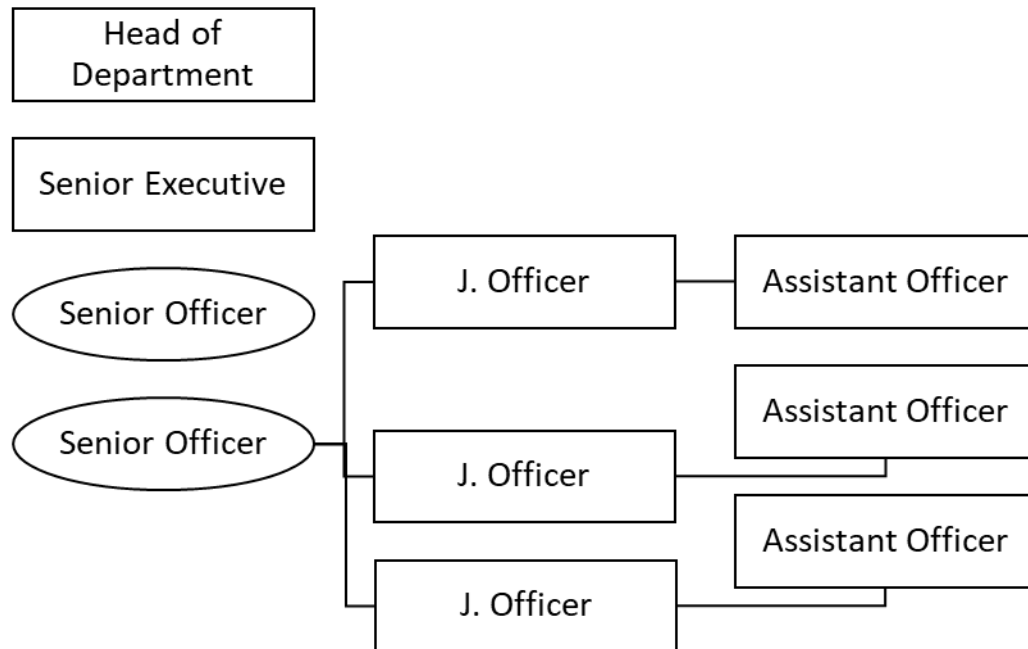


Figure 2: Organogram of Gulshan Branch

2.2 Services and products Availability

Loan Products

- Premium Housing Loan
- Commercial Property Loan
- Home Construction Loan
- Apartment Loan
- Home Extension Loan
- Home Equity Loan
- Housing Plot Loan
- Project Loan
- Loan Against Deposits

Deposit Products

- Easy way deposit
- Annual Income Deposits
- Annual Plus Income Deposit
- Cumulative Deposits
- Monthly Income Deposits
- Children's Deposit
- Quarterly Income Deposits
- Easy home Deposits
- Profit First Deposits
- Flexible Fixed Deposits

2.3 Market Competitors

Competitors are entities whose businesses and strengths and shortcomings are comparable to ours, and who can capitalize on our deficiencies.

- IDLC Finance Limited
- Lanka-Bangla Finance

2.4 Performance

For the seventh consecutive year, DBH Finance PLC. was rated AAA (Triple A), which is the highest rating on the long-term scale, and ST-1 for short-term obligations. In 2021, DBH home loan disbursements exceeded Tk.4000 crores, and DBH Finance PLC. is the only local bank or financial institution to have maintained the highest credit rating on a continuous basis.

2.5 Market Share

DBH is a multinational joint venture supported by five institutions: three local shareholder organizations and two international partners. In 2008, the company went public via an initial public offering (IPO).

These are the local promoters:

BRAC, the largest national NGO in the world, with a strong presence in the country and significant contributions to its socioeconomic development.

Delta Life Insurance Company Limited is the country's premier private life insurance provider.

Green Delta Insurance Company Limited is the country's premier and first general insurance company in the private sector.

The following constitute the international partners:

HDFC, a pioneer in the field of private sector home finance in India and the most successful housing finance institution in South Asia, provides DBH with technological and business expertise in order to make the most suitable recommendations about products, policies, systems, and procedures.

IFC: The World Bank's arm for the private sector. Local and foreign shareholders come together with the purpose of financing the essential demand for shelter of the populace, increasing the housing stock of the nation, and promoting affordable house ownership.

Chapter 3: Project Part

3.1 Introduction

The Human Resources department is the center of any firm because it employs both strategic and all-encompassing approaches to managing staff, the working environment, and office culture. The role of the Human Resources Department is to safeguard and support the company's most valuable asset - its human capital - by providing them with the company's management system, policies, and programs, and by fostering a positive working environment throughout the employer-employee relationship.

Human resource department usually concern with addressing present employee needs. Like-

- Training,
- Payment,
- Benefits,
- Incentives,
- Compensation,

It also responsible for Recruiting/Hiring New Employees-

- Checking for Vacancies
- Posting Job Ads Online and in the Newspaper
- Creating a CV Database
- Recruit by examination and interview

In addition, Management of the termination/separation procedure (if retired/fired/laid off)-

- Preparing termination documentation in accordance with the bank's policy
- Clearing all outstanding payments
- Rewarding staff
- Motivating and energizing employees through rewards and other means.



Figure 3: Human Resource Management: (Primary Activities)

3.2 Literature Review

Simply said, recruitment is the method used to find, evaluate, and hire potential new employees for a company. When it comes to staffing businesses, employment agencies are indispensable. Since every company has unique requirements, our adviser tailors the application process to each individual's set of skills in order to achieve optimal results. The selection process has been broken down into a set number of rounds based on the nature of the activity. It was found that there is a large body of literature that discusses and acknowledges the unique characteristics and significance of recruitment and selection, as well as its various types, strategies, and management. Finding and enticing potential employees is what recruitment is all about. This is the group of potential new hires that an organization considers. Recruitment, in reality, links employers with potential new employees. Implementing an effective recruitment and selection strategy is crucial to the success of any business. However, success isn't guaranteed due to erroneous beliefs and urban tales around recruitment and the fact that dedication and

perseverance need regular exercise to become second nature. Positioning is an important part of their job. A list of working activities should include details about the location, competencies, adequate general administration, organizational incorporation, review, appropriate degree of education, and specialized qualification.

3.3 Objective

The purpose of this paper is to do an analysis on "Measuring the Effectiveness and Efficiency of the Recruitment and Selection Process of DBH Finance PLC., and the primary purpose of this report is to determine the level of employee satisfaction with DBH Finance Limited's recruitment and selection process.

3.4 Scope, Methodology & Limitations

3.4.1 Scope

The topic of my report is comprised of the benefits and advantages I've learned during my internship. All of the information and experience I have gained from this organization will aid me in my future endeavors. The report will aid in understanding the current deposit packages offered by DBH. The report will not include any sensitive or controversial internal organization information. In addition, the report will not focus on any internal deposit and branding strategies or policies.

3.4.2 Methodology

I have gathered primary information from this organization. The data source is the organization itself. I have also gathered information from their website. In reality, a single method of data collecting may not be sufficient for such a comprehensive examination of deposit product information. On this report, both types of data collection methods, namely primary and secondary data collection, have been utilized. This report was compiled using all types of information stored at the DBH headquarters, especially in the deposit department.

3.4.3 Limitation

The study was conducted within a time constraint of 12 weeks. As the program is BBA, I was required to work alongside my official internship duties. Consequently, it was impossible to cover all relevant factors. In addition, a DBH official was unable to discuss openly all policy issues. Some material on several websites was likewise unreliable because it did not match the actual circumstances. Due to the fact that this is a limited liability corporation, not all the information was made available for publication in this report.

Chapter 4: Efficiency of Recruitment and Selection

This chapter contains the data analysis of "Measuring the Effectiveness and Efficiency of DBH Finance Limited.

4.1 Introduction

This Recruitment and Selection Policy is intended to attract and select employees with a strong desire to accomplish the DBH Finance PLC's vision and who will contribute to our business success. The key difference between recruiting and selecting is that recruitment comprises techniques in which candidates are enticed to the position and apply for that. On the contrary side, selection is a negative procedure that fosters competition among candidates and leads to the recruitment of meritorious candidates.

Recruitment is the technique of seeking out individuals looking for work and persuading them to compete for openings inside an organization, whereas selection is the set of actions taken to determine the most qualified candidates for open positions.

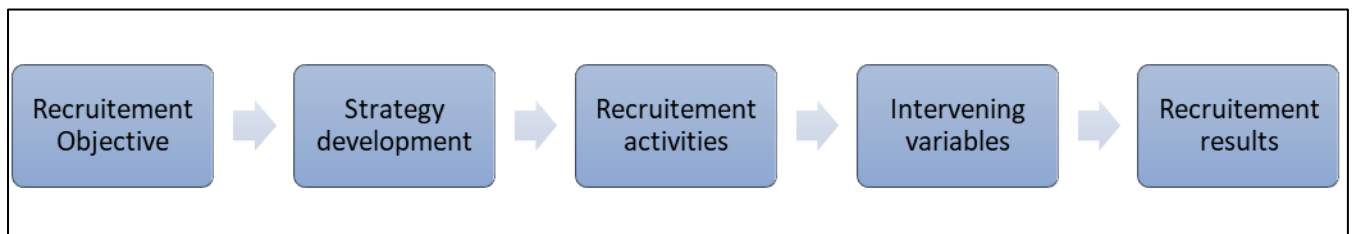


Figure 4: Five stages of the recruitment process. Breaugh & Starke (2000)

4.1.1 Procedure

The following minimum requirements are mentioned in this policy:

1. The position is specified and justified by the department head making the request, and the Human Resource Department processes that respective position.
2. The position is only then advertised unless a candidate has been identified through succession planning or other organizational expectations.
3. The decision about recruitment and selection is made by the MD and DMDs. The

authorized HR Department representative must be assisted by a minimum of one additional departmental specialist in the recruitment process.

4. The DBH Finance PLC satisfies and documents the essential skills, qualifications, experience, and competences, as well as any other legal or company-specific requirements.
5. A minimum of two reference checks along with medical examination are being documented.
6. The Head of Group HR and, in exceptional circumstances, the Managing Director approve and issue offers.
7. Everyone, whether hired internally or elsewhere, participates in an employee orientation program.

4.1.2 Current Recruitment Process:

When any vacancy occurs in an established organization and it has been determined that employees are required to fill up the vacancy, then an Employee Requisition Form must be submitted as well as a copy provided to the Manager first at Corporate Office. The Manager then evaluates if there is a qualified candidate presently employed by the organization for whom a transition to the unoccupied job would result in a promotion or an enhanced promotion opportunity. Manager promptly submits the Requisition Form containing his comments to the asking department.



Figure 5: Recruitment process of DBH Finance Limited

4.1.3 Succession planning:

The DBH Finance PLC includes succession planning, which is a method for determining the corporation's future human resource requirements. Succession planning identifies prospective successors across various managerial positions. The individual in concern may be notified when the position in concern becomes vacant. However, this does not necessarily prohibit advertising or consideration of those who respond to it. Vacant positions are advertised if they are not acquired through the succession process.

The Function Manager will subsequently collaborate with the new employee. Furthermore, the Function Manager is fully engaged in the recruitment and onboarding processes. The Function Manager relies largely on the employees they have recruited to assist them in achieving the MOs, KPIs, and other initiatives. The Function Manager is situated in the best position to assess the candidate's soft and technical talents, as well as their team fit.

The Human Resources department will establish Recruitment Standards for specific positions, which must be strictly adhered to, with no variations authorized without such approval of the Head of Group Human Resources.

The Head of Group Human Resources is accountable for periodically reviewing and revising the Recruitment Policy. Such restrictions would not apply to present employees, but the defined standards, with the exception of educational qualifications, should be regarded for promotion cases.

Whenever any vacancy occurs in the organization then it is considered necessary to hire staff, the Employment Requisition Application must be submitted and a copy sent for Manager at the Corporate Office. The Manager must then determine if there might be a suitable candidate already hired by the Team where a transition to the vacant position could very well result in a promotion or a better promotion opportunity. The manager then swiftly returns the Requisition

Form to the requesting department with his feedback. If it is not possible to transfer an existing employee, a recruitment process will be begun.

Current Company employees are given preference during the hiring process. When making such decisions, the fact that perhaps a skilled employee is performing critical work in a position that is potentially more difficult to fill than that of the 26 vacant positions might be a factor, nevertheless managers must be careful not to hinder career advancement for the sake of immediate convenience.

Every Functional Head participates throughout the selection procedure because their employee performance assessments have a direct impact on the operations of their particular Function.

- The promotional employment process must therefore correspond to the following criteria:
- The Promotions will be purely based on talent.
- Evaluations must absolutely be relevant to the job.
- Supervisors must evaluate as many possible applicants as necessary to ensure candidates of good quality.
- The management has the authority to select or reject candidates through any background deemed fit.

By transfer or promotion, employees may be relocated to different Business Units or divisions.

If the transfer is not a promotion, it should not result in a wage increase.

4.1.4 Attracting the Candidates: Internal versus External Advertising

The objective here is to hire the most qualified applicant for a vacant position. Consequently, it is generally preferable to advertise for the post, unless a candidate has been selected by succession planning as well as other business requirements.

It's simple to overlook an inside recruit, but posting an internal advertisement is inexpensive, therefore the position may be placed internally, if considered suitable, on Staff Notice

throughout all Company Offices using the specified format. Everyone here is offered a fair chance to have their respective application based primarily on its merits, which could be a great opportunity to discuss the applicant's professional objectives.

Candidates that hold the necessary abilities, qualifications, expertise, and capabilities should fill open positions. Therefore, if it is believed that there is no acceptable candidate within The DBH Finance PLC, the position should be advertised both internally and externally. If time is of the essence, it might be decided to the market internally and externally both parallelly.

In addition to newspaper advertisements, other channels such as BD Jobs, campus recruitment, and outsourced placement should be utilized depending on the time of year. It is prudent to consider alternative means of attracting the ideal individual.

4.1.5 Advertising process for recruiting

Once recruitment has been approved by the Top management, an advertisement must be created based on the skills, qualifications, expertise, and competence outlined in the respective job descriptions. The HR department of the company should create a standard template. Manager, ER & Talent Management would compose the advertising and coordinate its publication.

4.1.6 Screening and Selection of Applicants

After receiving job applications, top management and Talent Management will conduct weighted scoring or preliminary interviews for positions at the Officer level and above, while the HR Manager will do so for positions at the lower levels. Different screening processes will be used for different levels of positions as such implemented in the following:

Job openings with responsibilities greater than those of an Assistant Manager will be subject to preliminary interviews in which candidates' professional and technical skills and personality traits will be assessed.

Aptitude, technical that is professional and behavioral competence, communication, and psychological tests are necessary for positions ranging from officers to assistant managers.

Examinations in technical (professional), dexterity (mechanical aptitude), and communication skills are usually necessary for positions below that of an officer..

Those qualified candidates who meet the specified requirements and pass the necessary tests will be noted separately. The applicant need not be informed if their application is rejected during the initial scrutiny/screening exams or after preliminary interviews.

For specific roles (identified by the Corporate HR Department), entry-level candidates may be required to undergo the Assessment Centre.

All qualified candidates will be forwarded to the relevant Function Head at the Corporate Office for further review and, if necessary, further short listing down to a final pool of three. They will be reinterviewed alongside the seeking department's Function/Department Head if necessary.

Structured interview forms and questions are available from the Corporate HR Department, and will be used to conduct interviews in line with The Group's principles and standard interviewing practices.

The final interviewee will be given a DBH Finance application blank, which should be filled out in full and brought with the applicant.

This position will be re-advertised and a new search performed if none of the applicants are deemed suitable.

The HR Manager is responsible for recording the results of the interviews on the Assessment Form (which may be obtained from the Corporate HR Department) and updating it as needed.

A candidate's application will be investigated by the company's HR division. It is best to verify a candidate's qualifications before hiring them, but there are many legitimate reasons to do it after the fact.

Everyone applying for a job at the company should know that any misrepresentation of facts on the application will result in immediate dismissal, regardless of how long they may have been employed before the lie was discovered.

It is the responsibility of the Head of Group HR, in consultation with the requested Department Head, to make the final hiring decision and set the appropriate compensation levels for positions at the Manager level and above. He will discuss highly visible positions with the MD.

The Manager, ER & Talent Management, in consultation with the requisitioning BU/Function/Department Head, will decide on the appropriate remuneration grades for officers' positions (up to and including Assistant Manager), subject to approval from the Head of Group HR.

After meeting with Talent Management, the HR Manager will make the final selection and set the appropriate wage grades for occupations below the officer level in conjunction with the requisitioning function or department head.

4.1.7 Headhunting Process:

"Headhunting" implies to the practice of actively seeking for and luring the best possible candidate with the necessary set of skills. To successfully "headhunt," you must first convince the target employee to join your company. DBH Finance PLC typically works with outside human resources consultancies during the headhunting process.

4.2 Requirements for employees

The requirement for employees is differ as per positions of the organization. Like, for marketing officers, the required skills and background will not match with HR officers. But there are a standard requirements guideline that needs to follow. The necessary requirements before hiring any employees are-

- Graduation or Post-Graduation in BBA/ MBA/ MBM/ CSE/ Economics/ Law as per designation, from any reputable public and renowned private universities recognized by the UGC.
- Set of skills in Planning, Complex Problem Goals, and Analytical Capability
- Capable of multitasking and has exceptional communication and presentation skills
- Highly developed interpersonal skills and the capacity to work under pressure.
- Having the willing to be employed at any location inside Bangladesh.

4.2.1 Comparing requirements with similar financial institutions:

Key Factors:	DBH Finance PLC	LankaBangla Finance Limited	IPDC finance Limited
Academic Requirements	They focused more to skills rather than educational requirements	Graduation from any field with a minimum 3.25 GPA out of 4.0 from an authorized university, as well as S.S.C. and H.S.C. GPAs of 5.0.	Minimum of four years of Bachelor's degree from any reputable university with a final CGPA of 3.0 through all exams and 4.50 out of 5.0 in both S.S.C. and H.S.C.

Shortlisted	600	700	869
Memo	After examining these 600 candidates, 100 candidates who match the qualifying requirements are selected.	Depending on other factors, 700 candidates are shortlisted to 200. candidates and compose memos for candidates	After eliminating 869 individuals, the recruiters identify 175 qualified candidates for the upcoming responsibilities.
Group Discussion	On average, 100 candidates participate on Individual Interview and Evaluation process (Group Discussion session)	Group Discussion with 100 Candidates, divided into 20 groups of five individuals.	Then, 175 candidates are given an IPDC-related case study to solve.
Interview	Among them twenty candidates were chosen for the final interview	Thirty-three candidates were chosen for the Final interview.	Afterwards, thirty-nine candidates were chosen for the final interview.
Final Interview	After the final interview, ten candidates are finally selected.	After final interview they select twelve candidates.	And lastly, they select eight candidates.

4.3 Selection Process

- **Gathering of Applications:** After the recruitment process is complete, DBH Finance PLC moves on to the selection phase, which begins with sourcing CVs from an online source and then selection of application forms from there. After collecting all applications, they examine the forms and determine which candidates are suited for the post and will take on the written examination. Now in a situation where the application does not satisfy the necessary condition; it will not be selected.
- **Initial Screening of the resumes:** There are subsequent steps is the brief posting of resumes. In that shortlisting, the Human Resource department is involved, and they recommend this step to the other departments and in order to save time and at the same time identify the best candidates for the post. When potential candidates are identified, written tests are administered.
- **Informing Candidates:** After a brief listing of the request, the Human Resource Department contacts the candidate regarding the Written Exam. And for DBH Finance PLC's written exam, applicants are given online entrance cards.
- **Written Test:** DBH Finance PLC is focused with selecting the best applicants for the position. After the candidates have been whittled down in the preceding steps, the chosen candidates take a written examination that consists of general knowledge, mathematics, English, and an essay. Applicants who pass this written examination and are then invited for an interview.
- **Records Check:** Before employing a candidate, the HR department of DBH Finance PLC conducts a thorough review of the applicant's past employment records. In such a case, the application will be disqualified in the case if any false information is revealed.
- **Preliminary Interview:** DBH Finance PLC scheduled a preliminary interview with HR manager and the respective division heads to learn more about the prospects.

- Final Interview: The candidates who pass the preliminary interview are invited to the final interview with the company's MD. Then the interviewer attempts to get in-depth information about the prospects.
- Background investigation: In this part, the legal department verifies the supplied information. They also verify the candidates' references and guarantors.
- Job Offer: If the applicant meets all other requirements, the Managing Director will confirm the candidate's employment offer. The duration is one year and is applicable to all MTOs of DBH Finance PLC. We actually term it the trial phase.
- Medical Tests: From the instructed Diagnostic Center, it is to be determined whether the candidate possesses the physical fitness required for important job duties.
- Appointment Letter: At the conclusion of the Medical Test or Medical Exam, applicants are given an Appointment letter and instructed to collect it from the DBH Finance PLC Human Resource Division.

4.4 SWOT Analysis

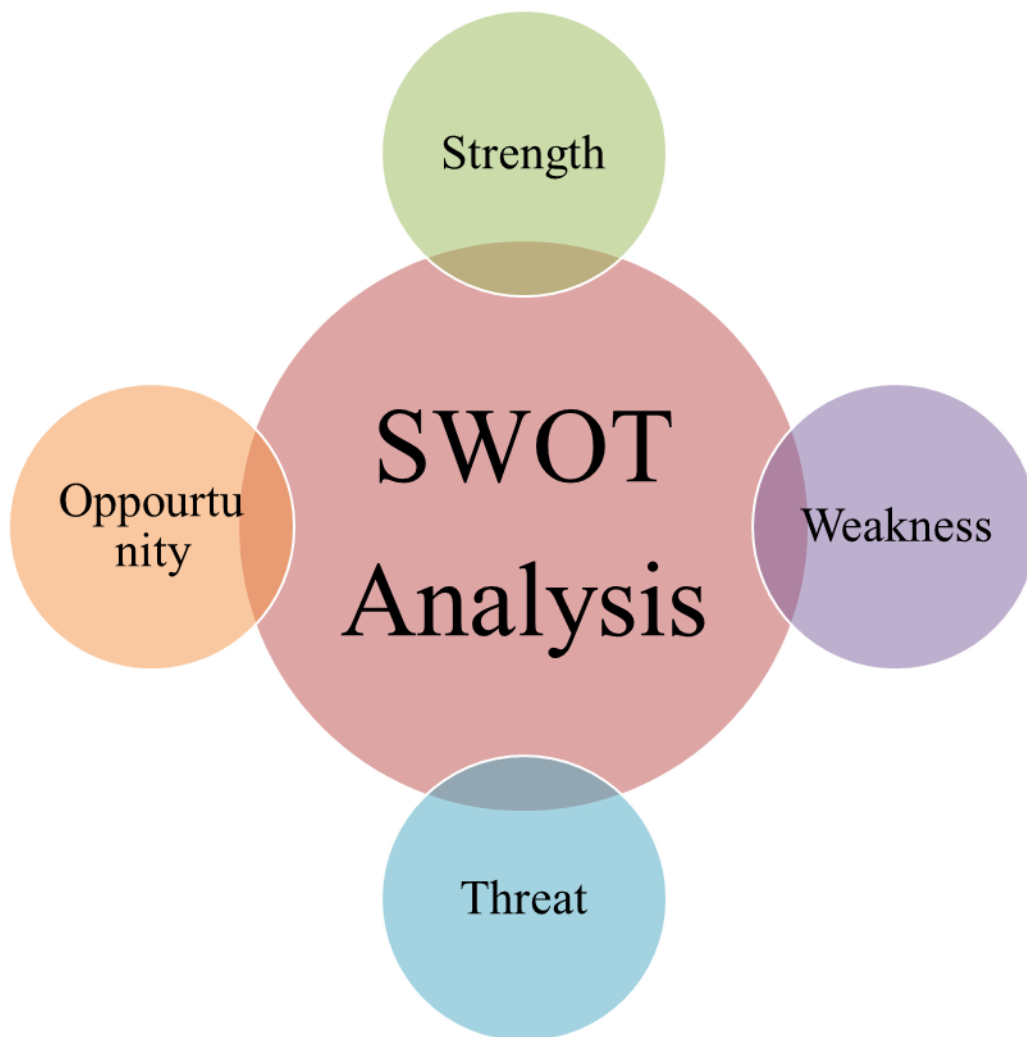


Figure 6: SWOT Analysis

4.4.1 Strengths

- a) Strong capital foundation
- b) Team of management experts
- c) Coordination between the department
- d) A formidable investment and retail team to expand clientele.
- e) Excellent rapport with present and potential clients
- f) Multiple funding sources
- g) Outstanding market share
- h) Corporate ownership structure
- i) Diverse commercial exposure

4.4.2 Weakness

- a) Significant Asset Quality Deterioration with Adequate Provisions
- b) High concentration of ownership
- c) deteriorating financial results
- d) Weak treasury administration
- e) Greater proportion of special assets than big rivals
- f) Treasury management should develop risk management MIS more.
- g) High churn rate in upper and middle management

4.4.3 Opportunities

- a) Business growth possibility
- b) Demand for various financial products on the market
- c) SMEs funding
- d) Possibility for fund-raising using new financial instruments
- e) Capital market activity
- f) Possibility of greater product variety
- g) Merchant banking and fund management responsibilities

4.4.4 Threats

- a) Commercial banks' holdings
- b) Possibility for commercial banks to enter the business.
- c) Increasing domestic and international fund costs
- d) Newcomers entering the marketplace
- e) Low barriers to entry in the industry

Chapter 5: Analysis of the study

5.1 Findings of the Study

The findings of this study reveal a number of significant difficulties encountered by DBH staff. According to the survey, DBH Finance PLC has a very low level of employee satisfaction. New employees at DBH Finance PLC were largely unsatisfied with the company's online recruitment process and application system. Employees from different divisions claimed that the information provided by the DBH recruiter wasn't enough for them to fully understand the Job Description. The application procedure and the length of time between interviews and feedback have been met with widespread dissatisfaction from the majority of employees, however there are some exceptions.

5.2 Recommendation

It is important to note that DBH Finance Limited provides its employees with a sense of fulfillment by rewarding their efforts. However, certain useful tips and the challenges that employees face are still addressed when it comes to the recruitment process. During my time as an intern at DBH, I was able to build these skills.

Following are a few recommendations based on the findings:

- Because of this issue, DBH's Online Recruitment System or Application System should be improved. Otherwise, they risk overlooking qualified people.
- DBH should fully clarify the Job description in the circular so that applicants are aware of their obligations and can do their jobs effectively.
- Finally, HR Managers state that it takes too long to provide feedback on their interviews, which dissatisfies them. Therefore, they should communicate their outcomes as soon as possible, which will have a favorable impact on the company and assist motivate them in the future.

Conclusion

In Bangladesh, DBH Finance Limited has been expanding at a faster rate than most other non-banking financial companies. The company's management team is made up of highly qualified and active individuals who have been important to the company's success and growth over the years. Human resources (HR) and the hiring process are standard at most major companies. Competency-based interviews make the hiring process fairer by removing the potential for prejudice and focusing on a candidate's relevant skills and experience. DBH will be able to attract and retain top talent and expand its business if its management improves its human resources practices and implements the standard recruitment strategy in the sector.

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Appendix

E-Recruitment Portal (Circular)

Criteria: required skills as per positions

Shortlist

Depending on other criteria they shortlist those 600 and find 100 eligible

Group Discussion of 100 Candidates (20 groups consists of 5 person)

20 got selected for Final interview

Finally, 10 got selected