



**INTERNSHIP REPORT  
ON  
RECRUITMENT & SELECTION PROCESS OF  
DHAKA BANK LTD.**

---

Internship Report

On

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

Submitted To:

Zaheed Hussein Mohammad Al-Din  
Senior Lecturer  
BRAC Business School  
BRAC University

Submitted By:

**Prokriti Puja Mondal**

**ID: 13104198**

BRAC Business School  
BRAC University

**Date of Submission: 23th December, 2016**

## Letter of Transmittal

Zaheed Hussein Mohammad Al-Din

Senior Lecturer

BRAC Business School

BRAC University

**Subject: Submission of Internship Report.**

Dear Sir,

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

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

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

Sincerely Yours,

.....

**Prokriti Puja Mondal**

**ID: 13104198**

**BRAC Business school**

---

## Acknowledgement

---

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

This is a great pleasure for me to be assigned under the guidance of Mr. Zaheed Hussein Mohammad Al-Din , Senior Lecturer of BRAC Business School, BRAC University. I am very grateful to him for all her kind cooperation and guidance in preparing this project paper. His valuable suggestions & guidelines helped me a lot to prepare this report in a well-organized manner.

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

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

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

---

## Executive Summary

---

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

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

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

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

The success of a commercial bank depends largely in the quality of service rendered to the clients. Quality of service depends on the competence and the quality of the employees of the organization. Therefore, the authority of DBL has to be careful in recruiting the right person for each job. As the recruitment and selection process of DBL is improving. Though the overall recruitment and selection process of DBL is a well-organized process but still there is scope for improvement. The policy and process should be revised.

## Table of Content

---

### Chapter 1

---

1.1 Introduction	07
1.2 Objective of the Report	07
1.3 Scope of the study	08
1.4 Methodology	08
1.5 Limitation of the study	09

### Chapter 2

---

2.1 Overview of Dhaka Bank Limited	10
2.2 History of Dhaka Bank Limited	10
2.3 Vision of Dhaka Bank Limited	11
2.4 Mission of Dhaka Bank Limited	11
2.5 Goal of Dhaka Bank Limited	11
2.6 Strategic objective of Dhaka Bank Limited	12
2.7 Division of Dhaka Bank Limited	12-13
2.8 Branches of Dhaka Bank Limited	13
2.9 Organizational structure of Dhaka Bank Limited	14
2.10 Overview of HRD of Dhaka Bank Limited	16

### Chapter 3

---

3.1 History of human resource management	17-20
3.2 Function of HRM	20-23
3.3 Recruitment definition	24
3.4 Recruitment needs	24
3.5 Recruiting sources	25-26
3.6 Selection Process	26-27

## Chapter 4

---

4.1 Staffing Strategy	28
4.2 Types of recruitment	29
4.3 Recruitment process of Dhaka Bank Limited	30-33
4.4 Selection process of Dhaka Bank Limited	33-40
4.5 Recruitment & Selection cycle of Dhaka Bank Limited	41
4.6 Recruitment & Selection budget of Dhaka Bank Limited	41-42

## Chapter 5

---

5.1 SWOT Analysis of Dhaka Bank Limited	43-44
---	-------

## Chapter 6

---

6.1 Internship activity	45-46
6.2 Personal observation	46

## Chapter 7

---

7.1 Conclusion	47
7.2 Recommendation	48
<b>Reference</b>	<b>49</b>
<b>Acronyms</b>	<b>50</b>

# Chapter 1

## 1.1 Introduction

---

As a practical prerequisite of BBA program I have to go for internship to accumulate practical experience and need to present the report regarding the practical knowledge. This report is originated in the wake of finishing the BBA program from Department of Business Administration under BRAC University.

It offers an incredible opportunity for any student to get some brilliant ideas. As banking sector is the most important player of our economy and they also offer a very good environment for the career development in the banking sector so this was my premier objective since the very first of BBA program to do internship in this type of financial institution.

## 1.2 Objective of the report

---

The core objectives of the practical orientation program in banks are as follows –

- To know about the banking sector in Bangladesh.
  - To know the responsibilities of Human Resource Management Department.
  - To identify the Recruitment Process of DBL.
  - To relate the theoretical learning with the real life situation.
  - To familiar with the working environment in bank.
  - To fulfill the partial requirement of BBA Program.
-



## 1.3 Scope of the study

---

As an intern, my scope was very limited and restricted. I went through official formalities to collect the data for my report. This report will not cover all the function of Dhaka Bank Limited. This report made on the basis of my responsibilities, observation and studies during my internship program in Human Recourse Department of Dhaka Bank Limited.

## 1.4 Methodology

---

In order to find out the Recruitment and Selection process of Dhaka Bank, I have used various methods to collect and present data. Mainly I used two types of data for this purpose-

1. Primary data
2. Secondary data

**Primary data:** This report has prepared through extensive use of primary data. It is collected from group of people who are related with this bank. The following methods are used in collecting primary data. These are

- a) Direct interviewing: I have collected data from the branch manager and officers with the well designed questionnaire.
- b) Personal communication: I have gathered data through personal communication with my supervisor and other officers of the bank.
- c) Observation method: By observing their activities, I collect information also.

**Secondary data:** Secondary sources are those which are published or processed materials. I have collected secondary data from the following sources-

1. Various types of official documents
2. Some published research report, books, journal and articles
3. File study, some books on Banking theory and practice

## 1.5 Limitation of the study

---

Analyzing the broad recruitment and selection process of a bank are not that easy. On the other hand, time is major limitation in the duration of the program and being a junior member of the organization, it was not possible to notice or express some of the sensitive issues and other aspects. However the some of the limitations I have face while preparing this report are listed as follows:

- **Private and Confidential Data:** One of the most private and confidential information is Recruitment and selection data of human resources division of a bank. So, there is multifarious information that did not disclose and reveal to authorize person.
- **Time Limitation:** To complete the study, time was limited. It was really very short time to know details about an organization like Dhaka Bank Ltd.
- **Inadequate Data:** Lack of available information about Dhaka Bank Ltd. Printed data is not available for preparing the report. Moreover, unwillingness of the busy key persons, necessary data collection became hard. The employees are extremely busy to perform their duty.
- **Lack of Record:** Large-scale study was not possible due to constrains and restrictions posed by the organization. Unavailability of sufficient written documents as required making a comprehensive study. In many cases up-to-date information was not available.

## Chapter 2

### 2.1 Overview of Dhaka Bank Limited

---

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

### 2.2 History of Dhaka Bank Limited

---

The Dhaka Bank was incorporated as a public limited company on April 06, 1995 under the Companies Act 1994. The Bank started its commercial operation on July 05, 1995 with an authorized capital of Tk. 1,000 million and paid up capital of Tk. 100 million. DBL has made its vibrant presence at 87 locations including 2 Islamic Banking Branches; and 1 Offshore Banking Unit, 3 SME Service Centers, 1 Business Kiosk and 53 ATMs & 19 ADMs across the country. This organization achieved customers' confidence immediately after its establishment in domestic and international markets. The Company Philosophy - "Excellence in Banking" has been preciously the essence of the legend of bank's success. The Bank within a period of 21 years of its operation achieved a remarkable success and met up capital adequacy requirement of the Bangladesh Bank.

---

## 2.3 Vision of Dhaka Bank Limited

---

The vision of DBL is to assure a standard that makes every banking transaction a pleasurable experience. Its endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.

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

## 2.4 Mission of Dhaka Bank Limited

---

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

## 2.5 Goal of Dhaka Bank Limited

---

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

---

## 2.6 Strategic objective of Dhaka Bank Limited

---

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

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

## 2.7 Division of Dhaka Bank Limited

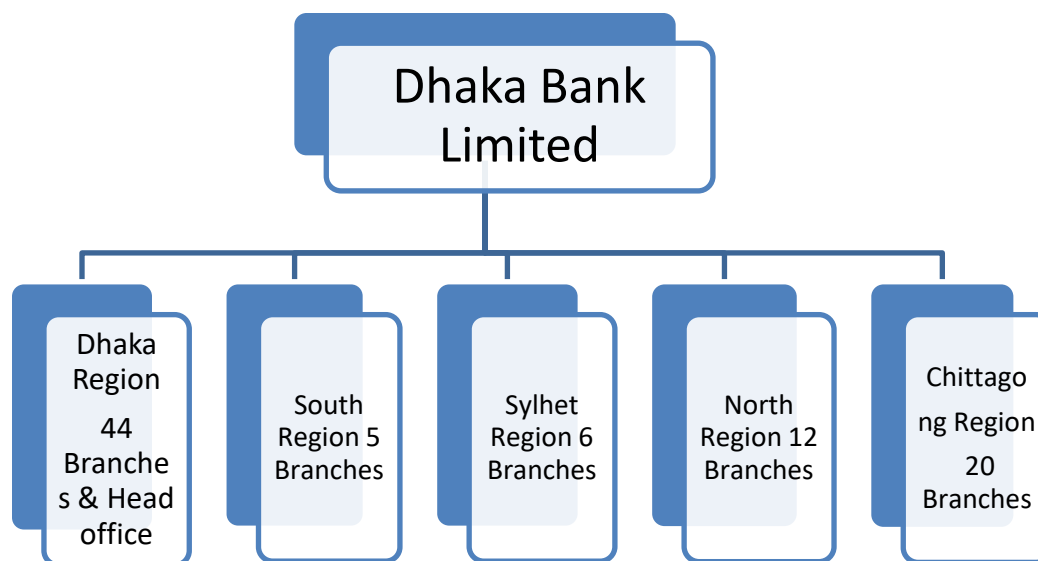
---

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



## 2.8 Branches of Dhaka Bank Limited

The Bank has 87 Branches, 4 SME Service Centers, 2 Islamic Banking centers, 2 offshore Banking Unit and 1 subsidiary across the country and a wide network of correspondents all over the world. The Bank has plans to open more Branches in the current fiscal year to expand the network.



## 2.9 Organizational structure of Dhaka Bank Limited

---

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

Managing Director
Additional Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
First Vice President
Senior Assistant Vice President
Assistant Vice President
Senior Principal Officer
Principal Officer
Management Trainee Officer
Senior Officer
Officer
Trainee Officer
Supporting Staff

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

- **Board:** Chairman and Members of the Board are appointed by the respective shareholders

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





## 2.10 Overview of HRD of Dhaka Bank Limited

---

The performance of Dhaka Bank limited is very strong because of the team of committed, knowledgeable and dedicated employees. They are mostly focus on achieving the excellence in banking. Since human resource is the most valuable asset for the bank, Bank is committed to recruiting high-caliber employees and providing them with the motivation, training, working environment and compensation package they need to perform at the highest level. They recognize the importance of making the Bank an employer of choice. To that goal in view, they ensure that the employees understand the strategic plans and objectives of the Bank and are clear about what is expected from them. The Bank promotes the importance of high ethical standards in its employees. They have to act within the prescribed code of conduct and are not permitted to solicit or accept any inducements, which are likely conflict with their duties to clients.

## Chapter 3

### 3.1 History of Human Resource Management



Personnel administration, which emerged as a clearly defined field by the 1920s (at least in the US), was largely concerned the technical aspects of hiring, evaluating, training, and compensating employees and was very much of "staff" function in most organizations.

HRM developed in response to the substantial increase in competitive pressures American business organizations began experiencing by the late 1970s as a result of such factors as globalization, deregulation, and rapid technological change. These pressures gave rise to an enhanced concern on the part of firms to engage in strategic planning a process of anticipating

future changes in the environment conditions (the nature as well as level of the market) and aligning the various components of the organization in such a way as to promote organizational effectiveness.

Human resource management (HRM), also called personnel management, consists of all the activities undertaken by an enterprise to ensure the effective utilization of employees toward the attainment of individual, group, and organizational goals.

An organization's HRM function focuses on the people side of management. It consists of practices that help the organization to deal effectively with its people during the various phases of the employment cycle, including pre-hire, staffing, and post-hire. The pre-hire phase involves planning practices. The organization must decide what types of job openings will exist in the upcoming period and determine the necessary qualifications for performing these jobs. During the hire phase, the organization selects its employees. Selection practices include recruiting applicants, assessing their qualifications, and ultimately selecting those who are deemed to be the most qualified.

It's believed that the first personnel management department began at the National Cash Register Co. in the early 1900s, according to an HR Magazine article. After several strikes and employee lockouts, NCR leader John H. Patterson organized a personnel department to handle grievances, discharges, and safety, as well as training for supervisors on new laws and practices

In the post-hire phase, the organization develops HRM practices for effectively managing people once they have "come through the door." These practices are designed to maximize the performance and satisfaction levels of employees by providing them with the necessary knowledge and skills to perform their jobs and by creating conditions that will energize, direct, and facilitate employees' efforts toward meeting the organization's objectives.

Human resource management has changed in name various times throughout history. The name change was mainly due to the change in social and economic activities throughout history.

**Industrial Welfare:** Industrial welfare was the first form of human resource management (HRM). In 1833 the factories act stated that there should be male factory inspectors. In 1878 legislation was passed to regulate the hours of work for children and women by having a 60 hour

week. During this time trade unions started to be formed. In 1868 the 1st trade union conference was held. This was the start of collective bargaining. In 1913 the number of industrial welfare workers had grown so a conference organized by Seebohm Rowntree was held. The welfare workers association was formed later changed to Chartered Institute of Personnel and Development.

**Recruitment and Selection:** It all started when Mary Wood was asked to start engaging girls during the 1st world war. In the 1st world war personnel development increased due to government initiatives to encourage the best use of people. In 1916 it became compulsory to have a welfare worker in explosive factories and was encouraged in munitions factories. A lot of work was done in this field by the army forces. The armed forces focused on how to test abilities and IQ along with other research in human factors at work. In 1921 the national institute of psychologists established and published results of studies on selection tests, interviewing techniques and training methods.

**Acquisition of other Personnel Activities:** During the 2nd world war the focus was on recruitment and selection and later on training; improving morale and motivation; discipline; health and safety; joint consultation and wage policies. This meant that a personnel department had to be established with trained staff.

**Industrial Relations:** Consultation between management and the workforce spread during the war. This meant that personnel departments became responsible for its organization and administration. Health and safety and the need for specialists became the focus. The need for specialists to deal with industrial relations was recognized so that the personnel manager became as spokesman for the organization when discussions were held with trade unions/shop stewards. In the 1970's industrial relations was very important. The heated climate during this period reinforced the importance of a specialist role in industrial relations negotiation. The personnel manager had the authority to negotiate deals about pay and other collective issues.

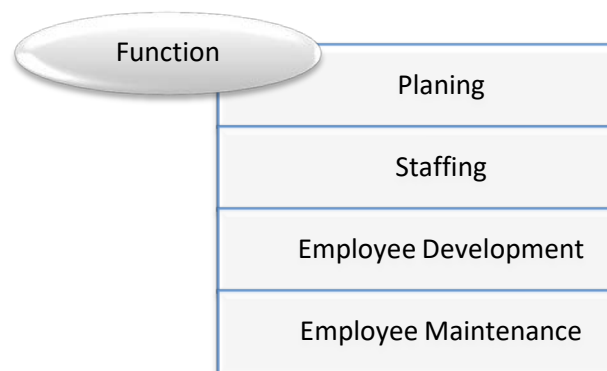
**Legislation:** In the 1970's employment legislation increased and the personnel function took the role of the specialist advisor ensuring that managers do not violate the law and that cases did not end up in industrial tribunals.

**Flexibility and Diversity:** In the 1990's a major trend emerged where employers were seeking increasing flexible arrangements in the hours worked by employees due to an increase in number of part-time and temporary contracts and the invention of distance working. The workforce and patterns of work are becoming diverse in which traditional recruitment practices are useless. In the year 2000, growth in the use of internet meant a move to a 24/7 society. This created new jobs in e-commerce while jobs were lost in traditional areas like shops. This meant an increased potential for employees to work from home. Organizations need to think strategically about the issues these developments raise. HRM manager's role will change as changes occur.

## 3.2 Function of Human Resource Management:

---

**The major functional areas in human resource management are:**



These four areas and their related functions share the common objective of an adequate number of competent employees with the skills, abilities, knowledge, and experience needed for further organizational goals. Although each human resource function can be assigned to one of the four areas of personnel responsibility, some functions serve a variety of purposes. For example, performance appraisal measures serve to stimulate and guide employee development as well as salary administration purposes. The compensation function facilitates retention of employees and also serves to attract potential employees to the organization. A brief description of usual human resource functions are given below:

**Human Resource Planning:** In the human resource planning function, the number and type of employees needed to accomplish organizational Goals are determined. Research is an important part of this function because planning requires the collection and analysis of information in order to forecast human resources supplies and to predict future human resources needs. The basic human resource planning strategy is staffing and employee development.



**Job Analysis:** Job analysis is the process of describing the nature of a job and specifying the human requirements, such as skills, and experience needed to perform it. The end product of the job analysis process is the job description. A job description spells out work duties and activities of employees. Job descriptions are a vital source of information to employees, managers, and personnel people because job content has a great influence on personnel programs and practices.

**Staffing:** emphasizes the recruitment and selection of the human resources for an organization. Human resources planning and recruiting precede the actual selection of people for positions in an organization. Recruiting is the personnel function that attracts qualified applicants to fill job vacancies. In the selection function, the most qualified applicants are selected for hiring from among those attracted to the organization by the recruiting function. On selection, human resource functionaries are involved in developing and administering methods that enable managers to decide which applicants to select and which to reject for the given jobs.

**Orientation:** Orientation is the first step toward helping a new employee adjust himself to the new job and the employer. It is a method to acquaint new employees with particular aspects of their new job, including pay and benefit programs, working hours, and company rules and expectations.

**Training and Development:** The training and development function gives employees the skills and knowledge to perform their jobs effectively. In addition to providing training for new or inexperienced employees, organizations often provide training programs for experienced employees whose jobs are undergoing change. Large organizations often have development programs which prepare employees for higher level responsibilities within the organization. Training and development programs provide useful means of assuring that employees are capable of performing their jobs at acceptable levels.

**Performance Appraisal:** Performance appraisal function monitors employee performance to ensure that it is at acceptable levels. Human resource professionals are usually responsible for developing and administering performance appraisal systems, although the actual appraisal of employee performance is the responsibility of supervisors and managers. Besides providing a basis for pay, promotion, and disciplinary action, performance appraisal information is essential for employee development since knowledge of results (feedback) is necessary to motivate and guide performance improvements.

**Career Planning:** Career planning has developed partly as a result of the desire of many employees to grow in their jobs and to advance in their career. Career planning activities include assessing an individual employee's potential for growth and advancement in the organization.

**Compensation:** Human resource personnel provide a rational method for determining how much employees should be paid for performing certain jobs. Pay is obviously related to the maintenance of human resources. Since compensation is a major cost to many organizations, it is a major consideration in human resource planning. Compensation affects staffing in that people are generally attracted to organizations offering a higher level of pay in exchange for the work performed. It is related to employee development in that it provides an important incentive in motivating employees to higher levels of job performance and to higher paying jobs in the organization.

**Benefits:** Benefits are another form of compensation to employees other than direct pay for work performed. As such, the human resource function of administering employee benefits shares many characteristics of the compensation function. Benefits include both the legally required items and those offered at employer's discretion. The cost of benefits has risen to such a point that they have become a major consideration in human resources planning. However, benefits are primarily related to the maintenance area, since they provide for many basic employee needs.

**Labor Relations:** The term "labor relations" refers to interaction with employees who are represented by a trade union. Unions are organization of employees who join together to obtain more voice in decisions affecting wages, benefits, working conditions, and other aspects of employment. With regard to labor relations, the personnel responsibility primarily involves negotiating with the unions regarding wages, service conditions, and resolving disputes and grievances.

**Record-keeping:** The oldest and most basic personnel function is employee record-keeping. This function involves recording, maintaining, and retrieving employee related information for a variety of purposes. Records which must be maintained include application forms, health and medical records, employment history seniority lists, earnings and hours of work, absences, turnover, tardiness, and other employee data. Complete and up-to-date employee records are essential for most personnel functions. More than ever employees today have a great interest in their personnel records. They want to know what is in them, why certain statements have been made, and why records may or may not have been updated.



## 3.3 Recruitment definition

---

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

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

According to Robins, “The ideal recruitment effort will attract a large no of qualified applicants who will take the job if it is offered. A good recruiting program should attract the qualified & not attract the unqualified. This dual objective will minimize the cost of processing unqualified candidates”.

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

## 3.4 Recruitment Needs:

---

There are three types of recruitment needs. Those are:

### 1. Planned:

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

### 2. Anticipated:

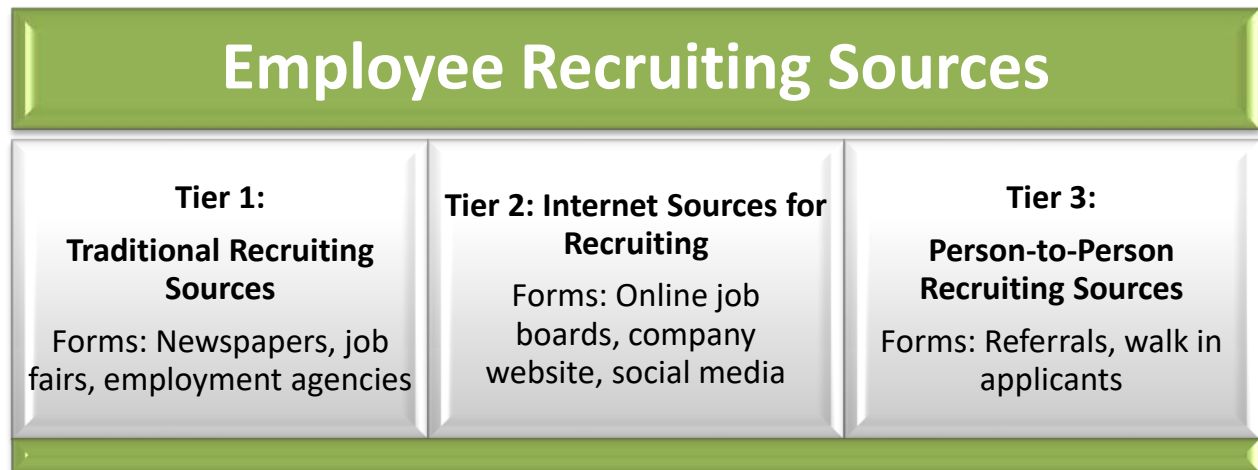
Anticipated needs are those movements in personnel, which an organization can predict by studying trends in internal and external environment.

### 3. Unexpected:

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

## 3.5 Recruiting Sources:

---



There are many employee recruiting sources to help attract and hire the best employees. Everything from ads in the local newspaper to online postings to headhunters. The options are limitless.

**Focused Advertising:** The key to recruitment advertising is deciding where to place the ads. More than any other decision this will impact the results. Once the decision where to advertise is made, create an ad that attracts the right types of people. There is nothing worse than getting hundreds of responses to an ad but none are the right people. To avoid this, ads need to contain several critical components. The first is the headline. Good headlines give the person a reason to consider working for you.

**Employee Referral:** This always has been and always will be one of the best employee recruiting sources. Offer incentives to existing employees to recommend the names of people they believe would be successful in the company. Encourage existing employees to be on the lookout for candidates all the time. This significantly extends employee recruiting efforts. Create a form that new employees can complete listing people they know with their contact

information. The best time to get this information is when they are brand new, hopefully their first day on the job.

**Recruiting Firms:** There are two types of recruiting firms. Contingency firms, sometimes called headhunters, try and place a candidate and are only paid if they are successful. Retained search firms work on contract and are paid regardless of the results. Retained firms are utilized mostly for executive positions. Either type of recruiting firm can be very helpful but both are very expensive options.

**Job Fairs:** Job fairs can be a very economical source of candidates and should be part of the employee recruiting strategy. Look for job fairs that specialize in the industry or the types of individuals are trying to be recruited.

**Other Online Sources:** There are thousands of online places to list the job. Monster.com, Hotjobs.com and LinkedIn are just a couple of the large sites. A good way to find them is to search for employment and city name. These are relatively inexpensive and easy to test. A good strategy for these online sites is to drive them to one's website so you can spend the time to educate them on one's opportunity.

## 3.6 Selection Process:

---

Employee Selection is the process of putting right men on right job. It is a procedure of matching organizational requirements with the skills and qualifications of people. Effective selection can be done only when there is effective matching. By selecting best candidate for the required job, the organization will get quality performance of employees. Moreover, organization will face less of absenteeism and employee turnover problems. By selecting right candidate for the required job, organization will also save time and money. Proper screening of candidates takes place during selection procedure. All the potential candidates who apply for the given job are tested.

But selection must be differentiated from recruitment, though these are two phases of employment process. Recruitment is considered to be a positive process as it motivates more of candidates to apply for the job. It creates a pool of applicants. It is just sourcing of data. While selection is a negative process as the inappropriate candidates are rejected here. Recruitment precedes selection in staffing process. Selection involves choosing the best candidate with best abilities, skills and knowledge for the required job.

The Employee selection Process takes place in following order-

1. **Preliminary Interviews-** It is used to eliminate those candidates who do not meet the minimum eligibility criteria laid down by the organization. The skills, academic and family background, competencies and interests of the candidate are examined during preliminary interview. Preliminary interviews are less formalized and planned than the final interviews. The candidates are given a brief up about the company and the job profile; and it is also examined how much the candidate knows about the company. Preliminary interviews are also called screening interviews.
2. **Application blanks-** The candidates who clear the preliminary interview are required to fill application blank. It contains data record of the candidates such as details about age, qualifications, reason for leaving previous job, experience, etc.
3. **Written Tests-** Various written tests conducted during selection procedure are aptitude test, intelligence test, reasoning test, personality test, etc. These tests are used to objectively assess the potential candidate. They should not be biased.
4. **Employment Interviews-** It is a one to one interaction between the interviewer and the potential candidate. It is used to find whether the candidate is best suited for the required job or not. But such interviews consume time and money both. Moreover the competencies of the candidate cannot be judged. Such interviews may be biased at times. Such interviews should be conducted properly. No distractions should be there in room. There should be an honest communication between candidate and interviewer.
5. **Medical examination-** Medical tests are conducted to ensure physical fitness of the potential employee. It will decrease chances of employee absenteeism.
6. **Appointment Letter-** A reference check is made about the candidate selected and then finally he is appointed by giving a formal appointment letter.

## Chapter 4

### 4.1 Staffing Strategy

---

Staffing is one of the most important functions of management. Basically it's a process of filling vacant position by appointing the right person for the right job at the right time. Hence, everything will occur in the right manner. It is universal truth that human resource is one of the greatest parts of every organization, because in any organization all other resources like money, material etc can be utilized efficiently and effectively by the positive efforts of the human resource. Thus, it is too important that each and every personnel in organization should be appointed at the right job, according to their ability, talent and specializations. So that, organization can achieve its pre set goals in the proper way. DBL always try to maintain this with some steps. When they recruit candidates they always focus positive interaction of the candidate qualification and job characteristics are match with each other or not. They are basically tried to match the person with their particular job. They have a separate training and development unit where they train their employees and try to make them more efficient for their job.

In every year DBL do annual business plan, this is basically done once in a year and which determine the number of employees required in the next year. And based on that information they recruit people. DBL mostly prefer internal hiring for advanced position but for entry level/junior level they go for external hiring. In DBL the number of employees is 1627. Among the total workforce 6 people are in top management, 83 are in senior management, 236 are in middle management, 561 are in junior level, 661 are in officer level and 80 people are working as supporting staff in Bank.

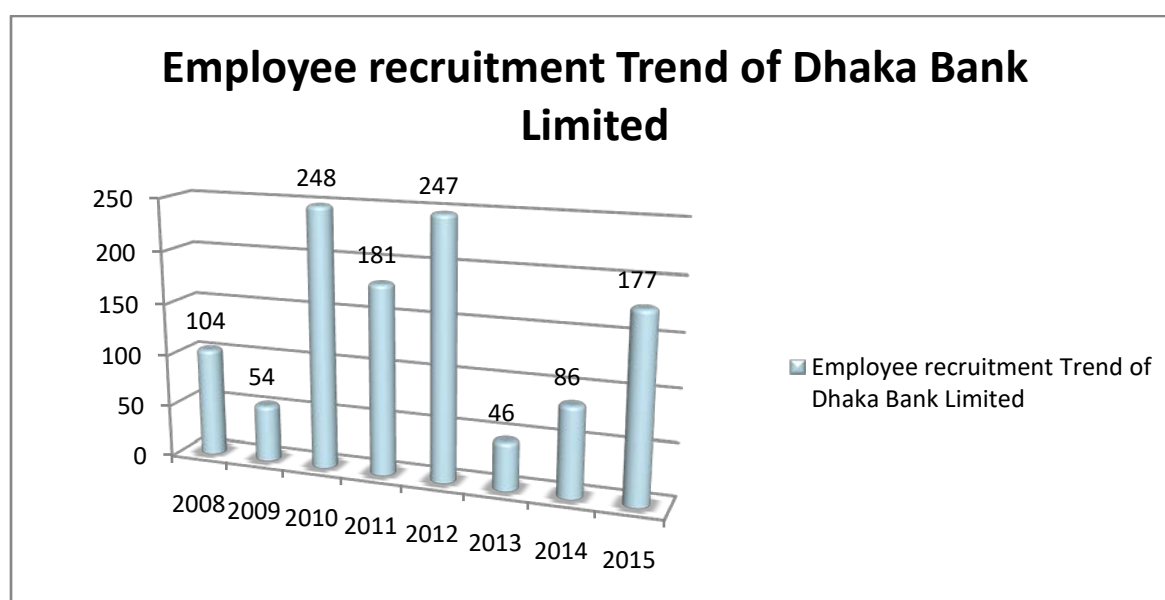
## 4.2 Types of recruitment

DBL basically follow two types of recruitment.

- Yearly Recruitment: This is basically done once in a year, according to HR plan.
- Need-based recruitment: This is basically done when sudden vacancy creates.

Recruitment trend of DBL is very much fluctuating. Sometimes they recruit more than their need and sometimes less. From 2008-2015 employees recruitment status of DBL is given below:

Year	TO+TCO	MTO	Lateral Entry	Total Employee Joined
2008	34	38	32	104
2009	38	0	16	54
2010	157	38	53	248
2011	95	51	33	181
2012	136	75	36	247
2013	122	0	4	46
2014	35	20	31	86
2015	70	43	64	177



## 4.3 Recruitment Process of Dhaka Bank Limited

---

As we already know that recruiting is the process of finding the best qualified candidate for a job opening. So Dhaka Bank starts their recruiting process when they need new employees and concludes when the applications are submitted.

Dhaka Bank Limited is such a large organization that requires huge number of manpower in every year in different level. However for common business operation they need actually two types of manpower. Those are given below:

- New graduates.
- Specialist experienced people.

The recruitment process is immediately followed by the selection process. Dhaka Bank Limited follows the following process to recruit candidates:

- HRM planning and vacancy announcement.
- Recruiter qualification.
- Recruitment channels.

### **1. HRM planning and vacancy announcement:**

Almost in all the organization, Human Resource Department is headed by the Human Resource Manager. DBL also following the same things. The recruitment process starts with the human resource department receiving requisition for recruitment from different branches of the organization. At first HRD sends a notice to all divisions to know about their personnel requirement, then they give feedback to HRD and after that HRD takes a decision about the personnel vacancy.

### **2. Candidate's Qualifications:**

*Recruitment qualification for Management Trainee:*

The candidate must have Master Degree from any prominent University in following areas—

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

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

*Recruitment qualification for Trainee Cash Officer:*

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

### 3. **Recruitment Channel:**

Dhaka Bank Limited basically recruits their employee in two medium and those are-

- **Internal Recruitment Channel:**

Existing employees are the assets for the organization and it is the important source of recruits. Whether for promotion or for lateral job transfer, internal candidates already know the informal organization and have the detail knowledge about its formal policies. In fact for DBL this sort of recruitment is took place only with special purpose experienced employee recruitment. For this internal recruitment DBL basically follow closed recruitment strategy.



Sources of internal recruitment are-

- **Job Rotation:** DBL takes employees from existing employees through job rotation. They spell out the duties and requirement of the job and show how to apply and after that organization transfer employee one department to another department so that they do not get bored in their work life as well as they can learn different type of task.
- **Skill Inventories:** Through HRIS, DBL gets right employee's qualification information for vacant position from existing employees. This organization keeps database where all types of information of all employees are kept. When they need new employee they first see the database and from where they get the information and bring new employees as per their requirement. As they recruit for higher position in that case they prefer experienced people with a good knowledge and educational qualification.

- **External Recruitment Channel:**

Sometimes organization requires something extra which is not fulfilled by the internal requirement. In this case the HR division has to look outside the organization and for DBL recruitment of MTO/TO or any junior or mid level position is done through this way. A total combination of three ways is followed for external recruitment in the DBL, which occurs directly or indirectly for different level of recruitment. That are-

- **Advertising:** For new graduates, the prime method that DBL follows is the advertisement procedure, meant for recruiting purposes. They give the advertisement in the reputed English and Bengali National papers. They utilize online advertising through [bdjobs.com](http://bdjobs.com), [prothom-alo.job.com](http://prothom-alo.job.com) for recruiting candidates. For the online recruitment, the candidates get Tracking Number that is a unique number which is automatically created by the Online System at the time of CV submission.
- **Employee referrals:** Employee referrals procedures are followed by DBL mainly for the entry level employees, for management trainees it is not in practice. It follows these procedures when existing employees refer one new employee and the new one is considered to be further judgment. For the position of junior level candidates this practice is followed sometimes.

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

## 4.4 Selection Process of Dhaka Bank Limited

---

Selection is very important part for an organization because the organization performance, cost issue and other legal obligations depends on it. Understanding that importance, Dhaka Bank Limited practices a well-organized selection process for all type of employees but the process varies for different positions. Focusing on the selection process for the management trainee/ External/Internal candidates of DBL, the elaborate selection process of the organization is explained below:

### **A. Reception of Application:**

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

**B. Informing Candidates:**

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

**C. Assessing Candidates through Written Tests:**

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

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

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

**D. Document Checks:**

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

**E. Interview:**

Candidates who qualify in the written test are called for an interview. The candidates are informed about the interview time, date and venue at least 48 hours prior to the interview. All communications with the candidate like setting interview time and date, position and salary negotiation etc. are done by HR recruitment team only.

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

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

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

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

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

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

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

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

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

For any vacancy at DBL, take two rounds of interview. The final interview is taken by the Divisional head and top management people. From this interview some suitable candidates comes out. DBL interview format forms for lateral entry and junior level position are given: (See the Exhibit- D& E)

#### **F. Reference Check**

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

#### **G. Job Offer**

An approval needs to be taken from the MD for all permanent position and temporary position and the approval is given by Head of HR. If a candidate successfully reaches the final stage then candidates are given a job offer after salary negotiation and upon acceptance of the job offer the candidate will be sent for medical test at bank selected diagnostics. There is no salary negotiation for temporary employee. Individuals joining as MTO have a probation period of twelve months.

#### **H. Medical Test:**

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

- General Physical Checking (Such as blood pressure, breathing, pulse etc.)
- X-Ray Chest (Standard)

- Microscopic Urine Analysis/ Urine routine
- Blood Checking (Blood grouping, Hepatitis-B, Blood Sugar)
- ECG

### **I. Appointment Letter**

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

### **J. Acceptance of Offer Letter & Joining Procedure**

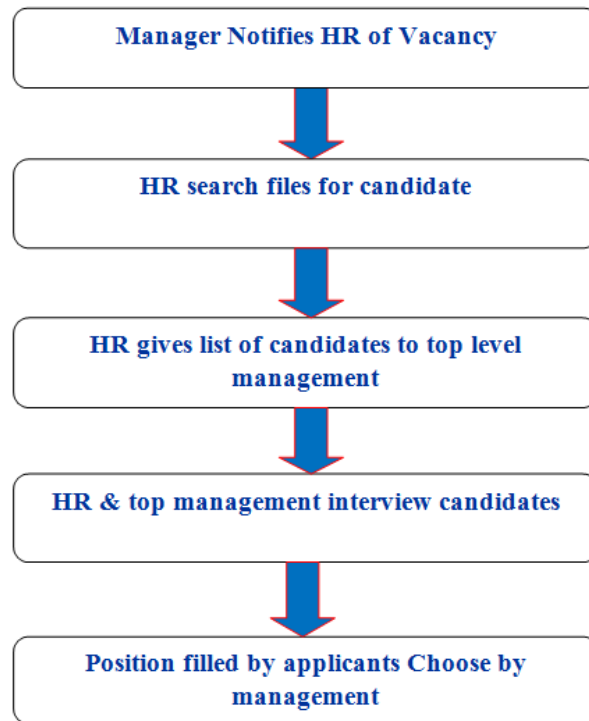
The joining also has some procedure. In time of joining at first the candidates have accept the offer letter by signing it. Then he or she has to fill up some forms like,

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

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

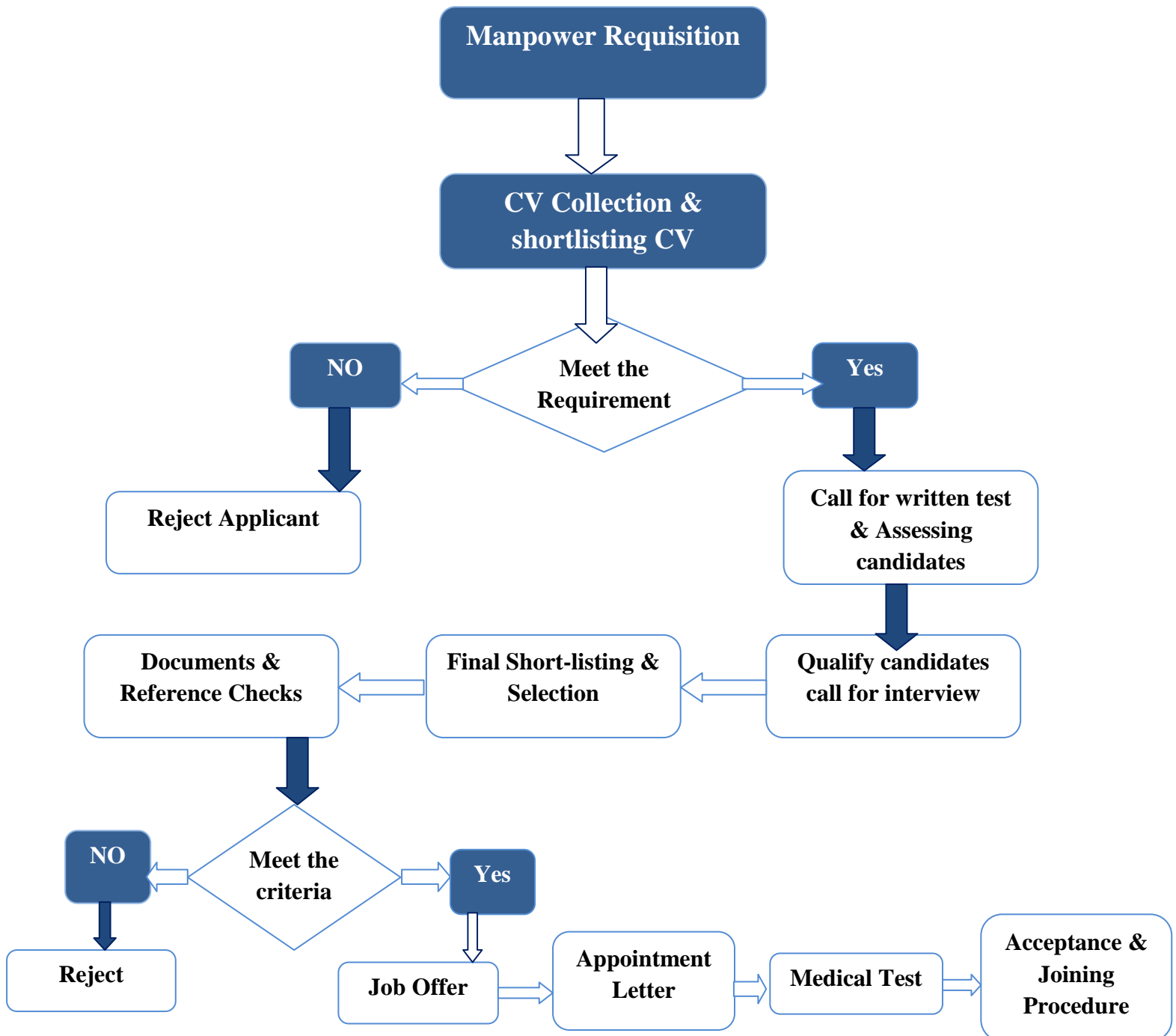
### **K. Induction/Orientation**

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

**L. Flow chart of internal recruitment process of DBL:**

DBL HR carries out their internal recruitment in this way. Firstly Branch Manager or Divisional Head notifies to HR Head about their required for new vacancy or replacement, cause sometimes Branch needs a resource not only for new project work but also someone's replacement. Based on the requirement from the concern department or branch, HR searches for a new candidate from the bank's employees. After finding out some people, HR submits it to top level management. Consequently, sit for an interview with the initial screening employees. Finally Interview board selects the best on for the vacant position.

## M. Flow Chart of external recruitment process of DBL:





External Recruitment is done through the flow chart of the Dhaka Bank Limited.

Firstly, Manpower requisition comes from division or branch. Then, HR collects CVs(CV comes from advertisement or walk in Cvs) and shorlisting CVs from cv bank.

Cvs those do not meet the requirement, HR reject those CVs.

If Cvs meet the requirement, HR call for written test and subsequently qualifying candidates get call for interview, after that interviewers select candidate.

When final selection is done, HR checks required documents and reference of the selected candidates. If these do not meet the criteria then the candidates consider as rejected. If meets the criteria, HR offer the Job.

HR issues the appointment letter. Offered employee is instructed to examine a medical test. Based on the positive report he is being eligible for acceptance of joining.

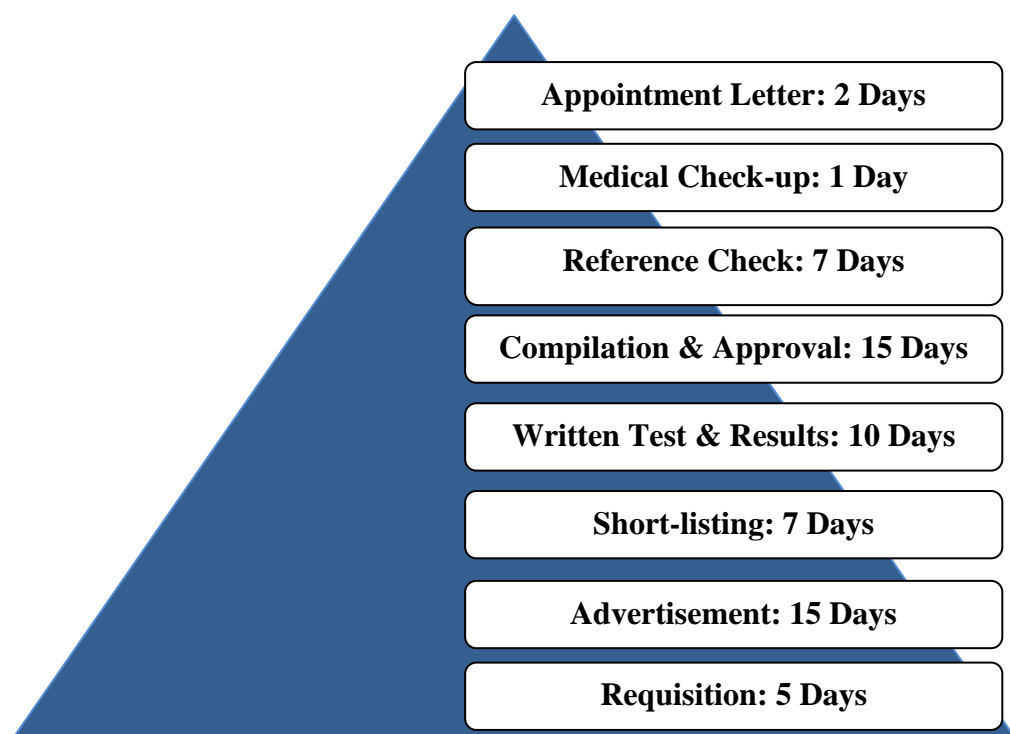
Thus, Dhaka Bank HR completes their external recruitment process.

---

## 4.5 Recruitment & Selection Process Cycle of Dhaka Bank Limited

---

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

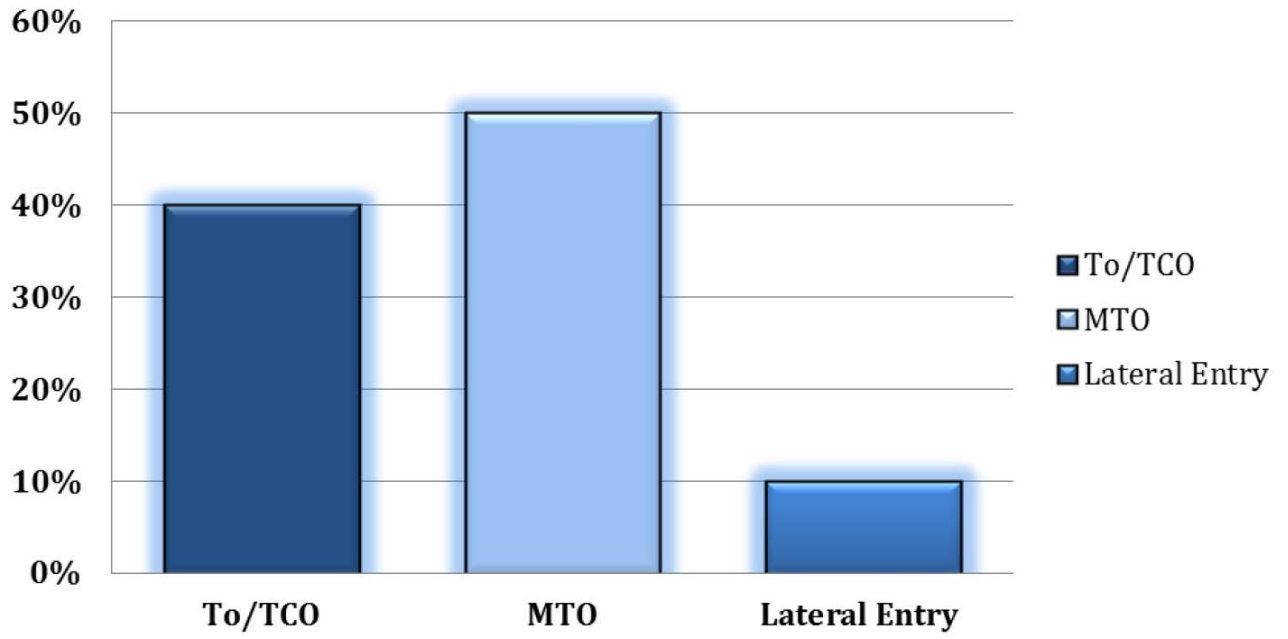


## 4.6 Recruitment & Selection Budget of Dhaka Bank Limited:

---

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

## Recruitment Budget



## Chapter 5

### 5.1 SWOT Analysis of Dhaka Bank Limited

---

In every case have two opposite sides. Dhaka Bank Limited also has some their strength and weaknesses as well as some threats and opportunities. Those are highlighted below:



#### **Strengths:**

DBL have their strong corporate image and identity towards their customers in financial services and the employees of DBL have a strong sense of commitment towards organization. They are very enthusiastic as well as self-motivated towards their responsibilities. And this type of young & fresh workforce stimulates the whole working environment of DBL. Another positive thing is that net profit is gradually increasing over the years. Furthermore, DBL has a strong board of directors. They are responsible and accountable for the overall direction and are ultimate answerable to regulatory authorities and shareholders for the activities.

**Weaknesses:**

DBL don't have any strong marketing activities through mass media like Television, Radio. Though DBL do lot of CSR activities compared to other bank. On the other hand, the account maintenance cost of DBL is high than other bank which gives negative impact. DBL has less variation in their business they can pursue a diversification strategy in expanding its current line of business. The salary of DBL is very good range but it lacks other sorts of motivation.

**Opportunities:**

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

**Threats:**

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

# Chapter 6

## 6.1 Internship Activity:

---

I have worked as an Intern at Dhaka Bank Limited in the Human Resource Division from 1<sup>st</sup> September to 30<sup>th</sup> November 2016. The internship program has provided me great opportunities to learn and get insight of practical banking works which will help me in developing my future career. Through the internship program I have gathered corporate work experience that I have never learnt in classroom. Moreover, besides the regular office work I have learned to deal with the challenges of the banking industry, got the opportunity to apply knowledge gained from the academic experience, explored many scopes to observe various roles and jobs in the banking sector and all these learning's helped me to gain "real world" experience in banking world. Since my first day, I had the chance to handle a multitude of tasks and responsibilities. On a day to day basis I worked closely with the career development unit, compensation management unit and the resources planning unit to provide co-operation and guidance when needed, and to help with the concerns of others whenever needed.

### **Job Responsibilities at Dhaka Bank Limited:**

- 1) I used to handle the entire internship program. Along with placement of intern, prepare and provide appointment letter to them. I have to maintain and look after a database of Internship Program thoroughly. And also prepared internship certificate for those who had already complete their internship from DBL.
- 2) I have helped my seniors to sort out CV's for new Recruitment and handled a database for that. I have called those candidate who had been shortlisted for written exam and told them to collect their admit card for exam. After the written exam when the script was checked by the authorized person they used to return those scripts to me and I have to make two separate files- one for the candidates who passed the exam and another file for the candidates who have been failed or not selected.

- 3) Beside this I also have to look after in employee liabilities and loan status and for provident and gratuity fund also maintain a database of employee nominee list. Sometimes my senior gave me their work to do like input personal information to software that is used by DBL and which was very sensitive.

## 6.2 Personal Observation:

---

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

# **Chapter 7**

## **7.1 Conclusion:**

---

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

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

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

---



## 7.2 Recommendation:

---

After completion the study I have gathered some practical knowledge about the Human Resource practices in Dhaka Bank Limited. Now I would like to supply some recommendations, which might be useful to improve the Human Resource practice of Dhaka Bank Limited. They are given below:

- The training course at DBL Bank Ltd is well, but not so much practical as is expected. Most of the time the trainees get theoretical ideas. But this is not enough. They should be provided with more practical ideas as well.
- It would be better if DBL authority gives more emphasis on their IT Division. As their IT department is not well developed because most of the day their system was hanged and did not work properly.
- Though Dhaka Bank tries to solve problem of their software (SCALED) but they should take it seriously and immediately solve this problem.
- DBL face challenges on employee retention so management should concentrate on their overall benefits and motivational policies.

## Reference:

---

- Dhaka Bank Limited Annual Report 2012
- Dhaka Bank LTD's regular circulars
- <http://edupedia.educarnival.com/internship-report-on-hrm-practices-of-banking-sector-a-case-study-on-uttara-bank/> [Accessed 10-12-13]
- Dhaka Bank Official Website- <http://www.dhakabankltd.com/>
- HR Manual of Dhaka Bank.
- Gray Dessler (2003) Human Resource Management, Pearson Education, Singapore, pg no.89, 187,241.
- <http://www.assignmentpoint.com/business/human-resource-management/report-on-hrm-practices-at-dhaka-bank-limited.html> [Accessed 30-11-16]

➤ Direct collected information by-

- ✓ Md. Sadekur Rahman, Assistant Vice President.
- ✓ Kamrul Islam, Senior Principal Officer.
- ✓ Rajiv Hasan Khan, Senior Officer.

# Acronyms:

---

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