

The Internship Affiliation Report on "Recruitment & Selection Process of ShahjalalIslami Bank Ltd."

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INTERNSHIP AFFILIATION REPORT ON "Recruitment & Selection Process of ShahjalalIslami Bank Limited"



Letter of Transmittal

Letter of Endorsement

The internship affiliation report entitled "Recruitment and Selection Process of ShahjalalIslami Bank Ltd." Has been submitted to the supervisor, in partial fulfilment of the requirements for the degree of Masters of Business Administration (MBA), Major in Human Resource Management on December 7, 2017 by Ms. Tahsina Talukder, ID: 15164050. The report has been accepted and may be presented to the internship supervisor for evaluation.

Prof. Rahim B. Talukdar

Acknowledgement

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My sincere thanks go to my supervisor Prof. Rahim B. Talukdar (Adviser, CED, BRAC University) for letting me choose this topic and providing with his guidance and support which bring out an outcome of this report. I appreciate his co-operation and sacrifice of valuable time.

As an academic requirement of Internship Report, I had to make this report. I worked on a very common but complicated and huge issue. At first it was merely an academic requirement to me but, when I started to work through the guideline I acquired so much practical knowledge, courage, and interest.

It is a great pleasure for me that I could work properly and gather different ideas. It was a great opportunity for me o know the real condition in this case. Moreover, I learned how to do an affiliation report. Thanks to the almighty, that I finished the report at last.

Executive Summary

The report is prepared to determine the Recruitment and Selection Process of ShahjalalIslami Bank ltd. ShahjalalIslami Bank Limited is based on Islamic Shariah. SJIBL is named after the name of a saint HajratShahjalal who dedicated his life for the cause of peace in this world and hereafter and served the humanity. It was incorporated as a Public limited company on 1st April, 2001 under companies Act 1994. It started its Banking operation on May 10, 2001 with the 1st branch (main branch) opened at 58, Dilkusha C/A, Dhaka, obtaining the license of Bangladesh Bank, for upliftment of economic condition of its customers as well as to contribute sustainable economic growth and development in trade and industry of the country.

Here I tried my level best to show the recruitment and selection process of SJIBL, after that I focused on the issue towards the contribution to other department and at least its contribution towards the efficiency and competitiveness of ShahjalalIslami Bank Ltd.

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At the end of MBA program students must have to accomplish an integrated course called internship that is relevant to academic purpose. The main objective of internship is to have practical experience of professional job relative to the student's major or minor concentrated area. During this internship period students have to work for any organization. It's like fulltime job. While working with organization students are given the opportunity to learn something about a particular department as well as make a contribution to the company by performing needed tasks. Often internees are paid for the time they work, in some instances, they are not. I am doing my internship in one of the leading bank in Bangladesh "Shahjalal Islamic Bank". I started my internship on 22nd October, 2017 and it will finish on the period of 22nd January 2018. It was fulltime internship. I had to work from 10 am to 5 pm.

Shahjalal Islami Bank Limited (SJIBL) is a sharia compliant private sector commercial bank in Bangladesh. The Bank was incorporated on 10 May 2001. In 2014 Bangladesh Anti Corruption Commission arrested bank director and former chairman Mohammed Solaiman on charges of embezzling 1.4 billion Taka from the bank through bad loans given to Joynob Steel, SK Steel and Paradise Corporation. In the same year another Director Mohammed Solaiman was accused by Bangladesh Anti Corruption Commission charged his with misappropriating 1.49 billion Taka. In 2015 Bangladesh Anti Corruption Commission sued Bismillah Group's Managing Director Khaza Solaiman Anwar Chowdhury for embezzling 1.1 billion Taka from the bank. In 2016 Bangladesh Anti Corruption Commission former deputy managing director of the bank, Md Monjerul Islam and four others, charged them with embezzling 2.5 billion Taka. They did so by opening fake letter of credit.

Introduction

Among the financial institutions of Bangladesh, Bank remains the most powerful one and hence playing the lifeblood role of our country to keep the wheels moving forward and to play the pivotal role in the economic development of the country. The present economic state of Bangladesh demands immediate development of the financial institutions.

As per requirement of MBA program arranged by Department of Business Administration, BRAC University I have to undergo a three months internship program to gain some practical knowledge of human resource department at Shahjalal Islami Bank Ltd. Upon completion of my internship report, I have been assigned with the task to prepare report on "Recruitment and Selection process of Shahjalal Islami Bank Ltd."

2.1.1 Rationale

Bangladesh is a developing economy and banking sector has an important role in building the economy as well as towards the employment generation of the country. Banking sector is also one of the career-oriented sectors which really attract me as an aspiring student stepping in to the job sector.

A the part of the Internship program, I am placed in the Human Resource Division of Shahjalal Islami Bank Ltd. In the report I have studied 'Recruitment and Selection process of Shahjalal Islami Bank Ltd' and attempted to provide some ways so as to make recruitment more effective. The recruitment and selection decision is of prime importance as it is the medium for obtaining the best possible person to job fit that will contribute significantly towards the company's effectiveness. I am privileged to be one of the students who got an opportunity to do my internship from Shahjalal Islami Bank Ltd. Since I have done my major in HRM so this internship will help me hone my practical skills and obtain knowledge in this field for my career development.

2.1.2 Background

Bangladesh economy has been experiencing a rapid growth since the '90s. Shahjalal Islami Bank Limited (SJIBL), a Shariah based Commercial Bank in Bangladesh was incorporated as a Public Limited company on 1st April 2001 under Companies Act 1994. Throughout these years SJIBL has diversified its service coverage by opening new branches at different strategically important locations across the country offering various service products both investment and deposit. Islamic Banking, in essence, is not only interest free banking business, it carries deal wise business product thereby generating real income and thus boosting GDP of the economy. Board of Directors enjoys high credential in the business arena of the country, Management Team is strong and supportive equipped with excellent professional knowledge under leadership of a veteran Banker Mr. Farman R. Chowdhury.

They are also able to contribute to our economy in better way. The working environment of the bank is impressive. It was also found that the bank (Branch) is doing better in most of the sectors and their performance is better than average. The prime objective of SJIBL was to increase capitalization, to maintain disciplined growth and high corporate ethics standard and enhance the health of the share holders. Its customer service is very much impressive than of other financial institutions. Their effective strategy, time demand offerings, up to date rules and regulations to cope with international market and their friendly customer services easily impress the clients.

Nature of business:

The Bank is carrying out commercial, corporate, investment and retail banking related services as follows:

- Corporate Finance
- Correspondence Banking
- Documentary Credits
- Foreign Exchange
- Guarantees
- Syndicated Finance
- > Other related Business

Vision of SJIBL

The vision statement is-

"To be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers trust and wealth, quality investment, employee's value and rapid growth in shareholders' equity."

Mission of SJIBL

- > To provide quality services to customers
- > To set high standards of integrity
- > To make quality investment
- ➤ To ensure sustainable growth in business
- > To ensure maximization of shareholders wealth
- ➤ To extend our customers innovative services acquiring state-of-the-art technology blended with Islamic principles
- > To ensure human resource development to meet the challenges of the time

Motto of SJIBL

"Committed to Cordial Service."

Objectives of SJIBL

The objectives of Shahjalal Islami Bank include:

- > To conduct interest-free and welfare oriented banking business based on Islamic Shariah.
- > To implement and materialize the economic and financial principles of Islam in the banking arena.
- To contribute in sustainable economic growth.
- > To help in poverty alleviation and employment generations.
- ➤ To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
- To introduce fully automated systems through integration of information technology.

- To ensure an adequate rate of return on investment.
- To maintain adequate liquidity to meet maturing obligations and commitments.
- To play a vital role in human development and employment generation.
- > To develop and retain a quality work force through an effective Human Resources Management System.
- > To ensure optimum utilization of all available resources.
- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

Strategies of SJIBL

- To strive for customers best satisfaction and earn their confidence
- To manage and operate the bank in the most effective manner
- > To identify customers needs and monitor their perception towards meeting those requirements
- > To review and update policies, procedures and practices to enchance the ability to extend better services to the customers
- ➤ To train and develop all employees and provide them adequate resources so that the customers needs are reasonably addressed
- > To promote organizational efficiency by communicating organizational plan policies and procedures to the employees
- > To cultivate a congenial working environment
- To diversify portfolio both in the retail and wholesale markets
- > To increase direct contact with customers in order to cultivate a closer relationship between the bank and its customers.

Corporate Information

Name of the company	Shahjalal Islami Bank Limited
Legal Form	A public limited company incorporated in Bangladesh on
	1 st April 2001 under the companies Act 1994 and listed in
	Dhaka Stock Exchange Limited and Chittagong Stock
	Exchange Limited.

Commencement of Business	10 th May 2001
Head Office	Shahjalal Islami Bank Tower
	Plot No: 4, CWN(C)
	Gulshan Avenue, Dhaka-1212
Telephone No.	88-02-9845457
Fax No	88-02-9847607
Website	www.sjiblbd.com
SWIFT	SJBL BD DH
E-mail	sjiblho@sjiblbd.com
Chairman	Engr. Md Towhidur Rahman
Managing Director	Farman R. Chowdhury
Auditors	M/s. Hoda Vasi Chowdhury & Co. Chartered
	Accountants
	BTMC Bhaban (7 th & 8 th Floor)
	7-9 Kawran Bazar Commercial Area, Dhaka-1215
	Phone: +88-02-9120090
Tax Advisor	M/S K.M Hasan & Co.
	Chartered Accountants
	87, New Eskaton Road
	Dhaka.
	Phone: 88-02-9351457, 88-02-9351564
Legal Advisor	Hasan & Associates
	Chamber of Commerce Building
	(6 th Floor), 65-66 Motijheel C/A, Dhaka
No. of Branches	107
No. of ATM Booth	70
No. of SME Centers	At present Bank has no SME center
Off-Shore Banking Unit	01
No. of Employees	2156
Stock Summary	<u> </u>

Authorized Capital	Tk. 10,000 million
Paid up Capital	Tk 7,714 million
Face Value Per Share	Tk 10

2.1.3 Objectives

Broad/General Objectives

This report will be undertaken as an assignment for fulfilment of the requirement for completion of the MBA major in HRM. This report aims to show the actual recruitment and selection process of Shahjalal Islami Bank Ltd.

Specific Objectives

- i. To understand the recruitment and selection process of the organization.
- ii. To focus on some other activities of human resource management sector of SJIBL.
- iii. To identify areas where there can be scope for improvements.
- iv. To develop practical knowledge with theoretical aspects.
- v. To know about the importance of recruitment and selection.

Activities Undertaken

Human Resource Management (HRM) involves all management decisions and practices that directly affect or influence the people, or human resources, who work for the organization. In recent years increased attention has been devoted to how diversified the human resources, how organizations manage those resources and how satisfied they are. This increased attention comes from the realizations that an organization's employees enable organizations to achieve its goals, and the management of this human resource is critical to an organization's success.

SJIBL believes that employees are the most valuable resource. SJIBL thinks that the survival of the bank is highly connected with the service quality and employee satisfaction. Through these, the bank plans to increase the performance of the staffs and provide better service to the customers. Through providing proper training, rewards and recognition SJIBL empowers its employees with knowledge.

3.1 Work Related

There are some important tasks that I have learned from HR division of SJIBL which is given below:

- > Ensuring ID card for newly appointed employees
- ➤ Manage joining formalities for new employees
- > CV enlisting for interview
- > File checking of new employees
- > Preparing time extension letter for new recruits

3.2 Organization wide

3.2.1 Recruitment and selection of SJIBL:

Recruiting is the process by which organizations locate and attract individuals to fill job vacancies. Most organizations have a continuing need to recruit new employees to replace those who leave or are promoted, to acquire new skills, and to permit organizational growth.

Recruiting is an even more important activity when unemployment rates are low and economic growth is strong, as firms compete to attract the qualified employees they need to succeed.

In SJIBL recruitment and selection is done by a specific process and which is very much modern. It starts with the manpower requisition and end with appointment. After that SJIBL arrange various types of training and development program for the employees to develop their skill. In true sense SJIBL follow a developed recruitment process for selecting right people in right place.

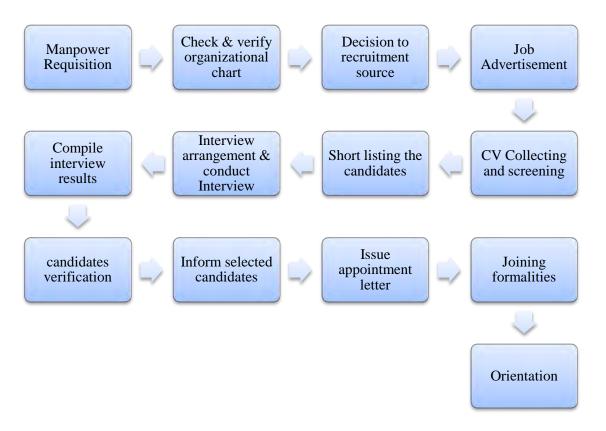
3.2.2 Basic role of recruitment in SJIBL

For recruitment SJIBL HR follow some rules. These rules are set by the HR for better recruitment and selection. The rules are:

- > SJIBL recruitment is to hire the right kind of people at the right place selecting them through an effective process from a pool of candidates in the job market.
- ➤ Under no circumstances a regular or contract employee of any other organization is allowed to undertake regular or long term contract employment in SJIBL.
- ➤ HRD shall recruit people on a quarterly basis. Recruitment has to be raised with one month prior notice.
- ➤ HRD may follow and create a yearly recruitment plan and budget.
- > HRD shall circulate the needs for recruiting people on web and dews paper

3.2.3 Recruitment and selection process:

The following diagram shows the recruitment and selection process of SJIBL:



- **3.2.4 Manpower requisition:** Manpower Needs and Recruitment Requisition While requesting for filling the replacement of existing vacant position or new position, the concerned division will need to fill up a Recruitment Requisition Form and obtain necessary approval from divisional head before sending the same to HR. No recruitment will be processed without receiving recruitment requisition from the concerned division and the requisition must be made for approved head count. A copy of the role profile (if available) and the approved organ gram has to be attached with the recruitment requisition. In case of requisition for a new position, which was not included in the approved head count plan, the concerned divisions have to provide proper business justification for the post and take approval from concerned divisional head, head of HR and MD. Only after this has been duly approved HR will process the requisition for recruitment and selection.
- **3.2.5 Decision to recruitment source:** CV Sourcing and Short Listing Interested candidates will apply against the position and the potential candidates will be short listed by HR based on the expectations defined by the concerned function in the requisition form. Short listed candidate will need to sign a declaration form informing whether he/she has any relative working in Shahjalal Bank. This declaration must be collected from the candidate at the time of interview.

The CVs which have not been short listed will be sent a computer generated regret letter in the form of an email. Rejected candidate can not apply for the same position within the next six months

3.2.6 Recruitment sources:

These are two sources of recruitments:

- I. Internal Source (Inside the organization)
- II. External Source (Outside the organization)

3.2.6.1 Internal Source

- ❖ Personal Reference: The existing employees will probably know their friends or relatives or colleagues who could successfully fill the vacancy. Approaching them may be highly efficient method of recruitment but will almost certainly offend other workers who would have wished to have been considered for the job. To keep employees satisfied make sure that potentially suitable employees are informed of the vacancy so that they can apply.
- ❖ Interns: The company recruits a selected number of interns and offer them assignments according to their specialization and availability of the project. The organization will get an opportunity to build a rapport with its academic counterparts and establish a mutually beneficial relationship with business or technical school.
- * Memorandum: Possibly the best way of circulating news of the job vacancy is to send memorandum to department managers to read out the terms or to write all employees perhaps enclosing memorandum in wage packets if appropriate.

3.2.7.2 External sources

External source means collecting CV's from outside the organization. It will be through

- Executive search
- Advertisements

The CVs are collect by following ways:

- i. Advertisement: A very common formal recruiting method is newspaper advertising. Ads placed in newspaper are accessible to everyone and thus do not discriminate against any groups in disseminating information about job openings. Recruitment advertising has an obvious target people who are seeking work and an obvious goal, attracting these job seekers to apply for a job at a particular company. Newspaper ads, however, reach a much wider audience. A well-designed, informative advertisement may help convince those people who are not interested now to apply for the job to consider the company at some later date when they are interested in a new job.
- ii. Internet Job sites: Internet Recruiting has grown at a phenomenal rate over the past few years. Companies find that Internet recruiting is much less expensive and much faster than traditional methods. It is by far the most economical way to reach a nationwide or worldwide audience of job candidates. Further advantage of Web-based recruiting is as seen by HR Managers and search consultants. A drawback can sometimes be the very large number of resumes that are submitted, many of which are not at all suited to the positions listed. New graduates are especially active in using the Web to locate job opportunities, apply online, and research companies as potential employers, including the following:
 - ➤ Resume bulletin boards on which candidates can list their qualifications and availabilities.
 - > Sites that provide online access to the help-wanted sections of many major newspapers.
 - ➤ Sites that seek both original job listings from employers and resumes from applicants and provide search and matching services for a fee.
 - Company web sites that contain job listings and facilities for online submission of resumes.
 - ➤ In our country along with the MNCs our local companies also following this method largely.
- **iii. Employee reference:** Employee referrals may be collected through circulation of advertisement to all employees. If an employee refer someone that means he knows about him better and that is helpful for the company.
- iv. Universities: Campus recruiting is widely used by large and medium-sized firms that need highly educated entry-level employees. Campus recruiting can be very productive

for an organization, since many good candidates can be interviewed in a short period of time and at a single location. Furthermore, it is convenient because the university recruitment center provides both space and administrative support. Campus recruiting is moderate in cost It is more expensive than word of-mouth recruiting, gate hiring, or limited advertising, but it ran be less expensive than using employment agencies (when the company pays the fee).

- v. Career Fair or job fair: This is another big source of recruitment.
- **3.2.7 CV screening:** Candidates will also be short listed based on their fit for the opening, performance record and potential to perform in the vacant role. HR personnel should give them priority in calling for interviews.

Short listed CVs will be called in for a written test if the application is against the post of temporary or officer. However for candidates applying for the position of senior officer and above, written test is not mandatory however can be taken at the discretion of Human Resources Division and the line manager. Candidates sitting for a written test must secure 45% marks to proceed in the recruitment process. Candidates who have not qualified in this round will be sent a computer generated regret letter in the form of an email.

- **3.2.8 Interview** Candidates who qualify in the written test will be called for an interview. The candidates must be 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. will be done by HR only. An interview board will need to be formed with a minimum of three members, one from HR and one from the line division/department and one cross functional. The interviewers sitting in the interview board should be at a higher position that the position for which the candidate is being interviewed. The interviewers must follow the following principles-
 - ❖ Interview Preparation: Before interview begins, the interviewer must be fully prepared.

 They should select method, be familiar with the job requirements, skills that are sought in a candidate, applicant's background.

- ❖ Establish Rapport: When the candidate arrives, interviewer must create a comfortable situation making the interviewee easy and relaxed by means of small talk, smiles and a relaxed posture.
- ❖ Conduction of the Interview: This is the main part of the interview session. At least 80% time should be allocated for conduction of interview. At this stage, interviewer should ask several job related, behavior oriented, structured-unstructured and probing questions to assess suitability of the candidate.
- ❖ Interviewer Not Attending an Interview: Any interviewer who needs to pull out of the board for other business urgency must inform HR at least 2 hour before the start of the interview and must arrange an alternate interviewer.
- ❖ Cancellation/time Change of the Interview: HR needs to inform candidates at least 24 hours prior to the start of the interview about any cancellation. In case a candidate is not available by phone an email and sms must to make to ensure the communication is made. For any vacancy at SJIBL, there can be one to two rounds of interview.
- **3.2.9 Final Approval:** An approval needs to be taken from the MD for all permanent position and temporary position the approval is given by Head of HR. Selected candidates will be made 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 will be no salary negotiation for temporary employee. Individuals joining as officer will be on a probation period of six months. Any employee joining above officer level will not have any probation period.
- **3.2.10 Appointment or offer letter:** After the final approval with the candidates, the offer letter for the candidates is issued. In the appointment letter will specify all the terms and condition. Candidates have to collect it from HR.
- **3.2.11 Joining information:** Selected candidates have to go through the joining information on the first day of his/her joining. Any new applicants have to bring these documents for his/her joining:
 - 8 copy of passport size photo
 - NID photocopy
 - Security bond

- Joining letter
- Medical test report & certificates
- All academic mark sheet, certificates
- Character certificate
- Guarantors NID photocopy
- Release letter from previous job (if any)

3.2.12 Orientation: All new employees should complete a new employment orientation program that is designed to assist them in adjusting to their jobs and work environment and to instill a positive work attitude and motivation at the office.

3.3 Other relevant activities:

Beside the work related activities I do the other task assigned by the management. Like:

- Scanning documents.
- Giving serial numbers on the papers of employee files.
- Printing the employee details from their database for interview.

Constraints/Challenges & Proposed Course of Action for Improvements

4.1 Identified/Observed in the organization

During my internship in Shahjalal Islami Bank Ltd I have found some problem in the bank according to my perspective and short period of time is not for analysis for the bank performance due to time constraints. Some points are given below:

- ➤ Bank need to increase its quality of recruitment and selection procedure
- Need to increase its manpower and also should increase the training facilities
- ➤ Bank should be using internet not only for local but also international Recruitment

4.2 Academic preparation:

- ❖ Mismatch: There are few things that I think mismatch between my assigned tasks and academic major. Those are given below:
- I got a real life professional experience in a bank which was not possible to get in the university.
- In workplace we have to be more confident so that other employees can depend on the given work as well as we have to be more responsible so that they can rely on us.
- * Relevance: As I have done my major in HRM and I am also doing my internship in HRM so it is a great opportunity for me to gain some practical knowledge about HRM. In the academic area during my MBA program we have lots of theoretical knowledge which help me to apply in the internship program in SJIBL. I believe without any practical experience any education cannot fulfill necessary requirement.

Lessons learned from the internship program

5.1 Implications to Organization/Company – Based Affiliation:

As a part of academic curriculum, BRAC University sends their students to various foreign and local organizations for 3 months as an intern, so that they can have knowledge about the organization, nature of responsibilities, discipline and organizational environment. Since I did my internship program in Shahjalal Islami Bank Head Office, it helped me to take the overall idea of human resource department of SJIBL and reinforce my knowledge. I learned from my internship program:

Taking Responsibilities:

To take responsibilities and to give a positive result end of the day is itself a big challenge. SJIBL has provided me a vast knowledge of this. Here I have personally seen corporate people with their responsibilities every day. My confidence level has gone higher than I expected by spending this short period of time at SJIBL.

> Interaction With Corporate People:

For me interacting with corporate personalities is an art in SJIBL and I learned this. As this is one of the major banks in the market I had to see enough corporate people in a day. Perfect body language, way of communication, helping employees with smile all this I have learned from SJIBL. I have become flexible in this quality and in future I think I can perform well.

> Knowledge Gain:

From my internship I learned how to recruit people, what the selection procedure is, what things are needed to keep in mind for this process and how to assess the selected candidates and etc. At last but not the least I gain some knowledge about the corporate world. So it will help me a lot for my future.

Discipline:

Discipline maintaining at SJIBL is a key thing. Besides hard working capability this company highlights every individual's discipline level separately. So far I have maintained myself well here, for example – I always maintain my office timing, well dressed up, maintaining time schedule.

> Initiative:

SJIBL always appreciate take initiative for work challenge & help those with all resources for achieving their goals. I have learned way of working from my seniors and now I have confident enough to take initiatives before others.

5.2 Implications to University's Internship Program:

This internship report on Recruitment & Selection Process of Shahjalal Islami Bank LTD, Head Office is prepared to fulfill the partial requirement of the internship program of BRAC University. During internship I have got practical work experience in SJIBL which assist me to know about human resource department. This internship report covered the overall recruitment and selection system of SJIBL.

The leading reason of this study is to become familiar with the practical business world and to attain practical knowledge about the Banking and Corporate world, which is so much essential to meet the extreme growing challenges in job market.

It is also known to all of us that there is no alternative of practical knowledge and the practical knowledge is much more durable and useful than the theoretical knowledge. This study will help me to get a true and current picture of the practical business world, particularly of banking business and also to attain practical knowledge on the various spheres of banking business.

5.3 Others:

While doing this internship I have learned lots of new things, which was totally unknown for me. Besides learning from the organization and the university I have also learned some other things. And it will help me in near future when I work in different organization.

CONCLUDING STATEMENTS

6.1 Recapitulation /Summary:

Internship program is the pre-requisite for the graduation in MBA. This is an opportunity for the students to know the real life situation through this program. Modern time is the golden time of business. Now a day the idea of banking is also developed and a huge number of private C.B is competing for business. So definitely it's a matter of thing that, how to established an idea-with different technique. Shahjalal Islami Bank Limited has a strong position in the today's competitive market. SJBL is continuously upgrading itself with a view to be competitive and to remain the leader of the banking industry. This is a well-established statement that practical situations always differ from the cortical explanation. During my service life with SJIBL almost all the desks have been observed. And I have found theory deviates from the practice more or less though three months are not enough time to find out all the discrepancy between theory and practice. The officers were mostly courteous, friendly in nature and eager to help despite the tremendous workload. A very good working environment was remaining in the SJIBL. During the practical orientation I have observed the function of Human Resource Division of SJIBL, which will help me a lot to build my career in HRM sector in future. Out of the above discussion a conclusion can be drawn after saying that, the present customer dealing procedure is quite well at this moment. The computerized transaction makes the system efficient and effective. From the practical implementation of customer dealing procedure during the whole period of my practical orientation in SJIBL I have reached a firm and concrete conclusion in a very confident way. I believe that my realization will be in harmony with most of the banking scholar. Recruitment and Selection Procedure of SJIBL during the last ten years has proved that with strong desire and will power one achieve whatever target he may have. Almost all the leading banks in our country have various procedures in recruitment and selection process in comparison with SJIBL. But it has succeeded in achieving more desirable employee than

many other competitors. This has been possible only because of strong recruitment and excellent selection procedure.

6.2 Recommendations for Future Strategic Actions (Over-all Internship Program: Affiliation and University):

Universities and well-known organizations around the country can collaborate and help the students to arrange their internships. Future strategic actions that can be taken to help the students are given below:

- ➤ University should arrange more than one job fair in a year and job fairs should be arranged on regular class days, not on weekends.
- ➤ University should increase the corporate value and links or they can mutually agree with renowned organization for internship program as other universities manage.
- ➤ Companies can arrange free consulting for the students so as to encourage the students to work in the companies in the future.
- ➤ Universities should collect students' CV a semester before starting of an internship program. Otherwise, it is seen that students get their internee a month or two after the starting of internship program.
- After managing all students' internee, university should arrange a class every weekend. In this way, students can share their knowledge.

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APPENDIX