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Recruitment and Selection Practices of National Bank Ltd. :An Evaluation



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Internship Report
On
Recruitment and Selection Practices of National Bank
Ltd. :An Evaluation

Supervised by

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Prepared by

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ID: 133-14-1265

Program: MBA

Major: HRM (Human Resource Management)

Daffodil International University

Date of Submission: January09, 2019

Letter of Transmittal

Date: January09, 2019

To

Mr. Sheikh Abdur Rahim

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I have the great pleasure to submit the Internship report on “**Recruitment and Selection Practices of National Bank Ltd. :An Evaluation**” as per the instruction of you. I hope there are some limitations even though this report may be informative and comprehensive. During the course of internship, I have achieved a very practical experience in implication and application of Operational activities in NBL and which, was an opportunity for me to have pragmatic comparison with the theoretical study and implication in reality.

Therefore, I firmly believe that this report will be able to fulfill your approval. I would be truly grateful to make further corrections where I think necessary by you.

Sincerely Yours,

.....

Md. Mahmudul Al Roman

ID: 133-14-1265

Program: MBA

Major: HRM (Human Resource Management)

Daffodil International University

Declaration

I, Md Mahmudul Al Roman, hereby declare that the Internship Report entitled On
“Recruitment and Selection Practices of National Bank Ltd. :An Evaluation”.

This report submitted for partial completeness for the degree of Master's of Business Administration (MBA).

I also declare that the paper has not been submitted for award of any other Degree, Diploma, Fellowship or other similar title or prizes.

.....

Md. Mahmudul Al Roman

ID: 133-14-1265

Program: MBA

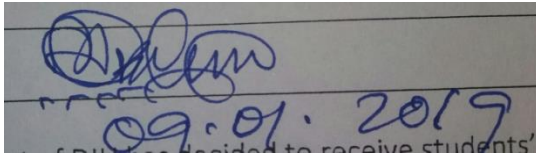
Major: HRM (Human Resource Management)

Daffodil International University

Letter of Acceptance

This is to certify that **Md Mahmudul Al Roman**, ID: 133-14-1265 Major in Human Resource Management, MBA program of Daffodil International University. He prepared internship report on “**Recruitment and Selection practices of National Bank Ltd. :An Evaluation**” under my supervision. This report is prepared for partial fulfillment of the MBA program.

The data and findings presented in this report seem authentic. So it has been approved for internship presentation.

A photograph of a handwritten signature in blue ink on a white background. Below the signature, the date "09.01.2019" is written in blue ink. The signature appears to be "Md Mahmudul Al Roman".

.....

(Mr. Sheikh Abdur Rahim)
Associate Professor
Department of Business Administration
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Acknowledgement

I want to express my deep gratitude to Almighty God for the giving me strength & the composure to complete the internship report. Words will not be enough to express how grateful I am, but I will try my level best to express my gratitude to some people. This internship report can never be done without the necessary knowledge, many books, articles, websites and initial information. It also enhances my knowledge of banking business as well as overall banking activities. Thanks to everyone, who helped me. Initially, I want to express my deep respect for giving me valuable time and all the necessary guidance, to my respected supervisor, Sheikh Abdur Rahim Sir. Inspired by his continuous supervision, to make more possible reports about depth analysis.

I grateful to my job supervisor, Mrs. Farhana Sultana Khan Senior officer, National Bank Ltd. and Md. Abdul Jabbar (Junior Officer) whose supervision I have done my internship successful. They are very generous and friendly with me. I am greatly thankful to him.

Moreover, I express gratitude to the whole officer for their cooperation. Without their help, it was difficult for me to do an internship and make a report.

Executive Summary

This report is prepared as necessary for MBA internship. This report focuses on the three month work experience of National Bank Limited. This report will give a clear idea about the Recruitment and Selection Practices of National Bank Ltd.

The report divided into four broad heads. In the first section I included in the background, objectives, and methods of procedure, limitations of study also included in this section. In the second part, I discussed the overall concept of the National Bank, where I allotted the internship report.

Third section is analysis part, I have discussed Recruitment and Selection practice of National Bank such as History of Human Resource Management, Functional area of HRM, Responsibility of HR department in large organization, Recruitment, Recruiting internally and externally, Recruitment mistakes, Selection, Essentials of Selection Practice, Practice of Selection.

I have also discussed concept about Recruitment & Selection, Objectives of Recruitment, Functions of Recruitment, Factors Affecting Recruitment, Meaning of Selection, Selection Practice, Factors of Selection Practice, Some Job Descriptions of National Bank, Recruitment & Selection Practice of National Bank, Recruitment Practice of National Bank, Sources of Recruitment of National Bank, Recruitment of Officer at Entry Level, Mode of Recruitment & Selection of National Bank, Restrictions about Recruitment in National Bank, SWOT Analysis.

Fourth section is Findings, recommendation and conclusion.

In order to manage the report, I have collect different types data, verbal information in an interview with responsible officials. They gave me annual reports and other documents.

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Chapter 01

Introduction

1.1 Background of the Study

Banking is known as the background of national economics. It plays an important role in industrialization and economic development of the country, not only in the business sector. Banks provide funding for the implementation of various programs in economic development practice. All types of economics and financial activities revolve around banks. Bank has brought socio-economic changes in developing countries like Bangladesh. Three important sectors of Bangladesh, like agriculture, commerce and industry, provide abundant resources in the country. So nourishment of these sectors is only possible through satisfactory banking facilities.

The purpose of this report is to find out the real scenario of the growing organization establishments in Bangladesh, specially in the private sector.

The report entitled " Recruitment and Selection Practices of National Bank Ltd. :An Evaluation " has been prepared as a real complement to the Human Resources Management Department. The internships program gives students the opportunity to travel around the real world business, and the real business world has an opportunity to become familiar with how an enterprise works inside and outside of the environment.

1.2 Scope of the Study

During my internee period I have maintained some formalities for collecting information for my report. This report is based on the recruitment and selection practices of National Bank Limited. The report is based on my obligation, inspection and experiment during my internship at the Human Resource Department of National Bank Limited.

1.3 Objectives of the Study

The study has been conducted with the objective:

- (i) To investigate the recruitment and selection practices of NBL.
- (ii) To evaluate the recruitment and selection practices of NBL.
- (iii) To find out the problems of existing recruitment and selection practice of NBL.
- (iv) To recommend some suggestions to overcome the existing problem of recruitment and selection practices of NBL.

1.3 Methodology

The preparation of final report requires a regular practice from the study. To conduct research, identify and collect data sources, classify, analyze, explain and present systematically and find out what points were found. The overall practice of the procedure is given below

1.4.1 Data Collection methods.

1.4.2 Primary Sources

The information was collected in consultation with officers working at the Head office, HR departments of National Bank Limited and officials working in the branch. Monitoring and working experience with suggestions from various ranking officers and many bank officials.

1.4.3. Secondary Sources

- Website of the NBL.
- Different types of web researches.
- Different types papers of National Bank Ltd.
- Different types of text books.
- Annual report of National Bank Ltd.

1.5 Limitations

While preparing this report, I have faced some limitations, in which the textbook knowledge is in conjunction with the real life scene, while talking to the organization, which was sometimes frustrating. Again, this report is my first kind of preparation. It proves a limitation. This report is only for one organization and therefore I cannot compare the view of this organization with any other organization. The internship program was just three months long, this time it was difficult to cover all the necessary materials and to collect such a large report in the borders. Research is the main limitation information collection, because most information is confidential. So they do not want to reveal.

Chapter-2

Company Profile

2.1 History and Heritage

National Bank Limited was launched as the first 100% Bangladeshi owned bank in the private sector. From the very beginning, it was the steady determination of National Bank Limited to play an important role in the national economy.

President of Bangladesh Ahsan Uddin Chowdhury officially introduced the bank on March 28, 1983, but commercial operation beginning in the first branch of Dilkusha Commercial Area, Dhaka, Delhi Commercial Area, Dhaka on March 23, 1983. The second branch was launched on the 11th. May 1983 in Khatunganj of Chittagong

Currently, NBL has spread throughout the country through 127 branches and 12 SME / agricultural branches (total 139 services). From very early on, the bank has given more force on foreign activity and has operated a foreign remittance. It has a drawing system with 415 representatives from 75 countries and foreign exchange organization situated in 13 countries.

NBL is the first among the local banks to start international MasterCard in Bangladesh. Meanwhile, NBL has introduced Visa cards and power cards. The bank used the latest information technology services of SWIFT and REUTERS.

Since its commencement, the bank was aware of compliance with corporate social responsibility. NBL has sponsored education, health care, and sponsored sports and cultural activities.

2.2 Mission

We are interested in becoming the most acclaimed financial organization in the country, recognized as a dynamic, innovative and client focused organization, which provides an array of products and services for excellence and creates an effective economic value.

2.3 Vision:

- In Bangladesh, one of the best performance banks
- A Bank of Choice
- Truly global bank

2.4 Sponsors

National Bank Limited has participated in various departments of the National Economy for successful leading entrepreneurs of the countries. They are prominent industrialists and traders both have extensive business reputation at home and abroad.

2.5 Strategies

- Struggling for customer satisfaction through quality control and timely delivery.
- Find out customer credit and other banking demand and monitoring their realization about our performance to meet those needs and updates.
- Investigate and update policy and practices to increase the capability of customers to improve their services.
- To control cost of fund

2.6 Categories- the facilities our corporate division offers to our customers are mainly of four-

- ✓ Deposit products
- ✓ Credit Products
- ✓ Cards
- ✓ Schedule of the charges

❖ Corporate Deposit Products

- ✓ Saving deposit
- ✓ Current deposit
- ✓ Term deposit
- ✓ Foreign currency deposit
- ✓ Savings deposit
- ✓ Income Scheme
- ✓ Double benefit scheme

❖ **Credit Products**

- ✓ Overdraft
- ✓ Lease financing
- ✓ House building
- ✓ Small medium enterprise
- ✓ Consumer Credit Scheme
- ✓ Trade Finance
- ✓ Agriculture Finance

❖ **Cards**

- ✓ Power card
- ✓ Credit card

❖ **Schedule of the Charges**

- Charging for the transaction related to general banking business
- Charging for the transaction of foreign exchange and international trade related transactions.

2.7 Management of NBL

NBL Bangladesh is an organization that can now overcome many obstacles to achieve its position. The National Bank's Board of Directors, Executive Committee, Audit Committee, Management Committee will ensure transparent, responsible and professional in the effective corporate governance of their duties.

2.8 Organizational Chart has been shown below

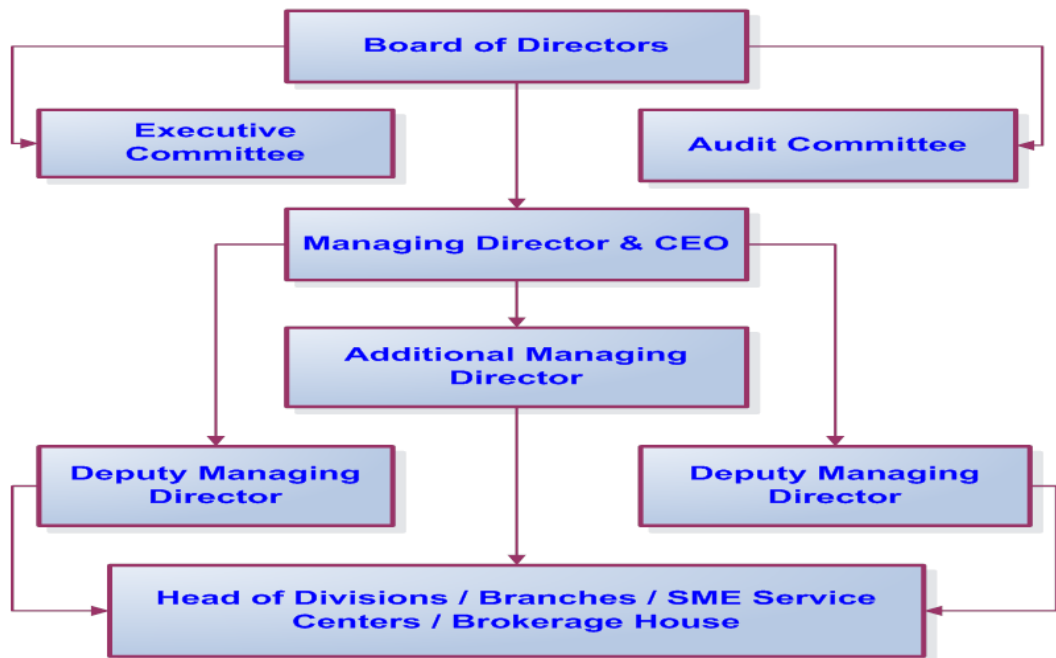
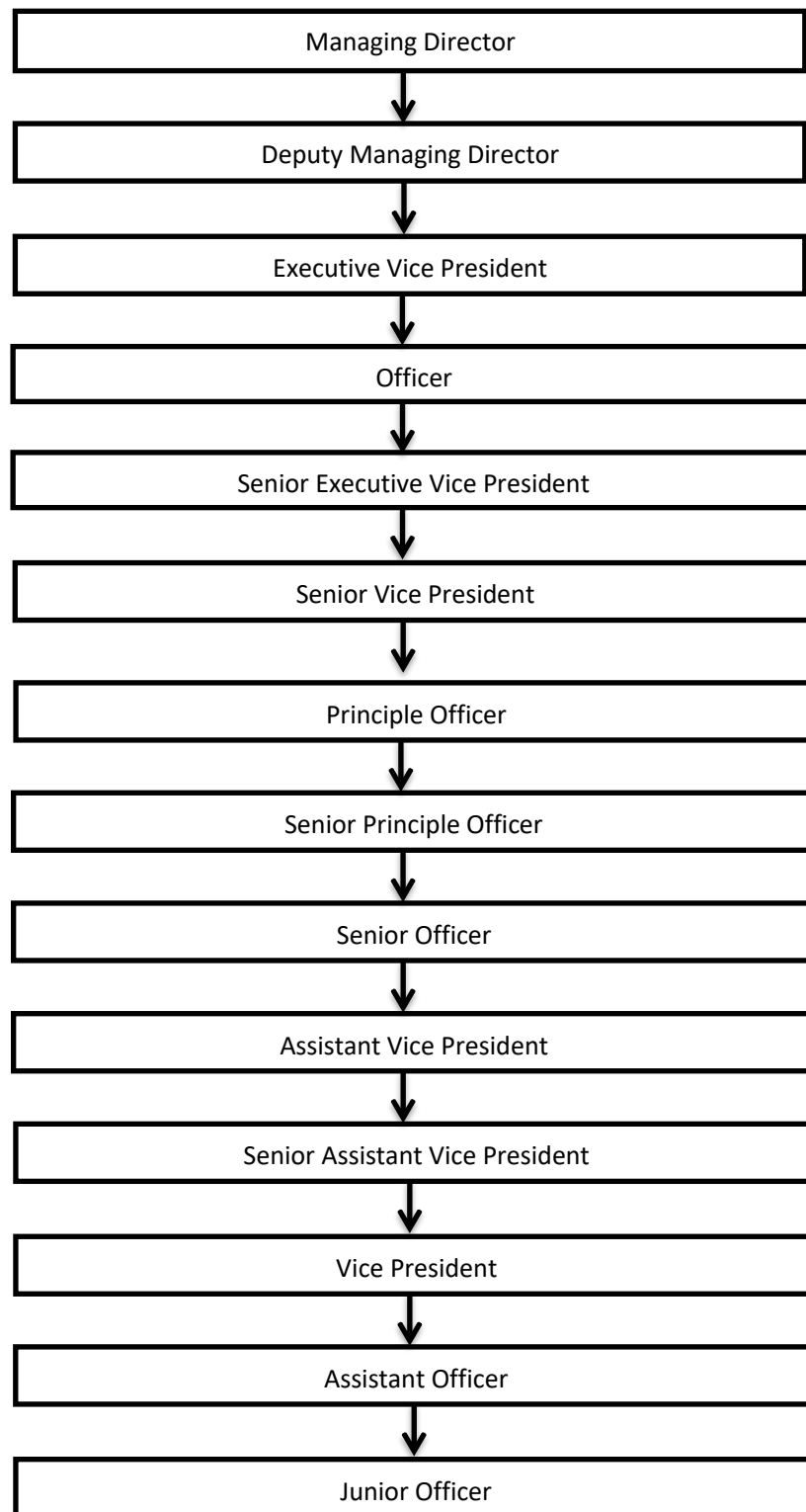


Figure-02: Organizational Chart of NBL.

Every NBL employee is proud to be an NBL employee and his pride comes from direct communication freedom in the top management. NBL management is helpful in this way that the above management readily corroborates suggestions, standards, concepts, innovations and stable work of employees and officials. Again the participation of the management is facing high staff participation. Again the participation of the management is facing high staff participation. There are awards, inspiration and status quo for innovative concept and stable work. Moreover, the management behavior can be called welfare as more work for more groups and NBL's participation in the top and bottom part.

2.9 Hierarchy.



Chapter-3

Analysis

3.1 History of Human Resource Management

Scientific management movement began in the early 1900s. Frederick Taylor introduced this movement when he wrote a book called 'Principles of Scientific Management'. The book says, "The main purpose of the management should be to impervious highest enrichment for the employer, with the highest enrichment of each employee. Taylor believed that the management should be used to test the skills and research expertness used by scientists to enhance skills of skilled workers. At the same time, the art beneficence motion also came at the identical time. This is usually a deliberate attempt by employers to improve the condition of their factories. Apart from the efforts, work area has also been extended beyond the workplace. Try to provide support to the Employer's Employee for the purchase of home, medical care or education assistance. Human relations movement is the main impact of modern human resources management. Movement workers focus on group behaviors and how employees feel. This movement was influenced by Hawthony Studies. Staff should be appointed by analyzing the written work in the job description (that is, an analytical study of the work to determine their essential topics) so that the selectors can know that the applicants must have any physical and emotional features, what qualities and attitudes are favorable, and what features are a defined difficulty.

3.2 Functional area of HRM

- Human resource audit
- Human resource strategic planning
- Human resource planning
- Manpower planning
- Recruitment / selection
- Induction
- Orientation
- Training
- Management development
- Compensation development
- Performance appraisals
- Performance management
- Career planning / development
- Coaching

- Counseling's
- Staff amenities planning
- Event management
- Succession planning
- Talent management
- Safety management
- Staff communication
- Reward

3.3 Responsibility of HR department in large organization.

Position	Job Responsibilities
HR	Executive committee, organization planning, HR planning & policy, organization development
Manager recruitment & employment	Recruiting, Interviewing, Testing, Placement & Termination
Manager compensation & benefits	Job analysis and evaluation, surveys, Performance appraisal, compensation administration, bonus, profit sharing plans, employee benefits.
Manager training & development	Orientation, Training, Management development, Career planning & development
Manager employee relations	EEO relations, contract compliance, staff assistance programs, employee counseling

3.4 Recruitment

Recruitment refers to the Practice of attracting, screening, and selecting qualified people for a job at an organization or firm. It is accepted by employers. It may be managed by the employment agency or staff member of the business or organization for job search. According to DeCenzo & Robbins, "Recruitment is the Practice of discovering potential candidates for actual or anticipated organizational vacancies. Or from another perspective, it is a linking activity bringing together those with jobs to fill and those seeking jobs."

Functions of Recruitment

- Menstruation recruitment
- Building norm
- Notification and policy
- Initial contact with potential applicant
- Inceptive recitation and assessment of solicitation
- Short-listing of feasible candidates for selection
- Selection practice like interview or exam

. Factors Affecting Recruitment

- Image of the Company
- Attractiveness of job
- Size and development probability of the company
- Internal policies
- Trade union requirement
- Recruiting budgets
- Outside factors
- Demographic factors
- Government requirements
- Industrialization
- Labour market

Job analysis

The proper introduction of recruitment efforts is to analyze the job, document the actual or purposeful requirements of the job. This information is included in the job description and provides an effort to engage with search boundaries and objectives. There will often be a description of the job that represents the historical collection of a company performed in the past. To reflect current work requirements, these job details need to be reviewed or updated before recruitment. Starting an appointment with a proper job analysis and job description, hiring efforts start off with an accurate track for success. According to Edwin B. Flippo, “Job Analysis is the Practice of studying and collecting information relating to the operations and responsibilities of a specific job.”

Sourcing

Internal sources:

Name of some internal sources given below

- Personal references
- Notice boards
- Newsletters
- Memorandum

1)Personal References

Existing staffs are may know their friends or relatives or colleagues who can successfully fill the vacant post. The recruitment system of recruitment can be very effective for them, but most employees will be exempt from those who are considered for jobs. Employees are ensured to be aware of appropriate staff vacancies so that they can apply. Someone else who might also be interested may also tell about it so that they can apply for work.

2)Notice Boards

Convenient and easy to send important messages to existing employees A job circular hanged on the notice board is likely to be watch and enough staff will be required to spend at little or no cost. However, most workers may not be able to learn the void in this method because the notice board is weak or the notice given has been filled up that they are not bothered to see it, because they think that there is nothing new to discover. Where it is set, it should make sure that is see by everyone. This means that it must have the same chance of viewing and when they know that only significant topical notices are displayed. Attention and focus on design designs and content, if you want to study and then apply for a job.

3)Newsletters

Many companies create regular in-house newsletters to read their employees. It is expected that the latest company's newspaper will be read by all the employees in a rational way so that they are aware of the proposed work opportunity. Newsletters can be used as a recruiting source if it is certain that everyone can see a copy.

4)Memorandum

Perhaps the best way to publicly declare the job is to write a memorandum to the team's directors, or write to all employees to write a memorandum appropriately in the wage packet. It should also be remembered that in some way the memorandum has been drawn out so that potential applicants are requested.

External sources:

There are many sources to choose from if you are seeking to seek recruit from external sources of the company.

1. Word of mouth
2. Notices
3. Job centers
4. Private agencies and consultants
5. Education institutions
6. The press
7. Radio
8. Television

Three points are explained below.

1) Word of Mouth

Existing staffs are may know their friends or relatives or colleagues thus are capable to doing job they can apply. Filling in this way seems to be easy, cheap and serviceable. Do not use face words as the sole or primary source of employment if the workplace is entirely or mainly a sex or ethnic group

2) Notices

A simple and often neglected approach to a job vacancy advertisement showing business premises and near notice. Most of them should be seen by passerby, some are actively looking for work. This can be cheaper even with a notice changed from a postcard carefully written to a professionally produced poster. If it is implemented by the right people, then focus on its goals and appearances.

3) Job Centers

Most major cities have a job center that provides free employment to employers, their jobs are related to finding a job. Staff will post a notice and information about the person seeking the person and then the advertisement on their premises notice board

will only be advertised. The application centers provide and evaluate and if this is done inappropriately by applicant's outsourcing for the applicant's position, then the work center staff can further assist. The shortlisted candidate is sent to the employer for his interview on business premises.

3.5 Recruiting internal source and external source.

- **Internal Recruiting**

Many benefits of recruiting from existing staff. By watching your employees working on a daily basis, you can assess their specific capability and select the most suitable employee for the position. Employee will be important and highly valued during the company's recruitment from the organization because it is shown that whenever a blank area takes place, the organization returns to them. They should improve their working capability, as well as they will realize that if they are industrious and successful in the job, then the job opportunities are increased. However there is no method to have its own qualifications and demerits.

-

Merits

- It enhance the courage of the employees
- The employee is in better place to appreciate those presently working than outside conditions
- This increases trust among workers because it gives them an idea of the security and progress of their jobs
- These workers are tired and can be believe upon.

Demerits

- It often leads to inbreeding and deter new blood from entrance into a company.
- There are possibilities that internal sources can be "dry" and it can be difficult to find the necessary people within an organization.
- No innovation of new inventions creates new ideas that are very important for the organization's growth.

External Recruiting:

When a company is engaged in big extension and focuses on accomplish high enhancement and high market share, then it is irresistible for the extra recruitment of an organization with greater attention to the quality of the product and the higher customer satisfaction. External recruitment is nothing but the admission of people from your organization outside the company. when a company wishes a new mind that is creative and traveler for a job.

Merits

- New access to labor force, for example, a new graduate or postgraduate student of most inexperienced potential staff of young people can be taken and mold on the basis of company culture.
- This form of long run proves financially because potential workers do not have extra training.
- Various paths of recruiting are obtainable.
- Additional applications generated for current needs can be used for future vacancies.

Demerits

- A new employee who is recruit from external source he/she has need extra time to adjust themselves to current working environment.
- Completing the large source of admission will take longer because the applications are generated and the short list becomes critical.
- Recruiting cost of external sources will be relatively excess than internal
- It may creates employee dissatisfaction, expectation may mismatch between with the company employee.

Before choosing a source for admission and before making a decision, a source should be thoroughly evaluated and must be studied broadly in different sources to meet the internal or external needs. Before choosing a source, make sure it answers yes as for the following question:

3.6 Recruitment mistakes

There are a number of companies should be avoided when putting their recruitment plan in practice. For example, many organizations have the necessary talent in their organization, but in the meantime they are very busy looking for skilled workers out of the job. Others try to replace their lost employees with mirrors. Some employers do not forget to include their employees among the recruiting staff, or they try to find "perfect" employees without the talent of finding an interviewer.

3.7 Selection

Employee selection practice is placing the right people on the right job. It is a practice that combines organizational requirements with human skills and competence.

Following the Dale Yoder, "Selection is a Practice by which candidates are divided into class-those who will be offered employment and those who will not." Effective selection can be effective. By selecting the best candidate for the necessary work, the organization will get the performance of the employees. Moreover, the organization faces less of the absence and employee turnover problems. By selecting the right candidate for the necessary work, the institution will save time and money. Candidates take place during the appropriate screening selection exercises. All potential candidates are tested for the given work.

But the selection should be different from the appointment, even though it is two stages of employment practice. The recruitment is considered a positive practice as it gives more motivation to apply for candidates. It's just sourcing information. The election is rejected as an inappropriate candidate as a negative practice here. Practice before recruiting staff. The selection includes the best candidate selection with the best ability, skills and knowledge for the necessary job.

3.8 Fundamental of Selection Practice

1. Someone have the ability to choose. This Authority comes from Employment Request as developed by action-load and work-energy analysis.
2. A potential worker can be composed of some standards, such as a comprehensive job description and work specification should be preceded
3. The required number of workers should be selected from those who have sufficient number of applicants.

3.9 Process of Selection

The Employee selection Practice takes place in following order-

(i) Preliminary Interview or Screening

Academic and it is used to exclude candidates who do not meet the minimum requirement of the organization. The efficiency, family status, characteristics and interest of the candidate are examined during the initial interview. Initial interview designed less than officially and final interview. Candidate has given a brief description about organization and job responsibility; And how much information about the candidate's company is also examined.

(ii) Application Form

The candidate who qualified in the initial interview will have to fill the application form. Candidates have information records such as age, qualifications, cause of leaving previous jobs, experience, etc.

(iii) Employment Tests

• Written Tests-

During the selection exercise, various examinations are taken, such as aptitude test skill test, intelligence test, logic test, personality test etc. These tests are used to evaluate potential candidates.

• Aptitude or potential ability test

These types of tests are widely used to measure the secret of the candidate's ability to learn new types of jobs or skills. If they think that our chosen candidate is suitable for the job, it will be able to tell us which can be clerical or mechanical.

a. Intelligence Test – Enables to know whether there is a psychological ability to deal with steps and new problems.

b. Mechanical Aptitude Test – Measuring the power of a person to learn a specific type of mechanical work. It can help to identify a person's ability for special visualization, detective motion manual skills, visual motor coordination or integration, visual insight etc.

- c. **Psychometric tests** – This test measures a capability to doing a appointed job.

•Personality tests

In order to measure the characteristics of this test, they have created their basic or non-intellectual in nature. In other words, they deeply search for the discovery of a person's standard system, its emotional response and maturity and motivation are able to adjust to the daily life's illness and interpersonal relationships and self-image in conformity with its worth.

(iv)Comprehensive Interviews

Interview is an important part of the recruitment practice for most organizations. Giving them the opportunity to evaluate the candidate's selection and exhibit their capability and identity. This is an opportunity for an employer to evaluate them and ensure that the organization and location for the candidate is accurate. An interview is an effort to protect the maximum number of data from the candidate regarding the scope for work, on the basis of consideration .

(v)Background Checks and Enquiries

Appointment offer is subject to references and security checks. The references of the candidate's application will be accepted and a security check will be held. Security checks may take time if the candidate has been abroad for a period of time.

(vii)Medical examination

Medical examination is conducted to ensure the physical fitness or capability of potent workers. It will reduce the chances of employee absence.

(viii)Final Selection Decision

Those who perform successfully in the employment test and interviews and are not eliminated by the development of negative information in the background investigation or physical examination, they are currently considered eligible for appointment. Who makes the offer of employment? Employee section should be proposed for administrative purposes. But their role is only to be administrative. The decision of actual appointment should be done by the department manager where the

position was open. A reference about the candidate was checked and finally he was appointed by a formal appointment letter.

3.10. Job Descriptions of National Bank

EVP (Executive Vice President & Branch Incumbent)

The Branch Manager or Incumbent will supervise all the work related to the branch and supervision of the co-workers / staff officers and staff. Maintain relation with head office. He/She also seat with colleagues for inspiring their work and delivering head office message. . He will sit with co-workers about business positions for communication and management of various messages.

AVP & Deputy Manager

Assistant Vice president or deputy manager will supervise the work assigned to the officers / employees according to the order of this office. The deputy manager will pass the voucher with the joint signature of the different departments. The deputy manager will oversee the daily activities of the General Banking, Investment and Foreign Currency Departments of the Branch. The deputy manager will hold meetings, decisions and implementation records including recent inbound and outgoing statements.

Senior Officer (Investment Division)

Senior officer will be the dealing officer of the investment department. Senior officer will ripen the voucher and keep up related files, registrars and stationary etc. of the investment department. Senior officer will be ripening to offer both investments in the head office and branch investment department. Senior officer will make sure to preserve investment security / document files in all investment sectors jointly with the investment department.

Senior Officer (Foreign Exchange)

Senior officer will be in the export department under the convoy of Export Exchange in Charge, Executive Officer. Senior officer is also responsible for foreign (export) bills, issuing exp form etc. Senior officer also work in foreign remittances.

Senior Officer (General Banking)

Senior Officer will be in the general banking division and will be the designated officer of this department. Senior officer pass the cash / transfer voucher jointly with the Assistant / Second Person / Branch. He will pass the concerned voucher jointly with the expense monitoring and deputy manager / manager of the branch.

Officer (Foreign Exchange)

Officer (Foreign Exchange) will work under the supervision of Foreign Exchange in charge in the foreign currency division, Executive Officer. Officer (Foreign Exchange) is given the responsibility to investigate matters related to import documents, wages and retirement etc. Officer (Foreign Exchange) is also responsible for creating vouchers and posting on related registrars and computers.

Officer (Investment)

He will work as branch IT designated officer. He will open the Personal Computer server machine every day and close the same after completing the daily work of the branch. He will post all the cash cheques / vouchers and rejected more than fifty thousand taka. Fifty thousand jointly with another approved signatory and if there is more money. If amount of taka more than five lac Manager needs to be canceled. He will ensure online transaction with approval if needed.

Officer (General Banking)

Officer (General Banking) will be in the Account Department under the supervision of General Banking. In such officer's assigned duty is check voucher, sheet and preserve in safe place under lock and key. This officer also creates weekly telegrams and IBTA profit calculations, etc. Bills He will prepare and post vouchers related to account closing, courier service / nursery / security services etc.

Junior Officer (Foreign Exchange)

Under the supervision of foreign exchange designated officer, junior officer (Foreign Exchange) will work in the import division. Junior officer take the responsibility to preparing local export bills and related charge documents for local / foreign (local, foreign, BTB etc.) and to include amendments if needed. Junior officer also responsible for create the voucher and posting it to the corresponding registrar and computer.

Junior Officer (General Banking)

Junior officer (General Banking) will be the clearing department's dealing officer under the direct supervision of General Banking designated officer. In addition to all the clearing (internal and external) machines such as cheque, DD, PO etc., OC and IBCs should be maintained. Junior officer will be preparing for weekly meetings and daily positions for head office.

Officer (General)

Under the supervision of General Banking Division, officer (General Banking) will work in General Banking Division. He will sit on the front desk and open all types of accounts and post it to the computer completely. He will publish all types of check books, including thanksgiving letter to the account holder / presenter. Account opening date. He also maintains all types of account opening papers. He will be the responsible person to maintain all of check books and security instruments. He will ensure the sending and transmitting letters of the internal and external registration with the preservation of all the memos of the courier / postal service.

Assistant Officer (Cash)

Assistant officer (Cash) will take the cash in the counter and prepare the statement on this. The officer also maintains cash balance books, cash analysis books and vault registrations.

3.11. Recruitment & Selection Practice of National Bank.

Personnel management is by the most significant components of a company. This is especially true for a service company like privet banks. Dynamic organization pays especial animus to recruitment, selection, training, conformation, appraisal, promotion and salary to workers' members.

Depending on the success of the privet bank, the quality of the services offered to customers depends on the quality. National Bank Limited believes in providing competitive salaries and grants to its employees and provide the most services from them. Therefore, banks must be careful in applying the right person for the right thing.

3.12 Recruitment Practice of National Bank.

It is the management's responsibility for analyzing the amount of manpower required by each company at the end of each year in each section of the banking executive. Manage recommendations to get the highest authority to authorize the management board or create additional posts. Meaning for a post creation long-term means promise.

3.13 Recruitment of Officer at Entry Level

Probationary officers, management trainee officers, trainee junior officers and trainee teller will usually be recruited directly at entry points. If an officer fails to show satisfactory performance during the regulation, it will be admitted for 1 (one) year, which can be extended by competent authority.

Upon satisfactory completion of the probationary period, they are compatible for confirmation of the following post:

- **Recruitment of Senior Executive / Senior Officers**

National Bank will require time to develop its own manpower by training. But, human resource needs to run its activities and extension operation which can't wait. It must be so; Recruitment of Banker Experience from other banks. Pursuant to, the experienced executive / officer can be recruited from time to time according to the bank's requirement. After proper evaluation of the application getting from the capable postulant, the recruitment board will be interviewed by minimum qualification and each post of experience should be confirmed, but exceptions can be made in the general case for the eligible candidate. This means that in this case, the educational qualification may be reduced and the length of experience can also be reduced in the specific areas of the banking business considering the special training and experience of the candidate. The suit of the selected candidate is presented before the compatible authorities for ratification.

SL	Name of the post	Requirement/Criteria
1	DMD	5 years as a GM or similar post in a scheduled Bank and job duration at least 28 years 4 years as a GM or similar post in a scheduled Bank and job duration at least 25 years.

2	EVP	7 years as a DGM or 3 years as a GM or similar post in a scheduled Bank and duration of job at least 22 years, 5 years as a DGM or 2 years as a GM or similar post in a scheduled Bank and duration of job at least 20 years
3	SVP	5 years as a DGM or 1 years as a GM or similar post in a scheduled Bank and duration of job at least 20 years 3 years as a DGM or 1 years as a GM or similar post in a scheduled Bank and duration of job at least 18 years
4	VP	2 years as a Deputy General Manager or 5 years as Assistant General Manager or similar post in a scheduled Bank and duration of job at least 18 years 1 year as a Deputy General Manager or 3 years as a Assistant General Manager or similar post in a scheduled Bank duration of job at least 16 years
5	FVP	3 years as a Assistant General Manager or similar post in a scheduled Bank and duration of job at least 16 years or 2 years as a Assistant General Manager or similar post in a scheduled Bank and duration of job at least 14 years
6	AVP	2 years as Assistant General Manager or 4 years as a Senior Principle Officer or similar post in a scheduled Bank and duration of job at least 14 years or 1 year as a Assistant General Manager or 3 years as a Senior Principle Officer or similar post in a scheduled Bank and duration of job at least 12 years
7	FAVP	3 years as a Senior Principle Officer or similar post in a scheduled Bank duration of job at least 12 years or 2 years as a Senior Principle Officer or similar post in a scheduled Bank and duration of service at least 10 years
8	SEO	3 years as a Principle Officer or similar post in a scheduled Bank and duration of job at least 10 years 2 years as a Principle Officer or similar post in a scheduled Bank duration of job at least 8 years

9	EO	3 years as a Senior Officer or similar post in a scheduled Bank duration of job at least 8 years or 2 years as a Senior Officer or similar post in any scheduled Bank duration of job at least 6 years
10	FEO	4 years as a Officer or similar post in a scheduled Bank duration of job 6 years or 3 years as a Officer or similar post in a scheduled Bank duration of job at least 4 years
11	SO	3 years as a Junior Officer or in other equivalent post in a scheduled Bank 2 years as a Junior Officer or in other equivalent post in a scheduled bank
12	JO	2 years job duration as a Assistant Officer or in other equivalent post in a scheduled Bank or 1 year job duration as a Assistant Officer or in other equivalent post in a scheduled Bank

3.14 Mode of Recruitment & Selection of National Bank

a) All new appointments will be made by advertising in the national daily newspaper mentioning the eligibility criteria mentioned above.

b) Each candidate will appear for a written examination. Examination subjects should be general knowledge, math, English etc., may decide on time as Management Economy / Banking. For this purpose, National Bank Ltd. Expert consultants outside expert the IBA, Dhaka University or similar institution have to seek outside experts to prepare expertise, examine the work, examine the answer sheets and identify the candidate's merit list.

c) Candidate must have at least 60% marks in the written examination for in VIVA / interview. The total number of applicants for VVA will be 4 times the number of recruits if they meet the 60% minimum mark criteria. The appointment committee will be appointed on the basis of the eligibility panel and after the approval of the appropriate authorities, it will be appointed on the basis of requirements.

d) All persons appointed by the bank should be given medical examination through the authorized doctors / medical officers of the bank so that they can be physically

and mentally assured in their health condition. In other words, no official or employee of the bank, physically and mentally, will not be employed in the person's service until a medical officer of the bank or on behalf of this is accepted by a medical authority specified by the bank.

Other Conditions:

- a) In particular, unless the Board of Directors apologizes, all employees must be citizens of Bangladesh.
- b) During the one year's probation, the board will pay the combined salary of employees without any other facilities.
- c) After the expiry of the time of the probation period, a regular cadre can take bank written examination to ensure an employee. If no written test is taken, the appointment committee will interview them before being sure.
- d) If no employee's job is satisfactory, during the probation period, an employee's service may be terminated for one month's notice or pay instead. The bank could extend the probationary period for the same reasons.
- e) All officers appointed through written examination will serve at least 3 (three) year serial services. If an officer decides to leave his own house, he will have to pay his 3-month initial salary before release. Officials draw consolidated pay; the basic salary should be absorbed by him where his grade will be fundamental.

3.15 Restrictions about Recruitment in National Bank

The following categories of employees of other banks will not be appointed:

Those pending complaints or who are dismissed, employees against deportation, termination and forced retirement An employee retiring in normal course, but may be appointed on the basis of communication.

3.16 SWOT Analysis

Strengths:

- NBL high addiction on recruitment and selection of applicants.
- During the selection, NBL took necessary steps to ensure that it has expert and skilled labor.
- Strongly follows the circulars of Bangladesh Bank
- Follows the rules and regulations of Bangladesh Bank

Weaknesses:

- NBL recruit employees on a three-year contract which prevents them from appearing for a long time and suitable candidates.
- Account opening form is not in Bengali and because of that some customers who do not know how to read cannot understand properly.
- Sometimes there is lack of cooperation or discrimination.

Opportunities:

- Banking sector of Bangladesh is improving gradually
- Government is assistant to financial organization
- International extension is probable by creating foreign remittance branches

Threats:

- Over competition among banking sector
- Instable stock market
- High call money rate

Chapter 4

Findings, Recommendations and Conclusion

4.1 Findings of the Study

- i. They do not use any job description while recruiting and selecting employees.
- ii. They do not hire employees for specific position or instance they may place a probationary officer in accounts department, remittance department, loan and investment department or in other departments. That creates vagueness in applicants mind.
- iii. National Bank do not go for university recruitment what could be a good source of talented employees.
- iv. Lack of synchronization between HR and concern department during recruitment process.
- v. Job vacancies are not widely circulated in company job portal or others mediums to ensure all the potential applicants availability.
- vi. National Bank hardly adopts any practice to pick the best alternatives from inside the company for a newly vacant position.

4.2 Recommendations

- i. Job descriptions should be clearly mentioned in the job circular which tends to ensure the best choice for the certain position circulated.
- ii. HR department must have department wise vacant position database to place the right candidate to right position.
- iii. The bank should focus on innovation through campus recruitment process which may ensure availability of future leaders with new business ideas.
- iv. Before going for employee recruitment, HRD must know about the specific positions, required qualities, experiences and other variables needed by the concern department to avoid any further unsatisfactory recruitment.
- v. Job circulation should be posted in all the mediums, thus potential candidates may get the opportunity and company also can pick the best potentials.
- vi. For every experienced vacant position, company should get the opportunity to existing employees to avoid organizational culture mismatch and employees also can set competitive mind.
- vii. Need to formulate proper utilization of the written policy.

4.3 Conclusion

Human resources do not count people's head in the work of an organization. It is the sum of their knowledge, skills, creative skills, talents and ambitions, and their values and positive frame of beliefs and minds. In the current phase of "Age of Discontinuity" and ongoing changes "Human resources employment plays an important role in finding effective and potential workers. Without any clear direction, the employment of the people does not bring any good results. National Bank Limited is very aware and careful about taking qualified people to fight for the winner and bonanza.

After establishing the organization's strategic aspects and employment plans, it must change its outlook or focus on the right kind of people to manage the organization's activities. The process must be prioritized and the strength of the existing staff should always be upgraded by the ongoing efforts to find the best employees.

Like other countries in the world, the banking sector of Bangladesh is gradually improving. These industries are user-friendly and try to provide better services for their customers to develop their efficient systems. Every year, National bank puts their first position among the best banks in Bangladesh. One of the new methods of NBL Bank is the e-recruiting practice of their banking system. Most bankers agree that the recruitment and selection process introduced NBL Bank as a modern bank.

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