



Daffodil
International
University

An Internship Report
On
An Analysis of Recruitment & Selection process of Mutual Trust Bank PLC

Supervised By:

Md. Alamgir Hossan

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared By:

Md. Abu Bakkar Siddik

ID: 171-11-5361

BBA 46th Batch

Major:

Human Resource Management (HRM)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Date of Submission:

Letter of Transmittal

Date: 05/01/2025

To

Md Alomgir Hossan

Assistant Professor

Department of Business Administration

Daffodil International University

Dhaka-1207

Subject: Submission of Internship Report on “An Analysis of Recruitment & Selection Process of Mutual Trust Bank PLC”

Dear Honorable Sir,

I hope this message finds you well. I am writing to formally submit my internship report titled "An Analysis of Recruitment & Selection Process of Mutual Trust Bank PLC," as part of the requirements for completing my BBA program.

I would like to express my sincere appreciation for your invaluable guidance and support throughout this process. Your assistance has been crucial at every stage of my work, and I am deeply grateful for the time and effort you have dedicated to helping me. The report provides a detailed analysis of the recruitment and selection practices at Mutual Trust Bank PLC, offering insights into its processes. I kindly request you to review the report and evaluate the findings and research incorporated.

Sincerely,

Abu Bakkar Siddik

Student ID: 171-11-5361

Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Daffodil International University

Declaration

This is to certify that I, **Md. Abu Bakkar Siddik**, ID: **171-11-5361**, have prepared the internship report titled “**Recruitment & Selection Process: An Analysis on Mutual Trust Bank Limited**” as part of the requirements for the Bachelor of Business Administration (BBA) degree, majoring in Human Resource Management (HRM), at **Daffodil International University**.

I hereby confirm that this report is my original work and has not been submitted to any other institution or organization for academic or professional purposes. The report is being submitted for evaluation and presentation to the Internship Defense Committee as a requirement for completing the BBA program.

Abu Bakkar

Name: Md. Abu Bakkar Siddik

ID: 171-11-5361

Batch-46

Program: Bachelor of Business Administration

Major: Human Resource Management

University: Daffodil International University

Letter of Acceptance

This is to certify that the internship report titled “**An Analysis of Recruitment & Selection Process of Mutual Trust Bank PLC**” submitted by **MD Abu Bakkar Siddik, ID: 171-11-5361**, has been prepared under my supervision as part of the requirements for the completion of the Bachelor of Business Administration (BBA) program.

The report has been evaluated and found to meet the academic standards and requirements set by the Department of Business Administration, Faculty of Business & Entrepreneurship, at Daffodil International University.

I hereby approve the submission of this internship report for further assessment and academic purposes.

Supervisor's Approval



Md. Alamgir Hossan

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgment

First and foremost, I am deeply grateful to Almighty Allah for granting me the strength, patience, and opportunity to complete my internship and this report successfully.

I would like to express my heartfelt gratitude to my academic supervisor, **Md. Alamgir Hossan**, Assistant Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, for his invaluable guidance, encouragement, and constructive feedback throughout the preparation of this report. His support and insights have been instrumental in shaping my work.

I am also thankful to the management and staff of **Mutual Trust Bank PLC** for providing me with the opportunity to intern at their esteemed organization. Their cooperation and willingness to share valuable information made my learning experience enriching and meaningful.

Furthermore, I would like to extend my gratitude to my family and friends for their unwavering support, encouragement, and understanding during this journey. Their belief in me has always been a source of motivation.

Finally, I thank my institution, **Daffodil International University**, for equipping me with the academic foundation and practical knowledge that enabled me to undertake this internship successfully.

This report is a culmination of the combined efforts and support of many individuals, and I am truly thankful to everyone who contributed to this achievement.

Abstract

This internship report, titled "**An Analysis of Recruitment & Selection Process of Mutual Trust Bank PLC,**" examines the practices and procedures employed by the bank in recruiting and selecting employees. The study aims to explore the effectiveness, challenges, and overall efficiency of the recruitment and selection process within the organization.

The report is based on my internship experience at Mutual Trust Bank PLC, during which I had the opportunity to observe and analyze various HR functions. It includes an overview of the organization's recruitment policies, methods, and tools, along with an evaluation of their alignment with best practices in Human Resource Management.

The findings highlight the strengths of the current recruitment system while identifying areas for improvement to enhance the overall process. The report concludes with practical recommendations to help the organization achieve more efficient and effective recruitment and selection outcomes.

This study not only provides insights into the recruitment practices of Mutual Trust Bank PLC but also serves as a practical application of theoretical knowledge gained during my Bachelor of Business Administration (BBA) program, majoring in Human Resource Management.

Table of Contents

SL. No	Chapter Name & Topic	Page No.
	Letter of Transmittal	i
	Declaration	Ii
	Letter of Acceptance	Iii
	Acknowledgment	Iv
	Abstract	v
	Chapter-1 (Introduction)	1-5
1.1	Background of the Study	2
1.2	Objectives of the Report	2-3
1.3	Scope of the Report	3-4
1.4	Methodology	4-5
1.5	Limitations	5
	Chapter-2 (Overview of Mutual Trust Bank PLC)	6-12
2.1	About of Mutual Trust Bank Plc	7
2.2	Organizational Overview	8
2.3	MUTUAL TRUST BANK PLC Mission	9
2.4	MUTUAL TRUST BANK PLC Vision	9
2.5	MUTUAL TRUST BANK PLC Core Values	9-
2.6	Bank's Objectives	10
2.7	Bank's Philosophies	10
2.8	Product and Service Offerings of Mutual Trust Bank PLC	11-12
	Chapter-3(Recruitment & Selection Process of Mutual Trust Bank PLC)	13-26
3.1	Recruitment Practices	14-16
3.2	Recruitment Sources	17-19
3.3	Selection Process	19-22
3.4	Challenges	22-25
	Chapter-4(Analysis of the Recruitment & Selection Process)	26-30

4.1	Strengths of the Current Process	27-28
4.2	Weaknesses and Areas for Improvement	28-29
4.3	Comparison with Industry Standards	29-30
	Chapter-5(Findings and Recommendations)	31-37
5.1	Summary of Findings	32-33
5.2	Recommendations	34-35
5.3	Conclusion	36
	References	37

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Chapter-1

Introduction

1.1 Background of the Study

Internships are a crucial element of academic programs, offering students a chance to gain hands-on experience and apply theoretical concepts in practical settings. As part of the Bachelor of Business Administration (BBA) program at Daffodil International University, I had the privilege of completing my internship at **Mutual Trust Bank PLC**, one of the leading financial institutions in Bangladesh.

In the dynamic and highly competitive corporate world, recruitment and selection are pivotal processes for securing the right talent. These processes directly influence an organization's ability to achieve its strategic goals, maintain productivity, and foster long-term growth. As a student specializing in Human Resource Management, this internship presented a valuable opportunity to delve into the recruitment and selection practices of Mutual Trust Bank PLC, enabling me to bridge academic knowledge with real-world applications.

Mutual Trust Bank PLC is recognized for its robust organizational culture, commitment to innovation, and dedication to customer-centric banking solutions. The bank's recruitment and selection framework aims to attract and retain skilled professionals who align with its vision and contribute to its success. This report examines these practices in depth, highlighting how the bank identifies, evaluates, and selects candidates for various roles.

The study's purpose is to critically analyze the recruitment and selection strategies of Mutual Trust Bank PLC, identify their strengths and shortcomings, and propose actionable recommendations for improvement. Through this exploration, the report aims to enhance understanding of HR practices in the banking sector and provide insights that are both academically enriching and professionally relevant.

1.2 Objectives of the Report

The primary objective of this report is to analyze the recruitment and selection process of **Mutual Trust Bank PLC**, with a focus on understanding its effectiveness and identifying areas for improvement. This study aims to bridge theoretical knowledge with practical

application, enabling a comprehensive evaluation of the strategies used by the bank in attracting and hiring talented individuals.

The specific objectives of this report are as follows:

1. To gain insights into the overall recruitment and selection framework of Mutual Trust Bank PLC.
2. To assess the methods and tools used in the recruitment and selection process.
3. To identify the strengths and limitations of the current recruitment practices.
4. To compare the bank's recruitment strategies with industry best practices.
5. To provide actionable recommendations for improving the recruitment and selection process.

By addressing these objectives, the report seeks to contribute to a better understanding of Human Resource Management practices in the banking sector and enhance my academic and professional expertise in this field.

1.3 Scope of the Report

This report focuses on analyzing the recruitment and selection process of **Mutual Trust Bank PLC**, providing a comprehensive overview of its practices and evaluating their effectiveness. The study encompasses the various stages of recruitment, including sourcing, screening, interviewing, and final selection, to gain an in-depth understanding of how the bank attracts and hires employees.

The scope of this report includes:

1. **Organizational Focus:** Examining the recruitment policies, strategies, and practices implemented by Mutual Trust Bank PLC to align with its operational goals.
2. **Process Evaluation:** Analyzing the tools, methods, and steps involved in the recruitment and selection process.
3. **Strengths and Weaknesses:** Identifying areas where the current system excels and areas that may require improvement or optimization.
4. **Comparative Analysis:** Comparing the bank's practices with industry standards to assess its competitiveness in the job market.

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5. **Practical Recommendations:** Offering suggestions to enhance the efficiency and effectiveness of the recruitment and selection process.

1.4 Methodology

The methodology of this report outlines the processes and techniques used to collect, analyze, and present data on the recruitment and selection practices of **Mutual Trust Bank PLC**. A combination of qualitative and quantitative approaches was employed to ensure a comprehensive understanding of the subject matter.

Sources of Data

To achieve the objectives of the report, data was collected from the following sources:

1. **Primary Data:**

- **Interviews:** One-on-one discussions were conducted with HR personnel and other employees of Mutual Trust Bank PLC to gather insights into the recruitment and selection process.
- **Observations:** Direct observation of recruitment activities during the internship provided firsthand experience and a practical understanding of the process.

2. **Secondary Data:**

- **Internal Documents:** Review of company manuals, policies, and HR reports related to recruitment and selection.
- **External Sources:** Analysis of academic literature, industry reports, and relevant articles to compare the bank's practices with industry standards.

Data Analysis Techniques

The collected data was systematically analyzed to identify patterns, strengths, and areas for improvement in the recruitment and selection process. Qualitative data from interviews and observations were categorized into themes, while quantitative data from reports were summarized and presented in tabular and graphical formats for better clarity.

Scope and Limitations of Methodology

The study focused exclusively on recruitment and selection processes, limiting its scope to one HR function. Access to sensitive internal data was restricted, which posed certain challenges. Despite these limitations, the combination of primary and secondary sources ensured the reliability and accuracy of the findings.

1.5 Limitations

While conducting this study on the recruitment and selection process of **Mutual Trust Bank PLC**, several limitations were encountered that may have influenced the depth and breadth of the findings. These limitations are outlined below:

1. **Restricted Access to Information:** Due to confidentiality policies, access to certain internal data and documents related to recruitment and selection was limited, which constrained a deeper exploration of specific aspects of the process.
2. **Time Constraints:** The internship period was relatively short, limiting the scope of data collection and analysis. A longer duration would have allowed for a more extensive study and a better understanding of the process.
3. **Limited Scope:** The study focused exclusively on the recruitment and selection function of the HR department, excluding other HR activities such as training, performance management, or employee retention strategies.
4. **Reliance on Secondary Data:** Some insights were derived from secondary sources, which may not fully reflect the current practices or nuances specific to Mutual Trust Bank PLC.
5. **Sample Size of Respondents:** The interviews and observations were limited to a small group of HR personnel and employees, which might not represent the perspectives of all stakeholders involved in the recruitment process.
6. **Subjectivity in Observations:** As part of the internship, observations of the recruitment process were influenced by personal interpretation, which may have introduced an element of bias.

Despite these limitations, every effort was made to ensure the accuracy and reliability of the findings. These challenges also provided valuable learning experiences, enhancing the practical understanding of real-world HR practices.

Chapter-2

Overview of Mutual Trust Bank PLC

2.1 About of Mutual Trust Bank PLC

Mutual Trust Bank PLC (MTB) is a prominent private commercial bank headquartered in Dhaka, Bangladesh. Established on October 24, 1999, the bank has focused on serving both established and emerging markets across the country. By prioritizing its core competencies, MTB has achieved a strong market position through efficient customer service and a commitment to community responsibility. The bank aims to foster growth while enhancing shareholder value.

MTB is dedicated to customer satisfaction, striving to build lasting, trustworthy relationships with clients—a legacy that has extended for over 14 years. Its corporate headquarters are located in Gulshan 1, Dhaka. The bank operates 86 branches, 14 SME branches, and 107 ATM booths across Bangladesh. As of December 2011, MTB did not have any international branches but maintained a currency exchange booth at Hazrat Shahjalal International Airport in Dhaka. The bank conducts international operations through a global network of correspondent banks.

With a team of 1,200 employees, the bank is governed by a 13-member board of directors, with a managing director serving as its chief executive. MTB offers a broad spectrum of commercial banking services, including currency exchange and other financial solutions. In its initial years, the bank concentrated on personalized customer service and growing its client base, laying a strong foundation for future success.

2.2 Organizational Overview

Mutual Trust Bank PLC (MTB) is a private sector scheduled bank incorporated under the Companies Act of 1994. Established on September 29, 1999, as a public limited company limited by shares, MTB was founded to offer a comprehensive range of banking services. The bank's authorized capital stands at BDT 38 billion, divided into 38 million ordinary shares of BDT 100 each. It is publicly traded on the Dhaka and Chittagong Stock Exchanges, reflecting its commitment to transparency and growth as a public entity.

MTB received its Certificate of Commencement of Business on the same day of its incorporation and began operations under a license issued by Bangladesh Bank pursuant to the Banking Companies Act of 1991. The bank officially launched its commercial banking activities on October 24, 1999.

MTB is permitted to engage in various banking operations as per its Memorandum of Association and Bangladesh Bank regulations. These include:

- Comprehensive commercial banking services, including participation in money market operations.
- Investments in merchant banking activities.
- Financial support for corporate operations and expansion.
- Collaboration with investors, promoters, and venture capitalists.
- Provision of financial intermediary services.
- Delivery of additional relevant financial services.

Since commencing operations, MTB has rapidly established itself as a modern and dynamic financial institution in Bangladesh. It is recognized for its innovative banking solutions and commitment to meeting customer needs. Over the years, the bank has expanded its footprint and diversified its portfolio, strengthening its reputation in the financial sector.

By maintaining a customer-centric approach and adhering to best practices in governance, MTB continues to play a pivotal role in the economic growth and development of Bangladesh.

2.3 Mutual Trust Bank PLC Mission:

The mission of Mutual Trust Bank PLC is to offer comprehensive, high-quality banking services to individuals, businesses, and corporations with a strong focus on customer satisfaction. The bank strives to build long-term relationships with its customers by providing efficient, transparent, and accessible services that foster trust and financial security. Through a culture of professionalism and a commitment to excellence, MTB aims to create value for its stakeholders while maintaining the highest standards of corporate governance.

2.4 Mutual Trust Bank PLC Vision:

Mutual Trust Bank PLC aspires to be the most respected and customer-focused financial institution in Bangladesh, committed to providing exceptional banking services. The bank aims to achieve sustainable growth by delivering innovative and reliable financial solutions that meet the evolving needs of its customers, thereby contributing to the economic and social progress of the country.

2.5 MUTUAL TRUST BANK PLC Core Values:

Commitment:

Shareholders – By operating with integrity and efficiency, we aim to generate sustainable long-term economic value for our shareholders.

Community – We are dedicated to contributing to society by creating employment opportunities, supporting community initiatives and projects, and upholding our responsibilities as a socially conscious corporate entity.

Customers – Our goal is to deliver exceptional service by offering a diverse range of innovative products and striving to meet the unique banking needs of each customer with the highest level of dedication.

Personnel – We believe in the innate talents of our employees and value our partnership within this esteemed financial institution. We work together to celebrate and respect the diverse

experiences, perspectives, and skills of every individual in our organization, irrespective of their role.

2.6 Bank's Objectives

Mutual Trust Bank PLC (MTB) was founded with the primary goal of introducing an interest-free banking system to the financial sector. In addition to this, the bank aimed to achieve the following objectives upon its inception:

- To foster a partnership-based relationship with clients, moving away from the traditional debtor-creditor dynamic found in conventional banking.
- To establish a welfare-oriented financial system that promotes social well-being.
- To channel savings into productive sectors of the economy.
- To adopt a profit-sharing and risk-sharing investment model.
- To offer deposit services on a profit-and-loss sharing basis.
- To extend banking services to disadvantaged, low-income, and marginalized groups, thereby improving their quality of life.
- To contribute to a more equitable society through the fair distribution of wealth.
- To support equity in national trade and commerce.
- To play a significant role in the country's economic development by offering valuable financial services.

2.7 Bank's Philosophies

Mutual Trust Bank is committed to upholding its core business principles to establish itself as a respected, client-centric financial institution in the country, delivering services based on trust and integrity. The bank strives to provide exceptional customer service and recognizes the importance of executing all its operations with high efficiency and effectiveness. With a liquidity ratio of 8.8% for all banks, Mutual Trust Bank is focused on maintaining its liquidity ratio to ensure financial stability.

2.8 Product and Service Offerings of Mutual Trust Bank PLC

Mutual Trust Bank PLC (MTB) offers a wide range of financial products and services designed to meet the diverse needs of individuals, businesses, and institutions. These offerings are tailored to provide convenience, flexibility, and financial growth. Some of the key products and services provided by the bank include:

1. Retail Banking Services:

- **Savings Accounts:** Various types of savings accounts with competitive interest rates.
- **Current Accounts:** Convenient banking solutions for individuals and businesses with features like easy access and quick transactions.
- **Fixed Deposits:** Secure investment options with attractive interest rates.
- **Credit Cards:** Flexible credit card options offering various benefits and rewards.
- **Personal Loans:** Loans to meet personal financial needs, including home loans, car loans, and education loans.
- **Debit Cards:** Secure and easy-to-use debit cards for everyday transactions.

2. Corporate Banking Services:

- **Business Accounts:** Customized banking solutions for businesses of all sizes.
- **Working Capital Finance:** Short-term financing options to help businesses manage day-to-day operations.
- **Trade Finance:** Services such as letters of credit, export finance, and import finance to facilitate international trade.
- **Term Loans:** Long-term loans to fund business growth, expansion, and capital investments.

3. SME Banking:

- **SME Loans:** Financial support for small and medium-sized enterprises to help them grow and expand.
- **SME Deposits:** Tailored deposit products for businesses, with benefits suited to SMEs.

4. Islamic Banking Services:

- **Profit and Loss Sharing Accounts:** Interest-free banking products based on the Islamic principles of profit and loss sharing.
- **Murabaha Financing:** A type of financing for asset purchases based on an agreement to sell at a marked-up price.
- **Mudarabah and Musharakah Financing:** Partnership-based financing solutions aligned with Islamic finance principles.

5. **Digital Banking Services:**

- **Online Banking:** Convenient access to banking services via the internet, allowing customers to manage accounts and perform transactions remotely.
- **Mobile Banking:** Secure and accessible banking services via mobile apps.
- **ATM Services:** Wide network of ATMs for convenient cash withdrawals and other services.

6. **Foreign Exchange and Remittance Services:**

- **Foreign Exchange:** Competitive rates for currency exchange for both individuals and businesses.
- **International Remittances:** Fast and secure money transfer services for sending and receiving funds across borders.

7. **Investment and Wealth Management:**

- **Investment Products:** A range of investment opportunities for individuals and businesses to grow their wealth.
- **Wealth Management Services:** Personalized financial planning and investment advisory services.

8. **Insurance Services:**

- **Life and Non-Life Insurance:** Comprehensive insurance products to protect against various risks and ensure financial security.

By offering these diverse products and services, Mutual Trust Bank PLC continues to cater to the evolving financial needs of its customers, ensuring a positive and secure banking experience.

Chapter-3

Recruitment & Selection Process of Mutual Trust Bank PLC

3.1 Recruitment Practices

The recruitment process at **Mutual Trust Bank PLC (MTB)** is designed to attract and hire talented individuals who align with the bank's values and contribute to its long-term success. As a leading financial institution in Bangladesh, MTB places great emphasis on ensuring that its recruitment practices are both effective and efficient, enabling the bank to secure top talent across various levels and departments. The recruitment strategy is crafted to support the bank's growth while maintaining high standards of service, innovation, and customer satisfaction.

1. Recruitment Planning and Strategy

The first step in the recruitment process at MTB involves detailed planning to ensure that the hiring process aligns with the bank's overall business strategy and staffing requirements. Human Resources (HR) collaborates with various departments to assess current and future staffing needs, taking into account organizational goals, expansion plans, and employee turnover. Based on this, the HR team develops a comprehensive recruitment strategy that includes job analysis, creating clear job descriptions, and identifying the qualifications required for each position.

2. Sourcing Candidates

MTB utilizes a multi-faceted approach to attract potential candidates. The bank sources candidates from a variety of channels to ensure a diverse pool of applicants. These channels include:

- **Job Portals:** MTB regularly posts job openings on popular job portals and career websites, allowing them to reach a wide audience of job seekers.
- **University and College Recruiting:** The bank has established partnerships with universities and colleges, offering internship programs and job placement opportunities to fresh graduates. This provides a direct pipeline for hiring young talent with the necessary skills and enthusiasm for the banking industry.
- **Employee Referrals:** MTB encourages its employees to refer qualified candidates for open positions, leveraging internal networks to find potential hires who are likely to fit within the company's culture.

- **Social Media and Networking:** The bank actively promotes job openings on professional networking platforms like LinkedIn and social media channels, which help engage potential candidates in a dynamic way.

3. Screening and Shortlisting

Once the applications are received, the HR department begins the process of screening and shortlisting candidates. This involves reviewing resumes and applications to assess the candidates' qualifications, experience, and alignment with the job requirements. During this stage, the HR team uses a combination of tools, including:

- **Applicant Tracking System (ATS):** MTB uses an ATS to filter through applications and identify the most suitable candidates based on predefined criteria such as skills, qualifications, and experience.
- **Manual Screening:** In some cases, HR professionals manually review applications to ensure the best candidates are shortlisted for interviews, especially for specialized or senior positions.

4. Interview Process

The interview stage is critical in determining the suitability of candidates for the roles they have applied for. MTB's interview process is designed to assess candidates on various factors such as technical expertise, interpersonal skills, and cultural fit. The process typically involves:

- **Initial Interview:** This is usually a phone or video interview conducted by an HR representative. The purpose is to evaluate the candidate's basic qualifications, experience, and interest in the role.
- **Technical Interview:** For positions that require specific skills or technical knowledge, candidates may be invited for a technical interview where they are assessed by subject matter experts from the relevant department.
- **Final Interview:** Candidates who successfully pass the technical interview are invited to a final interview with senior management or department heads. This interview is

designed to assess their leadership potential, problem-solving abilities, and alignment with the bank's values and culture.

5. Assessment and Selection

After the interviews, the shortlisted candidates undergo various assessments to evaluate their suitability for the role. These assessments may include:

- **Psychometric Testing:** MTB uses psychometric tests to measure cognitive abilities, personality traits, and behavioral tendencies. This helps the bank assess a candidate's compatibility with the role and the organizational culture.
- **Skills Assessments:** Depending on the nature of the position, candidates may be required to complete skills-based assessments or tasks that reflect their ability to perform specific job functions.

Based on the interview results and assessment outcomes, the selection committee makes the final decision. Selected candidates are offered employment, and their compensation and benefits packages are discussed.

6. Onboarding

Once a candidate accepts the job offer, the onboarding process begins. MTB has a structured onboarding program that helps new employees integrate into the organization smoothly. This includes orientation sessions, introductions to key team members, training on organizational policies, and familiarization with the bank's systems and processes.

Mutual Trust Bank PLC follows a recruitment process that is thorough, transparent, and aligned with the bank's strategic goals. By sourcing diverse candidates and using a multi-step evaluation process, MTB ensures that it attracts and hires professionals who possess the skills, experience, and values necessary to contribute to the bank's ongoing success.

3.2 Recruitment Sources

To ensure the acquisition of top-tier talent, **Mutual Trust Bank PLC (MTB)** employs a variety of recruitment sources. These channels are strategically chosen to attract a diverse and qualified pool of candidates who align with the bank's values and operational requirements. By leveraging both traditional and modern recruitment methods, MTB ensures that its hiring process remains dynamic, effective, and inclusive.

1. Internal Sources

MTB places a strong emphasis on utilizing internal recruitment channels to fill vacancies. These sources not only help reduce recruitment costs but also enhance employee morale by providing career advancement opportunities.

- **Employee Promotions:** The bank encourages upward mobility within its workforce by promoting deserving employees to higher positions, fostering a culture of recognition and growth.
- **Transfers:** Internal transfers between branches or departments are used to fill positions, ensuring optimal utilization of talent across the organization.
- **Employee Referrals:** Employees are encouraged to recommend potential candidates from their professional or personal networks. This approach is cost-effective and often results in hiring individuals who fit well with the organizational culture.

2. External Sources

To bring fresh talent and innovative perspectives into the organization, MTB extensively utilizes external recruitment sources. These channels are aimed at reaching a wide array of candidates with diverse skills and experiences.

- **Job Portals:** MTB regularly advertises job vacancies on leading online job platforms such as BDjobs and other popular career websites. These portals allow the bank to reach a large audience and attract skilled professionals.
- **Social Media Platforms:** The bank actively uses social media platforms like LinkedIn, Facebook, and Twitter to post job openings and engage with prospective candidates. These platforms are particularly effective in targeting young, tech-savvy individuals.

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- **Campus Recruitment:** Collaborating with universities and colleges, MTB conducts campus recruitment drives to hire fresh graduates. Internship programs and entry-level job placements are key initiatives for attracting young talent with high potential.
- **Recruitment Agencies:** MTB works with professional recruitment agencies to identify and hire candidates for specialized or senior-level positions. These agencies have access to a network of experienced professionals, enabling the bank to fill critical roles efficiently.
- **Career Fairs:** Participation in career fairs allows MTB to showcase its brand, interact with potential candidates, and attract a large number of job seekers.

3. Online and Digital Platforms

In response to the growing importance of technology in recruitment, MTB has embraced digital platforms to streamline its hiring process.

- **Corporate Website:** The bank's official website features a dedicated career section where job seekers can view and apply for open positions. It also provides information about the bank's culture, benefits, and opportunities for career growth.
- **Email and Online Applications:** Applicants are encouraged to submit their resumes and job applications online, making the recruitment process faster and more efficient.

4. Print Media

Although digital platforms dominate modern recruitment practices, MTB occasionally utilizes traditional print media, such as newspapers and magazines, to reach a broader audience. This is especially effective for targeting experienced professionals who may not be as active on digital platforms.

5. Head-Hunting and Networking

For senior-level or specialized positions, MTB employs head-hunting techniques and professional networks to identify and attract the best candidates. Senior executives and HR professionals often leverage their industry connections to bring onboard experienced and highly skilled individuals.

6. Walk-In Interviews

MTB organizes walk-in interview sessions for specific roles, particularly entry-level or customer-facing positions. This approach allows the bank to meet a large number of candidates in a short period, expediting the hiring process.

7. Partnership with Academic Institutions

Through partnerships with academic institutions, MTB identifies promising talent early. The bank collaborates with business schools and universities to organize workshops, training programs, and internships that act as pipelines for hiring fresh graduates.

Mutual Trust Bank PLC strategically combines internal and external sources to ensure a robust recruitment process. By utilizing these diverse channels, the bank not only attracts qualified candidates but also builds a strong and diverse workforce capable of supporting its strategic goals and delivering exceptional service to its customers.

3.3 Selection Process

The selection process at **Mutual Trust Bank PLC (MTB)** is a structured and rigorous system designed to identify the most qualified and suitable candidates for various roles. It ensures that the individuals selected align with the bank's culture, values, and strategic objectives. By integrating fairness, efficiency, and professionalism, MTB's selection process aims to build a talented and dynamic workforce.

1. Initial Screening

The selection process begins with an initial screening of applications. The HR department evaluates resumes and cover letters to ensure candidates meet the minimum qualifications and experience required for the position. This step filters out unsuitable applicants, allowing the team to focus on more promising candidates.

- **Application Review:** HR verifies that the candidate's educational background, work experience, and skills align with the job requirements.

- **Shortlisting:** Based on the application review, a shortlist of candidates is prepared for further assessment.

2. Preliminary Interview

Shortlisted candidates are invited for a preliminary interview, which is typically conducted by an HR representative. This interview aims to assess the candidate's overall suitability for the role and provides an opportunity for the candidate to learn more about the organization.

- **Purpose:** To evaluate communication skills, career goals, and general qualifications.
- **Mode:** The interview may be conducted over the phone, via video call, or in person.

3. Written Test/Assessment

For certain positions, candidates are required to complete written tests or skill-based assessments. These tests are designed to evaluate specific competencies and aptitudes related to the job.

- **Technical Tests:** Assess the candidate's knowledge and skills relevant to the role, such as accounting principles, IT proficiency, or marketing strategies.
- **Aptitude Tests:** Evaluate logical reasoning, problem-solving, and decision-making abilities.
- **Psychometric Tests:** Measure personality traits, behavioral tendencies, and emotional intelligence to assess cultural fit and potential leadership qualities.

4. Panel Interview

Candidates who perform well in the initial stages are invited to participate in a panel interview. This stage involves a comprehensive evaluation by a group of interviewers, including HR professionals, department heads, and senior management.

- **Focus Areas:** The panel assesses technical expertise, problem-solving abilities, interpersonal skills, and alignment with the organization's values.
- **Behavioral Questions:** Candidates are asked situational and behavioral questions to gauge how they might handle real-life challenges in the workplace.

5. Final Interview

The final interview is conducted with senior executives or the hiring manager of the department where the candidate will be placed. This step ensures the candidate is the right fit for the role and the team.

- **Discussion Points:** Salary expectations, career aspirations, and the candidate's understanding of the role and responsibilities.
- **Decision-Making:** The hiring team evaluates the candidate's overall performance and readiness to contribute to the organization.

6. Background Checks

Once a candidate is selected, the bank conducts thorough background checks to verify their credentials and integrity. This step includes:

- **Reference Checks:** Contacting previous employers or academic institutions to confirm the candidate's qualifications, experience, and work ethic.
- **Criminal Record Checks:** Ensuring the candidate has no history of unlawful activities.
- **Credit History (if applicable):** For roles involving financial responsibilities, credit history may be reviewed.

7. Job Offer and Negotiation

After successfully completing the selection process, the candidate receives a formal job offer. The offer letter outlines the terms of employment, including salary, benefits, and job responsibilities.

- **Negotiation:** The candidate may negotiate certain terms of the offer, such as compensation or start date, with HR.
- **Acceptance:** Once agreed, the candidate formally accepts the offer and is on boarded into the organization.

8. Onboarding and Orientation

The final step is the onboarding process, where the selected candidate is introduced to the organization's culture, policies, and team members. MTB ensures a smooth transition for new employees through structured orientation programs and initial training sessions.

Mutual Trust Bank PLC maintains a meticulous selection process to ensure that every hire contributes positively to the bank's growth and success. This structured approach not only helps the bank identify the best talent but also ensures fairness and transparency, reinforcing MTB's commitment to excellence in human resource management.

3.4 Challenges

The recruitment and selection process at **Mutual Trust Bank PLC (MTB)** is designed to be comprehensive and effective, but it is not without its challenges. As the banking sector evolves and becomes increasingly competitive, MTB faces several obstacles that require strategic solutions to ensure the process remains efficient, fair, and aligned with organizational goals.

1. Intense Competition for Talent

The financial industry is highly competitive, with multiple organizations vying for a limited pool of skilled professionals. Attracting top talent in such a competitive market can be challenging, especially for specialized roles that require extensive expertise or niche skills.

- **Impact:** Difficulty in securing highly qualified candidates can lead to delays in filling critical positions.
- **Solution:** To address this, MTB continually enhances its employer branding and offers attractive compensation packages and career development opportunities to stand out as a preferred employer.

2. Rapidly Changing Skill Requirements

As the banking industry becomes increasingly technology-driven, the demand for professionals with expertise in fintech, data analytics, cybersecurity, and digital banking has grown

significantly. Traditional banking skills are no longer sufficient to meet the dynamic needs of the sector.

- **Impact:** A skills gap can make it difficult to find candidates who meet the evolving requirements of modern banking roles.
- **Solution:** MTB invests in training and upskilling programs for its existing workforce and adapts its recruitment criteria to attract candidates with advanced technical skills.

3. High Expectations from Candidates

Modern job seekers, especially younger professionals, have high expectations regarding work-life balance, career growth opportunities, and organizational culture. Failing to meet these expectations can result in losing potential talent to competitors.

- **Impact:** Candidates may decline offers if they perceive that the bank does not align with their career aspirations or values.
- **Solution:** MTB emphasizes creating a positive and inclusive workplace culture, offering flexible work arrangements, and clearly communicating growth opportunities during the recruitment process.

4. Retaining Young Talent

The banking sector often struggles with retaining young talent, particularly millennials and Gen Z employees, who tend to prioritize job satisfaction, purpose-driven work, and continuous learning opportunities.

- **Impact:** High turnover rates among young professionals can lead to increased recruitment costs and disrupt team dynamics.
- **Solution:** MTB has implemented mentorship programs, employee engagement initiatives, and clear career progression paths to retain its young workforce.

5. Limited Access to Rural Talent Pools

Although MTB operates across Bangladesh, accessing skilled talent from rural areas can be challenging due to limited connectivity, lack of awareness about job opportunities, and gaps in educational infrastructure.

- **Impact:** The bank may miss out on potential talent from underserved regions.
- **Solution:** MTB organizes outreach programs, collaborates with rural educational institutions, and leverages digital platforms to bridge the gap and reach a wider audience.

6. Lengthy Recruitment Process

A lengthy and complex recruitment process can deter candidates from completing the application process, especially in a competitive market where top talent is often hired quickly by other organizations.

- **Impact:** Delays in the selection process can result in losing qualified candidates to competitors.
- **Solution:** MTB is continuously working to streamline its recruitment process by leveraging technology, such as applicant tracking systems and AI-driven tools, to expedite application reviews and decision-making.

7. Cultural Fit Assessment

Ensuring that candidates align with the bank's organizational culture is a critical aspect of the recruitment process. However, accurately assessing cultural fit can be subjective and challenging.

- **Impact:** A poor cultural fit may lead to decreased employee engagement and productivity.
- **Solution:** MTB incorporates behavioral interviews and psychometric assessments into the selection process to evaluate a candidate's compatibility with the bank's core values and work environment.

8. Compliance with Legal and Ethical Standards

The recruitment process must comply with legal regulations and ethical standards, such as ensuring non-discrimination and maintaining transparency. Navigating these requirements can be complex, particularly in a large-scale recruitment drive.

- **Impact:** Non-compliance can damage the bank's reputation and lead to legal consequences.
- **Solution:** MTB maintains a dedicated compliance team to oversee the recruitment process, ensuring adherence to legal and ethical standards at every stage.

9. Managing Diversity and Inclusion

While diversity is a priority for MTB, achieving a balanced workforce that reflects various genders, ethnicities, and socioeconomic backgrounds can be challenging.

- **Impact:** A lack of diversity may hinder innovation and the bank's ability to connect with diverse customer segments.
- **Solution:** MTB has implemented targeted hiring initiatives to promote diversity and create an inclusive workplace where employees from all backgrounds feel valued and empowered.

Conclusion

Although the recruitment and selection process at **Mutual Trust Bank PLC** faces significant challenges, the bank is proactive in addressing these issues. By adopting innovative strategies, leveraging technology, and prioritizing employee satisfaction, MTB continues to strengthen its workforce, ensuring it remains well-equipped to meet the demands of the modern banking sector.

Chapter-4

Analysis of the Recruitment & Selection Process

Analysis of the Recruitment & Selection Process

The recruitment and selection process is critical to the success of any organization, particularly in a highly competitive sector like banking. **Mutual Trust Bank PLC (MTB)** has established a well-structured and comprehensive process for attracting and hiring the right talent. However, like any organization, there are strengths and weaknesses that influence the overall effectiveness of the system. This chapter provides a detailed analysis of MTB's recruitment and selection process by highlighting its strengths, identifying areas for improvement, and comparing it with industry standards.

4.1 Strengths of the Current Process

Mutual Trust Bank's recruitment and selection process has several key strengths that enable the organization to consistently attract skilled professionals and maintain a competitive edge in the banking sector. These strengths reflect the bank's commitment to ensuring a thorough, fair, and efficient hiring process.

- **Comprehensive Sourcing Channels:** MTB uses a variety of sourcing methods, including job portals, social media, employee referrals, and campus recruitment. This multi-channel approach ensures a diverse pool of candidates, providing the bank with a wide range of applicants for each position.
- **Structured Screening and Interview Process:** The bank has a rigorous process for screening applications, which includes an initial review, technical interviews, psychometric testing, and final interviews. This structure ensures that only the most qualified candidates make it through to the final selection stage.
- **Focus on Cultural Fit:** MTB places significant emphasis on evaluating cultural fit during the selection process. Behavioral interviews and assessments help ensure that candidates align with the bank's core values and organizational culture, fostering a positive and productive work environment.
- **Strong Employee Referral Program:** MTB's employee referral program is a major strength. The bank encourages its existing employees to refer candidates, creating a high-quality talent pool. Referrals often lead to candidates who are a better cultural fit, reducing the chances of turnover.

- **Use of Technology:** The bank employs advanced applicant tracking systems (ATS) and other digital tools to streamline the recruitment process. This technological integration allows for faster processing of applications, reducing manual effort and improving efficiency.
- **Focus on Development and Retention:** MTB's commitment to employee growth is evident in its recruitment strategy. The bank provides opportunities for employees to progress within the organization, which in turn attracts high-quality candidates who seek long-term career growth.

4.2 Weaknesses and Areas for Improvement

Despite the strengths, there are several weaknesses and areas for improvement within the current recruitment and selection process. These areas, if addressed, can enhance the overall effectiveness of MTB's hiring strategy and help the bank better align with industry best practices.

- **Lengthy Recruitment Process:** One of the primary weaknesses identified is the length of the recruitment process. The multi-step process, while thorough, can sometimes be lengthy, which may lead to delays in hiring candidates. In a competitive job market, this may result in top candidates accepting offers from other organizations.
 - *Recommendation:* MTB could streamline its process by reducing the number of interview stages or incorporating technology to speed up decision-making.
- **Limited Access to Rural Talent Pools:** Although MTB has a wide reach in urban areas, accessing talent from rural regions remains a challenge. Limited awareness about job openings and insufficient educational infrastructure in rural areas often prevent the bank from tapping into this pool of potential employees.
 - *Recommendation:* MTB could enhance outreach programs and use digital platforms to reach candidates in rural areas, expanding their talent pool.
- **Inconsistent Candidate Experience:** While MTB's recruitment process is largely structured, the experience candidates have can vary based on the recruiting team or the specific department. Some candidates may experience inconsistent communication or delays in feedback.

- *Recommendation:* Standardizing communication protocols and ensuring timely feedback can enhance the candidate experience and make the process more professional.
- **Bias in Selection:** Despite efforts to ensure fairness, there could still be instances of unconscious bias during the selection process. This can impact the diversity and inclusivity of the final hires.
 - *Recommendation:* MTB could provide training for interviewers on recognizing and mitigating unconscious bias, ensuring a more objective and diverse selection process.
- **Limited Focus on Soft Skills:** While technical skills and qualifications are emphasized in the recruitment process, there may be insufficient focus on evaluating soft skills such as adaptability, teamwork, and communication. These skills are critical for success in the banking sector.
 - *Recommendation:* Integrating additional behavioral assessments and group exercises into the recruitment process would provide a more comprehensive evaluation of candidates' soft skills.

4.3 Comparison with Industry Standards

When compared to industry standards in the banking and financial sector, MTB's recruitment and selection process holds up well in many areas but also reveals some opportunities for improvement to keep pace with best practices in the industry.

- **Industry Standard for Technology Integration:** Many leading banks and financial institutions have adopted AI-driven recruitment tools and analytics to improve the speed and accuracy of candidate selection. MTB is making strides with its use of applicant tracking systems, but incorporating more advanced AI-driven screening tools could further optimize the process.
 - *Recommendation:* MTB could explore the adoption of AI-based recruitment solutions to assist in candidate screening, reducing time-to-hire and enhancing the accuracy of matching candidates to job descriptions.
- **Industry Standard for Diversity and Inclusion:** Leading banks in the industry are placing significant emphasis on diversity and inclusion, integrating blind recruitment

techniques, and using diverse hiring panels to eliminate bias. While MTB places importance on cultural fit, there is room for improvement in fostering more diverse recruitment practices.

- *Recommendation:* MTB could implement diversity-focused recruitment campaigns and ensure that hiring panels are more representative of different backgrounds to promote a more inclusive workforce.
- **Industry Standard for Employer Branding:** Top-tier organizations in the banking sector are increasingly focusing on employer branding to attract talent. They invest heavily in showcasing their corporate culture, values, and career development opportunities through social media, job fairs, and campus engagement. MTB has made progress in this area but could further enhance its employer brand through targeted campaigns.
 - *Recommendation:* MTB should focus on increasing its presence on professional networking platforms, as well as participating in industry conferences and events to better communicate its brand and attract top talent.
- **Industry Standard for Candidate Engagement:** Many financial institutions use digital tools such as chatbots to engage with candidates throughout the recruitment process, providing them with real-time updates and feedback. While MTB uses digital platforms for sourcing and screening, it could improve candidate engagement through digital assistants or automated communication tools.
 - *Recommendation:* Introducing a candidate engagement platform or chatbot could improve communication with candidates, providing them with real-time updates and enhancing their overall experience.

Chapter-5

Findings and Recommendations

Findings and Recommendations

This chapter summarizes the key findings derived from the analysis of Mutual Trust Bank PLC's (MTB) recruitment and selection process, followed by a series of actionable recommendations to improve the overall effectiveness of the process. The insights gathered through this analysis will help MTB refine its recruitment strategies, address challenges, and align its practices with industry standards.

5.1 Summary of Findings

Based on the in-depth examination of MTB's recruitment and selection process, several key strengths, weaknesses, and opportunities for improvement were identified:

1. Strengths of the Process:

- **Diverse Sourcing Channels:** MTB utilizes a wide range of recruitment channels, including job portals, social media, employee referrals, and campus recruitment, which ensures access to a broad and diverse candidate pool.
- **Structured Screening and Interview Stages:** The bank's multi-step interview process, including technical assessments, behavioral interviews, and psychometric tests, ensures that candidates are thoroughly evaluated for both technical competencies and cultural fit.
- **Employee Referral Program:** MTB's employee referral system plays a critical role in sourcing high-quality candidates, contributing to reduced hiring costs and faster placement of suitable candidates.
- **Emphasis on Cultural Fit:** Cultural fit is prioritized throughout the selection process, ensuring that new hires integrate well with the bank's values and organizational culture.
- **Technology Integration:** The use of applicant tracking systems (ATS) and other digital tools streamlines administrative tasks, improving efficiency and reducing manual effort in the recruitment process.

2. Weaknesses and Areas for Improvement:

- **Lengthy Recruitment Process:** The recruitment cycle is prolonged due to multiple interview rounds and extensive evaluation procedures, which may lead to delays in hiring and cause candidates to lose interest or accept other offers.

- **Limited Rural Outreach:** While MTB has strong recruitment strategies in urban areas, it struggles to tap into rural talent pools due to a lack of awareness and infrastructure in remote regions.
- **Inconsistent Candidate Experience:** The experience candidates undergo during the recruitment process may vary, and some candidates may feel the process lacks transparency, particularly regarding feedback and communication.
- **Potential Bias:** Although efforts are made to ensure fairness, unconscious biases could influence hiring decisions, impacting the diversity and inclusivity of the workforce.
- **Under emphasis on Soft Skills:** While technical skills are emphasized, there is limited focus on evaluating soft skills such as communication, adaptability, and emotional intelligence, which are crucial for success in a customer-centric banking environment.

3. Comparison with Industry Standards:

- **Technological Integration:** Compared to industry leaders, MTB has room to enhance its use of artificial intelligence (AI) and automation in the recruitment process, particularly in candidate screening and data-driven decision-making.
- **Diversity and Inclusion:** While MTB has made efforts in promoting diversity, it still lags behind industry leaders who implement blind recruitment and prioritize inclusive hiring practices.
- **Employer Branding:** MTB's employer branding is relatively underdeveloped compared to top banks that have well-established recruitment marketing campaigns and active engagement with potential candidates via social media and other platforms.
- **Candidate Engagement:** The recruitment process could benefit from enhanced candidate engagement tools, such as chatbots or automated communication, to keep candidates informed and improve their experience.

5.2 Recommendations

Based on the findings, several recommendations are made to enhance MTB's recruitment and selection process, addressing the identified weaknesses and aligning practices with industry standards:

1. Streamline the Recruitment Process:

- **Reduce Interview Stages:** Simplify the recruitment process by consolidating certain interview rounds or using more efficient methods such as panel interviews or video assessments to reduce the time-to-hire.
- **Use Technology for Faster Decision-Making:** Leverage AI-based tools for initial candidate screening, which can help expedite the process and identify the most suitable candidates more quickly.

2. Expand Rural Outreach:

- **Increase Digital Outreach:** Use digital platforms to reach rural candidates by advertising job vacancies on regional job boards, social media, and SMS alerts. MTB could also partner with rural educational institutions to conduct recruitment drives.
- **Virtual Job Fairs:** Organize virtual job fairs and webinars to engage candidates from rural areas, ensuring that remote talent has access to job opportunities at MTB.

3. Enhance Candidate Experience:

- **Improve Communication and Feedback:** Standardize communication during the recruitment process and ensure timely feedback to candidates. Regular updates on the status of their application will enhance their overall experience and keep them engaged throughout the hiring process.
- **Create a Transparent Process:** Share information about the selection stages and expected timelines with candidates to manage their expectations and create a sense of transparency.

4. Implement Bias Mitigation Strategies:

- **Training for Recruiters:** Provide training to all hiring managers and interviewers on recognizing and overcoming unconscious bias. This will ensure

a fairer and more objective recruitment process, fostering greater diversity and inclusivity.

- **Blind Recruitment:** Consider implementing blind recruitment techniques, where demographic information such as gender, ethnicity, and age are removed from the selection process to focus solely on skills and qualifications.

5. Focus on Soft Skills Assessment:

- **Incorporate Behavioral Assessments:** Incorporate more behavioral and situational interview techniques to assess soft skills like adaptability, teamwork, and leadership. Group exercises or role-playing scenarios can be used to evaluate how candidates collaborate in dynamic environments.
- **Use Psychometric Testing:** Expand the use of psychometric tests to assess candidates' emotional intelligence, problem-solving capabilities, and interpersonal skills, ensuring that employees can handle customer interactions effectively.

6. Enhance Employer Branding:

- **Develop a Strong Employer Value Proposition (EVP):** Invest in developing a compelling EVP that highlights MTB's work culture, career development opportunities, and employee benefits. This will help attract high-quality candidates who align with the organization's values.
- **Social Media Engagement:** Increase the bank's presence on professional networks like LinkedIn and platforms like Glassdoor to share employee success stories, organizational achievements, and opportunities for growth.

7. Improve Diversity and Inclusion Initiatives:

- **Targeted Diversity Campaigns:** Launch recruitment campaigns focused on attracting candidates from diverse backgrounds, including gender, ethnicity, and socioeconomic status.
- **Diverse Hiring Panels:** Ensure hiring panels are diverse and representative of the organization's commitment to inclusion. This will help in creating a more inclusive and equitable selection process.

5.3 Conclusion

The recruitment and selection process is a critical component of Mutual Trust Bank PLC's overall organizational strategy. A well-structured process not only ensures that the right candidates are hired but also contributes to the long-term growth and sustainability of the organization. Through this internship report, a comprehensive analysis was conducted on the existing recruitment and selection practices of MTB, highlighting their strengths, weaknesses, and opportunities for improvement.

Key findings revealed that while the bank employs a robust and structured recruitment system, there are areas where enhancements can be made, particularly in streamlining the process, expanding outreach to rural areas, and integrating advanced technology. Addressing these challenges and aligning the recruitment practices with industry standards will not only strengthen MTB's talent acquisition process but also enhance its ability to attract, select, and retain top talent.

By implementing the recommendations provided, MTB can ensure a more efficient, inclusive, and effective recruitment process, ultimately contributing to its position as a leading player in the banking sector. The insights and learnings from this report can serve as a foundation for future initiatives aimed at improving human resource management practices at the organization.

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