

Internship Report

On

“Human Resource Management Practices of Southeast Bank Limited”



Prepared for:

Gouranga Chandra Debnath
Assistant Professor & Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Prepared by:

Shimu Rani Saha
ID No: 132-11-3336
Major: - Human Resource Management

Bachelor of Business Administration
Department of Business Administration
Daffodil International University



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Submission Date: March 28, 2019

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Southeast Bank Limited”**

**[Conducted on behalf of Southeast Bank Limited, Khan Plaza, Rd No. 7,
Dhanmondi, Dhaka 1205, Bangladesh]**

Letter of Transmittal

January 03, 2019

Gouranga Chandra Debnath

Assistant Professor & Head

Department of Business Administration

Faculty of Business and Entrepreneurship

Academic Supervisor

Subject: Submission of Internship Report

Dear Sir,

It is of significant privilege and pleasure to me to exhibit you my entry level position venture paper arranged as a part of the Internship program. I attempted to assemble information to make my undertaking paper explicit and lucid through my temporary position and utilizing fundamental information from pertinent source. I have dissected each inch and outs about elements that influence the report “**Human Resource Management Practices of Southeast Bank Limited.**”

I attempted my best to make material and possible arranging so it ends up successful and in the same class as you anticipated. I truly trust this report will satisfy the necessity recommended. I will acknowledge whether you benevolently deal with a portion of your important occasions by experiencing the report.

Thanking you,

Your regards



Shimu Rani Saha

ID No: 132-11-3336

Daffodil International University

Letter of Acceptance

I am satisfied to affirm that the Internship Report on “Human Resource Management Practices” of Southeast Bank Limited (SEBL) prepared by **Shimu Rani Saha ID No: 132-11-3336** of the Department of Business Administration (**Major in Human Resource Management**) is approved for presentation and defense. Shimu Rani Saha worked with “Southeast Bank Limited” as an intern under my supervision. I am also pleased to certify that the data and the findings presented in the report seen to be authentic.

Shimu Rani Saha bears a good moral character and an exceptionally satisfying identity. It has in fact been an extraordinary delight working with her. I wish her everything achievement throughout everyday life.



Handwritten signature of Gouranga Chandra Debnath, dated 30/03/2019.

.....

Gouranga Chandra Debnath

Assistant Professor & Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Declaration

I thusly seriously pronounce that the work displayed in this temporary job report called "HR Management Practices" of Southeast Bank Limited (SEBL) has been completed and has not been as of late submitted to any college to acquire a scholastic endorsement.

The work I have submitted does not encroach any present copyright and no piece of this report is copied of any work done already by a title or something different.

Moreover, I consent to repay the development against any adversity or harm emerging from the break of past responsibilities.



Shimu Rani Saha

ID No: 132-11-3336

BBA Program

Department of Business Administration

Daffodil International University

Acknowledgement

At the particular starting, I may wish to offer my most profound thanks to the Creator for giving me the quality and shrewdness to finish the temporary position report. Measurement better express my gratitude to few individuals.

It is conceivable that this entry level position report has never been finished without hands-on learning, the help of numerous books, articles, sites and essential information. Improved my vision on money trade exercises and the financial business. Due to every last one of those individuals who have helped me, giving participation, article books. I might want to express my extraordinary gratitude to my chief, Nazrul Islam, Executive Director for his supervision, participation and guidance.

My unending gratitude to Tanmoy Shaharier, Senior Officer, and he works particularly in inner review, of Southeast Bank Limited, Dhanmondi Branch for being patient and supporting me amid my entry level position program. My partners and associates at the bank had likewise been uncommonly useful, and made my temporary position all the more enchanting and significant.

I have worked at Southeast Bank Limited, Dhanmondi branch for three months. As an assistant, I had the chance to perform diverse sorts of errands identified with money trade exercises, general banking and the credit the board division, which expanded my view of the activity of Southeast Bank Limited, Dhanmondi Branch.

Executive Summary

Banking segment is extending its deliver unmistakable event consistently. In the primary time the financial procedure is ending up faster, simpler, and the overseeing account area getting the chance to be progressively broad. As the interest for better administration builds step by step, they are going with various inventive through and things. With the true objective to get by in the engaged field of the dealing with a record fragment, all keeping cash affiliation are hunting down better organization opportunity to give their related clients. Banking industry is the potential business where the development of a nation depends a great deal. In Bangladesh, banking industry is likewise persuasive. This industry is huge in Bangladesh and holds numerous talented representatives. Southeast Bank Limited is a private bank that gives money related administrations to its clients. It began its task on under Companies Act, 1994 on March 12, 1995. Southeast Bank has a sum of 115 branch system and they are giving exhaustive and focused financial administrations to its customers.

Southeast bank has 3 center offices General Banking, speculation and remote trade division assumes an essential job through giving diverse administrations to their clients. These days internet banking is winding up increasingly well known in the private bank and hence SEBL has their own incredible programming "Uptimes" for giving a sharp support of the customers. All through my general examination for the entry level position report I endeavored to concentrate on the HR practices of Southeast Bank particularly on the enlistment and preparing process. The report contains a foundation history of the bank alongside a portion of its features from the earlier years. The destinations and impediments for composing this report. A point by point authoritative profile of Southeast bank is likewise given. Then again, the rest some portion of the report contains a full portrayal of the general procedure of how the human asset the executives of Southeast Bank enrolls new officers and what are the key focuses that they search for the potential hopefuls. Additionally, the report likewise gives how different kinds of instructional meetings are being intended for the distinctive dimension of officers at the bank.

Ultimately, I trust this report incorporates the various distinctive parts of Southeast bank which is significant to the HR practices of the bank that it's perform.

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Chapter- 01

INTRODUCTION

1.01 Introduction

A bank is a monetary establishment approved to get store and make credits. Bank may in like manner give cash related organizations, for instance, riches the board, money trade and safe store boxes. There are two kinds of banks: business/retail banks and venture banks. In numerous countries, banks are coordinated by the national bank. The bank guides setting aside extra cash and credit associations to guarantee contributes and diverse pioneers resources at setting aside extra cash and credit establishments explicitly and the soundness of the budgetary region all things considered.

Southeast Bank Ltd (SEBL) is one of the key supporters of economy of Bangladesh. It has been ending up speedier as one of the pioneers of new age bank in private fragment in respect of business and gainfully. General financial division for the most part completes incredible arrangement of banking activities. Southeast Bank gives refinement of administrations take on Conventional Banking, Islamic Banking, Loan and Advance, Foreign Trade, Remittance, Internet Banking, Mobile Banking and so on.

1.02 Origin of the Study:

The Internship report is required a central essential for the fulfillment of the Bachelor of Business Administration (BBA) course educational programs of Daffodil International University. For this temporary position I was assigned in Southeast Bank Limited by the underwriting of the college. The point of this temporary job report is "Human Resource Management Practices of Southeast Bank Limited" which is picked by the scholarly chief Assistant Professor and Head Gouranga Chandra Debnath. With genuine heading of scholarly boss and legitimate executives I have organized this report. For any business college understudies understudy simply instructive projects development isn't adequate for dealing with the certified business situation, along this lines it is an open entryway for the understudies to consider the field of business through the temporary position report program. As entry level position report program is a perfect blend of the hypothetical and pragmatic learning. The interior educator helps me with setting up this temporary job report.

1.03 Objectives of the Study:

The basic role of this report is examination of Human Resource Management Practices of Southeast Bank Limited. In accordance with the wide goal, the point by point target of the examination might be illuminated as pursues:

- ✓ To discover the present enlistment and choice procedure of Southeast Bank Limited.
- ✓ To recognize the preparation and improvement procedure of Southeast Bank Limited.
- ✓ To dissect the execution evaluation procedure of Southeast Bank Limited
- ✓ To assess the remuneration and advantage plans of Southeast Bank Limited.
- ✓ To give suggestions based on discoveries.

1.04 Methodology

This report has been set up the dependent on experience amassed in the midst of the season of entry level position. For setting this report, I have additionally get data from yearly report and site of the Southeast Bank Limited I have introduced my experience and finding by utilizing distinctive graphs and tables. Which are introduced in the investigation part?

The subtleties of the work plan are outfitted underneath:

➤ **Data gathering strategy**

Relevant data for this report has been accumulated essentially by direct supervision of different records, papers. Reports are operational procedure and unmistakable workforce. No sorted out survey has been used. Information concerning office encounters of the bank has been assembled through advising with bank officers.

➤ **Data sources strategy**

Both essential and optional wellspring of information are utilized to finish this investigation. These two sources are clarified beneath:

1. Primary sources:

- Up close and individual discourse with the bank workplaces and staff
- Discussion with the clients
- Distinctive manual of Southeast Bank Ltd.
- Distinctive freebees of Southeast Bank Ltd.

2. Secondary sources:

- Annual report of Southeast Bank Limited.
- Various papers or record of Southeast Bank Ltd.
- Records and reports of the part of Southeast Bank Ltd.
- Unpublished data or information
- Divers course perusing

1.05 Limitation of the Study

Three months isn't adequate to acknowledge about business banking exercises through I have been gotten most outrageous assistance from every single individual of the Southeast Bank Limited. Absolutely, I couldn't convey an amazing report for the time obstacles. Quite far, the expansion and estimation of the investigation has been shortened

- Lacking of time, the precision of information probably won't have been absolutely flawless.
- Science the ideal size of data couldn't be taken, proposed working system may not be useful without appropriate changes.
- Absence of experience
- The documentation part of the letter of credit concerning fare and import is extremely tangled and enormous traditions are kept up.
- The noteworthy issue that made various disorders with respect to affirmation of connected request.
- All system writing computer programs is tied down.

Chapter-02

Overview of the Organization

2.01 Diagram of Southeast Bank Limited

General banking is one of the critical domains of formal territory. Through this fragment bank get and apportion money to financial specialist customer relationship by opening various spots of records and giving brief administrations to the customers. It is known as operational center point of a bank. The officers' staffs busy with this division make do with money as well as take indispensable job rendering the better customer administrations. So money offers ought to have much experienced and all around acted towards the regarded customers by offering brief organizations in receipt and portion of cash with consistently demonstrating smiling face. Since bank make benefit by contributing individual cash, so it need to accumulate money from customers by various way and need to guarantee best administrations for pulling in clients. Southeast Bank Limited has various sorts of administration they have customary banking, Islamic banking, Loans and Advances, remote exchange, Remittance, Internet Banking, Telecash and so on each branch has general financial division, outside trade division, venture division, little and medium financial division.

2.02 Authentic Background

Southeast Bank Limited is a planned Bank under private area set up under the ambit of bank Company Act, 1991 and Incorporated as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank started business banking exercises suitable from May 25, 1995 in the midst of this constrained ability to time the Bank had been viable to position itself as a dynamic money related establishment in the nation. The Bank had been generally acclaimed by the business arrange, from little business visionary or costly specialists and mechanical aggregates, including the top of the line corporate borrowers for forward-looking business outlook and inventive financing arrangements along these lines inside little time period it has had the ability to make an image for itself and it has earned extraordinary notoriety in the nation's financial division as a Bank with vision. Till now it has one hundred thirty five branches in real life.

Business Banks are one of the key supporters of fail miserably economy of Bangladesh. The assign fails horrendously capital advantages for the right headway workplaces. Individuals and the administration itself are especially subject to the administrations given by these banks in the money related market for the strategy of budgetary improvement to work truly. Business banks go about as money related middle people by playing out the limit of get together the advantages from one gathering and loaning the equivalent to another while making a reasonable proportion of benefit

subsequent to meeting the costs of financing. Loaning is said to be the clients. There are diverse sorts of credits and advances through which the bank rehearses the capacity of Lending.

The Bank Philosophy-"A Bank with Vision" has been vitally the quintessence of the legend of bank achievement.

It has been winding up speedier as one of the pioneers of the new age banks in the private part in regard of business and valuably as it is evident from the budget summary all through the past four years.

Chapter- 03

Human Resource Management Practices of Southeast Bank Limited

3.01 Human Resource Management:

The Human Resources Division is a standout amongst the most vital pieces of any association. This is the division that manages the entire labor arranging of the association and without legitimate labor arranging an association won't ready to work in a smooth way. In this way, it is imperative for any sort of association to have a decent strong Human Resources Division. The formal Human Resources Department (HRD) of Southeast Bank Limited presents reasonable and reliable Human Resources Management (HRM) strategies and practices all through the association to manage its present and potential workforce. This division is one to the most essential and occupied branch of SEBL. This division assumes a fundamental job in the staffing some portion of the administration techniques of the Bank just as consenting to every one of the parts of HRM.

3.02 Goals of Human Resource Management:

As per Scott, Clothier and Spiegel, - the goal of human asset the board, in an association is to acquire greatest individual improvement, attractive working connections among representatives and businesses, and to influence the trim of HR as appeared differently in relation to physical assets. The fundamental goal of human asset explicit goal of human asset the executives are as per the following:

To guarantee viable use of human asset, all other hierarchical assets will be proficiently used by the HR.

- ❖ To build up and keep up a satisfactory authoritative structure of relationship among every one of the individuals an association by separating of association errands into capacities, positions and employments, and by characterizing unmistakably the duty, specialist for each activity and its connection with different occupations in an association.
- ❖ To produce greatest improvement of HR inside the association by offering open doors for progression to workers through preparing and instruction.
- ❖ To guarantee compromise of individual/aggregate objectives with those of the association in such a way, that the faculty fall flat a feeling of responsibility and faithfulness towards it.
- ❖ To distinguish and fulfill the necessities of people by offering different financial and nonmonetary revamps. So as to accomplish the above attempts the accompanying actives:

(i) human resource planning, i.e., determining the number and kind of personnel required fill various positions in the organization. (ii) Recruitment, selection and placement of personnel i.e., employment function (iii) Training and development of employees for their efficient performance and growth. (iv) Appraisal of performance of employees and taking corrective steps such as transfer from one job to another. (v) Motivation of workforce by providing financial incentives and avenues of promotion. (vi) Remuneration of employees. The employees must be given sufficient salary and fringe benefits to achieve higher standard of living and to motivate them to show higher productivity. (vii) Social security and welfare of employees.

3.03 Recruitment and Selection:-

Enlistment is a middle limit of human resource organization. It is the underlying advance of plan. Enrollment implies the general technique of attracting, short posting, picking and choosing sensible plausibility for occupations (either interminable or brief) inside an affiliation. Selection can in like manner insinuate frames related with picking individuals for unpaid positions, for instance, resolved parts or unpaid understudy parts. Boss, human resource generalists and enlistment experts may be depended with finishing selection, yet at this point and again open fragment work workplaces, business enlistment workplaces, or specialist look for consultancies are used to endeavors portions of the methodology. Electronic advancements to help all pieces of selection have advanced toward getting to be across the board. As indicated by (Syamala Devi Bhoganadam, Dr. Dasaraju Srinivasa Rao, October 2014) among all other HR limits enlistment is the prime limit where agents are entry into the affiliations. It's a troublesome assignment to locate the perfect individuals for right undertaking. Numerous different analysts state enlistment ought to be moral to the association so as to support in the aggressive market. There are numerous different hotspots for customary enrollment is by worker referrals, exchanges and advancements, stroll in and by the ads.

3.04:- Training and Development:-

Preparing and advancement is a component of human asset the executives worried about authoritative movement went for bettering the execution of people and gatherings in hierarchical settings. It has been known by a few names, including "human asset advancement", and "learning and improvement". When it is tied in with mingling, situating and creating representatives, a procedure is alluded to enable the new. workers to adjust to their new organizations and work

responsibilities. These processes of development are designed to assist employees to fully understand what working is about in the organization and to help them become fully productive as soon as possible.

In the cutting edge working environment, preparing and advancement endeavors have extraordinary intrigue from guidance in profoundly explicit occupation abilities to long haul proficient improvement. These days, it has risen as a formal business work, a fundamental component methodology, and a perceived calling with particular speculations and procedures. A lot more organizations have grasped persistent learning and advancing worker development, and obtaining an exceedingly talented workforce. Truth be told, the nature of representatives and the ceaseless improvement of their aptitudes and efficiency through preparing are presently generally perceived as essential factors in guaranteeing the long haul achievement and productivity of private companies.

In associations preparing and create program functions as a changing procedure, by the procedure new untalented workers goes into the association get legitimate preparing and they create themselves as talented representatives. A viable preparing and advancement program can guarantee inspiration, pledge to the prepared representatives in the meantime those roused workers takes to prompt be skilled in the market to server the association their best for the hierarchical improvement.

3.05 Performance Appraisal:-

Is the act of surveying worker work execution and giving criticism to those representatives about both positive and negative parts of their execution? Execution estimations are imperative both for the association and the person, for they are the essential information utilized in deciding pay builds, advancements, and on account of specialists who perform unacceptably, expulsion. An exhibition examination (PA), additionally alluded to as an act survey, execution assessment, (vocation) improvement exchange, or representative examination is a strategy by which the activity execution of a worker is reported and assessed. (Aguinis, 2011) said "Execution the board is a constant procedure of distinguishing, estimating and creating execution in associations by connecting every individual's execution and destinations to the association's general mission and objectives". Chiefs guarantee that representative's exercises and yields are perfect with the association's objectives and thusly, help the association improvement an aggressive business advantage.

3.06 Reward Systems: -

Reward structure is conventionally administered by HR domains too. This piece of human resource organization is basic, for it is the framework by which affiliations outfit their workers with remunerations for past achievements and inspirations for tip top later on. It is in like manner the instrument by which affiliations address issues inside their work constrain, through establishment of disciplinary measures. Adjusting the work compel with organization objectives, expressed Gubman, "requires offering specialists a work relationship that inspires them to take responsibility for field-tested strategy." (Ulrich, Dave. Conveying Results: A New Mandate for HR Professionals. Harvard Business School Press, 1998).

3.07 Compensation Management:-

Compensation Management is the demonstration of disseminating some sort of financial incentive to a representative for their work by methods for the organization's strategy or strategies. In essential terms, it is paying a representative in view of the chose pay and arrangement for assistance for the position. The objective of remuneration administration is to discover quality individuals who perform quality work and after that repay them so as to hold them and diminish turnover rates. Some extraordinary sorts of pay incorporate compensation, additional time pay, commission, rewards and support agreement that may incorporate wellbeing and dental protection, get-away time, and retirement savings. Human Resource Management has assumes noteworthy part in every single association. Today employees are considered companies assets so that they need to more efficient and effectively managed. To motivate employee's salary and benefits is considered as one of the important factor. According to (Nazir, 2010) employees are not willing to work only for cash, they expect extra. This extra is known as employee benefits. It's also a part of a salary, people are easily get become monotonous to their work so they need to motivate and it an important task to HR officials to take care of them. So, salary will not only thing they want for their motivation so anything which is equal to cash is more workable for the employees as their motivation.

3.08 Recruitment and Selection Process of South East Bank Limited:-

Meaning of Recruitment

Having good people in a team gives a competitive advantage to a business. Employing the right person for the role will positively influence the performance and productivity of the work team as a whole. Selecting the wrong person can result in lower performance, higher operating costs, reduced morale and increased turnover among other staff members. In human asset the board, "enrollment" is the way toward finding and contracting the best and most qualified contender for an employment opportunity, in a convenient and savvy way. It can likewise be characterized as the "procedure of looking for planned workers and animating and urging them to apply for occupations in an association". It is one entire procedure, with a full life cycle, that starts with recognizable proof of the necessities of the organization concerning the activity, and finishes with the acquaintance of the representative with the association. When we discuss the enrollment procedure, we quickly consider exercises, for example, the investigation of the necessities of a particular occupation, pulling in possibility to apply for that activity, screening the candidates and choosing among them, contracting the picked contender to turn out to be new representatives of the association, and coordinating them into the structure. Clearly, the primary motivation behind why the enlistment procedure is executed is to discover the people who are best met all requirements for the situations inside the organization, and who will help them towards achieving hierarchical objectives.

Aim of Recruitment

To ensure that a pool of suitably experienced and qualified people apply for the job.

Objectives of Recruitment Policy

The reason for compelling work is to demonstrate the perfect individual with the correct aptitudes in the meantime best practices and legitimate necessities suggested. The effective enlistment process relies upon the accomplishment of each stage.

As per Mamariarai (1998), there ought to be components in a decent enrollment approach:

- a. Organization's objectives (Short and Long term)
- b. Identification of the recruitment needs
- c. Preferred sources off recruitment
- d. Criteria of selection and preferences

e. The cost of recruitment and its financial implications of the same.

Types of Recruitment

Recruitment can be divided into 2 types,

- 1) Internal Recruitment
- 2) External Recruitment

RECRUITMENT

INTERNAL	EXTERNAL
<ul style="list-style-type: none"> • Transfers 	<ul style="list-style-type: none"> • Press advertisements
<ul style="list-style-type: none"> • Promotions 	<ul style="list-style-type: none"> • Educational institutes
<ul style="list-style-type: none"> • Upgrading 	<ul style="list-style-type: none"> • Placement agencies/outsourcing
<ul style="list-style-type: none"> • Demotions 	<ul style="list-style-type: none"> • Employment exchanges
<ul style="list-style-type: none"> • Retired employees 	<ul style="list-style-type: none"> • Labor contractors
<ul style="list-style-type: none"> • Dependents and relatives of deceased employees 	<ul style="list-style-type: none"> • Unsolicited applicants
	<ul style="list-style-type: none"> • Employee referrals
<ul style="list-style-type: none"> • Retrenched employees 	<ul style="list-style-type: none"> • Recruitment at factory gate

Internal Recruiting

An inward wellspring of enlistment includes enrolling hopefuls inside. Representatives as of now working in their own organization are withdrawn to other office or higher position. On the off chance that the workers' execution are superb and sufficient, they are offered opportunity to possess more elevated amount from the present post. In the event that additional aptitudes required,

association are prepared to give preparing. This is one of the easiest ways of selecting candidates as the performance of their work already known by management.

Methods of Internal Recruitment

- 1) Selecting top abilities inside an association to larger amount
- 2) Promotions
- 3) Internal Advertisement
- 4) Temporary workers to authoritative period
- 5) Contract workers to impermanent
- 6) Temporary workers to changeless
- 7) Retired workers for consultant position

Advantage of Internal Recruitment

An inward wellspring of enrollment, that is procuring representatives inside the association, has its very own arrangement of favorable circumstances and weaknesses. The focal points are as per the following–

- It is straightforward, simple, fast, and practical..
- No need of acceptance and preparing, as the applicants definitely know their activity and obligations.
- It inspires the representatives to buckle down, and expands the work relationship inside the association.
- It helps in creating worker unwaveringness towards the association.
- Employees remain for an extensive stretch in the organization when they are elevated to higher position. Competition among representatives to involve abnormal state when co-worker gets advanced.

Disadvantage of Internal Recruitment

- It forestalls new contracting of potential assets. Now and then, new assets bring inventive thoughts and new reasoning onto the table It has limited scope because all the vacant positions cannot be filled.
- It has constrained degree since all the empty positions can't be filled.
- Dissatisfied co-representative may stop the position as a result of desirous or inclination.
- If an inward asset is advanced or exchanged, at that point that position will stay empty.
- Employees, who are not advanced, may finish up being troubled and demotivated.
- Discrimination may exist in individual to standing, language, religion for advancement
- No opportunities for external employees.
- Lack of innovative

External Recruiting

- An outer source includes enrolling competitors remotely for better execution. Outside representatives dependably feel youthful and inventive for new organizations, progressively dynamic enough to discover business issues and fix it. In spite of the fact that selecting outer applicants may be harder however it has progressively constructive outcome on business contrasted with interior source
- Sources of External Recruitment
- Job portals.
- Social media recruitment.
- Newspaper Ads and Magazines
- Website.
- Campus recruitment.
- Direct Walk In.
- Recruitment agencies
- Internal employee referrals.

Advantage of External Recruitment

- Create new open doors for occupation searchers and experience workers.
- Organization marking increments through outer sources.
- There will be no biasing or prejudice between the workers.

- The scope for choosing the correct applicant is more, as a result of the expansive number hopefuls showing up.
- Increases business system as outside competitors of remarkable aptitudes can take business to additional mile.
- Ability to enroll the applicants with unique abilities business need.
- New creative thoughts and improvement.
- High productivity

Disadvantage of External Recruitment

- Create new open doors for occupation searchers and experience workers.
- Organization marking increments through outer sources.
- There will be no biasing or prejudice between the workers..
- The scope for choosing the correct applicant is more, as a result of the expansive number hopefuls showing up
- Increases business system as outside competitors of remarkable aptitudes can take business to additional mile
- Ability to enroll the applicants with unique abilities business need.

Recruitment Process of South East Bank of Ltd:-

Advertisements:

This is a standout amongst the most well-known and helpful manner by which an association could select new representatives. Thus, Southeast Bank Limited additionally utilizes this technique for the enrollment. The prerequisite for labor promotes subtleties through paper, diverse occupation round sites and obviously through their site. Consequently, the subtleties incorporates: instructive necessities, experience, pay perquisites, obligations, duties and so forth.

Educational Institution:

Southeast Bank constrained likewise inclines toward and get into certain exercises which energizes direct enrollment from any rumored colleges in Bangladesh. Subsequently, they have participated into this sort of exercises previously and are happy to do this all the more regularly. They took a

few on-grounds interviews and from that point, numerous potential applicants are been called for meeting at their office.

Employment Agencies:

There are a few quantities of human asset consultancy firm or offices in our nation which really aides and help diverse associations to enlist new workers. Despite the fact that SEBL don't search up for work offices in any case, these associations essentially search up for every one of the prerequisites of the representatives whether they are sufficiently qualified and are their archives legitimate as well.

Holding up List:

Southeast Bank Limited additionally gets ready holding up rundown of hopefuls. These are the hopefuls who have as of now situate for the test once however couldn't get together the desire for being utilized. Be that as it may, in the midst of need, these applicants are pulled up through the holding up rundown so as to the satisfaction of the required activity position.

Meaning of Selection

To recognize one applicant who is probably going to perform preferred in the situation over the others. This joins parts of the individual's learning abilities and experience just as their place in the way of life of a set up group. The Selection is the way toward picking the most reasonable contender for the empty position in the association. At the end of the day, determination implies getting rid of inadmissible candidates and choosing those people with essential capabilities and abilities to fill the employments in the association. While enrollment can be seen as a positive action creating an ideal number of employment searchers, choice is innately negative in that it will most likely include dismissal of candidates. Pilbeam and Corbridge (2006) give a helpful diagram of potential positive and negative viewpoints noticing that: 'The enlistment and determination of workers is basic to the working of an association, and there are convincing explanations behind taking care of business. Unseemly determination choices diminish authoritative viability, nullify reward and improvement systems, are every now and again uncalled for on the individual enlist and can be troubling for directors who need to manage unsatisfactory workers.

Selection Process

The Employee choice Process happens in following request

1. Fundamental Interviews-It is utilized to dispose of those competitors who don't meet the base qualification criteria set somewhere around the association. The abilities, scholastic and family foundation, skills and interests of the hopeful are analyzed amid primer meeting. Primer meetings are less formalized and arranged than the last meetings. The hopefuls are surrendered a brief about the organization and the activity profile; and it is likewise analyzed how much the applicant thinks about the organization. Starter interviews are likewise called screening interviews.

2. Application spaces - The competitors who clear the fundamental meeting are required to fill application clear. It contains information record of the applicants, for example, insights concerning age, capabilities, explanation behind leaving past occupation, experience, and so on.

3. Reference checks - Referees are helpful for distinguishing past work issues and illuminating the exactness of data introduced in a meeting or CV. Just a little level of all reference checks are negative, along these lines, usually hard to separate between competitors based on reference checks alone.

4. Composed Tests-Various composed tests led amid choice technique are inclination test, knowledge test, thinking test, identity test, and so on. These tests are utilized to dispassionately survey the potential hopeful. They ought not be one-sided.

5. Employment Interviews- It is a balanced connection between the questioner and the potential applicant. It is utilized to discover whether the applicant is most appropriate for the required activity or not. In any case, such meetings devour time and cash both. Also the abilities of the hopeful can't be judged. Such meetings might be one-sided now and again. Such meetings ought to be directed legitimately. No diversions ought to be there in room. There ought to be a fair correspondence among hopeful and questioner.

6. Medical examination- Medical tests are led to guarantee physical wellness of the potential representative. It will diminish odds of worker non-appearance.

7. Appointment Letter- A reference check is made about the competitor chose and after that at long last he is delegated by giving a formal arrangement letter.

Regular Mistakes in Selection Process

1. Confiding in early introductions: Managers ought to really endeavor to find hopefuls' underlying impression with the early introduction
2. Assess an applicant on the wrong factors: One of the most widely recognized errors questioners make is to attempt and locate a newcomer with indistinguishable attributes from effective current representatives, or even themselves. A competitor with a complimentary, instead of indistinguishable, identity and abilities likely could be of more prominent advantage to the group.
3. Making inquiries that are irrelevant to the activity: This sits around idly and does not deliver any profitable data with which to rate or assess the hopeful's capabilities. Be mindful so as not to make inquiries of an individual or way of life nature. Putting together procuring choices with respect to factors inconsequential to the activity can place businesses in a lawfully powerless position.
4. Talking excessively: The reason for the meeting is to accumulate as much pertinent data about the competitor authorize the law in determination process, obliviousness is no reason.

Rating Errors

1. Specific Perception: Interpreting the competitors what is seen or heard dependent on interests, encounters and frames of mind. Let individual predispositions well enough alone for the choice procedure.
2. Radiance Effect: Drawing a general impression around an individual dependent on a solitary trademark. For instance: in the wake of doling out a high score on "administration", a rater may feel that a similar score is justified for "exertion", regardless of whether proof proposes that ought to be the situation.
3. Complexity Effects: This happens when questioners contrast competitors and one another, as opposed to against the execution guidelines of the activity or the built up criteria.

4. Projection: This happens when a questioner accept that a hopeful is like themselves. For instance: a hopeful that went to a similar college as the questioner might be seen as being like the questioner in different ways.

Selection Process of South East Bank Ltd

Choice is the known as another fundamental procedure in which the potential and the qualified competitors are been picked well ordered. It is considerably more than simply settling on the ideal person. To put the opportune individual into the perfect spot is known as representative determination.

Declaration of Written Test:

The candidates who are dealt with and recorded, the meeting card are send to those applicants and are educated to sit for a composed test.

Initiation of Written Test:

The competitors need to show up for a 40 marks composed test dependent on Genera Aptitude alongside General learning, Mathematics and English. The competitors verifying 60% imprint in this composed test will fit the bill for the meeting. A rundown of the considerable number of applicants will be made who met all requirements for the meeting. On account of enrollment of experienced financiers, the Management will legitimately talk with them. They don't need to sit for any composed test.

Interview:

The hopefuls who qualified in the composed test are the ones who sit for the meeting. The meeting comprises of 36 marks. These 36 marks are appropriated in 5 sections, 7 marks for Appearance and Personality, 8 for Knowledge and Related Field/Subject, 7 for General Knowledge, 7 to test the Analytical ability of the hopefuls and 7 for relational abilities which is imperative for any sort of employment and for the best possible stream of data.

Foundation Investigation:

The competitors who indicated acceptable execution in the meeting are again dealt with and after that their experiences are researched by reaching their previous boss, refs, checking their instructive foundation appeared on their application and so forth.

Preparation of Desirable Candidates List:

After the foundations of the hopefuls are altogether researched, the most appropriate and attractive applicants are chosen for the required posts.

Final Approach by the Management:

After the rundown is readied, a further custom is required. The Management at long last affirms the rundown so as to select the possibility for the required posts.

Appointment and Placement:

This is the last advance in the choice procedure. The fruitful competitors in the first steps are at long last offered for arrangement. They are formally offered by an arrangement letter for the specific post where every one of the insights about installment and different things are referenced. After the competitor acknowledges the arrangement letter, he/she is at long last put in the empty position of various division or presented on the branches where the enrolled individual at last begins his/her official obligations.

3.09 Training and Development of South East Bank Ltd

Training

Preparing is a program that encourages representatives to learn explicit information for carrying out the responsibility adequately, skillfully and subjectively. Preparing is certainly not a ceaseless procedure however it is booked at intermittent interims so as to keep worker aptitude capacities at a most extreme dimension. For the most part preparing is given by the specialists or experts in that related field or occupation.

Development

Improvement is an edge work which is progressively broad and spotlights on representatives' close to home growth & future through authoritative aptitudes, learning, and capacities as opposed to a prompt occupation job. By and large, advancement alludes to those learning openings intended to enable workers to develop. It isn't fundamentally aptitude arranged. Rather, it gives general learning and demeanors which will be useful to workers in higher positions. Endeavors towards advancement frequently rely upon individual drive and aspiration. Advancement exercises, for example, those provided by the executives formative software engineers, are commonly willful.

Purpose of training and Development

Preparing is required at each phase of work for each individual at work. Preparing prompts expanded operational efficiency and expanded organization benefit. So as to keep one-self refreshed with quick evolving advances, ideas, qualities and condition preparing assumes an indispensable job. Along these lines, preparing software engineers are likewise essential in any association for improving the nature of work of the representatives at all dimensions. Also, preparing gives representatives a more extensive mindfulness, an expanded expertise base and that prompts upgraded self-awareness.

The board advancement endeavors to improve administrative execution by conferring information, changing mentalities and expanding aptitudes. The real goal of advancement is administrative adequacy through an arranged and a conscious procedure of learning. This accommodates arranged development to meet the future hierarchical requirements

There are five steps of training and development process:

- **Need Analysis:**
It distinguishes the particular employment execution aptitudes which is required.
- **Instructional Design:**
In this procedure, people settle on gather and produce the preparation program.
- **Validation:**
It is the procedure by which the bugs socked out of the preparation program.
- **Implement the Program:**
It really implies train up the focused on worker gathering.
- **Evaluation:**
In this procedure, the administration evaluates the program's prosperity or disappointment.

Methods of Training

Essentially two sorts of strategies for preparing are utilized to adjust the workers to new occupation or to new post inside any organization.

Off the job training

Off the activity preparing is directed in a study halls assigned for preparing. This preparation can be organized at a different instructional hub, or close to the working environment or far from the work. Off the preparation enables learners to dedicate their complete consideration to the materials as in-address, introduction, contextual investigation, critical thinking, pretend, practice and so forth are being educated there.

On the job training

Hands on preparing alludes enabling new or unpracticed workers to learn by to playing out a particular employment or assignment watching peers, senior partners or chief. Thusly members continue learning by performing like on the reasonable field. At work can be likewise directed by organizing of utilizing hands on application bolstered by study hall type guidance.

Advantages and Disadvantages of Training

Advantages:-

- Helps to make better corporate picture.
- Increase the dimension of scholarly learning and aptitudes of the representatives of the association.
- Employee's conviction and trust towards the association increments.
- The association's general efficiency level increments and furthermore the association increases improved gainfulness.
- Employees of the association comprehend the objectives and how to meet them.
- Creates a sound and solid connection between the workers and furthermore with the administration of the association.
- Organizational advancement undertakings place.
- Employees see plainly about how to take every necessary step.
- The association can recognize the representative's capacity to work and the working dimension.

Disadvantages:-

- Employees can't play out their official work legitimately while they are doing the instructional course.
- Well trained employees leave the organization and try to find the better job with more benefits.
- Increase cost of the association
- Takes a lot of time.

To offer preparing to the workers, SEBL first discovers the preparation needs. It comprises of two procedures:-

1. Identify the part/criteria in which preparing is required;
2. Identify the representatives who truly need these preparation.

The preparation program in SEBL is done in yearly premise just as subsequent to contracting new workers. To lead the preparation program they made a rundown of capacities, for example, when it will be held, who will lead the program, what number of teachers will be there, will they be contracted from outside or inside the organization, what number of representatives will sit for every opening, what will be the span of the preparation program, should the workers be send in to another country for the preparation or they ought to get the local preparing, preparing spending plan, accessibility of preparing helps, utilization of those guides, etc.

Their preparation program is structured for the most part in two kinds, for example:-

- **Functional Training:** This is an office savvy preparing program. That implies representatives from every division line HR office, Marketing office, R&D, Production office are given preparing on explicit necessities as per their departmental activity after the need distinguishing proof.
- **Behavioral Training:** Behavioral Training: These are delicate aptitudes preparing, for example, relational abilities, decorums, social standards, outrage the executives, etc. This kind of preparing is for each representative of dislike division savvy.

Again these two kinds of preparing are given in two different ways:

- **On The Job Training:** In SEBL representatives are doled out with assignments, work turn and even follow up to the bosses while having hands on preparing. This isn't just for the new selection representatives yet in addition for the current workers. Along these lines they are learning and ceaselessly encountering new articles identified with their doled out occupations while playing out their standard everyday obligations in their activity place. For example, taking a shot at a particular task and make a report on this, utilization of machines, security issues, report composing, etc. In different ways it builds the learning of the workers without having any extra expense and time..
- **Off The Job Training:** SEBL masterminds preparing outside the association when essential, which is considered as the off-the-work preparing. They allocate experienced coach to prepare their workers. Once in a while the representatives are sent outside the nation, for example, in Singapore or Netherlands to go to the preparation programs. The lead these preparation with the goal that their workers can transform into their labor and become an extraordinary asset for their organization.

In the wake of encountering the preparation programs the exhibitions are assessed by the coaches. Representatives conduct, interest, readiness to the new program, assurance, score of


Exercises, nearness in the courses, workshops, frames of mind everything is measures and appraised by the coaches, bosses, peers and the managers and the criticism is given..

Training Facilities for Bankers in Bangladesh:-

Anyway in Bangladesh the investors need to experience diverse preparing at various occasions of their vocation in Bangladesh Institute of Business Management (BIBM).

Bangladesh Institute of Bank Management Training Module:-

Serial No	Course Name	Duration
1	Agricultural Financing and Commodity Market	02 days
2	Asset-Liability Management in Banks	05 days
3	Banking Technology for Branch Managers	05 days
4	Branch Human Resource Management in Banks	02 days

5	Branch Management and Branch Simulation	07 days
6	Bank Guarantees	02 days
7	Banking Supervision & Regulatory Compliance	03 days
8	Basel-iii for Bank Executives	02 days
9	Project Financing and PPP	05 days
10	Credit Appraisal and Management	01 day
11	Financial Crime and Compliance Issues in Banks	01 day
12	Mobile Banking and Agent Banking in Bangladesh	02 days
13	Team Building for work Excellence in Branch Banking	 02 days
14	Case-based Analysis	02 days
15	Enhancing Service Quality and Digital Marketing in Banks	02 days
16	IT Security and Fraud Prevention in Banks for Non-IT Executives	05 days
17	Domestic and International Factoring	02 days
18	Management of Non-performing Loans: Case-based Analysis	02 days
19	Governance of IT Operation Management and Information Security in Banks	02 days
20	Legal Aspects of Security and Documentation	02 days

Analysis of Training & Development of SEBL:

Being a worker of SEBL just as an understudy of HRM of Daffodil International University my investigation about preparing and advancement program is that that all representatives ought to go under the preparation and improvement process for individual and expert development. Southeast bank accepts to accomplish reasonable business execution, magnificence development to the most abnormal amount of moral measures. Top administration should endeavor to build up every single worker with the goal that they can give their best for the association. Legitimate preparing and advancement can make representatives increasingly intelligent and proficient.

Being a worker of SEBL just as an understudy of HRM of Daffodil International University my investigation about preparing and advancement program is that the all representatives ought to go under the preparation and development process for personal & professional growth. As, SEBL believes to achieve sustainable business performance, growth and operation excellence to the highest level of ethical standards & professionalism. SEBL top management should try to develop each and every employee so that they can give their best for the organization. So, proper training and development facilities can make employees of SEBL more interactive and efficient.

3.10 Performance Appraisal Methods of South East Bank Ltd

Meaning of performance appraisal

It is an orderly assessment of a representative's act and duty to an association. Organizations use execution evaluation to give representatives input on their work and to legitimize pay augmentations and prizes, just as end choices. They can be executed at some random time however will in general be yearly, semi-yearly or quarterly.

Objectives of South East Bank Ltd Performance Appraisal

- To distinguish the hole between the genuine and the normal execution.
- Evaluate the solid and substantial points of interest about their work.
- To distinguish the association among directors and representatives.
- Evaluating a representative to decide the compensation bundles, wage structure, pay raises and so forth.
- To keeping up hierarchical control.

Types of Performance Appraisal:

Technological Performance Appraisal:

It surveys specialized aptitude/capacities of a representative. It makes sense of worker throughput and distinguishes how solid he/she is in fact.

Employee Self-assessment:

The worker evaluates himself/herself and it is at long last contrasted and the supervisor's finished appraisal results. It is trailed by exchanges and if there are contrasts, chief addresses the worker about it.

Manager Performance Appraisal:

In this sort, supervisors experience the evaluation procedure. It is the job of the administrator that is vital dealing with both the group and the customer. Administrator needs to fulfill the customer base without disturbing the (team's) worker spirit. Regularly director evaluation process includes criticism from the particular colleagues and some of the time from the customer too.

Project Evaluation Review:

A sales rep is made a decision by the objectives he/she has set versus his/her outcomes. Sales reps are firmly held to the money related objectives of any association. The administrator and sales rep must discover approaches to accomplish objectives before which they should set sensible objectives.

Task Evaluation Review:

This is a standout amongst the most ideal approaches to distinguish how great a worker is grinding away. Instead of to hang tight to survey a representative year's end, it helps assessing workers end of each task.

Technical Skills:

It is extremely essential for a worker to be capable with respect to his/her specialized mastery before getting handle on work. Specialized abilities don't simply relate to IT benefits alone where a representative ought to be sound enough in his/her specific work space (either programming language or working framework). It spreads over each association (w.r.t money related/banking administrations, one ought to be in fact capable dealing with records; a business expert must be in fact sound in examination and reports, and so forth.)

Performance appraisal tools and techniques:-

South East Bank Ltd use those tools to make the evaluation as perfect as possible:-

- **Ranking Method:**

Positioning representatives from the best to most exceedingly bad, picking most astounding and least until all are positioned

- **Paired Comparison Method:**

Positioning representatives by making an outline of every single imaginable pair of the workers.

- **(BARS) Behaviorally Anchored Rating Scale:**

It goes for consolidating the advantages of account basic occurrences by tying down a rating scale with explicit story.

- **Management by Objectives:**

Defining explicit quantifiable objectives with every worker and occasionally auditing the advancement made.

3.11 Compensation and Benefits of South East Bank Ltd:-

Meaning of Compensation

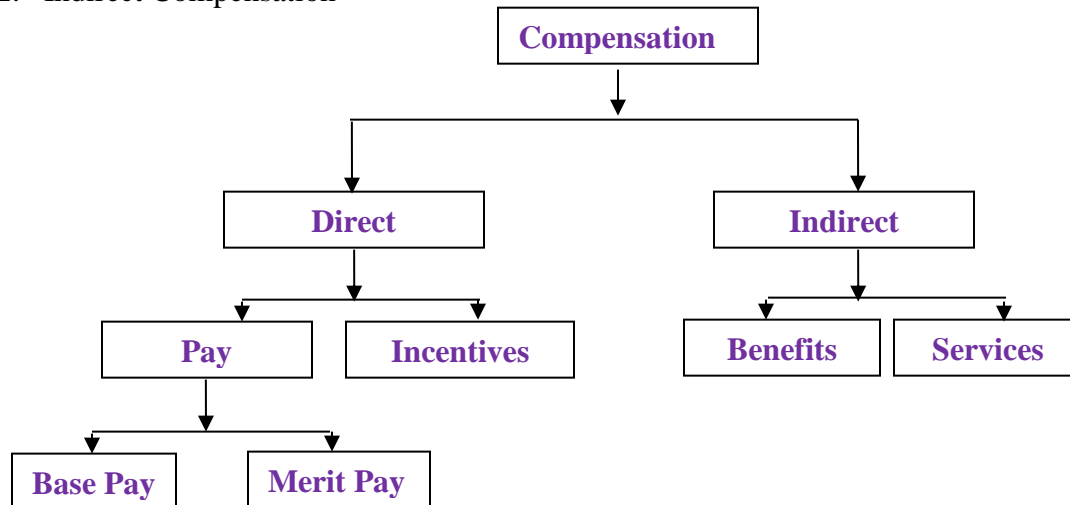
Pay is the compensation gotten by a representative as a byproduct of his/her commitment to the association. It is a sorted out training that includes adjusting the work-representative connection by giving financial and non-money related advantages to workers. Remuneration is a fundamental piece of human asset the board which helps in inspiring the representatives and improving authoritative adequacy. Other than essential pay, pay likewise incorporates installments, for example, rewards, benefit sharing, additional time pay, acknowledgment rewards and checks, and deals commission. Remuneration can likewise incorporate nonmonetary livens, for example, an organization paid vehicle, investment opportunities in specific cases, organization paid lodging, and other non-financial, yet assessable, pay things.

Compensation is based on:

- Market look into about the value of comparative employments in the commercial center,
- Employee commitments and achievements,
- The accessibility of representatives with like aptitudes in the commercial center,
- The craving of the business to pull in and hold a specific representative for the esteem they are seen to add to the work relationship, and
- The gainfulness of the organization or the assets accessible in a non-benefit or open area setting, and hence, the capacity of a business to pay showcase rate pay.

Types of Compensation:-

1. Direct Compensation
2. Indirect Compensation



Major Components of Compensation

Basic wages/Salaries:-

These allude to the money part of the pay structure dependent on which different components of remuneration might be organized. It is ordinarily a fixed sum which is liable to changes dependent on yearly augmentations or subject to periodical pay climbs. It is organized dependent on the situation of a person in the association and varies from evaluations to grades.

Dearness allowance:-

The installment of dearness recompense encourages representatives and specialists to confront the cost increment or expansion of costs of merchandise and enterprises devoured by him.

Rewards:-

The reward can be paid in various ways. It tends to be fixed rate on the fundamental pay paid yearly or in extent to the productivity. The Government likewise recommends a base statutory reward for all representatives and laborers.

Commissions:-

Commission to Managers and representatives might be founded on the business income or benefits of the organization. It is dependably a fixed rate on the objective accomplished.

Mixed plans:-

Organizations may likewise pay workers and others a blend of pay just as commissions. This arrangement is called mix or blended arrangement. Aside from the pay rates paid, the

representatives might be qualified for a fixed level of endless supply of fixed focus of offers or benefits or Performance objectives.

Piece rate wages:-

Piece rate compensation are predominant in the assembling compensation. The workers are paid wages for every one of the Quantity delivered by them.

Sign on Bonuses:-

The most recent pattern in the remuneration arranging is the single amount reward for the approaching worker. An individual, who acknowledges the offer, is paid a singular amount as a little something extra. Despite the fact that this training isn't common in a large portion of the ventures, Equity research and speculation banking organizations are paying this to pull in the rare ability.

Benefit sharing installments:-

Benefit sharing is again a novel idea these days. This can be paid through installment of money or through ESOPS. The organizing of wages might be done so that, it draws in aggressiveness and improved efficiency.

The arrangement of incidental advantages does not draw in any clarification. These include:

- Company cars
- Paid vacations
- Membership of social/cultural clubs
- Entertainment tickets/allowances.
- Discounted travel tickets.
- Family vacation packages.

Reimbursements:-

Representatives, contingent on their degrees in the association may get repayments dependent on the Expenses acquired and substantiated.

Sickness/Maternity Leave:

The expanding social cognizance of corporate had brought about the installment of infection advantage to the Employees of organizations. This likewise incorporates installments amid pregnancy of ladies representatives. The costs caused because of damage or disease are redressed or repaid to the workers. Organizations are additionally giving supporting money related advantages to the group of the dispossessed workers. Be that as it may, organizations taking care of these expense through fitting protection approaches like, Medical and disaster protection.

Compensation Management of South East Bank Ltd

This Project is resolved to pursue a reasonable, aggressive and adaptable compensation arrangement. The Secretary is the last expert for endorsement of this arrangement and will correct and audit the approach on proposal of the Project Director/Project Steering Committee occasionally.

The remuneration of employees consists of;

- Basic Salary
- House Rent
- Medical Allowances and other Allowances.

Pay rates are classified between the representatives concerned and the board. The pay ranges for these activity grades are assessed now and again. Brief and re-appropriate staffs don't have any allocated activity grade. The agreements get a united installment for each month and there are no different privileges pertinent.

Fundamental Pay:

Fundamental pay ranges (BSRs) is comparable with the activity reviews and is controlled by the Finance Ministry.

House Rent Allowances:

House lease recompenses paid to the workers as per their evaluation.

Medical Allowances:

Therapeutic stipends might be paid to the workers as per their activity grades and on such conditions that might be endorsed in the able specialist every once in a while.

Celebration Bonus:

All standard and perpetual representatives get two rewards every year. One is Eid-UI-Fitr and another amid the Eid-UI-Azha

Chapter:-04

Findings & Recommendations

4.1 FINDINGS:

The findings of the study are as follow:

- **Lack of legitimate Job Analysis:**

The activity investigation procedure of SEBL isn't standard. Since the administration of SEBL can't make a difference different HRM capacities

- **Lack of standard Recruitment and Selection Policy:**

Their enlistment and determination process isn't sufficient. Since in Southeast bank, they enroll and select reference premise. They abuse their capacity.

- **Lack of Proper Training and Development Policy:**

Southeast bank isn't giving appropriate preparing and improvement approach. At the point when an individual join SEBL, they just give classes which isn't sufficient for a worker. They need preparing to find out about financial approach and to carry out their responsibility.

- **Lack of effective Compensation Policy:**

Remuneration arrangement of SEBL is alluring. They give a wide range of immediate and backhanded pay to representatives. It is a positive finding that I found.

4.4 RECOMMENDATIONS:

- **Formulate legitimate Job Analysis Policy:**

The activity investigation strategy ought to be taken by HR office, Head Office. Employment investigation ought to be structured well before enlistment.

- **Policy Proper Recruitment and Selection:**

Southeast Bank need to utilize their capacity decidedly. They ought to evade references. They need to think similarly for each applicant.

- **Effective Training & Development Policy:**

Southeast Bank need to give powerful preparing and improvement arrangement as indicated by their enlistments. They have to hone their current abilities and improvement specific aptitude.

- **Effective Compensation policy:**

South East Bank Ltd need to change for appropriate advantage and administration to the worker. Representatives of long haul employment lose intrigue on the off chance that they don't have compelling advantages and administrations.

HR the executives should care for this advantages and administrations. SEBL senior representatives need more advantages next to pay. They will support when get more advantages and administrations from the association like abroad visit, excursion, sports, supper program and so forth

CHAPTER:-05

Conclusion & References

5.1 Conclusion:-

The accomplishment of a business bank depends to a great extent in the nature of administration rendered to the customers. Nature of administration relies upon the fitness and the nature of the representatives of the association. Accordingly, the expert of SEBL must be watchful in enrolling the opportune individual for each activity. As has been seen, the enlistment and determination procedure of SEBL has spaces for development. The strategy and procedure ought to be updated. So albeit both the enrolling and preparing process they have been receiving so far has been to some degree successful, to adjust to the evolving times, the procedure ought to be reconsidered and streamlined.

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