Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited





"Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited"

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Letter of Transmittal

18th September, 2018

To

Mohammad Masum Iqbal, PhD

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

Subject: Submission of Internship Report on "Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited"

Dear Sir,

With due respect, I would like to state that it is a matter of great pleasure and honor for me to submit my Internship report on "Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited" to fulfill the requirements for the MBA program. It was both a delight and a challenge as well for me to work under your direct supervision and I can never repay my indebtedness to you.

This consignment was of great worth and appeal, as it helped me work on my analytical skills abilities and practical knowledge in the field of Financial Institution of Bangladesh. In preparing this report, I have tried my level best to include all the relevant information to make the report informative and comprehensive.

I would like to convey my heartfelt thanks and sincere appreciation in recognizing your valuable contribution for allowing me to successfully preparing the report by providing thoughtful selection, guidance and inspiration, despite your busy schedules. I shall be glad to answer any queries that you may have in this regard.

Sincerely Yours,



Anis Mia

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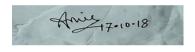
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Declaration

I hereby declare that the internship report entitled "Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited", submitted in partial fulfillment of the requirement for the degree of MBA at Daffodil International University.

I also confirm that this report is uniquely prepared by me after the completion of 3 months internship at Bangla Agriculture and Commerce Bank Limited



Anis Mia

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Department of Business Administration

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Approval Certificate

This is to endorse that this report entitled "Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited", submitted to Daffodil International University in association with the institution's internship program is a authentic record of work done by "Anis Mia" under my supervision at the "South Bangla Agriculture and Commerce Bank Limited", HR Division (Head Office), Dhaka from 01-06-2018 to 11-09-2018.



Supervisor

Mohammad Masum Iqbal, PhD

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

Acknowledgment

First & foremost of all, I would like to convey my heartiest gratitude and total devotion to Almighty Allah for blessings me with the ability, strength, patience as well as keeping me active in performing my internship report tasks successfully.

A special debt is due to my respectable teacher, **Mohammad Masum Iqbal, PhD,** Professor & Dean, Department of Business Administration, Daffodil International University who has been my academic supervisor for the course of MBA. He was king enough to allocate his valuable time to provide me with his humble guidance, motivation thoughts, ample & applicable directions for the successful preparation of this report.

I am also extremely grateful to the all officials of SBAC Ltd, Dhanmondi Branch who have sacrificed their valuable time in providing us necessary information and made detailed comments that have contributed to the planning of this report and internship program. In addition, I gladly acknowledge the valuable cooperation and assistance I have received from the staffs of the SBAC. It will be really injustice if I do not thanks to them because without their cooperation we cannot do anything.

I am also grateful to my Family for their continuous all sorts of supports throughout the preparing report.

Executive Summary

South Bangla Agriculture and Commerce Bank Limited have by now attained the unique position of leading private commercial bank in Bangladesh and a leading financial institution in the banking sectors. South Bangla Agriculture and Commerce Bank Limited is one of the fronts ranking largest and oldest private-sector commercial bank in Bangladesh. SBAC Bank Limited has the reputation of being the provider of good quality services to their customer. Bank performance or profitable heavily depends on proper customer satisfaction. This report has been prepared through expensive discussion with banks employees and customers. Both qualitative and quantitative data collection procedure has utilized in this report. The qualitative data was collected by informal discussion with the officers, employees and customers of SBAC Bank Limited. Which is briefly reveals the "Recruitment and Selection Process of South Bangla Agriculture and Commerce Bank Limited, The objective of this report is to learn about the overall recruitment and selection procedure of the South Bangla Agriculture and Commerce Bank Limited. To assess the current selection and recruitment policy of South Bangla Agriculture and Commerce Bank Limited .To examine the Recruitment & Selection process followed by South Bangla Agriculture and Commerce Bank Limited and to find out the weaknesses of the current Recruitment & Selection policy. SBAC Ltd. recruiting process ensures that for every position available in the bank, there are a sufficient number of qualified applicants. These applicants include members of both sexes and various social group such minorities and disable workers. The SBAC Ltd there is no requisition form actually when any department vacant any position, the department head or branch in charge informally appraise that they need work people. The SBAC Ltd has some selection process. After requirement process complete SBAC Ltd. selects people from applicant peoples by use those process. In this report I have found that SBAC Ltd takes long time to process in recruitment and selection. It is found that SBAC Ltd does not use campus recruitment. It is found that SBAC Ltd does not recruit temporary and outsourced staffs. SBAC Ltd prefers public university candidates as their priority list. The following recommendations are made to overcome the problems that are fond in the analysis. SBAC Ltd should shorten the process time of recruitment and selection. A logical and rational time range will ensure participation of qualified candidates in the selection procedure. SBAC Ltd should recruit and select employee through Walk-ins and Write-ins. They should follow both Trend Analysis and Delphi technique method for analyzing HR availability.

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CHAPTER ONE INTRODUCTION



1.1 Introduction

South Bangla Agriculture and Commerce Bank Limited is incorporated in Bangladesh as a banking company on 2013 under Companies Act.1994. Bangladesh Bank, the central bank of Bangladesh, issued banking license under Banking Companies Act.1991.

A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. The recruitment and selection decision is of prime value to obtain the best possible person-to-job fit which will, when aggregated, contribute considerably towards the hotel's helpfulness. It is also becoming increasingly important, as the hotel evolves and changes, that new recruits show a willingness to learn, adaptability and ability to work as part of a team. The Recruitment & Selection procedure should help managers to ensure that these criteria are addressed.



1.2 Background of the Study

The purpose of this Procedure is to ensure that an impartial and reliable approach to recruitment and selection is adopted, and that the different stages of the recruitment and selection process are carried out in line with the aims and principles of the council's Recruitment and Selection Policy, People Strategy and its obligation to promote parity of opportunity.

To select is to choose. Selection is a screening process. It is the process of picking persons who have relevant qualifications to fill jobs in an institute. The basic purpose is to choose the individuals who can most successfully perform the job from the pool of qualified candidates. Selection starts after the recruitment process is over and job applications have been received.

This study is prepared as an integral part of the completion of MBA program from department of business administration, Daffodil International University basically this study is conducted to see the Recruitment & Selection process of South Bangla Agriculture and Commerce Bank Limited. Besides this, some other operational ideas on South Bangla Agriculture and Commerce Bank Limited have been drawn in this report so as to generate an overall picture of the organization.

1.4 Scope of the study:

The statement deals with the recruitment and selection process in terms of theoretical point of view and the practical use. The study will allow learning about the recruitment and selection issues, importance, up to date techniques and models used to make it well-organized. The study will help to learn the practical events followed by the South Bangla Agriculture and Commerce Bank Limited. Moreover the study will help to make unique between the practice and the theories that direct to take in how the organization can advance their recruitment and selection process.



1.5 Objectives of the Study

The objectives of the study are as follows:

Broad Objective

The broad objective of this report is to learn about the overall recruitment and selection procedure of the South Bangla Agriculture and Commerce Bank Limited.

Specific Objectives

- To explain the current selection and recruitment policy of South Bangla Agriculture and Commerce Bank Limited
- To examine the recruitment & selection process followed by South Bangla Agriculture and Commerce Bank Limited (SBAC).
- To identify problems related to the recruitment & selection process of SBAC.
- To same recommendations regarding the improvement of recruitment and selection of South Bangla Agriculture and Commerce Bank Limited



1.5 Methodology of Study

Every report follows some method and principle. This report is based on both primary and secondary data. But in the organization part much information has collected from different publishes articles, journals and website and so on.

1.5.1 Data collection methods:

Primary sources of data:

Primary sources are collected from the employees of South Bangla Agriculture and Commerce Bank Limited (SBAC) who were very informative and so helpful to have the findings. But some sources of data like-

- Discuss with the officers and executives
- Desk work and observation
- Face to face interviewing HR managers

Secondary sources of data:

Secondary data have collected from.

- Relevant books of HR
- Newspapers
- Annual report of South Bangla Agriculture and Commerce Bank Limited
- Web site
- Publish books
- journals

1.5.2 Target Population

The data are collected to make this report from the employees who are the official of recruitment and selection practices South Bangla Agriculture and Commerce Bank (SBAC)

1.5.3 Data analysis

The data was analyzed and demonstrate with the relevant course material. Other side the data was used in the human resources tools and techniques. They were matched and compare with the HRM term.



1.6 Limitation of the Study

There was a certain limitation for which this report had some obstacles. The obstacles are as follows

- It was really hard to have information of their recruitment selection policies.
- The main secondary source of this report is annual report of this organization but information was not enough to complete the report and it was not identified as sources to have a clear idea about this bank.
- The whole report was made by following the HRM basic so the reflection of the theory was highlighted in the whole report than the practical references.
- The authority has some policy for not divulging some secret data and information which could be very much essential.

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CHAPTER TWO COMPANY PROFILE



2.1 Company History

South Bangla Agriculture and Commerce Bank Limited (SBAC) are included in Bangladesh as a banking company on 2013 under Companies Act.1994. Bangladesh Bank, the central bank of Bangladesh, issued banking license under Banking Companies Act.1991.

Table: 2.1: At a Glance SBAC Ltd

Name	South Bangla Agriculture and Commerce Bank Limited
Essence	Your satisfaction First
Chairman	Mr. S. M. Amzad Hossain
Nature of Business	Banking service & Profit oriented
Legal Form	A scheduled Commercial Bank incorporated as Public Limited Company under companies act, 1994 and Bank
	companies act, 1991.
Year of Incorporation	1991
Registered Office	37, Dilkusha C/A
	Sunmoon Star Tower (11th Floor)
	Dhaka – 1000, Bangladesh
Authorized Capital	Tk. 100.00 million
Paid Up Capital	Tk. 63.20 million
Website	www.sbacbank.com
Corporate Information:	Authorized Capital:10BDT Billion
	Paid up Capital: 4.08 BDT Billion

2.2 Vision

Our vision is to build poverty free, pollution free, healthy Green Bangladesh through sustainable development by application of latest information technology. We want to be the leading Private Commercial Bank in terms of efficiency, capital adequacy, asset quality, sound management and profitability with strong liquidity. Our cherished dream



is to establish ourselves firmly at home and abroad as a front ranking Bank of the country.

2.2 Mission

- To provide a customer friendly environment.
- To deliver service excellence for all of our corporate, agro based, SME and retail segments.
- To maximize shareholders' value.
- To foster emerging economy of green Bangladesh with the help of advanced Information Technology.
- To establish different compatible delivery channels.
- To expand financial inclusion.
- To be pro-active in fulfilling our Social Responsibilities

2.4 Objectives of SBAC Ltd

- The Bank is also trying to build up a good and harmonious relationship among bankers and clients by providing efficient and better service to the society.
- To respond to the need of the time by participating in syndicated large loans financing and expand investment of the bank.
- Offering quick and improved clientele services through application of modern information.
- Playing an important role in the national progress by including improved banker customer relationship.
- Pursuing the policy of nurturing balanced growth of the Bank in all sectors.

2.6 Strategies

- Establish SBAC Ltd as one of the top five successful Private Commercial Banks by 2008
- Build a strong deposit base.
- Introduce new products & services and upgrade existing products & services at comparatively low cost in order to assure quick respond to the changing demands in the market.
- Strengthen corporate identity and values.
- Bring the entire system under a very advanced IT platform.
- Socialize and present the bank to the community as a corporate partner



2.7 Hierarchy of the Management of SBAC Ltd

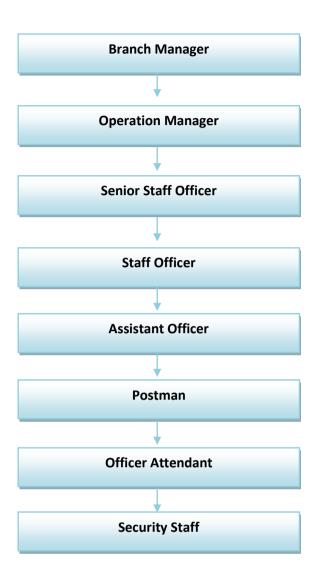


Figure-2.7: Hierarchy of the Management of SBAC Ltd



CHAPTER THREE Theoretical Aspects of Recruitment and Selection



3.1 Human Resource Management

HRM is disturbed with 'people' measurement in management. Since every organization is made up of people, acquiring their services, budding their skills, motivating them to high levels of performance, and ensuring that they continue to keep their obligation to the connection are essential to achieving organizational objectives.

Those organizations that are able to acquire, develop, inspire, and keep outstanding workers will be both effective and efficient. Those organizations that are unsuccessful or wasteful risk the hazard of stagnating or going out of business. Survival of an organization requires competent managers and workers coordinating their efforts toward an ultimate goal. While successful coordination cannot guarantee success, organizations that are unsuccessful in getting such coordination from managers and workers will ultimately fail!

To look HRM more exclusively, that it is a process consisting of four functions-acquisition, development, motivation, and maintenance-of Human Resource (HR). In less-academic terms, we might describe these four functions as getting people, preparing them, activating them, and keeping them.

Human Resource Management System (HRMS) applications consist of a broad set of business process and logical capability spanning the employee life cycle, from hiring and on boarding, personnel and benefits administration, compensation, payroll, compliance, performance management, succession planning, and career development.



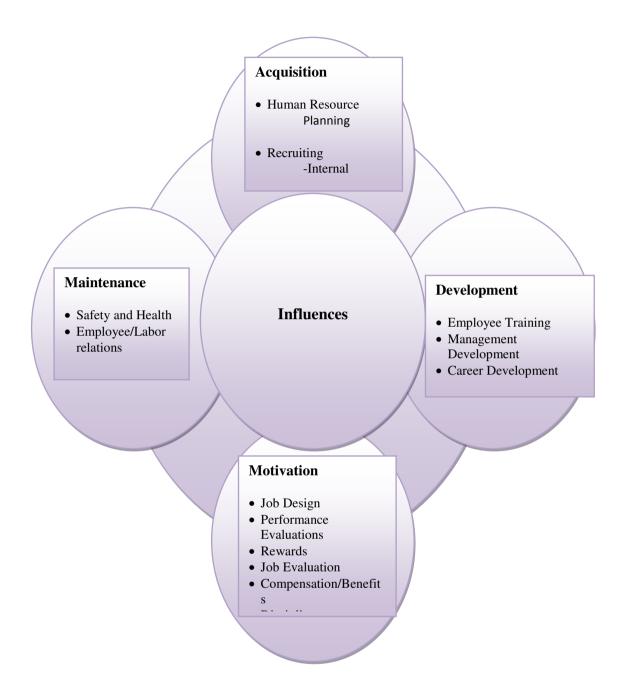


Figure: 3.1 Human Resource Management (HRM) Components.



3.2 Human Resource Management Components:

The Human Resource Management (HRM) components are described below:

3.2.1 Acquisition of Human Resources

It is here that management guarantee that is has the right number and category of people, at the right places, at the right times, capable of successfully and professionally completing the work required so that the organization can achieve its overall objectives. If human resource planning uncovers the need to hire additional employees, one must discover potential applicants. These potential applicants must be screened to identify job applicants who are expected to be successful if hired.

The achievement function is completed when the selected applicant cants have been placed in the organization's culture and their work environment. The organization's culture conveys how things are done and what matters. When employees have adapted to the organization's culture, they have "learned the rope" or "Socializing the New Employee."

3.3 Recruitment Definition

Recruitment refers to the process of attracting, screening, and selecting fit people for a job at an organization or firm. For some components of the recruitment process, midand large-size organizations often retain specialized recruiters or outsource some of the process to recruitment agencies.

The recruitment has five main types of agencies: employment agencies, recruitment websites and job search engines, "headhunters" for executive and professional recruitment, niche agencies which specialize in a particular area of staffing, or employer branding strategy and in-house recruitment. The stages in recruitment include sourcing candidates by advertising or other methods, and screening and selecting potential candidates using tests or interviews.

Recruitment is the head of state main steps in the selection process in an Organization. It has been explained as an activity directed to obtain appropriate human resources whose qualifications and skills match functions of the relevant posts in the Organization. Its importance cannot be over-emphasized and can also be best described as the 'heart' of the organization.



3.4. The Objective

It is a process of discovering the people for vacant post. It involves recruitment planning, job analysis and balancing between demand and supply of human resources. The last stage of the process is selection. The figure below shows the process of recruitment and the idea has take from the book *Human Resource Management* by Byers and Rue. There are *1*. (seven) components of recruitment process/model as follows:

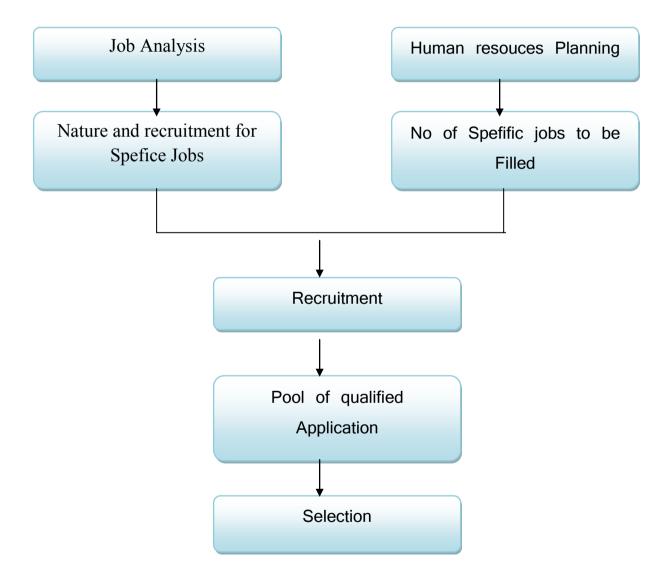


Fig: 3.4- The Process/Model of Recruitment



- **01. Human resource planning: HRP** focuses the whole process. It spells how recruitment method will be administered. What sources will be broken is also a considerable aspect of a, good HRP.
- **O2. Job analysis:** It is a logical study of the activities within a job. It is a nominal process used to define the duties, errands and accountabilities of a job-
- **Nature of job:** For 'recruitment purpose-the employer should know about the nature of job. Not only the provisions of a specific job, should it also be kept in mind for making the process a success.
- **04. Filling the job:** The employer should have purpose to fill the vacancy. How many position are vacant just now and how many will, fall vacant in near future that can be identified, and then number of people may be recruited.
- **Recruitment:** In the fifth aspect of the recruitment process-of HRM search the sources of recruitment, a) internal sources and b) external source. Both the sources can be used at the same time.
- Pool of qualified applicants: There are many applicants in the labor market.
 But all are not qualified for the post. Only efficient employees can be selected.
- **Selection:** It is the last stage of the process. It follows a standard pattern, beginning with an initial screening interview and concluding with the final employment decision.
 - From the above discussion we can get a clear idea about the recruitment process. Any HRM can make the recruitment process a success, if all these aspects are considered.



3.5 Recruitment Process

There are various steps followed by an organization to recruit skilled employees for the attainment of objectives. The steps are as follows:

- 1. Assessment of the job: The primary step of recruitment of employees is appropriate judgment of the job. Whether the work is difficult or 'normal, experience is required or not. What qualities are needed for work to be done? When the work will be started? All these things are to be assessed for a job.
- **2. Requisition:** After evaluation of the job, candidate looking for department gives demand of human resource to the top management. After getting the requisition from the departmental heads, top management assesses the proposal and last of all if it is seen reasonable and acceptable, top management issues order for advertisement.
- 3. Inviting application: After the consideration of demand proposal of available jobs, the next step of recruitment is attracting applicants through advertisement. The advertisement includes name of position, nature of the work, qualities required for the job, age, educational qualification, experience, expected salary etc.
- **4. Receiving applications:** In the advertisement, potentials job candidates are asked to submit their applications along with their resume and other necessary documents. In response to the advertisement, job candidates apply for the vacant positions and human resource or assigned department receive the application.
- **5. Spot interview:** In case of urgent need, some organizations need manpower for implementing plans or strategies. For the purpose they cannot wait for regular recruitment or selection. Organizational managers, under this circumstance, visit the sources of manpower and recruit on the spot.



3.6 Selection definition

Once the potential applicants are identified, the next step is to evaluate their qualification, qualities, experiences, capabilities etc. & make the selection. It is the process of offering jobs to the desired applicants. Selection means choosing a few from those who apply, It is picking up of applicants or candidates with requisite qualifications and qualities to fill jobs in the organization.

The process of interviewing and evaluating candidates for a specific job and selecting an individual for employment based on certain criteria. Employee selection can range from a very simple process to a very complicated process depending on the firm hiring and the position. Certain employment laws such as anti-discrimination laws must be obeyed during employee selection

3.7. Process of Selection

Selection activities typically follow a standard pattern, beginning with an initial screening, interview and concluding with the final employment decision. Selection process typically consists of eight steps. Such as -

- 1. Initial screening interview: The first step in the selection process where by inquiries about a job are screened. It is a two steps procedure. It is excellent opportunity for Human Resource Management to describe the job in detail so the candidates can consider seriously about applying. During the initial screening it is important to identify a salary range, It is a two steps procedure, a) The screening of inquires, b) The provision of screening interview.
- **2. Completion of the application form:** The application form gives a job performance related synopsis of what applicant has been doing during their adult life, their skills and their accomplishments. Applications are also useful in that they obtain information the company wants.
- **3. Employment tests:** Intelligence, aptitude, ability and interest tests are needed to provide major input to the selection process. In this step handwriting analysis and honesty tests have also been used with the attempt to learn more about the candidate.



- 4. The comprehensive interview: A assortment device in which in-depth information" about a candidate can be obtained. The candidate may be interviewed by Human Resource Management interviewers, and senior managers. This interview assesses one's motivation,, ability to work under pressure and ability to "fit in" with the organization.
- 5. Background investigation: This stage contacting former employers to confirm the candidates work record and to obtain their appraisal of his or her performance. Contacting other references and verifying the educational accomplishments are shown in the application. It is also checking credit references and criminal records and even using third-party investigators to do the background check. Note: *Under the comprehensive Approach, all steps completed Before a haring--decision is made.* (Source: DeCenzo & Robbin "Human Resource Management").



3.8 Selection Vs Recruitment

Recruitment

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

Selection

To identify one applicant who is likely to perform better in the position than the others. This combines aspects of the person's knowledge skills and knowledge as well as their place in the culture of a reputable team.

This is a two-way process and the applicant is also trying to ascertain for themselves if the role and the team meets their own requirements.

Benefits of Internal Recruitment:

- Considerable savings can be made. Individuals with inside knowledge of how a business operates will need shorter periods of training and time for 'fitting in'.
- The organization is unlikely to be greatly 'disrupted' by someone who is used to working with others in the organization

Benefits of External Recruitment

External recruitment makes it potential to draw upon a wider range of talent, and provides the opportunity to bring new experience and ideas in to the business. There are a number of stages, which can be used to define and set out the nature of particular jobs for recruitment purposes: Job analysis is the process of tentative jobs in order to recognize the key requirements of each job. A number of important questions need to be explored: the title of the job to whom the employee is responsible for whom the



employee irresponsible simple description of the role and duties of the employee within the organization. Job analysis is used in order to:

- Choose employees also from the ranks of your existing staff or from the recruitment of new staff.
- Set out the training requirements of a particular job.
- Provide information which will help in decision making about the type of equipment and materials to be employed with the job.
- Identify and profile the experiences of employees in their work tasks (information which can be used as evidence for staff development and promotion).
- Identify areas of risk and danger at work.
- Help in setting rates of pay for job tasks.

Job analysis can be carried out by direct observation of employees at work, by finding out information from interviewing job holders, or by referring to credentials such as exercise manuals. Information can be gleaned directly from the person carrying out a task and/or from their supervisory staff. Some large organizations exclusively employ 'job analysts'. In most companies, however, job analysis is expected to be part of the general skills of a training or personnel officer.



CHAPTER FOUR

Analysis of Recruitment and Selection Process of SBAC Ltd.



4.1 Human Resource Department of South Bangla Agriculture and Commerce Bank Limited (SBAC)

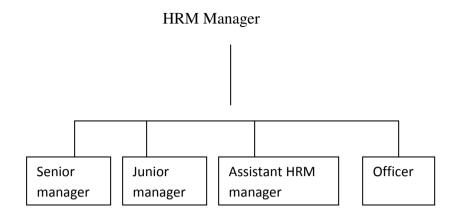


Figure: 4.1: Human Resource Department of SBAC Ltd

4.4.1 Election of director

The chairperson informed the shareholder in terms of Bangladesh bank BPRO circular no 12 and BPRD circular letter no 8 both dated April 26,2003 along provision of section 15 kaka and sub section (5) of section 15 kaka and sub section (5) of section 15 of the bank companies (amendment) act 2003 the following directors on completion of their tenure resigned from the directorship.

4.4.2 Responsibilities of Human Resource Management Employees:

HRM manager responsibility:

- 1. HRM planning
- 2. Training
- 3. Appraisal
- 4. Salary Management
- 5. Staffing
- 6. Interviewing
- 7. Recruiting
- 8. Grievance
- 9. Managerial/professional compensation



HRM Senior officer responsibility

- 1. Total staffing
- 2. word processing
- 3. Recording
- 4. Interviewing

HRM officer responsibility

- 1. Salary
- 2. Bonus.
- 3. Incentive
- 4. Staff loan
- 5. Job evaluation
- 6. Training
- 7. Suggestion plan
- 8. Employee service.
- 9. Testing.

HRM Junior officer responsibility

- 1. Assist staffing program.
- 2. Level management.
- 3. Job description.
- 4. Training
- 5. Orientation.
- 6. Reassignment.
- 7. Termination.
- 8. Special program.

HRM assistant responsibility

- 1. Assists HRM manager.
- 2. Different type's responsibilities of HRM related.



4.2 Current Recruitment System of South Bangla Agriculture and Commerce Bank Limited (SBAC)

Recruitment is the process of finding qualified people and encourages them to apply for work with the firm. Recruit is the process of discover latent candidates for actual or anticipated organizational vacancies. Or from another perspective, it is a linking activity-bringing jointly those with jobs to fill and those seeking jobs.

Recruitment process:

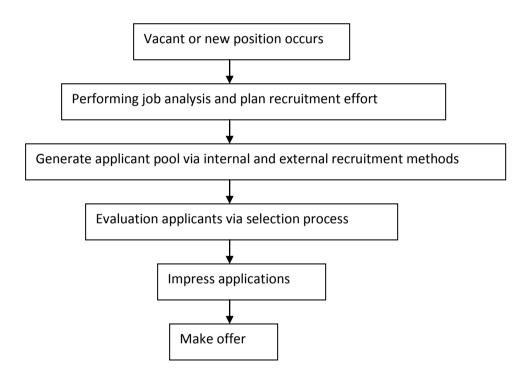


Figure: 4.2 Recruitment System of SBAC Ltd



4.3 The recruitment process of South Bangla Agriculture and Commerce Bank Limited (SBAC):

SBAC Ltd recruiting process ensures that for each position obtainable in the bank, there are a enough number of qualified applicants. These applicants include members of both sexes and different social group such minorities and disable workers.

SBAC Ltd knows that the recruitment is a complex and continuing process that demand extensive planning and effort.

SBAC Ltd consider two factors for their recruitment process those factors are

- (1) Organizational factor
- (2) Environmental factors

4.3.1 Organizational factors:

SBAC Ltd thinks that the most important factor is the banks reputation in term of product and services. Overall the banks project a sure image to the community at large and this influence its ability to attract skilled employees.

SBAC Ltd also thinks that excellent publicity and successful open relation hard work can boost community knowledge of the bank, raise public appreciation, and thus make a dramatic impact on recruitment.

SBAC Ltd knows that the bank traditions and climate are also significant. Since many people get to know about job promise from friends or relative already working in bank, attitudes about the bank are approved along through this informal network.

SBAC Ltd also thinks that the recruitment cost is an important factor in recruitment.

4.3.2 Environmental factor:

SBAC Ltd thinks that the external environment influences recruitment success in a various ways. Most obviously, the condition of the labor market affects the supply of the qualified applicants. If the bank can't find enough applicants in country then bank needs



search abroad. Competition from other companies can reduce the pool of qualified workers or raise salary expectations beyond what the SBAC Ltd is willing to pay.

SBAC Ltd also thinks that social attitude about fastidious types of service will also precious the supply of workers. If a job is considering uninteresting, oppressive or law in status applicants will shun it unless the salary are tremendously attractive.

Finally SBAC Ltd aware about the federal and state regulation concerning equal employment opportunity and affirmative action set the framework within which a staffing diagram must function.

4.4 Managerial role of SBAC Ltd about recruitment:

In SBAC Ltd responsibility for overall recruitment process normally is assigned to human resource manager and human resource staffs. They responsible for designed and implementing a recruitment program that will meet bank's personal needs while complying with all legal recruitments.

This responsibility include finding source of applicants, writing, and placing advertisement, contracting university, establishing procedures to guarantee equally employment opportunity and administering the fund SBAC Ltd has budgeted for recruiting. But this goal would not be attained without cooperation of other managers. Who are the best positions to predict the need of other own departments? They are responsible for deciding how task should be skilled and what kinds of people are needed to fill each types of place.

Normally when a position take place the suitable supervisors or managers informally or formally inform HRM manager or HRM departments.

4.5 Recruitment and Selection Policies OF SBAC Ltd:

1. Have they used any personnel requisition form? Which forms do the other department managers fill or suppliers to fill their vacancy?



In SBAC Ltd there is no requisition form actually when any department vacant any position, the department heads or branch in charge informally appraise that they need work people. The branches in charges or department head also mention which position vacant or which position people they need.

Some times when any department or branches vacant any position or they think they need any extra people for their operation they formally inform the HRM department by letter which letter they mention details.

2. Which vacant position fill from the outside and which position fill from the inside?

SBAC Ltd recruits people internally for some positions and SBAC Ltd also recruits people from outside for some position. Now the vacant positions that are filled by inside and outside of the organization are given below:

- a) Emergency situation (when the bank needs to fill any vacant position within short time) SBAC Ltd depends on internal department or any branches which have extra human resources with less work pressure.
- b) On the other hand SBAC Ltd always prefer internal employees or employees who have banking job experience to fill up the position of Bank in Charge or Head of any department.
- c) SBAC Ltd also prefer internal employees to fill up the position which required training or more orientation due to cost minimization of training.
- d) The SBAC Ltd normally recruits people as officer, junior officers, and senior's officers for SBAC Ltd different department and different branches from outside.
- e) Sometimes SBAC Ltd recruits people from abroad or outside if required qualifications and skills are not available in the internal employees.

Why SBAC Ltd chooses the internal recruiting for recruiting process?

SBAC Ltd thinks internal recruiting is very important for their banking goose performance, effective operation and cost reduction. SBAC Ltd always considers



some of the advantages of internal recruitment. Those advantages of internal recruitment are following:

- i) SBAC Ltd thinks that internal employee's performance in jobs is more predictable than the outside recruitment.
- ii) SBAC Ltd thinks that the internal recruitment is saved more time and cost than outside recruitment.
- iii) Internal recruitment also serves to raise the employee's moral and improve the bank climate.
- iv) Internal recruitment also encourage individual employee who are ambitious.
- v) It is good public relation.
- vi) It improves the possibility of a right selection, since in rank on the individual's recital is voluntarily offered.
- vii) SBAC Ltd knows that when carefully designed, promoting from within can also act as a preparation device for rising middle and top level managers.

Why SBAC Ltd chooses the outside recruiting for recruiting process?

Internal recruiting may be not possible to fill a position with a member of its own staff. Internal recruitment may be possible but imprudent. If fill a gap in one division means creating an equally serious gap another. The best course may be to recruit directly from outer.

SBAC Ltd expanding rapidly the banking branches are increasing day by day. So SBAC Ltd needs more people for their operation and their business. But in the bank those number people are impossible. It is impossible to collect those numbers of people from inside of the bank.

The world is changing rapidly and technology is changing simultaneously so every organization need new expertise people from the outside to compete with the competitors.



What are the policies exist in the HRM of SBAC Ltd for the internal recruitment?

Method of internal recruiting:

Generally SBAC Ltd follows two methods for internal recruitment:

- i) Employee referral
- ii) Skill inventory

i) Employee Referral:

Sometimes SBAC Ltd recruits employees by employee referrals and employee recommendations. In the SBAC Ltd individuals who will perform effectively on the job is a recommendation from a current employee. HR manager of SBAC Ltd and top management rarely recommend someone unless they believe that individuals can perform adequately.

Sometime HR manager of SBAC Ltd and top management accept department heads or branches in charge recommendations for any individual. In these practices, authority has acquired more accurate information about their potential job candidates in SBAC Ltd

In doing so bank and employee benefit, the employee receives a reward and the bank receives the qualified candidate without major expense of an extensive recruiting search. Sometimes SBAC Ltd considers the employee referrals and employees recommendations for monetary reward and monetary promotion when top management or superior recommend for any employee for his or her good performance.

SBAC Ltd also think that employee referrals for internal recruitment may also lead nepotism that is hiring individuals who are related to persons already employed in the bank.

This method to find applicants within the bank is through employee referral and employee recommendations by the other department. HR of SBAC Ltd and top management of SBAC Ltd think that the recommended often gives the candidate



more practical in sequence about the job than could be conveyed through newspaper advertisements. HR department think that this types of information reduce unrealistic expectations and increase job survival.

They also think that employee referrals are an admirable means of locating latent employees in those hard to fill positions. As a result of these result pre selection factors, employee referrals tend to be more acceptable applicants, to be more likely to accept of recommend if one is made, and once employed, to have a higher job continued existence rate. For example: SBAC Ltd chooses IT professional, computer programmer by employee referrals and employee recommendations for business operations help.

ii) Skill inventories:

HR department of SBAC Ltd developed computerized skill inventories of their employees. Information on every employee's skills, education background, work history and other important factors is stored in a database. It is real to identify employees with the tributes needed for a particular job.



4.6 Method of the outside recruiting in SBAC Ltd:

There are some methods for outside recruitment in the SBAC Ltd The SBAC Ltd normally follows those methods for their outside recruiting. Those methods are following:

- a. Advertisement on local papers.
- b. One line system or cyberspace recruiting
- c. Curriculums vita placement or unsolicited applicants.
- d. Personal contract
- e. Internship recruiting

a) Advertisement on local papers:

SBAC Ltd advertises on the local papers for their recruitment. Although news paper advertisement is a traditional method for the outside recruiting. But SBAC Ltd has to prefer local paper advertisement.

There is some reason for local paper advertisement. SBAC Ltd wants to communicate large number of people for their vacancy position. SBAC Ltd is expanding day by day. So they need more people for their operation.

Actually when SBAC Ltd become more vacant position or need more extra people for their operation, they advertise local paper to communicate more to the people. SBAC Ltd thinks Internet communication is not enough expanding in Bangladesh, a few number of people know Internet program and Internet communication.

Sometime SBAC Ltd advertises local paper by use blind box for outside recruitment. They do not mention their bank name. But it is rare used for their outside recruitment. Actually they use blind box in the paper advertisement for low position recruitment. Bank wise to less publicize for that position.

SBAC Ltd advertises local English and bangle newspaper. They always prefer more popular and qualified papers which papers are read high-educated people. Bank can communicate accurate people for their recruiting.



For example: SBAC Ltd prefers daily star, observer, prothom alo etc.

HR department of SBAC Ltd would like to make effective advertisement. So HR manager of SBAC Ltd aware some the thing about the advertisement during newspaper advertise. Those things are following:

- i) They offer enough information about the job so latent applicants can decide whether they are interested or qualified.
- ii) They include specific recruitments a job incumbent is requiring to process. It includes educational level, prior experience and specific competencies or skills.
- iii) They disclose any pertinent information about job that an applicant should know about.
- iv) They make sure advertise is properly written, contains no grammatical or punctuation errors, and is simple to convert.

SBAC Ltd advertised daily star, prothom alo this employment advertisement at January 1, 2010.



4.7 Selection process of SBAC Ltd:

Selection process:

Once an useful recruitment program has supplied enough job applicants, the organization faces the task of choosing the best ones for particular jobs. The selection process involves judging candidate on a variety of dimensions, ranging from the concrete and considerable (for example, years of experience) to the summary and personal (for example leadership potential). To do this, organizations rely on one or more of number of selection devices, including submission forms, suggestion check, tests, physical examinations, and interviews. Any of these devices must satisfy strict requirements of relevance and legality, and their effects on the individual applicant and the organization, as a whole must be considered carefully.

HR Role of the Selection Process of SBAC Ltd:

SBAC Ltd human resource department is responsible for designing the selection system and managing its every operation. SBAC Ltd human resources managers, in cooperation with other managers or departmental head and top management, largely set the overall strategy, they are likely to be influential in deciding, for example, whether the department or branch should focus on choosing people who are the best qualified for the current vacancies or those who have the greatest long term potential.

HR manager also decides how the guidelines for equal employment opportunity should be met and whether the bank needs outside legal assistance in formulating its affirmative action plan. Typically, screening of particular applicants to determine who will then be sent to department heads or branch manager or team member of human resource department for final evaluation.



Selection process of SBAC Ltd

SBAC Ltd has some selection process. After requirement process complete SBAC Ltd selects people from applicant peoples by use those process. Those processes are following:

- 1. Initial screening
- 2. Written examination
- 3. Comprehensive interview.
- 4. Background investigation or examination
- 5. Medical and physical examination
- 6. Permanent job offers



4.8 Foundations of Selection of SBAC Ltd:

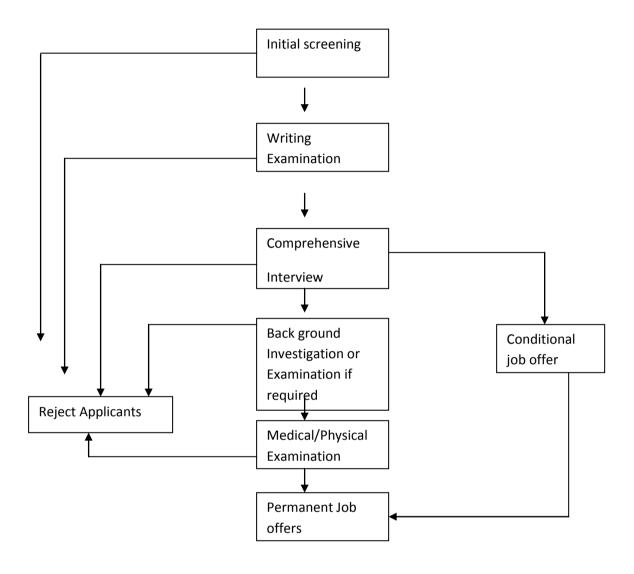


Figure: 4.8 Foundations of Selection of SBAC Ltd

(1) Initial screening:

After completed the recruitment process SBAC Ltd starts their selection process. Initial screening is the first steps of SBAC Ltd selection process. After receiving respondent applicant HR department of SBAC Ltd starts their initial screening. They are prepared to initiate a preliminary review of potentially acceptable candidates. After completed successful recruiting HR department of SBAC Ltd faces with a number of potential applicants.



Based on the job description and job specification, some of these respondents can be eliminated. Factors that might lead to a negative decision at this point include inadequate or inappropriate experience, or education. There might also be other 'red flags' identified, such as gap in the applicant's job history, many brief jobs, or numerous courses and seminars instead of appropriate education.

SBAC Ltd. also uses the provision or screening interviews procedure. The screening interview is also an excellent opportunity for SBAC Ltd to describe the job in enough detail so the candidates can consider whether they are really serious about applying. Sharing job description information with the individual frequently encourages the unqualified or marginal qualified to voluntarily withdrew from candidacy. Now SBAC Ltd receives all respondent applicants by mail so initial screening take less time than receiving respondent paper applicants.

(2) Written examination

For every job, SBAC HR arranges a written exam for candidates. The written exam is must for each and every candidate.

The written exam is called "General Ability & Psychometric Test". It contain two parts,

• General Ability

In this section, the general ability of the candidate has been checked.

• Psychometric Test

This is one kind of physiological test by which the behavioral sides of candidates have been checked.

This is the way of written exam that taken by SBAC for job. It is a very important and useful way to find our good candidate from the all kind of candidate.



(3) The comprehensive interview:

Those applicants who pass the initial screening and require tests are typically given a comprehensive interview. HR department of SBAC is prepared to do comprehensive interview after completing initial screening.

HR department of SBAC Ltd is designed the comprehensive interview to probe area that cannot be addressed easily by the application from and test such as assessing one's motivation, ability to work under pressure, and ability to 'fit in' with the bank. However, this information must be job related.

During the comprehensive interview, interviewers ask the applicants about the majority percent job related. HR department of SBAC Ltd thinks that the topic covered should reflect the job description and job specification information obtained in the job analysis. This means that not only the illegal questions should be avoided but also inappropriate questions should be avoided.

HR arranges two types plan for interview to select applicants. One is SBAC Ltd HR department arranges interview for probationary officer after completing written test.

The applicants who are qualified in the written test are invited for the interview. Almost twenty percent applicants are selected for the interview after initial screening. On the other hand, when SBAC Ltd needs senior officer or experience personnel, HR department arranges only interview with applicants after initial screening. When SBAC Ltd needs senior officer or experience position, HR department arranges only interview with applicants after initial screening there is no need to arrange written test for the selection.

During the interview, several interviewers are present before the individual candidate. HR department of SBAC Ltd do total plan for the interview process. SBAC Ltd interview plan follow some predetermined pattern where in both the questions and the expected responses are identified. The interview can also be designed to create a difficult environment in which the applicant is "put to the test" to assess his or her confidence levels.



Background investigation:

This step in the process is to undertake a background investigation of those applicants who appear to offer potential as employees. SBAC Ltd background investigation form is intended to verify that what was stated on the application form is correct and accurate information. This can include contacting former employers to confirm the candidates work record and to obtain their appraisal of his or her performance, contracting other job-related and personal references, verifying the educational accomplishments shown on the application.

SBAC Ltd HR department verifies an individual legal status to work in the country, checking criminal record and even using third party investigators. There is documentation that supports the premise that a good predictor of an individual's future behavior is his or past behavior.

SBAC Ltd HRM find out as much as possible about its applicants before the final hiring decision is made. But getting the needed information may be difficult, especially when there may be a question about invading ones privacy.

SBAC Ltd is conducted two methods for background investigation, the internal investigation and external investigation. In the internal investigation, SBAC Ltd HRM undertakes the task of questioning former employers and personal references. On the other hand, external investigation typically involves using a reference-checking firm. However it is done, documentation is the important element.

Medical and physical examination:

HR of SBAC Ltd thinks that medical and physical examination indicating an applicant is physically fit for essential job performance. HR department of SBAC Ltd wants medical clearance to indicate that the applicant is physically fit for the essential job element, bank always be able to show that it is a job related requirement.

Additionally, bank uses this examination to prove base data in case of an employee's future claim of injure on the job. SBAC Ltd requires applicants to submit to a drug test.



Job offer:

Those individuals who perform successfully in the preceding steps are now considered to be eligible to receive the employment offer. SBAC Ltd HR department makes the final employment offer. The manager in the department and branch makes the actual hiring decisions where the vacancy exists.



CHAPTER FIVE:

Findings and Recommendations



5.1 Findings of the Study

After analyzing this report I have found the followings which are exist in SBAC Ltd:

- It is found that recruitment and Selection process SBAC Ltd is very long it consumes too much time.
- It is found that SBAC Ltd does not use campus recruitment.
- It is found that SBAC Ltd not use recruit and selection process write-ins.
- It is visible that SBAC Ltd does not recruitment temporary and outsourced staffs.
- Before Planning Manpower requisition SBAC Ltd Does not assess the -Need assessment, External conditions, Organizational conditions, Employee conditions, Employee Inventory.
- SBAC Ltd prefers public university candidates as their priority list.

5.2 Recommendations

While doing the internship, it has been found the Human Resource Department of SBAC Ltd with its small team is managing the Human Resource Management functions extensively. Recruitment and selection are the most crucial functions of the department. Successful Human Resource Department can ensure the better output. There are needs of some improvements in HR Department of SBAC Ltd So, considering all the analysis and findings the following recommendations are made, which will benefit Personnel and HR Department of SBAC Ltd

- SBAC Ltd should shorten the process time of recruitment and selection. A
 logical and rational time range will ensure participation of qualified candidates
 in the selection procedure.
- SBAC Ltd should recruit and select employee through campus recruitment because by this recruitment SBAC Ltd will get the meritorious students and it will be beneficial for SBAC Ltd
- SBAC Ltd should recruit and select employee through Walk-ins and Write-ins.
- SBAC Ltd should recruit temporary and outsourced staffs.
- They should follow both top-down and bottom-up approach for forecasting HR demand.
- They should follow both Trend Analysis and Delphi technique method for analyzing HR availability



CHAPTER SIX:

Conclusion



6.1 Conclusion

SBAC Ltd is the public sector bank of Bangladesh fully owned by local entrepreneurs. Bank plays an important role in the business sector and in the industrialization of a country. The performance of the branch for last six months is impressive. As an internee of SBAC Ltd I have truly enjoyed my internship from the learning and experience viewpoint. I have confident that these three months internship program at SBAC Ltd will definitely help me to realize my future career in the job market. The main focus of this report is on the recruitment and selection procedure of SBAC Ltd

At the end of this report, I can say that SBAC's Ltd recruitment and selection procedure is satisfactory. SBAC Ltd use both internal and external sources of recruitment. And also SBAC recruit and select employee by four ways direct recruitment and selection, through advertisement, internal job posting and promotion. SBAC's Personnel and HR Department plays an important role to right person for right job at the right time.

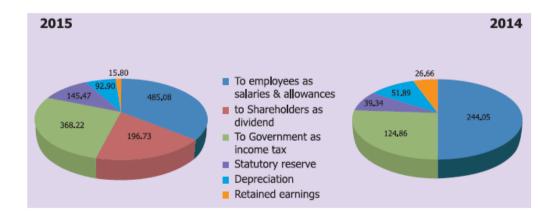


Appendix

Value Added Statement

Value added is the wealth accretion made by South Bangla Agriculture & Commerce Bank Limited through providing banking and other financial services. Value created from the income from banking services and other financial services is the excess of cost of service rendered. The value added statement shows the total wealth created, how it was distributed to meet certain obligations, reward to those who have created it and portion retained for continuing operation and expansion of the bank. The value added statement of the bank is given below:

			(Figu	res in mi ll ion)
	2015	%	2014	%
	Taka		Taka	
Value Created				
Income from Banking Services	3,881.21		1,975.37	
Less: Cost of services & Supplies	2,497.30		1,361.00	
Value added by banking service	1,383.91		614,37	
Non-banking income	-		-	
Provision for deferred tax	(1.10)		(5.83)	
Provision for loans & other assets	(78.61)		(121,74)	
	1,304-20		486.80	
Value distributed				
To employees as salaries & allowances	485.08	37-19%	244.05	50.13%
To shareholders as dividend (Proposed)	196,73	15.08%	211.05	0,00%
(Total proposed dividend Tk 245.38 million out of which	190,73	13,0070		0,0076
Tk. 196.73 million from current year's retained earnings				
& Tk 48.64 million from previous years' retained earnings)				
To Government as income tax	368,22	28-23%	124,86	25,65%
To dovernment as meome tax				
Value retained	1,050.03	80.51%	368.91	75,78%
(to maintain and continue operations)	445.47	44.450/	20.24	0.000/
Statutory reserve	145.47	11.15%	39.34	8.08%
Depreciation	92,90	7.12%	51,89	10,66%
Retained earnings	15.80	1.21%	26.66	5.48%
	254,17	19,49%	117,89	24,22%
	1,304.20	100.00%	487	100.00%





HUMAN RESOURCES:

In an era of progressively more competitive business environment, the Bank is ever more watchful of the importance of its people as a key success factor. SBAC Bank therefore aims to create a work environment that enables employees to realize their full capabilities and build for themselves a fulfilling career. So Human Resources Division sets its goal to help SBAC Bank Limited achieve its strategic mission, while ensuring employees are engaged and motivated to help the Bank succeed. HR has targeted its operational initiatives to align to the SBAC Strategic Plan by converting human resources into human capital through appropriate knowledge, skills, abilities and personal attribution.

The HR Division has a focus to establish SBAC Bank Limited as the best employer of choice in the banking sector by creating an attractive, inclusive and safe environment that recognizes the talents and encourages employees to take ownership for their professional and personal growth. HR Division has been coming up with relentless recommendations and contributions in each stage of employee life cycle starting from hire to retire. The Division has undertaken an initiative to align its core HR functions including but not limiting to attracting, developing, retaining talents with the strategy of the bank.

The following factors differentiate SBAC Bank Ltd as an excellent work place from generally good work places around the country.

• Compensation & Benefit policy

The Bank offers following financial and non-financial benefits for the employees of the bank to ensure a better lifestyle and better career growth.

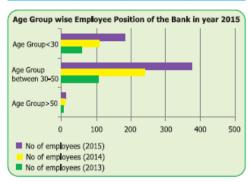
Attractive compensation package	Retirement Benefits
Festival & Incentive Bonus	Provident Fund
Annual Increment	Gratuity
Loan Facilities	Leave Fare Assistant
Training & Workshop	Fair Promotion Policy

· Diversity in workforce

From inception, the bank is trying to bring diversity in workforce in context of age, gender, ethnicity and locality. There is an increasing trend in workforce along with the business and span of service. With 44 branches, the bank is a proud employer of a diversified pull of people.

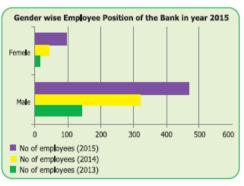
Total Workforce by Age Group

Age ranges	Total no. employees		
	2015	2014	2013
Above 50:	11	10	06
30-50	381	251	115
Below 30	185	116	66
Tota	577	377	187



Total Workforce by Gender:

Particular	2015	2014	2013
No. of Female Employee	98	63	27
No. of Male Employee	479	314	160
Total	577	377	187



Excellent Working environment

A healthy environment has been created where employees enjoy working with pride. Believing that human resources are main elements behind success and future sustainability of the bank, the bank is developing and motivating the workforce with contemporary HR policies and attractive benefits. The bank is not only offering a job but also creates opportunities for learning, challenging and rewarding career.



> Quality of working relations

People treat each other as friends, colleagues and coworkers; support and help each other to get the job done.

> Having a say:

Employees can participate in decision making process which will build up their confidence and also help the Bank to get innovative ideas for developing new products and improvement of existing operations in an effective and efficient manner.

> Training, Learning and Development

To transform the human resources into human asset, South Bangla Agriculture & Commerce Bank Limited established its Training Institute at the beginning of 2014. Since inception, the Training Institute of the Bank took initiatives for arranging different training programs and workshops to turn the employees into useful and effective workforce. In 2015, the Institute arranged 03 Foundation Training courses (02 from BIBM) for Trainee Officers where 100 Trainee officers/MTOs participated and completed the programs. Another 07 training programs/workshops were arranged by the Training Institute in 2015 where 315 employees of different grades of the Bank participated. Details of the training programs/workshops, no. of participants and the costs incurred in 2015 are as follows:

Details of Training Courses/Workshops held in 2015:

SL No	Name of Course/workshop	Duration (working days)	No. of Participants
01	Foundation Training Course (3rd batch)	22	27
02	Workshop on ISS Reporting	1	27
03	Foundation Training Course (1ST Batch Management Trainee Officers, MTO) training held on the BIBM, Dhaka under supervision of Training Institute	20	38
04	Foundation Training Course (2nd Batch Management Trainee Officers, MTO) training held on the BIBM, Dhaka under supervision of Training Institute	20	35
05	Training on T24 (General Banking Module, FX Module, Credit Module)	3	35
06	Workshop on Preparation of ICAAP report	1	55
07	Western Union Remittance Services	1	40
08	Workshop on ISS Reporting & Remittance Service	1	32
09	Workshop on BACH and e-GP (Government Procurement Operation)	2	99
10	Workshop on BRTA Payment, AIT etc.	1	27
	Total	72	415

Apart from in house training in training institute, SBAC bank facilitated 60 officials to participate in

training/workshops in renowned organizations like Bangladesh Bank, BIBM, BBTA etc



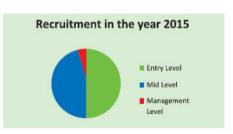
Closing ceremony of Foundation Training Course of Trainee Officers

> Recruitment and Selection

The recruitment and selection unit of HR Division has carried out a massive talent acquisition during 2015. Along with developing an internal pool of competent workforce, HR Division also ensures that there is steady flow of skilled and experienced employees from the job market who can deal with the new challenges of time. HR also contributes in the management and leadership development in every area of the bank. To strengthen the organizational capability and human resources base, the bank has selected 100 talented, meritorious and deserving candidates who have come out successful after rigorous selection procedures of which 77 joined the bank in 2015.

Recruitment in 2015

Particular	2015
Entry Level Entrance	51%
Mid Level Entrance	45%
Management Level Entrance	4%
Total	100%



Instead of simply filling up the employee gap in certain positions of the bank, the recruitment and selection team emphasized on the "Best Fit" philosophy that can



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