



**“An Analysis of the Recruitment and Selection Process of EXIM
Bank Limited”**

Date of Submission: 22nd November, 2019



**“An Analysis of the Recruitment and Selection Process of EXIM
Bank Limited”**

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Major in HRM

Program: BBA

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Date of Submission: 22nd November, 2019

Letter of Transmittal

Date: 22nd November, 2019

Mr. Gouranga Chandra Debnath
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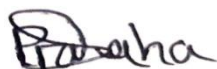
Subject: Submission of Internship Report on “An Analysis of the Recruitment and Selection Process of EXIM Bank Limited”

Dear Sir,

You will be pleased to know that I have completed my report on “**An Analysis of the Recruitment and selection Process of EXIM Bank Limited**”. This report has been prepared on partial fulfillment of BBA program according to the guidelines provided by you. The report is prepared based on survey, published reports, websites and other related documents and the documents collected from library. Through my best sincerity I have tried to present all the related issues in the report within several limitations. I sincerely hope and believe that these findings will be able to meet the requirements of the course.

I will be pleased to deliver you with added explanations or clarifications that you may feel necessary in this regard. I will be thankful if you kindly approve this effort.

Sincerely yours,



.....
Priya Saha

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Program: BBA

Major in HRM

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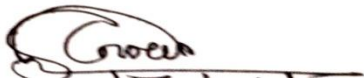
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Certificate of Supervisor

I hereby, certify that, Priya Saha a student of BBA program, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, bearing ID No. 162-11-1042 has prepared the Internship Report on “An Analysis of the Recruitment and selection process of EXIM Bank limited ” as a requirement for fulfillment of degree awarding of Bachelor of Business Administration (BBA). The report is recommended for submission.

I wish her every success in life.



.....
(Gouranga Chandra Debnath)

Associate Professor and Head

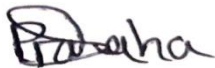
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Student Declaration

I do hereby declare that the Internship Report “Analysis of the Recruitment and Selection Process of EXIM Bank Limited” has been prepared by me under the guidance of Mr. Gouranga Chandra Debnath Associate Professor and Head, Department of Business Administration, Daffodil International University as a requirement for the accomplishment of BBA degree from the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted for any other purpose elsewhere.



.....
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Acknowledgement

At first, I would like to present my due regards to the almighty God for providing me the opportunity to build and complete this report successfully with good health and sound mind. I would like to express my appreciation towards my supervisor, Mr. Gouranga Chandra Debnath, Associate Professor and Head, Department of Business Administration for his help and his guidance in completing this research project. His sincere guidance, untiring cooperation, valuable suggestion and inspirations enabled me to creating and preparing a unique report.

I would also like to thank the officers and employees of “EXIM Bank Limited”. I express my deepest sense of regards and gratitude to them.

Furthermore, I am grateful to my family whose understanding has gone beyond measure with my Studies.

Finally, I thank all the people who participated in my study and furnished the information I needed in order to complete my research project.

Executive Summary

This internship report is a part of the requirement in the BBA Program of Daffodil International University. The broad objectives of this report are to evaluate the “Recruitment and Selection Process of EXIM Bank Limited”. Other objectives of this report are to analyze the “Recruitment and Selection Process of EXIM Bank Limited”, to identify the problems in the process, and at last to provide some suggestions. HR activities are one of the major activities in any organization. EXIM Bank is one of the places to learn regarding the recruitment and selection process. An excellent team of management of HR division conducts all the HR related issues. Their dedicated work makes them possible to select the right person for the right position at right time. The success of commercial bank depends largely in the quality of service rendered to the clients. Quality of service depends on the competence and the quality of the employees of the organization. Though the overall Recruitment and Selection process of the bank is well organized, still there is a scope for improvement. By developing the policy of HR, EXIM Bank Limited can overcome the limitation and can make the recruitment and selection process more effective.

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1.1 Introduction:

For a rapid growth of an economy, banking system must be provided in today's world, banks are being regulated in most of the countries due to the importance of the financial stability of the country. Basically, for the growth of economic Development in an economy, various kinds of funds been provided by the banks in order to carry out different kinds of programs .Thus Banks are mainly generated for lending loans and investing on different programs as well. However there are many other departments present in a bank in order to run the banking system appropriately .Hence in Bangladesh one of the lending Banks is known as Southeast Bank Limited.

Human Resource management is known as one of the department of the bank which deals with the management of Human resources .It has mainly concerned with the “people dimension” of the organization .Human resources are one of the vital categories of any organization to perform well in such a manner In order to achieve its success. Therefore, Human resources are very much concerned with the managing of people within the bank especially focusing on the banks rules, policies and banking system.

The department of a human resource management is mainly responsible for controlling different sector of the department .Some of this sector is: Recruitment and selection process, Training and development process, compensation, Performance Appraisal and many more. Hence, the main objective of a Human Resources Management is to maximize employee productivity of an organization.

Therefore, in this report I have mainly tried to focus on the recruitment and selection sector of the human resources management department of EXIM Bank Limited. Hence, the report is consisted with the research based on the recruitment and selection process of the bank which shows the consistency in order to increase the efficiency in recruiting, hiring and selecting.

1.2 Origin of the Study:

This report is a requirement of the internship programs which is an important part of the BBA degree requirement. As the supervisor has advised me to develop a thorough understanding of the recruitment and selection process of EXIM Bank Limited this report will be prepared on those aspects of the HR practice of EXIM Bank limited.

1.3 Objectives of the Study:

The study has been carried out with the following objectives;

1. To analyze the recruitment and selection process of EXIM Bank Ltd.
2. To evaluate the recruitment and selection process of EXIM Bank Ltd.
3. To find out the problems in the recruitment and selection process of EXIM Bank Ltd.
4. To make some recommendations for recruitment and selection process.

1.4 Scope of the Study

As I was sent to EXIM Bank Limited, Uttara Branch, the scope of the study is only limited due to some restrictions. The report does not cover all the functions of Human Resource Management of EXIM Bank. Rather it discusses only the recruitment and selection procedure of the bank. Since the branch office does not practice different and independent recruitment and selection process, the present study deals with the said policy of the Head office of the bank.

1.5 Methodology of the Study:

1.5.1 Research Design

Research design is a vital part of the research. There are different types of data collection methods. Among them this research is conducted on the basis of both primary data and secondary data analysis.

1.5.2 Data Collection

Data is collected through both primary and secondary data.

Primary Data

Primary data is collected by interviewing employees. A questionnaire survey is done on the basis of banking activities. Primary data is mostly derived from the discussion with the employees.

Secondary Data

Data that have been previously collected for some purpose other than the one at hand. For my study I collected some secondary data from various research journals, annual report of the EXIM bank, websites and articles which I mentioned at my bibliography.

1.6 Limitations of the Study:

To make and analyze this paper some problems may occurred. Lacking of information will be a big factor. Due to engagement in different activities by the employees, they would hardly give time. Moreover, they have to deal in a very competitive environment based on money related activities. So the limitations are as follows:

- Short of time
- Busy working environment
- Lack of information
- Insufficient data
- Confidential issues

2.1 Historical Background of EXIM Bank Limited

EXIM Bank Limited was started under the rules & regulations of Bangladesh bank & the Bank companies" Act 1991, on the 3rd August 1999 with the leadership of Late Mr. Shahjahan Kabir, founder chairman who had a long dream of floating a commercial bank which would contribute to the social-economic development of our country. He had a long experience as a good banker. A group of highly qualified and successful entrepreneurs joined their hands with the founder chairman to materialize his dream. Indeed, all of them proved themselves in their respective business as most successful star with their endeavor, intelligence, hard working and talent entrepreneurship. Among them, Mr. Md. Nazrul Islam Mazumder became the honorable chairman after the demise of the honorable founder chairman.

EXIM Bank Bangladesh limited was known as BEXIM Ban of its very beginning, which stands for Bangladesh Export Import Bank Limited. But for some legal constraints the bank renamed as EXIM Bank, which means Export Import Bank Of Bangladesh Limited.

The bank starts its functioning from 3rd August 1999 with Mr. Alamgir Kabir, FCA as the advisor and Mr. Mohammad Lakiotullah as the Managing Director. Both of them have long experience in the financial sector of our country. By their pragmatic decision and management directives in the operational activities, this bank has earned a secured and distinctive position in the banking industry in terms of performance, growth, and excellent management.

2.2 Objectives of EXIM Bank Limited

Bangladesh is now an integral part of global market. As such there is an urgent requirement for Bangladesh to place the traditional Banking practices in harness with the global trades of a free market economy by following international Banking customs, practices and standards. Today clients of a Bank in Bangladesh are exposed as well as international markets. They have to stay update with their practice and standards to meet the demands of achieving harmony in the high standards of a free economy. Hence, by getting into both corporate and retail Banking and rapid innovation and networking the Bank believes that it can accomplish its goals.

The core objectives are:-

- To carry on, Transact, undertake and conduct the business of Banking in all its

branches and to transact and do all matters and things incidental there to in Bangladesh and abroad.

- To receive, borrow or raise money on deposits, loan or otherwise, upon such terms as the Company may approve and to give guarantees and indemnities in respect of all debts and contracts.
- To establish welfare oriented Banking systems.
- To play a vital role in human development and employment generation.
- To invest money in such manner as may from time to time be thought proper.
- To carry on the business of buying and selling bullion, gold and other valuable assets.

2.3 Corporate Vision

The substance of our imaginativeness is "**Together Towards Tomorrow.**" EXIM Bank relies on togetherness with their customers. It believes that togetherness is very important for the organization growth and success. To achieve the expected goal, EXIM Bank ensures continuous improvement of their organizations. EXIM Bank also believes that strategic plan and networking provide competitive advantage over the rapidly changing environment. It also provides quality services to the customers which trend to continuous improvement which helps to achieve organizational goals.

2.4 Corporate Culture

In every organization culture is a very important part which helps to members together. A good organizational culture provides EXIM Bank a competitive advantage. EXIM Bank maintains very good employees and customer relationships and these culture practice s important for their organizational success.

2.5 Banking with Shariah Principles

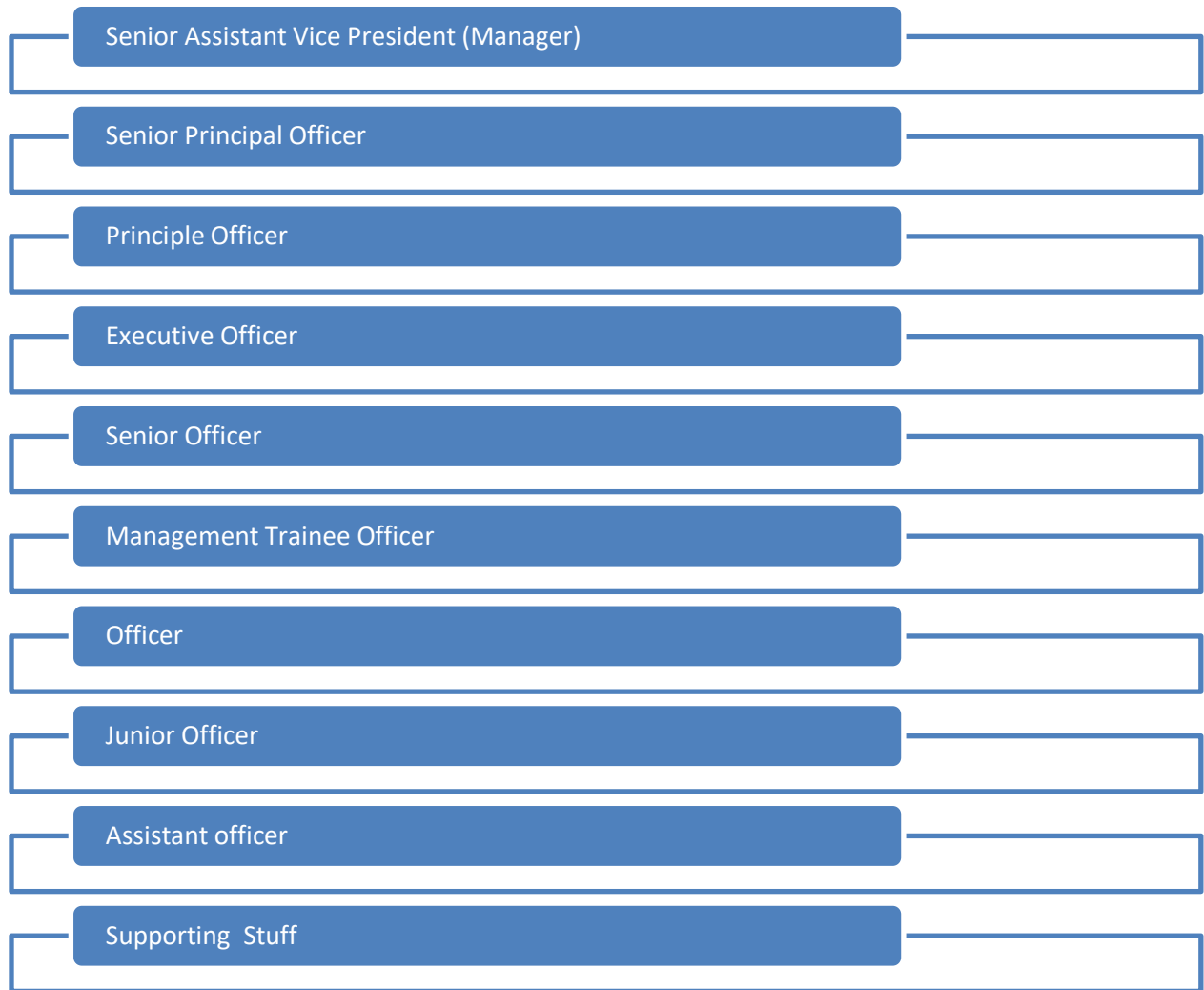
EXIM Bank is the first Bank in Bangladesh which turns all kinds of conventional Banking into the Islamic Banking. EXIM Bank offers various services for Muslims and Non-Muslims customers which provide them flexibility in their Savings and Investments. EXIM Bank can be called as specialized in Islamic Finance.

2.6 Products of EXIM Bank Limited

Export Import Bank Limited offers its customers' general banking facilities which ensure the safety of their money along with fair and smart return of their money. EXIM Bank collects their deposits from the customer by following ways:

Investment/ Finance	<ol style="list-style-type: none">1. Industrial Finance2. Project Finance3. Corporate Finance4. Mode of Investment5. BaiMurabah6. BaiMuazzal7. IzaraBilbaia8. Quard9. Local documentary bill purchased10. Foreign documentary bill purchased
Foreign Exchange	<ol style="list-style-type: none">1. Foreign currency deposits accounts2. Non-residents foreign currency deposits accounts
Deposits	<ol style="list-style-type: none">1. AlWadia current deposit2. Mudaraba savings deposit3. Muaraba short term deposit4. Foreign currency deposit5. Mudaraba savings scheme6. Monthly savings scheme7. Mudaraba Hajj Deposit

2.7 Hierarchy Structure of EXIM Bank Limited



3.1 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. So Recruitment is the process of finding and hiring the best-qualified candidate for a job opening in a timely and cost-effective manner.

Most organizations have a continuing need to recruit new employees to replace those who leave or promoted, to acquire new skills and to permit organizational growth. Recruitment is an even more important activity when unemployment rates low and economic growth is strong, as firms compete to attract the qualified employees they need to succeed. Recruitment follows HR planning and goes hand in hand with the selection process by which organizations evaluate the candidates for various job. Without accurate planning organizations may recruit the wrong number or types of employees. According to Edwin B. Flippo, recruitment is the process of searching the candidates for employment and stimulating them to apply for jobs in the organization”.



3.2 Aim of Recruitment

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

3.3 Objectives of Recruitment Policy

The purpose of effective employment is to show the right person with the right skills at the same time best practices and legal requirements recommended. The successful recruitment process depends on the success of each stage. According to Mamariarai (1998), there should be elements in a good recruitment policy.

3.4 Types of Recruitment

Recruitment can be divided into 2 types,

- i. Internal Recruitment
- ii. External Recruitment

Types of Recruitment



Figure- 1: Types of Recruitment

3.4.1 Internal Recruiting

An internal source of recruitment involves recruiting candidates internally. Employees currently working in their own company are departed to other department or higher position.

If the employees' performance are excellent and up to the mark, they are given chance to occupy higher level from the current post. If extra skills required, organization are ready to provide training. 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 talents within an organization to higher level
2. Promotions
3. Internal Advertisement
4. Temporary employees to contractual period
5. Contract employees to temporary
6. Temporary employees to permanent
7. Retired employees for freelancer position

Advantages of Internal Recruitment

An internal source of recruitment, that is hiring employees within the organization, has its own set of advantages and disadvantages. The advantages are as follows –

- It is simple, easy, quick, and cost effective.
- No need of induction and training, as the candidates already know their job and responsibilities.
- It motivates the employees to work hard, and increases the work relationship within the organization.
- It helps in developing employee loyalty towards the organization.
- Employees stay for a long period in the company when they are promoted to higher position.
- Competition among employees to occupy high level when co-employee gets promoted.

Disadvantage of Internal Recruitment

- It prevents new hiring of potential resources. Sometimes, new resources bring innovative ideas and new thinking onto the table.
- It has limited scope because all the vacant positions cannot be filled.
- There could be issues in between the employees, who are promoted and who are not.
- If an internal resource is promoted or transferred, then that position will remain vacant.
- Employees, who are not promoted, may end up being unhappy and demotivated.
- Discrimination may exist in respective to caste, language, religion for promotion.

- Dissatisfied co-employee may quit the position because of jealous or partiality
- No opportunities for external employees.
- Lack of innovative

3.4.2 External Recruiting

An external source involves recruiting candidates externally for better performance. External employees always feel young and innovative for new companies, more active enough to find business problems and fix it. Though recruiting external candidates might be tougher but it has more positive effect on business compared to internal 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.

Advantages of External Recruitment

- Create new opportunities for job seekers and experience employees.
- Organization branding increases through external sources.
- There will be no biasing or partiality between the employees.
- The scope for selecting the right candidate is more, because of the large number candidates appearing.
- Increases business strategy as external candidates of unique skills can take business to extra mile.
- Ability to recruit the candidates with special skills employer need.
- New innovative ideas and improvement.
- High productivity

Disadvantages of External Recruitment

- This process consumes more time, as the selection process is very lengthy.
- The cost incurred is very high when compared to recruiting through internal sources.
- External candidates demand more remuneration and benefits.
- Sourcing quality profiles becomes difficult.
- External candidates ask for more salary and benefits.
- Candidates may quit the job within short period if they are uncomfortable.

3.5 Factors Effecting Recruitment Policy

3.5.1 Internal Factors:

The internal factors are the factors within the organization that affect recruiting personnel in the organization. Some of these are discussed below:

1. **As possible:** When interviewers spend too much time describing the job, and/or talking about themselves or the organization, valuable time is lost. The key to being a good interviewer is in being prepared and listening.
2. **Poor listing:** Few recruiters do not pay full attention to the candidates. The interviewer should listen 80 % of the time.
3. **Using you as an example:** Many managers who reached their position by virtue of their sales success, believe they can instinctively recognize a good candidate, when they are unconsciously just using themselves as a template.
4. **Lack of future view:** Most interviews and all behavioral interviews focus on the past but whoever is hired will be working in the present/future. Most interviewers fail to ask candidates to forecast the future and to provide an outline of the plans that they will use to identify and solve upcoming problems.

Be obvious to the legal: HR manager must know the law, train employees and Size of the Organization:

The size of an organization affects the recruitment process. Experience suggests that larger organizations find recruitment less problematic than organizations with smaller in size.

Recruiting Policy:

The recruiting policy of the organization that is recruiting from internal sources and from external sources also affects recruitment process. Generally, recruiting through internal sourcing is preferred, because own employees know the organization and they can well fit into the organization's culture.

Image of the Organization:

An organization with good image can attract a large number of applicants. For example, among most university graduates, Daffodil International University has a positive image.

Image of Job:

Just as image of organization affects recruitment so does the image of a job also. Better remuneration and working conditions are considered the characteristics of good image of a job. Besides, promotion and career development policies of organization also attract potential candidates.

3.5.2. External Factors

Like internal factors, there are some factors external to organization which has their influence on recruitment process. Some of these are given below:

Demographic Factors:

Demographic factors can affect gender performance, educational level, gender, age, literacy, economic status, and other organizations provided by other employment can significantly affect the recruitment process.

Labor Market:

The labor market conditions that supply and demand of labor are especially important in affecting the recruitment process. For example, if demand for a specific skill is high relative to its supply, staff recruitment will involve more effort. On the contrary, if the supply is more than the demand for a specific skill, it would be relatively easy to employ.

Unemployment Situation:

Rate unemployment is yet another external factor which has its impact on the recruitment process. When the unemployment rate is high in a particular area, the recruitment process is easier. Finding a reason is not difficult to find because the applicant's number is very high, which makes it easy to attract the best qualified applicants. The opposite is true. With low rates of unemployment, the recruitment process is difficult.

Labour Laws:

Labor laws reflect the social and political environment of the market, which is made by central and state government. This law indicates compensation for various types of employment, work environment, safety and health regulations. If the government changes, the law will change.

Legal Considerations:

Another external factor is a legal matter related to employment. Popular examples of workplace for scheduled populations, scheduled populations and other western categories (OBCs) are popular examples of such as legal consideration

Outsourcing:

Impact of outsourcing activities. The human resources department must be removed from recruitment for outsourced functions and should focus on supply of employment to the company's core business organizations.

Talent Pool:

An organization has reached its local community to meet the recruitment requirement of the recruitment agency. If the local talent pool changes, it may find it more difficult to hire a suitable candidate for the company. For example, if other businessmen start leaving this area, then the job availability decreases and qualified candidates are looking for work in other parts of the country. Then the company's new employees are faced with decisions involving payment to open a new position to transfer or access the new talent pool.

Competition:

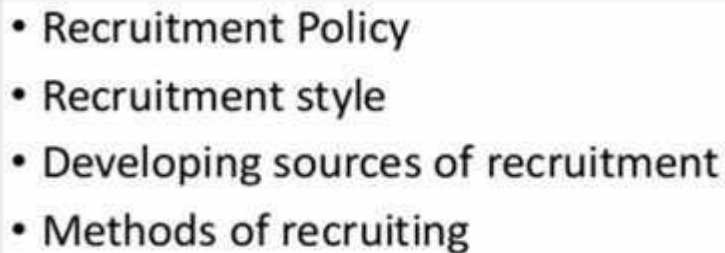
Companies within the same industry are competing for qualified candidates to ensure future growth. There is competition in the recruiting end of your business just as there is in selling products. You need to analyze what your competition is offering new employees, and try to develop a competitive package to lure in the talent that you need.

Cost: Recruitment incurs cost to the employer; therefore, organizations try to employ that source of recruitment which will bear a lower cost to the organization. Recruitment must be cost effective.

Government requirement:

The Government of Bangladesh introduced the Quota system of recruitment for the family members of the freedom fighters and for the tribal's.

3.6 Elements in Recruitment process

- 
- Recruitment Policy
 - Recruitment style
 - Developing sources of recruitment
 - Methods of recruiting

3.7 Common Mistakes in Recruitment Process

- ❖ Provide an incomplete job description.
- ❖ Underestimate the importance of corporate culture.
- ❖ Poor screening of candidate's CVs.
- ❖ Evaluate personality, not job skills and experience.
- ❖ Being unprofessional in the interview.
- ❖ Lack of involvement from team in the process.
- ❖ Lack of a time frame.
- ❖ Providing an inappropriate setting for interview.

3.8 Meaning of Selection

This combines aspects of the person's knowledge skills and experience as well as their place in the culture of an established team. The Selection is the process of choosing the most suitable candidate for the vacant position in the organization. In other words, selection means weeding out unsuitable applicants and selecting those individuals with prerequisite qualifications and capabilities to fill the jobs in the organization. While recruitment can be perceived as a positive activity generating an optimum number of job-seekers, selection is inherently negative in that it will probably involve rejection of applicants.

Pilbeam and Corbridge (2006) provide a useful overview of potential positive and negative aspects noting that: 'The recruitment and selection of employees is fundamental to the functioning of an organization, and there are compelling reasons for getting it right. Inappropriate selection decisions reduce organizational effectiveness, invalidate reward and development strategies, are frequently unfair on the individual recruit and can be distressing for managers who have to deal with unsuitable employees.'

3.9 Selection Process

The Employee selection Process takes place in following order-

1. Preliminary Interviews- It is used to eliminate those candidates who do not meet the minimum eligibility criteria laid down by the organization. The skills, academic and family background, competencies and interests of the candidate are examined during preliminary interview. Preliminary interviews are less formalized and planned than the final interviews. The candidates are given a brief up about the company and the job profile; and it is also examined how much the candidate knows about the company. Preliminary interviews are also called screening interviews.
2. Application blanks- The candidates who clear the preliminary interview are required to fill application blank. It contains data record of the candidates such as details about age, qualifications, reason for leaving previous job, experience, etc.
3. Reference checks - Referees are useful for identifying past employment problems and clarifying the accuracy of information presented in an interview or CV. Only a small

percentage of all reference checks are negative, therefore, it is often difficult to differentiate between candidates on the basis of reference checks alone.

4. **Written Tests-** Various written tests conducted during selection procedure are aptitude test, intelligence test, reasoning test, personality test, etc. These tests are used to objectively assess the potential candidate. They should not be biased.
5. **Employment Interviews-** It is a one to one interaction between the interviewer and the potential candidate. It is used to find whether the candidate is best suited for the required job or not. But such interviews consume time and money both. Moreover the competencies of the candidate cannot be judged. Such interviews may be biased at times. Such interviews should be conducted properly. No distractions should be there in room. There should be an honest communication between candidate and interviewer.
6. **Medical examination-** Medical tests are conducted to ensure physical fitness of the potential employee. It will decrease chances of employee absenteeism.
7. **Appointment Letter-** A reference check is made about the candidate selected and then finally he is appointed by giving a formal appointment letter.

3.10 Common Mistakes in Selection Process

1. **Trusting first impressions:** Managers should actually try to discover candidates' initial impression with the first impression.
2. **Evaluate a candidate on the wrong factors:** One of the most common mistakes interviewers make is to try and find a new recruit with the same traits as successful current employees, or even themselves. A candidate with a complimentary, rather than identical, personality and skills may well be of greater benefit to the team.
3. **Asking questions that are unrelated to the job:** This wastes time and does not produce any valuable information with which to rate or evaluate the candidate's qualifications. Be careful not to ask questions of a personal or lifestyle nature. Basing hiring decisions on factors unrelated to the job can put employers in a legally vulnerable position.
4. **Talking too much:** The purpose of the interview is to gather as much relevant information about the candidate enforces the law in selection process, ignorance is no excuse.

Rating Errors

1. **Selective Perception:** Interpreting the candidates what is seen or heard based on interests, experiences and attitudes. Leave personal biases out of the selection process.
2. **Halo Effect:** Drawing a general impression about an individual based on a single characteristic. For example: after assigning a very high score on “leadership”, a rater may feel that the same score is warranted for “effort”, even if evidence suggests that should be the case.
3. **Contrast Effects:** This occurs when interviewers compare candidates with each other, rather than against the performance standards of the job or the established criteria.
4. **Projection:** This occurs when an interviewer assumes that a candidate is similar to themselves. For example: a candidate that went to the same university as the interviewer may be perceived as being similar to the interviewer in other ways.

3.11 Ways of Making an Effective Employee Selection

1. **Determine whether a temporary employee is needed:** Sometimes a new employee is urgently needed. Hiring a temporary worker is a good alternative to employing a less suitable replacement under pressure. Written employment contracts for such fixed-term work may help avoid misunderstandings and possible litigation when the employee is laid off at the conclusion of this work period. Management benefits by having the occasion to better evaluate the individual's performance and personality and appoint that employee permanently
2. **Complete a job analysis, description and specification:** Successful employee selection is dependent on a clear understanding of a job's components. A job analysis is used to identify job tasks and responsibilities. This may be accomplished by collecting information about the position; by interviewing workers, supervisors, and other farm employers; and by observing current employees.

4.1 Introduction

Human Resource management involves all management decisions and practices that directly affect or influence the person or human resources who work for the organization. In recent years increased attention has been devoted to how organizations manage human resources. This increased attention comes from the realization that an organization's employees enable organization to achieve its goal and management of this human resource is critical to an organization's success. The presence of human being is no new invention but identifying them as a resource in a more formal way has been made in the recent days. The history of HRM can be characterized as moving through four phases as craft system, scientific management system, the human resource relationship approach and the current organizational science such as human resource approach.

The company considers human resource as an integral part of corporate management for higher productivity. Company follows a dedicated policy for recruitment, training and development, motivating, organizing and retaining and maintaining the existing human resources on the basis of quality education, training and operating experiences.

An organization is nothing without human resource. Human resource department is concerned with the "people" dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to high levels of performance, are essential to achieving organizational objectives and ensuring that they continue to maintain commitment to the organization.

4.2 Historical Background of HRD in EXIM Bank Limited

Human Resources Management (HRM) is the strategic management of the employees, who individually and collectively contribute to the achievement of the objectives of the organization. The objective of Export Import Bank of Bangladesh Limited (EXIM Bank) is to remain a partner for the growth of our customers and well-wishers. To this end it has been building up a proactive and cooperative manpower blending experience with innovation and skill with honesty since its inception. On 31 December 2010, it had manpower of 100 Executives and 1268 Officers along with a sizable sub-staff. In line with the growth of the bank, we recruited 4

Executives and 289 Officers in 2010. In 2010, they offered employment to 101 fresh graduates from universities as Management Trainee Officers in a bid to breed the future helmsmen of the organization.

As to development of manpower EXIM Bank always emphasizes both proper training at training institutions and frequent job rotation at job desks. They believe that offering unfettered career development opportunities to its employees will return greater benefit for the organization in the long run by increasing the commitment level and service delivery capacity of the staff. By 31 December 2010 EXIM Bank Training Institute rendered useful training to 4152 personnel in different training programs and workshops where eminent bankers, economists, academicians, researchers and other resource persons were invited to deliver lectures. Besides, their personnel are sent to Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, Bangladesh Foreign Exchange Dealers Association, and the Central Shariah Board for Islamic Banks of Bangladesh for training on regular basis. In 2010 a total number of 1234 personnel of our bank were trained in different training institutes in home whereas 1 personnel were sent abroad to attend overseas training programs on a wide array of subjects.

A good organization makes sure that it itself and the people who work for it succeed together, and the Human Resources Division's prime concern is the success of the people who work for the organization. EXIM Human Resources Division is in constant pursuit of providing for the optimum benefits and career support to its personnel through scores of mechanisms it has fashioned-EXIM Bank Recreation and Welfare Centre, EXIM Bank Foundation, the Library at the Training Institute, Best Performance Awards and so on. On 2010 thirty Executives and officers were awarded gold medals in recognition to their extra-ordinary performance during the year 2009.

EXIM Bank believes that it is the human resources that underlie all success of the organization and it will reach still higher goals capitalizing the prowess of its human resources.

EXIM Bank has a separate HRM Division from its beginning. There are now around 1600 full time employees working in EXIM Bank's different branches in Bangladesh.

4.3 The Different Departments of EXIM Bank

Sl. No	Departments	Duties
01	HRD	Managing and utilizing human resource of the organization efficiently
02	ID	Maintaining Foreign Exchange and facilitate international transaction
03	Law & Regulation	Provides legal affairs solution
04	Financial Admin	Ensures proper utilization of banks Money
05	IT	Provides IT infrastructure for modern Banking
06	Investment	Ensures proper investment of collected money
07	R&D	Provides Investment/return and export solutions to the Readymade garments Sector
08	General Service	Provides general daily banking service
09	Share	Look after share, dividend and bond issues
10	Transportation	Ensures Transportation service for the employees
11	Public Relation	Communicate with different parties of the bank
12	Credit Card	Issue and collect credit cards payable/payments
13	ADC	Provides banking service from customers place (by internet or others)
14	Marketing	Do marketing of different banking products

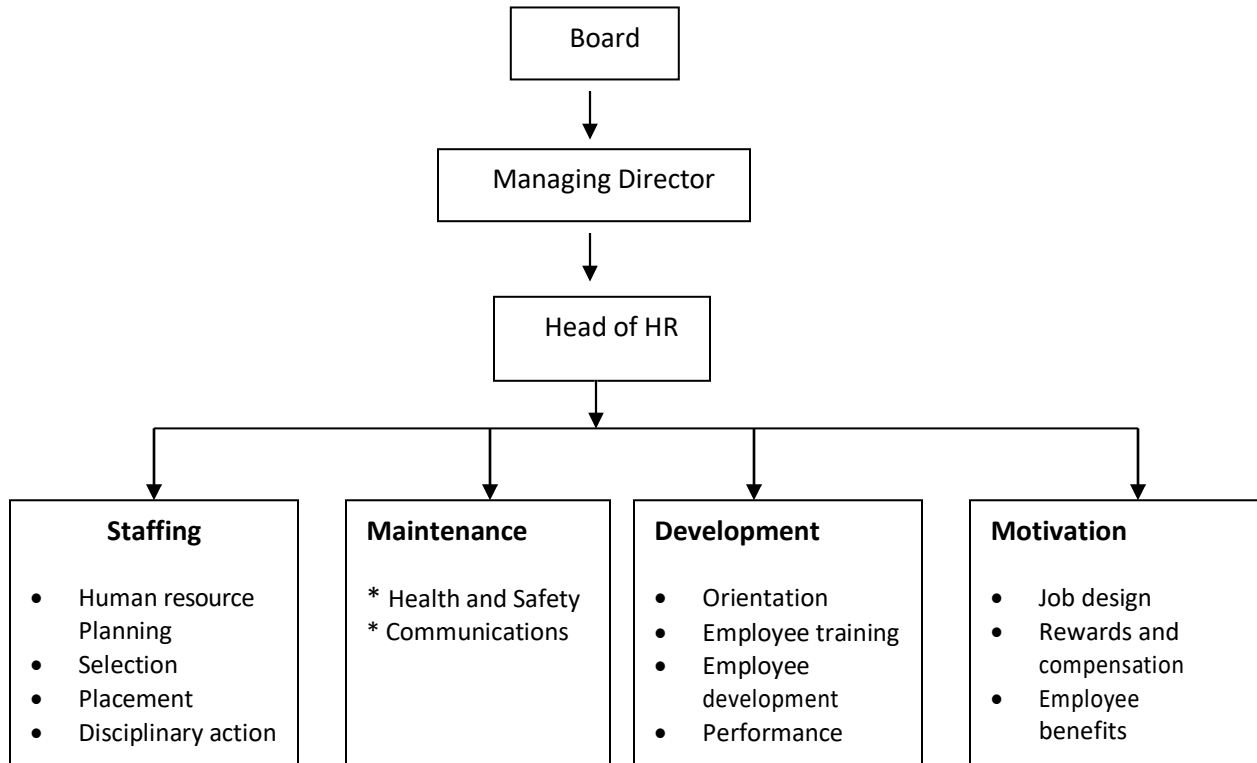
4.4 Responsibilities of HR Department

Human Resources Division of Export Import Bank of Bangladesh Limited will be responsible for management of human resources of the Bank. Human Resource Management comprises the following 4 (four) basic function:

- Staffing
- Training and Development
- Motivation and

- Maintenance

The following organ gram shows the place of Human Resources Division and its basic functions under Head Office organ gram:



4. 5 Duties of HR Department Employees

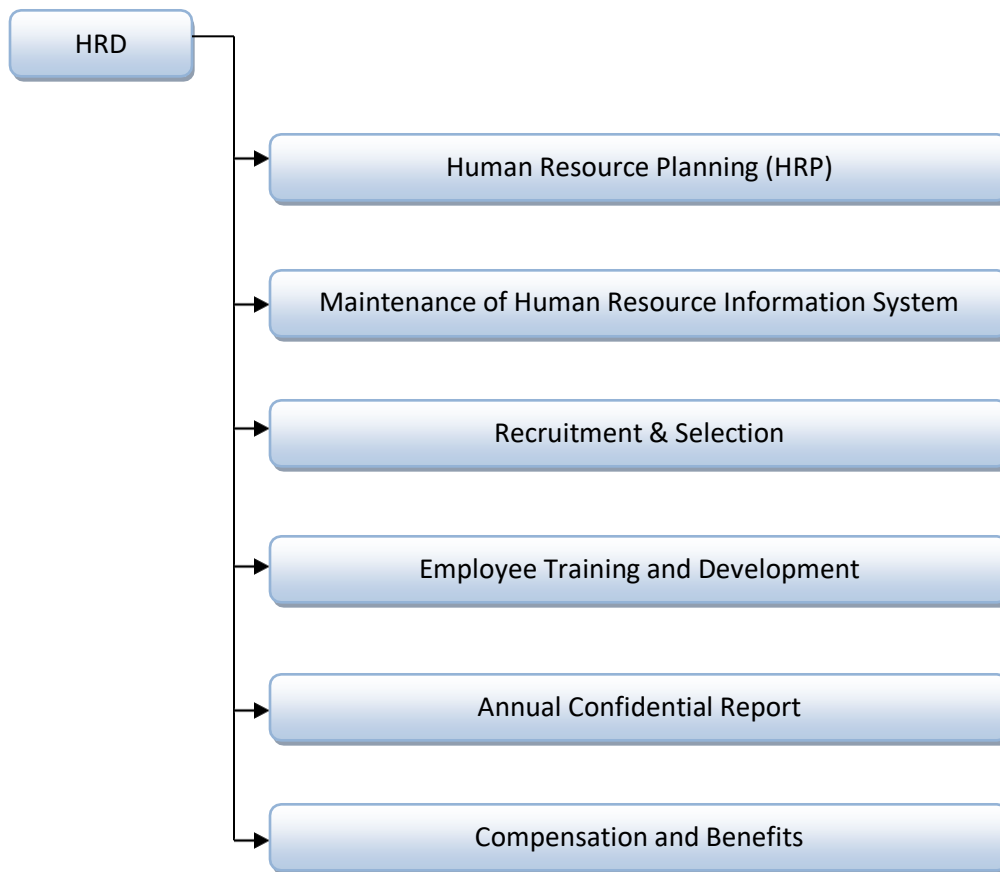
Though the employees of HRD EXIM banks are generalist and work to implement the management level decision & the Head of HRD's decision, but they have some daily routine duties. Those are:

Sl. No	Designation	Key Responsibility
01	Senior Vice President (Head)	Supervision, management level decision making
02	Senior Principal Officer	Performance appraisal, Training, supervision, Manpower planning

03	Principal Officer (1)	Communication
04	Principal Officer (2)	Communication & software development
05	Executive Officer	Software maintenance
06	Senior Officer	Recruitment, exit/entry formalities, process engineering
07	Office Assistant	Support

4.6 Activities of Human Resource Division

The HRD of EXIM Bank usually undertakes the following 6 (six) activities;



Human Resource Planning (HRP)

The HRP in this bank is done to check the standing of the current human resource. This Manpower planning is done to see whether the organization has the right kind of people in the right number. Usually, this is required especially when the bank undertakes a new project or the business volume dealt with increases, and then the bank checks its human resources. It first formulates a plan, prepares a budget to accommodate the change in human resource composition and hires accordingly.

Maintenance of Human Resource Information System(HRIS)

To keep up with the human resource planning requirements, EXIM Bank maintains a HRIS (Human Resource formations system), which is maintained in- house. The HRIS keeps all the information about all the employees currently working and also who have previously worked in this bank, It stores basic information about all of its employees. The information include each employee's recruitment date, personal information, academic and employment record, training undertaken, performance appraisal, career t rack record etc.

Recruitment & Selection

The need for recruitment is felt especially whenever a new post is created due to expansion of the bank. Succession planning also calls for recruitment sometimes if the vacant post cannot be filled from within. There is quite a number of recruiting sources used by this bank. EXIM Bank advertises in the newspaper to generate applications for different entry level post. The selection process in EXIM Bank is no different from what is practiced in most organizations. The process starts with initial screening and a person is finally selected through a final interview. The current selection and recruitment process, its shortcomings are elaborated in the next chapter as this is the key area of the report.

Employee Training and Development

As a brief review of terms, training involves an expert works with learners to transfer them certain areas of knowledge or skills to improve in their current jobs. This term is often

interpreted as the activity when an expert and learner work together to effectively Transfer information from the expert to the learner (to enhance learner's knowledge, attitudes or skills) so the learner can better perform a current task or job. Development is a broad, ongoing multi-faceted set of activities (training activities among them) to bring someone or an organization up to another threshold of performance, often to perform some job or new role in the future. This development often includes a wide variety of methods, e.g. orienting about a role, training in a wide variety of areas, ongoing training on the job, coaching, mentoring and forms of self-development. Some helps for reaching the life's goal and works as an experience.

Annual Confidential Report

The rater in the ACR is the branch manager or the divisional in charge. The rating method is to use to judge the performance of the employees in different scale. With this rating the Human Resource Division makes a detail exploratory report to analysis and according the result HRD provides performance appraisal.

The manager/divisional in charge rate employees on under given criteria:

- ✓ Sense of responsibility and commitment to the bank
- ✓ Knowledge of banking & awareness to rules & policies & implementation
- ✓ Competence, ability to do & get things done
- ✓ Initiative, Enthusiasm
- ✓ Quality and Quantity of work
- ✓ Marketing & Selling capability
- ✓ Learning ability & analytical thinking
- ✓ Presentation and other personality
- ✓ Power of decision making intelligence and mental alertness
- ✓ Interpersonal behavior, team spirit. Co-operation, flexibility
- ✓ Honesty and integrity, Financial discipline
- ✓ Attendance, Time consciousness, punctuality
- ✓ Capability and leadership to guide, supervise and utilize manpower
- ✓ Creativity and innovative ideas &
- ✓ Communication Skill

Compensation and Benefits

The compensation of EXIM Bank is just like any other organizations, the basic salary given. The salary of employees varies with the seniority; his position in the hierarchy of the organization. Other facilities are included like accommodation, transportation, loan at lower rate of interest etc. But all this varies with the level of management the person is in.

4.7 Recruitment Philosophy of EXIM Bank Limited

- EXIM BANK usually promotes from within the organizations, but when the need arises, the bank also hires from outside for vacancies at all levels.
- EXIM BANK always emphasizes on hiring for a long period of time. The bank tries to attract and select those candidates who will move through the organizational hierarchy to the senior level positions in the future.
- EXIM BANK has developed a corporate culture where employees are not treated as mere employees. They are treated as associates of the bank. Together, they form a family and all associates are the members of the family.

4.8 Types of Recruitment

EXIM BANK practices two types of recruitment

- Yearly recruitment: this is done each year, according to the HR plan
- Need-based recruitments: this is done when there is a sudden vacancy

4.9 Mode of Employment

EXIM BANK has three types of employment to meet the highest order of the satisfaction level of its clientele. These are:

1. Full Time
2. HR Contractual
3. Internship Programs (IP)

4.10 Recruitment Sources

EXIM Bank Limited has gone through several sources in their recruitment process. It is because of they are trying to search the best brain from the market that can assist this organization more powerful. They believe in talent nourishing rather than hiring. It is the place “where brain meets”. So in the HR point of view, this is going to be more challenging. Basically these are the reasons they try to focus on various sources.

Sources of Recruitment are as follows

- Online Source ‘bdjobs’- When the organization has noticed that they need some people for the specific post, their first and foremost choice is bdjobs, Basically they give an advertisement to that source and the applicants from all the part of this country have applied regarding the minimum objectives. Then HR comes up some of them by matched maximum job description. Then the best CVs are shortlisted and that’s how they come up with the initial screening
- Online Source “Facebook”- This is one of the source engines where EXIM BANK Gives Job Ads in different facebook pages. From that job seekers applied here.
- Online Source “linkedin”- EXIM BANK search some experienced banker from a professional site linkedin. But it is only used for the top level candidates who are usually passive job seekers.
- Job Fair- Many organizers come up by arranging job fair. Many candidates come to search their best jobs. EXIM BANK comes up with their objectives and recruits people.
- Internal Referral- EXIM BANK has gone through with their internal own resources. They hire the best performer from their own sources for every level of job.

4.11 Recruitment Conditions for all employees

Age

A candidates must not be more than 30 (thirty) years of age in case of direct recruitment as an Officer, Drivers, the maximum age limit is 35 years with suitable experience and physical fitness.

Physical Fitness

No persons shall be appointed in the service of the Bank unless he/she is declared physically fit by a competent Medical Authority specified by the Bank in this behalf.

Minimum Requirement for Management Trainee Officer/Trainee Officer

- a) Candidates must be of exceptional promise and aptitude to face the challenge and hard working for a successful career in the Bank.
- b) Candidates having no past Banking experience must not be over 30 (thirty) years of age as on the date of application. The Management Trainee Officers and Trainee Assistant officers should have the following academic qualifications:
 1. MBA with minimum 3.00 CGPA with 2nd Class in other examination; Or Master Degree in any discipline with minimum 2(two) First Division and 2(two) Second Division and no Third Division from any recognized Govt./Private University.
 2. Candidates securing the First Class First in Master's Degree/MBA/MBM with CGPA-3.00 above in any of the subjects approved by the competent authority for recruitment of Management. Trainee Officer may be appointed after VIVA VOCE/ INTERVIEW without written test if they are found suitable.
 3. Candidates not over 30(thirty) years of age and having Master Degree obtaining minimum 10(ten) points based on educational qualifications will be eligible for application.

Computer Literacy

All new recruits should have minimum Computer knowledge of the followings:

- Operating System** : Windows, inux
Spreadsheet : Microsoft Excel/SPSS
Word Processor : Microsoft Word

4.12 Mode of Recruitment

Every candidate will appear for a written test. The subject matter of test should be general knowledge, Arithmetic, English knowledge, Economics/Banking etc, as described the Management over time. For this purpose Bank may take help from outside experts for setting the questions, supervision of the examination work and making the script.

A candidate must secure minimum 50% or higher defined by the management team for become eligible for the any AO or Management Trainee Officer/Trainee Officer post.

The total number of candidates called for the viva will be double of total vacant post, that's why the Bank can get the best alternatives of candidates.

The appointment of the candidates will be made as per the merit of the candidates. The recruitment panel will decide and refers the best peoples to the higher authority for recruitment.

While interviewing the candidate for final selection, due weight age should be given on the educational background, professional excellence and technical skill on the appropriate field.

All people to be appointed by the bank will have to undergo a medical test by the bank's approved Physician/ Medical Officer so as to ascertain that they are physically and mentally sound.

The following categories of employees from other Bank/Organization will not be employed

Employee against who there are pending charges or who are dismissed discharged for any reason, or terminated/removed/restricted.

However, a retired person may be engaged for a particular period for a particular period for a contract basis.

4.13 Recruitment of Senior Executive or Officials

Export Import Bank of Bangladesh Limited being a new Bank will need time to develop its own manpower through training process. It must, however, need quality human resources to run its operations and expansion program, which can't be delayed. It must, therefore, recruit experienced Bankers from other Banks.

As per requirement of the Bank experienced Executives/Officers may be appointed from time to time. After proper scrutinizing of the application received from the eligible candidates they will be interviewed by the Interview Committee with clear stipulations that the following

minimum qualifications & experience as shown against each post must be ensured. Exceptions may occur for extra ordinary candidates.

4.14 Recruitment Process of EXIM Bank Limited

The recruitment process of EXIM Bank happens in 7 steps of process. Those steps are

1. Requirement Form Selection
2. Requirement Planning
3. Strategy Development
4. Application Searching
5. Communication Media Selection
6. Following Advertisement Guideline
7. Considering Director's Referral

Requirement Form Selection

There are two forms of recruitments, namely-internal recruitment and external recruitment. Internal recruitment is the process of identifying and attracting applicants among individuals already holding job with the organization. On the other hand, external recruitment is the process identifying and attracting job applicants from outside organization. In EXIM Bank, whenever a position is created or become vacant, it first tries to fill up the position internally. If there is no suitable internal candidate, the HRD goes for external recruitment. The external recruitment is conducted for two level of Job.

- ❖ Entry Level
- ❖ Experienced Banker

Requirement Planning

Prior to identifying and attracting the applicant to zero job, the EXIM Bank focuses on organizational and administrative issues, which apply to the applicants with the employment of vacancies only.

Strategy Development

Once the recruitment planning phase is completed EXIM Bank goes for development of a strategy. Strategy development process of EXIM Bank includes:

- ❖ Open Vs. Targeted Recruitment
- ❖ Recruitment Source
- ❖ Choice of Source

Application Searching

Once the planning and strategy of the recruitment is done at the development stage, the HRD candidate starts the search. Searching for candidates requires a message development first and then they communicate the message that they select a message.

Communication Media Selection

EXIM Bank uses the following communication medium:

- ❖ Advertisement
- ❖ Online Ads
- ❖ Organization's Website

Following Advertisement Guideline

HR considers the conciseness and attractiveness of the advertisement. An advertisement contains the following items:

- ❖ Company Name & Logo
- ❖ Brief about the business/company
- ❖ Title and summary of the job
- ❖ Required qualification of the job
- ❖ Personality attributes
- ❖ Attractive and encouraging words for the candidates
- ❖ Address to apply

Considering Director's Referral

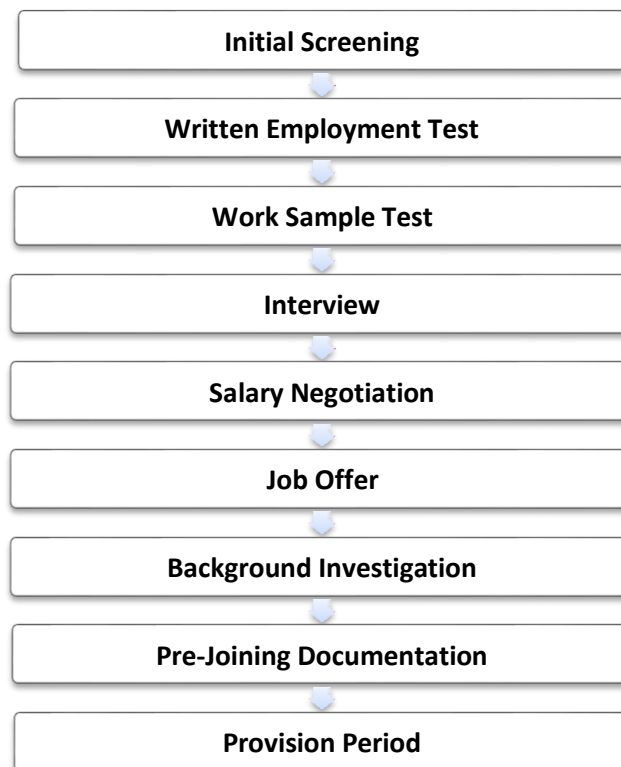
In addition to all the regular methods, the bank's directors show the candidate for immediate employment. These candidates often calculate compatibility for special work.

4.15 Selection Process of EXIM Bank Limited

The selection process of EXIM Bank is not different from what is practiced in more organizations. It starts with initial screening of CVs, goes on to written tests and then a final interview before selecting the person. Any selection decisions can result in one of the four possible outcomes. Two of these outcomes are right decision and two are wrong decisions.

		Decision	
		Accept	Reject
Later Job Performance	Successful	Correct Decision	Reject Error
	Unsuccessful	Accept Error	Correct Decision

The current selection process in EXIM Bank is described below:



Initial Screening

After the initial screening, next step is the written employment test. In EXIM Bank, written test is applicable for assessment of all entry level positions. The written test is taken mostly to check the candidate's knowledge on the subject matter for which he is to be taken and also to check his written communication skill. For MTO Positions, the bank seeks professional service institute like, faculty of Business Administration, University of Dhaka or others. IBA conducts the written test, which includes preparing question paper, arranging the logistics support needed for the test, scrutinizing the answer paper etc. After preparing the result sheet, IBA sends the passing candidates list to the bank. The bank has a preset cut-off score and those who have scored more than or equal to that score are called for the interview.

Work Sample Test

For the post of Trainee Assistant Officer (IT) the bank uses there tests to assess actual performer from the job candidate. Work sample tests require the applicant to perform tasks that are actually a part of the work required on the job. The tests are carefully conducted by the IT Division to include the major job functions.

Interview

For entry level positions, the next step of the process is the comprehensive interview that is usually conducted by a panel comprising of the Managing Director, Additional Managing Director, Deputy Managing Director and The Head of Human Resources Division. The interviews are always unstructured and each interviewer grades the candidate based on motivational level, communication skill, confidence, how he handles difficulties etc.

After the interview, the total marks of the written test and the interview are added. The candidates who pass the written test, the interview and the work sample test (if any) are considered for final appointment. From those candidates, the required number of employees are taken and given the final appointment. These employees have to fill up setup papers at the time of joining.

Salary Negotiation

For the entry level positions, the salary is fixed. For other lateral entries, the Head of HRD negotiates the salary with the suitable candidate whenever necessary. The negotiation for suitable designation also takes place during this phase.

Job Offer

The Head of HRD offers the job to the selected candidate after the final approval is obtained. The Managing Director is the sole signing authority of any appointment letter up to Additional Managing Director, Non-Management and all contractual employees if any other person is authorized for special reason. The Chairman of the Board of Directors is the sole authority to sign appointment letter for the post of Managing Director.

Background Investigation

Background investigation mostly done for the experienced candidates, is another important check the employer undertakes. Its include taking to colleagues the referee's former employer, to make sure whether the information given by the candidate is true. This check is done to know more about the candidate's interpersonal skills, performance, the position he/she was in and so no. The last step includes the physical examination part to make sure the candidate can cope with the kind of pressure that he/she may have to undertake.

Pre-Joining Documentation

The following documents are obtained from the candidate prior to his joining. Officers of Human Resource Division are responsible for the following documents:

- ✓ Five Years Bond on part of the MPO.
- ✓ Medical Report from the Designated Hospital.
- ✓ Verification of all certificates.
- ✓ Copy of Last Education and Professional certificates.
- ✓ Filled up setup papers (Service Recodes, Declaration of Fidelity, Employee Profile)
- ✓ Six Copies of passport size Photograph.

Provision Period

Those employees who do not have a previous banking experience have to serve a probation period for at least one year before getting confirmation as a full time employee. Those who have experience and not necessarily need to be trained; he/she does not go through the probation period. Sometimes the selected employees have to submit a bond that he/she will not leave the organization before certain years of service.

Intern Recruitment

EXIM Bank Limited offers internship programs to individuals who are about to get graduate. They give an opportunity to get involved with their corporate environment to learn and experience work life. Every three months they hire almost 50 interns from different universities. HRD will prepare the proposal of such engagement with individual(s)/institution(s) and take the consent from the concerned departmental head and place the internee accordingly.

5.1 Findings

1. Employees of EXIM Bank are satisfied about the recruitment and selection process of the Bank. But my personal observation is the process is lengthy and candidates have to pass a lot of steps to get a job that is why sometimes the process seems to be time consuming.
2. EXIM Bank follow traditional recruitment and selection process to hire employees so that some employees think that if EXIM Bank follows modern and online systems to hire employees then they can hire more capable employees within less time.
3. Biasness will come throughout the selection process while choosing employees for branch. Another think is as EXIM Bank use traditional recruitment process so that their cost is high for this.
4. As I worked in Uttara Branch, there I observed that they prefer to choose male candidates as employee's whiles hire employees because in that branch people can open their LC accounts.
5. EXIM bank does not use any campus recruitment or recruitment through competition etc.
6. HR Division of EXIM Bank Limited does not contact with those candidates who failed in their recruitment and selection process.

5.2 Recommendations

As an internee it's difficult to give any recommendation with little working experience but I have tried my best to give best recommendations to improve the Recruitment and Selection process of EXIM Bank Limited.

1. Although most (56%) of the employees agreed that the recruitment and selection system of EXIM Bank is free from biasness but some nepotism, discrimination and biasness is exist there. So the bank should take proper steps to avoid such harmful practice for the betterment of the organization.
2. EXIM Bank uses traditional tools and techniques for recruiting and selecting employees. Though most of the employees think that the tools and techniques used by the bank are

not appropriate. Modern and digital Tools and techniques should be introduced in the organization to make the process fast, faire and convenient.

3. Responsibility of Human Resource Division should be increased in order to reduce recruitment cost, biases, and to bring efficiency and effectiveness in the recruitment process.
4. EXIM bank should give equal employment opportunities to recruit new employees.
5. EXIM bank needs to use more external sources like campus recruitment, recruitment through competition etc.
6. HR Division should also communicate with failed candidates. At least they can send an email on applicants account.

5.3 Conclusion

The modern business world is one of the fastest flow of competition which growing wider and wider. To have sustainability in this competitive world the organization are formulating new strategies and business plan with maximum efficiency levels in all sectors. Due to competition it is very difficult to build a strong base for bank and uphold the image of bank. Banking is becoming more and more vital for economic development of Bangladesh, in mobilizing capital and other resources. EXIM Bank being a third generation bank is also extending such contribution as to the advancement of the socioeconomics condition of the country. EXIM Bank has some problems but it is encouraging that they are trying to overcome these obstacles. To keep pace with current demand EXIM Bank should be more responsive. Behind every success or failure, EXIM Bank's HR activities are considered the ultimate deciding factor. That is why EXIM Bank always gives high priority in the HRM practices. The success of a commercial bank depends largely in the quality of service rendered to the clients. Quality of service depends on the competence and the quality of the employees of the organization. Therefore, the authority of EXIM Bank has to be careful in recruiting the right person for each job. I think its HR policy in EXIM Bank is good, but if any problem arises then they should reduce it in a proper way.

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