

“An Analysis of the Recruitment and Selection Process of Jamuna Limited”



Date of Submission: 31st December, 2019



Daffodil
International
University

Internship Report

On

**An Analysis of the Recruitment and Selection Process of
Jamuna Bank Limited**

Supervised by

Dr. Gouranga Chandra Debnath

Associate Professor and Head

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Prepared by

Raihan Parvez

ID: 173-14-790

Program: MBA

Major in HRM

Department of Business Administration

Daffodil International University

Date of Submission: 31st December, 2019

Letter of Transmittal

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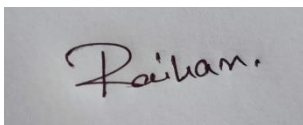
Subject: Submission of Internship Report.

Dear Sir,

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

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

Sincerely Yours,



.....
Raihan Parvez

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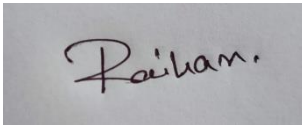
Department of Business Administration

Daffodil International University

Declaration

I, Raihan Parvez, hereby declare that the Internship Report entitled On “**An Analysis of the Recruitment and Selection Process of Jamuna Bank Limited**”. This report submitted for partial completeness for the degree of Master's of Business Administration (MBA).

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



.....

Raihan Parvez

ID: 173-14-790

Program: MBA

Major in HRM

Department of Business Administration

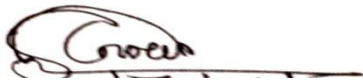
Daffodil International University

Letter of Acceptance

This is to certify that **Raihan Parvez**, ID: 173-14-790 Major in Human Resource Management, MBA program of Daffodil International University. He prepared internship report on “**An Analysis of the Recruitment and Selection Process of Jamuna Bank Limited**” under my supervision. This report is prepared for partial fulfillment of the MBA program.

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

I wish his every success in life.



.....
(Dr. Gouranga Chandra Debnath)

Associate Professor and Head

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgement

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

I grateful to my job supervisor, Mrs. Farhana Sultana Khan Senior officer, Jamuna Bank Ltd. and Md. Abdul Jabbar (Junior Officer) whose supervision I have done my internship successful. They are very generous and friendly with me. I am greatly thankful to him. Moreover, I express gratitude to the whole officer for their cooperation. Without their help, it was difficult for me to do an internship and make a report.

Executive Summery

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

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

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

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

Fourth section is Findings, recommendation and conclusion.

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

Table of Contents

SL	Topics	Page No
	Title Page	i
	Letter of Transmittal	ii
	Declaration	iii
	Letter of Acceptance	iv
	Acknowledgement	v
	Executive Summery	vi
	Table of Contents	vii-viii
	Chapter-01 Introduction	1-3
1.1	Background of the Study	2
1.2	Scope of the study	2
1.3	Objectives of The Study	2
1.4	Methodology of the Study	2
1.5	Limitations of the Study	3
	Chapter-02 Company Profile	4-10
2.1	Introduction	5
2.2	History of Jamuna Bank Limited	5
2.3	Company, Mission, Vision and Objectives	6
2.4	Core Values of Jamuna Bank Limited	7
2.5	The Organizational Structure of Jamuna Bank Limited	10
	Chapter-03 Analysis	11-27
3.1	History of Human Resource Management	12
3.2	Functional area of HRM	12
3.3	Responsibility of HR department in large organization	13
3.4	Recruitment	13
3.5	Recruiting internal and external	17

3.6	Recruitment mistakes	18
3.7	Selection	18
3.8	Fundamental of Selection Practice	19
3.9	Process of Selection	19
3.10	Job Descriptions of JBL	21
3.11	Recruitment & Selection Practice of JBL	23
3.12	Recruitment Practice of JBL	24
3.13	Recruitment of Officer at Entry Level	24
3.14	Mode of Recruitment & Selection of JBL	27
	Chapter-04 Findings, Recommendations and Conclusion	28-30
4.1	Findings of the Study	29
4.2	Recommendations	29
4.3	Conclusion	30
	References	31
	Plagiarism Result	32-33

Chapter 01

Introduction

1.1 Background of the Study

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

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

1.2 Scope of the Study

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

1.3 Objectives of the Study

Broad Objective:

The broad objective is to explore the recruitment and selection process of Jamuna Bank Limited.

Specific Objectives:

1. To know the recruitment and selection process of JBL.
2. To analyze the recruitment and selection process of JBL.
3. To evaluate the recruitment and selection process of JBL.
4. To find out the problems in the recruitment and selection process of JBL.
5. To make some recommendations for recruitment and selection process.

1.4 Methodology of the Study

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

Data Collection Methods

Primary Sources

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

Secondary Sources

Website of the JBL

Different types of web researches.

Different types papers of Jamuna Bank Ltd

Different types of text books.

Annual report of Jamuna Bank Ltd

1.5 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

Chapter-2

Company Profile

2.1 Introduction

The major objective of JBL is to server their customer for achievement of their financial objective & reaching in life henceforward. JBL not only stands for material interests but also stands for ethical improvement of its customers. It is committed to carry out all banking & savings activities on the basis of interest-free profit loss sharing scheme. Now Jamuna bank limited has earned the exclusive point of a leading private commercial bank in Bangladesh.

JBL offers the full assortment of managing an account administrations for individual and corporate customers, covering all section of society inside the structure of saving money organization act and principles/control which set somewhere near our national bank. Expansion of items and administrations incorporate corporate saving money, Retail managing an account and client keeping money directly from to horticulture. The bank gives a wide range of help to trade, exchange, and industry and in general business of the nation. JBL accounts are likewise accessible for new business people to set up promising new pursuit and existing mechanical units.

2.2 History of Jamuna Bank Limited

Jamuna Bank Limited is a keeping money organization enrolled under the organizations demonstration, 1994 with its head office at chini shilpa Bhaban (second floor, third floor, and eighth floor), 33 Dilkusha C/A, Dhaka-1000. The bank began its task from third June 2001. Jamuna Bank Limited is a much promoted new age Bank with an approved capital and paid-up capital of Tk.10000 million and TK.4488 million individually. The paid-up capital has been raised to 840 million and the all out value of the bank remains at 8325 billion as on December 31, 2012. At present the bank is containing 1200 branches. Out of them 342 are situated in metropolitan territories, 854 in country regions, and 2 are found abroad.

Jamuna bank Ltd., the main Bengali named new age private business was set up by a gathering of winning nearby business visionary imagining a thought of making a model managing an account foundation with various viewpoint to other esteemed clients. Presently Jamuna bank give constant web based keeping money system of both urban and country regions.

2.3 Company mission, vision and objectives

Company mission

JBL mission: JBL mission is to provide quality services and introduce innovative services to their customers. The bank is also committed to maintain ethical standard in their business operation, satisfying customers at a competitive price by using strong technology & providing real time service so that a sustainable growth, reasonable return and contribution to the development of the country. JBL also committed to ensuring benefit to the stakeholders.

- To provide quality services.
- To maintain ethical standard.
- To introduce their customer with innovative services.
- To satisfy customer at a competitive price by using technology.
- To provide real-time service.
- To make quality investment.
- To ensure benefit to their stakeholders.
- To make contribution to the development of the country.
- To set high standard of integrity.
- To ensure maximization of shareholders wealth.
- To ensure sustainable growth in business.

JBL vision: To become a leading banking institution and to play a significant role in the development of the country.

Strategic priority,

- To create true customer value, providing desired customer services.
- To ensure a comfortable position of foreign exchange all the time.
- Introducing new service by restructuring existing services.
- Bringing unbanked people to JBL delivery channel.
- Entering new invest to increase profitability.
- Operating businesses which have higher risk adjusted return.

JBL objectives:

- To make and uphold CAMEL score 'Strong'
- To create connection banking and progress service excellence during expansion of Strategic Marketing strategy.

- To stay one of the best banks in Bangladesh in terms of abundance and property excellence.
- To begin fully automatic systems through combination of progression tools.
- To make sure sufficient rate of come back on savings.
- To remain risk point at a tolerable series (including any off balance sheet risk).
- To continue enough liquidity to meet maturing obligations and commitments.
- To maintain a healthy growth of business with preferred image.
- To keep enough organize systems and simplicity in events.
- To develop and keep a quality work-force through an efficient human Resources Management System.
- To ensure best consumption of all accessible capital.
- To pursue an effective system of management by ensuring observance to ethical norms, clearness and answerability at all levels.

2.4 Core values of Jamuna Bank Limited

Products & Services of Jamuna Bank Limited:

Products

- Deposit Schemes
- Saving (SB)
- Short Term Deposit (STD)
- Fixed Deposit

Customer Friendly Deposit Schemes

- Pension Savings Scheme (P.S.S.)
- Education Savings Scheme (E.S.S.)
- Marriage Savings Scheme (M.S.S.)
- Savers Benefit Deposit Scheme (SBDS)
- Bearer Certificate of Deposits (3,6,12 months)
- Islamic Banking

Loan Schemes

- Consumer Credit Scheme (CCS)
- Equity & Entrepreneurship Fund (EEF)

Services

- ATM Service
- Locker Service

Export Department

- Issuing export form to exporters
- Giving FDBP (foreign documents bills for purchase) number
- Matching duplicate export forms with the documents
- Providing customer services regarding export business

An export form usually contains the following:

- Name and address of the authorize dealer
- The commodity to be exported and the code number
- Name and address of the importer and exporter
- Country of origin
- Port of shipment and date
- Port of destination
- Quality
- L/C value on foreign currency
- Terms of scale
- Bill of transportation receipt number.

Import department:

I organized the files in line with the invoice quantity. Fill the import kind and submit the L/C kind on the Asian country Bank web site.

- Submit the import form on Bangladesh bank website
- Write application name, beneficiary, LDBP, L/C no, date, value, Tenor, Liability, Sender bank into the highest of the L/C file, place LCAF range.
- Update the registry
- Update the Master L/C folder
- Update the profile

To open L/C importers needs to fill up the followings

- L/C application form
- Filled up LCA form
- Pro-forma Invoice
- Import registration certificate
- Authority to debit account
- Filled up amendment request form
- Import form
- Insurance cover note and money receipt
- Membership certificate of chamber of commerce
- Rate fluctuating undertaking

Importers must have a JBL bank account

I have to issue an import form with the following like LCAF, pro-forma invoice, commercial invoice. Sometimes there are more than one pro-forma invoice so I had to add the values and update the registry and master L/C file. If any amendments come back then I had to feature the values with the master L/C

Important Information Entry in the registry

- LCAF ID
- L/C no
- L/C date
- Country of origin
- Destination country
- L/C type
- L/C expiry Date
- L/C expiry place
- Last shipment date

Other relevant activities

When I was engaging at Jamuna Bank Limited I worked at front table of the bank. There I performed random activities like providing account opening information to clients

- Customer Service

- Sending mail to move workplace once F. D. Roosevelt & pay order is canceled
- Sending mail to shoppers to tell that their visa and on-line card is prepared
- Giving inputs for pay-orders
- Giving cheque requisition
- Giving clients their cheque books
- Providing assistant to fill up forms

2.5 The organizational structure of Jamuna Bank Limited

The objective of organizational structure and corporate governance of Jamuna Bank Limited is to establish clear management and well-built customer oriented. Being a 3rd generation Bank of Bangladesh, it focuses on

- Remaining with time.
- Managing change.
- Developing human capital.
- Creating true customer's value.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Chapter-3

Analysis

3.1 History of Human Resource Management

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

3.2 Functional area of HRM

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

- Staff amenities planning
- Event management
- Succession planning
- Talent management
- Safety management
- Staff communication
- Reward

3.3 Responsibility of HR department in large organization.

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

3.4 Recruitment

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

Functions of Recruitment

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

Factors Affecting Recruitment

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

Job analysis

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

Sourcing

Internal sources:

Name of some internal sources given below

- Personal references
- Notice boards
- Newsletters
- Memorandum

1) Personal References

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

2) Notice Boards

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

3) Newsletter

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

4) Memorandum

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

External sources:

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

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

Three points are explained below.

1. Word of Mouth

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

2. Notices

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

3. Job Centers

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

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

3.5 Recruiting internal source and external source.

Internal Recruiting

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

Merits

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

Demerits

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

External Recruiting:

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

Merits

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

Demerits

- A new employee who is recruit from external source he/she has need extra time to adjust themselves to current working environment.
- Completing the large source of admission will take longer because the applications are generated and the short list becomes critical.
- Recruiting cost of external sources will be relatively excess than internal
- It may creates employee dissatisfaction, expectation may mismatch between with the company employee.
- Before choosing a source for admission and before making a decision, a source should be thoroughly evaluated and must be studied broadly in different sources to meet the internal or external needs. Before choosing a source, make sure it answers yes as for the following question:

3.6 Recruitment mistakes

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

3.7 Selection:

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

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

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

3.8 Fundamental of Selection Practice

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

3.9 Process of Selection

The Employee selection Practice takes place in following order-

i. Preliminary Interview or Screening

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

ii. Application Form

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

iii. Employment Tests

Written Tests-

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

Aptitude or potential ability test

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

- a. Intelligence Test** – Enables to know whether there is a psychological ability to deal with steps and new problems.
- b. Mechanical Aptitude Test** – Measuring the power of a person to learn a specific type of mechanical work. It can help to identify a person's ability for special visualization, detective motion manual skills, visual motor coordination or integration, visual insight etc.
- c. Psychometric tests** – This test measures a capability to doing a appointed job.

Personality tests

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

iv. Comprehensive Interviews

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

v. Background Checks and Enquiries

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

vi. Medical examination

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

vii. Final Selection Decision

Those who perform successfully in the employment test and interviews and are not eliminated by the development of negative information in the background investigation or physical examination, they are currently considered eligible for appointment. Who makes the offer of employment? Employee section should be proposed for administrative purposes. But their role is only to be administrative. The decision of actual appointment should be done by the department manager where the position was open. A reference about the candidate was checked and finally he was appointed by a formal appointment letter.

3.10 Job Descriptions of Jamuna Bank Limited

EVP (Executive Vice President and Branch Incumbent)

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

AVP & Deputy Manager

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

Senior Officer (Investment Division)

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

document files in all investment sectors jointly with the investment department.

Senior Officer (Foreign Exchange)

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

Senior Officer (General Banking)

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

Officer (Foreign Exchange)

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

Officer (Investment)

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

Officer (General Banking)

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

Junior Officer (Foreign Exchange)

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

Junior Officer (General Banking)

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

Officer (General)

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

Assistant Officer (Cash)

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

3.11 Recruitment & Selection Practice of Jamuna Bank Limited

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

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

3.12 Recruitment Practice of Jamuna Bank Limited

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

3.13 Recruitment of Officer at Entry Level

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

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

Recruitment of Senior Executive / Senior Officers

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

SL	Name of the post	Requirement/Criteria
1	DMD	5 years as a GM or similar post in a scheduled Bank and job duration at least 28 years 4 years as a GM or similar post in a scheduled Bank and job Duration at least 25 years.
2	EVP	7 years as a DGM or 3 years as a GM or similar post in a scheduled Bank and duration of job at least 22 years, 5 years as a DGM or 2 years as a GM or similar post in a scheduled Bank and duration of job at least 20 years
3	SVP	5 years as a DGM or 1 years as a GM or similar post in a scheduled Bank and duration of job at least 20 years 3 years as a DGM or 1 years as a GM or similar post in a scheduled Bank and duration of job at least 18 years
4	VP	2 years as a Deputy General Manager or 5 years as Assistant General Manager or similar post in a scheduled Bank and duration of job at least 18 years 1 year as a Deputy General Manager or 3 years as a Assistant General Manager or similar post in a scheduled Bank duration of job at least 16 years
5	FVP	3 years as a Assistant General Manager or similar post in a scheduled Bank and duration of job at least 16 years or 2 years as a Assistant General Manager or similar post in a scheduled Bank and duration of job at least 14 years
6	AVP	2 years as Assistant General Manager or 4 years as a Senior Principle Officer or similar post in a scheduled Bank and duration of job at least 14 years or 1 year as a Assistant General Manager or 3 years as a Senior Principle Officer or similar post in a scheduled Bank and duration of job at least 12 years.

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

3.14 Mode of Recruitment & Selection of Jaumuna Bank Limited

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

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

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

All persons appointed by the bank should be given medical examination through the authorized doctors / medical officers of the bank so that they can be physically and mentally assured in their health condition. In other words, no official or employee of the bank, physically and mentally, will not be employed in the person's service until a medical officer of the bank or on behalf of this is accepted by a medical authority specified by the bank.

Other Conditions:

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

Chapter 4

Findings, Recommendations and Conclusion

4.1 Findings of the Study

1. Employees of Jamuna 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. Jamuna Bank follow traditional recruitment and selection process to hire employees so that some employees think that if Jamuna 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 Jamuna Bank use traditional recruitment process so that their cost is high for this.
4. As I worked in Konabari 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 L/C accounts.
5. Jamuna Bank Limited does not use any campus recruitment or recruitment through competition etc.
6. HR Division of Jamuna Bank Limited does not contact with those candidates who failed in their recruitment and selection process.

4.2 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 Jamuna Bank Limited.

1. Although most (56%) of the employees agreed that the recruitment and selection system of Jamuna 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. Jamuna 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. Jamuna bank should give equal employment opportunities to recruit new employees.
5. Jamuna 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.

4.3 Conclusion

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

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

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

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