



Internship Report
On
Recruitment & Selection Process: A Study on Mutual Trust
Bank Limited



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

Supervised By

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Submitted By

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Date of Submission: July 10, 2021

Letter of Transmittal

Date: 10/07/2021

To

Sayed Farrukh Ahmed

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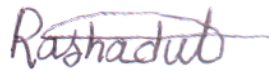
Subject: Submission of the Internship report on “Recruitment & Selection Process: A Study on Mutual Trust Bank Limited”.

Dear Sir,

This is my great pleasure to submit the Internship Report entitled “**Recruitment & Selection Process: A Mutual Trust Bank Limited**”. This report is based on my internship program. The whole report is prepared on the basis of my efficient working experiences in MTB. This is an excellent opportunity for me to acquaint more closely with the organization. I learned many practical experiences about this industry. I hope this will support me in my future. I have put my best effort to make this report a successful one.

I would like to express my sincere gratitude to you for your kind guidance and suggestion in preparing the report. It is worthwhile to mention that there might be some errors and fault in my report due to my limited knowledge. I expect that you will mercy me for unintentional mistakes in preparing this paper.

Sincerely Yours



Rashadul Islam

ID: 153-11-4868

BBA (Major in HRM)

Department of Business Administration

Declaration

I, hereby declare that the presented the internship Report on “**Recruitment & Selection Process: A Study on Mutual Trust Bank Limited**” has been submitted in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA), Major in HRM, Rashadul Islam, ID: 153-11-4868. I also confirm that the report has been accepted and may be presented to the internship Defense Committee for evaluation. Any opinions, suggestions made in this are entirely that of the author of the report. The University does not condone nor reject any of these opinions or suggestions.

Rashadul

.....
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Letter Of Acceptance

This is to certify that Rashadul Islam, **ID # 153-11-4868, BBA (HRM)**, a student of the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. He has successfully completed his internship program at **Mutual Trust Bank Limited** and has prepared this internship under my supervision. His assigned internship topic is “**Recruitment & Selection Process: A Study on Mutual Trust Bank Limited**” I think that the report is worthy of fulfilling the partial requirements of BBA program. I also certify that the study has been prepared for academic purposes only.

I have gone through the report and found it a well written report. He has completed the report by himself. I wish him every success in life.



Sayed Farrukh Ahmed

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

First and foremost, I want to thank the Almighty ALLAH for providing me with the strength and calmness necessary to complete the assignment on time. I'd like to express my gratitude to my distinguished supervisor, Assistant Professor Sayed Farrukh Ahmed of the Department of Business Administration. For assisting me throughout my BBA Internship. My deepest appreciation and special thanks goes to Department of Business Administration of Daffodil International University for giving me an opportunity to come closer to the practical world and help me in enriching my knowledge.

I also express my warm gratitude and cordial thanks to Ali Hasan, Branch Manager at Mutual Trust Bank Limited for his kind prior permission.

I would also like to thank my organization supervisor Md. Ashraful Islam, Relationship officer who has helped me to learn many new things during my internship program. I would also like to thank Palash Chandra Mandal, Ferdous Ahmed and all the employees of HR for all their support and instructions.

Executive Summary

HR activities are one of the most important aspects of every business. The HR division of Mutual Trust Bank is an excellent place to learn everything there is to know about human resources. All HR-related concerns are handled by an excellent staff of HR management. Their hard work allows them to find the right people for the right jobs. They keep track of all of the processes in the recruitment and selection process.

The fact that the turnover rate has decreased shows that Mutual Trust Bank's Limited recruitment and selection process is exemplary, and they hire the appropriate people for the right jobs. The Human Resource Division was the focal point of the report. As a commercial bank for private individuals.

Mutual Trust Bank Limited is under a lot of pressure, thus they require highly professional individuals who are committed to their task, or else the entire operation will fail. Finding such exceptional personnel is a huge task for any firm.

The Human Resources Division of Mutual Trust Bank Limited (MTBL) gives all of the other branches and divisions of the head office a general form at the start of the year to determine the future demand for human resources. The HR division gets an estimate of the manpower requirements for the year based on the information obtained from these forms. The HR department then sets out to find and hire the bank's required number of skilled and efficient employees.

The success of a commercial bank is mainly determined by the level of service provided to its customers. The expertise and quality of the Organization's workers determine the service quality. As a result, the MTBL authorities must be cautious when hiring the correct person for each job. As the MTBL's recruitment and selection procedure improves. It is necessary to update the policy and procedure. So, while the technique they've been using has been reasonably productive so far, it needs to be changed and streamlined to keep up with changing times.

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Chapter: 01

Introduction

1.1 Background of the Study

With a strong operational background, practice is an important aspect of the BBA degree. An successful element is to use educational knowledge and soft data in a real-world operational setting. This also provides contact experience to current students, ensuring that they do not make any blunders until they begin a permanent employment. I was fortunate to be on the Mutual Trust Bank as a newbie on the verge of making it big That is my concentration area inside the HR department. Md. Ashraful Islam of the HR Department was my structure supervisor. This experience has also taught me how to handle several projects and has influenced my career ambitions.

1.2 Objectives of the Study

Broad Objective: The primary goal of this paper is to examine Mutual Trust Bank's Limited whole recruitment and selection process.

Specific Objectives:

- To look at Mutual Trust Bank's recruitment and selection procedures.
- To investigate Mutual Trust Bank's recruitment techniques.
- To determine the flaws with Mutual Trust Bank's recruitment and selection procedure.
- To provide recommendations based on the findings of the study.

1.3 Methodology of the Study

This report is based on a meeting held during Mutual Trust Bank's temporary position. To create reports, both necessary and optional information is used. The crucial information obtained from Mutual Trust Bank isn't used in any basic research publication. Numerous crucial data is obtained in an interview with the employee of that office in confidence from working with diverse divisions.

Primary Source

Information has been gather from

- ✓ Direct communication with the employee.
- ✓ Study on various files of various section of the Mutual Trust Bank.
- ✓ The Company's training guide.
- ✓ Practical deskwork.

Secondary Source

Information has been collected from

- ✓ Several study reports.
- ✓ Web site of this organization.
- ✓ Various Publications, newspaper and journals.
- ✓ Various books and training papers.

1.4 Scope of the Study

The focus of the report will be on the actions taken by "Mutual Trust Bank Limited " to improve its human resource development. It will also focus on their employees' perceptions of the business, as well as the firm's recruitment and selection process. Anyone can determine and comprehend the "Mutual Trust Bank Limited" Recruitment & Selection process and how they work after reading the entire report.

1.5 Limitations of the Study

Each study, of course, has its limitations. I've even designed a study that has some interesting ramifications and will take up a lot of my time. However, it was a fantastic opportunity for me to learn about Mutual Trust Bank's Limited entire HRM practices. The following are some of the study's limitations:

- **Insufficiency of Information**

The study's key constraints include a lack of information and departmental confidentiality, both of which have limited the scope of the analysis required for the study.

- **Time Constraint**

The amount of time available was insufficient to keep track of all activities. Furthermore, the time limit was difficult to manage because I had to confer with the organization's staff at their most convenient times.

- **Inadequate Support from Employees**

For his or her work limit, gathering data from many employees was quite difficult. Due to a lack of knowledge, some assumptions were made. As a result, the report may contain some personal errors.

- **Lack of HR Knowledge of Employees**

Employees lack basic HR expertise, making it impossible for them to cooperate effectively.

Chapter: 02

Bank Profile

Bank

2.1 Mutual Trust Bank Limited

Mutual Trust Bank Limited (MUTUAL TRUST BANK LIMITED) is a significant private sector commercial bank based in Dhaka, Bangladesh. It began operations on October 24, 1999. It has concentrated on Bangladesh's existing and rising markets. MUTUAL TRUST BANK LIMITED has been able to reach a good market standard with competent customer service by concentrating hard on the activities within its area of competence. The bank makes a sincere attempt to fulfill its community commitments. The bank wants to grow and boost the value of its shareholders through such tactics. Mutual Trust Bank commits to increase customer satisfaction through services and to establish a trustworthy connection with clients that has lasted 14 years. The company headquarters are located at Gulshan 1, Dhaka. In Bangladesh, the bank has 86 branches, 14 SME branches, and 107 ATM booths. As of December 2011, the bank had no international branches. It has one booth, which is located in Dhaka's Hazrat Shahjalal International Airport, where customers can exchange money. Through a Global Network of Foreign Correspondent Banks, the bank does international operations. The bank has a total workforce of 1200 people. The bank's management is delegated to a 13-member board of directors. Its main executive is the managing director. The bank engages in a wide range of commercial banking activities, including currency exchange and other financial services. The bank's main focus during its first two years of business was on providing individualized customer service and expanding its clientele base.

2.2 Historical Background

Mutual Trust Bank Limited is a private sector scheduled bank founded under the Company Act of 1994. It was established on September 29, 1999 under the Companies Act 1994 as a public limited company limited by shares for the purpose of carrying out all types of banking activities, with an authorized capital of Tk. 38,00,000,000 divided into 38,000,000 ordinary shares of Tk. 100 each. The bank's shares are traded on the Dhaka and Chittagong Stock Exchanges, and it is a publicly traded firm. The bank's authorized capital is BDT 10 billion. 7 On the same day, the company received a Certificate for Commencement of Business and was granted a license by Bangladesh Bank under the Banking Companies Act 1991, and began banking operations on

October 24, 1999. The Company started its banking operation and is permitted to carry out the following forms of banking operations as stipulated in the Memorandum of Association and as licensed by Bangladesh Bank under the requirements of the Banking Companies Act 1991:

- All aspects of commercial banking, including money market operations
- Investing in activities related to merchant banking.
- Investing in the company's operations.
- Investors, promoters, and capitalists, for example.
- Financial Intermediary Services are a type of financial intermediary service.
- Any financial services that are relevant.

The Bank's commercial banking operations began on October 24, 1999. This organization has successfully established itself as a modern and dynamic financial institution of the country in such a short period of time.

2.3 MUTUAL TRUST BANK LIMITED MISSION

We want to be known as the most admired financial institution in the country, a dynamic, innovative, and client-focused organization that provides a diverse range of goods and services in the pursuit of excellence and outstanding economic value.

2.4 MUTUAL TRUST BANK LIMITED VISION

Mutual Trust Bank's vision is built on the MTBL3V philosophy. MTBL is what we want it to be:

One of Bangladesh's most successful banks,

The preferred financial institution,

A truly world-class financial institution.

2.5 MUTUAL TRUST BANK LIMITED CORE VALUES

Commitment:

Shareholders -using an honest and efficient business model, create long-term economic value for our shareholders.

Community - Committed to serving society by creating jobs, supporting community projects and activities, and acting responsibly as a corporate citizen.

Customers — Provide cutting-edge service to our customers by offering a wide range of products and striving to meet their banking needs to the best of our abilities.

Personnel – We place our faith in the employee's natural abilities and value our relationship as a member of this prestigious financial organization. We collaborate to recognize and appreciate the diverse backgrounds, perspectives, skills, and of everyone in the workplace, regardless of their position.

2.6 The bank's objectives

The main goal of Mutual Trust Bank Limited (MUTUAL TRUST BANK LIMITED) in the financial sector was to provide an interest-free banking system. Aside from that, the bank began operations in the country with the goal of achieving the following goals:

- To build a partnership relationship with clients and to do away with the traditional bank's debtor-creditor relationship.
- Establishment of a welfare-oriented financial system • Mobilization of savings into productive areas
- To invest in a profit-sharing and risk-sharing model.
- Accepting deposits on a profit-and-loss basis.
- To expand banking services to the poor, defenseless, and low-income groups of people in the society in order to improve their standard of living • To contribute to the formation of a society through equitable wealth distribution
- To establish equity in the country's trade and commerce.
- To contribute to the nation's economic progress through providing services.

2.7 Philosophies of the Bank

Mutual Trust Bank is dedicated to following its business principles in order to become a reputable client-focused financial institution in the country by providing service with trust and integrity. The bank is attempting to deliver excellent customer service to its clients. The bank understands the need of conducting all of its operations in an effective and efficient manner. The liquidity ratio for all banks is at 8.8%. As a result, Mutual Trust Bank is working hard to maintain its liquidity ratio.

2.8 Product Service Offering

Retail Banking

Under retail banking, Mutual Trust Bank has established a variety of deposit products, loans, and MTB cards for its customers.

Deposit Product

Mutual Trust Bank has created a variety of deposit products to meet the demands of its Customers. It makes an effort to provide the best value for money to the consumer.

The following are the various **MUTUAL TRUST BANK LIMITED** deposits.

Regular Savings Account

This is **MUTUAL TRUST BANK LIMITED**'s standard savings account. Customers can use this account to access internet banking, fund transfers from one branch to another, and check-book services.

Current Account

MUTUAL TRUST BANK LIMITED has a regular current account. The majority of current accounts in the Panthapath branch are in the names of corporations. In general, current accounts do not pay interest, but **MUTUAL TRUST BANK LIMITED** offers its customers an SND (Short Noticed Deposit) account, which is a current account that pays interest.

Fixed Deposit

Customers who want to make a long-term investment MUTUAL TRUST BANK LIMITED is offering them a fixed deposit with a 12-percent interest rate. Overdraft facilities can be obtained using a fixed deposit as collateral.

Brick by Brick

Brick by Brick is a one-of-a-kind monthly savings plan that accumulates over time and pays out a lump sum at maturity. There is no need to make an initial deposit. This plan has monthly installments of BDT 250, 500, 1000, 2000, and 5000. Three, five, eight, and ten years are the savings periods. Brick by Brick is a popular Mutual Trust Bank deposit. The customer must open an account between 1st to 20th of following month.

MTBL Inspire

MTB Inspire offers a variety of additional services, as well as the unique benefit of receiving a monthly return on the customer's investment rather than the conventional half-yearly return. Interest is calculated daily and paid on a monthly basis.

MTBL Ruby

Today's independent women can benefit from MTB Ruby's hassle-free banking services. MTB Ruby, an exclusive savings account for women, is packed with specific perks for women customers, in addition to the fundamental MTB banking advantage. Interest is calculated on a daily basis and credited monthly.

MTBL Millionaire Plan

The Millionaire Plan is a monthly savings plan that aims to make the consumer a millionaire in a few of years. After one year, this account allows for an 80 percent loan. Make a payment of BDT 1,000,000 over 6 years at a monthly installment of BDT 9,400.

MTBL Kotipati

MUTUAL TRUST BANK LIMITED offers the "MTB Kotipati" product, which converts you into a Kotipati after a set period of time, based on the customer's monthly deposit capacity. The bank offers a good rate of return on deposits. The consumer is eligible for a loan of up to 90% of the amount deposited.

MTBL Junior

The MTB junior account is for kids. The bank assists the customer in demonstrating a safe method of saving money for their children. The account holder must be under the age of eighteen.

MTBL Graduate

Graduate and college students over the age of 18 are eligible to use this account. It can be both exhilarating and hard to begin college or university. That's why MTBL Graduate, a modern savings account, has everything students need to meet all of their banking needs, including monthly income and the ability to save for future financial crises.

Loan Product

Customers of Mutual Trust Bank can also get a loan. It offers a variety of loan options to meet the demands of its customers.

MTBL Personal Loan

Mutual Trust Bank provides simple, convenient, and speedy loan services to meet the demands of its consumers. Loan amounts range from 50,000 to 10,000 taka. Repayment terms range from 12 to 60 months.

MTBL Auto Loan

For automobile loans, Mutual Trust Bank offers a competitive interest rate. The loan is accessible for both new and used vehicles. The interest rate is currently at 17%. The loan amount ranges from BDT 3,000 to BDT 20,000.

MTBL Home Loan

One of life's most satisfying undertakings is planning to buy a home. MTBL offers a variety of home loan choices that can be customized, whether you're buying a new house or an apartment. The loan amount will range from BDT 5,00,000 to BDT 1,00,000,000. The rate of interest is 14.5 percent.

MTBL Home Equity

A loan MTBL Home Equity Loan is a loan offered by Mutual Trust Bank for house building, extension, restoration, and finishing work. Amount of loan: up to 70% of the property's value.

MTBL Card

Customers of Mutual Trust Bank can get a debit or credit card.

Debit Card

The MTBL VISA credit card can be used to withdraw cash from any VISA ATM worldwide. The MTBL Visa Debit card is very versatile and easy to use. To make a transaction, the customer simply needs to swipe and sign.

Credit Card

The MTBL credit card is accepted all across the world. As we all know, when using a credit card, the consumer is not required to pay the entire bill. MTBL credit cardholders are just need to pay 5% of the total bill amount.

Wholesale Banking

Wholesale banking is a type of banking service provided by a bank to major corporate clients, midsize businesses, real estate developers, and others. Mutual Trust Bank offers the following services.

Term Finance

Mutual Trust Bank provides term loans for project financing, leasing financing, and home construction financing. These are significant sums of money owed to corporate clients.

Working Capital Finance

Working capital finance is a service that a bank provides to its customers in order to help them manage their cash flow. It has several advantages, such as cash against documents (CAD), secured over draft (SOD), and so on.

Trade Finance

This product aids in the export and import of goods. Depending on their needs, Mutual Trust Bank provides export and import finance.

MTBL Offshore

Banking An offshore bank is one that is located outside of the depositors' home country. This service is aimed for companies in EPZ that are 100 percent foreign owned, joint ventures, or locally owned.

NRB Banking

Mutual Trust Bank provides a variety of deposit products in local currency for NRBs living abroad who want to keep their hard-earned money for future use and to make family upkeep easier.

SME Banking

SME banking is a service that caters to small businesses. For the entrepreneurs, the bank created a range of products.

MTBL Small Business Loan

It is intended for small business owners that want to expand their operations. The loan amount might range from \$50,000 to \$50,000,000.

MTBL Digoon

Customers can acquire a loan for twice the value of their fixed deposit. The loan amount ranges from \$5,000 to \$20,000,000.

MTBL Bhagyobati

This is a financing for women who want to start their own business. The loan amount ranges from a thousand to fifty thousand TK. The rate of interest is ten percent.

MTBL Krishi

It is intended for use in the agricultural industry. Only farmers are eligible to apply. The loan is for a maximum of three cores.

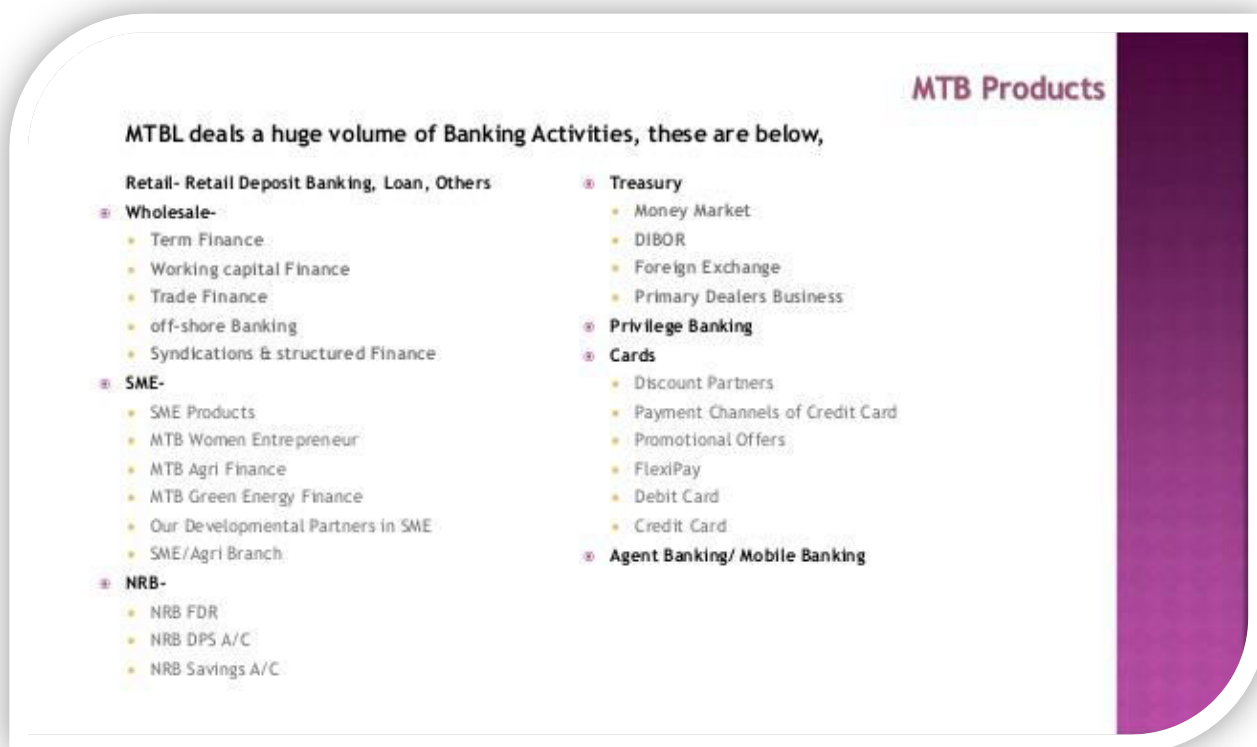


Figure 1: Product Line of Mutual Trust Bank Limited

2.9 The Organizational Hierarchy of Mutual Trust Bank Limited

Mutual Trust Bank has a single Managing Director (MD) who oversees and controls the bank's primary departments. He is in charge of overseeing the overall activities and divisions. The Managing Director is reported to by one Senior Executive Vice President (SEVP), three Executive Vice Presidents (EVP), and two Senior Vice Presidents. Credit, loan administration, international, information technology, financial control & accounts division, treasury division, credit division, and card division are all under the direction of Executive Vice Presidents. The human resource and marketing divisions are under the supervision of the Senior Vice President. The Senior Executive Vice President supervises the Vice Presidents. And the Senior Executive Vice President reports directly to the Executive Vice President (SEVP). The daily activities are under the direct supervision of the Senior Executive Vice President (SEVP).

2.10 MTBL Senior Management Team

The senior management team at Mutual Trust Bank is strong. The top management team collaborates on plans and oversees the entire bank in order to achieve the organization's objectives.

Name	Position
Anis .A. Khan	Managing Director & CEO
Md. Ahsan Uz Zaman	Additional Managing Director
Kamrul Isalm Chowdhury	Deputy Managing Director & Secretary
Md. Hasem Chowdhury & Zakir Hossain	Deputy Managing Director
Nurul Islam & Mohammad Ali	Senior Executive Vice President
Meer Sajedul Basar	CFO & Senior Vice President

2.11 Operational Network Organogram of Mutual Trust Bank Limited

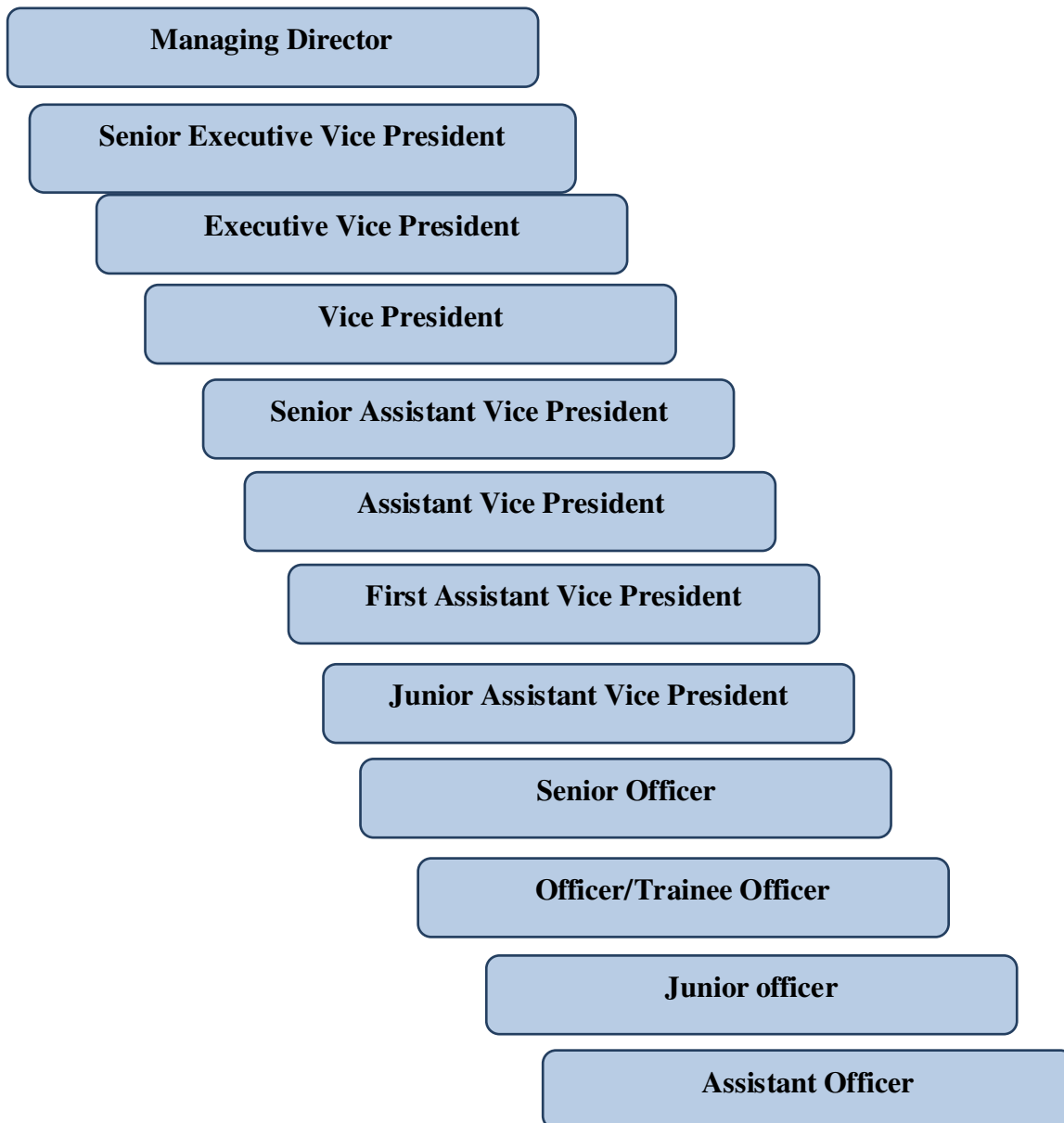


Figure 2: Organogram of Mutual Trust Bank Limited Head Office

Chapter: 03

Analysis

3.1 Description/Nature of the job

Human resource management, like other departments, is critical. Job recruitment, various sorts of promotion, raising salary policies, and various sorts of packaging are all handled by the human resource department. The goal of this department is to establish a dynamic atmosphere via individuals' active and passionate engagement. Every month, a meeting is held in the Head Office when bank and employee-related concerns are reviewed and solutions are devised to develop the aforementioned elements, which is overseen by the Human Resource Department.

3.2 Human resource department mainly focus on the functions

Staffing:

The HR department's main focus when it comes to staffing is on the planning, recruitment, selection, posting, and promotion procedures.

Administration

The administrative side of human resource activities is also kept up to date. The HR department is also in charge of keeping track of paperwork.

Compensation & Benefits

Maintain the employee salary and benefit packages.

Training & Development

The HR department must first determine the need for employee training and then execute a training and development program based on the employee's performance.

Specific Responsibilities of the job

- Finding Out the Vacant Positions
- Gathering suitable candidates' CVs from internal and external sources Summarizing the CV
- Organizing a Job Interview
- Getting the Interview Committee's Feedback on the Interview
- Notifying Selected Candidates of Their Selection

- Obtaining Candidate Joining Confirmation to complete the recruitment process

Also Some Activities Like

- Management of transportation
- Approval of the Bill
- Approval of Leave
- Managing Medical Concerns

Different aspects of the job performance

- Implementation of a written test as part of the admissions process to ensure that all requirements are met.
- Candidates' credibility
- Management of pull transport
- Keeping track of all types of permitted allowances.
- Personal allusions were strictly prohibited.

Critical observations and recommendations:

- HR activities should be carried out in a more organised manner.
- Should be given more priority New Applicants
- To improve the credibility of employee reporting, HR should keep up with them. Things to do.

3.3 Recruitment Sources

Recruitment is based on the following two sources

- Sources within the company - Internal Source
- Sources outside the company - External Source

1. Internal Sources

Here are some of the internal recruiting sources that Mutual Trust Bank

- A suggestion or proposal from within the company.
- Boards of Notification
- Magazines and newsletters
- Addendum to the Memorandum.

2. External Sources:

Some of the most major external sources of staff recruitment are listed below

- A public relations campaign
- At the Educational Institution, there will be a Job Fair.
- Promotion on social media
- BDjobs
- HR Consulting Firms
- The Waiting List

A public relations campaign

This recruitment strategy may be used by a company to acquire new talent. When it comes to recruiting, Mutual Trust Bank uses a similar process. The company's website outlines the needs for labor force in addition to advertising on employment circular websites, newspapers, and company websites. A full description of the work responsibilities and educational requirements, as well as compensation expectations, etc. should be included.

At the Educational Institution, there will be a Job Fair

Direct recruitment is also encouraged by the bank, which works with any reputable universities in Bangladesh. As a result, these individuals have previously engaged in activities such as job fairs and would like to do so more frequently in the future. To evaluate which candidates are best suited to work for the organization, several interviews were performed on campus, followed by interviews at their office.

Promotion on social media

The bank also actively searches for possible applicants on social media platforms such as Facebook, Instagram, and LinkedIn. For a wider reach, vacancy announcements are posted on many vacancy announcement groups as well as other university and educational organizations. This extreme sector is now performing exceptionally well in terms of bank recruitment. This is also a cost-effective and time-efficient method of locating qualified individuals.

BD jobs

BD Jobs is one of Bangladesh's largest job-searching platforms. This platform is well-known and well-designed to help both companies and employees identify the best-fit workforce. Mutual Trust Bank is increasingly using this platform to find their suitable candidates.

HR Consulting Firms

A variety of human resource consulting firms and agencies operate in our country, assisting and facilitating various organizations in recruiting and training new personnel. Despite the fact that SEBL does not use employment agencies, these businesses are in charge of checking employees' eligibility and ensuring they have all of the necessary documentation.

The Waiting List

Mutual Trust Bank interacts with other parties in addition to generating a candidate waiting list. This is a group of candidates that took the exam more than once but were unable to meet the workplace criterion of employment. Candidates who satisfy the job requirements of the job opportunity are occasionally selected for interviews from the waiting list.

3.4 Eligible candidates must meet the following requirements

1. The basic requirements for a candidate should include
 - Qualifications for the role based on educational background
 - The minimum age requirement is 30 years old.
 - Having undergone a thorough examination by a reputable medical authority.
2. Officers on probation must meet the following standards

Candidates must have exceptional talent and ability to rise to the challenge and work hard in order to have a successful career at the Bank.

Candidates should have the following qualifications.

- MBA with a minimum 3.0 GPA and at least a 2nd Class in all other exams
- a minimum of 2(two) in any discipline and a minimum of 2(two) in any other examination from a recognized public or private university.

3. Knowledge of Computers:

Any new recruit at Commuter should have a basic understanding of the following

- OS: Windows, Linux
- Spreadsheet Software: Microsoft Excel/SPSS,
- Word Processing Software: Microsoft Word Email: Microsoft Outlook.

Every candidate must go through multiple exam phases during the recruitment and selection process.

Written examination:

This test covers general math, English, analytical and banking skills, and general knowledge in addition to general math and English.

In-person interview:

A face-to-face interview session will be conducted by the bank's executives and management.

Tested by Medical Personnel:

After completing both the first and second levels, the candidate is required to get a medical examination at the bank's designated facility.

3.5 Selection and its Procedures

A selection process is used to choose a candidate through a set of steps. It entails much more than simply selecting the ideal person. Employee selection is the process of ensuring that the correct individual goes to the correct location. Despite the fact that both are important aspects of employment, there is a distinction between the selection and recruitment procedures.

Application form

The candidates must complete the application form. The application form contains several different pieces of information, such as qualifications, age, previous experiences, and so on. Academic qualifications, age, or prior experience could all be factors.

The Written Test

The most important test for acquiring the job is the key job requirement test.

In-depth Interview Session

The purpose of an interview is to see if the candidate has what it takes for the job or if the role demands a specific person.

Practical Interview

By asking analytical or numerical questions, these interviews reveal a candidate's love for a given job and how broadminded they are.

Background Inquiry

This will be the primary method of determining a candidate's citizenship. This is a critical step to ensure that the criminal background check does not show any criminal or unlawful conduct.

Medication Examination

Candidates must pass physical and mental fitness exams in order to be considered for the job vacancy.

The Final Decision on Employment

The selection was decided mostly based on the several tests that were done in order to meet the preliminary standards in order to be considered for the open post.

Chapter: 04

Findings, Recommendations and Conclusion

4.1 Findings of the Study

The study's findings are as follows:

- **There is no common policy for job analysis:** The job analysis program is not standard, and the human resource department's key staffs are unable of performing various HRM duties. Senior management should implement a proper job analysis program to increase output.
- **Human resource planning policies are ineffective:** Effective human resource planning policies include having enough staff, with the proper mix of skill, in the correct places, executing their tasks when they are needed. Mutual Trust Bank, on the other hand, does not have a human resources planning policy in place to manage its human resources. In order to increase its performance, Mutual Trust Bank Limited should create a standard human resource planning policy.
- **Lack of an ideal recruitment and selection policy:** While the organization is short on employees, I believe there is a lack of proper staffing—that is, a lack of the right people in the right places. As a result, the fundamental issue has been identified: a lack of an optimal recruitment and selection program. The policy should be carefully developed because recruiting and selection are the most important aspects of the HR department.
- **There is a lack of a consistent training and development policy:** Mutual Trust Bank Ltd.'s staff development policy is ineffective due to a lack of a consistent training and development policy. The bank does not schedule employee training and orientation on a regular basis. As a result, employees fail to interact effectively with clients. Regular training for officers and HR officers may be arranged to guarantee that the bank's operations run smoothly and that the desired momentum is maintained in day-to-day activity. Every year, a budget for training could be set aside.
- **Lack of effective performance appraisal policy:** Mutual Trust bank Ltd does not accurately follow the performance appraisal program due to a lack of an effective performance appraisal policy. In the bank, there is some discrimination and nepotism. As a result, supervisors assign different scores to employees with varying levels of efficiency. HR should conduct accurate performance evaluations; otherwise, the organization may face issues as a result of unfair standard performance evaluations.

4.2 Recommendations

The following are the recommendations based on the findings

1. To perform a proper job analysis program:

For greater output, senior management should execute a proper job analysis program.

2. To establish a standard human resource planning policy:

Mutual Trust Bank Limited should establish a standard human resource planning policy in order to improve its performance.

3. Formulate an ideal recruiting and selection policy:

Because recruiting and selection is the most significant aspect of the HR department, the policy should be carefully crafted.

4. To create an effective training and development policy, follow these steps:

Regular training for officers and HR officers may be arranged to ensure the bank's smooth operations and to achieve the desired momentum in day-to-day work. A budget for training could be set aside each year.

5. To carry out a standard performance appraisal program:

HR should conduct accurate performance appraisals; otherwise, the company may face problems as a result of unfair standard performance appraisals.

Finally, it can be concluded that Mutual Trust Bank Ltd should take the aforementioned steps to address the current issues.

4.3 Conclusion

I was lucky enough to begin my professional career at MUTUAL TRUST BANK LIMITED, one of Bangladesh's largest commercial banks. The practical information I gained here will always assist me in progressing in my career. Now I understand that internship training is necessary to round out my theoretical knowledge and obtain real-world experience. So, once again, I'd like to express my gratitude to Daffodil International University and MUTUAL TRUST BANK LIMITED for providing me with this incredible learning experience.

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