



An internship Report on “Recruitment and Selection Process of Bangladesh Commerce Bank Ltd.”



BANGLADESH COMMERCE BANK LTD.

An Internship Report on Recruitment and selection Process of
Bangladesh Commerce Bank Ltd
Uttara branch

Submitted to:

Siddiqur Rahman
Assistant Professor and Associate Head
Faculty of Business & Entrepreneurship
Department of Business Administration
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Submitted by:

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Program: BBA
Major: Human Resource Management
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Letter of Transmittal

Date:

To,

The Dean

Faculty of Business Administration

Daffodil International University

Subject: submission of internship report.

Sir,

I am gladly submitting my internship report on "Recruitment and Selection" which is a vital recruitment for the degree of BBA.

I am assigned to do my report with practical experience and I have constructed it with relevant information. My internship program was in Bangladesh Commerce Bank Ltd, Uttara branch from 16th February to 16th May. I have prepared the report with my theoretical understanding and practical work practice. I am very grateful for your kindness and gentle mind for reading my report.

I am very thankful for your patient and co-operation.

Yours truly,

Rubaia Abedin Chaity

Id: 173-11-1123

Program: BBA

Major: HRM.

Declaration

I, hereby, Rubaia Abedin Chaity, declared that the presented report of internship title as **“Recruitment and Selection Process of Bangladesh Commerce Bank Ltd.”** Is uniquely prepared by me after the completing the three month work at Uttara Branch in Bangladesh Commerce Bank Ltd.

I also confirm that, The report is only made for my academic requirement not for any other purpose.



.....

Rubaia Abedin Chaity

ID: 173-11-1123

Program: BBA

Major in HRM

Department of Business Administration

Daffodil International University

Letter of Acceptance

This is to certify that Rubaia Abedin Chaity ID: 173-11-1123 Major in Human Resource Management, BBA program of Daffodil International University. He prepared internship report on **“Recruitment and Selection Process of Bangladesh Commerce Bank Ltd”** under my supervision. This report is prepared for partial fulfillment of the BBA program. The data and findings presented in this report seem authentic. So it has been approved for internship presentation.



.....
Siddiqur Rahman

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



বাংলাদেশ কমার্স ব্যাংক লিমিটেড
BANGLADESH COMMERCE BANK LTD.

প্রধান কার্যালয় : ইউনোস ট্রেড সেন্টার, লেভেল-২২, ৫২-৫৩, দিলকুশা বাণিজ্যিক এলাকা, ঢাকা-১০০০, পিএবিএক্স : ৯৫৫৯৮৩১, ৯৫৭১৫৮১, ৯৫৮৫৭০৩
Corporate Office : Eunoos Trade Center, Level-22, 52-53, Dilkusha C/A, Dhaka-1000, PABX : 9559831, 9571581, 9585703
Hot Line: 16270, Fax : 88-02-9568218, E-mail : info@bcbl.com.bd, SWIFT : BCBLBDDH, G.P.O. Box No. 475

REF: BCBL/UTTARA/INTERNSHIP/ 315

DATE:07/06/2021

TO WHOM IT MAY CONCERN

This is to certify that **Rubaia Abedin Chaity, ID # 173-11-1123** a student of Daffodil International University ,Address-House-04&06 Road -07,Sector-3,Uttara Dhaka-1230 has successfully completed her internship program with Bangladesh Commerce Bank Ltd, Uttara Branch, Dhaka from **Februry-2021 to April - 2021**. She has practically acquainted with total functional operation of **“Human Resource Management”**. Her performance is found to be in satisfactory level.

We wish her bright prospect with her career.

Thanking You,

Yours faithfully,

(Lipe Azad)
SVP & Branch Manager

www.bcblbd.com

Ref : Internship Placement//211/10406

31 Jan 2021

To
Head of HR
Bangladesh Commerce Bank Ltd
52-53 Dilkusha Road, Dhaka

Subject : To accord permission for internship placement

Dear Sir,

This is to bring to your kind attention that the following student of BBA Program, major in HRM, under the

Department of Business Administration of Daffodil International University, Uttara Campus, Dhaka, is interested to undergo a three months long Internship Training Program in your esteemed organization. In that training program, the student will carry out a study and in doing so observe the different activities and collect necessary data and information (financial and/or operational) from your organization under the supervision of one of the teachers of this department. The confidentiality of data and information will be strictly maintained. We need your kind co-operation and necessary permission in this regard.

After completion of the said program, the student will have to submit an Internship/Project report to the department. The report must embody a certificate from your office stating successful completion of a three-month-long practical experience by the student in your organization. Therefore, you are requested to provide a certificate in question to the student after completion of the program.

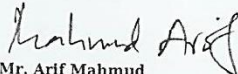
It will be highly appreciated if you kindly accord the following student the permission to undergo a three-month-long Internship program in your esteemed organization.

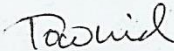
Name of the Student	Program	ID No.
Rubaia Abedin Chaity	BBA	173-11-1123

Thanks

Yours Sincerely,

Yours Sincerely,


Mr. Arif Mahmud
Academic Director (In-Charge)
Uttara Campus
Daffodil International University
Telephone: 58952710/48956772 Ext. 200



Acknowledgment

This report is outcome of successful implementation of my project work and contribution of number of people who given be the opportunity, time and effort to share their thinking, perspective and suggestions to improve the report. It's a opportunity for me to express my pleasure and thank everyone who helping, co-operating and encouraged my strength and potential growth. Also those who contributed preparing this project directly and indirectly.

It's a great contentment for me to be selected under the guidance of Mr. Siddqur Rahman, Assistant Professor and Associate Head of Daffodil International University. I am very thankful to him for all his kind co-operation and direction in preparing this report paper. His helpful suggestions and guidelines assisted me a lot to prepare this report.

Then I would like to specially thank Lipe Azad, SVP and Head of Branch and my supervisor Mr. A.Z.M. Ali Mol Razi, Executive Officer and Manager Operation in Bangladesh Commerce Bank Ltd, Uttara branch for their supervision and providing suggestions and working knowledge throughout my internship period. Without their assistance and guidelines, this internship report would not be complete.

Lastly, I would like to thank all the officers of Bangladesh Commerce Bank Ltd for teaching and co-operate with me about my internship topic and helped to gain my knowledge about it. They gave the information I need for my report making also criticized about my work so that I can improve it. This acknowledgement is not enough to express how their suggestions and advice impact on this report. My gratitude is to all of them.

Executive summary

Internship is a great opportunity for experiencing work life. For a student who is exploring job opportunity with theoretical knowledge into practical real life experience, internship is very important stage for them. It teaches the balance between theory and real life knowledge can be gained by this. By this opportunity I have learned how to cope up with corporate life and getting into work life schedule. Bangladesh Commerce Bank Ltd is a renowned commercial bank where I have completed my internship.

The first chapter of the report describes the background of Bangladesh Commerce Bank Limited and it's corporate culture, products, HRM practices, management systems etc. Also it include my personal experiences and limitations I have faced.

The second chapter of the report describes analysis, discussion and issues of Recruitment and selection process of Bangladesh Commerce Bank Ltd. Here I have put my observations, learnings corporate culture adaptation.

The third chapter concludes the major findings of BCBL while analyzing Recruitment and selection process and some recommendations for BCBL. And the last chapter includes the report's conclusion.

This report is made with my three month working experience as an internee in BCBL. It's a combination of my observation and hard work with banks co-operative environment. This report contains my learning experience about various HR practices but my main topic in Recruitment and Selection which you will find broadly discussed in it. I gladly acknowledge the experience and my learning throughout my internship period.

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Chapter: One

Introduction

1.1 Origin of the Bank:

Bangladesh Commerce Bank Ltd originated on 1st June, 1998 under companies Act, 1994, the Bank Companies Act, 1991 and parliament Act 12 of 1997.

This bank is following the footsteps of its origins to the former Bangladesh Commerce and Investment Limited which was incorporated on 1986. Due to liquidity crisis, in 1992 its activities were discontinued by Bangladesh Bank. For protecting the banking sector, the customers and the employees of the bank, it was changed into Bangladesh Commerce Bank Ltd in 1998 by Bangladesh Bank.

Now, BCBL is a renowned commercial Bank. Its core business is obtaining deposit and providing loans. This financial provides services for business, organizations and individual identity. BCBL is engaged with deposit and lending activities to private and corporate clients in wholesale and Retailing banking. The bank provides other services like mobile banking, credit card, Custodial guarantee and service, trade finance, cash management and settlement. Also they are providing online Banking and auto loan to their customers.

1.2 Chronological progress:

In 1998, Bangladesh Commerce Bank Ltd Directors Board was confirmed by Bangladesh bank and incorporated as public limited company under the Companies Act 1991 and accordance with the Parliamentary Act no 12 of 1997.

In 1999, Bangladesh Commerce Bank began its operation and functions with 24 branches around the country.

In 2002, Bangladesh Commerce Bank Ltd opened 25th Branch in Cumilla and starts its operation.

In 2011, BCBL relocated BCBL's corporate office and launched corporate office and launched its "BCB Credit Card". Also it restarted branch opening with Seedstore Bazar Branch at Mymensing after 9 years.

In 2012, BCBL launched Mobile Banking in all branches. It provided Mobile Financial Services. It was a outstroke upgrade for the bank.

In 2014, Bangladesh Commerce Bank Ltd inaugurated Central Trade Processing Unit.

In 2018, BCBL opened 62nd branch in Rokeya Sarani.

In 2019, BCBL opened 63rd branch in Banglamotor and 64th branch in Begum Rupdia.

In 2021, BCBL have 69 branches with new models updates in Technological system.

1.3 Current Activities:

Bangladesh Commerce Bank Ltd is focused on customer's satisfaction. BCBL is working with liability product, deposit product, SME product, and Agri product. Also BCBL is functioning with Remittance transfer and service with RIA, MoneyGram, and Western Union mostly. BCBL is providing all types of Technology banking and for the higher satisfaction of customers this bank is bringing Utility Service, Call center service, Evening Banking Service. Bangladesh Commerce Bank's primary function is to accept deposit, recurring account deposits and these deposits are payable after a certain time of loans and advances including overdrafts facility, cash credit, bill discounts, money at call etc. BCBL is also providing demand and term loans to all types of clients against proper security. In Bangladesh Commerce Bank Ltd, BCB Nirbar, BCB Srijoni, BCB Shikkha shurid, BCB Chikitsha shurid, and BCB Bibaho shurid is most popular deposit accounts. BCBL has bought new products in recent year like Auto loan, BCB Senior Citizen and BCB Tarunya.

Bangladesh Commerce Bank Ltd.'s most significant function is credit creation. When the bank sanctions a loan to a customer, BCBL does not provide cash to the borrower instead of that, BCBL bank opens a deposit account from which the debtor can withdraw money. In simple words, when a loan is sanctioned the bank automatically create from BCBL. BCBL performs various secondary functions including many agency functions and general utility function.

Bangladesh Commerce Bank Ltd is currently working on improvement of its services to reach the top on customer's service. BCBL's Banking Technology services generate managing customers finance a pleasure by letting them fulfill most of the Banking needs online. Currently BCBL is using My Bank, BEFTN; BACH for most of the core banking software. BCBL is providing IT related banking products such as Internet Banking, Mobile Banking, and SMS Banking for customers. By using Mobile Banking one can conduct banking transactions more easy and convincible way with Mobile phone. Also BCBL is offering credit card and debit card facility services to account holders.

1.4 Vision:

BCBL's vision is to become customer's first choice with meaningful contributions to the society. BCBL is emphasizing on its corporate social responsibility. BCBL is providing services for all categories person. So that every person can get benefited from the bank. BCBL is prominently focused on its CSR activities. It has contributed in area of education, health, and self-employment and for freedom fighter.

1.5 Mission:

BCBL's mission is customer focused. BCBL is committed to fulfill its customer needs and become their first choice in banking so that customer can have a sustainable growth in reasonable return and contribution to the development of the country can be ensured with a motivated professional work force.

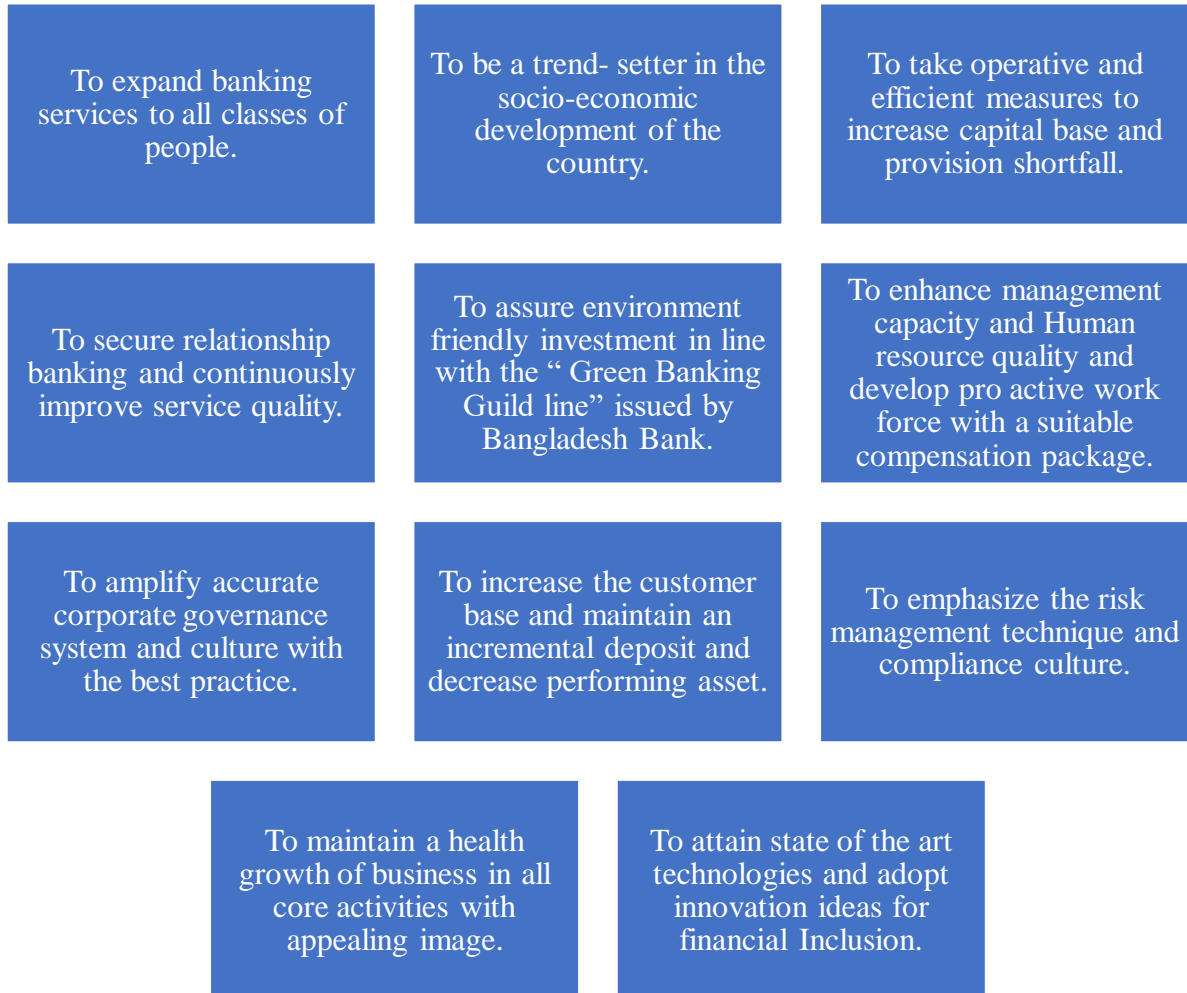
BCBL's first priority is customer and their development. The bank wants to ensure the prosperity and development of each and every customer. As long as customers benefit the bank is also focused on countries development. They want to motivate people to work for welfare of the country. And they want to create professional work force. Its result comes out through a quality manpower motivated by visionary management with their ability, willingness devotion, sacrifice on which people can keep trust. BCBL believe manpower as human capital their mission statement is “service with trust” inspired people to attract quality manpower for the bank who can uphold trust with quality service.

1.6 Role of Bangladesh Commerce Bank Ltd:

BCBL is involved in the following activities.

1. Processing payment with Telegraph transfer, internet banking, BEFTN etc.
2. Issuing bank overdraft and bank cheques.
3. Accepting money on term deposit.
4. Lending money by overdraft and investment loan.
5. Giving documentary and standby letter of credit, guarantees, performance bonus, Securities underwriting commitments and other forms of off balance sheet exposure.
6. Safely keeping documents and other items in locker safe deposit box.
7. In a position of “ Financial Supermarket”
8. Managing treasury and cash management.
9. Play the role of merchant banking and private quality financing.

1.7 Bangladesh Commerce Bank Ltd.'s Strategic priorities:



1.8 Products and Services of BCBL:

BCBL has different types of products for every category of people. The products are:

1.8.1 Deposit products:

- Savings deposit.
- Short notice deposit.
- BCB Bibaho Shurid.
- BCB Shikkha Shurid.
- BCB Chikitsha shurid.
- BCB nondita
- BCB shrijoni
- BCB Nirbar.
- BCB Tarunya
- BCB senior citizenship.
- Double benefit scheme.
- Monthly income scheme.

1.8.2 Loan products:

- Syndication and club Finance
- Lease Finance.
- Project Finance.
- Short term and long term loan.
- Cash credit.
- Overdraft.
- Commercial loans
- House building loans.
- Transportation loan.
- Trading loan.
- Women entrepreneurship loan.

1.8.3 SME products:

- BCB term loan.
- BCB Kollani.
- BCB seasonal loan.
- Special SME for Covid-19.

1.8.4 Agri products:

- Agricultural loan.
- Agri and rural loan.

1.9 Corporate Culture of BCBL:

BCBL bank is one of the most disciplined banks with a significant corporate culture. They believe that every employee needs to have all types of work skills.

The bank trust in shared meaning shared understanding and shared sense making. The people of the bank can observe and understand activities and situation in very particular way. They structure their etiquette, character and manner individually to suit the objective of the bank and the need of the customers who are maximum importance to the bank. In this bank, team work is the primary key they consider themselves as a close fitting team who always help each other for improvement. The officers are very co- operative. And try to understand others problem and try to cope up with it, they train everyone equally as a team for the new employees.

Although they are very helpful and co-operation but they are very strict when it comes to rules and regulations. They work very systematically and punctually. As their first priority is customer, they provide best service in less hassle.

1.10 HRM practices on BCBL:

Recruitment, promotion, transfer, disciplinary, and punitive measures, Human resource development are the policies of Human Resource Management and service rules are framed and approved by board. The chairman or the directors are not involved or interfere into or influence over any administrative affairs including recruitment, promotion, transfer and disciplinary measures as executed under the set service rules.

In recruitment and selection Committees, Boars members and not included in the process. Recruitment and promotion to the immediate two ranks lower the CEO will rest upon the board. Recruitment and promotion shall is carried out complying with the service rules.

1.11 Management of BCBL:

BCBL's management system is very distinguished, professional and experienced. They are providing service for 23 years with dignity.

Board of Directors is responsible for top management and policy formulation of the bank. BCBL's management team is instructed by the CEO and Managing Director who has over 42 years experience in banking sector. Board of Director consists 11 members headed by chairman where 5 members are from government and other 6 members non- government.

The board formulates the policies and program of bank executive for the executive for the executive and officers. The managing director is assisted and supported by other qualified

executive like senior executive vice president, Executive vice president, Senior Vice President, Vice President, Senior Assistant Vice President and other officers and staffs.

1.12 Background:

This study is blended with theoretical knowledge from academic courses and practical knowledge from the Organization. When students experience the practical field to make use of theoretical knowledge, they come to realize the benefited that knowledge. I had the opportunity to do the internship in Bangladesh Commerce Bank Ltd. It was a huge opportunity for me of experience lot of practical work.

1.13 Scope of the study:

As I have done my Internship in BCBL, Uttara branch, the scope of the study was quite limited because of the Bank's rules and restrictions. This report does not cover every functions and operations of human resource management of Human resource management of BCBL Bank. This report contains only recruitment and selection. This branch does not practice different and independent recruitment and selection process. The present study deals with the narrated policy of the head office of the bank. The bank officers were very co-operated they try to provide as much information they can. Uttara branch has the scope of learning because it is not always very crowded.

1.14 Objective:

The main objective of the study is to inhabiting my practical knowledge on banking system and operations during internship period. It's an opportunity to co-ordinate out theoretical knowledge with practical work experience.

- To analyze the recruitment and selection process.
- To evaluate the steps of recruitment and selection in banking sector.
- To identifying the issues organization face while recruitment and selection.
- To identify the problems and develop some recommendations.

1.15 Methodology:

In case of collecting necessary data a special care should be taken so that all components may not affect the objectives of the study. I have prepared this report after narrative studies and to

some extend theoretical studies. Those data and information were collected form both primary and secondary resources.

1.15.1 Primary source of data:

- Observation of various organizational procedures.
- Conversation with bank officers and staff.
- By asking questions about the bank and the topic in details.
- Witnessing the banks different operation and functions.

1.15.2 Secondary Data:

- Annual report of BCBL.
- Desk report of different Department.
- Information from Human Resource Division File.
- Study of different related Academic book, training and seminar paper.
- Information about the bank by their company profile.
- Various Reference books.
- Articles published both online and offline.
- Bangladesh Commerce Bank Ltd.'s official website.

1.16 Limitations:

There were certain boundaries to cover this study. Like other articles or theories, this study also has some limitations. In spite of having limitation, I have tried my best level of overcome there limitations. As I said earlier the officers were very co-operative. They try to provide necessary information within their boundaries. They have to deal with limitations in case of sharing company's internal information. I have faced some confinement during my internship. Those are:

- Short time period was a big issued because in this limited time period the study need to complete in narrative way. Also in three month internship period, there was lockdown for Covid-19.
- The office has a busy working environment. Officers were some times unable to provide information in their busy routine work.
- Many officers have lack of sufficient information about different Departments. I have faced some difficulties for relevant data collecting.
- All the main work and responsibility were functioned by head office. So there was lack of direct and detail information.
- Some very desirable information could not be collected because of confidentiality of business. Especially Human Resource Management Department maintains very confidentiality about their internal activities and information.

Chapter -02

Recruitment and selection

2.1 Theoretical Analysis of recruitment and selection:

Human resource management includes all management decisions and practices which directly affect the person who work for the Organization. In recent years, Human resource has increased attention devoted to manage organization. This increase organizations employee capability and achieve organizations goal and success. The history of human resource management can be divided by four phases like craft system, scientific management system, the human resource relation approach and the current organizational science. Human resource development is concerned with 'people' dimension. It works with recruitment, training and development, motivating, organizing and retaining and maintaining the existing human resource on the basis of quality education, training and operation.

2.2 Recruitment:

Recruitment is an overall process of identifying, attracting, screening, shortlisting and interviewing compatible candidates for jobs of a company. For some components of the recruitment process, mid and large size organization often intercepts professional recruiters or outsources some of the process through recruitment agency. Every company or enterprise has some well defined employment and recruitment policies and hiring procedure. The Human resource department is generally vested with the responsibilities of employee recruitment and selection of any mid and large organization.

2.3 Selection:

Selection is a process of shortlisting candidates, assembling and their final hiring decision. It begins after the applications are received and ends when hiring decision are made. Mid and top level management deal with this process. For identifying one candidate who is likely to perform better in the position than the others and this combines aspects of the person's knowledge and experience. The candidate is also trying to build themselves for the role and the team meets their own needs. Selection is a final process.

2.4 Recruitment in Bangladesh Commerce Bank Ltd:

2.4.1 Types of Recruitment:

They follow two types of recruitments steps:

1. Selecting on the basis of experience.
2. Recruiting fresh candidates.

Every training officer gives advertisements on the newspaper. Also they use www.Bdjobs for their job recruitment. Sometimes fresher see those advertisements on the newspaper and drop the CV or go by their references. A batch of 50-60 people is created. They first sit for a written test which includes banking related questions. Also they face MCQ questions. Then, they take viva exam. With good marks BCBL also search for good personality and attitude in an employee.

How BCBL recruited candidates in other branches ?

For recruitment in branches of BCBL, they first recruit candidates in head office. All the exams and viva are taken in head office. Head office decides who they should recruit and who they should not. BCBL do not advertise for any specific branches post. First they recruit people and train them in the head office. And they work on their posting. Like, if Uttara branch need an executive officer, the head office will select who will work in that specific post. Head office measures the quality and capacity, then select right person in a right place. It is very important because it will surely affect the work effectiveness. They will analysis and measure other factors and then sends an employee for the executive officer. So head office takes all the HRM related decisions for the branches. And they deal with recruitment and selection.

2.4.2 Internal and external recruitment:

Recruitment can be internal or external. They have both advantage and disadvantage. Internal recruitment is considerable because of savings. Employee don't need the time or period of fitting in as they know the corporate culture of the company and know how the business operates, have the inside knowledge of the company. It acts as a incentive to all staff to work harder within the Organization. It is more trustworthy for the company because they know what are the strength and weakness of the employees. For disadvantages I want to add that it will replace the person who has been promoted. Company may upset someone else while promoting one person. Work efficiency may lose. External recruitment makes it possible to draw upon a wide range of talent

which provides the opportunity to bring new experience and ideas to the Organization. Disadvantages are that it is more costly the company may end up with less effective output than before.

Internal source:

- Transfer
- Promotion

External source:

- Advertisements.
- Casual callers.
- Employment agencies.
- Educational institutions.
- Labor contracts.
- Recommendations.

2.5 The recruitment process:

The recruitment process involves:

1. Advertising the role
2. Selling the job to potential applicants.

Advertising the job:

Advertising is a process letting everybody know and attracting the potential applicant about the job. It provides enough information about the job description.

Types of advertising used in BCBL bank:

- Writing in newspaper and print advertising in industry publications.
- Word of mouth from friends or associates.
- Reference from other team.
- Publish in bank's website.
- Job vacancy post on www.bdjobs.com
- Social media groups who share vacancy posts.
- Internet job search sites.
- Direct approach to potential applicant.
- Employment agencies.

Newspaper advertising is the most common and old form of recruitment. Now the world is more technology dependent. There are various sites where applicants can get the advertising about

jobs. It is very clear that if a advertising contains all the components of good advertising, then applicants are more attracted to the job. The advertising contains: Advert title, sales pitch, job title and property, job description, job specifications, types person they want to hire, contract details, date etc.

Selling the job:

The employer should know how to review the terms and conditions of the role, check the farms budget, and prepare an information pack before designing an effective sale pitch. Sale points: Advertising should able to sell the job by highlighting the opportunity the role can provide. The learning and growth opportunity one can get by the job also professional and personal development. The training and recreational opportunities are provide by management of team. This particular role can lead applicants to their desire level of salary and positions. Employers should able to not oversell the role by fake promise and unrealistic opportunities. By those staffs will be disappointed and demotivated at the job. It is also ethically not right to increase someone's expectations much higher than the actual position.

2.6 Recruitment steps in Bangladesh Commerce Bank Limited :

1. Preparing a recruitment plan: In this process BCBL make plan how they will conduct the process. A recruitment plan is created with company's position and need. Here employer will target the specific candidates who will fulfill company's need. If they planned it properly, the outcome will be also effective. Before start looking for Candidates BCBL put together information about the nature of job, especially if it is a position being created for the first time. And plan how they will fit it in the Bank.

2. Preparing a job description: A job description is very necessary criteria. Bangladesh Commerce Bank Ltd put very specific and clear job description in the advertising posts. They know job description is an important document which basically describe jobs nature. It serves the identification of a job for consideration by other job analysis. It enlightens candidates what should be done, why it should be done, where it should be done and how it should be done. It provides information about that position's salary, work terms and conditions, nature of work etc. It contains skills, aptitude, knowledge, experience qualifications and abilities they need in an employee. If the bank can not explain job description properly in recruiting advertisements, the bank has to face many difficulties finding perfect employee. Also candidates won't understand the job; they will not feel interested for applying.

3. Finding candidates: As it is mentioned earlier BCBL finds candidates both internally and externally. Finding trusted employees is not a easy task that's why BCBL do not forget internal talent pool. Advertising is very genuine and related to job. In this stage Bangladesh Commerce Bank Ltd focus on candidate experience and how resourceful they are. They do not set unrealistic expectations for candidates. They evaluate candidates by their skills, knowledge, experience, qualification and ability. All the information they get from resumes of candidate. They match the positions need to candidate's ability to work.

4. Selecting and screening candidates: When it comes to selecting and screening process BCBL believes it's important to be diverse and set realistic expectations. They explain the full hiring process to each candidate so they know what to expect from the job and what the candidates needs to prepare. They define the must have qualities like education, minimum work experience, work knowledge etc. The nice to have qualities are also being evaluated. BCBL recruit candidates by evaluating both qualities. They select only those candidates who can match their desire quality expectations.

5. Reference check and information

confirmation : Then interviewer check if there is any reference or not. Here they background check as well to know that everything is okay with this candidate. In reference check, they will be taken up necessary reference and they state clearly how reference will be used. BCBL bank's interviewer will check every information the candidates put in. They will confirm it via social media and reference number etc.

6. The interview process: In interview process, candidates are judged my appearance, voice and language usage, knowledge and skill, attitude, self-confidence and job interest. In interview interviewer can study candidate's flexibility, work efficiency and learning work interest.

7. Introduction: in this part a clear outline of the job is required. They do orientation where they describe all the facilities and rules and regulations. Also show them how the employee can fit into the team. They give details about Bank's culture and values etc.

2.7 Issues in recruitment process:

1. **Lack of qualified candidates:** BCBL face many difficulties to find qualified candidates for a specific post. Candidates are not always enough qualified so recruiter has to scan out people and most of them are not selected by the recruiters.
2. **Targeting candidates:** If company do not know how the target candidates than that's a huge issue. Company should clear about what they are searching for. By this, candidates will not randomly drop their CV's for the job. Only the people who are qualified enough will drop off their CV.
3. **Attracting the right job candidates:** Finding the right job candidates is a critical job. Because in average, 70%-75% candidates who submit CV are not qualified enough. So the recruiters have to go though again and again searching for the right candidates.
4. **Technological gap:** Now everything is based on technology. And every bank or companies have different servers and format of working. Because of that candidates do not have the technological knowledge bank wants.
5. **Difficulty to balancing in timing and quality:** Company have to go though so many CVs in very short time that they have a chance to miss qualified candidate in a rush. Taking long time of recruiting someone is costly and it effect of regular work efficiency.
6. **Verifying candidate's information:** This is a common problem in BCBL bank. Sometimes candidates do not submit their correct academic certificate and release letter or reference information. Without that information recruiter cannot process further.
7. **The competition of best candidates:** The competition among best candidates is one of the biggest problems in BCBL. The top candidates are receiving more attractive offers from other companies. And the candidates are also showing more interest to them.

2.8 Selection process :

The selection process takes place under these following steps:

1. **Preliminary interview:** it is used for eliminating those candidates who do not meet the minimum eligible criteria set by the Bank. The skills academic qualifications, background, competencies and interests of the candidates are examined during preliminary interviews. The candidates give brief information about the company and the job they are applying for. The interviewer tests them how much they know and study about the Organization.
2. **Application blanks:** The candidates who can clear the preliminary or screening interview are required to fill application blanks. It contains information about candidates like age, academic background, qualification, experience etc.
3. **Written tests:** various written tests conducted during selection procedure are intelligence test, personality test, brain test etc. These tests are necessary for objectively assessing the potential candidate.
4. **Employment interview:** It's a one to one interaction between the interviewer and the potential candidate. It is used to find out whether the candidate is suitable for the required job or not. These interviews are time consuming. Interviewers try to know the best out the candidate. They must have an honest communication and no distraction should be in the room.
5. **IT tests:** After all the test there is a small IT test. It's important because the whole banking system of BCBL is operated by software and electronic system. The candidate must be eligible enough to operate those systems.
6. **Appointment letter:** A reference check is done about the candidates are selected. Then finally the candidate is appointed as a employee by providing a formal appointment letter.

2.9 Selection Process in Bangladesh Commerce Bank Limited :

Firstly BCBL bank eliminate those candidates who are not eligible enough for the post. Selection process means putting right person in a right post. Because of that

BCBL bank check the skills academic qualifications, background, competencies and interests of the candidates are examined during preliminary interviews. The interviewer tests them how much they know and study about the bank. The candidates who can clear the preliminary or screening interview are required to fill application blanks. It contains information about candidates like age, academic background, qualification, experience etc. BCBL bank take written tests conducted during selection procedure are intelligence test, personality test, brain test etc. These tests are necessary for objectively assessing the potential candidate. The tests define how much they know about the position and duties they are applying for. After the written test the interview take place. It's a one and one interaction between the interviewer and potential candidate. These interviews are time consuming interviews try to know the candidates want to communicate honestly so that they can get the best out of the candidates. After all the written and interview test, the candidates have to take small IT test. It is very basic. As BCBL bank operates by software and server so the candidate have to know the basic things of IT. A reference check is done after all the tests. If BCBL find everything they are looking for in a candidate, they formally appoint the candidate with a appointed letter.

2.10 Issues in selection process:

- **Ineffective Recruitment:** Sometimes recruiter's initiatives are inefficient for processing in the selection part. If the recruiter fails to attract right candidates in the recruitment process then selecting the right person for right post will be difficult in the selection process.
- **Perception:** Sometimes the company's perception does not match with candidate's ability. This is one of the major issues in the selection process.
- **Judging people fast:** Stereotyping candidates is always a huge mistake. Company has to know personal characteristics of candidates to know them better. If company judge too fast without knowing how the candidate is capable or not.
- **Nepotism:** Nepotism is one of the issues in selection process in BCBL. While recruiting there is too much reference for candidates that something authority does not have the chance to get candidates via external sources.

- **Quota system:** This also influences the Selection process.

Chapter: Three

Major Findings

3.1 Major Findings

- ❖ Bangladesh Commerce Bank have both internal and External sources of recruitment employees. BCBL uses promotion, transfer as internal source and advertising, employment agencies, educational institutions, recommendations as external source. They both have their fair share of advantages and disadvantages.
- ❖ The bank face many difficulty to find eligible candidates for specific post. Sometimes they have to scan out most of the candidates. The recruitment process is designed to target those who are actually capable of the position bank is offering for. The head office appoint employees to the other branches because of that the job posting are not always accurate.
- ❖ The bank follow traditional recruitment system which is time consuming and cost effective.
- ❖ BCBL is a technology based organization. They have different servers and format of working which operate very systematically. When the bank recruitment employees they make sure the candidates have enough knowledge.
- ❖ BCBL conduct recruitment plan according to company's need and position. By following steps of recruitment they prepare job description, find the candidate, select and screening the candidates, reference check to interview process.
- ❖ BCBL bank take written tests conducted during selection procedure are intelligence test, personality test, brain test etc. These tests are necessary for objectively assessing the potential candidate. The tests define how much they know about the position and duties they are applying for.
- ❖ When the selection took place, BCBL loses most of the qualified candidates because most of them joined other organizations with better offerings.

3.2 List of issues raise in recruitment and selection

Recruitment :

- Lack of qualified candidates.
- Targeting candidates.

- Attacking the right job candidate.
- Technological gap.
- Balance between timing and quality.
- Verifying candidates information.
- The competition among best candidates.

Selection:

- Ineffective recruitment
- Perception
- Judging people fast.
- Nepotism
- Quota system.

Chapter: Four
*Recommendations &
Conclusion*

4.1 Recommendations:

After completing the study I have gathered some practical knowledge about the Human Resource practices in Bangladesh Commerce Bank Ltd. There are some recommendations I want to include which might be useful to improve the Human Resource practice of Bangladesh Commerce Bank Ltd. They are given below:

1. Recruitment is an important thing for an organization. The process of recruitment in Bangladesh Commerce Bank Ltd is traditional. In this case, they can recruit candidates by modern techniques like they can go for campus recruitment, hire different well equipped institutes for helping them in recruiting people.
2. Most of the time the trainees get theoretical ideas. But this is not enough for proper effective work. Training should be more practical.
3. Job posting should be more accurate.
4. The compensation for the employees of BCBL bank should be increased.
5. There should be a separate Human Resource Department in every branch.
6. In selection, reference should not be criteria.
7. Arrange orientation for every employee for understanding company norms, culture, mission, vision etc.

4.2 Conclusion:

HR Plan shows that the activities of the employees of Bangladesh Commerce Bank Ltd are revised from time to time. They are aware of the branches and their activities. The activities of all of the employees of BCBL are kept under strong supervision. They are aware of their work, of the pattern of their work, the output of their activities etc. HR Division handles employees' performance efficiency and forecast incentives and appraisal. There are two types of recruitment in Bangladesh Commerce Bank Ltd. They recruit internally from its employees and sometimes even with the help of references. BCBL also recruit externally every year. Externally recruitment is mainly based on merit skill, experience and excellence of the candidates. Employees get other benefits from BCBL like increment, festival bonus, maternity leave, car loan. BCBL has a well structured Human Resources Division which works for recruitment, promotion, hiring etc.

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