Project Paper

On

AN EVALUATION OF RECRUITMENT AND SELECTION PROCESS OF BRAC BANK LIMITED

SUBMITTED TO:

Controller of Examinations National University Gazipur-1704

SUPERVISED BY:

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Under National University



Date of Submission: April 05, 2023

Letter of Transmittal

5th April 2023 Controller of Examinations National University Gazipur–1704 **Subject: Submission of the Project Paper**

Dear Sir,

With great respect, I would like to inform you that as per our MBA Project Paper I have prepared my report on **An Evaluation of Recruitment and Selection Process of Brac Bank Limited.** under your supervision. Now I would like to submit my report to you. I tried my best to prepare an effective, informative, reliable and an insightful report. Here I have gather information through different sources such as personal interview for collecting primary data, company website, different journals, internet and other published sources for secondary data.

I humbly request to accept my report. I hope the at this study will very articulate the marketing functions of banking industry of Bangladesh. I would be pleased to clarify any question or inquiry regarding this report whenever you ask.

So, I am requesting and hoping that you would be kind enough to accept my report and oblige thereby.

Sincerely yours,

MD. Jakir Hossain Registration No:18601000575 Session: 2018-2019 Major in Human Resource Management Department of Business Administration Daffodil Institute of IT

Students Declaration

I, Jakir Hossain declare that this dissertation **An Evaluation of Recruitment and Selection Process of Brac Bank Limited.** is prepared in partial accomplish of the requirement for the award of the degree in Bachelor of Business Administration (MBA) from Daffodil Institute of IT (DIIT)" Dhaka is my original work and not put forward for the award of any other degree or fellowship or other accolade.

Sincerely yours,

MD. Jakir Hossain Registration No:18601000575 Session: 2018-2019 Major in Human Resource Management Department of Business Administration Daffodil Institute of IT

Supervisor's Certificate

I am pleased to certify that the Project Paper on **An Evaluation of Recruitment and Selection Process of Brac Bank Limited.** is prepared by **MD. Jakir Hossain** Registration No: 18601000575 Session: 2018-2019 Major in Human Resource Management (HRM) MBA Program Daffodil Institute of IT (DIIT) to the best of my knowledge, he has completed all the required courses of the Program and the report has been prepared by him.

I wish him every success in life.

Lakkhan Chandra Robidas Assistant Professor Head of BBA Department Daffodil Institute of IT

Acknowledgement

There are few people who really deserve to be thanked for making this paper a success. Without their support as well as help this paper could never have been completed. I remember all of them with gratitude, thought. I can't mention their entire name individually for the spatial limitation.

I would like to express my deepest gratitude and appreciation to my course teacher Md. Omor Faruk. It would have been possible for me to complete this work without this help advice and suggestion.

I would like to express my deepest gratitude to those people who help me by spending their valuable time in questioner paper. I am also grateful to some of my friends who help me to collect information from the website of mobile phone companies. Final, I am grateful to god who almighty & powerful without.

Executive Summary

BRAC Bank Limited, one of the latest generation of commercial banks started its journey on July 04, 2001 and in just 10 years proved to be country's fastest growing bank. BRAC Bank, a fully operational Commercial Bank, focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which hitherto has remained largely untapped within the country. As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial intermediaries linking economic policies of the government with rest of the economy.

Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Operations Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need. The specific objective of this report to survive in the competitive global arena, we have to gather experiences on recruitment and selection process and adopt the new tools and techniques and bring out the best recruitment system and its result for organizational success.

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Chapter: I Introduction **Chapter: II**

Overview of BRAC Bank Limited

Chapter III Theoretical Aspects Chapter IV Recruitment and Selection Process of BRAC Bank Limited **Chapter VI**

Findings, Recommendations and

Conclusion

1. Introduction

BRAC Bank Limited is a full service scheduled commercial bank. It has both local and International Institutional shareholders. The bank is primarily driven with a view of creating opportunities and pursuing market niches not traditionally meet by conventional banks. BRAC Bank has been motivated to provide "best-in-the-class" services to its diverse assortment of customers spread across the country under an on-line banking dais. Project paper is a prerequisite for achieving MBA degree. Before fulfilling of the degree, every student must pass through the internship program. Project paper is a great opportunity for the graduates to have an experience of the real corporate world before starting their career Entry level position program is an incredible open door for the alumni to have an ordeal of the genuine corporate world before beginning their profession. Entry level position in the advanced business world causes understudies to show bias and skill from their managed understanding and furthermore empowers them to exhibit development and worthy expert, individual and relational conduct. As the classroom dialog alone can't make an understudy impeccable in taking care of the genuine business circumstance, consequently it is an open door for the understudies to get acclimated with the genuine circumstance through this program. To fulfill this requirement I was worked as an Project paper in Brac Bank Ltd, Dhaka for three months. This not only fulfills the requirement of the program but also facilitates the dissemination of knowledge in the banking arena of Bangladesh and helps me a lot to compare theoretical knowledge with practical experience. As internship student I have tried my level best to cover the An Evaluation of Recruitment and Selection Process of Brac Bank Limited in this report.

1.1 Rationality of the Study

The report is assigned by Lakkhan Chandra Robidas Assistant Professor a part of our MBA program. The topic of the report is An Evaluation of Recruitment and Selection Process of Brac Bank Limited By conducting this study we can enhance our knowledge and skill to apply various research methods in professional life or higher educational life. The report has given us a chance to raise our quality in developing knowledge and its

applications. By doing so, we can boost our acceptability in job market and develop our real life knowledge.

1.2 Scope of the Study:

Human Resources are essential and foundational to the growth and development of any organization and hence the ability to satisfy and retain quality and trained employee is vital. Recruitment and selection process work as a tools of employee hiring and selecting. A company achieved its goals and objectives and run its operation according to set up mission and vision when the company follows a good recruitment and selection process. Scope of the report pointed out by followings:

This report will introduce with the recruitment and selection process of BBL.

- To understand the various sources of recruitment provided in the organization.
- It helps to analyze the recruitment policy of the organization.
- It enables to evaluate the effectiveness of different recruiting techniques and sources for all types of job applicants in the organization.

1.3Objective of the study:

1.3.1 Broad Objectives:

The main objective of this report is to describe An Evaluation of Recruitment and Selection Process of Brac Bank Limited There are other specific objectives are also included here. The following are the other objectives of the title of the report, which are also attained in this study.

1.3.2 Specific Objectives:

- In order to attain the basic objective, following are the specific objectives:
- To analyze the human resources practices of BRAC Bank Limited.
- To understand the recruitment and selection procedure followed by BRAC Bank Limited.

- To explore the various sources of recruitment followed by BRAC Bank Limited.
- To make some suggestions to overcome those problems
- To identify the factors influencing the recruitment of BRAC Bank Limited.
- To fulfill the partial requirement of MBA program.

1.4 Methodology of the study:

Information is collected through both primary and secondary methods.

Primary Sources: The primary sources of data are:

1. Primary data for this report had been collected through the conversation & discussion of different officers.

- 2. Informal conversation with the clients.
- 3. Study of the relevant files as instructed as instructed by the officers concerned.

Secondary Sources: The secondary sources of data are:

- 1. Annual Report & Internal publication of Brac Bank Limited.
- 2. Website of Brac Bank Limited.

3. Several books and periodicals related to the banking sector. 4. Bangladesh Bank Report & Bangladesh Bank Credit Policy.

1.5. Limitations of the Study:

The sources of the report are collected from different desks, various documents of BRAC Bank Limited (BBL). Though I have tried my best to produce a comprehensive and wellorganized report, some limitations are yet present in this report. This report has suffered from a number of limitations:

- There some information which are confidential for collecting the data. So, some data could not been collected for confidentiality or secrecy of management.
- I had to go under my day to day job responsibility that I was supposed to do so. So I could get few more time to spend in collecting data for preparing my internship report. The officials had some times been unable to provide information because of their huge routine work.
- Because of a small period of time only small sample had to be considered which does not actually reflect and accurate picture.

Because of the limitations of information, some assumptions were made. Therefore, there may be some personal mistakes in this report.

2.1. Background:

BRAC Bank Limited (At a glance)			
Туре	Limited		
Industry	Financial Services		
Founded	2001		
Head -Office	1, Gulshan Avenue, Gulshan, Dhaka 1212Dhaka, Bangladesh		
Key people	Muhammad A. (Rumee) Ali, ChairmanSyed Mahbubur Rahman, Managing Director & CEO		
Employees	7000 (approximately)		
Parent	BRAC, IFC and ShoreCap International		
Website	www.bracbank.com		

Table 1: BBL at a glance

BRAC Bank Limited is a scheduled commercial bank in Bangladesh. It has established in Bangladesh under the Banking Companies Act, 1991 and incorporated as private limited company on 20 May, 1999 under the Companies Act, 1994. BRAC Bank will be a unique organization in Bangladesh. The primary objective of the bank is to provide all kinds of banking service. At the very beginning the bank faced some legal obligations because the High Court of Bangladesh suspended activity of the bank and it could fail to start its operations till 03 June, 2001. Eventually, the judgment of the High Court was set aside and dismissed by the Appellate Division of the Supreme Court on 04 June, 2001 and the bank has started its operations from 04 July, 2001.

BRAC Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. BRAC Bank intends to set standard as the market leader in Bangladesh by providing efficient, friendly and modern fully automated online service on a profitable basis aiming at offering commercial banking service to the customers' door around the country, BRAC Bank limited established 154 outlets/branches up-to this year.

This organization achieved customers' confidence immediately after its establishment. Within this short time the bank has been successful in positioning itself as progressive and dynamic financial institution in the country. It is now widely acclaimed by the business community, from small entrepreneur to big merchant and conglomerates, including top rated corporate and foreign investors, for modern and innovative ideas and financial solution. Thus within this short time it has been able to create an unique image for itself and earned significant solution in the banking sector of the country as a bank with a difference. The emergence of BRAC Bank Limited is an important event in the country's financial sector at the inception of financial sector reform.

2.2 Corporate Information:

SL. No.	Name	Status (Sponsor/Promoter/ Director)
1	BRAC	Sponsor
2	Sir Fazle Hasan Abed, KCMG	Sponsor
3	Late A. S. Mahmud	Sponsor
4	Late Faruq A. Choudhury	Sponsor
5	Dr. Saleh Uddin Ahmed	Sponsor
6	Dr. Ahsan H. Mansur (Chairman)	Independent Director
7	Mr. Shib Narayan Kairy (Nominated by	Nominated Director
	BRAC)	
8	Ms. Nihad Kabir (Nominated by BRAC)	Nominated Director
9	Mr. Kaiser Kabir (Nominated by BRAC)	Nominated Director
10	Mr. Asif Saleh (Nominated by BRAC)	Nominated Director
11	Mr. Kazi Mahmood Sattar	Independent Director
12	Ms. Fahima Choudhury	Independent Director
13	General public	Other than sponsor/Director

Board of Directors

2.3. Corporate Vision:

Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a "just, enlightened, healthy democratic and poverty free Bangladesh".

2.4. Corporate Mission:

- Sustained growth in Small & Medium Enterprise sector.
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funded income.
- ➤ Keep BBL debt charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Bank's other products and services.
- Manage various lines of business in a full controlled environment with no compromise on service quality.
- Keep a divers, far flung team fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

2.5 Core Values:

BRAC's Strength emanates from their owner – BRAC. This means, BRAC will hold the following values and will be guided by BRAC as they do their work.

- Value the fact that one is a member of the BRAC family.
- Creating an honest, open and enabling environment.
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.
- Strive for profit & sound growth.
- ➢ Work as team to serve the best interest of their owners.
- Relentless in pursuit of business innovation and improvement.
- > Value and respect people and make decisions based on merit.
- Base recognition and reward on performance.
- Responsible, trustworthy and law-abiding in all that they do.

2.6 Branches and Networks of BBL:

In recent time BRAC Bank is growing in tremendous way. At present, in total there are 69 operating branches and 59 SME Service Center more branches will open up in the coming year. All branches are providing Real Time On-line (RTOL) banking services to its customers. Parallel to the branch expansion policy, BRAC Bank has also approximately 430 unit offices dispersed throughout the country. These unit offices are engaged in lending to 'Small & Medium Enterprises' (SME) – the thrust lending sector of the bank. BRAC Bank will open up three Sales Booths in the major area of the city and Kiosk in the shopping malls, which will cater the needs of the customers where branches are not in close areas.

BBL is one of the most IT enabled bank in Bangladesh. From its inception the bank has particularly emphasized on IT as a cutting edge advantage over competitors and also plans to continue as a major IT driven bank in the years to come.

2.7. Organogram of BRAC Bank Limited:

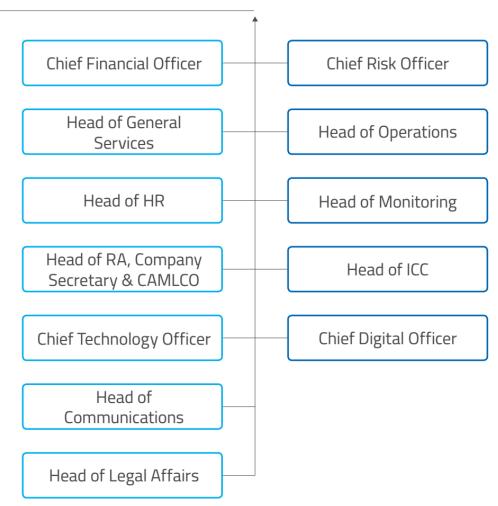


Figure 1: Organogram of BBL

2.8. Banking Services:

There are five different banking services provided by BRAC Bank Limited:

Small & Medium Enterprise (SME) Banking

Retail Banking

Whole Sale Banking

- · Probashi Banking
- $\cdot \text{ E-Banking}$

2.8.1. Small & Medium Enterprise (SME) Banking:

BRAC Bank, being the youngest bank, took a step to break away from usual tradition and tapped into the true suburb entrepreneurial initiatives.

Today, with over 14,500 crores of loans disbursed till date, BRAC Bank is country's largest SME financier that has made more than 320,000 dreams come true!

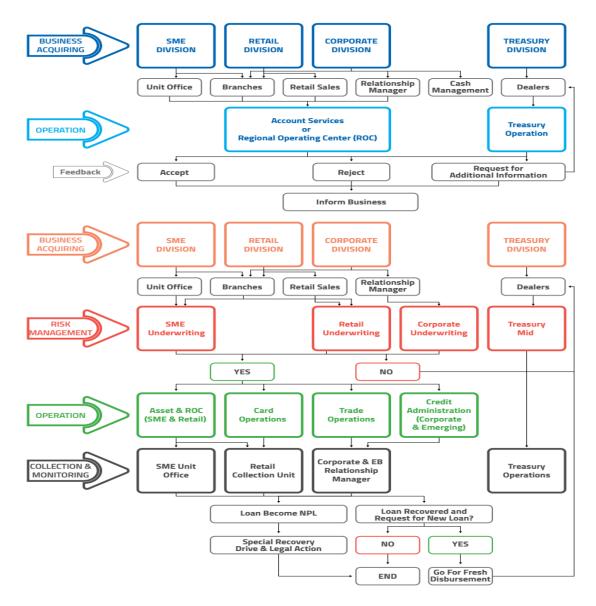


Figure 2: SME Banking

2.8.2. Retail Banking:

With 154 outlets, over 300 ATMs and over 500,000 plastics in the market, BRAC Bank offers you a wide range of financial solutions to meet your everyday need.

2.8.3. Wholesale Banking:

BRAC Bank offers a full array of Financial Services to Corporations and Institutions. Having access to the deepest end of the country, BRAC Bank is there to assist businesses in Bangladesh. With us on your side, you have the power of local knowledge with the capabilities of global standard.



Figure 4: Wholesale Banking

2.8.4. Probashi Banking:

When you send your hard-earned money from abroad to dear ones at the farthest end of Bangladesh, ask them to collect it from over 3,500 pay out locations of BRAC Bank. Every month, Probashi Banking executes around 150,000 transactions; which has made BRAC Bank one of the largest players among private commercial banks in channelizing inward remittance in the country.

2.8.5. E Banking:



Figure 6: E-Banking

3.1. Recruitment:

Successful human resource planning should identify human resource needs. Once these needs are identified, the HR department is able to do something to meet them. Acquisition function of HRM or HRP helps determine the number and type of people an organization needs job analysis and job design specify the tasks and duties of jobs and the qualifications expected from prospective job holders. The next logical step is to hire the right number of people of the right type to fill the jobs.

Recruitment is defined as, "a process to discover the sources of manpower to meet the requirements of the staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient workforce."

Edwin B. Flippo defined recruitment as "the process of searching for prospective employees and stimulating them to apply for jobs in the organization." Those definitions can be analyzed by discussing the processes of recruitment through systems approach.

In simple term Recruitment is a process of seeking and attracting a pool of candidates from which qualified candidates for job vacancies can be chosen

A formal definition: Recruitment is the process of finding and attracting capable applicant for employment. The process begins when new recruits are sort and ends when their applications are submitted. The result is a pool of applicants from which new employees are selected.

3.2. Purpose and Importance of Recruitment:

The general purpose of recruitment is to provide a pool of potentially qualified job candidates. Specially, the purposes are to:

a) Determine the present and future requirements of the organization in conjunction with personnel-planning and job-analysis activities.

b) Increase the pool of job candidates at minimum cost.

c) Help increase the success rate of the selection process by reducing the number of visibly, under qualified or overqualified job applicants.

d) Help reduce the probability that job applicants, once recruited and selected, will leave the organization only after a short period of time.

e) Meet the organizations legal and social obligations regarding the composition of its work-force.

f) Begin identifying and preparing potential job applicants who will be appropriate candidates.

g) Increase organizational and individual effectiveness in the short and long term.

h) Evaluate the effectiveness of various recruiting techniques and sources for all types of job applicants.

Recruitment represents the first contact that a company makes with potential employees it is through recruitment that many individuals will come to know a company and eventually decide whether they wish to work for it. A well-planned and well-managed recruiting effort will result in high quality applicants, whereas, a haphazard and piecemeal effort will result in mediocre once. High-quality employees cannot be selected when better candidates do not know of job openings, are not interested in working for the company, and do not apply. The recruitment process should inform qualified individuals about employment opportunities create a positive image of a company, provide enough information about the jobs so that the job applicants can make comparisons with their qualifications and their interests, and generate enthusiasm among the best candidates so that they will apply for the vacant positions.

3.3. Factors Influencing Recruitment:

Figure 8: Factors Influencing Recruitment

3.3.1. External Factors:

The external forces are the forces which cannot be controlled by the organization. The major external forces are:

Supply and Demand: The availability of manpower both within and outside the organization is an important determinant in the recruitment process. If the company has a demand for more professionals and there is limited supply in the market for the professionals demanded by the company, then the company will have to depend upon internal sources by providing them special training and development programs.

Labor Market: Employment conditions in the community where the organization is located will influence the recruiting efforts of the organization. If there is surplus of manpower at the time of recruitment, even informal attempts at the time of recruiting like notice boards display of the requisition or announcement in the meeting etc will attract more than enough applicants.

Image / Goodwill: Image of the employer can work as a potential constraint for recruitment. An organization with positive image and goodwill as an employer finds it easier to attract and retain employees than an organization with negative image. Image of a company is based on what organization does and affected by industry.

Political-Social- Legal Environment: Various government regulations prohibiting discrimination in hiring and employment have direct impact on recruitment practices.

Unemployment Rate :One of the factors that influence the availability of applicants is the growth of the economy (whether economy is growing or not and its rate). When the company is not creating new jobs, there is often oversupply of qualified labor which in turn leads to unemployment.

Competitors: The recruitment policies of the competitors also affect the recruitment function of the organizations. To face the competition, many times the organizations have to change their recruitment policies according to the policies being followed by the competitors.

3.3.2. Internal Factors:

The internal factors are the factors which can be controlled by the organization. The internal factors are:

Recruitment Policy: The recruitment policy of an organization specifies the objectives of recruitment and provides a framework for implementation of recruitment program. It may involve organizational system to be developed for implementing recruitment programs and procedures by filling up vacancies with best qualified people.

Human Resource Planning: Effective human resource planning helps in determining the gaps present in the existing manpower of the organization. It also helps in determining the number of employees to be recruited and what qualification they must possess.

Size of the Firm: The size of the firm is an important factor in recruitment process. If the organization is planning to increase its operations and expand its business, it will think of hiring more personnel, which will handle its operations.

Cost: Recruitment incur cost to the employer, therefore, organizations try to employ that source of recruitment which will bear a lower cost of recruitment to the organization for each candidate.

Growth and Expansion: Organization will employ or think of employing more personnel if it is expanding its operations.

3.4. Components of the Recruitment Policy:

- The general recruitment policies and terms of the organization
- Recruitment services of consultants
- Recruitment of temporary employees
- Unique recruitment situations
- The selection process
- The job descriptions
- The terms and conditions of the employment

A recruitment policy of an organization should be such that:

- It should focus on recruiting the best potential people.
- To ensure that every applicant and employee is treated equally with dignity and respect.
- Unbiased policy.
- To aid and encourage employees in realizing their full potential.
- Transparent, task oriented and merit based selection.
- Weight age during selection given to factors that suit organization needs.
- Optimization of manpower at the time of selection process.
- Defining the competent authority to approve each selection.
- Abides by relevant public policy and legislation on hiring and employment relationship.
- Integrates employee needs with the organizational needs.

3.5. Factors Affecting Recruitment Policy:

- Organizational objectives
- Personnel policies of the organization and its competitors.
- Government policies on reservations.
- Preferred sources of recruitment.
- Need of the organization.

• Recruitment costs and financial implications.

3.6. Objective of Recruitment Policy:

Objectives are targets and goals. According to Yoder, following are the main objectives of recruitment policy:

- 1. To find and employ the best qualified person for each job
- 2. To retain the best and most promising ones.
- 3. To offer promising careers and security.
- 4. To provide facilities for growth and development.
- 5. To minimize the cost of recruitment
- 6. To reduce scope of favoritism and malpractice.

3.7. Recruitment Process:

Recruitment refers to the process of identifying and attracting job seekers so as to build a pool of qualified job applicants. The process comprises five interrelated stages, viz; (i) planning (ii) strategy development, (iii) searching, (iv) screening and (v) evaluation and control. The ideal recruitment program is the one that attracts a relatively larger number of qualified applicants who will survive the screening process & accept positions with the organization, when offered. Recruitment programs can miss the ideal in many ways: by failing to attract an adequate applicant pool, by under/over selling the organization, or by inadequately screening applicants before they enter the selection process. Thus, to approach the ideal, individuals responsible for the recruitment process must know how many and what types of employees are needed, where and how to look for individuals with the appropriate qualifications and interests, what inducement to use (or avoid) for various types of applicant groups, how to distinguish applicants who are unqualified from those who have a reasonable chance of success, & how to evaluate their work.

3.8. Sources of Recruitment:

When a person is needed to fill a vacant organizational position, the individual may come from inside or outside the organization. Some organizations prefer to recruit from within, since this helps in enhancing employee morale, loyalty and motivation. Other organizations prefer to recruit externally to prevent in-breeding and to encourage new ways of thinking. There are mainly two sources of recruitment. These are given:

- 1. Internal sources of recruitment and
- 2. External sources of recruitment.

1. **Internal Sources:** Internal sources include the current work force that is those who are already on the pay- roll of the organization. Whenever any vacancy occurs somebody from within the organization is promoted or demoted to fill the vacant post. Sometimes "sideways" appointments may be made by transferring somebody of similar seniority from another department.

a. **Present Employees:** Promotions and transfer from among the present employees can be a good source of recruitment which facilitate the organization in different ways as building morale, encouraging competent individuals who are ambitious, carrying comparatively lower cost and finally promoting from within act as a training device for developing middle level and top level managers.

b. **Employee Referrals:** This can be a good source of internal recruitment. Employees can develop good prospects for their families and friends by acquainting them with the advantages of a job with the company, furnishing cards of introduction and even encouraging them to apply.

c. **Former Employees:** Some retired employees may be willing to come back to work on a part-time basis or may recommend someone who would be interested in working for the company.

d. **Previous Application:** Although not truly an internal source, those who have previously applied for jobs contacted by mail, a quick and inexpensive way to fill an unexpected opening.

2. **External Sources:** Organizations usually go to external sources for lower –entity level jobs; for positions whose specifications cannot be met by present personnel; for diversifying into new avenues and for merging with another organization. Among the external sources, following are included:

a. **Advertising:** Today all forms of media advertising are used in recruiting employees. Most typical are newspapers, trade, and professional journals, radio and television. This can have the advantage of reaching very large numbers of potential candidates as well as more specialized numbers of candidates; costs of screening may be heavy. b. **Public Employment Agencies:** The main function of these agencies is closely tied to unemployment benefits. The benefits in some states are given only to individuals who are registered with their state employment agency. Public employment exchanges are regarded as good source of recruitment for unskilled, skilled, or semiskilled jobs. The job seekers get their names registered with employment exchanges managed and operated by the Central and state Governments. The employers notify the vacancies to be filled in by them to such exchanges and the exchanges refer the names of prospective candidates to them.

c. **Private Employment Agencies**: In the technical and professional areas private agencies are providing great services. They maintain files of both individuals interested in employment and organizations seeking new personnel. They provide a variety of vocational interest and aptitude testing in order to better understand the candidate's ability to perform in a particular line of employment.

d. **Campus Recruitment:** It is a method of recruiting by visiting and participating in university campuses and their placement centers. Here the recruiters visit reputed educational institutions with a view to pick up job aspirants having requisite technical or professional skills. Job seekers are provided information about the jobs and the recruiters, in-turn; get a snapshot of job seekers through constant interchange of information with respective institution. A preliminary screening is done within the campus and the short listed students are then subjected to the remainder of the selection process.

e. Walk-ins, write-ins and talk-ins: *Walk-ins* are job seekers who arrive at the HR department in search of a job. *Write-ins* are those who send a written inquiry. Both groups normally are asked to complete an application blank to determine their interests and abilities. Usable applications are kept in an active file until a suitable opening occurs or until an application is too old to be considered valid, usually six months. *Talk-ins* is becoming popular now-a-days. Job aspirants are required to meet the recruiter (on an appropriated date) for detailed talks. No application is required to be submitted to the recruiter.

f. **Open House:** A relatively unusual technique of recruiting involves holding an open house. People in the adjacent community are invited to see the company facilities, have refreshments, may be view a film about the company.

g. **Head-hunting:** The executives search agencies, which are also known as head – hunters. When a person of particular talent or rare expertise is required, the head hunters search out somebody already in employment and induce him to change jobs. Although this practice is considered unethical; however it is generally accepted that it may be the only option open where a particular type of expertise is required. Those who employ head-hunters have to pay heavy charges but these are usually justified in the light of the result achieved.

h. **Recruiting via the Internet:** Now a day most employers are conducting employment interviews on-line. One survey found that on a typical day, more than 4 million people turn to the Web looking for jobs. Employers are therefore making it easy to use their Web sides to hunt for jobs.

3.9. Selection:

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

It is the process of finding out candidates for employment from large pool of candidates who posses necessary qualification to perform the job successfully. It is the process of determining from the applicants for employment which one best fit the manpower requirement and should be offered positions in the organization.

3.10. Environmental Factors Affecting Selection:

Selection is influenced by several factors. More prominent among them are supply and demand and of specific in the labor market, unemployment rate, labor-market conditions, legal and political considerations, company's image, company's policy, HRP, and cost of hiring. The last three constitute the internal environment and the remaining form the external environment of the selection process.

3.11. The Selection Process:

The objective of selection process is to choose the individual who can successfully perform the job from the pool of qualified candidates. Job analysis, human resource

planning and recruitment are necessary prerequisites to the selection process. A breakdown in any of these processes can make even the best selection system ineffective. Selection is a decision making process. The number of steps in the selection process and their sequence will vary, not only with organization but also with the type and level to be filled. The steps that are typically comprise the selection process. Reception of application, screening, application blank, interview, employment test, references, physical/medical examination, final selection, placement.

Reception of Applicants: A company is known by the people it employs. In order to attract people with the required education, intelligence, skills and experience a company has to create a favorable impression on the applicants' right from the stage of reception. People at the reception desk/counter should be tactful and able to extend help in a friendly and courteous manner. Employment prospects are to be presented honestly and clearly. If no jobs are available at that point of time, the applicant may be asked to call back the HR department after some time.

Figure 10: Selection Process

Preliminary Interview: The preliminary interview is such an interview that is generally planned by large organizations for short listing the potential candidates in order to cut the costs of selection by allowing only eligible candidates to go through the further sages in selection. It may be written or oral or both. A competent executive from the HR department may elicit responses from applicants on important items determining the suitability of an applicant for a job such as appearance, age, education, training, experience, pay expectations, aptitude, interests, choice etc. this 'courtesy interview' as it is often called, helps the department screen out obvious misfits. If the department finds the candidate suitable, a prescribed application form is given to him/her to fill and submit.

Filling an Application Blank: Application blank or form is one of the most common method used to collect information on various aspects of the applicant's personal, academic, professional, social, demographic and work related background and references. It is brief history sheet of an applicant's background, usually containing the things that indicate his/her suitability for the position concerned. Application blank is considered a highly useful selection tool, in that it serves three important purposes:

- a. It introduces the candidate to the company.
- b. It helps the company to screen and reject candidates if they fail to meet the eligibility criteria at this stage.
- c. It can serve as a basis to initiate a dialogue in the interview.

Employment Tests: Organization selects employees to get certain works done by them. So, it is necessary to test whether particular candidates have the capabilities to perform them. For this purpose, employers follow certain selection procedures. Most of the companies use employment tests in order to be sure that these tests are reliable and valid. Theses tests are given below:

Aptitude tests: Aptitude tests measures a person's capacity or potential ability to learn and perform a job. Some of the more frequently used test measure verbal ability, numerical ability, perceptual speed, spatial ability and reasoning ability.

Psychological tests: It attempts to measure personality characteristics. Personality tests are designed to measure such personality characteristics as emotional stability, tolerance, capacity to get along, habits, hobbies, maturity and psychoneurotic and psychotic tendencies.

Psychomotor tests: Psychomotor tests are used to measure a person's strength, dexterity and coordination. Finger dexterity, manual dexterity, wrist-finger speed and speed of arm movement are some of the psychomotor abilities that can be tested. Abilities such as these might be tested for hiring people to fill assemble line jobs.

Job knowledge and proficiency tests: Job knowledge tests are used to measure the job related knowledge possessed by a job applicant. These tests can be either written or oral. Proficiency tests measure how well the applicant can do a sample of the work that is to be performed.

Interest tests: Interest tests are designed to determine how a person's interests compare with the interests of successful people in a specific job. It indicates the occupations or area of work in which the person is most interested.

Polygraph tests: The polygraph popularly known as the lie detector is a device that records physical changes in the body as the test subject answers a series of questions. The polygraph records fluctuations in blood pressure, respiration and perspiration on a moving roll of graph paper.

Graphology tests: Graphology tests involve using a trained evaluator to examine a person's handwriting to assess his/her personality and emotional make-up. The HR manager may, for example, ask applicants to write about why they want a job. This sample may be finally sent to a graphologist for analysis and the results may be put to use while selecting as person. The use of graphology, however, is dependent on the training and expertise of the person doing the analysis.

Reference and Background Analysis: Many employers request names, addresses and telephone numbers or references for the purpose of verifying information and perhaps gaining additional background information on an applicant. Although listed on the application form, references are not usually checked until an applicant has successfully reached the fifth stage of a sequential selection process. It may be stated that the information gathered through references hardly influences selection decisions. The reasons are obvious:

- a. The candidate approaches only those persons who would speak well about him or her.
- b. People may write favorably about the candidate in order to get rid of him or her.
- c. People may not like to divulge the truth about a candidate, lest in might damage or ruin his or her career.

Selection Decision: When a candidate has successfully completed his various steps including reference, he has been considered as having been provisionally selected for the post for which the selection process has been initiated.

Medical/Physical Examination: Some jobs require physical qualities like clear vision, perfect hearing, unusual stamina, tolerance of hard working conditions, clear tone etc. medical and physical examinations reveal whether or not a candidate possesses these qualities. Such examinations can give the following information:

- a. Whether the applicant's physical measurements are in accordance with job requirements or not.
- b. Whether the applicant is medically fit for the specific job or not.
- c. Whether the applicant has any psychological problem likely to interfere with work efficiency or future attendance.

d. Whether the applicant suffers from any physical disability which should be corrected before he can work satisfactorily

All candidates having been provisionally selected are subject to physical/medical Examination by qualified medical examiner. The criteria for medical examination vary with the nature and type of the job. As for example, high standard of health is specified for defense service. Incase of 'fighter pilots' degree of physical and medical standards are fixed.

Job Offer: Job offer is made through a letter of appointment. Such a letter generally contains a date by which the appointee must report on duty. The appointee must be given reasonable time for reporting. This is particularly necessary when he or she is already in employment, in which case the appointee is required to obtain relieving certificate from the previous employer Again, a new job may require movements to another city which means considerable preparation and movement of property.

Contracts of Employment: After the job offer has been made and the candidates accept the offer, certain documents need to be executed by the employer and the candidate. One such document is the attestation form. This form contains certain vital details about the candidate which are authenticated and attested by him/her. Attestation form will be a valid record for future reference. There is also a need for preparing a contract of employment. The basic information that should be included in a written contract of employment will vary according to the level of the job, but the following checklist sets out the typical headings.

- 1. Job title
- 2. Duties, including a phrase such as "The employee will perform such duties and will be responsible to such a person, as the company may from time to time direct".
- 3. Date when continuous employment starts and the basis for calculating service
- 4. Rate of pay, allowances, overtime and shift rates, method of payments
- 5. Hours of work including lunch break and overtime and shift arrangements
- 6. Holiday arrangements

- 7. Sickness
- 8. Length of notice due to and from employee
- 9. Grievance procedure
- 10. Disciplinary procedure
- 11. Work rules
- 12. Arrangements for terminating employment
- 13. Arrangements for union membership
- 14. Special terms relating to rights to patents and designs, confidential information and retains on trade after termination of employment.
- 15. Employer's right to vary terms of the contract subject to proper notification being given.

Concluding the Selection Process: Contrary to popular perception, the selection process will not end with executing the employee contract. There is another step-a more sensitive one-reassuring those candidates who have not been selected. Such candidates must be told that they were not selected, not because of any serious deficiencies in their personalities, but because their profiles did not match the requirements of the organization. They must be told that those who were selected were done purely on relative merit.

Evaluation of Selection Program: The broad test of effectiveness of the selection process is the quality of the personnel hired. An organization must have competent and committed personnel. The selection process, if properly done, will ensure availability of such employees. How to evaluate the effectiveness of a selection program? A periodic audit is the answer. Audit must be conducted by people who work independent of the HR department.

4.1 Recruitment Process of Brac Bank Limited

Recruitment and selection policy are key thing of recruitment appropriate employees. Progressive companies pay special attention to recruitment, selection, training, orientation, evaluation, promotion and compensation of Executives, Officers.

4.2 Recruitment Procedure and Recruitment Category

Bank is service oriented organization. The success of a commercial Bank largely depends on the quality of services offering to the customer s. Quality service are mostly depends on the officers and executives. Brac Bank Limited believes in paying competitive salary and different facilities to the employees to get maximum service out of them. Therefore, the authority of the Bank has to be careful in recruiting the right person for the right job.

Recruitment in Brac Bank Limited for required post has to be approved by the board members at the beginning of each year either through inviting application from prospective candidate of through talent hunting. As far recruitment policy, BRAC BANK LIMITED recruit People through Banking

Cadre Service Model". This model is divided into three parts. This are-

4.3 Core Banking Service Cadre

This program starts from recruiting People at Assistant Executive to mid-level management posts. Bank seeks fresh and talented People for these posts. Core banking service means core banking works, like in the departments and Head offices. These People are directly commanded by the head of department or managing directors. There are some criteria for recruiting People at these posts. These are like-

- Assistant Executive is the high potential fresh graduates/post graduates to be recruited in the bank management cadre service within policy.
- Assistant Executive is the future leaders to move up to different leadership positions with gaining of experience & competence.
- People containing high potential and take pressure of managerial position are mostly recruited as Assistant Executive in Brac Bank Limited.

Employees in Core Banking Cadre with professional competences and background may move to Banking Support Cadre service.

The following chart will summarize the recruitment pattern in different cadre services Given the Banking Cadre Services structure as above, for Brac Bank Limited, recruitment should be made in the following three Categories:

- Senior Officer
- Junior Officer
- Assistant Executive

4.4 Senior Officer Recruitment

Senior Officer (SO) is the entry level position in BRAC BANK LIMITED. Generally Bank does not seek very talented People for this position. People having ordinary result and talent are mostly recruited.

SO will be recruited in two categories:

- Senior officer (General)
- Officer Cash (Cash)

Assistant Executive shall be recruited either through:

1. Press Advertisement:

Advertisement under the captioned "Career Opportunity" should be published in at least 2 (two) national dailies or internet.

2. Direct Recruitment:

Every candidate who applies in response to the press advertisement shall have to appear at a written test & appear before the Selection Committee for an interview. Candidates who are selected by head hunting will have to appear before the Selection committee for evaluation. Candidates must not be over 30 years of age and should have minimum 8 points based on educational qualification & no 3rd class/division in any examination. The candidate should also have minimum Computer knowledge on the following:

Operational system: Windows

Word Processing: MS Word

Spread Sheet: Excel

Typing speed : 40 words per minute (For Type/Telex/Computer - MS Word) & 25 for other categories of Computer operation.

4. 5 Written Test and Interview Model for SO

Content for the written test (100 marks) should be as follows:

- Ability to write both in Bengali & English
- General arithmetic General knowledge
- Test organized by bank management or outsourced
- 60% marks will qualify a candidate to appear before interview/viva in the face- to-face interview, the following are taken into consideration: Verbal communication Appearance
- Spoken English (moderate) Attitude
- Etiquette & mannerism Family background & need Reference personnel
- Willingness to stay longer in routine operation job /cash
- 60% will qualify a candidate for primary selection and medical test before formal offer is made in written.

4.6 Interview Committee and Rating Sheet

An interview committee not less than 4 members consisting of executives SVP & above will conduct the face to face interview / Viva for final selection of SO.

Interview evaluation sheet in respect of each candidate will be in place considering in all the factors above and will be put on record.

4.7 Probationary Period and Confirm Services as Assistant Executive

Newly recruited Assistant Executive (AE) has to complete a probation period for 1 (one) Year.

After completing the probation period successfully, he/she may be recruited to Junior Officer.

AE has to get G+ rating at final assessment or his job will be terminated.

4.8 Assistant Executive Recruitment

Management Trainee is a higher level post for any organization. Management Trainees are directly related to decision banking posts. Assistant Executive shall be recruited either through:

Recruitment through Press/Online Advertisement: AE must go through a written test. The subject matter of are general knowledge, Arithmetic, English, Economics/ Banking as may be decided by the Management from time to time. For this purpose Brac Bank Limited sometime take the help of outside experts for setting the questions, supervising the examination work and marking the scripts. A candidate must secure minimum 60 % mark in written Test to be eligible for VIVA/interview as Management Trainee.

Educational/Other Qualifications for both direct and indirect AE recruitment:

The candidates for the post of Assistant Executive must not be over 30 years of age on the date of application.

In addition to CGPA as mentioned above, the candidates must have at least two first divisions in their academic feat in public examination

No 3 Class/Division/CGPA less than the Brac Bank Limited as shown in the above chart Have minimum computer knowledge of the following:-

Operational system: Windows Word Processing: MS Word Spread Sheet: Excel

4.9 Assistant Executive Category, Requisite Qualifications and Placement Status

There will be two categories of AE recruitment and placement profile:

- i. Graduate Assistant Executive cadre and
- ii. Post Graduate Assistant Executive cadre

The structured profile of Graduate and Post-Graduate Assistant

Executive is as follows:

(a) Graduates Qualification

Qualification	CGPA	Listed Varsities	Placement after
			2 years
			Probation
BBA Only	2.50	IBA	Senior Officer
Post Graduate	2.50	Others	

Qualification	CGPA	Listed Varsities	Placement	after
			2	years
			Probation	
MBA, MBM, Economics,	2.50	IBA	Assistant	
Masters in Finance and Accounting			Executive	

4.10 Period of Probation

The probation period for Assistant Executive is 1 year and on successful completion of probationary period they will be confirmed in service according to category as shown above-

4.11 Assistant Executive Exposure on the Job and Performance Evaluation

Newly recruited Assistant Executive basically receive 2 – days long orientation program at Training and Development Center after joining which covers briefing on company overview, background, service rule as well as functions of different divisions/department/branches. Upon placement, Assistant Executive used to go through 12 months traineeship period in the following portfolios in the manner as follows besides training and monthly counseling in group:

- General Banking Management: 04 months
- Credit Management : 04 months
- Foreign Exchange Management: 04 months

4.12 Confirmation in Service

Performance appraisal and interview by the management committee is being conducted at least a month before completion of 12 months and only VG and E rated trainees will be confirmed in substantive positions approved by MD within policy framework.

4.13 Flowchart of Recruitment of Management Trainee

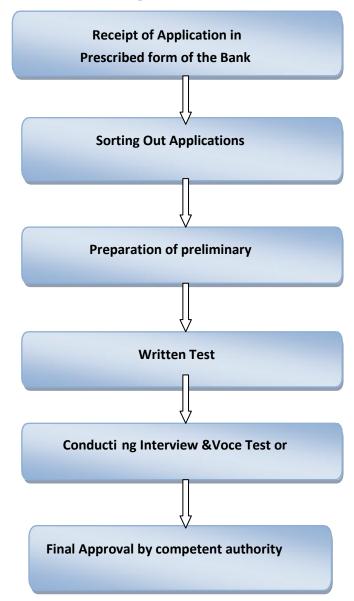


Figure 4.1- Recruitment of Management Trainee of Brac Bank Limited

4.14 Selection Process of Brac Bank Limited.

To know the future demand of human resources, the HR division of Brac Bank Limited usually provides all the other divisions and branches with a general form at the beginning of the year. From the information collected from these forms, the HR division gets an estimate of the human resource requirement for the year. No long term human resource forecasting is done in Brac Bank Limited. The following table illustrates the number of branches of the bank and manpower in different years:

Year	No. of Branches	No. of Employee
2017	41	945
2018	42	1115
2019	53	1303
2020	65	1526
2021	75	1688
2022	86	1981

The main objectives of Brac Bank Limited are to attract and retain highly qualified candidate who will perform m best in their particular positions. The bank not only tries to attract well-qualified candidates but also tries to identify and recruit candidate who are really interested to work in the bank for certain period of time.

4.15 Recruitment Philosophy of Brac Bank Limited

The recruitment philosophy of Brac Bank Limited is as follows:

Brac Bank Limited usually follow internal recruitment but when the need arises they go for external recruitment to fill up the vacancies.

Brac Bank Limited always likes to hire candidates for long period of time, bank give more emphasis on them who wants to get promoted to Mid-Level positions.

The corporate culture of JBL is to treat employees with extraordinary employee not general employee. Together they form a family and they have a close bond which motivates them to work as a team.

4.16 Selection Process of Brac Bank Limited.

Different types of selection process are described in below.

Receipt of Application:

This is the first selection step to join Brac Bank Limited. Candidates either send their application for a specific vacancy, or they specific job's position. There is a box in front of the HR division where interested person drop their application. The HR division collects job applications against each job vacancy. In case of newspaper advertisements, the applicants are given at least one month to apply. After a specific period, each and every job is closed for applying.

Sorting out Applications:

The next step is the short listing of applications. Usually the HR division is occupied in the short listing. But the HR division may hand over this step to the respective divisions to save time. To recruit experienced banker s, applications may be sorted out from the collection of unsolicited applications received or another possibility is to find out experienced and competent bankers in other banks.

Informing Candidates:

After short listing of the application and choosing the suitable candidates, HR division inform the candidate over phone about written test (Entry level). MCQ Test or written tests, and Voce Test the bank issues admit cards through courier services seven to ten days prior to the exam.

Written Test:

The employment test is generally aptitude test which measures candidates verbal ability, numerical ability, reasoning ability. Generally Brac Bank Limited take written test for entry level position like Assistant Executive and for Assistant Executive level of Brac Bank Limited.

Interview & Voice Test:

Brac Bank Limited has an interview panel consisting of HR professionals and top level management to conduct biasfree and smooth interview session. For selecting Assistant Executive s basically MD, DMD and Head of HR conduct interview session. For recruiting experienced professionals several interviews may be conducted.

Final Approval by Competent Authority:

After the interview session the candidate are evaluated by the interview panel. The management team decides which one will be selected. After that an offer letter is made for the candidate. Once the candidates accept the offer letter, they are given the Appointment letter. Rejected candidates are not informed.

Physical Examination: Like other bank Brac Bank Limited also take physical examination of the selected employees whether the applicant is fit for the job or not. Brac Bank Limited has contract with Popular Diagnostic Center and Chevron Diagnostic Center, The whole checkup is conducted by these two diagnostic centers.

Joining and Placement:

Once the candidate passed physical examination are given the joining and placement letter. The newly recruited employees are asked to report their respective joining place within one or two week.

4.17 Characteristics to Look for in Different Stages of Recruitment

In different steps of recruitment, the following characteristics should be looked for

Techniques used to gather data	Characteristics to look for	
Preliminary screening	Age, academic qualifications and performance	
	record	
Critical analysis test	Meets minimum standard of mental alertness	
In-depth interview	Necessary innate ability, ambition, loyalty and	
	interaction skills	
Verifying biographical data	No unfavorable negative reports on past	
from references	performance	
Personal judgment	Overall competence and ability to fit into the job	
	position and the organization.	

5.1 Findings

The major findings in the recruitment and selection procedure of BRAC Bank Limited that are justified in my view are:

- > The recruitment process of BRAC Bank Limited is mostly fair and transparent.
- > BRAC Bank Limited uses both Internal and external recruitment channels.
- No discrimination against the applicant on the basis of sex, color, region, race, age, national origin or any other factor.
- > The company always tries to find out the best people for recruiting.
- BRAC Bank Limited management always prefers the people who have already completed the Bachelor or Masters in any recognized public or private universities.
- A minimum requirement of two references is needed in order to verify the applicants. But if any one of the applicants applies any sorts of persuasive measure it will be treated as disqualification.
- > It does arrange orientation program for the new employees.
- BRAC Bank Limited recruitment circulation gives through of newspaper and website.
- BRAC Bank Limited management follows a standard procedure in the selection process.
- The Management always tries it best to find the best and suitable person for employment.
- BRAC Bank Limited does type of the tests are as follows Knowledge tests, Performance tests, Psychological tests, Attitude and honesty tests, Medical tests, Power point presentation.
- BRAC Bank Limited arrange limitation amount of training for professional and personal development of the employee.

5.2 Recommendations

Strive to make the important things measurable, not the measurable things important. Many HR professional believe their function has become more involved in business decisions, more strategically oriented and more effective as a business partner. The HR function is adding more and more value to modern organizations. The changing role of HR professional carries with it new responsibilities and challenges.

During my internship program in HRM at BRAC Bank Limited, I found some deficiency (as mentioned in findings) in the present recruitment and selection procedures. For better recruitment and selection I do humbly recommend the following points:

- BRAC Bank Limited Policy of taking one permanent employee's (only according to manager) security bond for only casher appointment might be extended for posts that are financially sensitive.
- ▶ It also needs to carry cultural behavior test, achievement test, aptitude test etc.
- In BRAC Bank Limited the job applicants' age is limited from 25 yrs to 32 yrs who have the tendency to change their job frequently.
- BRAC Bank Limited should arrange orientation program for all new employees. As a result new employees happen to know the organizational culture, values, mission, vision etc.
- Though BRAC Bank Limited provides induction training before placing in job but I think they should provide some more training related with job.
- Some time it seems nepotism but they should avoid it for 100% fair and transparent recruitment.

5.3 Conclusion:

Human Resource Department is the most confidential department for any organization as well as Human Resources Division in BRAC Bank Limited. The systematic procedure is followed in recruitment and selection process. BBL recruits many employees in every year. BBL uses both internal and external sources for recruitment. BBL has continuous recruitment and selection process. To get right people at right time for right position, they have well organized recruitment process. After the recruitment part, select candidates by following a proper selection process such as sort out CVs, written and IT test, call for preliminary interview, final interview, job offer and appointment. After appointing the new employees, BBL provides brief orientation program. New employees are appointed with the probation period of six months. After completing the probation period, BBL confirms the new employee's services if their performance is in a satisfactory level or fulfill the requirements of the bank.

BRAC Bank is one of the most IT enabled bank in Bangladesh. From its inception the bank has particularly emphasized on IT as a cutting edge advantage over competitors and also plans to continue as a major IT driven bank in the years to come. BRAC Bank intends to set standards as the market leader in Bangladesh. It will demonstrate that a locally owned institution can have provided efficient, friendly and modern full service banking on a profitable basis. It will produce earning and pay out dividends that can support the activities of BRAC, the Bank's major shareholder.

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