Report

On

“Comparison of Recruitment and Selection Process between Two Banks of Bangladesh”
Submitted to
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Letter of Transmittal

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Fahim Tasneema Azad
School of Business & Economics (SoBE)
United International University (UIU)
Subject: Submission of project report on “Comparison of Recruitment and Selection Process between Two Banks of Bangladesh”

Dear Madam,

With profound respect, it’s my pleasure to submit the project report on “Comparison of Recruitment and Selection Process between Two Banks of Bangladesh”

This report is presented for the purpose of fulfilling the requirements for the Degree of BBA. Preparing the project report provided me with the opportunity to acquire practical knowledge & experience. I have tried my best to bring up the recruitment and selection process of the organizations thoroughly along with the importance of recruitment, selection and its impact on the success of the organizations. The report would not be complete without your vigilant guidance, for which I want to express my heartiest gratitude to you. I have tried to give my highest effort for making the report accurate as well as informative. I hope that my endeavor will be able to meet your expectation.

So, I would like to submit my project report on “Comparison of Recruitment and Selection Process between Two Banks of Bangladesh”. Your kind acceptance will be highly appreciated.

Sincerely Yours,

Sadiya Soma
ID: 111 141 211
Major on Human Resource Management (HRM)
United International University (UIU)
Declaration

I am Sadiya Soma, a student of (BBA) Program of United International University, Dhaka, Bangladesh. I had to prepare this report for fulfillment of the requirement of the BBA program. I hereby declare that title of the report is “Comparison of Recruitment & Selection Process between Two Banks of Bangladesh”. The report is prepared and completed by me and supervised and guided by Fahim Tasneema Azad, SoBE, UIU.

__________________________
Sadiya Soma
ID: 111 141 211
Major in HRM
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Preface

Firstly, I would like to express my heartiest gratitude to Almighty for his blessings which helped me to complete the report. Then, I would like to thank all the people involved in the preparation of this report either directly or indirectly. From the initial inception to the final completion, along with me, the success of this report rests on the contributions of persons who inspired and guided my work. I would like to apologize to the people whose names I have not mentioned: their contributions are highly appreciated.

I would also like to express my thankfulness to my academic supervisor Fahim Tasneema Azad, SoBE, UIU. The report would not be complete without her guidance and supervision. I am thankful to her for giving me her precious time and wisdom.

Finally, I would like to thank my parents and my siblings. Their inspiration encouraged me to complete this report.

I am responsible for any mistakes in the preparation of this report.
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Executive Summary

The term “Human Resource Management” is used to define the process of managing human resources of an organization to enhance organizational productivity and profitability. Recruiting and selecting employees, promoting them, developing training programs, designing compensation packages for employees etc. are the responsibilities of HR manager. Among all the HR functions, recruitment and selection is the most crucial task. The success of an organization heavily depends on recruiting and selecting employees with the required KSAs (knowledge, skills and abilities). The purpose of this project report is to identify the recruitment and selection process of two different kinds of banks. This report analyzes the process of recruiting and selecting personnel in BASIC Bank, a bank owned by the state and BRAC Bank LTD., a private commercial bank. The report aims at determining the actual recruitment and selection process of these two banks along with a comparison of the processes used by the banks, their strengths, weaknesses and recommendations with regard to how they can improve the process.
Chapter 1: Introduction
1.1: Introduction:

Human resource management can be defined as a process ensuring proper and maximum utilization of the skilled workforce available to the organization. The major purpose of the human resource management is making efficient use of the organization’s existing human resource. As a practice in managing people in an organization, human resource management has evolved and it has developed in different areas. The HR practices have gone through a trial and error process by practicing managers and academics. Changes in the organizational environment have pushed managers to make attempts for improving organizational efficiency through increasing the ability of the organization to use the best practices of managing people. Every organization desires to have people who are skilled and competent in order to make the organization more efficient and effective than the competitors. Among all the resources, humans are most important because no activity in the organization can be done without humans. As Edward L. Gubman observed in the Journal of Business Strategy, "the basic mission of human resources will always be to acquire, develop, and retain talent; align the workforce with the business; and be an excellent contributor to the business. Those three challenges will never change."

Staffing, compensation and benefits, and work designing are the core functions of HRM. The goal of HRM is maximizing the productivity of an organization through ensuring that the human resources of the organization are properly utilized. Staffing involves recruitment and selection process, which is the most important HR function because it has an impact on the growth of revenue and profit margin than other HR functions. Recruitment requires careful planning from start to end.

Hiring the right number of employees with the required qualification can foster organization growth. On the other hand, higher or lower number of unqualified employees can be devastating for the organizational growth. For this reason, organizations now days contribute their best efforts to recruit new, skilled employees through a thorough recruitment and selection process to ensure organizational growth and profitability.

Therefore, knowledge about the proper recruitment and selection process is necessary for all types of organizations.
1.2: Objectives of the study:

Objectives of this report include:

- To learn about the process of recruitment and selection used by Basic Bank.
- To learn about the process of recruitment and selection used by BRAC.
- To compare the process used by these two organizations.
- To discover the strengths and weaknesses of the processes used in both organizations.

1.3: Sources of Data:

The report is entirely based on Secondary Data which are collected from several secondary sources including published journals, articles, books etc.

1.4: Scope of the study:

The report commences with an overview of the two organizations (BRAC and Basic), their mission and vision. The report consists of information regarding the procedure of recruitment and selection of both the organizations. An overall knowledge of the recruitment and selection process is necessary for conducting this study.

This study determines the impact that the process of recruitment and selection has on the performance of Basic and BRAC. The report also attempts to determine the relationship between the success of both organizations and their recruitment and selection procedure. It will also recommend options aimed at resolving any problem found in the recruitment and selection procedure of Basic and BRAC.

1.5: Limitations of the study:

While preparing this report, some barriers were faced including:

- The time period given for preparing the report was insufficient.
- A small sample is used for conducting the study.
- Interpreting the collected data and implementing them in this report was a difficult task.
- The data contained in this report are collected entirely from secondary sources, so the authenticity of the report may be questionable to some people.
Chapter 2: Literature Review
2.1: Literature Review:

Human resource is the most important asset an organization can own. Without managing this asset properly, other assets cannot be utilized efficiently by an organization. As a response to the problems faced by firms in managing their human resource, human resource management emerged in 1980s. Since past few years, human resource management has attained widespread acceptance a tool for managing employment.

The term *human resource management* is defined as a means of managing the human assets in order to increase their productivity. HR functions include human resource planning (HRP), recruiting and selecting personnel, training and development, talent management, compensation, change management, employee engagement, recognition and reward system, succession planning, compliance with labor law etc.

Among all the HR functions, recruitment and selection is the most important function. Although many people use the words recruitment and selection to be one, these two terms hold different meaning in HR.

The term *recruitment* refers to the process of searching for a pool of potential candidates with the desired skills, experience and knowledge. It enables an organization to choose the most suitable personnel who is perfectly competent to fill a vacant job position.

Finding the widest pool of applicants to ensure that the best people for the required roles can be selected is the goal of the process of recruitment used by organizations.

Acquisition of the best applicants is a source of competitive advantage for an organization. On the contrary, ineffective recruitment and selection process can result in disruption in organizational activities, reduction in productivity, interpersonal conflicts, and interruptions in organizational operations, long term costs, and customer service.

The term *selection* refers to the processes of choosing a suitable candidate from the acquired candidates in the recruitment process to fill a post.

An effective recruitment and selection strategy is paramount to organizational success. If not designed in an appropriate manner, the function of recruitment and selection can become a costly as well as inefficient process. An efficient recruitment and selection strategy provides several benefits like: ensuring the required number of personnel with the necessary skills, knowledge and attributes are hired to meet the present and future
strategic as well as operational requirements, meeting the requirements of supply and demand, enhances the pool of potential candidates, improving the process of selection through ensuring applicants having the required KSAs according to the job requirements are selected for further investigation and increasing organizational effectiveness and efficiency.

Recruitment and selection is a process which is performed step by step to ensure that the right personnel are recruited to fill job positions. The process initiates with advertising for job positions to be filled in order to attract the potential candidates. Different sources including media like newspapers, business journals, website, internet, head hunter firms etc. can be used for advertising and attracting the potential candidates to apply for the post. The second step is shortlisting the resumes dropped by potential candidates to select the most appropriate ones for the purpose of interview. The third step is interviewing candidates. The interview can be face-to-face or over the phone. The fourth step is assessing the results of interview sessions and offering the job to the mostly eligible candidate. The job offer should be clear and specific. Job analysis, description, and specification can provide useful information to a business by serving as recruitment instruments.

Examining jobs in order to identify the key requirements of the jobs is known as job analysis. Job analysis answers the questions regarding title of the job, responsibility and accountability of employees.

Job descriptions should describe the working hours, working conditions and compensation. It can be a job indicator and guide for the potential candidates applying for the post. Job specification should clearly identify the job responsibilities related to a post and the knowledge, skills, abilities, physical and mental conditions necessary for performing the job.

Recruitment and selection can be done through internal or external sources. It can be performed by the organization’s HR department or it can be outsourced by using any head hunter firms.

To conclude, human asset is the most valuable asset for an organization. The proper and effective use of other organizational assets depends on the human assets. For this reason,
human resource management has now become an integral part of organizations. Recruitment and selection are one of the major HR functions. Hiring appropriate candidates can help to turn the organizations personnel into human capital. So, proactive and well-designed recruitment and selection process is a must for organizational efficiency and effectiveness.
Chapter 3: Company Profile
3.1: About BASIC Bank:

Among the seven completely government claimed banks in Bangladesh, BASIC Bank Limited is one. It was established in second August 1988 with a view to back little undertakings. Fundamental Bank Limited is enlisted under the Companies Act 1913. It began its tasks from the 21st January, 1989. Administered by the Banking Companies Act 1991, the bank was set up as the arrangement creators of the nation felt the earnestness for a bank in the private part to finance little scale Industries (SSIs). At the beginning, the Bank began as a joint wander venture of the BCC Foundation with 70 percent shares and the Government of Bangladesh (GOB) with the rest of the 30 percent shares. The BCC Foundation being nonfunctional after the conclusion of the BCCI, the Government of Bangladesh assumed control of 100 percent responsibility for put money on fourth June 1992. In this way the Bank is state-claimed. In any case, the Bank isn't nationalized; it works like a private bank as previously. Fundamental Bank Limited is interesting in its destinations. It is a mix of advancement and business banks. The Memorandum and Articles of Association of the Bank stipulate that 50 percent of loanable assets should be put as resources into little and medium ventures part.

The Bank Offers-

- Term loans to small-scale enterprises.
- Full-fledged commercial banking service including collection of deposit, short term trade finance, working capital finance in processing and manufacturing units and financing and facilitating international trade.
- Technical support to Small Scale Industries (SSIs) in order to enable them to run their enterprises successfully.
- Micro credit to the urban poor through linkage with Non-Government Organizations (NGOs) with a view to facilitating their access to the formal financial market for the mobilization of resources.

BASIC Bank works with its clients as well as the regulatory authorities, the shareholders (GOB), banks and other financial institutions closely for performing its activities.,
3.1.1: Corporate Strategy
Financing establishment of small units of industries and business and facilitate their growth.

3.2: About BRAC Bank:
BRAC Bank is a private business bank of Bangladesh. It is centered on Small and Medium Enterprises (SME). Established on 4 July 2001, the objective was to achieve the expansive number of non-banking individuals who were not secured by conventional bank. The principle motivation behind the bank was to encourage Small and Medium Enterprises (SME).

3.2.1: 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 our 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
Chapter 4: Recruitment and Selection

Process of BASIC Bank
4.1: Approach of Recruitment:

The recruitment approach has become important due to shift in labor markets. An initial and basic decision in this regard is deciding the recruiting authority. Whether to give this responsibility to the HR staff or other employees is a major issue. BASIC bank follows organization-based approach for most of the recruitment activities. The employees of HR department handle all activities from selecting the source of recruitment to shortlisting candidates. An exception is that preparing and conducting the written test is not the responsibility of HR staff, rather the Bangladesh Institute of Bank Management (BIBM) is the organization used to outsource this test.

4.1.1: Sources of Recruitment:

Combination of internal and external sources of recruitment is used by most employers. Organizations facing rapid change and competition put more importance on external sources along with internal sources.

In Basic bank, external sources of recruitment are prioritized than the internal ones.

**Internal Sources:**

At Basic Bank, the sources of recruiting internally include promotion to a higher post, transfer from one position or department to another, job postings, and employee referral.

*Promotion*

Advancement to a higher position is the most critical wellspring of filling empty positions from inside which includes development of representatives to a larger amount position from a lower level position. Advancement is joined by changes in expert, obligations, duties, status and compensation. For this situation, some particular criteria are trailed by Basic Bank for advancing a representative. Those workers having the capabilities required for the post can apply for that empty post and the for the most part qualifies representative are chosen through formal meeting.

*Transfer*

Another means of recruiting internally is through transfer. The employees are transferred from to different departments without any change in their status or remuneration. This method is used for employees after they have completed 3 to 5 years in the organization. This method is used by Basic Bank for increasing motivation of employees, removing
monotonousness from the job, beholding the interest of an employee to the main job
duties, protecting the business operations through removal of dishonest activity,
maintaining departmental balance through transfer of experienced employees to
departments with less expertise.

*Job Posting*

Posting the job internally is another internal recruitment method used by the bank. On the
origination of a new job position, it is informed to other departments and branches
through phone or formal letter by the HR department.

**External Sources:**

Advertising in newspapers and websites is used by Basic bank as a source of external
recruitment. The media of advertisement is selected by considering the type of the job.
Job advertisements of Basic bank are published only in reputed daily newspapers. No job
board is used for internet advertising by Basic bank.

*Newspaper Advertisement*

The HR department of Basic Bank publishes their advertisement in renowned national
dailies like Prothom Alo, Ittefaq, etc. for attracting candidates to apply for a vacant
position.

*Website Advertisement*

Basic Bank uses its own website for recruitment purpose. The interested candidates are
required to e-mail the resume. Contrarily, candidates may be required to fill an online
application on the banks’ official website (www.basicbanklimited.com).

**4.2: Responsibility of Recruitment and Selection:**

Four committees are established by the HR unit of Basic Bank to complete the procedure
of recruiting and selecting personnel.

*Committee-1*
Established with the purpose of recruitment of Managing director and Deputy Managing Director, the first committee is formed by the Managing director, and board members /directors.

Committee-2

Established for recruiting or filling mid-level positions, this committee is comprised of the Managing director, General Managers and members from the Bangladesh Bank and ministry. Mid-level jobs include position of General Manager (G.M), Assistant General Manager (A.G.M), Deputy General Manager (D.G.M), Deputy Manager (D.M) and Manager.

Committee-3

Consisting of the Managing director, General Manager, and particular members from the ministry as well as Bangladesh Bank, this committee is responsible for recruiting Officer, Assistant Manager, Assistant officer and other entry-level positions.

Committee-4:
The General Managers from every department of Basic Bank comprise this committee which is formed for recruiting applicants coming through internal references.
4.3: Selection Process:

The general selection process of Basic Bank is outlined here.

![Selection Process Diagram]

**Figure 1:** The Selection Process of Basic Bank. Adapted from, Khan (2008, pp.104).
The steps of the selection process are briefly described below:

Reception of CV and Applications:
The HR department of Basic Bank attempts to create a positive impression on the candidates’ minds right from the initial step to ensure that candidates having the required educational qualifications, skills, intelligence and expertise are attracted. The reception counter personnel are subtle. They are capable of helping in a courteous manner. The employment brochure is prepared in such a way that is clearly understandable. Applicants can apply through e-mail, filling the application form online, or appearing physically in Head office.

CV Screening:
This pre-screening technique is used to eliminate the applicants not fulfilling the pre-requisites of the job. The applicants are called for tests after this screening process is done.

Employment Tests:
The employment tests are used as predictor of the success of candidates in future. Basic Bank uses a combination of intelligence and aptitude tests in written for selection.
The contents of the written test vary on the basis of the job positions as well as the recruiting sources. The written test has two parts. The Multiple Choice Questions part is used for the entry-level jobs. Questions are based on: general knowledge, analytical problems, grammatical rules and translations from English to Bangla, and mathematical problems. The descriptive/comprehensive written part requires applicant to show logical explanations either in favor or disfavor of a given topic. An applicant may also be asked to describe a topic with a word limit of 200. Writing an application, answering questions from a given comprehension, mathematical questions are also asked. The same pattern of test is used for recruiting medium level employees. An exception is that questions related to history of banking sector are also asked.

Interviews:
Different types of interviews are arranged by Basic Bank on the basis of the job position. All candidates are required to face structured interview. Job seekers at entry-level job are asked some general questions. These questions are related to academic history and
current affairs (national and international). The applicants of medium level job positions need to answer questions on the basis of the job description. The applicants of top level job positions are to answer some tricky problems for identifying the depth of their knowledge regarding policies related to the industries, banks. The committee of recruiting and selecting personnel is in charge of conducting the interviews.

Background and Reference Check:
After interviewing the candidates, the recruitment and selection committee attempts to verify the background of the selected candidate through references provided by those candidates. If no problem is found, then the selected candidates are hired. The candidates are required to submit the certificate of medical test for fulfilling selection process after placement.
Chapter 5: Recruitment and Selection of BRAC Bank Ltd.
5.1 Approach of Recruitment:
Since selection of appropriate candidates for the workforce is an essential part of Human Resource Management, BRAC Bank Ltd. entrusts this responsibility to their Human Resource Department. BRAC Bank Limited pays competitive salary and benefits to the employees of the bank in order to get the maximum service from them. For this reason, the bank authority needs to be careful while recruiting to ensure that the right persons are hired for doing the right jobs.

5.1.1: Sources of Recruitment:
Internal Sources:
Requisition, promotion, transfer and employee referrals are used as internal sources of recruitment.

External Sources:
Advertising in newspapers, websites, on-campus recruitment are the external sources used by BRAC Bank.

5.1.2: Recruitment and Selection Process:
The steps followed by the HR department of BRAC Bank while recruiting and selecting candidates are given below:

- Recruitment of staff is done on the basis of BBL budget approved by the respective Department Head. The prescribed requisition form should be filled and submitted to the HR. In case of non-budgeted requisition, approval from the Managing Director is required.
- After receiving the requisition form, the HR Department will check the Staff Budget and submit it for approval by the Department Head.
- Upon getting approval, the HR Department will perform all the formalities relating to attract and select prospective candidates. HR department will also refer the applications for reviewing the background of the applicants by the Department Head.
- Based on the recommendation, HR Department will consult with head of HR in order to fix the interview date. The Interview card is then issued and sent to the
potential applicant wishing to join BRAC Bank Ltd. This card is issued to inform the applicant about the date, time and place of their interview.

- The Department Head will conduct the Interview along with the HR manager and / or any of his authorized Officers from the HR Department as per table of authority.
- Judgment will be done as per the criteria set in the interview sheet.

5.2: Responsibility of Recruitment and Selection:

Determining Workforce Requirement:

The management is responsible for examining the workload and estimating the requirement of manpower in different departments and verifying the requirements. It is the authority of the Board of directors to finalize any decision regarding recruitment. They also hold supreme authority in case of creating any new position.

Recruitment up to II Grade:

It is the responsibility of the Department Head along with Representative from another department and the Head of HR to interview candidates to select & finalize the most appropriate candidate. The appointment letter is signed by the Managing Director.

Recruitment in mid-level:

Recruitment in mid-level is same as Grade II with one exception. Here, the Managing Director will finalize the selection of a candidate through second interview after interviewing the candidates who were short listed.

Recruitment in higher level:

After conducting first and second interview, the board members accompanied by the MD and DMD will interview the selected candidates as final interview.
Estimation and organogram:
An organogram based on the estimation of manpower should be prepared for each Division & Branch of the Bank. The Organogram should be flexible and it should be reviewed and revised regularly in order to fit the bank’s requirements.

Candidates with the following characteristics shall not be employed:

- Candidates having pending charges
- Candidates who are dismissed, discharged, terminated and forced retired
- Former employees who once left the bank
- Exemption is subject to the Chairman’s discretion.
Chapter 6: Findings, Recommendations and Conclusion
6.1: Findings

The previous two chapters of this report describe the recruitment and selection process of two different kind of financial institutions. BASIC Bank is a government-owned bank whereas BRAC Bank is a private commercial bank. Although the basic recruitment and selection process is similar, the banks have some distinct features flourishing their recruitment processes.

The process of recruitment and selection is often influenced by different factors including nature and spread of the organization, number of branches, and location of branches, reputation of the organization, condition of employment in an economy, labor laws etc.

From the study, it is found that BASIC Bank is operating with 69 branches along with a separate ICT Division and Card Division and 14 ATM booths. On contrary, BRAC Bank has 167 branches with ATM booths numbering more than 500. This factor has a great influence on the number of personnel to be hired and the hiring process of both banks.

From the observation, it is clear that BRAC Bank requires more manpower for its operations than BASIC Bank due to having higher number of branches. This factor plays a vital role in designing the procedure for recruiting employees and selecting the appropriate one for the job.

The basic recruitment and selection process described in human resource management has some common steps. While analyzing the recruitment and selection process of the following two banks, it was found that both banks get some advantages and disadvantages from their recruitment and selection process. The similarities and differences found through analyzing the processes are described below:

**Similarities:**

- Both banks use internal sources (promotion, transfer and employee referral) as well as external sources (advertising in newspapers and websites etc.) of recruitment.
- Selection is done on the basis of written examination and interview.
- Both of the banks have separate committees for the recruitment purpose.
- The committees vary on the basis of the job position and the persons comprising each committee are clearly defined.
**Differences:**

- Along with other external sources, BRAC Bank uses on-campus recruitment in order to hire fresh graduates which are not followed in Basic Bank.
- Unlike Basic Bank, BRAC Bank has clearly defined criteria for candidates who are not eligible to be hired in the organization.
- BRAC Bank’s recruitment process begins with collection of requisition for employment from different departments in order to identify the exact number of employees required to fill vacancies. This step was not found in the recruitment process of Basic Bank.
- Basic Bank has clear standards of questions to be asked in the written examination and interviews for every level of employees whereas BRAC Bank has no such defined standard for written examinations or interviews.

**6.2: Recommendations**

**Recommendations for BASIC Bank:**

- On-campus recruitment used by BRAC Bank has now become a popular source among the private firms, especially banks for recruiting fresh graduates. BASIC Bank can consider this source of external recruitment for recruiting employees with the required qualifications.
- Defining eligibility criteria for applying for a post reduces some stress of the HR department. When it is clearly stated that which candidates can not apply for job in the organization, applicants know if they can apply for the job or not. Like BRAC Bank, BASIC Bank can also set eligibility standards to make the recruitment process more effective.
- Collecting requisition forms to know how many employees are required in a particular department makes the recruitment process easier. BASIC Bank can implement this technique of BRAC Bank.

**Recommendations for BRAC Bank Ltd.:**
- Standards of questions asked in the written examinations and interviews are not clearly defined by BRAC Bank. Developing such standard can be useful for the candidates applying for job in BRAC Bank. So, BRAC Bank can strive to define the standard of question.

- The recruitment process of BRAC Bank is a bit lengthy compared to BASIC Bank. For example, two interviews are taken for recruitment in higher level which requires more time. So, BRAC Bank can simplify the process by re-examining the steps as it requires huge workforce for its operations of each & every branch.
Conclusion:

Among different functions of human resource management, recruitment and selection is the most important function because the use of other organizational resources depends on the humans employed in that organization. Understanding this, business organizations now strive to develop a thorough recruitment process to ensure that candidates having the required KSAs are employed in order to improve organizational functionality and productivity.

This project report attempted to identify the recruitment and selection processes of two different types of banks. BASIC Bank, which is a government bank, follows a recruitment and selection process which differs from the recruitment process followed by BRAC Bank, a private commercial bank. Both banks have some common features in the processes, but there are also some distinctions. The similarities and distinctions along with some recommendations for both organizations are discussed throughout the report.

To conclude, the initial function of HR is recruiting employees. If this step is inaccurate, it can cause great harm to the profitability of an organization. Considering this fact, all organizations, be it a private firm or a government organization, should develop proper and flexible process of recruiting and selecting employees that fits the organizational needs.
Appendix:

Appendix 1: Selection process of Basic Bank

Adapted from, Khan (2008, pp.104).
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