Internship Report on-

“Recruitment and Selection Process of Dhaka Bank Limited”

Ruhita Jaman Prova

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration.

“Recruitment and Selection Process of Dhaka Bank Limited”

Submitted To:

Ms. Shayla Khanam

Assistant Professor

School of Business & Economics

United International University

Submitted By:

Name: Ruhita Jaman Prova
ID: 111 201 147

Major: HRM

Registration Trimester: Summer 2024

School of Business & Economics

United International University

Date of Submission: August 01, 2025

Letter of Transmittal

To,

Ms. Shayla Khanam

Assistant Professor

School of Business & Economics, UIU.

Subject: Submission of the Internship Report on DBL's Recruiting and Selection Process.

Dear Mam,

With much gratitude, I would like to let you know that I have finished my internship statement on the "Recruitment and Selection Process of Dhaka Bank" as instructed.

I found the analysis to be very interesting, useful, and perceptive. I did my best to prepare a trustworthy and influential report. It looks closely at the recruitment and selection process and analyzes how it was actually implemented.

This data came from a variety of sources, including websites and face-to-face conversations with my supervisor and seniors at "Dhaka Bank Limited."

Thank you sincerely for your assistance and for giving me the opportunity to prepare this insightful report. I'm determined to utilize the advantages of it and demonstrate the value of your faith.

Sincerely yours,

Ruhita Jaman Prova

Id: 111 201 147

SOBE, UIU.

Certification of Similarity Index

After putting the report through a standard plagiarism detection program, I have confirmed that its similarity index is within the allowed range given by university regulations.

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Declaration of the Student

I, Ruhita Jaman Prova, certify that I finished the tasks listed in my internship report while working under the direction of Ms. Shayla Khanam of United International University. I therefore promise that my work complies with all applicable copyright laws. It contains no previously published or written works by other people that have been authorized for credit toward a degree from UIU or another educational institution, with the exception of the quotation and appropriately cited references. It hasn't been created for any other purpose, incentive, or presentation.

……………………………………

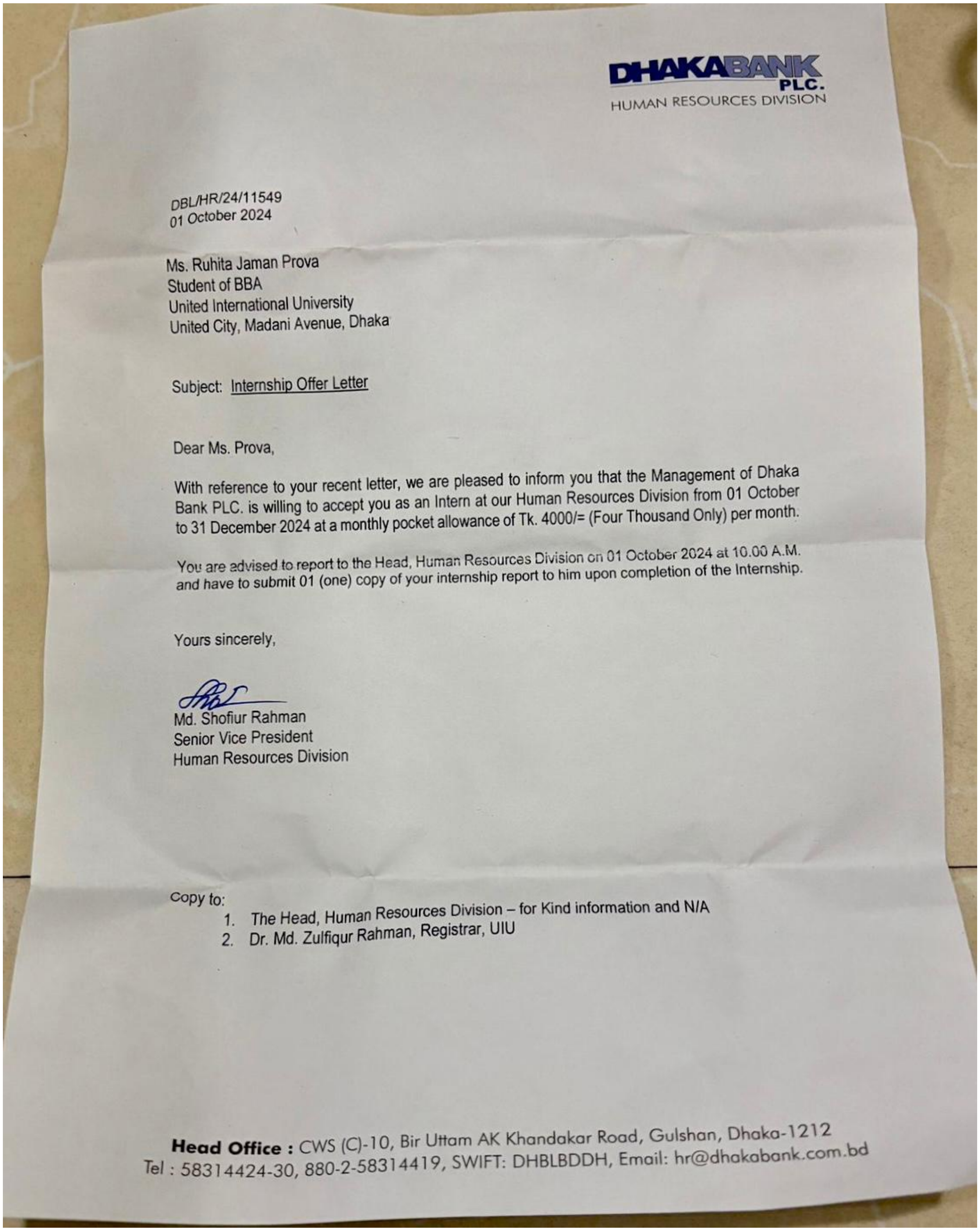
Ruhita Jaman Prova

ID: 111201147

Program: BBA

United International University

Corporate Evidence



DHAKABANK PLC.
HUMAN RESOURCES DIVISION

DBL/HR/24/11549
01 October 2024

Ms. Ruhita Jaman Prova
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter

Dear Ms. Prova,

With reference to your recent letter, we are pleased to inform you that the Management of Dhaka Bank PLC. is willing to accept you as an Intern at our Human Resources Division from 01 October to 31 December 2024 at a monthly pocket allowance of Tk. 4000/= (Four Thousand Only) per month.

You are advised to report to the Head, Human Resources Division on 01 October 2024 at 10.00 A.M. and have to submit 01 (one) copy of your internship report to him upon completion of the Internship.

Yours sincerely,

Md. Shofiur Rahman
Senior Vice President
Human Resources Division

Copy to:

1. The Head, Human Resources Division – for Kind information and N/A
2. Dr. Md. Zulfiqur Rahman, Registrar, UIU

Head Office : CWS (C)-10, Bir Uttam AK Khandakar Road, Gulshan, Dhaka-1212
Tel : 58314424-30, 880-2-58314419, SWIFT: DHBLBDDH, Email: hr@dhakabank.com.bd

Acknowledgement

For its successful completion, many individuals voluntarily contributed their knowledge and suggestions to improve the quality of this report. I would like to sincerely thank everyone who has supported me, especially for helping me to perform effectively under pressure. I sincerely thank everyone who helped me to prepare this report, whether directly or indirectly, for their invaluable assistance and collaboration.

It has been an honor to be affiliated with the School of Business and Economics at United International University. It is guided by Ms. Shayla Khanam, Assistant Professor, United International University. I am very grateful to her for her helpful guidance and support in creating this report. Her insightful advice and recommendations were very beneficial during the task's planning and execution.

Next, I would like to thank my supervisor, Md Ayman, for his attentive observation, SAVP, Human Resources Division. I would also like to thank Zabir Haque, Anwar Hossain, Md. Kamrul Islam, Md. Shahina Afroje, and the HR Head, Mr. Rezaur Rahman. During my internship, Zabir Haque has assisted me by providing guidance. Without their guidance and support, this analysis might not have been published.

In order to work as an intern for this prestigious company, I would also like to submit a letter of recommendation from Dhaka Bank Limited. I sincerely appreciate the support of the DBL's Human Resource Department. The DBL has helped me to understand several aspects of my report because of my experience and comprehension.

Finally, I would like to thank everyone who talked about my work, gave me useful evidence, critiqued it, and complimented me. I can't thank them enough for their contributions for it. I want to thank everyone from the bottom of my heart.

Executive Summary

The "Banking Excellence" mission of Dhaka Bank Limited is unique in the rapidly expanding finance sector. One of the world's leading financial institutions seeks out creative ideas from its knowledgeable and talented staff members who work in a range of positions.

One of the most crucial responsibilities of an organization is HR operations. Visit the HR department of Dhaka Bank to learn more about human capital. An outstanding team of HR administrators handles all HR-related matters. Their diligence has allowed them to select competent applicants. They keep a genuine flow throughout the drawing and assortment phases. The reduced roll-up rate indicates that Dhaka Bank's hiring and recruitment procedure is exemplary.

The study's focus is the Institute of Human Resources. Dhaka Bank requires highly skilled employees who work hard because of the heavy workload compared to private commercial banks; otherwise, the entire business will fail. Such wealthy people present a significant obstacle for any company.

At the beginning of the year, the Human Resources Division will send a general form to all other branches and divisions of the headquarters in order to forecast future human capital demand at Dhaka Bank Ltd. (DBL). The information obtained in this way is used by the HR department to project the staffing requirements for the year. DBL employs both the assortment and drafting processes, but due to its size, the procedure varies based on the task at hand.

A commercial bank's performance is greatly influenced by the quality of customer service it offers. The effectiveness of the service is influenced by the staff's knowledge and output. Therefore, if the right person is selected for each position, DBL needs to exercise caution. Improve the hiring and assessment procedures at DBL. There is always space for improvement, even though DBL's entire hiring and selection procedure is well-integrated. It is necessary to update both policy and practice.

Contents

Chapter 01: Introduction

1.1 Background of the Report

Recruitment and selection are the two most important human resource management practices through an organization attracts, appraises, and installs employees at work who possess the appropriate skills and attributes to fulfill its strategic objectives. The demand for accurate, sincere, and skillful performance in banking accentuates the need for a well-organized and efficient recruitment and selection procedure. This report is going to discuss the recruitment and selection practices of Dhaka Bank Limited, a leading private commercial bank in Bangladesh.

Founded in 1995, Dhaka Bank has consistently put a premium emphasis on customer service excellence, innovation banking solutions, and the development of an able workforce. As the bank goes on to widen its operations within the country qualified professional's attraction and retention top priority became. The Human Resources Division of Dhaka Bank has a central role in bringing the right people aligned with the corporate values, objectives, and compliance requirements of the bank. This report will try to explain in detail how Dhaka Bank Limited carries out its recruitment and selection procedures, using what methodologies and instruments, and adhering to which policies. The report will take a keen look at every step in the process beginning with vacancy identification and advertisement as well as sourcing candidate pool; screening; interviewing; final selection; onboarding. This report will also make an assessment of whether or not the process is effective, equitable, and challenges facing it—furnishing closer insight into the matter plus recommendations for improvement.

1.2 Objectives of the Report

The main objectives of this study shall be divided into two parts, i.e., Primary Objective and Secondary Objectives, respectively:

Primary Objective

The primary objective of this report is to fulfill the partial requirements for the completion of the Bachelor of Business Administration (BBA) degree at United International University (UIU). As a requirement in the academic curriculum, this report will apply the acquired theoretical knowledge to the practical environment of an organization to gain a better understanding of its human resource management practices, particularly recruitment and selection practices. b) Secondary (Study-Specific) Objectives

Secondary Objectives

The secondary objectives are more practical and relate to exploring the actual procedures and practices followed by Dhaka Bank Limited in its recruitment and selection operations. These objectives include:

- To get comprehensive idea about the recruitment and selection process at Dhaka Bank Limited.
- The processes and tactics to get candidates attracted, screened, and hired.
- To assess if the recruitment is effective and efficient to achieve organization objectives.
- To examine the contributions of HR instruments, tools, and technology in the selection of employees.
- To find out the problems, if any, in the recruitment and selection programs of Dhaka Bank.
- To make recommendations based on observed practices and industry norms, on how the recruiting and selection model can be enhanced.

1.3 Rationale of the Report

Any organization's human resource framework is significantly shaped by the recruitment and selection process. Recruiting and keeping skilled professionals is vital for maintaining competitive advantage and offering long-term organizational success in the banking sector, where accuracy, efficiency, and customer service are crucial.

One of the leading private commercial banks in Bangladesh, Dhaka Bank Limited, is well-established in the financial industry. The significance of a strong recruitment and selection strategy is highlighted by the bank's dedication to corporate responsibility, innovation, and service excellence. In light of changing market trends and heightened competition for qualified personnel, a thorough examination of Dhaka Bank's hiring and selection procedure is pertinent and timely.

Studying and evaluating Dhaka Bank Limited's hiring and selection practices is the aim of this study. It aims to understand how the bank attracts potential candidates, what tools and techniques it employs for the selection process, and how these procedures align with its strategic human resources objectives. The study also identifies potential areas for improvement and offers details on how hiring practices could be enhanced to better meet business goals.

This report's output also serves an academic purpose by offering an opportunity to bridge the gap between theoretical frameworks and practical application. This analysis, which is a component of a broader human resource management study, helps to clarify the operational aspects of talent acquisition in a practical setting.

To sum up, this study intends to provide useful information on Dhaka Bank Limited's hiring and selection practices while also broadening the academic and practical knowledge base of individuals studying human resource management.

1.4 Scope and Limitations of the Report

Scope

I had a very limited and unfinished repertoire. I was successful in meeting my research's data collection requirements. Not all of Dhaka Bank Limited's transactions will be covered in this report. This report discusses the work, findings, and investigation I conducted during my internship at Dhaka Bank Limited's human resources division.

Limitations

Despite best efforts, the report has several limitations:

- Three-month time constraint narrowed down the scope of analysis.
- Internal information of some sort was confidential and not available.
- The report is compiled after researching in one branch/department and hence might not show HR practices in every branch of Dhaka Bank.
- The sample was small and may not be representative of the entire employee experience.

1.5 Definition of Key Terms

To ensure consistency and clarity of the concepts discussed in this report, the following key terms are defined below:

- **Recruitment**
  Recruitment is the process of finding, attracting, and encouraging potential candidates to apply for a position within an organization. To satisfy current or upcoming demands for human resources, it comprises recruiting candidates from both inside and outside the company.
- **Selection**
  Selection is the process of evaluating and choosing the best candidate or candidates from the pool of applications generated by recruitment. This process typically consists of screening, interviews, testing, background checks, and final decision-making.
- **Human Recourse Management**
  Human resource management is a strategic approach to managing individuals within an organization. Among the many duties it entails are hiring, selection, training, performance management, employee relations, and compensation.
- **Job Analysis**
  Job analysis is the systematic process of learning about the duties, responsibilities, necessary skills, outcomes, and working conditions of a job. It offers the structure for selecting, employing, and evaluating staff members.
- **Job description**
  A job description is a written statement of the duties, responsibilities, working conditions, and requirements for a specific position.
- **Job Specifications**
  Job specifications are the credentials, skills, experience, knowledge, and character traits required to perform a particular task effectively.

- **Screening**

  Screening is the initial stage of the selection process, wherein candidates who are deemed unsuitable or inadequately qualified are removed based on the minimal standards or criteria of the organization.

- **Interview**

  An interview is a planned conversation between a representative of the organization and a candidate with the goal of assessing the applicant's qualifications, experience, personality, and organizational fit.

- **Orientation**

  Orientation the process of integrating a new employee into the business. It includes orientation, training, and socialization activities to help the worker get used to the company's policies and culture.

- **Talent acquisition**

  Talent acquisition is a more comprehensive strategic approach that includes recruitment marketing, employer branding, workforce planning, and the long-term development of talent pipelines.

CHAPTER 02: COMPANY AND INDUSTRY PROFILE

2.1 Company Analysis

2.1.1 Overview and History

Overview

The most prominent bank in Bangladesh's private sector is Dhaka Bank. They provide a wide range of services aimed at financial markets, leases, foreign exchange, international trade, and individuals and businesses. The bank is fully outfitted with IT-standard business, Internet finance, SMS funding, e-commerce, and connected banking. Online banking was introduced by the bank, which is among the fastest-growing private banks in Bangladesh. To ensure excellence, Dhaka Bank Limited has chosen a banking solution that provides high returns on investments, bespoke business demands, cutting-edge technology, friendly and personalized services, global trade and business footprint, and more.

Historical Background

Dhaka Bank Limited, being one of the premier private commercial banks of Bangladesh, was established as a public limited company under the Companies Act, 1994 and started banking operation on July 5, 1995. The bank, from its inception, has been focusing on quality financial services supplemented with a dedicated commitment to customer satisfaction and innovation.

The bank was established by visionary entrepreneurs led by Mr. Mirza Abbas who were confident about the prospect of a contemporary banking corporation based on rigorous corporate discipline and ethical conduct. Dhaka Bank wishes to reflect on its rich heritage and tradition of Dhaka, the capital city of Bangladesh, towards commitment to quality of service and social accountability.

It's network, services, and image have widened over time. The bank offers an extensive range of banking services including corporate banking, SME banking, retail banking, Islamic banking, and treasury services. The bank also ventured into novel digital banking services to keep itself aligned with changing customer needs.

Until now, Dhaka Bank operates with a wide network of branches, sub-branches, and ATMs across Bangladesh. Its subsidiaries like Dhaka Bank Securities Limited and Dhaka Bank Investment Limited also appropriately represented the bank in the capital market.

2.1.2 Trend and Growth

Dhaka Bank Limited has experienced substantial growth since its establishment in 1995, emerging as a respectable name in Bangladesh's financial services industry. The establishment of Dhaka Bank aimed to make it the most admired bank in the country. In order to achieve this, it has expanded its services, hired and trained new staff, embraced new technology, and grown steadily. In addition to financial data, its structural, strategic, and human resource frameworks have all reflected its growth.

1. A rise in financial performance

Over the past 20 years, Dhaka Bank has sustained consistent financial growth in spite of fluctuations in the economy. The bank has shown consistent progress in several important performance indicators, such as:

- Total Asset: The total assets of Dhaka Bank have increased significantly over time, and a varied lending portfolio has contributed to the bank's continued strong asset foundation. Prudent credit management and investment strategies have led to this expansion.
- Deposit Mobilization: The bank has built a strong deposit base in large part because of its competitive deposit plans and satisfied customers. Regularly offered innovative fixed deposit and savings options have attracted both corporate and retail clients.
- Loans and Advances: Dhaka Bank's credit disbursements have been steadily rising, especially in the retail and SME sectors. It has also been crucial for financing Bangladesh's infrastructure and industrial expansion.

- Sufficient Capital and Profitability: With consistent net profits and a healthy capital adequacy ratio (CAR), the bank has demonstrated financial stability. Continuous efforts to reduce operating costs and manage non-performing loans (NPLs) have improved profitability.

2. Extension of the Branch Network and Services

To meet the growing needs of its customers and ensure financial inclusion, Dhaka Bank has expanded both its physical and online presence. Based on the latest data:

- There are 114 fully functional branches, including Islamic bank branches.
- 26 smaller branches
- 87 ATMs and 20 ADMs
- Three SME Service Centers
- Two Offshore Banking Units (OBUs)

In addition to standard banking services, the bank now offers services in areas like:

- Corporate and Institutional Banking
- Retail Banking and SME
- Islamic banking
- Treasury and Trade Finance
- Card Services and Mobile Financial Solutions.

3. Advances in Online Banking and Technology

Dhaka Bank has recognized the shift in customer expectations and banking behavior and has made digitalization a top priority as a key growth strategy. The bank has invested heavily in:

- Core Banking Software Upgrades
- The Dhaka Bank Go App is a mobile banking solution.
- Online banking services for quick and secure transactions
- Agent banking and e-KYC solutions to support underbanked and isolated communities.

- Cybersecurity and IT infrastructure: ensuring secure transactions.

The adoption of digital banking solutions has improved efficiency, reduced manual intervention, and raised customer satisfaction. As part of its digital transformation strategy, the bank is actively working to expand the range of contactless and real-time services it provides.

4. Talent and Human Resource Development

One of the most essential components of Dhaka Bank's growth has been human capital. The bank is aware that efficient hiring and selection practices are necessary to develop a high-performing workforce that can further strategic goals.

Key HR-related growth initiatives include:

- Methodical Hiring Practices: The bank has established an open, competency-based hiring procedure for entry-level and mid-level positions, such as Management Trainee Officers (MTO), Probationary Officers (PO), and seasoned professionals.
- The Talent Pipeline's Development: Dhaka Bank has been successful in attracting top talent by taking part in employment fairs and establishing alliances with prestigious universities. Future leaders are identified and developed with the help of internships and management trainee programs.
- Increasing Training and Capacity: The Dhaka Bank Training Institute (DBTI) is crucial for staff development. The courses cover a variety of subjects, including leadership, digital banking, risk management, compliance, and customer service.
- Employee Engagement and Retention: By implementing performance-based appraisal systems, opportunities for career advancement, and incentive programs, Dhaka Bank has improved employee motivation and retention.
- Diversity and Inclusion: As part of its continuous efforts to establish a more inclusive workplace, the bank is hiring more women professionals and individuals from a wider range of academic backgrounds.

5. Prospects and Strategic Development

Dhaka Bank is committed to both short-term growth and long-term strategic goals. The bank's strategic roadmap includes:

- Enhancing product development that is customer-focused
- Growing usage of agent and digital banking
- Improving compliance and risk management
- Integrating sustainable practices with environmental, social, and governance (ESG)
- Enhancing talent acquisition through the use of AI and data-driven recruitment tools.

The future direction of Dhaka Bank is a hybrid growth strategy that combines traditional banking excellence with contemporary, technology-driven, people-focused development. The bank's solid foundation, forward-thinking leadership, and constant focus on innovation and human resources put it in a strong position to remain competitive and relevant in Bangladesh's evolving financial landscape.

2.1.3 Product/Service/Customer Mix

For entrepreneurs working on projects, Dhaka Bank offers a variety of products and services, including financing options, risk mitigation, and advisory services to guarantee the project's successful completion.

Products related to project finance include:

1. Construction term loans
2. Machinery term loans
3. Machinery lease finance, and foreign exchange loans.

Our understanding is especially useful in the following areas:

- Ready-made garments
- Cement,

- Steel
- Engineering
- Paper
- Packaging
- The jute industry
- The power sector
- Media, technology, and telecommunications
- Glassware
- Edible oil, and consumer goods
- Energy, Renewable Energy (Solar Energy)
- Chemicals and Medicines
- Construction
- Aviation
- Healthcare
- Shipbuilding.

Working capital for finance

Working capital is essential to any recently started project. Depending on how they function, Dhaka Bank's working capital finance provides a broad range of services for all business and industry sectors. Its working capital financing services and products fall into the following categories based on the type of facility:

Not Including Funded Facilities

• Bank Guarantee, FC, BB, PG, APG, and Letter of Credit (such as EDF, UPAS, BTB, or cash LC)

• Funded Facilities

• A short-term loan (3, 6, 9 months)

• Cash Credit (Promise, Hypothesis);

• Work Order for Overdraft;

• Overdraft: Additional
• A time loan that is backed by a trust receipt (LTR)

Methods of Financial Management

• Payment and collection services;
• Handling large checks;
• Collecting utility bills;
• Paying suppliers and employees;
• Processing Hajj payments;
• Managing initial public offerings (IPOs) as the lead bank and acting as a banker for the IPO issue.

2.1.4 Company Operations/Activity

Misson Of Dhaka Bank Limited:

By providing excellent products and services, supported by cutting-edge technology and a committed workforce, Dhaka Bank hopes to maintain its position as the nation's top financial institution and guarantee banking excellence.

Vision Of Dhaka Bank Limited:

By providing outstanding services, encouraging innovation, and supporting the nation's economic development while upholding integrity, transparency, and accountability, the organization hopes to become the most reputable financial institution.

Goal of Dhaka Bank Limited:

Our staff, products, and processes are all in line to meet the demands of our discriminating customers. Being as unique as the stars in the sky is what we aspire to. Our main goal is to create quality that accurately reflects our mission: excellence in banking.

Commercial Standards of Dhaka Bank:

- Focus on the customer
- Honesty and integrity
- Deference to the person with whom one is in direct contact
- Civic duty, integrity and responsibilities
- A strong sense of moral and environmental consciousness

Functions Of Dhaka Bank Limited:

- DBL's main objective is to accept deposits from different customers via different accounts.
- Provides clear terms for loans.
- Deposit the bond.
- The Fund invests in profitable industries

Divisions of Dhaka Bank Limited

It would be very challenging to operate the system efficiently if the jobs were not categorized by branch and were not created with their relationships in mind. Without divisions, the success of a particular area would be decided in a haphazard manner. Dhaka Bank Ltd. finished this project to a high standard. The following are Dhaka Bank Limited's (DBL) divisions:

Strategic Objectives of Dhaka Bank Limited:

Dhaka Bank Limited (DBL) is primarily committed to offering services depicting its core principle—Excellence in Banking. Its strategic goals focus on conducting open and high-quality business practices in an environment that adheres to market forces and the laws of the land, being legal and socially accountable. The bank's primary goals are:

1. Offering customers genuine, innovative, and quality financial products supported by an effective and efficient distribution system.
2. Working as a stable and expanding company, generating sustainable returns and achieving shareholder value by adopting qualitative business practices.
3. Contributing to a national development as socially responsible private enterprises by fulfilling corporate social obligations and being

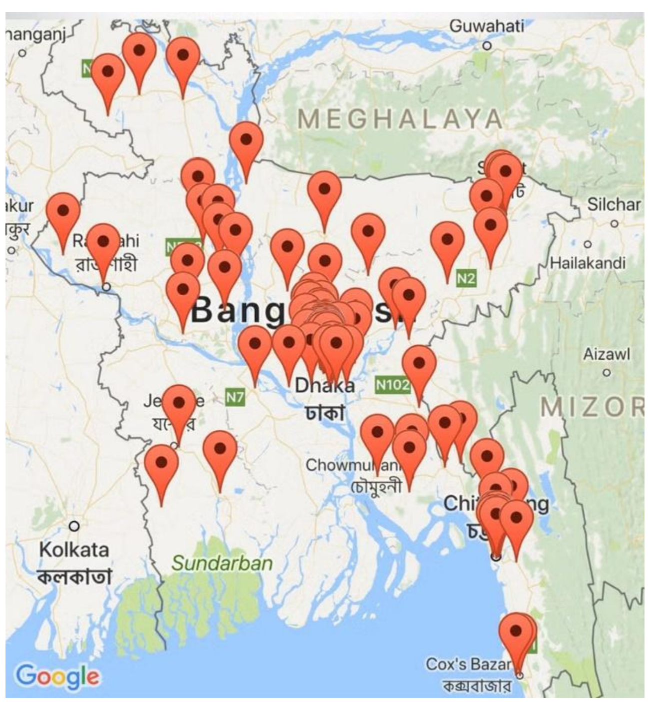
responsive to environmental concerns such as climate change and sustainability.

4. Encouraging welfare of employees by offering competitive compensation and promoting employment satisfaction by means of efficient recruitment, career progression, and training programs.
5. Timely payment of taxes and duties in compliance with all government requirements and conformity to all relevant laws and regulations.

Branches Of Dhaka Bank Limited

According to the most recent information available (December 31, 2023), Dhaka Bank Limited runs a nationwide network of financial services that are diverse:

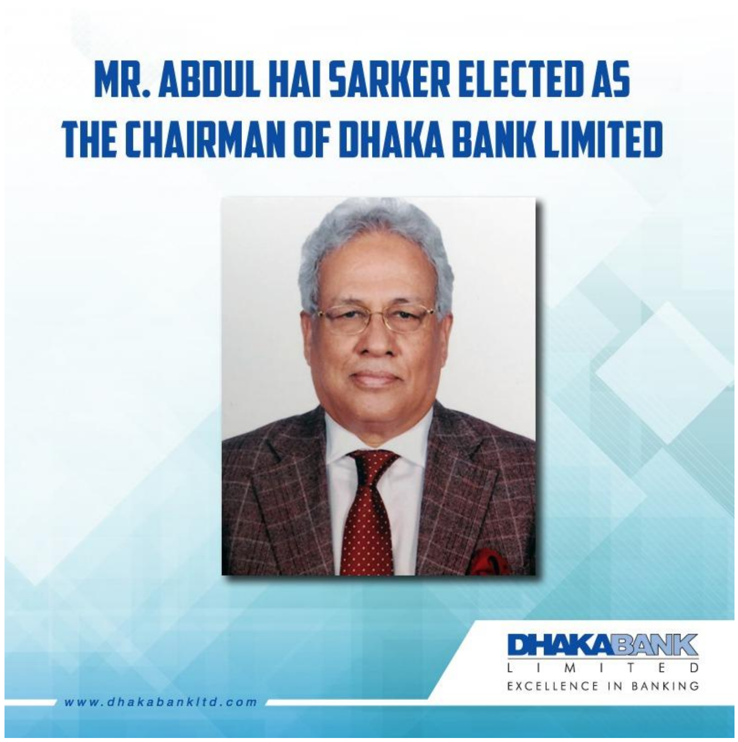
The bank operates 114 branches, including 3 SME Service Centers, 29 sub-branches, and 2 branches specifically dedicated to Islamic banking. Additionally, it runs a network of 88 ATMs, 11 ADMs, and 7 Customer Relationship Machines (CRMs) in addition to two offshore banking units.



Organizational Structure of Dhaka Bank Limited

Reports and communication networks are shown in the organizational structure. Each division head, department, or unit in charge should ensure that employees who report accurately understand and respect the reporting relationship and the flow of all communications, as indicated by the Organizational Matrix. There are four wings to DBL's organizational structure. They are as follows:

a) **Board:** The chairman and board members are chosen by the individual shareholders.
b) **Chairman**: The Chairman is chosen by the Board. He is in charge of implementing board decisions and attends board meetings. b) Chairman: The Chairman is chosen by the Board. He is in charge of implementing board decisions and attends board meetings.



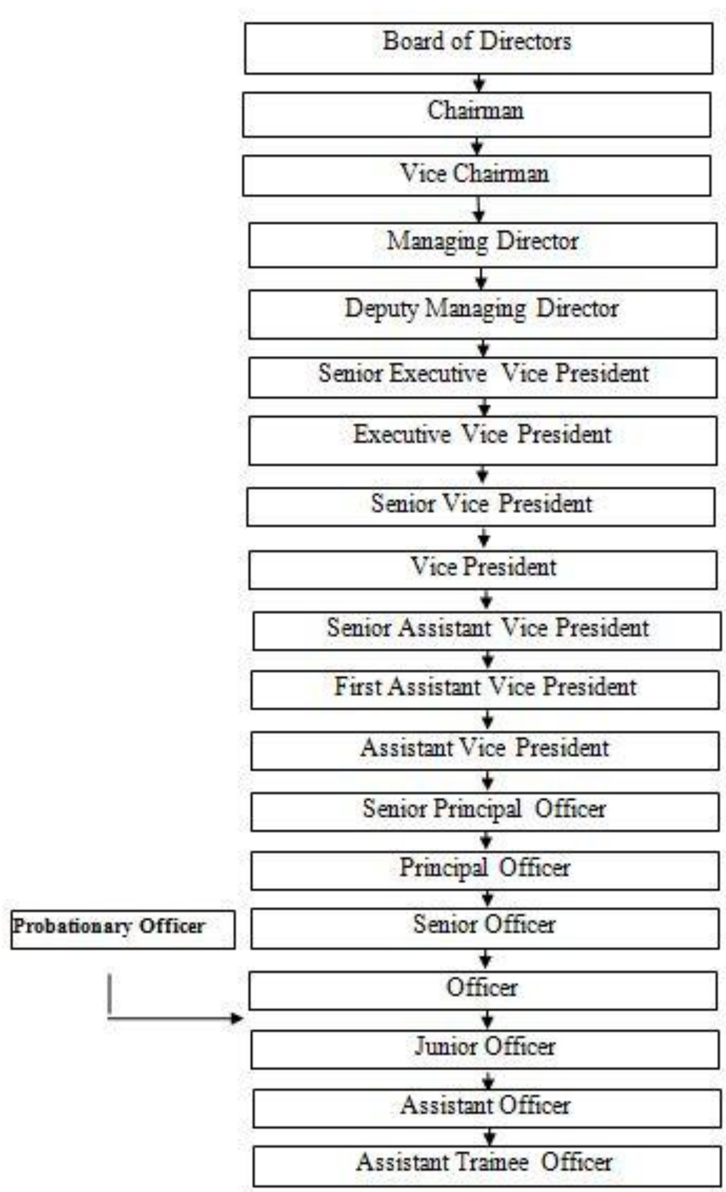
c) **Managing Director (MD):** Selected by the Board, the MD is the Bank's CEO and is responsible to the Chairman and the Board for all bank functions.

SHEIKH MOHAMMAD MAROOF
MANAGING DIRECTOR
DHAKA BANK PLC.

d) **The Management Committee (MANCOM)** is composed of the Managing Director, Deputy Managing Directors, Heads of Divisions, Departments, and Units from the Head Office, as well as any other staff members the Managing Director may designate and co-opt as necessary. MANCOM usually gets together once a week to talk about and work together to address the primary issues the bank is facing.

- **Chain of Command**

  The reporting lines and communication channels are displayed in DBL's Organogram or Organizational Structure. Each Head of Division, Department, or Unit In-Charge should ensure that their employees understand the Organizational Matrix and follow the established reporting structure and communication flow.



2.1.5 SWOT Analysis

There are always two sides to a situation. As remarkable as its challenges are the Dhaka Bank's controls, risks, and opportunities. The following was highlighted:

Strengths

- In the financial services sector, DBL has a strong sense of identity and brand image for its clients, and its staff members have a strong sense of community. They are equally passionate about their work and self-motivated. Furthermore, these young people.
- The entire DBL workplace is excited about the new hires. The steady yearly growth in net profit is another positive trend.

Weakness

DBL doesn't overtly advertise itself on TV or the radio. DBL does participate in more CSR initiatives than other banks. DBL does. In order to establish its new business lines, DBL will employ a diversification strategy, which requires less market variance. DBL pays well, but there aren't any other incentives.

Opportunities

The repayment potential as determined by each customer's DBL plays a role in determining the maximum amount that can be borrowed. Depending on the borrower's capacity to repay, the DBL recovery rate for the entire loan process is almost 100%. This gives DBL the equipment and financial stability it needs to stay in business for a long time. On the other hand, Bangladesh is a developed nation that provides for the needs of its sizable population, which enables DBL to take advantage of customers by offering more services. DBL also uses experienced administrators to assist with its operations.

Threats

More commercial banks are expected to open in the upcoming years, posing serious threats to the current DBL banking market from emerging private and foreign banks. These days, a number of privately held, international banks occasionally offer the same products at nearly the same profit margin. Therefore, it makes sense for both rivals to use the same weapon. In addition to all of these trends in the industrial downturn of the banking industry, rules and regulations also present a troubling risk.

2.2 Industry Analysis

Dhaka Bank has emphasized and valued the history and legacy of Dhaka and Bangladesh, from the Mughal outpost to the modern city. The majority of the Bank's presentations, publications, brand activities, distribution strategies, calendars, and financial expressions demonstrate its commitment to this attachment. The Bank is now renowned for its exceptional customer service, innovative delivery method, ease of use, and accessibility.

2.2.1 Specifications of the Industry

The banking industry in Bangladesh is among the most structured and regulated sectors of the country's financial system. It contributes significantly to supporting the country's economic growth by providing essential financial services like trade financing, remittance services, credit extension, investment facilitation, and savings mobilization. The industry includes a wide range of public, private, international, and specialty banks. At the moment, there are 61 scheduled banks that fit into the following groups:

- State-owned commercial banks (SOCBs)
- Private commercial banks, or PCBs
- Foreign commercial banks, or FCBs
- Specialized Development Banks

The industry is governed by the Bangladesh Bank, the country's central bank and the entity responsible for formulating and implementing monetary and banking policies. Among the laws governing the banking industry are the Bank Companies Act of 1991, the Financial Institutions Act of 1993, and the Bangladesh Bank Order of 1972.

In recent years, the industry has undergone a revolution due to digitization, automation, and FinTech partnerships, which have altered how banks operate and engage with their customers. In an effort to promote financial inclusion, the government and central bank have also taken action to persuade banks to provide digital financial services, mobile banking, and agent banking to underserved and rural populations.

2.2.2 Size, Trend and Maturity of the Industry

Size

The banking sector in Bangladesh has seen a sharp rise in its assets, deposits, loans, and customer base. Based on the latest information available:

- With total assets of over BDT 20 trillion, the banking industry has a substantial economic impact.
- Both corporate and individual clients have deposited more than BDT 15 trillion.
- Loans and advances totaling more than BDT 13 trillion are a result of growing financing in the retail, agricultural, SME, and industrial sectors.
- More than 10 crore (100 million) customers are served by both conventional and Islamic banks.
- Physical banking services are provided by more than 13,000 branches and 22,000 automated teller machines across the country.

Trends

The following are some of the most significant current trends:

- Digital Transformation: The shift to online banking, mobile banking apps, and digital payment platforms has totally changed the customer experience. Mobile banking services like bKash, Nagad, and Rocket have made financial services accessible to millions of people.
- Financial Inclusion Initiatives: Through agent banking and microcredit programs, banks are reaching out to unbanked individuals in rural and semi-urban areas.
- Green and Sustainable Banking: An increasing number of banks are supporting eco-friendly businesses, investing in renewable energy projects, and adopting green banking practices.
- Increasing Fintech and AI Use: Banks are utilizing financial technology to improve credit scoring models, automate procedures, and provide customized financial solutions.

- Emphasis on Risk Management and Compliance: Banks are placing a high premium on Basel III implementation, internal control, risk governance, and anti-money laundering protocols.

Maturity of the Industry

The banking sector in Bangladesh is thought to be mature, with well-established operational models and core services. However, this maturity also brings with it increased competition, declining profit margins, and pressure to innovate. While many banks are embracing change, others continue to lag behind in terms of technology adaptability and efficient service delivery.

Essential indicators of maturity include:

- Saturation in urban areas.
- It is necessary to differentiate through customer-focused strategies.
- A stronger focus on revenue sources other than interest (like fees, advice, and insurance).
- Pressure to reduce non-performing loans (NPLs) and maintain asset quality.

2.2.3 Industry SWOT Analysis

The SWOT analysis takes into account significant external factors such as market threats, technological advancements, competitive dynamics, and macroeconomic conditions in addition to the internal strengths and weaknesses of the banking industry.

Strengths

- Strong Regulatory Oversight: Bangladesh Bank ensures monetary control, capital adequacy, and financial discipline by maintaining stringent sector regulation.
- Wide Market Coverage: With thousands of branches, ATMs, and agent banking locations, banks are well-represented in both urban and rural markets.
- Increased Adoption of Technology: Most banks have implemented internet and mobile banking, app-based services, and core banking solutions (CBS) to improve customer convenience.
- High Entry Barriers: Because this industry necessitates a large capital investment, regulatory approvals, and strict compliance requirements, it has a relatively high barrier to entry, protecting established firms from simple disruption.
- Constant Inflows of Remittances: The banking sector and foreign exchange reserves are supported by the consistent flow of remittances from abroad.

Weaknesses

- An important problem that affects overall liquidity and profitability, especially in public sector banks, is the rise in non-performing loans (NPLs).
- Limited Product Differentiation: Since many banks offer similar products and services, there is less room for unique value propositions.
- Slow Innovation in Legacy Institutions: Two areas where older banks usually struggle with technological transformation are automation and customer-focused digital platforms.
- Operational Inefficiency: Issues with bureaucratic structures and subpar customer service persist, particularly at state-owned banks.

- Over-reliance on Traditional Banking: Interest-based income still makes up a bigger share of revenue than a range of financial services (wealth management, bancassurance, etc.).

Opportunities

- Technological Development & FinTech Cooperation: Banks have the opportunity to collaborate with FinTech companies to enhance digital financial services, cybersecurity, and AI-based solutions because financial technology is developing so quickly.
- Growth in Rural Banking: With government support for financial inclusion, banks can increase their footprint in rural and semi-urban areas by providing agent banking and mobile financial services.
- Financing for SME & Startups: Due to their continued underrepresentation, small businesses and startups require more funding.
- Green banking and sustainable finance: Opportunities to fund environmentally friendly and sustainable businesses are made possible by ESG regulations and growing environmental consciousness.
- Cross-border and Islamic Banking: Shariah-compliant products and services, as well as cross-border financing, are becoming more and more necessary, especially in the Middle East and Southeast Asia.

Threats

- External economic factors:
  1. Inflation, exchange rate volatility, and global financial uncertainty can all negatively impact banking operations and investment returns.
  2. Political upheaval and worldwide disasters (like pandemics and wars) affect lending, consumer behavior, and business success.
- Risks of technological disruption and cybersecurity:
  1. As digital banking grows, so does the risk of fraud, hacking, and data breaches.

2. Fintech firms that offer non-bank financial alternatives (like digital wallets and peer-to-peer lending) have the potential to disrupt traditional banking services if banks don't innovate fast enough.

- Risk of Other possibilities:
  1. Non-banking financial institutions (NBFIs), digital lending platforms, and mobile financial services (MFS) like bKash and Nagad offer simple alternatives to traditional banking, especially for small loans and transactions.
- Barriers to Entry- A Two-Sided Sword:
  1. High barriers to entry protect long-standing institutions, but they also impede creative concepts and business strategies that have the potential to challenge the status quo and fortify the system.
  2. The strain of capital sufficiency requirements and regulatory compliance may also limit the rate of operational expansion.
- Competition in the Industry:
  1. With 61 scheduled banks, the market is relatively small and highly competitive.
  2. In an effort to attract customers, aggressive pricing (interest rate wars), promotions, and loyalty programs have put pressure on profit margins.
  3. Private commercial banks are aggressively targeting the same middle-class and urban markets, making it difficult to build product uniqueness and brand loyalty.

Chapter 03: Internship Experience

3.1 Position, Duties and Responsibilities

I worked at Dhaka Bank Limited's HRD from October 1, 2024, to December 31, 2024. Through the internship program, I had numerous chances to receive training and gain experience with actual banking operations, which would help me progress in my career. I have gained business knowledge from the internship program that I would not have learned in a classroom.

Working at a Dhaka Bank, has given me the opportunity to apply my academic knowledge, learn how to solve problems facing the banking industry, and experiment with different industries to observe different investment positions and professions. I've been able to complete a lot of tasks and activities on my primary day in the interim. I collaborate closely with the staff members of the professional growth, salary administration, and capitals preparation units to regularly support their needs and offer advice when required.

Job Responsibilities and Duties

- Assisting in recruitment process (TAO & TACO).
- CV organizing: Collecting CV from all online sources & organizing them.
- Calling the candidates for interview.
- Calling the candidate’s references to ensure.
- Organizing individual candidate’s document during interview time.
- Maintaining employee records

3.2 Training and Development

During my internship at Dhaka Bank Limited, I had the opportunity to receive both formal and informal training, which significantly enhanced my understanding of the banking industry. As an intern, I took part in several training programs to help me get acclimated to the workplace and acquire the skills and knowledge I needed because the company takes a methodical approach to staff development.

Initial Orientation and Briefing

At the beginning of my internship, I went to an orientation session that was organized by the Human Resources Division. This session covered in detail the bank's vision, mission, corporate structure, departmental functions, dress code, code of conduct, work ethics, and confidentiality regulations. I gained a thorough understanding of my responsibilities and the company's expectations for my professional behavior.

Training in the Workplace

The majority of my training was done on the job, under the close supervision of my department heads and higher-ups. I was taught about the operational aspects of banking, such as:

- How to create a customer account
- Document verification
- Check processing
- Administration of personnel files and HR records
- Attendance and leave management systems
- Assist with hiring
- Writing internal memos and letters

Through daily assignments and hands-on activities, I gradually developed a deeper understanding of the internal operations of HR management in the banking industry.

Departmental Rotation and Cross-Learning

I was occasionally given the chance to observe the operational problems and procedures of other departments, such as General Banking and Customer Service, even though my primary placement was in the Human Resources Department. Because of this exposure, I now have a better understanding of departmental interconnectedness and how HR decisions impact the broader banking operations.

Information sharing and mentoring

I received mentoring and direction from seasoned human resources professionals throughout my internship. My supervisors made sure I participated in the daily activities and understood the goals of the tasks. They gave me practical examples, taught me how to handle employee complaints, and demonstrated how to use HR software and internal communication tools.

Soft skill development

Along with my technical knowledge, I now have much better interpersonal and communication skills. Speaking with internal staff, attending meetings, and drafting official documents all helped me become more confident and develop my professional writing and presentation abilities. I also learned how to solve problems, work with others, and manage my time by overseeing multiple projects with tight deadlines.

Making Use of Digital Tools and Technology

I became aware of the various digital tools and systems that Dhaka Bank Limited employs, including:

- ERP-based leave and attendance software
- Internal HR portals
- Excel for data entry and reporting
- Email correspondence through the official banking system

Because of this practical experience with cutting-edge platforms, I was able to understand how digital transformation is influencing HR and administrative tasks in the modern banking sector.

3.3 Contribution to the Organization/ Operations

During my internship in the human resources department, I had the opportunity to make an important contribution to Dhaka Bank Limited's hiring and administrative procedures. In particular, I actively supported multiple stages of candidate sourcing, screening, and interview coordination for the Trainee Assistant Officer (TAO) and Trainee Assistant Cash Officer (TACO) roles during the hiring process.

- One of my primary responsibilities was compiling and organizing resumes from various online sources, including social media and employment portals, and formatting them for easier review. This not only saved the HR team time, but it also ensured that qualified candidates were located promptly. I also assisted with candidate communication by calling shortlisted candidates to inform them of the date of their interviews, which helped to increase the hiring process's timeliness and professionalism.
- Another important aspect of my work was checking the references that the candidates provided to verify their work history and character. This work, which required careful communication and discretion, greatly aided the HR team's decision-making process. It has been done through phone call.
- I was also responsible for ensuring that each candidate's documents were properly organized throughout the interview process and that the interview panel had all the necessary paperwork.
- I assisted in recruiting as well as maintaining and updating personnel records, which are essential for organizational compliance and efficient operation. By carefully and covertly organizing these documents, I assisted the HR department in keeping up-to-date information that is necessary for administrative follow-ups and internal audits.

To sum up, my assistance allowed the HR department to keep well-organized records, speed up the recruitment process, and ensure efficient communication with potential candidates. These experiences not only helped the company but also improved my understanding of how human resources functions in an organization.

3.4 Evaluation

Particularly in the Human Resources Division, my internship at Dhaka Bank Limited has been rewarding and educational. It provided me with a realistic grasp of HR operations and introduced me to the dynamic nature of a professional banking environment. The duties I was assigned, which included everything from maintaining personnel files to assisting with the hiring process, allowed me to develop important communication and administrative abilities that are essential in the field of human resource management.

Throughout the internship, I had the opportunity to take charge of real responsibilities, such as organizing resumes, handling paperwork during interviews, and corresponding with candidates and their references. These assignments not only helped me become more organized, but they also helped me better appreciate the importance of time management, confidentiality, and attention to detail in HR procedures. Consistent interaction with candidates and cooperation with internal team members improved my interpersonal and professional communication abilities.

Dhaka Bank had a very positive and educational environment. My managers and seniors were very approachable and eager to offer advice, which really helped me grow and gain confidence. I also observed how a well-run HR system functions in a respectable financial company to enhance my theoretical understanding from academic studies.

However, there were challenges, as with any practical experience, especially with regard to managing deadlines and maintaining accuracy under pressure. These experiences taught me how to prioritize tasks, adapt quickly, and perform well under pressure.

In conclusion, my internship at Dhaka Bank Limited gave me a strong foundation in human resource practices, which also significantly facilitated my professional and personal development.

3.5 Skills Applied

During my internship at Dhaka Bank Limited, I applied a range of academic and practical skills, especially in the hiring and selection process within the HR department.

I needed to be a great communicator in order to coordinate with candidates and internal teams. I used my time management and organizing skills to efficiently handle scheduling, paperwork, and a number of tasks.

I used my analytical skills to review resumes and compile a shortlist of candidates based on the job requirements. I also applied my technical skills, particularly with Microsoft Word and Excel, to data entry, report preparation, and documentation. It took cooperation and adaptability to work with coworkers and get used to the corporate setting. In order to deal with unforeseen issues during the onboarding and interview processes, I also strengthened my problem-solving abilities.

Overall, by allowing me to apply my skills in a real-world HR situation, the internship helped me get ready for future professional responsibilities.

Chapter 4: Conclusion and Key Facts

4.1 Recommendations

My comprehension of Dhaka Bank Limited's HR operations improved after finishing this report. I would now like to make any suggestions that could help Dhaka Bank Limited enhance its human resources practices. They are as follows:

- Although DBL Bank Ltd.'s training is adequate, it lacks the intended realism. Usually, theoretical hints are given to the apprentices. However, this is insufficient. More realistic concepts can also be presented to them.
- DBL officials should focus more on their IT Division. Because of their inadequate IT department, they had to spend the majority of the day with their machine hanging and not functioning properly.
- As they attempt to address an issue with their program (SCALED), Dhaka Bank ought to take the situation seriously and come up with a prompt solution.
- Despite DBL's issues with employee retention, management can focus on overall compensation and incentive schemes.

4.2 Key Understandings

During my internship at Dhaka Bank Limited, I gained several valuable insights that enabled me to bridge the knowledge gap between classroom education and practical application. One of the most significant discoveries was the application of the theoretical concepts of human resource management, specifically in the areas of recruiting and selection, in a structured corporate setting. I came to understand how important it is to maintain transparency, consistency, and equity throughout the hiring process from the very first job posting to the final onboarding.

The experience has also helped me better understand how important communication is to HR operations. Effective communication between internal departments and candidates requires promptness, professionalism, and clarity. Additionally, I learned how important it is to respect morality and confidentiality, especially when working with private candidate and corporate data.

Working in a real-world HR scenario taught me how technology, like spreadsheet tools and internal HR systems, aids and streamlines daily operations. I observed how digital tools increase accuracy, save time, and streamline the recording and review process. Additionally, the internship helped me understand how crucial flexibility is in a fast-paced work.

4.3 Conclusions

HRM is constantly working to meet all of the needs of the workforce, boost output, and draw in talent. One of the pillars of HRM, hiring and selection, benefits both the business and the employee in this way.

Employees are the company's most valuable resource for expansion, according to HR training. These important products are the result of many factors. In this context, the "Recruitment and Selection Process" is crucial. To maximize an organization's competitiveness, a complex and efficient hiring and selection process is needed. Dhaka Bank Limited has an Intensive recruitment and screening process in place. In order to directly support the growth and success of the company, Dhaka Bank Limited's human resource officers are also required to go above and beyond contractual obligations and legal requirements.

Hiring and acquisition is a key human resources strategy for attracting, acquiring, and retaining qualified personnel to meet the organization's possible operational demands. The paper's analysis identifies both positive and negative behaviors that must be changed for employees to be employed successfully. If this analysis is considered, DBL will be very helpful in converting its risks into power.

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Appendix- A

The Questionnaires:

- Which Forecasting method does Dhaka Bank use to collect candidates Inside and Outside?
- How Dhaka Bank recruit employees mostly from?
- What is the employee selection process of Dhaka Bank? What types of tests need to face?
- How does Dhaka Bank inquire employees ‘s background information?
- Which information does Dhaka Bank disclose in employee Orientation?
- Which Tactics do Dhaka Bank use for On the Job & Of the Job training?