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AN INTERNSHIP REPORT ON
NEW WORKER RECRUITMENT PROCESS
OF
JAMUNA BANK LTD

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Letter of Transmittal

To

Assistant Professor

Farhana Mitu
Department of Business Administration
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Subject: A letter for submission of the internship report

Sir,
I would like to express my profound thanks and gratitude to your good self for granting me and opportunity to submit an internship report on "New worker selection procedure of Jamuna Bank Ltd". This topic has given me agreat opportunity to combine the theoretical knowledge with practical experience. Now I would like to submit the report on my internship program covering almost all my activities at Jamuna Bank Ltd. Where I have conducted my internship program with your kind supervision .The report hastwo part namely organizational part and project part .The organizational partfocuses on the avenue organizational position. The project part contains theresearch regarding the topic organized by the bank .I have tried my best to collect info from the relevant officers of the Bank.
May I therefore hope that, you would be kind enough to accept this report with your utmost satisfaction to oblige thereby.

Sincerely Yours,
Israt Jahan
ID: 2171011144

Declaration

I am Israt Jahan, a student of Bachelor of Business Administration (BBA) program of Uttara University. As a partial fulfillment for the requirement of the BBA program I have to perform the internship in exploring the activitiesof Jamuna Bank Limited at Board Bazar Branch.

I hereby declare that the report is titled as “New Worker Selection Processof Jamuna Bank Limited”. Prepared and completed by me under the supervision and guidance of Farhana Mitu Lecturer, Department of Business Administration, Uttara University

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Acknowledgement

I, Israt Jahan, would like to express my heartiest gratitude to those who helped us all the way through to complete my internship report on General banking activities of Jamuna Bank Limited.

At the very beginning, I want to thank my internship supervisor, Farhana Mitu Lecturer, Department of Business Administration, Uttara University for providing me all the necessary helps for the completion of this report. Thankyou mam, for guiding me to begin this report.

I would convey my special thanks to my parents whose inspirations have enabled me to complete this term paper of this particular course. I also apologize heartily for any omitted name whose contribution was also complementary for any possible aspect. Lastly, I solemnly thank the Almighty.

Executive Summery

General Banking provides the foundation of banker-customer relationship.This is an era of keen competition among Banks. It is the most important and preliminary work of a bank. The regular service given to customers such as Depositing or drawing money, selling of instruments to them for remittance purpose, collection of instruments, providing other ancillary services to keep customer section busy. Personnel's of this section shouldposses the required behavior for regular satisfaction of the customers.

This report focuses three months working experience at Board Bazar Branch of Jamuna Bank Ltd. As a part of satisfying their objectives throughtheir customer Jamuna Bank Ltd. Offers the following accounts: Current Deposits, Savings Bank Deposits, Fixed Deposits, Short Term Deposits, and Monthly Term Deposits, Any other deposits as may be approved or advised by Head office.

The branches of the bank operate as independent accounting unit. The system of transaction of the bank is essentially double entry system of book keeping. The golden principle of debiting or crediting is the same as those ofdouble entry system. In the bank, instead of recording transaction in a journal initially, these are directly recorded and posted in the ledger (computer) separating the debits and credits by slips or voucher system.

Jamuna Bank limited has provided its Banking service with a top leadershipand management position. After doing this intern report I have found that most of the customers of Jamuna Bank Limited have positive satisfaction towards its service quality. Thus, it is expected that the service quality of Jamuna Bank Limited will be increased day by day and it will achieve more popularity among the people in future.

Table of Contents

- **Introduction**

Internship is the mandatory course for all BBA students top fulfills the graduation because it gives first hand experience of the complexities of practical life. As a result it benefits the students to relate our acquired knowledge with practical job life. The prime objective of the internship program is to work under organizational environment so that, we can turn up ourselves as professionals with practical experience can get an opportunity to reconcile the theoretical knowledge with real life situation. For this reason internship is an indispensable part of BBA program. Itry to prepare this report on the basis of practical knowledge, which i gathered fromthis organization. This report has been prepared as a requirement of the internship program of BBA students of Uttara University. This three months internship program has helped me to match our theoretical knowledge with practical understanding.

- **Background of the study**

Internship is a prerequisite for completing the practical side to fulfill the BBAprogram. Theoretical sessions alone cannot make a business student efficient and perfect in handling the real life business situation. Only a lot of knowledge will be little important unless it is applicable in practical life. So we need proper application of our knowledge to get some benefit from our theoretical knowledge to make it more fruitful. When we engage ourselves in such fields to make proper use of our theoretical knowledge in our practical life situation, only then we come to know about the benefit of the theoretical knowledge.

- **Scope of the study**

The study has many dimensions and covers a broad spectrum. The report limits its scope to Jamuna Bank Limited only. Hence the working area of my internship was only banking activities of Jamuna bank Limited. The data requires for sufficient analysis for report writing could not be collected due toexcessive workload.

- **Objective of the report**

The objective of this report is to the requirement of the internship program as a course requirement of BBA program of Uttara University.The broad and specificobjectives are as follows:

Broad Objective:

- To Identify recruitment process of Jamuna Bank Limited

Specific Objectives:

- To explore the recruitment sources of JBL.
- To evaluate the recruitment and selection process of JBL.

- **Limitation of the Report**

The study is constrained with some limitations. Some of these limitationsare given below:

The main constraint of the study is time limitations. Many of the aspects could not be discussed in the present report.

ϖ The employees of Jamuna Bank Limited remain so much busy with their own work that it is quiet tough provide time for making the conceptclear in a particular area.

ϖ Every organization has their own secrecy that is not revealed to others. So I cannot disclose much information for the sake of the confidentiality of the organization.

ϖ I am not experienced enough to complete the study because I am aperson of new hand on such study.

ϖSince the non-probability sampling process has been employed in doingthe research and it has been conducted for academic purpose, so it may not represent the overall scenario of service quality of the Bank

2.1.) Organizational Overview

Jamuna Bank Limited (JBL) is a Banking Company registered under the Companies Act, 1994 of Bangladesh with its Head Office currently at Chini Shilpa Bhaban, 3, Dilkusha C/A, Dhaka1000, and Bangladesh. The Bank started its operation from 3rd June 2001.

JBL undertakes all type of banking transactions to support the developmentof trade and commerce in the country. JBL's services are also available for the entrepreneurs to set up new ventures and BMRE for industrial units. TheBank gives special emphasis on Export, Import, Trade Finance, SME Finance, Retail Credit and Finance to Women Entrepreneurs.

At present the Bank has real-time Online banking branches (of both Urban and Rural areas) network throughout the country having smart IT-backbone.Besides traditional delivery points, the bank has ATMs of its own, sharing with other partner banks and consortium throughout the country.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday toThursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

To provide clientele services in respect of International Trade it has established wide correspondent banking relationship with local and foreign banks covering major trade and financial centre at home and abroad.

2.2) Organization Structure

The Management structure of Jamuna Bank Limited is given below with thechart:-

Chairman
Joining and placement
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Senior Assistant Vice President
Assistant Vice President
1st Assistant Vice President
Senior Executive Officer
Executive Officer
1st Executive Officer
Provisionary Officer
Officer
Assistant Officer

- **JBL (Vision, Mission, Objectives and Strategies)**

Vision

Jamuna bank wants to become a leading banking institution and to play a significant role in the development of the country.

Mission

The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can beensured with a motivated and professional work-force.

Objectives

ϖ Earn and maintain CAMEL Rating 'Strong'
ϖ Establish relationship banking and improve service quality throughdevelopment of Strategic Marketing Plans.
ϖ Remain one of the best banks in Bangladesh in terms of profitability andassets quality.
ϖ Introduce fully automated systems through integration of informationtechnology.
ϖ Ensure an adequate rate of return on investment.
ϖ Keep risk position at an acceptable range (including any off balance sheetrisk).
ϖ Maintain adequate liquidity to meet maturing obligations andcommitments.
ϖ Maintain a healthy growth of business with desired image.
ϖ Maintain adequate control systems and transparency in procedures.
ϖ Develop and retain a quality work-force through an effective humanResources Management System.
ϖ Ensure optimum utilization of all available resources.
ϖ Pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

Strategies

¬To rise up to Tk. 1000.00 million by March 2006.

¬ To manage and corporate the Bank in the most efficient manner to enhance financial performance and control cost of fund.

¬ To strive for General banking activities through quality control anddelivery of timely services.

¬ To identify customers' credit and other banking needs and monitortheir perception towards our performance in meeting those requirements.

¬ To review and update policies, procedures and practices to enhancethe ability to extend better services to customers.

¬ To train and develop all employees and provide them adequate resources so that customers 'can be reasonably addressed.

¬ To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.

¬ To cultivate a working environment that fosters positive motivation forimproved performance.

¬ To diversify portfolio both in the retail and wholesale market.

¬ To increase direct contact with customers in order to cultivate a closerrelationship between the bank and its customers.

- **Corporate Slogan**

“Your Partner for growth”

- **Corporate Culture of JBL**

Employees of JBL share certain common values, which help to create aJBL culture,

- ϖ The client comes first.
- ϖ Search for professional excellence.
- ϖ Openness of new ideas and new methods to encourage creativity.
- ϖ Flexibility and promote response.
- ϖ A sense of professional ethics.

- **Core values of JBL**

  - Customer Focus
  - Integrity
  - Quality
  - Teamwork
  - Respect foe the individual
  - Harmony
  - Fairness
  - Commitment
  - Respectable Citizenship
  - Business Ethics
  - Unique Culture

2.7.description of Internship work related section:

During my internship I was assigned in the Human resource division which is situated at their Board Bazar branch .Since I was an intern there for threemonths and considering the confidential that is involved with the Human Resource sector in a multinational organization such as Jamuna Bank Limited,they did not assign me any special projects.I have also monitored their branch operation at Boardbazar to learn about requirement and selection process.

3.1 Methodology of the Study

The preparation of final report requires a regular practice from the study. Toconduct research, identify and collect data sources, classify, analyze, explain and present systematically and find out what points were found. Theoverall practice of the procedure is given below:

Data Collection MethodsPrimary Sources

The information was collected in consultation with officers working at the Head office, HR departments of Jamuna Bank Limited and officials workingin the branch. Monitoring and working experience with suggestions from various ranking officers and many bank officials.

Secondary Sources

Website of the JBL
Different types of web researches.
Different types papers of Jamuna Bank LtdDifferent types of text books.
Annual report of Jamuna Bank Ltd

- **Data description**

There are two types of data used to prepare this report. They are:

- Primary Data
- Secondary Data

- **Primary Data**

Primary data is data that is collected by a researcher from first hand sources, using methods like surveys, interviews, or experiments. It is collected with the research project in mind, directly from primary sources.

- **Secondary sources**

The term is used in contrast with the team secondary data. Secondary datais data gathered from studies, surveys, or experiments that bhave been runby other people or for other research.

- **Ways of Data collection methods**

In order to make the report more reliable data have been collected by following ways:

Ways of Primary data collection:
Interview Method

It is the most used primary data collection methods wherein the interviewerasks questions personally ,or through mail or telephone from the respondents to obtain the insights of the problem under study.The researcher may either visit the respondent in person at his home or meet him at central location as mutually decided by them.And in case ,a large group of respondents is to be contacted then the mail and telephone services can be used.

Ways of secondary data collection:

The secondary data are readily available from the other sources and assuch, there are no specific collection method.The internal sources of secondary data are:

- sales Report
- Financial statements
- Customer details
- Company information
- Reports and feedback from a dealer,retailer and distributor

Management information system:
There are several external sources from where the secondary data can becollected.These are:

- Informations from other government departments, like socialsecurity,tax records,etc.
- Business Journals
- Social books
- Business magazines

3.3 Data Processing

Several types of methods are used in studies depending on the field and research. As this research is on deposit analysis, certain methods were followed to fulfill the objectives of the study, making the maximum utilizationof the scopes and to avoid the limitations as much as possible to prepare the final outcome of the study. There are four types of methods were used to complete this study. These methods are:

- **Qualitative Method:**

Qualitative method is concerned with the quality or kind and describing meaning. In this study I have used qualitative research method to provide aclear concept about my research and to maintain the standard of my research I have analyzed the deposit department from different viewpoint.

- **Quantitative Method:**

Quantitative research is based on the quantitative measurements of some characters. It is applicable to phenomena that can be expressed in terms ofquantities. I have used quantitative approaches in this study for some content analysis and to determine the significance of findings.

- **Analytical Method:**

In analytical research, the researcher has to use facts and information thosealready available, and analyze this to make a critical evaluation of the material. In this study I have used analytical method ratio analysis and to evaluate the recruitment and selection process of JBL.

- **Descriptive Method:**

Descriptive method includes surveys and fact finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exits at present. In this report, I have used the descriptive method to explain the recruitment and selection finding the poor vacancy fillup system new customers and aiding them in the process of Jamuna Bank Limited. So I have used four types of methods to get proper and successfuloutcome from my research.

Objective 1: To identify Recruitment process of JBL

4.1 Recruitment process of jamuna bank limited :

- **Recruitment:**

Successful HR planning should identify the needs of human resource. Oncethese needs are identified, we are able to do something to meet them. The next step is the acquisition function of human resource management.
Recruitment form is the first stage of acquisition function. This is the processof locating potential candidates for selection. Recruitment is also the process of finding and attracting capable applicants for employment. Its is the discovering of potential candidates for actual or anticipated organizational vacancies.

- **Recruitment functions:**

Responsibility for recruitment usually belongs to the HR Department. This Department works to find and attract capable applicants. Job descriptions and specifications provide the needed information upon which the recruitment process rests. Line and staff Corporation in recruitment is essential. The HR manager who recruits and identify screens for the vacantjob is seldom the one responsible for supervising its performance. So he needs the helps of line personnel. Function of the recruitment office are written below;

- Assessing recruitment
- Fixing standards
- Advertisement and publicity
- Making initial contact with prospective candidate.
- Preliminary perusal and assessment of applicants
- Short listing of probable candidates for selection
- **Objective of recruitment policy:**

Objectives are target and goals, the main objective of recruitment policy are:

- To find and employ the best qualified person for each job
- To retain the best and most promising

ones3 .To offer promising careers and

security

- To provide facilities for growth and development
- To minimize the cost of recruitment
- To reduce scope of favoritism and malpractice.

- **Terms and condition for appointment:**
- **General condition for recruitment:**

- Vacant position filled up by persons of above average intelligence withappropriate qualifications

- Strictly on the basic of merit

- Selected candidates are appointed on contractual basic for 3 years. theseservices of both of them are regularized on the satisfactory completion of contractual period

- No person convicted in the court of low, dismissed from gov't service orother agencies shall be employed

- Age limit 18-30years.ex- servicemen up to 40yrs

- Must be medically fit
- Clearance regarding character and antecedents from the plicedepartment.

- Central administration do local employees in foreign station

- Qualification may be relaxed in the case of candidates having adequateexperience

- Where pre induction basic training is necessary, appoint will be givenafter successful completion of such training

- **For internal candidates:**

- Can apply for the same post pay group or one step higher on completionof 3 years service in the existing post

- Relaxation of class / Division and age maximum 3 years

- For any higher position on relaxation of qualification division except agefor 3 year

- Daily wages and casual employment on the basis of existing procedureas envisaged in the admin order

- Recruitment procedure

- Prospective Department send for employment Against vacant positionduly endorsed by O &M department with job specifications

- Employment section invites application through advertisement in thenewspaper. They arrange test, viva and practical

- Policy on district and other quota are to be maintained

- Attendance of the candidates to be verified through police department.

- Employment section issue offer letter, arrange medical examination byJBL medical department. After formal appointment letter issued to be successful candidates

- **For recruitment or fresh appointment:**

Selected candidates are preliminary appointed on contractual basis for aperiod of 3years for general employees. Their services are confirmed witheffect from the initial date of their appointment on completion of their contractual period of services; provided he has rendered satisfactory services and has not been adversely reported upon by his superior officerand he head of the Department

- **Authority for confirmation:**

Director Administration is empowered to approve confirmation up to pay group -x in accordance with the Corporation rules. in case of disagreementsBetween the recommendation of concerned Director and Director administration the matter will be referred to managing director for final decision.

4.1.3.5) job specifications and job descriptions :

- Basically job description means - A Written statement of what the jobholder does, how it is done and why it is done one the other hand

- Job specification means- A statement indicating the minimal acceptablequalifications incumbents must process to successfully perform the essential elements of their job

- **Rules and Responsibility for implementing the policy:**

- Employees have the responsibilities to

- Seek out and participate in training opportunities to improve their jobperformance

- Obtain approval from their supervisor to attend training programs

- **Managers have to the responsibility to the HRM departments:**

There are various responsibilities of HRM departments in JBL. According toJBL HR organizations have two sub branches, namely: Manager O &M and

manager recruitment. Personal section in JBL. But it is very much heart fullthat personal section of JBL are in different section . They are not interrelated in HR section. But they plays an important role from HR. notedthat DGM (personnel) DGM (HR) both are directed from director administration and General manager administration. They have their own responsibilities from Own section.

Objective 2: To explore the recruitment sources of jamuna banklimited

- **: Recruitment sources used of jamuna bank limited :**
- **Internal sources**
- **External sources**
- **Internal sources search:**
  - posted on bulletin or notice boards of the organisations
  - Through memos circulated among the supervisor
  - Advertisement in the in - house employee magazine
  - other methods like "wood of mouth" system
- **External sources search :**
- **Direct method** - It consists of following
  - Campus recruitment
  - Casual callers
- **Indirect method**
- Advertisement
  - Employees trade Association
  - Professional association
  - Reputed other firm

- **Third party method:**
  - Following are the important third party methods in recruitment
  - Public employment agencies
  - Placement cells in schools and College
  - Private employment agencies.
  - Management consultants
- Professional body

Process followed for Direct Recruitment of Officers as GraduateTrainees:

1. Professional Interview.

Process followed for Campus Recruitment:

1. Written Test + Spot Interview.

Process followed for Recruitment of Officers having relevantexperience :
Resume/CV's Review + Initial Screening Interview + Conducting Test and Evaluating performance + Core and Departmental Interviews + ReferenceChecks.

- **Current Recruitment System of Jamuna Bank Limited :**

Jamuna Bank Limited recruiting process ensure that for every position available in the bank, there are a sufficient number of qualified applicants.These applicants include member of both sexes and various social group such minorities and disable workers. Jamuna Bank Limited knows that therecruitment is a complex and continuing process that demand extensive planning and effort.

Jamuna Bank Limited considers two factors for their recruitment process those factors are :

- Original factor
- Environmental factor
- **Organizational factor**

Jamuna bank limited thinks that the most important factors in the banks reputation in term of product and services. Overall the banks projects a certain image to the community at large. And this influence its ability to attract qualified workers

- **Environmental factors:**

Jamuna bank limited thinks that the external environment influences recruitment Success in a various ways. Most obviously, the condition of thelabor market effects the supply of qualified applicants. If the bank can't enough applicants in country then bank needs search aboard. Completion from other company can reduce the pool of qualified workers or raise salaryexpectation beyond what the JBL is willing to pay. JBL thinks economic trends can influence both the number of people pursuing certain occupations and the demand for their services.

Objective 3: To evaluate the selection process of JBL

4.4 Process of Selection

The Employee selection Practice takes place in following order-

- **Preliminary Interview or Screening**

Academic and it is used to exclude candidates who do not meet the minimum requirement of the organization. The efficiency, family status, characteristics and interest of the candidate are examined during the initialinterview. Initial interview designed less than officially and final interview.

Candidate has given a brief description about organization and job responsibility; and how much information about the candidate's company is also examined.

- **Application Form**

The candidate who qualified in the initial interview will have to fill theapplication form.
Candidates have information records such as age, qualifications, cause of leaving previous jobs, experience, etc.

- **Employment TestsWritten Tests-**

During the selection exercise, various examinations are taken, such as aptitude test skill test, intelligence test, logic test, personality test etc. Thesetests are used to evaluate potential candidates.

Aptitude or potential ability test

These types of tests are widely used to measure the secret of the candidate's ability to learn new types of jobs or skills. If they think that our chosen candidate is suitable for the job, it will be able to tell us which can beclerical or mechanical.

- **Intelligence Test –** Enables to know whether there is a psychologicalability to deal with steps and new problems.

- **Mechanical Aptitude Test –** Measuring the power of a person to learn aspecific type of mechanical work. It can help to identify a person's ability for special visualization, detective motion manual skills, visual motor coordination or integration, visual insight etc.

- **Psychometric tests –** This test measures a capability to doing aappointed job.

Personality tests

In order to measure the characteristics of this test, they have created their basic or non-intellectual in nature. In other words, they deeply search for thediscovery of a person's standard system, its emotional response and maturity and motivation are able to adjust to the daily life's illness and interpersonal relationships and self-image in conformity with its worth.

- **Comprehensive Interviews**

Interview is an important part of the recruitment practice for most organizations. Giving them the opportunity to evaluate the candidate's selection and exhibit their capability and identity. This is an opportunity for an employer to evaluate them and ensure that the organization and locationfor the candidate is accurate. An interview is an effort to protect the maximum number of data from the candidate regarding the scope for work, on the basis of consideration.

- **Background Checks and Enquiries**

Appointment offer is subject to references and security checks. The references of the candidate's application will be accepted and a security check will be held. Security checks may take time if the candidate has been abroad for a periodof time.

- **Medical examination**

Medical examination is conducted to ensure the physical fitness or capability of potent workers. It will reduce the chances of employee absence.

- **Final Selection Decision**

Those who perform successfully in the employment test and interviews andare not eliminated by the development of negative information in the background investigation or physical examination, they are currently considered eligiblefor appointment. Who makes the offer of employment? Employee section should be proposed for administrative purposes. But their role is only to beadministrative. The decision of actual appointment should be done by the department manager where the position was open. A reference about the candidate was checked and finally he was appointed by a formal appointment letter.

4.6) General selecting methods of jamuna bank limited :

Selection begins where recruitment ends with applicant pool. Selection goesthrough five steps.

- **Initial screening:**

A systematic examination of employment application, resume analysis is done in this stage. This is primary stage where short listing is done from a huge applicant pool

- **Secondary screening:**

This stage eliminating unquantified employees for open position, selectingprocess start with testing. Test can be different type.

- Cognitive abilities
- Motor and physical abilities
- Personality and interest
- Job knowledge

- **Cognitive abilities:**

Cognitive test include test of general resourcing ability and test of specific mental abilities like memory

- **Motor and physical abilities:**

Motor ability measures the speed and accuracy of simple judgment as wellas the seal of finger, Hans and arms movement.

- Stromberg dictionary test

- Minnesota rate of manipulation test
- Purdue peg board

Test of physical ability are also required. It includes;

- Static strange
- Dynamic strange
- Body coordination
- Stamina

- **Personality and interest**

Personality test measure basic aspects of an applicants personality Such asintroversion, stability and motivation

- **Job knowledge**

This test measure what a person has learned. it measures the job knowledge of different area. Like economics, marketing human resource etc

C. Candidacy:
The basic component of this stage is the employment interview or serious ofemployment interview, which focus on an in depth evaluation of the applicants qualification.

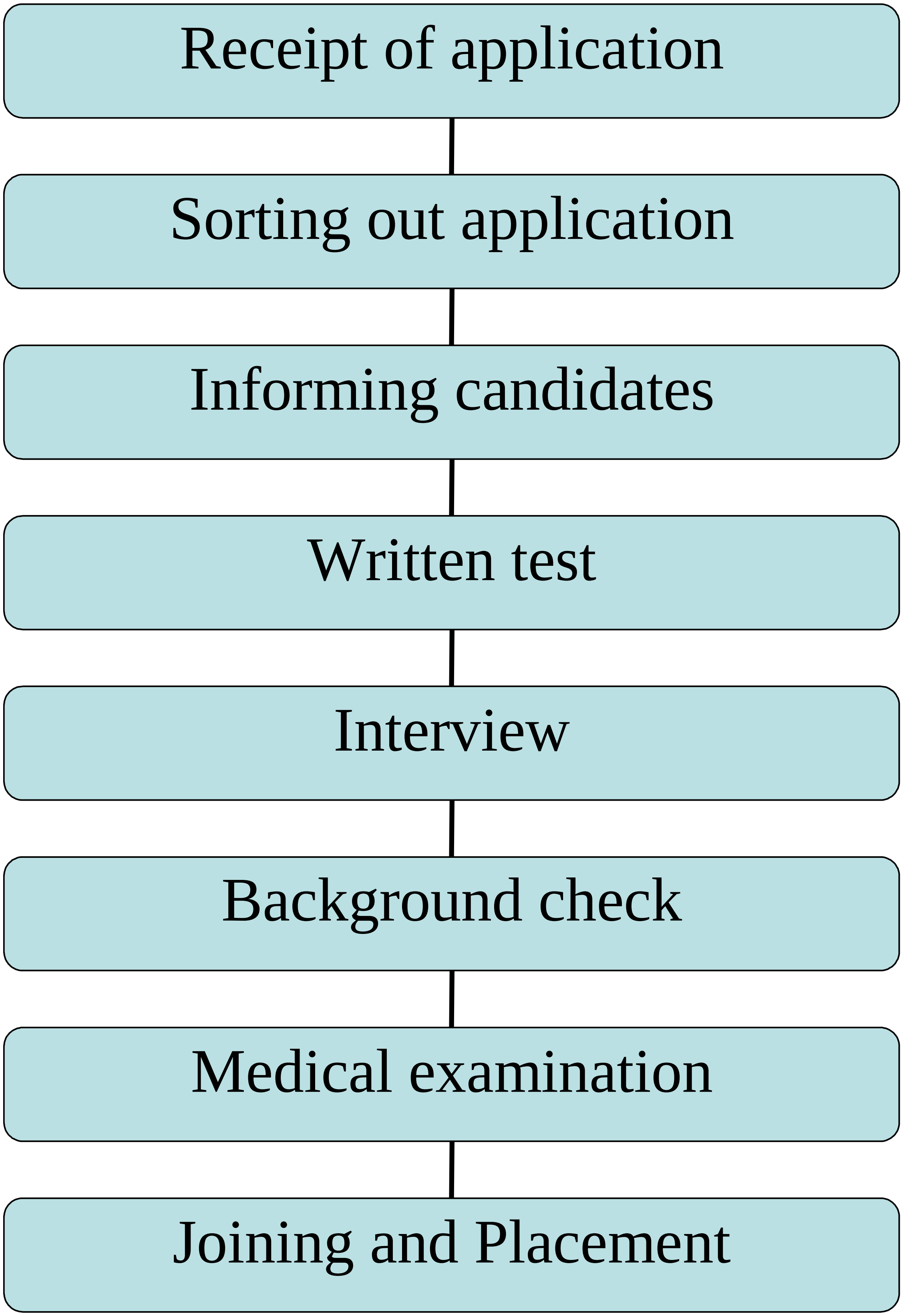
- **Verification**

This stage is concerned with verifying the reference information furnished byapplicant. due to the increasing number of negligent hiring cases. Organization must be careful to exercise die diligence in verifying and documenting references

- **Final selection:**

This decision making stage. The information furnished by the applicants andgathered by the organization is evaluated. If the information is favorable, a job offer is made, if the information is unfavorable, no job offer is extended.
The tentative job offer is subject to a physical examination and a background investigation.

4.7 Mode of selection process of Jamuna Bank Limited



- **Findings of the Study**

- Employees of Jamuna Bank are satisfied about the recruitment and selection process of the Bank. But my personal observation is the process islengthy and candidates have to pass a lot of steps to get a job that is why sometimes the process seems to be time consuming.

- Jamuna Bank follow traditional recruitment and selection process to hireemployees so that some employees think that if Jamuna Bank follows modern and online systems to hire employees then they can hire more capable employees within less time.

- Biasness will come throughout the selection process while choosing employees for branch. Another think is as Jamuna Bank use traditionalrecruitment process so that their cost is high for this.

- As I worked in Konabari Branch, there I observed that they prefer to choose male candidates as employee's whiles hire employees because inthat branch people can open their L/C accounts.

- Jamuna Bank Limited does not use any campus recruitment orrecruitment through competition etc.

- HR Division of Jamuna Bank Limited does not contact with thosecandidates who failed in their recruitment and selection process.

- **Recommendations**

As an internee it's difficult to give any recommendation with little working experience but I have tried my best to give best recommendations to improve the Recruitment and Selection process of Jamuna Bank Limited.

- Although most (56%) of the employees agreed that the recruitment and selection system of Jamuna Bank is free from biasness but some nepotism,discrimination and biasness is exist there. So the bank should take proper steps to avoid such harmful practice for the betterment of the organization.

- Jamuna Bank uses traditional tools and techniques for recruiting and selecting employees. Though most of the employees think that the tools andtechniques used by the bank are not appropriate. Modern and digital Tools and techniques should be introduced in the organization to make the process fast, faire and convenient.

- Responsibility of Human Resource Division should be increased in order to reduce recruitment cost, biases, and to bring efficiency and effectivenessin the recruitment process.

- Jamuna bank should give equal employment opportunities to recruit newemployees.

- Jamuna bank needs to use more external sources like campusrecruitment, recruitment through competition etc.

- HR Division should also communicate with failed candidates. At leastthey can send an email on applicants account.

- **Conclusion**

Human resources do not count people's head in the work of an organization. It is the sum of their knowledge, skills, creative skills, talents and ambitions, and their values and positive frame of beliefs and minds. In the current phase of "Age of Discontinuity" and ongoing changes "Human resources employment plays an important role in finding effective and potential workers. Without any clear direction, the employment of the peopledoes not bring any good results. Jamuna Bank Limited is very aware and careful about taking qualified people to fight for the winner and bonanza.

After establishing the organization's strategic aspects and employment plans, it must change its outlook or focus on the right kind of people to manage the organization's activities. The process must be prioritized and the strength of the existing staff should always be upgraded by the ongoingefforts to find the best employees.

Like other countries in the world, the banking sector of Bangladesh is gradually improving. These industries are user-friendly and try to provide better services for their customers to develop their efficient systems. Everyyear, National bank puts their first position among the best banks in Bangladesh. One of the new methods of JBL Bank is the e-recruiting practice of their banking system. Most bankers agree that the recruitment and selection process introduced JBL Bank as a modern bank

- **Workflow and people met**:

I did my three months Internship programme in Jamuna Bank Limited, Board bazar branch. In this internship I worked in the deposit management activity of jamuna bank limited. During my internship program I gained lot ofexperiences about corporate environment.

Generally I met different types of people everyday and I gather the knowledge about total process of deposit management activity.

- **Significant pleasant and unpleasant incidents:**

There are a lot of pleasant incidents happen during my internship program. Some pleasant memories contain a lot often happiness and I feel that memories. I got full support from my team. The people whom I work with was very cooperative and helpful and I got full support to prepare this report

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Appendices

Questionnaire

- Recruitment and selection process of the bank is effective?

- Employees are selected according to the job description and jobspecification.

- Recruitment and selection process of the bank is completely free frombiasness and discrimination?

- Tools and techniques are used for selecting employees are appropriate?

- The recruitment and selection process of the bank is not lengthy at all?

- The recruitment and selection process of the bank generates hassle tothe applicants?

- The recruitment and selection process of the Organization should beimproved?

- Media for attracting candidates are suitable?

- The recruitment and selection process of the Organization is satisfactory?