Thesis Report
On
Recruitment and Selection Practices of Banking Industry in Bangladesh: A Case Study on United Commercial Bank PLC.

Submitted by:
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ID: RMBA2203027004
Program: Master of Business Administration (MBA)
Major: RMBA (Major in HRM)
Department of Business Administration
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Submitted to:
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of Master of Business Administration

Sonargaon University (SU)

Date of Submission: May 05, 2024

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Lecturer

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Letter of Transmittal

May 05, 2024

Mst. Marium Akter
Lecturer
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Subject: Submission of Thesis Report on "Recruitment and Selection Practices of Banking Industry in Bangladesh :"

Dear Madam,

With humble honor and respect, I am submitting my Thesis report on "**Recruitment and Selection Practices of Banking Industry in Bangladesh: A Case Study on United Commercial Bank PLC**". As per partial accomplishment of the requirements for the MBA degree, I have completed Thesis from "United Commercial Bank PLC" under the supervision of you.

This report is an integral part of our academic courses in completion of the MBA program which has given me the opportunity to have an insight into the Recruitment and Selection Practices of Banking Industry in Bangladesh: A Case Study on United Commercial Bank PLC. I hope this report reflects on the contemporary issues on the Corporate Branch that are being practiced by organizations in our country. In completing the report, I tried my best to blend all my knowledge and imparted every available detail and also attempted to avoid unnecessary amplification of the report.

I humbly request you to accept this report for your kind evaluation.

I kindly request your assessment of this report. Your feedback would be greatly appreciated. Thank you for your time and consideration.

Yours Sincerely

Shohada Akter Anika
ID: RMBA2203027004
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Declaration of Student

I am Shohada Akter Anika, a student of Master of Business Administration, ID: RMBA22030270004 from Sonargaon University would like to solemnly declare here that this report on **"Recruitment and Selection Practices of Banking Industry in Bangladesh: A Case Study on United Commercial Bank PLC**" has been authentically prepared by me. While preparing this report, I didn't breach any copyright act internationally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Yours Sincerely

Shohada Akter Anika
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Letter of Authorization

I hereby confirm that the project report titled "**Recruitment and Selection Practices of Banking Industry in Bangladesh : A Case Study on United Commercial Bank PLC** is a genuine effort by Shohada Akter Anika . The research was conducted under my guidance. I also affirm that, to the best of my knowledge, the content presented in this report has not been included in any other project report or dissertation that led to the award of a degree to any candidate earlier, whether in the same context or a different one

Mst. Marium Akter
Lecturer
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Acknowledgment

I would like to extend my gratitude for the invaluable assistance and sincere cooperation provided by various individuals in the preparation of this report. It's impossible to adequately thank all the wonderful people who directly or indirectly contributed to the successful completion of this report. I am deeply appreciative of their kind collaboration and support.

First and foremost, I would like to express my thanks to the divine power. Additionally, my foremost appreciation goes to my supervisor, **Mst. Marium Akter**, Lecturer at Sonargaon University (SU), for her crucial guidance, scholarly insights, and unwavering support throughout my study period.

Moving forward, I am grateful to K.M Habibur Rahman, Branch Manager at United Commercial Bank (UCB), from whom I gained significant knowledge. I also extend special thanks to Administrative Officer Md. Sajedul Islam, along with heartfelt gratitude to all the other individuals at United Commercial Bank (UCB) main branch. I am thankful to the various staff members from different departments who generously contributed their valuable time and assistance in helping me gather data for this report.

Executive Summary

The internship report was created in order to fulfill a part of the requirements for my **Master of Business Administration (MBA) degree.** I received useful real-world banking experience while working as an intern at United Commercial Bank Limited, which I have described in my report.

This study is the demonstration of the recruitment and selection process that the United Commercial Bank Limited applies to recruit, select and develop a strong manpower in the organization. UCBL allocate the appropriate kind of qualified individuals to the right job post with the support of a proper recruitment and selection process from its human resource department. The appropriate distribution of human resources by the UCBL, across various functional banking areas ensures effective organizational performance.

This qualitative study includes the employee recruitment process, employee selection processes, problems related to employee recruitment and selection process and set of recommendations for the UCBL. The collection of qualitative data from both primary and secondary sources is explained in the findings of the report.

The approach of Recruitment Process from both internal and external sources of UCBL includes manpower planning based on the job analysis, job description, job specification, job evaluation, recruitment survey and requirements of candidates. The manpower Selection Process of UCBL completes with the interview, form fill-up, background check, medical examination and final job offer. UCBL uses distinct recruitment and selection process for different level posts.

Lastly, this study includes best possible recommendations based on the key findings and problems related with the recruitment and selection process of UCBL. This report also summarizes the efficient recruitment and selection processes, human resource espracticing and future recruitment and selection studies for UCBL.

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LIST OF ACRONYMS

ADR	Alternative Dispute Resolution
HRD	Human Resource Department
HR	Human Resource
UCB	United Commercial Bank
SOCBs	State Owned Commercial Banks
PCBs	Private Commercial Banks
HRMS	Human Resource Management System

Chapter One

Introduction

1.1 Introduction

Bangladeshi banks hire and choose employees for a variety of positions in accordance with the Central Bank's guidelines. The banking sector in Bangladesh is constantly broadening its services. The total performance of the banking industry is benefited by the streamlining, simplification, and accessibility of the banking process. Banking is becoming easier and more user-friendly as customers and clients need better services and more amenities on a regular basis, thus banks are creating new, unique ideas, services, and facilities. In Bangladesh, every bank is looking for methods to improve customer service in order to survive and prosper in the intensely competitive banking sector. Because of this, it is now essential for everyone to comprehend banks and banking procedures in order to manage day-to-day activities related to banks. Technology advancement and the rise of globalization are to blame for the quick changes in the global banking industry. Bangladeshi banking needs to upgrade its fundamental banking functions frequently and choose the right person for specific job to keep up with the pace of global growth.

In the current challenging employment market, not only job seekers are struggling to find acceptable employment, but the bank is also working to conduct efficient recruiting and selection processes in order to hire and keep highly skilled personnel in positions that suit them. In order to accomplish organizational strategic goals in an efficient manner, a comprehensive recruitment and selection program guarantees the proper quantity of qualified people. The available skilled people within the bank, in the opinion of United Commercial Bank Limited, are what determine whether the bank can provide better customer service and retain its high level of performance and commitment.

1.2 Background of the Study

In Bangladesh, Sonargaon University is a well-known higher education institution. In today's hypercompetitive market, each professional degree program needs both academic knowledge and practical experience to be successful. I must perform an internship as part of my **MBA** program in order to advance my career by becoming more professional and getting practical experience. To fulfill the requirements of the internship program offered by Sonargaon University, this report's primary purpose is to fulfill those requirements. **Mst.Marium Akter,** Assistant Professor and Associate Head, Department of Business Administration, Sonargaon University, was in charge of the internship, which had me write a report on a certain subject

linked to my theoretical knowledge within a three-month time frame. The respected faculty gave me the topic.

1.3 Objectives of the Study

The overall objective of the study is to explore the status of employee recruitment and selection process usually practiced in United Commercial Bank Limited.More specifically, the study objectives are to:

- To explain the employee recruitment process of United Commercial Bank Limited, Corporate Branch.
- To analyze the employee selection processes of United Commercial Bank Limited, Corporate Branch.
- To identify problems related to Selection Practices of Banking Industry In Bangladesh A Case Study On United Commercial Bank PLC, Corporate Branch.
- To develop set of recommendations based on the problems.

1.4 Methodology

United Commercial Bank Limited formulates Human Resource Management policies and simultaneously motivates their staffs according to their needs. In this study the recruitment and selection process are focused and the performance of HRM, selection management, recruiting process, job-oriented judgments and varied interest criteria for various job position is showed.

Type of the study: This is a qualitative study and exploratory in nature. **Analysis of the study:** Only qualitative data collected from United Commercial Bank Limited and used to explain the recruitment and selection process. While conducting the research study both primary and secondary source were explored. But hardly any primary information or data could be found. In the absence of primary information the majority of the research has been based on secondary information. Different sources of data:

Primary sources

- Face to face discussion with the branch manager and officials.
- Practical work experience in the different desk of the department of the branch.
- Relevant field study as provided by the branch officers.

Secondary sources

- Website of the United Commercial Bank Limited.
- Different procedure manual published by United Commercial Bank Limited.
- Annual Prospectus and report of United Commercial Bank Limited.
- Different Publications, circulars and journals regarding banking activities & policies.
- Text Books

1.5 Limitations

The following is a discussion of the study's main limitations:

- For obvious reasons, United Commercial Bank Limited has a variety of policies for revealing certain data and information.
- More secondary data or information is utilized.
- There was not enough time to cover all of the bank's HRM activities, and many issues could not be covered in this report.
- Numerous sources were costly, difficult to manage, and time-consuming.
- Only a small number of persons who were employed in the bank's branch were questioned to obtain information about real-time recruitment and selection procedures.

Chapter Two

Literature Review

2.1 Human Resource Management

The process of managing people inside a business is referred to as "Human Resource Management," or HRM. This involves the process of recruiting and choosing personnel, as well as giving them with training and development, controlling their performance, managing their compensation, and providing them with perks and incentives (Reddy, 2011). The purpose of human resource management, or HRM, is to enhance the productivity and efficiency of workers while also ensuring that they are treated ethically and equitably. Additionally, HRM is responsible for managing employee relations, compliance with labor laws, and promoting a positive work environment (Daud, 2006). According to (Juyal, 2006) Human Resource Management (HRM) practices are important for several reasons:

- Talent acquisition and retention: HRM practices help organizations attract and retain talented employees, which is crucial for the success of the business.
- Compliance: HRM practices ensure that the organization is compliant with legal and regulatory requirements related to employment, such as equal employment opportunity laws, labor laws, and safety regulations.
- Motivation and engagement of employees: HRM strategies may assist boost employee motivation and engagement, which can lead to higher productivity and improved performance.
- Employee development and training: HRM practices can provide opportunities for employees to develop and improve their skills, which can benefit both the employee and the organization.
- Employee relations: HRM practices can help improve communication and relationships between management and employees, which can lead to a more positive work environment and increased employee satisfaction.
- Cost-effective: HRM practices can help organizations to make the most of their human capital and minimize costs associated with recruitment and turnover.
- Performance management: HRM practices can help to measure, evaluate, and improve the performance of employees and the organization as a whole.
- Overall, HRM practices are essential for the effective management of the workforce and the success of the organization.

2.2 Functions of Human Resource Management

The managerial functions of Human Resource Management (HRM) are essential for effectively managing and leading an organization's workforce (De Cieri, 2008). These duties include of responsibilities such as job analysis and design, recruiting and selection, training and development, performance management, and pay and benefits administration. These functions contribute to the organization's ability to fulfill its goals and objectives by ensuring that it has

the appropriate number and kinds of personnel who are equipped with the essential abilities (Ahmad, 2012). Additionally, these functions help to create a positive and productive work environment, which in turn can improve employee morale, engagement, and overall performance (Burma, 2014). According to (Daud, 2006), the managerial functions of Human Resource Management (HRM) include:

- Planning: Identifying and forecasting workforce needs, and developing plans to meet those needs.
- Recruiting and selecting: Finding and hiring the right employees for the organization. • Training and development: Providing personnel with the education and training they need to properly execute their responsibilities.
- Performance management: Conducting performance reviews and managing employees in order to guarantee that their work lives up to or surpasses the expectations of the company.
- Compensation and benefits: Creating and managing compensation and benefit packages that are equitable and aggressive in the market.
- Employee relations: Taking care of and finding solutions to any problems or disagreements that may crop up between staff members and the company they work for.
- Compliance: Ensuring that the organization is in compliance with all relevant laws and regulations.

2.3 Role of HRM Practices in Banking Industry

According to (Shimul Ray, 2021), Human Resource Management (HRM) is crucial in the banking industry of Bangladesh as it plays a vital role in attracting, developing, and retaining talented employees. Banks in Bangladesh are facing a highly competitive market and a shortage of skilled and qualified personnel. An effective HRM strategy can help banks attract and retain the best talent, which is essential for the success of the organization. Additionally, HRM is responsible for ensuring that employees are trained and developed to meet the changing needs of the banking industry, which is essential for the long-term growth and competitiveness of the bank. Furthermore, HRM can also help banks create a positive work culture and improve employee engagement, which can lead to better performance and productivity. Effective HRM practices can help a bank attract and retain talented employees, improve employee productivity and motivation, and align employee behavior with the bank's overall goals and strategies. This in turn can lead to improved performance in areas such as customer service, risk management, and profitability. Some specific HRM practices that have been shown to be effective in improving the performance of banks include

- Recruiting and selecting employees who possess the skills and knowledge needed for specific roles within the bank.

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Giving workers enough opportunities to learn and grow so they can do their jobs well.

• Having a framework in place to oversee employee performance that lays out directives, checks in on progress, and praises or punishes success.

• Developing effective communication and collaboration systems to promote teamwork and a positive organizational culture.

• Designing compensation and benefits packages that are competitive and aligned with the bank's overall strategy and goals.

• Overall, efficient human resource management techniques may boost a bank's ability to recruit, retain, and engage its most valuable asset: its workers.

2.4 Recruitment and Selection

Organizations utilize recruitment and selection to find, attract, and ultimately employ the most qualified individuals for available roles. Promotion of available positions, review of resumes and applications, and preliminary interviews are common steps in the recruitment process. Conversely, selection is the process of narrowing down a pool of applicants to a select few who are the greatest match for the open job and the company. Both recruitment and selection are important steps in building a strong workforce and ensuring that an organization has the talent and resources it needs to achieve its goals (Harness, 2019).

Recruitment and selection are critical processes in the banking industry as they determine the quality and productivity of employees. A proper recruitment and selection process ensure that the bank hires the most qualified and suitable candidates for the job, which can increase employee satisfaction and retention. Additionally, a thorough selection process can help identify potential risks and ensure compliance with regulations in the industry. In short, effective recruitment and selection practices can help banks attract, retain, and develop the best talent, which can ultimately lead to improved performance and success (Absar, 2014).

2.5 Recruitment and Selection Process

According to (Phillips, 2013), the recruitment and selection process typically involves the following steps:

• Conducting a job analysis is the initial stage, and this involves figuring out the particular criteria, responsibilities, and credentials required for the available employment.

• Job posting and advertising: The vacancy for the position is publicized via a variety of mediums, including online job boards, social media, and the website of the firm.

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• Examining the applications and resumes of potential applicants The next stage is to examine the applications and resumes of potential candidates in order to determine whether or not they satisfy the fundamental requirements for the position.

Interviewing: Applicants who make it through the first round of screening are normally sent an invitation to participate in an interview, which may take place in person, over phone, or via video conferencing.

• Testing and assessment: Candidates may also be required to complete pre- employment testing, such as skills tests or personality assessments, to further evaluate their qualifications for the job.

• Background and reference check: The final step is to conduct background and reference checks to verify the candidate's employment history, education, and other relevant information.

• Selection and Offer: After completing all the steps, the most suitable candidate is selected and offered the job.

• On boarding: The final step is to introduce the new employee to the company culture, policies, and procedures and provide them with the necessary training and resources to succeed in their new role.

2.6 Role of HR in Recruitment and Selection Process

The department of human resources (HR) is responsible for ensuring that the company is able to seek, choose, and ultimately employ the best possible individuals for available jobs as part of the recruiting and selection process (Chowdhury, 2012). This often entails a wide array of responsibilities, including as writing job descriptions, publicizing available openings, analyzing applications and resumes, conducting interviews, and deciding whom to hire. It is possible that HR is also responsible for designing and executing policies, processes, and practices pertaining to recruiting and selection. This is done to guarantee that the firm is able to attract and retain the most qualified applicants. Additionally, it is possible that HR is responsible for providing managers and supervisors with training and assistance in order to assist them in properly carrying out the recruiting and selection process (Bach, 2008). A Human Resources (HR) professional's function in the hiring process is to find and choose the most qualified applicants for open positions. This includes all activities related to filling an open position, from writing the job description and posting it through reviewing applications, holding interviews, and selecting candidates. Human resources experts may also be accountable for checking that the hiring procedure follows all relevant rules and regulations and is conducted in an impartial and fair manner. They are also responsible for the new recruit onboarding process, which includes giving new employees with orientation and training to assist them settle into their positions (Bratton, 2007).

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2.7 Challenges for HR in Recruitment and Selection Process

According to (Millmore, 2003), there are several challenges that HR professionals may face in the recruitment and selection process. Some of these include:

- Attracting a diverse pool of candidates: Ensuring that the recruitment process is inclusive and reaches a diverse group of applicants can be challenging.

Time constraints: Finding the right candidates within a limited amount of time can be difficult, especially for high-demand or specialized positions.

- Cost constraints: Recruitment and selection can be expensive, especially for small businesses with limited budgets.
- Managing applicant expectations: Keeping applicants informed and managing their expectations during the recruitment and selection process can be a challenge.
- Ensuring compliance with laws and regulations: HR professionals must ensure that the recruitment and selection process is in compliance with all relevant laws and regulations, such as equal opportunity and anti-discrimination laws.
- Sifting through resumes and identifying qualified candidates: Sifting through resumes and identifying qualified candidates can be a time-consuming process, especially when the number of applicants is high.
- Making the right hiring decision: Making the right hiring decision can be challenging, as it requires evaluating a candidate's qualifications, experience, and fit with the organization. • Managing virtual recruitment process: With the rise of remote working and virtual recruitment process, HR professionals may face challenges in engaging with candidates and conducting background checks.

Chapter Three

Organizational Overview

3.1 Meaning of Bank

Bank is the financial institution that deals with money and money worth instruments. A bank is a financial instrument which uses money deposited by customer for investment, pays it out when required, and makes loans at interest. It is an establishment which makes to individuals such advances of money as may be required and safely made, and to which individuals entrust money when not required by them for use.

Banks are among the most important sources of short-term working capital for business and have become increasingly active in recent years in making long-term business loans. The main functions of a commercial bank are to mobilize deposits and to provide loans to people and organizations to finance their consumption and business activities. Thus, banks encourage the flow of money to productive use and investment which accelerates the flow of economic growth. The economy of Bangladesh has growing gradually and as such it needs the support of a financial structure. Based on the time of inception all the commercial banks have been divided into three generations. Banks of all the three generations are introducing new and new products to meet the dimensional demands of the customers.

3.2 History of Banking in Bangladesh

Bangladesh is a developing country with an impoverished banking system, particularly in terms of the services and customer care provided by the government run banks. In recent times, private banks are trying to imitate the banking structure of the more developed countries, but this attempt is often foiled by inexpert or politically motivated government policies executed by the central bank of Bangladesh, Bangladesh Bank. The outcome is a banking system fostering corruption and illegal monetary activities/laundering etc. by the politically powerful and criminals, while at the same time making the attainment of services or the performance of international transactions difficult for the ordinary citizens, students studying abroad or through distance learning, general customers etc.

3.3 Vision

They seek to have a positive impact on the national economy, as well as its customers, shareholders, and employees, through their social obligations.

3.4 Mission

1. To provide a sustainable, high level of financial performance, while continuously enhancing shareholder value.

2. To build long-term customer relationships by offering a full range of financial products and services while adhering to the highest ethical standards and providing quality personalized service.

3. We value and reward both individual initiative and teamwork. We foster an environment in which our employees are proud and eager to work.

4. To offer financial salutations that create, manage and increase our clients' wealth while improving the quality of life in the communities we serve.

3.5 Before Independence

The first modern bank in Bengal was Bank of Hindustan, established in 1770 in Kolkata. It was an offshoot of trading company Messrs. Alexander and Co., and operated until 1832 when the trading company failed. The circulation of its notes was limited to Kolkata and its immediate environs. A number of Kolkata-based banks followed, none which survived beyond the middle of the 19th century: General Bank of Bengal and Bihar (1733–75); Bengal Bank (1784–91); The Commercial Bank (1819–33); The Kolkata Bank (1824–29); Union Bank (1829–48); Government Savings Bank (1833–unknown); and The Bank of Mirzapore (1835 – 1837). The Bank of Kolkata, established in 1806, is the oldest still in existence in some form. It was renamed Bank of Bengal in 1809, was merged into the Imperial Bank of India in 1921, and became the State Bank of India in 1955. In 1959, Eastern Mercantile Bank Limited was established. Consequently, in 1965 Eastern Banking Corporation was established. These two banks were established with the initiation of some renowned Bengali businessmen for providing credit to the local entrepreneurs who had limited access to the credit in those days from other financial institutions of West Pakistan.

3.6 After Independence

The banking system at independence (1971) consisted of two branch offices of the former State Bank of Pakistan and seventeen large commercial banks. There were fourteen smaller commercial banks. Virtually all banking services were concentrated in urban areas. The newly independent government immediately designated the Dhaka branch of the State Bank of Pakistan as the central bank and renamed it the Bangladesh Bank. The Bangladesh government initially nationalized the entire domestic banking system and proceeded to reorganize and rename the various banks. Foreign-owned banks were permitted to continue doing business in Bangladesh. The insurance business was also nationalized and became a source of potential investment funds. Cooperative credit systems and postal savings offices handled service to small individual and rural accounts. The new banking system succeeded in establishing reasonably efficient procedures for managing credit and foreign exchange. The primary function of the credit system throughout the 1970s was to finance trade and the public sector, which together absorbed 75 percent of total advances.

3.7 List of Banks in Bangladesh

The banking sector in Bangladesh consists of several types of institutions. Bangladesh Bank is the central bank of Bangladesh and the chief regulatory authority in the banking sector. Pursuant to Bangladesh Bank Order, 1972 the Government of Bangladesh reorganized the Dhaka Branch of the State Bank of Pakistan as the central bank of the country, and named it. Bangladesh Bank with retrospective effect from 16 December 1971. Other than the Central Bank itself, banks in Bangladesh are primarily categorized into 2 types. They are Scheduled Banks and Non-Scheduled Banks.

3.8 Scheduled Banks

Scheduled banks are licensed under the Bank Company Act, 1991 (Amended up to 2019). Currently, there are 59 scheduled banks in Bangladesh.

State Owned Commercial Banks (SOCBs)

There are 4 state owned commercial banks which are fully or majorly owned by the Government of Bangladesh.

- Sonali Bank Limited
- Janata Bank Limited

- Agrani Bank Limited
- Rupali Bank Limited

Specialized Banks (SDBs)

8 specialized banks are now operating which were established for specific objectives like agricultural or industrial development. These banks are also fully or majorly owned by the Government of Bangladesh.

- Bangladesh Somobay Bank Limited (Cooperative Bank)
- BASIC Bank Limited (Bangladesh Small Industries and Commerce Bank Limited)
- Karmasangsthan Bank.
- Bangladesh Krishi Bank.
- Grameen Bank.
- Bangladesh Development Bank Ltd.
- Ansar VDP Unnyan Bank.
- Rajshahi Krishi Unnayan Bank

Private Commercial Banks (PCBs)

There is a total of 41 PCBs are in operation right now. They are majorly owned by private entities and classified into two types.

Conventional PCBs

In total 33 conventional PCBs are now operating in the industry. They perform the banking functions in conventional fashion i.e. interest based operations.

- AB Bank Limited
- Bangladesh Commerce Bank Limited
- Bank Asia Limited
- BRAC Bank Limited
- City Bank Limited
- Community Bank Bangladesh Limited
- Dhaka Bank Limited
- Dutch-Bangla Bank Limited

- Eastern Bank Limited
- IFIC Bank Limited
- Jamuna Bank Limited
- Meghna Bank Limited
- Mercantile Bank Limited
- Midland Bank Limited
- Modhumoti Bank Limited
- Mutual Trust Bank Limited
- National Bank Limited
- National Credit & Commerce Bank Limited
- NRB Bank Limited
- NRB Commercial Bank Ltd.
- NRB Global Bank Limited
- One Bank Limited
- Padma Bank Limited
- Premier Bank Limited
- Prime Bank Limited
- Pubali Bank Limited
- Shimanto Bank Ltd.
- South Bangla Agriculture and Commerce Bank Limited
- Standard Bank Limited
- Trust Bank Limited
- United Commercial Bank Ltd.
- Uttara Bank Limited
- Southeast Bank Ltd.

Islami Shariah Based PCBs

There are 8 Islami Shariah-based PCBs in Bangladesh and they execute banking activities according to Islami Shariah-based principles i.e. Profit-Loss Sharing (PLS) mode.

- Al-Arafah Islami Bank Limited
- EXIM Bank Limited
- First Security Islami Bank Limited
- ICB Islamic Bank Limited

- Islami Bank Bangladesh Limited
- Shahjalal Islami Bank Limited
- Social Islami Bank Limited
- Union Bank Limited

✞ Foreign Commercial Banks (FCBs)

In total 9 FCBs are operating in Bangladesh as the branches of the banks which are incorporated in abroad.

- Bank Al-Falah Limited
- Citibank N.A
- Commercial Bank of Ceylon PLC
- Habib Bank Limited
- HSBC
- National Bank of Pakistan
- Standard Chartered Bank
- State Bank of India
- Woori Bank

Non-Scheduled Banks

Non-scheduled banks are licensed only for specific functions and objectives, and do not offer the same range of services as scheduled banks. There are now 5 nonscheduled banks in Bangladesh.

- Ansar VDP Unnayan Bank
- Karmashangosthan Bank
- Grameen Bank
- Jubilee Bank

3.9 Corporate Profile of United Commercial Bank Limited

In business for more than ten years, United Commercial Bank Limited (UCBL) is now a renowned private commercial bank in Bangladesh. Since 1983, when the bank was established on a basis of proven capital under, it has been aiming at a group of business visionaries who are willing to take measured risks. This bank was sent with the intention of bringing about arbitrary changes in banking and monetary policy, which it effectively did. Today, United Commercial Bank Limited serves its customers through 224 branches and offers about 300 non- bank customers various sorts of assistance. They have dedicated more than three joyful decades to honoring the vow, and after rising from modest beginnings, we are today one of Bangladesh's top private commercial banks. Since its inception, UCB has been steadfast in its mission to offering the best services and support. They are always creating new and inventive products that are both diversified and userfriendly in order to fulfill their mission of offering the best financial services. Without these extraordinarily remarkable people (entrepreneurs), Bangladesh would not be the prosperous nation it is now. UCB has played a significant role in the development, upbringing, and establishment of top entrepreneurs in the country. The Dhaka Stock Exchange Limited and the Chittagong Stock Exchange Limited both have UCB listed as a publicly traded business. In every way, UCB is recognized as one of the finest organizations in Bangladesh.

UCB has four subsidiaries: UCB Investment Limited, UCB Asset Management Limited, UCB Fintech Company Limited, and UCB Stock Brokerage Limited (formerly Capital Management).

Core Values: The core values of United Commercial Bank Limited are:

- Focusing on Customers First.
- Practices Professional Ethics.
- Quality Maintenance at all levels.
- Foster participative management.
- Keeping Customers' Trust.

3.10 Products and Services of United Commercial Bank Limited

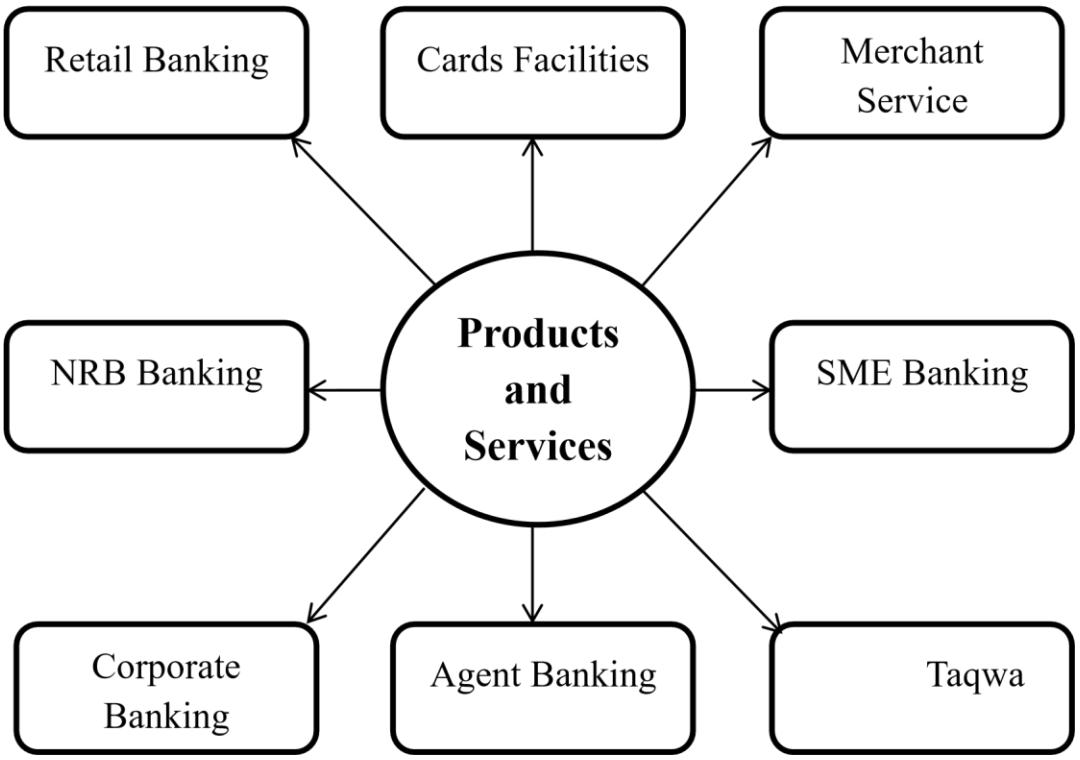


Figure1: Products and Services of United Commercial Bank Limited

United Commercial Bank Limited employs a wide range of distribution channels and subsidiary businesses to meet the banking needs of big firms, small and medium-sized enterprises (SMEs), and private clients. With a vast network of 204 branches, an Offshore Banking unit, Upay, Agent Banking (UCBL Imperial), Priority Banking (UCBL Imperial), remittance services, credit card business, and a committed human capital workforce of 4,900 people, among other characteristics, private sector banking has already made a noticeable mark in the field of private sector banking. The RMG, import-export, agriculture, small and mediumsized companies (SMEs), and retail sectors have all received special attention to set the example for financial inclusion and green banking across the nation. United Commercial Bank

Limited's fully owned subsidiaries include UCBL Stock Brokerage Limited, UCBL Investment Limited, UCBL Asset Management Limited, and UCBL Fintech Company Limited. On the stock market, UCBL Stock Brokerage Limited offers brokerage services. In Bangladesh, UCBL Investment Limited wants to conduct full-fledged commercial banking operations (Mobile Financial Services known as Upay).

3.11 Board of Members of United Commercial Bank Limited

The eminent experts that make up the United Commercial Bank Limited Board of Directors have years of experience in business, finance, and operations. It comprises 20 members, including the executive director of the institution and three independent directors (MD). The five committees that report to the United Commercial Bank Limited Board are the Executive Committee, Audit Committee, Risk Management Committee, Shariah Supervisory Committee, Nomination and Remuneration Committee.

3.12 Organogram of United Commercial Bank Limited

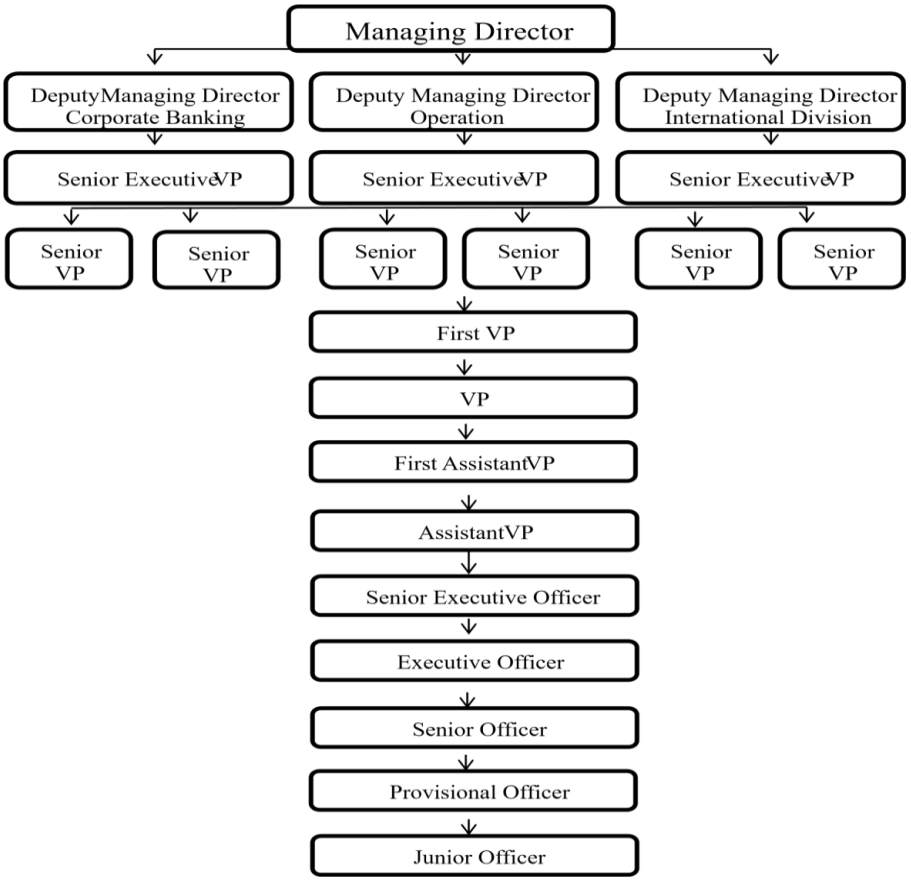


Figure2: Organogram of United Commercial Bank Limited

3.13 Culture of the Organization

For the past ten years, United Commercial Bank Limited has been putting its corporate culture into practice. It is time to look ahead now that United Commercial Bank Limited has been put into use in each and every branch. They consider it valuable when individuals work together to make sense of one another's thoughts, feelings, and behaviors. Individuals may see and

understand events, actions, things, and circumstances in a variety of ways. They adapt their demeanor and manners to the particular requirements of the bank and the needs of its clients, both of whom are very important to the business. They are not under any obligation to adhere to the business culture. Instead, it has been attained through their commendable business practices.

Chapter Four

Recruitment and Selection Process of United Commercial Bank PLC

4.1 HR Department of United Commercial Bank Limited

Because of the working interdependence, employers and employees should be treated fairly in all interactions, according to UCB's Human Resources Department (HRD). The UCB HRD hopes to be able to carry out some special duties in order to accomplish their goal such as contribute to the creation and maintenance of regulations that permit UCB to offer a variety of employment opportunities, including job postings, compensation and benefits, transfers, training and career progression. Participation in these policies should be open to everyone, regardless of gender, age, nationality, or religious beliefs. Promote an environment of trust and support throughout the industry that motivates employees to work together as a team while also supporting their capacity to adapt to changing conditions. UCB make sure there are enough workers with the necessary knowledge and abilities to meet both the short-term and long-term demands of the industry and the proper procedures for hiring, training, development, evaluation, and performance management have been established. HR managers supervise the process for all senior management succession in the sector and guarantee that all relevant corporate and governmental regulations regarding workplace safety, healthcare, and cleanliness are carefully followed. A flowchart of UCBL HR activity:

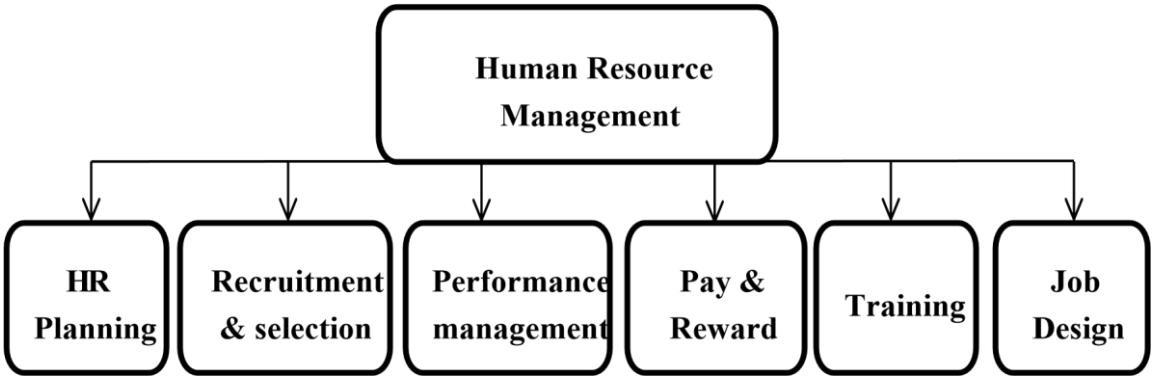


Figure 5: Human Resource Management of United Commercial Bank Limited **Unique HR Planning of United Commercial Bank Limited**

The most precious resource that United Commercial Bank Limited owns is its human capital and this capital is helping the bank realize its goals for ongoing development. One of the most crucial duties of their human resource department is to help the company achieve long-term success with engaged employees by placing the best people in the best positions and developing andmaintaining the skills of its employees. The FLORAdesigned human resource data computers (also known as Core Banking Software) are situated in the human resources department of the bank, and all employees and executives are welcome to use them. When a branch employee from any United Commercial Bank location has a question about a leave request, discharge order, transfer order, training and development, pay and benefits, or anything

else, they can use the HRD system to randomly contact that employee in the bank's corporate office. In order to achieve competitive goals in a successful community, the United Commercial Bank's Human Resource Department recruits, trains, and rewards operationally strong individuals. This is done with the goal of boosting organizational performance and competitive advantage.

The Human Resources Department usually performs the following actions in order to fulfill the objectives of the United Commercial Bank Limited:

- Everything comes down to hiring the most competent person for the best job at the right moment.
- Reduce the rate of job turnover.
- Encourage and inspire workers to put effort and passion.
- Workplace discrimination must be prohibited.
- Develop strong moral and interpersonal relationships inside the firm.
- Focus on maintain order within the institution.
- Acquire and hold onto highly qualified workers for the bank.
- Recognize and accommodate the requirements and preferences of their staff.

United Commercial Bank Limited HR department's recruiting and selection process:

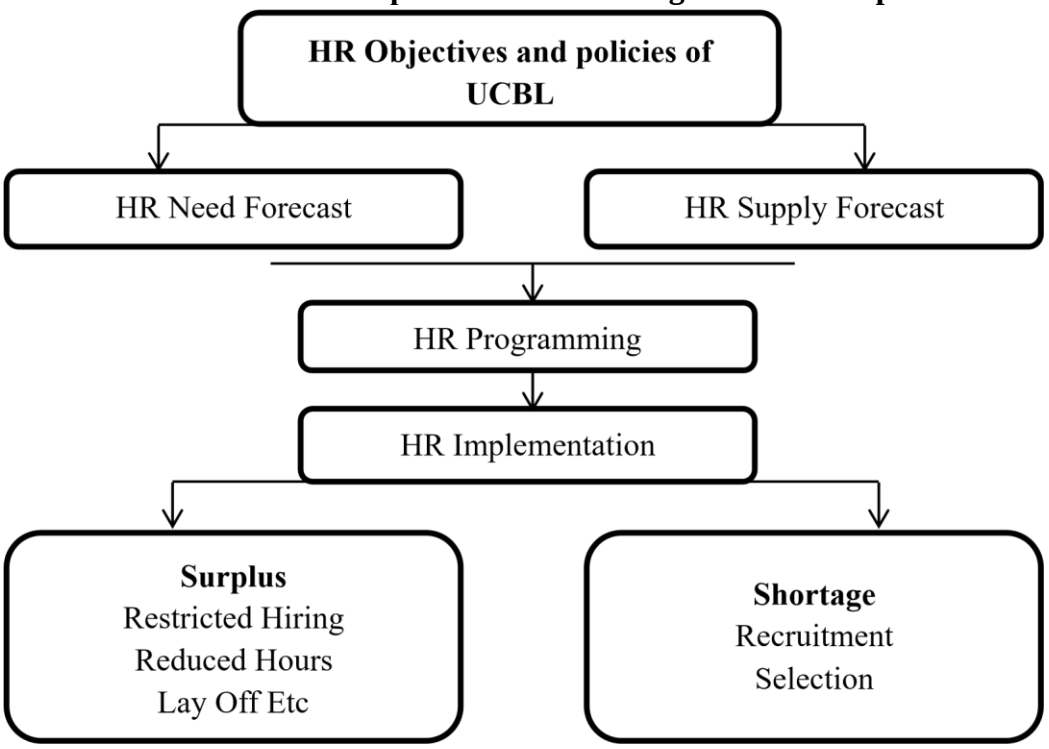


Figure 4..1: HR department's recruiting and selection process of United Commercial Bank Limited

4.2 Recruitment and Selection Process of United Commercial Bank PLC

4.2.1 Approach of Recruitment

In determining the bank's overall personnel requirements, the human resources department is crucial. To all Bangladeshi nationals residing in the nation, United Commercial Bank Ltd offers fair employment possibilities. In order to draw in, nurture, and empower highly skilled and seasoned individuals, the United Commercial Bank Limited has established a plan. The bank's board of directors typically decides on the recruitment strategy on a regular basis. The minimal need for any formal position is a bachelor's degree, which is the entry-level qualification. For the designated junior officer level and probationary officer positions at United Commercial Bank Limited, however, a bachelor's degree or a MBA in any discipline is required. The Institute of Business Administration (IBA) and Bangladesh Institute of Bank Management are in charge of administering and monitoring a common written exam for entry-level positions at United Commercial Bank (BIBM). Following the written exam, a panel of experts made up of the most renowned and respected bankers in the nation conducts a three-phase interview, following which the successful candidates are informed of their selection.

4.3 Manpower Planning

Manpower planning is the first most important task done by the HR managers of United Commercial Bank Limited in the process of recruitment and selection process.

Manpower planning steps are:

i)Designing Business plan ii)Determining overall manpower needs iii)Action program for feeling needs

The manpower planning is influenced by major two factors:

a) Internal Environment:

i) **Top Management's Support and Acceptability:** The capability of manpower planning essentially well dependent on how well the top management of United Commercial Bank Limited supports it, accepts it, and associates themself with the varied activities involved in its process and implementation. To achieve this management's support and acceptability, the manpower planner or HR on their part will have to impress upon providing them necessary inputs as the validity of the plan promises. This will help in gaining not only management's acceptability but will be highly useful in the successful implementation of the plan for the achievement of the desired objectives.

ii) **Changes in the Company's Policies:** Any changes in the bank's policies are another important influencing factor within the sphere of internal environment in the process and implementation of manpower planning.

iii) **Layout of Equipment:** Layout of equipment more particularly in head office or branch may influence manpower planning in its quantitative aspects and to a certain degree in its qualitative aspects too.

b) External environment:

i) **Labor Supply and Demand:** Community's unstable and uncertain manpower supply position and the demands by other banks for their expansion plans and new projects stand as an impediment in the projection of the availability of man force to meet the future anticipated requirements. Such uncertain situations compel the undertaking for greater dependability on local supply of manpower according to needed skills-skilled, semi-skilled, unskilled and white collar.

This type of manpower is more popularly termed as "sons of soil".

ii) **Local and Regional Unemployment Trends:** Local and regional unemployment trends have their own influence on manpower planning. In the planning process a manpower planner has to keep a constant watch over the Local and Regional Unemployment Trends. iii) **Competitors' activities:** it is important to pay attention to banking competition and what is happening in the market. Bank's competition may be traditional recruitment companies and more indirect competitors such as online recruitment portals. Regularly reviewing the market place will widen United Commercial Bank Limited's perspective on their own business, help them to identify and capitalize on market opportunities, keep them informed of new products and services that are being developed and enable you to respond quickly to market changes. Whether they are the offer maker or a recruitment consultant it is equally important to understand the competition.

4.4 Recruitment Procedure for Entry Level Position at United Commercial Bank Limited

A. Job Analysis

A job analysis is a comprehensive study of the tasks, obligations, and skills necessary to successfully complete a particular employment task. Work analysis is the process of working with a predetermined set of key elements, such as job tasks, skill needs, and the type of person who will be hired to perform those duties. The data that will be incorporated into the job review and role definition is defined. The following are included in the United Commercial Bank Limited's detailed job analysis:

- Job Descriptions,
- Job Specifications, and
- Job Evaluations.

Examining the job description and the requirements for the vacancy would typically be the first step in the hiring process. Before commencing the first hiring process, United Commercial Bank conducts a job analysis. They try to give knowledge about job analysis to actual hiring procedures. The United Commercial Bank Limited performs an examination of employment once each year. It takes a long time and patience to complete. The managers will spend many

days describing the methodology and goals of the study while 5 to 6 employees are interviewed over the course of a few days.

B. Job Description

The process of developing a clear and written representation about the duties of a particular post is the job description. This is a result of the findings of the job assessment. The primary goal of a job description is to increase in efficiency about a particular position in order to promote it. It is used to figure out the resources needed to finish a specific task. In accordance with a specific job opening that is detailed in the job description, employees are required to fulfill specific responsibilities. The title, responsibilities, summary, location, and working conditions of the role are described in the job description. The United Commercial Bank created a job description that details the functions performed in the position, details about job tasks and responsibilities, reporting to and from employees, a job summary, salary and pay requirements, and a list of acceptable working conditions.

The bank always focuses on good job description:

1. By giving a clear and concise readily understandable picture of the whole job; 2. By listing each of main duties and responsibilities involved in the job; 3. By avoiding use of superficial words and keeping the style of writing crisp; and
4. By indicating degree of direction received and supervision given.

5. The job description of United Commercial Bank Limited shows up only minimum requirements of the job with flexibility of operations.

C. Job Specifications

Another element of United Commercial Bank's job analysis process is the job specifications or requirements. It describes the type of person required (in terms of skill, knowledge, and a distinctive attitude, in addition to many other types of test results), as well as the working conditions that will be encountered in the workplace. Job specifications are of great utility in manpower planning, particularly in staffing activities. They help manpower planning to translate job requirements into human requirements, the educational experience and personality requirements for any one filling the job. Job specifications are also indicative of any shortfalls in qualifications and to make good those deficiencies, it falls within the purview of manpower planning to determine training and development needs including upgrading of skills in men, granting promotions and transfers for filling vacant and newly created jobs.

- **Job Evaluation:** Job evaluation mainly the process of sum up the job description and job evaluation to choose the right candidate for the United Commercial Bank Limited. This provides the following information:

- **Job Identification**: Job title, occupational code number, if any, job known by any other different name in use.
- **Significant Characteristics of the job**: Job location, name of division/section, department and unit where job functions, job open to any hazards or hardships.
- **Duties**: Specific operations and tasks as demanded by the job and responsibilities such as safe custody of funds, maintenance of machinery and equipment. Supervision given or received involved in the job.
- Material and equipment as used by the worker like metals, plastics, chemicals, etc., lather milling, drilling machines or any other type of material machinery or equipment.
- Nature of operations of the job.
- Working conditions of the job.
- Personal attributes of the candidate as job demands, such as education, experience, training, judgment, initiative, physical demands, mental capabilities, aptitudes, social skills including communication skills, uncommon sense impulsive demands such as sight, smell, hearing.

D. Conduct Recruit Survey

In order to fill their hiring demands, United Commercial Bank chooses which department to hire for first. Due to these factors, the officer's first assignment from the human resources department performed an internal survey to determine where and how much of the recruit was needed. When there is a shortage of personnel, they send a request to Human Resources stating that they require a specific number of applications in a particular area. United Commercial Bank thus recognizes the need for a job post very away. There are several recruitment survey techniques used by the bank those are:

i) **Top – down Approach:** A commonly used approach applied by the HR managers of United Commercial Bank Limited is the top-down approach of employee demand forecast. In the "topdown" approach, the top management, in consultation with the personnel department and

organization methods department prepares the company's and departments' manpower forecasts and with the information and suggestions as put forth by departmental heads, these manpower forecasts are reviewed and agreed consensus obtained. By making use of both this approach, namely "top down", a better manpower forecast can be had. ii) **Trend projection method:** Of the quantitative approaches in manpower forecasting, trend project method is also sometimes brought in use by the United Commercial Bank Limited. Fundamentally, this is a 'projection of the past trends such as historical evidences of past series of facts, events, observations, etc. into the future, with the assumed belief that the past is a good prediction of the future.

iii) **Manpower Inventories and Computerized Data Bank:** An all-essential and primary requirement in manpower forecasting is a good data base derived from reliable information about each individual employee in the organization. Manpower inventories and computerized data bank serve as ideal methods in manpower forecasting in this regard. United Commercial Bank Limited also uses this forecasting method for recruitment process.

E. Requirements of Candidates

At United Commercial Bank Limited, individuals are chosen and then evaluated based on a skill level that has been defined. They only hire those who have earned a Bachelor's degree from a reputable university. The United Commercial Bank Limited gives prospective MBA students a lot of thought.

Candidates must have a cumulative grade point average (CGPA) of 3.00 on a 4.00 scale and a minimum GPA of 4.00 on a 5.00 scale to be considered for both the Junior Officer and Probationary Officer positions. Candidates for the SSC and HSC exams must have first-class divisions; third-class divisions are not permitted. On a scale of 4.00, applicants who have passed their O and A levels must have a grade point average (GPA) of at least

3.00.

4.5 Sources of Recruitment

At the beginning of the hiring process, United Commercial Bank Limited (UCBL) determines which applicants are required in which sectors. The human resources manager sends the employment circular to several job portals or posting services after receiving the request form. On a variety of channels, United Commercial Bank Limited posts job openings. The position is made public once the Human Resources division of United Commercial Bank Limited gets a recruiting application from the offices. The United

Commercial Bank Limited uses a variety of techniques to publicize job openings, such as:

A. Internal Sources: There is a limited pool of individuals available from internal recruitment sources than from external recruiting sources. Internal talent sources include rehiring former employees or students who completed cooperative education programs, hiring individuals who are recommended by current employees, and selecting candidates who applied on their own initiative. These candidates are referred to as walk-ins or gate hires. Of the numerous internal recruiting sources, those important and popularly in use include: (i) Present Employees: (ii) Employee' Referrals; (iii) Job Posting and Bidding; and (iv) "Badli" or Temporary workers; and (v) Contractors.

i) **Present Employees:** Present employees are the banks great and valuable assets in the sense that they are not only as likely prospective candidates for being elevated to higher and more responsible positions, but for the reason that they recommend their relatives, friends and associates to the company for their employment.

ii) **Employee Referrals:**

Bank's employee referrals continue to be one of the best internal sources of manpower recruitment. Like United

Commercial Bank Limited's employee referrals programs have been conducted for their great benefit and advantage. They have found this system as a very valuable and resourceful source of availability of efficient and good quality workers for their bank.

iii) **Job Posting and Binding:** The 'bulletin board notice', as mentioned earlier under "Employee Referrals" serves a dual purpose. Whereas, it communicates to present employees of the vacancies and invites their suggestions and recommendations for prospective candidates, this also serves another important and gainful purpose by way of advertising for job applicants within the plant more popularly called as "Job Posting". Carrying announcement of job vacancies to enable all the present eligible employees to "bid", that is to offer themselves and apply for these jobs. This is not only highly appreciated but is also a factor in building up good morale. This practice is gaining wide acceptance among various organizations.

iv) **"Badli" or Temporary Workers:** United Commercial Bank Limited continues to maintain "Badli" lists, which comprise of personnel of different types-specially

skilled, skilled, semi-skilled and others. They are taken in and placed on jobs in case of short level vacancies or otherwise. In course of time these lists swell and managements do often draw employees from these lists for employment whenever vacancies occur. Since the personnel from

these lists are not new to the various types of jobs, having already shown their dexterity and skillfulness in working at various positions.

B. External Sources: The formal process of external recruitment looks for candidates on the job market that have no past ties to the firm. Conventional methods of hiring talent have included newspaper advertising, using recruitment agencies and executive search firms, and on-campus recruiting. Employers have also become more accustomed to posting job openings online, whether on their own website or one operated by a third party. Newspaper ads have reportedly been the most often used recruitment strategy throughout history, according to archives. Human Resources make the position open to the public once UCBL receives the full application form from the offices. The UCBL employs a variety of channels, such as social media pages, campus recruiting, recruitment agencies, etc., to advertise job positions. While considering the sources of external manpower recruitment, it is always better and beneficial, rather essential too, for managements to first have a very systematic and thorough structure of the nature of the labor market and find out exactly what types of employees both in their quantitative and qualitative aspect seeking for jobs are available. Equally important in this content is to find out the limits of the labor markets within which the managements shall have to operate for seeking qualified manpower to meet their demands. Of the external sources of recruitment, these can be broadly classified as under:

i) **Former Employees:** There is a growing trend in banking industry of former employees particularly professionals and executives with good performance and having good and clean records of service who left the organization for good reasons which do not reflect hostility and under good circumstances, when they offer themselves for reemployment they are considered and accepted by the management for vacant job.

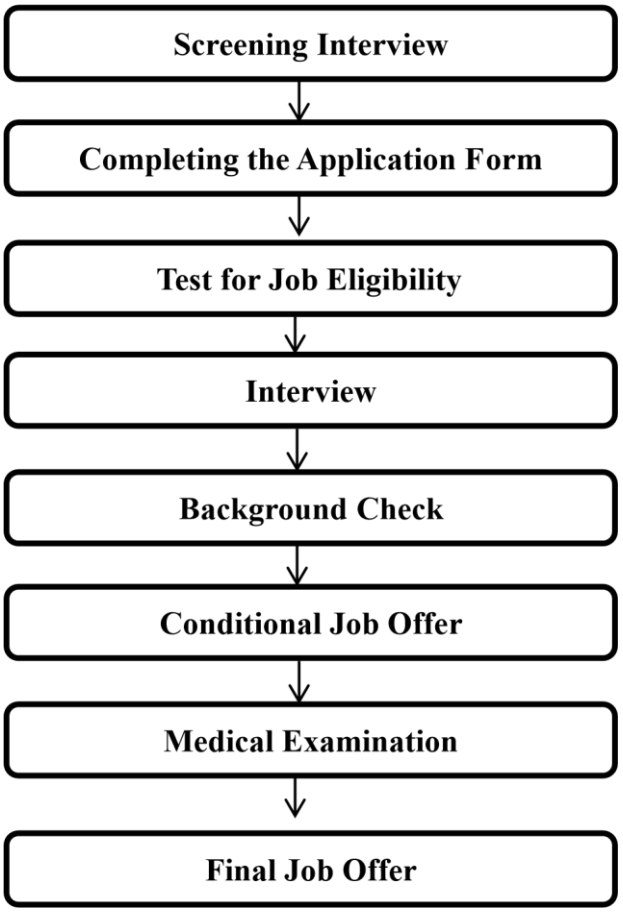
ii) **The walk-ins applicants:** Unsolicited sources generally comprise of applicants who voluntarily send their applications through mail or present them personally at the bank's personnel or employment office. Such applicants are more popularly described as 'walk-ins' or

“applicants at the gate".

iii) **College or Campus Sources:** With the rising demand for personnel with scientific and technical education, college or campus recruiting sources are more frequently being used to attract candidates particularly suitable for scientific, technical, professional and managerial occupations. These sources however help filling mainly entry Level or training programed type positions. If a carefully planned and methodical use is made of college or campus sources, they

can prove to be of immense value in recruitment particularly of competent scientific and technical manpower with the potential for future development. Some of the important considerations in the process of planning college or campus recruitment.

iv) **Professional contacts, meetings and conventions:** With the increased professionalization of the workforce, a number of new avenues of recruitment have opened up through professional contacts and establishment of personal relationships far and wide, which all have virtually come to be recognized as specialized labor markets.



4.6 Selection Process

The initial interview serves as a screening interview, and the final hiring decision serves as the conclusion. Selective activities are frequently set up in a systematic way. At United Commercial Bank Limited, the selection process typically consists of the following eight stages:

Figure 5.2: Selection Process of United Commercial Bank Limited

a. The first screening interview will consist of the following:-

- Getting and completing the application form

- Test for job eligibility
- Comprehensive interview
- An investigation into the background
- A Conditional job offer
- Medical or physical examination
- The permanent job offer

United Commercial Bank Limited prepares to begin a preliminary evaluation of prospective suitable applicants as the culmination of their recruitment efforts. Initial screening is, in practice, a two-step procedure:

- First, the participant is examined; - Second, the participant is screened. External Recruitment Sources: BDjobs.com, Prothom alo jobs.com, Social Media Pages, Campus Recruiting, Public Job Service Agencies and Employment Agencies.

b. Getting and completing the application form:

After the initial screening is finished, candidates are asked to submit an application in accordance with the organization's policy. The applicant's name, address, phone number, and other information can be all that is required.

c. Test for job eligibility:

Organizations have always relied on assessments of intelligence, aptitude, skill, and interest to provide substantial input when choosing staff.

d. Comprehensive interview:

Interviewers from HRM, senior management inside the company, potential supervisors, future coworkers, or a mix of any or all of these people may question the candidate.

e. An investigation into the background:

The next step in the process will involve a background inquiry for those applicants who seem like potential workers. Examples of what can be done include contacting former employers to confirm the candidate's work history and get their opinion of how well they performed, getting

in touch with other professional and personal references, confirming the educational achievements listed on the application, checking credit reference and criminal records, or even hiring a third party to perform the background check.

f. Conditional job offer:

Usually, if a job applicant has "passed" all of the previous stages of the hiring procedure, they will be given a conditional job offer. The person who presents the conditional employment offer is typically a member of HR. If you pass a specific medical, physical, or drug test, for example, a conditional employment offer implies that the offer will be withdrawn from its conditional status and made permanent if everything checks out

"okay."

g. Medical or physical examination:

Physical exams can only be used as a screening tool to weed out applicants who are not physically capable of meeting the requirements of a given profession.

h. Final Job Offer:

Candidates are now regarded as qualified to accept the employment offer that has been issued if they have successfully completed the prior steps.

These are the procedures that the United Commercial Bank Limited carefully adheres to in order to finish the hiring and selecting process.

Chapter Five

Findings

5.1 Findings of recruitment and selection process of United Commercial Bank Limited

a) United Commercial Bank Limited (UCBL) Human Resource Department follows a structured recruitment process and selection steps in their organization.

b) HRM uses manpower planning and the environmental analysis internally by doing few steps before they go for recruitment and selection process.

c) During the recruitment procedure the department develops job analysis, job description and job specification to identify the need of recruitment.

d) They also do a well-done job evaluation procedure and they conduct survey before they do recruitment

e) They uses top down approaches or projection methods for recruitment.

f) The bank uses different sources for recruitment including internal and external sources.

g) For internal recruitment sources they prefer who are currently working, reference system, job posting and Badli.

h) For external sources they go to former employees or they make a walk-in interview session or they go to the universities for campus recruitment.

i) UCBL begins the selection process with a preliminary evaluation of prospective suitable applicants.

j) In the selection process, HR also calls for application from the candidates to test the job eligibility and arrange comprehensive interview.

k) Considering all the steps the management goes through very details of reference checking and health check.

l) UCBL does not use any online platform or online portal for recruitment and selection process.

m) UCBL priorities move on internal sources rather than external sources.

n) There is no feedback system from the HR department to find out the efficiency of the recruitment and selection system and correct its drawbacks.

o) It is hard for United Commercial Bank Limited assessing the efficacy of the general interview and test of candidates during the recruitment and selection process.

Chapter Six

Recommendations and Conclusion

6.1 Recommendations

Like every other bank United Commercial Bank Limited (UCBL) has barriers to overcome. Some recommendations to overcome the barriers of United Commercial Bank Limited are discussed below:

a) Digitalize the current manual recruitment and selection process or online recruitment process will make the process faster and cost effective.

b) Even though the organization practices internal sources which give advantages, the organization also need to consider external sources to bring new talents in the organization.

c) Setting a structured feedback system from the HR department to find out the efficiency of the recruitment and selection system and correct its drawbacks.

d) United Commercial Bank Limited should verify references before shortlisting to avoid a grave problem for the organization.

e) UCBL should include assessment-based interviews and tests to ensure effective recruitment and selection process.

6.2 Conclusion

Effective organizational performance requires that human resources be distributed effectively across multiple functional areas. With the help of a suitable recruiting and selection procedure, a business may assign the correct kind of qualified personnel to the relevant job post, ensuring organizational effectiveness. United Commercial Bank Limited plays a crucial role in Bangladesh's economic development by providing employment opportunities and hiring a large number of people each year. The main outcomes of the study suggest that United Commercial Bank Limited will favor different recruitment channels and selection procedures to variable degrees. They employ several selection procedures for jobs at various levels. Other notable similarities include identifying the largest issues and adopting solutions for effective recruitment and selection procedures. Line managers and human resource managers are given primary and ultimate decisionmaking responsibility for hiring. It has been attempted to develop a comprehensive selection model for the various level roles. The data was gathered using a combination of primary and secondary sources. The department of human resources served as

the main source for the information. This report's conclusions include a number of suggestions that will benefit banks, firms that use human resources, and next studies.

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