

Challenges in Recruitment and Selection Processes at Mercantile Bank LTD.

Internship Organization

Mercantile Bank Ltd

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Submitted in Partial Fulfillment of the Requirements for the Degree

Bachelor of Business Administration.



School of Business
UNIVERSITY OF LIBERAL ARTS
BANGLADESH

14th December, 2025



Career Services Office
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Internship/Project Report Approval Form

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Letter of Transmittal

14th December 2025

Sahadat Hossain,

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Subject: Submission of Internship report on “Challenges in Recruitment and Selection Process and Possible Solutions.”

Dear Sir,

Assalamualaikum sir Hope you are doing well. With due respect I would like to tell you that I am a student of ULAB and I have completed my internship report on my experience at Mercantile Bank Ltd. And the project I Will work on is Challenges in Recruitment and Selection Process and Possible Solutions to fulfill the partial requirements of my undergraduate program Bachelor of Business Administration (BBA) in University of Liberal Arts Bangladesh (ULAB).I have worked a lot in this report and gave so much effort to gather ideas which I have learned in my Bachelor of Business Administration along with some experience gathered from my internship experience at Mercantile Bank Ltd.

I therefore pray and hope that you would be kind enough to acknowledge it.

Sincerely,

Nusrat Jahan khan

202011042

Bachelor of Business Administration (BBA)

Concentration: Human Resource Management

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB)

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I feel truly honored and grateful to all the individuals who supported me throughout my journey of completing my internship and project. First and foremost, I would like to express my sincere gratitude to Almighty Allah, whose blessings, patience, and strength enabled me to overcome every challenge and complete this work within the given time.

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Executive Summary

This internship report includes the experience in Mercantile Bank Ltd. I was employed there in accounts in foreign exchange department, got acquainted with clearing checks and how to handle the customers with their checks as my department is BBA, major is human resource management. The conducive work environment also taught me to cope with real life experience. This is another experience that made me develop my communication skills further. I have also been taught on how to handle customers, teamwork, problem solving skills among others and confidence. It is a field that in fact assisted me to equip myself in my future career in Human Resource Management.

The second section of the report that I would like to comment on concerns the challenges that mercantile bank encounter in the process of conducting recruitment and selection. Recruiting and selection processes are the most vital roles in human resource management that determine how the organization attracts and they attempt to recruit talent persons to the benefit of the bank. However, not all people are able to hire a qualified employee. They can encounter numerous challenges in search of the qualified and competent individual to occupy the company. Because there are so many competitors in the market, there are only a few employers in the branding so it is so much to find the right candidate nowadays in the competitive world. The paper has named such critical problems as attracting qualified candidates, ensuring selection equity, reducing the recruitment time, and maintaining cost efficiency. To solve these problems, several recommendations have been put across. These involve the improvement of employer branding, the use of digital recruiting tools, development of accurate job descriptions, interviewer training, and development of talent pipeline through campus recruitment and internships.

Part A

Chapter 1 Internship Preparation

1.1 My Motivation to Do the Internship

I am an undergraduate student of school of business pursuing my major in human resource management at university of liberal arts. I am also inspired to put the theoretical knowledge into the practical Applications in a dynamic corporate setting. Such an internship is a fundamental gateway between theory and practice. I would like to have a practical experience of working in the field, sharpening my knowledge of such important spheres as, procurement processes, watching complicated logistics webs and offshore sourcing. It is in this internship that I am anticipating to acquire how to get Human resource management, their key influences, such as recruiting and selection process, like a good company we need a proficient individual, then we need to interview that individual, we need training, we need to observe the individual that he possesses enough knowledge or not. The internship will also enable me to develop my career and this will enable me to communicate to each other how to address the customers too.

1.2 Internship Search Process

This is a competitive world where it is so difficult to get a desirable job. At the beginning it was actually difficult. Firstly, I had made my CV and sent it to ULAB career service office. The career service office of the ULAB assisted me in securing a sector to have an internship. I also handed out my CV to numerous areas such as companies, banks, etc. And lastly, upon much trial and rejection I received an opportunity to complete my internship in a bank. It made me glad to be able to finally do my internship and graduated.

1.3 Internship Interview Experiences

The day before the interview, my chosen bank had informed me through an email, they even scheduled the time of my interview. To respond to the interview questions given by Google fluently, I have crafted some of them. I even learnt too much through my courses so I read out some of my courses. When the interview had commenced at 10 am and I had arrived on the day of the interview at 9 am I arrived 1 hour prior to the time. They said that I had to wait at the waiting room as I was very early. They will call out my name. After 30 minutes, one of the staffs called my name and informed me that I had to meet the HR of the bank. I was somewhat nervous but I had to get this job as my internship cost and was, therefore, trying to keep a low profile and answered all questions in a cool manner. They were also holding my CV. They looked through it and posed such numerous questions. The introductory part was followed by questioning my co-curricular activities. It was not difficult to answer at all as I was very active in the co-curricular activities in my university. I responded to all questions with a lot of confidence. They even questioned me personally such as or dislikes, my mother father etc. it was a great experience in my life.

1.4 About the Organization

Mercantile Bank Ltd



Mercantile Bank is a third generation Bangladesh based private commercial bank. It has 119 branches across the country and offers a wide scope of financial services, such as card services, Islamic finance, and retail and business banking. The bank is providing digital services such as online and mobile banking besides focusing on mobilization of deposit and funding productive

industries such as manufacturing and agriculture. It is a publicly traded company which provides various financial services such as credit cards, loans, accounts and foreign exchange. It has branches in the entire Bangladesh. The bank offers web, mobile, and call center banking facilities and has already spent heavily in technology. It also provides such services as retail banking, corporate and certain banking, digital banking, lounge services, card services, foreign exchange services. Customer satisfaction is the basic work of this bank.

1.4.1 Corporate Structure and Leadership Framework

The leadership framework emphasizes good corporate governance, aiming for efficiency, accountability, and transparency. The bank has a robust structure of leadership roles and committees:

Current Leadership (as of late 2024/early 2025)

1. Chairman, Board of Directors: Md. Anwarul Haque
2. Vice Chairmen: Al-Haj Akram Hossain (Humayun) and Md. Abdul Hannan
3. Managing Director & CEO: Mati Ul Hasan (previously Md. Quamrul Islam Chowdhury)

1.4.2 Market Position & Future Vision

Bank Mercantile PLC. By establishing itself as a reliable body that offers various conventional and modern banking services, (MBPLC) has established a reputation in the banking sector of Bangladesh.

Chapter 2 About the Internship

2.1 My Position

In Mercantile bank Ltd I had been taken as an intern. An example is that there are so many divisions in banks that there is a corner that customer debits and credit their money known as the cash center, there is a sector on the ground floor which is known as the accounts where people come to deposit their money in the bank, savings account etc. They even make statements to the consumers. It is not just a corner that I hold at the bank. I am currently operating in all the fields to be exposed to various types of things. I am quite glad to know about all those areas. This experience will be something that I will remember throughout my life. My communications are also enhanced significantly because I am required to interact with the customers on a daily basis, counsel them and even carry out their duties. I have also acquired a lot of skills to learn all these things simultaneously. I had no plans to remain committed to a single thing. I had a desire to know and learn everything and they assisted me a lot to know everything about the work of the sector.

2.2 Description of The Office

I was appointed as an intern in Mercantile bank ltd elephant road branch. The bank is found at the elephant road that is adjacent to the new market. The office is quite trim and tidy. It is a two-story structure and it consists of two floors. The group and floor they do are customer related things and the second floor they do is foreign exchange such as international things. It is air-conditioned and all is well-decorated. Manager room is also very tidy and clean.

I did enjoy working in this office.

2.3 Work Environment

The first day that I entered as an intern at Mercantile bank Ltd, the first thing that greeted me was a smiling face, and in an attempt to communicate with me. My bank associates were very nice and modest. I have known a lot by them. Had they not been friendly or humble I perhaps could not learn so much and acquire so much knowledge. They were very patient to me even in a second when I was in difficulties and they assisted me in some thing or the other. The colleagues were

supportive, which might not have been the case otherwise I could not learn all sectors in the bank. I was also motivated by the manager of the bank to know all of the things. He also posed a lot of questions whether I am learning, or not so that was also of great help to me. I greatly enjoyed my office setting.

2.4 What I Have Learned from Mercantile Bank Ltd

The mercantile bank ltd has taught me a lot of things. Similar to exporting and importing, how to deal with the customers, how to write the check and hand it to the customers punctually, I also made a debit and credit card and once the card was prepared I had to make a call to them and instruct them to collect the debit and credit card on time. I also needed to factor in the customers. The mercantile bank experience was so desirable. I have heard so much simultaneously. This opportunity will never go to waste with me.

2.5 Application of Educational Learning with Internship

As an undergraduate, I have done approximately 39 courses in my 11 semesters. More so the classes such as history, accounting, English, Bengali, finance, communication, mathematics, marketing, management etcetera I have desired to get a wide theoretical knowledge of the basics of business. This diffusion of information has been quite helpful to me as an intern. The practical uses of these introductory courses were very useful. I have personally observed the ways in which these skills can be used successfully in a real-life work environment. My course materials provided me with ideas that I could contribute to the conversations effectively, which made the practical application of my Human Resource management. The application of my course materials allowed me to contribute a fair deal to the conversations, and the fact that I was able to apply my own knowledge of harm was particularly useful.

Chapter 3 Reflection

3.1 Feedback on Internship

On the very first day they accepted me since I had always been a part of the office. They welcomed me sweetly. I felt very glad to greet my fellow employees who were very bumble and very nice to me. This is what I had to develop in the profession. They were so accommodative such that they assisted me in my critical work too. They had already trained me quite well that they could never get angry in case I had something to ask them. They did not get angry but calmly made me realize. The best part was that they did not give me clerical work but engaged me in the real work where I had actual experience in the commercial aspect of the lighting business. All these years of reading and learning about my bachelor all came to pass as I acquired experience in internship. I personally really liked that each of the departments had their responsibility and I was involved in it. I liked everything I did at work. As much as I was discussing the positive sides alone, I have encountered some negative sides. During the first 15 days I even found it awkward to fit in a new environment, how to interact with so many people and customers but after several days it became easy. Another thing that was quite difficult was that in Bangladesh the majority of people are not literate, they have no idea how to sign a signature it was not easy to work with this customer. I was also very tolerant and assist such customers during my entire internship. I assisted them in writing a check, in a fdr form, I explained them how to cash money out and so on.

3.2 How They Can Utilize Me Better

They should have used me more as they did when I was working as an intern at mercantile bank. I am a fast learner and therefore I am able to complete the work in a very short time but in most cases I end up wasting my time watching them. Instead of watching whether they have taught me more I would have worked more better and they would find it so easy to work as well. Their work would have been done more easily. I have so much knowledge on this subject because my subject is the Human Resource management and I have not been given enough opportunities to demonstrate my skills and ability to my subject. I would have presented them with my studies regarding the management of human resources and demonstrate some of my skills to them too. I

would also contribute by conducting the research on how these new concepts would be applied to Mercantile bank ltd. Allowing me to lead small projects, like analysis of imports, exports or remittance or the cash counter would not only help me make use of the available capabilities, but also further learning experience.

3.3 Recommendations

Mercantile Bank Ltd. can offer more organized onboarding that will cover the systems and processes of the designated department more thoroughly to enhance the experience of future candidates. Nevertheless, the initial few weeks would have been less problematic had there been more specific benchmarks on how the lighting industry functions. I have added some couple of recommendations. I believe these measures would help the firm and future interns once implemented.

Deficiency in technical: During my stay as an intern, I was not assigned my own desk and computer. This is a necessity that I believe to be among the learners. It is my hope that the interns in future will not encounter this since as a technology world, without it, they will lack knowledge. Or they will never receive sufficient training towards the improvement of the company.

Training opportunities: The internship must have training. He will not be able to do the work unless he is sufficiently trained. I have encountered such an issue because I did not receive sufficient training hence I had to consult my co-workers prior to executing an action. Had they trained me that I would do a job better and easier and did not have to ask so much. Then that will be an easy task to the future interns in case they receive such training.

These recommendations will not only make the internship experience better to the future participants but also help the overall success and growth of the mercantile bank ltd.

Chapter 4 Personal Development Plan

4.1 Technical Skills

I have been in a position to realize that I should sharpen my technical capabilities to survive in this cutthroat industry. First some of the classes I plan to take are in the following areas: ERP Software: Most of the businesses use ERP systems in logistics, inventory and procurement. I will research on Tally Prime and Oracle ERP. 2. Data Analysis and Visualization: To enhance my decision-making skills, I would also like to learn to use such data analytics tools as power bi (dashboards and insights) and excel (tables and demand forecasts).

4.2 Interpersonal Skills

My internship has enabled me to understand the importance of developing some of my interpersonal skills. Some of the things that I need to work on include active listening, flexibility, and overcoming anxiety. I will be more open to new tasks, open to criticism and often reflect on challenges so that I can derive lessons out of them so as to become more adaptable. I would like to develop my active listening skills by paying attention when talking to someone, asking questions to have additional information about instructions and criticism, and taking notes to have more understanding of these. Lastly, I will train myself each time, I will plan in advance and slowly push myself out of my comfort zone by taking small speaking tasks so as to overcome my shyness especially during meetings or presentations. I will also continue with my education with my aim of acquiring a master's degree in foreign.

4.3 Conclusion

I will never forget my experience with mercantile bank ltd as an intern. This shall be my all-time favorite journey in my life. It is there that I have learned so much and gotten to experience new things. The workplace had been accommodative and was able to assist me. All the individuals were extremely supportive and they taught me with pleasure. The working environment was conducive and teamwork oriented that motivated my learning and general development. Despite some obstacles that I have had to face, they have been very significant in boosting my personal growth. All in all, this internship enhanced my scholarly understanding and was a good stepping stone into my supply chain management career.

PART B

Challenges in Recruitment and Selection Process and Possible Solutions.

Chapter 1 Introduction

1.1 Background of the study

The most important process of human resource management is recruitment and selection process. The success of a company relies on the workers and therefore, selection of candidates is very essential. Unless the company can recruit an active person, then it will be a huge loss to the company. Success is entirely hinged on recruitment and selection and as well relies on attracting and recruiting the right talent having the knowledge, skills and the attitude the organization needs. Everybody would prefer a competent employee in his office in a competitive business world. Therefore, they need to keep on enhancing their recruitment policies. This will continue altering the process of strategies, making it possible to hire competent employees and make them contribute to organizational development, too.

There are only a few demerits to the continuation of changing the process as changing the process has got a lot of benefits. It can also be undermined by the disadvantages. The country of Bangladesh people experiences multiple issues as they still carry it on. In case I discuss the difficulties, then the great difficulty will be talent shortage, or the lack of suitability to the job, it is not required that everyone will be able to do everything. Due to rapid technology shifts and dynamism in work opportunities, organizations often find it difficult to find individuals who have the required skills or any real-world experience. This leads to longer recruiting time and higher costs associated with hiring. The other key issue should I say that is I believe inefficient methods of recruitment can also create a large issue.

1.2 Research Question:

1.What are the key challenges faced in the recruitment and selection processes at Mercantile Bank Limited?

1.3 Objectives of The Research

This paper definitely demonstrates to us the way an organization recruits an employee and the difficulties they experience when recruiting the new employee. The task is to realize that The purpose is to learn the current practices concerning recruitment, determine what challenges influence the process in terms of efficiency and equity, and examine how these problems can influence the quality of the whole hiring process. The study also aims at proposing the possible solutions and improvements, based on the findings, that may assist the organization in attracting and selecting more qualified candidates, utilizing modern recruitment methods, improving the overall HR performance.

Two main objectives are:

- 1) To search the large problems that occurs in different stages of recruitment process.
- 2) Have to examine effects of recruitment and selection processes.

Chapter 2 Overview of The Organization

Mercantile Bank Ltd. is a commercial bank which is privately owned. It is actually an extended entity since it contains many branches of its own with a decent quality of services to their consumers and a multitude of employees. The recruitment and selection in mercantile banks is a very complex and real one. In 2025 mercantile bank was ranked 9th position in the whole of Bangladesh. It also has so many comprehensive services. Not only one but there are different kinds of banking that people can do. It also has numerous banking units such as SME, digital banking and Islamic banking. The examination of the bank recruitment process, especially considering trying to find the middle ground between the conventional banking and online growth, is a valuable and relevant source of information. The bank is focused on sustainable development, management and modernization. Mercantile Bank has expanded over years considerably. Currently MBPLC has branches of about 152-153, sub-branches, agent-banking branches, ATMs, Islamic banking windows and even off-shore banking units. One of the best banks in Bangladesh is the Mercantile bank. And the employees do their best to the consumers so that they do not feel dissatisfied with their services.

Chapter 3 Research Methodology

3.1 Type of Study

This study is descriptive in nature, as it aimed to identify and explain the challenges associated with the hiring and selection procedures of Mercantile Bank Limited. A mixed-methods approach was used, combining both qualitative and quantitative techniques to gain a comprehensive understanding of the real-life issues faced in the recruitment process (Bhattacharyya.,2006).

3.2 Research Design

A descriptive research design was adopted to systematically investigate the recruitment and selection challenges within the bank. The mixed-methods design integrated structured questionnaires (quantitative) with short interviews (qualitative), enabling the study to capture both numerical data and respondents' personal experiences. This design was suitable for exploring practical challenges encountered during hiring and for enhancing the credibility of the findings (McKim ,2017).

3.3 Sampling Technique

A purposive sampling method was used to select respondents who were directly involved in recruitment and selection operations. Total 13 individuals were selected as sample. HR executives and relevant employees were purposely chosen because of their firsthand knowledge and involvement in the hiring process. This ensured that the data collected were specific, relevant, and meaningful for the research objectives (Sharma, 2017).

3.4 Data Collection Methods

Data were collected from both primary and secondary sources:

- **Primary Data:**

- Structured questionnaires were distributed to employees involved in recruitment activities.
- Short semi-structured interviews were conducted with HR executives to gather deeper insights into the challenges of the hiring process (McKim ,2017).

3.5 Data Analysis Techniques

The collected data were analyzed using both quantitative and qualitative techniques:

- Qualitative data from interviews were examined through thematic analysis to identify common patterns, recurring issues, and key challenges in the recruitment and selection process (McKim ,2017).

This combination of analytical techniques strengthened the reliability of the study and provided a comprehensive understanding of the issues faced by Mercantile Bank Limited.

Chapter 4: Recruitment and Selection Process of The Organization

Mercantile Bank Ltd will always try to recruit a qualified staff into their bank. They go all out to recruit an eligible staff that can either be an in-house or an outsourcing strategy. Internal method i.e. whether bankers have a relative, good qualification and they recommend them to be the candidate on the other hand external method i.e. whether the bank do release job circular through Facebook, email, poster, TV etc. and someone is interested he/she can drop his/her cv in a specific email and scrutineer him/her this is how external method works. Furthermore, these techniques are quite reasonable in fact (Subat and Rahman, 2020).

The first office would consider whether there is any opening that new candidates can be introduced to. The preparation of job requirements is mainly done by the HR. The bank does publicize their job circular and individuals, who are interested in it, apply. Then the HR must seek the CVs that will suit the post. HR attempts to locate a competent applicant to their office. HR tests education level. They then determine who is going to write examination. After they pass the exam they will be taken through a viva board which will also be filled by the HR. Then the short-listed candidates should review medical tests. In the last HR provided the candidates with appointment letter (Subat and Rahman, 2020).

4.1 Definition of Recruitment and Selection

In case I discuss the recruitment process, it is a process which attracts people and also motivates people towards a job in any organization. This is of so much assistance to an organization as it identifies them candidates who are very passionate and eligible to occupy the position.

On the other hand, there is the selection process that involves selecting the most appropriate individuals out of all the individuals who have applied in the job. They choose the most qualified among themselves. This process involves too many processes such as tests, interviews, and assessment too since they have to locate the correct employee to the correct job (Ray, Bagchi, Alam and Luna, 2021).

4.2 Current Recruitment Processes

The present-day system of recruitment on mercantile jobs is extremely simplistic because it is a technological world. Technology also ensures that individuals with the qualifications can easily apply to take the job. And yet there are some processes too. The first thing that they need to do is to work online. Only in the event that there are not enough candidates they do job circular on the sample there are vacant trainee officer candidates. The applicants will be required to make an online application to the post. In case, the HR accepts their application in the post then he may administer exams with the consent of the HR. The bank verifies their education qualifications, degree and the information that is required after which they are allowed to do the exam. They also have to pass the exam they undergo after the interviews. And the final approach is the method of selection. The ultimate selection is done based on performance on merit basis, test, interview and eligibility. Once the probation period is over, probation period as we all know is one year and then the board evaluates, whether the candidate is fit to work in the bank or not then they make the decision to take permanent employee. This is the way the present-day recruitment process takes place (Subat and Rahman, 2020).

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4.3 Current Selection Processes

Recruitment and selection are different processes and some individuals might believe that the two are one and the same thing. Selection is similar to the selection of the best candidates towards the welfare of the organization. During the recruitment process applicants must be good performers in the test. In case they survive the test, they require passing the interview process. When they score good in the interview process then they will have to undergo the medical examination process. An organization was able to decide whether the candidate is fit to work after examining all their exam papers, interviews and medical reports (Ray, Bagchi, Alam and Luna, 2021).

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4.4 Tools and Techniques Use

There are various methods of recruitment and selection in every organization. The banks essentially do MBL posts and receive applications through their official site. They include employment ads chiefly. And the applicants use the bank web site and submit their CVs as well.

The MBLs recruitment procedure bank has numerous attributes such as online database. Through these functions, the bank screen, store, etc. is made possible. Particularly assists in following the internal and external candidates by the HR. as the applications may be received on the online platform, it is extremely easy to make a choice or to settle a decision by the HR. Who is more capable between the application is pretty obvious. They went to an extent of making a database within to test it further. There is not much I can say that online application through portal is helpful to assess new job offers (Ray, Bagchi, Alam and Luna, 2021).

4.5 Roles of HR And Department Heads

Plans and the entire recruitment and selection are carried out by HR. They further submit applications and post them on the internet to enable them hire candidates. HR conducts the search of the eligible candidates by the application of the shortlisted candidates. They also administer the tests to the candidates who qualify to work or not fond of exams, interviews, and lots of other tests. They also make an equitable decision in their best interests of the organization. They also make the appointment letter of the successful candidates and clarify to them with regards to the process of joining. Conversely, the position of heads of departments is not that similar to the HR position. It is the department that informs the HR that they want a new candidate so he can assist them in this. They assist in job and new job requirements. They go to the extent of interviewing the candidates in the interview board. They are also able to suggest applicants to the HR (Ray, Bagchi, Alam and Luna, 2021).

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Chapter 5 Findings and Analysis

5.1 Recruitment Challenges Faced by The Organization

Mercantile Bank is struggling with numerous difficulties and challenges as they desire to recruit new people to work in their organization. Thousands of candidates exist in any part of Bangladesh but not all of them are the right fit in the job hence it is extremely hard to them to find the right man at the right time. Banking job candidates also require a lot of qualification though the most significant aspect is that it relies on honest and well-minded candidates. Therefore, it was quite challenging at times, the organization to select and also, they were able to delay the interview dates, and this resulted in hiring delays as well. Similar to many other banks, Mercantile Bank Ltd. also faces a series of challenges in terms of recruiting new workers. The primary challenge is the ability to find competent applicants that meet the specific job requirements in the bank. The pool of selection is limited in terms of the fact that the banking sector demands employees who are technically knowledgeable, communicate effectively, and are of integrity. The problem with the intense competition between the banks and other financial institutions is another problem that often leads to the loss of suitable candidates to their competitors offering a more substantial benefit or professional development opportunity. Besides, the bank is sometimes faced with the failure of its hiring process including delays of short listing, interviewing and selection of job applicants and this may result in long vacancies, which affect the performance of the business. Biases or preference may decrease the quality of the recruits; hence, it will be a different issue to ensure fair treatment and reduce discrimination in the selection. In the context of hiring new employees, Mercantile Bank Ltd. faces a number of problems, similar to most other banks. The biggest challenge is to have qualified candidates to fill the employment requirements of the bank that are specific. Due to the fact that the banking industry requires workers of technical knowledge, communication abilities as well as honesty, the pool of candidates is narrow. The other issue is extreme rivalry among the banks and other financial institutions, which is likely to result in loss of talented candidates to competitors who pay higher or have better career advancement opportunities. Moreover, the bank encounters issue periodically regarding the effectiveness of the

hiring process, including sluggish shortlisting, interview, and candidate selection, which may cause the long vacancy affecting the performance of the operations.

5.2 Difficulty in Finding Suitable Candidates and Reasons

Organizations find it extremely hard to recruit the right candidates at the appropriate time. Although there are so many candidates that one can apply, it is quite challenging to come across the right job. All cannot do everything hence a heavy question both to the applicants and the organization. Not all candidates will be familiar with the way banking works; they have no clue about banking industries. Others are deficient in communication, computer, appropriate etiquette and manners. We are all aware that the banks are there doing some form of work and they require very experienced people. However, since they are experienced they may require an enormous amount of salary which the bank could not afford.

5.3 Common Issues in CV Screening and Application Review

Application to Mercantile Bank is so numerous to each vacancy. However, most of the CVs miss a lot of details such as they have not provided any enough details regarding their designation, their career, their background in graduation and their personal details too so that the bank can decide whether to trust them given that we all know that bank job is the best thing to be trusted of all. To make people trust that bank with ease and in case the employees would not be trustworthy they would be defaming that bank in this competitive world. Some candidates are also faking CV. It is also quite hard to see who is lying and who is telling the truth. There are also those individuals who can inflate their CV. In these types of problems, he should not only check the truth but also check the person. This is where the delay is principally due. Due to the fact that he has to take time to confirm and size the appropriate CVs.

5.4 Ensuring Fairness and Avoiding Bias in Selection Process

Mercantile Bank will never attempt to adopt biased selection and making of fair selection. They will always attempt to observe the rules and regulations that they must observe. Nonetheless, there are certain regulations that they are required to follow as well such as the fact that they must pass

examinations. There are a lot of compulsory things such as interviews/ viva, job related tests. They are also able to test a person by providing an individual with certain work in real time as well and thus basic skills are also highly important to learn. They both make decisions as early as possible, which is why both HR and department are made to sit down and make decisions that cannot be biased or influenced by favoritism. The result will be fair.

5.5 Effectiveness of Recruitment Tools and Areas for Improvement

Banks tend to place their websites and place the application form online hence the candidates need not face each other. They also can do it at home; they all need to present all the information. Facebook banks do these posts as well as advertisements. They go through all this struggle to employ workers. These tools are quite useful yet there are things to be refined to a greater extent. To take the example of banks, numerous additional digital instruments can be introduced since this is the digital technology and they can employ more competent people. They can do assessment tests to determine how generous the person is, automated cv shortlist software, as an example, they can interview people online. The software will simplify the decisions made by the head department and the hr.

5.6 Challenges During Interview and Skill Evaluation

There are capable candidates who cannot pass through the interview due to lack of knowledge how to articulate themselves. It is quite essential to say what you want in a way that no one can have a problem with understanding the individual. Other candidates lost their chance despite having the required knowledge and skills due to failure to communicate with the board of directors appropriately. It is also difficult to evaluate the actual working capability of a person within a brief period. In other cases, applicants bury those down and forget about them due to nervousness since it is not about memorizing skills. Their inability to do so is their biggest argument. It is thus difficult to choose the best fit.

5.7 Employee Turnover After Recruitment & Retention Measures

New employees sometimes leave the bank shortly after joining the bank. Some of the reasons include high workloads in the banking jobs, high expectations incomes, or even superior opportunities elsewhere. To counter this, the bank aims at providing better training, a good

working atmosphere and career advancement opportunities to ensure that employees remain longer. Due to a number of reasons, the turnover in private banks such as Mercantile Bank Ltd. can still take place despite the recruitment process and retention strategies. Research in the banking industry of Bangladesh and other places strongly agrees with the fact that high workloads, stress, uncertainty about job demands, and job-stress-related variables significantly affect the intention to quit among the bank employees. Unless the underlying causes of the stress or dissatisfaction (work environment, job design, career progression) are addressed comprehensively, retention strategies (e.g., training, salary, developmental opportunities) might not necessarily be effective at reducing turnover. In one study, as an example, retention was identified to be closely related to both the compensation and development opportunities, but the effect brought by remuneration was more substantial than the development opportunities. The cost of employee turnover rated high upon hiring is clearly visible not only to the banks themselves but also includes training of new recruits, institutional learning, customer service and loss of reputation.

Chapter 6 Recommendations

6.1 Strengthening Employer Branding

Employer branding means how an employer presents itself as a good place to work in the minds of its current and prospective employees. Enhancing employer branding is important to Mercantile Bank Limited (MBL) in order to attract skilled human resources in the competitive Bangladesh bank sector. Besides enhancing the recruiting performance, employer brand also enhances employee engagement and retention which results to better organizational performance.

To enhance its employer brand, MBL can focus on strategic avenues to communicate its business values, growth opportunities, and corporate culture. Training programs, workplace benefits and employee achievements can be displayed using digital mediums such as Facebook, LinkedIn, and the official site. Based on all these positive encouraging messages, job searchers will be assisted to have favorable regards of the workplace of the bank. Also, more publicity of the social responsibility programs of the bank can enhance the attractiveness of the job to applicants who are sensitive to ethical and community-oriented corporations.

All in all, with enhanced branding of employers by means of strategic communication, people-oriented initiatives, and apparent CSR activities, Mercantile Bank Limited can potentially enhance its talent pool and retain its competitive advantage in the banking sector.

6.2 Structured Interview Techniques

Structured interviews are considered to be one of the most effective and valid approaches to staff selection because they imply the use of standardized questions and scoring criteria to all the applicants (Levashina, 2014). In the effort to ensure that the quality of recruiting is good, companies such as Mercantile Bank Limited (MBL) must embrace the use of structured interview methods to reduce subjectivity and promote fairness during their recruitment. To guarantee a better determination of the suitability of the candidates, it is possible to develop the interview questions that are directly associated with the job requirements. Among the recommendations is to train the interviewers on how to implement structured interviews. Interviewers can fail to provide adequate

training and practice hence might reveal biasness in grading and rating which can undermine the validity of the methodology (Huffcutt and Culbertson, 2011). The training should entail instruction on rating scale, behavioral questioning strategies and their avoidance of prejudgment. Moreover, it is possible to include behavioral and situational questions to assess the previous performance and ability of the candidates to solve problems in the future, and to have a more detailed picture of their competencies. The use of technology-assisted structured interviews in case they are possible is another recommendation. Blacksmith (2016) states that digital scoring options and online interview tools can help to avoid administrative burdens and increase consistency in the evaluation of candidates. Also, to perpetually improve the interview process and employer image, a feedback system can be created between both candidates and interviewers (Levashina, 2014). Adopting such guidelines, MBL can guarantee an open, valid and fair selection process that will encourage the hiring of the most competent staff.

6.3 Training for Interviewer's

Training of interviewers is crucial in reducing the reliability and impartiality of the recruitment exercise. Huffcutt and Culbertson (2011) state that interviewers who have been trained to do the interviews are in a better position to base their judgments on the applicants in terms of job requirements instead of basing their judgments on preferences or other biases. In the case of Mercantile Bank Limited (MBL) a comprehensive training program can ensure that the interviewers are aware of structured interview formats, scoring systems, and recruiting legal issues. This assists in increasing the credibility of the talent acquisition decisions and improves the reputation of the employer within the job applicants. There must be training on the behavioral and situational interviewing methods as they help to give more information on how the applicants have behaved before and how they would behave in other working situations (Campion, 1997). Moreover, interviewers should also have well-established rating scales and evaluation criteria to be able to make a consistent rating among the candidates (Levashina, 2014). This enhances the accuracy of the decision-making process in the recruitment process and reduces subjectivity. Another recommendation is to integrate interviewer development programs that involve unconscious bias awareness training. Gender, age, attractiveness, or cultural background may cause decisions unwittingly on the part of interviewers and have a significant impact on diversity

and unfairness in selection (Atewologun, 2018). Lastly, they need to offer regular refresher training and feedback so that they can constantly improve the quality of the interviews and make sure that it aligns with the organizational hiring standards (Blacksmith, 2016). These steps will allow MBL to have a more consistent, fair and professional recruitment process.

Chapter 7: Conclusion

7.1 Limitations for Challenges in Recruitment and Selection

Although addressing recruiting and selection challenges is important to organizational performance, there are several boundaries that can curtail the level of improvements that can be made. Insufficiency of financial and technological capabilities is also a serious constraint especially in developing countries such as Bangladesh. Organizational constraints on budgets often keep them out of high-technology recruitment or extensive talent search exercises. Consequently, some organizations such as Mercantile Bank Limited (MBL) can sometimes fall back to conventional methods of hiring employees, which in some cases does not necessarily get the right individuals. The other obstacle is in the supply of qualified persons in the labor market. Despite improved recruitment strategies, companies might encounter problems in case the pool of qualified individuals is minimal or the market competition is intense. Also, bias and subjectivity could also be related to the recruitment. Although it uses systematic approaches to reduce mistakes, there is still a challenge to eliminate human judgment in decision-making.

7.2 Conclusion

Recruiting and selection process is critical in ensuring that firms recruit qualified personnel who can help them to achieve long term success. Nevertheless, a number of issues such as lack of talents, decision making biases and insufficient organizational resources still undermine the effectiveness of recruitment processes. In competitive market concerns like in the case of enterprises like Mercantile bank limited, the competitive market limitation and the necessity of specialized talents render it ever more critical to utilize strategic and well-organized approaches to hiring. Enhancing branding as an employer, using technology, and ensuring fairness in the interview process can significantly increase the success of the recruitment process. These issues would require internal and external measures to solve them. The objectivity and efficiency of the recruitment process can be enhanced through training interviewers, the standardization of evaluations, and increasing digital channels of recruitment. Simultaneously, companies should remember that certain external factors, such as the economic situation and competition in the labor market, still might be restricting successful recruitment. Thus, the recruitment and selection

enhancements are to be regarded as an ongoing process that changes according to the company requirements and the trends of the workers.

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Appendix: Interview Questionnaire

1. What kind of problems does your company tend to encounter during their attempts to hire new employees?
2. Do you struggle to get the right people to fill in the available positions? If yes, what are the reasons?
3. What are some of the issues that you usually face in regards to screening CVs or applications?
4. How would you go about making sure that the selection process of individuals is devoid of any personal bias or favouritism?
5. Are the tools or methods that your company uses in recruiting helpful to your company? What do you think needs to be made better?
6. Which are some of the issues that you have encountered in the interview of the applicants or checking on their real capabilities?
7. Do you have an issue of the new employees dropping out soon after they joined? What is your solution to this issue?
8. What are the effects of delayed recruitment on the process of hiring the right people?

9. Have you made any fresh activity or change of plan to overcome the hurdle of recruitment in your company?

10. What would be your suggestions on how to stream the recruitment and selection process in the future?



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Human Resources Division

HRD/Internship/3228

October 07, 2025

Ms. Jennifer Hossain
Director – International Affairs, Alumni Affairs
& In-Charge-Career Services Office
University of Liberal Arts Bangladesh (ULAB)
Mohammadpur, Dhaka

Subject: Internship.

Madam,

While referring to your letter #CSO/Memo/01407/028/033 dated 14/09/2025 we are pleased to inform that Ms. Nusrat Jahan Khan (ID No: 202011042) has been placed as an Internee at Bank's Elephant Road Branch, Dhaka for the period of 03 months starting from October 08, 2025.

We would request you to advise Ms. Nusrat Jahan Khan writing to report to the Vice President & Head of Elephant Road Branch, Osman Plaza, 75, Elephant Road, Dhaka-1205.

We would also request you to advise her to obtain "Certificate" after completion of internship program from branch.

Thanking you.

Sincerely yours,

Md. Salahuddin Khan
Vice President and
Head of HR (Acting)

Copy for kind information and necessary action:

1. The Vice President, Mercantile Bank PLC., Elephant Road Branch, Dhaka with the request to supervise the internship of Ms. Nusrat Jahan Khan and pay Tk. 3,000/- (Three Thousand) only per month to the internee as honorarium.
2. Ms. Nusrat Jahan Khan, Student of University of Liberal Arts Bangladesh (ULAB).
3. Office copy.



CS001

INTERN ASSESSMENT FORM

(To be filled up by Internship Organization)

ULAB ID: 202011042

Name of Host Organization Supervisor: _____

Name of Intern: Nusrat Jahan Khan

Designation: _____

Semester (Spring/Summer/Fall): _____

Organization: _____

Md. Ziaul Hasan Chowdhury
FVP & Manager Operation, PA # 1101
Mercantile Bank PLC.
Elephant Road Branch, Dhaka
Email: zia.hasan@mbld.com
Swift: MBLBBDH014
Tel: 01833135032, 58617381

Using the following scale please assess the intern on the criteria listed below:

KEY: 5 = Excellent 4 = Very Good 3 = Good 2 = Satisfactory 1 = Not Satisfactory

Performance Criteria	5	4	3	2	1	Unable to Assess
Time Management		✓				
Communication Skills	✓					
Ability to Work in Team	✓					
Ability to Work Independently		✓				
Leadership Skills	✓					
Self-Motivation	✓					
Commitment to the Task Assigned	✓					
Creativity	✓					

Comments on where the intern can improve:

Time Management can be develop.

Office seal Signature of Host Organization Supervisor & Date: _____

Please send the completed form in a sealed envelope to:

Career Services Office, University of Liberal Arts Bangladesh
NandanKanon, House # 84, Road # 7/A, Dhanmondi, Dhaka – 1209, Bangladesh Tel: 01833135032, 58617381

Md. Ziaul Hasan Chowdhury
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