



**Biju Patnaik Institute of Information
Technology & Management Studies**

SUMMER INTERNSHIP REPORT 2022

DCB BANK LTD.

A Report on

“A Study of Recruitment and Selection at DCB BANK LTD.”

Submitted to **Biju Patnaik Institute of Information Technology & Management (BIITM),**

Affiliated to **Biju Patnaik University of Technology (BPUT).**

STUDENT NAME

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FACULTY GUIDE

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(Human Resource)



INTERNAL GUIDE CERTIFICATE

This is to certify that the project report entitled "A STUDY ON RECRUITMENT AND SELECTION PRACTICES AT DCB BANK LTD BHUBANESWAR" has been prepared by Roshni Ranjita Rath, Regd. No-1813258030 under my supervision and guidance, for the fulfillment of Master in Business Administration (Integrated). Her work is satisfactory and appreciable.

Dr Bonita Mitra

Assistant professor (HR)

1st July 2022

To Whomsoever It May Concern

This is to certify that the traineeship period was served by Ms. Roshni Rath under the supervision of Mr. Saurabh Agarwala - Regional HR Head -Regional HR Department, for the duration of 12th April 2022 to 12th June 2022.

She has during the course of her traineeship successfully worked on the projects givento her.

Her conduct is found to be satisfactory.

Yours sincerely,



Pradeep Pandey
Recruitmnt Lead

DCB Bank Limited

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DECLARATION

I do hereby declare that the project work titled, “ **A Study on Recruitment and Selection Practices at DCB BANK LTD Bhubaneswar.**” is submitted to **Biju Patnaik Institute of IT & Management Studies (BIITM)** affiliated to **Biju Patnaik University of Technology (BPUT)**, is a record of research work done by me under the guidance of **Dr. Bonita Mitra, Assistant Professor, BIITM**, in partial fulfilment of requirement for the award of IMBA.

I also declare that this report has not been submitted previously by me, fully or partially for the award of any degree or recognition.

Roshni Ranjita Rath

Registration No.: 1803258030

Date: 0/07/2022

Place: Bhubaneswar

ACKNOWLEDGEMENT

Apart from my own efforts, the success of any project depends largely on the encouragement and guidance of many others. I take this opportunity to express my gratitude to the people who have been instrumental in the successful completion of this project.

I would thank the entire **Management of DCB BANK** for giving me the wonderful opportunity to work on **60 days** internship project in their esteemed organization. I am highly obliged to **Mr. Saurabh Agarwala, Regional HR Head & Regional HR Department** and **Ms. Itishree Behuria, Recruiter** for giving me this project and guiding me throughout my summer internship research. His encouragement, time and effort motivated me to work sincerely in this project.

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Roshni Ranjita Rath

Registration No.: 1813258030

Date: 0/07/2022

Place: Bhubaneswar

ABSTRACT

Effective recruitment, selection and retention are critical to organizational success. They enable companies to have performing employees who are satisfied with their jobs, thus contributing positively to the organization.

On the contrary, in-effective recruitment methodology, selection and retention would result in mismatches which can have negative consequences for an organization. A misfit who is not in tune with organization's philosophies and goals can reduce output, productivity, customer satisfaction, relationship and overall quality of work. Training a wrong hire can also be expensive. Effective recruitment is therefore not only the first step towards organizational excellence, but is important cost control mechanisms as well.

The study researches the spectrum of recruitment methodologies followed in a organization towards developing an unique model, propose suggestion that would reduce costs, time to recruit, be effective and help overall organizational interests.

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Chapter-1

Introduction of the Study

INTRODUCTION

Recruitment & Selection is an important operation in HRM, designed to maximize employee strength in order to meet the employer's strategic goals and objectives. In short, recruitment and selection is the process of sourcing, screening, short listing and selecting the right candidate for filling the required vacant positions.

Let us understand recruitment and selection individually in deep :-

RECRUITMENT:

- A job opening, in a timely and cost-effective manner.
- It can also be defined as the “process of searching for prospective employees and stimulating and encouraging them to apply for jobs in an organization”. It is one whole process, with a full life cycle, that begins with identification of the needs of the company with respect to the job, and ends with the introduction of the employee to the organization.

DEFINITION OF RECRUITMENT:

- According to Edwin B. Filippo, “It is a process of searching for prospective employees and stimulating and encouraging them to apply for jobs in an organization.”
- In the words of Dale Yoder, Recruitment is the process to “discover the sources of manpower to meet the requirements of the staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force.”

NEED OF RECRUITMENT:

The need for recruitment may be due to the following reasons / situation:

- Vacancies due to promotions, transfer, retirement, termination, permanent disability, death and labour turnover.
- Creation of new vacancies due to the growth, expansion and diversification of business activities of an enterprise. In addition, new vacancies are possible due to job specification.

PURPOSE OF RECRUITMENT:

- Determine the present and future requirements of the organization on conjunction with its personnel-planning and job analysis activities.
- Increase the pool of job candidates at minimum cost.
- Help increase the success rate of the selection process by reducing the number of visibly under qualified or overqualified job applicants.
- Help reduce the probability that job applicants, once recruited and selected, will leave the organization only after a short period of time.

SCOPE OF RECRUITMENT:

- The scope of Recruitment is very wide and it consists of a variety of operations. Resources are considered as most important asset to any organization. Hence, hiring right resources is the most important aspect of Recruitment. Every company has its own pattern of recruitment as per their recruitment policies and procedures.
- The scope of Recruitment and Selection includes the following operations:
 - Dealing with the excess or shortage of resources.
 - Preparing the Recruitment policy for different categories of employees,
 - Analyzing the recruitment policies, processes, and procedures of the organization identifying the areas, where there could be a scope of improvement.
 - Streamlining the hiring process with suitable recommendations.
 - Choosing the best suitable process of recruitment for effective hiring of resources.
 - Any organization wants its future to be in good and safe hands.

Hence, hiring the right resource is a very important task for any organization.

IMPORTANCE OF RECRUITMENT:

- Recruiters play an important role in the success of an organization.
- They essentially act as a filter that when used properly only selects the best candidates. In a constantly changing business world, companies need to hire people who are adaptable, loyal, knowledgeable, dependable and confident, thereby creating a foundation for success.
 1. Cost
 2. Retention
 3. Loyalty and Productivity
 4. Legal issues

INTERNAL RECRUITMENT:

Internal recruitment seeks applicants for positions from within the company.

The Various internal sources include:

- Promotions and Transfers
- Employee referrals
- Former Employees
- Dependents of deceased employees
- Recalls
- Retirements

EXTERNAL RECRUITMENT:

- External recruitment seeks applicants for positions from sources outside the Company. They have outnumbered the internal methods.

The various External sources include:

- Professional or Trade Associations
- Advertisements
- Campus Recruitments
- Walk-ins, Write-ins and Talk-ins
- Consultants
- Head Hunters
- Radio, Television and Internet

OBJECTIVES OF RECRUITMENT:

- Planning for skilled, semi-skilled & Professional requirement.
- Find the actual requirement for the company.
- Adjust fresh employee with new ideas.
- Develop a culture that attracts competent people to the company.
- Search for talent for future openings.
- Assessing psychological traits.
- Seeking out unique and unconventional talent
- Globally executive search and headhunting.
- Design a competent salary scale.
- Reward scale.

LIMITATIONS OF RECRUITMENT:

- Relinquishing Control
- Time, Money and Effort
- Time-consuming
- Lack of Coordination

- Deteriorating Quality of Hire

SELECTION:

- Selection process is a decision making process.
- This step consists of a number of activities.
- A candidate who fails to qualify for a particular step is not eligible.
- Employee selection is the process of putting right men on the right job.
- It is a procedure of matching organisational requirements with the skills and qualifications of people.
- Effective selection can be done only where there is effective matching.
- By selecting best candidate for the required job, the organisation will get quality performance of employees.
- Moreover, organisation will face less absenteeism and employee turnover problems.
- By selecting right candidate for the required job, organisation will also save time and money.
- Proper screening of candidates takes place during selection procedure.

- All the potential candidates who apply for the given job are tested.

SELECTION PROCESS:

- Selection is a long process, commencing from the preliminary interview of the applicants and ending with the contract of employment.
 1. Preliminary test
 2. Selection test
 3. Employment interview
 4. Reference and background
 5. Analysis
 6. Selection decision
 7. Physical examination
 8. Job offer
 9. Employment contract

DIFFERENCE BETWEEN RECRUITMENT AND SELECTION:

1. **Recruitment** is the process of searching for prospective candidates and motivating them to apply for job in the organization. Whereas, **selection** is a process of choosing most suitable candidates out of those, who are Interested and also qualified for job.
2. In the **recruitment process**, vacancies available are finalized, publicity is given to them and applications are collected from interested candidates. In the **selection process**, available applications are scrutinized. Tests, interview and medical examination are conducted in order to select most suitable candidate.
3. In **recruitment** the purpose is to attract maximum numbers of suitable and interested candidates through applications. In **selection** the purpose is that the best candidate out of those qualified and interested in the appointment.
4. **Recruitment** is prior to selection. It creates proper base for actual selection. **Selection** is next to recruitment. It is out of candidates available/interest.
5. **Recruitment** is the positive function in which interested candidates are encouraged to submit application. **Selection** is a negative function in which unsuitable candidates are eliminated and the best one is selected.
6. **Recruitment** is the short process. In recruitment publicity is given to vacancies and applications are collected from different sources. **Selection** is a lengthy process. It involves scrutiny of applications, giving tests, Arranging interviews and medical examination.
7. In **recruitment** services of expert is not required whereas, in **selection** services of expert is required
8. **Recruitment** is not costly. Expenditure is required mainly for advertising the posts. **Selection** is a costly activity, as expenditure is needed for testing candidates and conduct of interviews.

RESEARCH METHODOLOGY:

- Methodology is the systematic, theoretical analysis of the methods applied to the field of study.
- It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge.

OBJECTIVE OF THE STUDY:

- To understand the physical recruitment process at DCB BANK.
- To understand the challenges, advantages, disadvantages and outcomes of the physical recruitment process.
- To understand the effectiveness of physical recruitment in the current pandemic situation.

RESEARCH DESIGN:

Type of research:

Quantitative Research - It helps us in providing statistical data obtained from HR professionals and HR interns regarding various challenges, advantages, disadvantages and outcomes of the recruitment process. This quantitative data has helped in understanding the effectiveness of the recruitment process.

Type of research design:

Descriptive Research Design - The Research Design is the Descriptive method. The Descriptive Method describes the characteristics of the population or phenomenon studied. It includes Observational studies, developmental design, and research surveys. This method can be carried out by collecting data with the help of surveys as well.

POPULATION:

- The data has been collected from:
- HR interns interning in DCB BANK.
- HR professionals working in DCB BANK.

SAMPLING TECHNIQUE:

- The sampling technique that has been used for the research is Simple Random Sampling technique.
- The Simple random sampling is a sampling technique where every item present in the population has an equal and even chance of being selected in the sample.
- In this sampling technique, the selection of items is entirely dependent on probability, and thus this sampling technique is also known as a method of chances.

SAMPLING UNIT:

- The sampling unit in this research includes two categories of individuals:
 1. HR interns interning at DCB BANK.
 2. HR professionals working at DCB BANK

SAMPLING SIZE:

- The total sampling size taken for the collection of data is 70 where 5 Human Resource Professionals and 65 Human Resource interns interning at DCB BANK were selected for the surveys.

AGE GROUP:

The data collected for the research includes:

1. HR interns interning in DCB BANK (age group of 20-25 years)
2. HR professionals working in DCB BANK (age group of 28-40 years).

DATA COLLECTION:

Data was collected by using a combination of Primary and Secondary data.

1. Primary data:

It was collected by carrying out two surveys via Google forms: one among Human Resource professionals working at GLARE and the other, among Human Resource interns interning at GLARE. The Survey acts as an essential tool for obtaining Primary data. Surveys are a popular market research tool to collect feedback from respondents that helps us in obtaining a much wider perspective regarding the concept among the population studied.

2. Secondary data:

It is the data available on research papers, magazines, newspapers etc. Secondary data for the research was acquired from research papers published in journals.

This secondary data is collected from various sources like:

- Company websites of DCB BANK.
- Published articles on DCB BANK.
- Various social media account of DCB BANK.
- Various data available on research papers, magazines, newspapers etc.

SCOPE OF THE STUDY

- This project study is helpful in following aspects:
- It helps to understand the company's present situation.
- To know various recruitment process taken by the company in pandemic.
- This study also helps to know that the current strategy adopted by DCB BANK for growth.

LIMITATIONS OF THE STUDY

- Certain difficulties were experienced while conducting the study. The limitations of present study as follows:
- The study was conducted within a very short period of 7-8 weeks which were the most Significant limitations
- Respondents may give biased answers for the required data. Some of the respondents did not like to respond.

EXPECTED LEARNING OUTCOMES:

The expected learning outcomes from the study as follows:

- This study helps to understand the concept of recruitment.
- Helps to learn, what are advantages and disadvantages of physical recruitment at any organization.
- To know what are various strategies followed by HR team to achieve the objective of the organization.
- To know, how recruitment process affects the productivity of bank.

Chapter:-2

Industry Analysis and Company Profile

BANKING INDUSTRY

INTRODUCTION

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry.

The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII).

MARKET SIZE

- The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions.
- As of September 2021, the total number of ATMs in India reached 213,145 out of which 47.5% are in rural and semi urban areas.
- In FY18-FY21, bank assets across sectors increased. Total assets across the banking sector (including public and private sector banks) increased to Rs.2.48 trillion in FY21.
- In FY21, total assets in the public and private banking sectors were Rs.1,602.65 billion and Rs.878.56 billion, respectively.

ACHIEVEMENTS

Following are the achievements of the Government:

- In January 2022, Unified Payments Interface (UPI) recorded 4.62 billion transactions worth Rs. 8.32 trillion.
- According to the RBI, India's foreign exchange reserves reached US\$ 630.19 billion as of February 18, 2022
- To improve infrastructure in villages, 204,000 point of sale terminals have been sanctioned from the Financial Inclusion Fund by National Bank for Agriculture & Rural Development (NABARD).
- The number of transactions through immediate payment service (IMPS) reached 430.67 million and amounted to Rs. 3.70 trillion in October 2021.

ROAD AHEAD

- Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth in the banking sector. All these factors suggest that India's banking sector is poised for a robust growth as rapidly growing businesses will turn to banks for their credit needs.
- Also, the advancement in technology has brought mobile and internet banking services to the fore. The banking sector is laying greater emphasis on providing improved services to their clients and upgrading their technology infrastructure to enhance customer's overall experience as well as give banks a competitive edge.

India's digital lending stood at Rs.75 billion in FY18 and is estimated to reach US\$ 1 trillion by FY23 driven by the five-fold increase in the digital disbursements. By 2025, India's fintech market is expected to reach Rs.6.2 trillion

INTRODUCTION ABOUT DCB BANK LTD.

- **DCB Bank Limited** is a private sector scheduled commercial bank in India.
- Murali M. Natrajan (**MD & CEO**) is the founder of DCB BANK.
- It is amongst the new generation banks that received the scheduled commercial bank license from the bank regulator, Reserve Bank of India (RBI).
- DCB Bank received the licence on 31st May 1995.
- A professional management team guided by the Board of Directors runs the bank.
- DCB Bank's business segments include Retail, Micro-SME, SME, and Mid-Corporate, Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC).
- It has approximately 1,000,000 customers.
- Approx. 6200 (2021) employees are working in the bank.
- 13.76% is the capital ratio of the bank.
- The total revenue of the bank worth ₹2,076.15 crore.
- The operating income of the bank worth ₹418.21 crore.
- The net income of the bank worth ₹199.68 crore.
- The bank includes ₹24,046.37 crore of total assets.
- The Aga Khan Fund for Economic Development (AKFED) is the promoter of the Bank with around 15% stake.
- Public shareholding under the Resident Individual category is approximately 39.4%.

HISTORY OF DCB BANK

- DCB Bank Limited has 367 branches across India, as on 31 Dec 2021, and has operations within the India geography.
- It is publicly listed in India on the Bombay Stock Exchange and National Stock Exchange respectively.

- DCB Bank offered shares to the public by an Initial Public Offering (IPO) in 2006.
- Historically, DCB Bank's origin from Maharashtra, India was the outcome of the merger between Ismailia Co-operative Bank Limited and the Masalawala Co-operative Bank to form Development Co-operative Bank.
- This changed to Development Credit Bank upon grant of the scheduled bank license by the Reserve Bank of India in May 1995. DCB Bank Limited is the contemporary identity, registered entity and corporate logo.

AWARDS OF DCB BANK

- DCB Bank was the runner up Best Small Bank in India recognised by Business World Magna Awards 2018.
- It was also rated as the Best Small Bank in India by Business World Magna Awards 2017.
- The Bank was conferred the Good Corporate Citizen Award 2017–18 by the Bombay Chamber of Commerce & Industry.
- This was in recognition for the activities actively promoted by the Bank for sustainability and climate change mitigation across India.

VISION AND MISSION OF ORGANISATION

Vision:

The bank's vision is to be the most innovative and responsive neighbourhood bank in India serving entrepreneurs, individuals and businesses. In line with our vision, we began implementing a new strategy in financial year, which has now completed 9 years. The bank continues to make steady progress and improvements are clearly visible in all areas of its business. In order to accelerate the business momentum further, in October, the bank announced its plan to increase its network by 150 more branches in 24 months. This plan was successfully completed on time, and the total number of branches as on March stood at 333. In the next 2 to 3 years the bank is likely to open around 15 to 20 branches per year.

Mission:

DCB Bank continued to be the preferred financial services provider amongst the bank's peers with a passion for excellence in service.

BASIC THINGS

- DCB Bank expects all its employees, officers and directors to act in accordance with high professional and ethical standards.
- Yon must be, and be seen to be, committed to integrity in all aspects of your activities and comply with all applicable laws, regulations and internal policies.
- In accepting a position with DCB Bank or any of its subsidiaries, each of yon become accountable for compliance with the law, with the DCB Bank code of conduct, and with policies of your respective business units.

The standards of the code are not necessarily prescribed by the regulators - they are something, which a well respected institution must have in place and adhere to on an ongoing basis. We therefore expect a high level of ethical conduct.

- You must conduct your duties according to the language and spirit of this code and seek to avoid even the appearance of improper behaviour.
- Yon should be aware that even well intentioned actions that violate the law or this code may result in negative consequences for DCB Bank and for the individuals involved.
- While covering a wide range of business practices and procedures, these standards cannot and do not cover every issue that may arise, or every situation where ethical decisions must be made, but rather set forth key guiding principles that represent DCB Bank's policy.

SERVICES PROVIDED BY BANK

	A	B	C	D	E
PERSONAL BANKING	Deposits	Loans	Cards	Investment/Insurance	Demat service/Online service
NRI BANKING	Money transfer	Bank Accounts	Investment	Property Solutions	Insurance/Loan
BUSINESS BANKING	Corporate net banking	Cash Management	Trade services	Online taxes	SME services

WORKPLACE RESPONSIBILITIES:

1. Fair Employment Practices and Diversity:

- DCB BANK is committed to adoption of fair employment practices.
- It ensures diversity of workplace through efforts to recruit, develop and retain the most talented people from a diverse candidate pool.
- It upholds the principle that advancement is based on talent and performance and there is a commitment to equal opportunity.
- As a fair employment practice, we expect that you shall not (during the course of your service or upon cessation of your service for a period of 6 months from the date of cessation) directly or indirectly on your own accord or on behalf or in conjunction with any other person, convey or solicit or attempt to induce any employer business associate to leave their current employment with the DCB Bank and join the service of the new employer or any competitor.

2. Fair Competition:

- Although it is common to gather information about the general marketplace, including competitors' products and services, the Company wants to compete fairly Drug Free Workplace.
- Yon should ensure that your workplace is healthy and productive and free from drugs Discrimination and Harassment and Intimidation.
- DCB Bank is committed to prohibition of harassment and intimidation of employees in the workplace.
- DCB Bank discourages conduct that implies granting or withholding favours or opportunities as a basis for decisions affecting an individual, in return for that individual's compliance.
- Such harassment is the easier form of harassment to identify because it takes the form of either a threat or a promise, whether explicit or implied.
- DCB Bank has a Gender Neutral Policy that prohibits unwelcome advances, requests for sexual favours, or other verbal or physical conduct where such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.
- DCB Bank considers safety of employees as the primary concern.
- DCB Bank is committed to safety of employees and expects its businesses and employees to comply fully with appropriate laws and internal regulations.
- DCB Bank encourages responsible behaviour of its employees and colleagues that result in the best possible accident prevention measures.
- This applies both to the technical planning of workplaces, equipment, and processes and to safety management and personal behaviour in everyday workplace.

DEPARTMENTS OF DCB BANK:

1. Retail Branch Banking
2. Emerging Market Branch Banking
3. Agri Inclusive Branch Banking

BOARD OF DIRECTORS:

1. Murli M. Natrajan – MD & CEO
2. Bharat Sampath – CFO
3. Gaurve Meheta – CMO
4. Abhijit Bose – CCO
5. Pravin Kutty – Head of Retail Banking
6. Narendranath Mishra – Agri Inclusive Banking
7. Pankaj Sood – Retail Branch Banking
8. K.K. Pandey – Emerging Market Branch Banking
9. Durga Prasad Rath - Agri Inclusive Banking Branch Banking
10. Venkatesh R.- Head of HR, IT & Operation Departments

DATA INTERPRETATION

- A questionnaire was prepared for the purpose of getting feedback from the employees and manager regarding "Recruitment & Selection Procedure" of their company.
- 30 employees are selected from different department and were distributed the questionnaire from the purpose of the study.

ANALYSIS OF THE DATA:

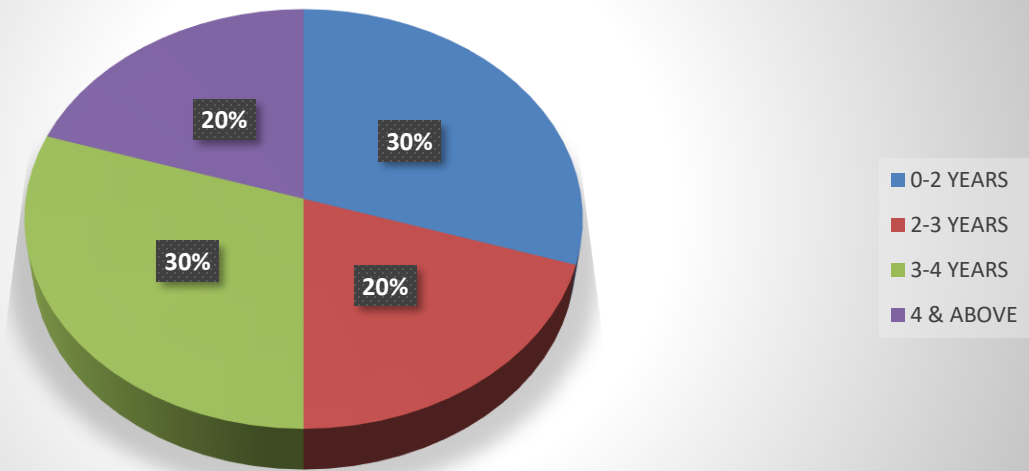
- The analysis of the data is done as per the survey finding.
- The data is represented graphically in percentage.
- The percentage of the people opinion were analyzed.

MANPOWER PLANNING:

1. Specify the time period(s) for which the estimates are made?

S.NO.	OPINION	NO. OF RESPONDENT	PERCENTAGE
1.	0-2years	9	30%
2.	2-3years	6	20%
3.	3-4years	9	30%
4.	4&above years	6	20%

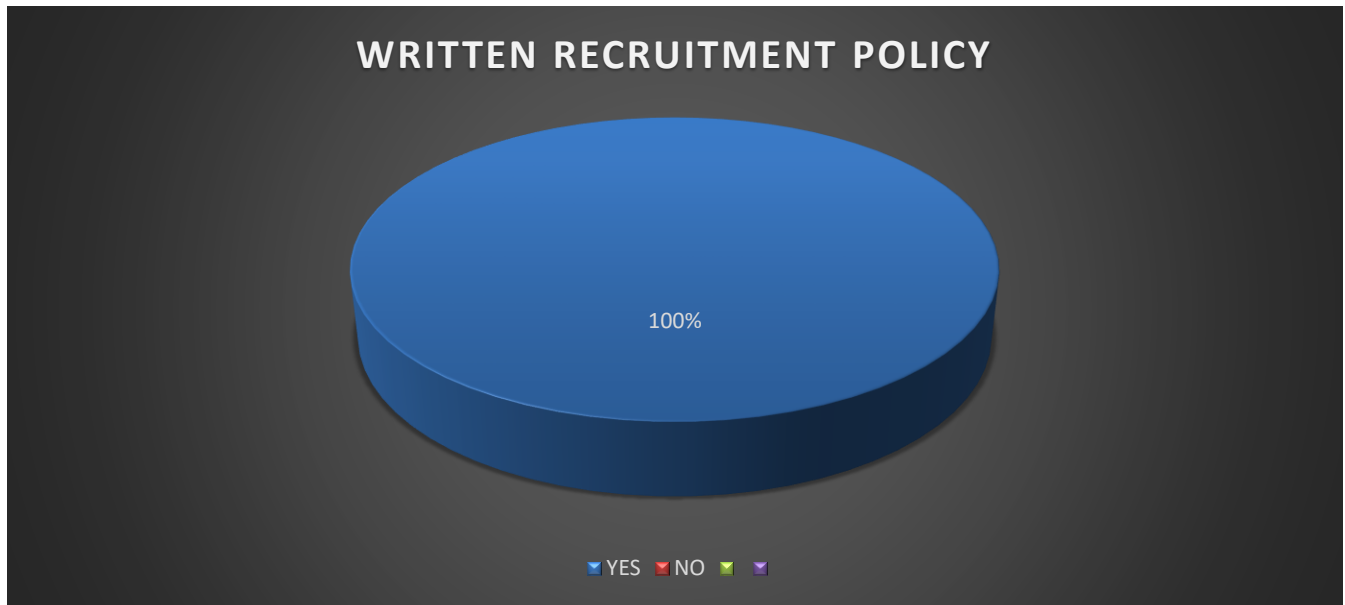
PERCENTAGE



- 20% people said that the company specifies 0-2 year for making estimation of forecasting.
- 30% people said that the company specifies 2-3 years for making estimation.
- 30% people said that the company specifies 3-4 years for making the estimation of forecasting.
- 20% people said that the company specifies 4 & above time period for making forecasting.

2. Does your organization plan the recruitment policy?

S.NO.	OPINION	NO. OF RESPONDENT	PERCENTAGE
1.	Yes	30	100%
2.	No	0	0%

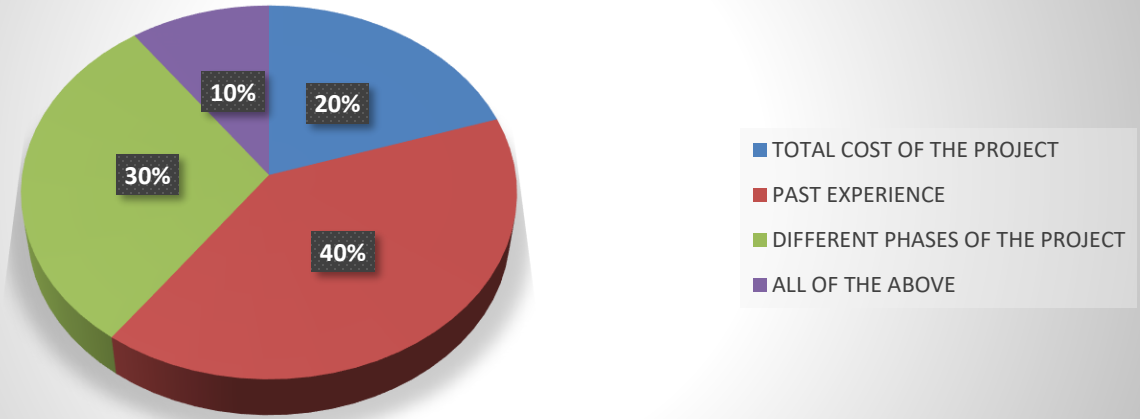


100% people said that they plan to implement the recruitment policy.

3. What do you suggest should be the basis of forecasting?

S.NO.	OPINION	NO. OF RESPONDENT	PERCENTAGE
1.	Total cost of the project	6	20%
2.	Past experience	12	40%
3.	Different phases of the project	9	30%
4.	All of the above	3	10%

BASIC FORECASTING

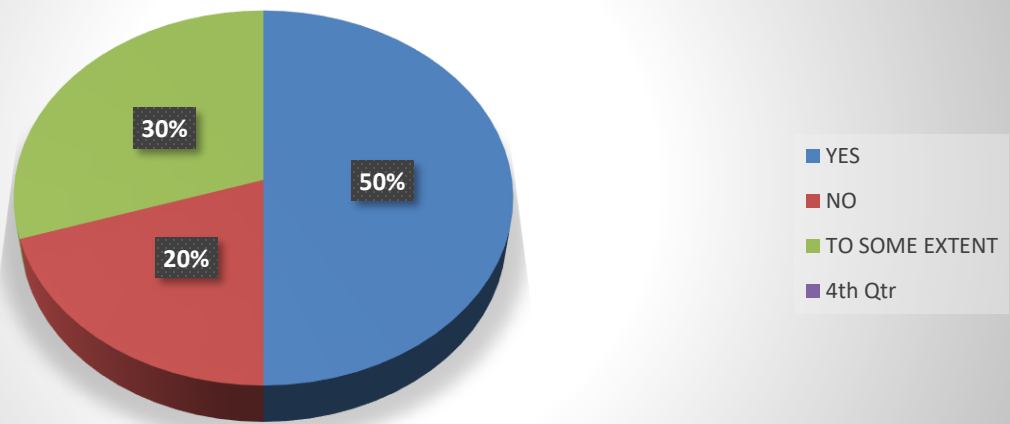


- 20% people said that their company forecast on the bases of Total cost of the project.
- 40% people said that the company forecast on the bases of past experiences.
- 30% people said that the company forecast on the bases of the Different phases of the project.
- 10% people said that the company forecast on the bases on of the above

4. Do you think the present recruitment policy is helpful in achieving the goals of the company?

S.NO.	OPINION	NO. OF RESPONDENT	PERCENTAGE
1.	Yes	15	50%
2.	No	6	20%
3.	To some extent	9	30%

FORECASTING



- 50% People said that YES.
- 20% People said that NO.
- 30% People said that TO SOME EXTENT

SWOT Analysis

Strengths:

- Now seen as a profitable bank
- Stability in management and leadership established
- Backing of Agha Khan
- Wide gamut of services offered
- Continuously investing in ultra modern technology to gain first mover advantage
- Investing on training and motivating employees to deliver quality output

Weakness:

- Low awareness of bank
- Product offering are me too
- Leadership issue in the past
- No easy connect with leadership team
- Some baggage of a co-operative bank exists

Opportunities:

- Growing Indian Economy and the middle class population
- Government encouraging the finance sector and banks
- Emerging of young entrepreneurs
- Indian companies going global

Threats:

- High vigilance and constant monitoring and interference by the Government
- Nationalized banks also raising their bars and becoming competitive
- Recession in Europe and US

Chapter: 3

Competitor Analysis

HDFC Bank

- HDFC Bank was incorporated in 1994 as a subsidiary of the Housing Development Finance Corporation, with its registered office in Mumbai, Maharashtra, India.
- Its first corporate office and a full-service branch at Sandoz House, Worli were inaugurated by the then Union Finance Minister, Manmohan Singh.
- It provides a number of products and services including wholesale banking, retail banking, treasury, auto loans, two-wheeler loans, personal loans, loans against property, consumer durable loan, lifestyle loan and credit cards.

ICICI Bank

- ICICI Bank Limited is an Indian multinational bank and financial services company headquartered in Vadodara.
- It offers a wide range of banking products and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidiaries in the areas of investment banking, life, non-life insurance, venture capital and asset management.
- It offers products and services such as online money transfers, tracking services, current accounts, savings accounts, time deposits, recurring deposits, mortgages, loans, automated lockers, credit cards, prepaid cards, debit cards and digital wallets called ICICI pocket.

Kotak Mahindra Bank

- Kotak Mahindra Bank Limited is an Indian banking and financial services company headquartered in Mumbai, India.
- It offers banking products and financial services for corporate and retail customers in the areas of personal finance, investment banking, life insurance, and wealth management.

Axis Bank

- Axis Bank Limited, formerly known as UTI Bank (1993–2007), is an Indian banking and financial services company headquartered in Mumbai, Maharashtra.
- It sells financial services to large and mid-size companies, SMEs and retail businesses.

RBL Bank

- RBL Bank, formerly known as Ratnakar Bank, is an Indian private sector bank headquartered in Mumbai and founded in 1943.
- It offers services across six verticals: corporate and institutional banking, commercial banking, branch and business banking, retail assets, development banking and financial inclusion, treasury and financial market operations.

Porter's 5 Forces Model in Banking Industry

Threat of New Entrants:

Despite the regulatory and capital requirements of starting a new bank, between 1977 and 2002 an average of 215 new banks opened each year according to the FDIC. With so many new banks entering the market each year the threat of new entrants should be extremely high. However, due to mergers and bank failures the average number of total banks decreases by roughly 253 a year. A core reason for this, what is arguably, the biggest barrier of entry for the banking industry, trust.

Because the industry deals with other people's money and financial information new banks find it difficult to start up. Due to the nature of the industry people are more willing to place their trust in big name, well known, major banks who they consider to be trustworthy.

The banking industry has undergone a consolidation in which major banks seek to serve all of a customer's financial needs under their roof (this can clearly be seen in the business model of banks. This consolidation furthers the role of trust as a barrier to entry for new banks looking to compete with major banks, as consumer are more likely to allow one bank to hold all their accounts and service their financial needs.

Ultimately the barriers to entry are relatively low for the banking industry. While it is nearly impossible for new banks to enter the industry offering the trust and full range of services as a major bank, it is fairly easy to open up a smaller bank operating on the regional level.

Power of Suppliers:

Capital is the primary resource on any bank and there are four major suppliers of capital in the industry.

1. Customer deposits.
2. Mortgages and loans.
3. Mortgage-backed securities.
4. Loans from other financial institutions.

By utilizing these four major suppliers, the bank can be sure that they have the necessary resources required to service their customers' borrowing needs while maintaining enough capital to meet withdrawal expectations.

The power of the suppliers is largely based on the market, their power is often considered to fluctuate between medium to high.

Power of Buyers:

The individual doesn't pose much of a threat to the banking industry, but one major factor affecting the power of buyers is relatively high switching costs. If a person has one bank that services their banking needs, mortgage, savings, checking, etc, it can be a huge hassle for that person to switch to another bank.

To try and convince customers to switch to their bank they will often times lower the price of switching, though most people still prefer to stick with their current bank.

The internet has greatly increased the power of the consumer in the banking industry. The internet has greatly increased the ease and reduced the cost for consumers to compare the prices of opening/holding accounts as well as the rates offered at various banks.

ING Direct introduced high yield savings accounts to catch the buyers' attention, then they went a step further and made it very easy for customers to transfer their money from their current bank to ING. ING was successful in their attempt because they managed to make switching costs very low in terms of time and capital.

Availability of Substitutes:

Some of the banking industry's largest threats of substitution are not from rival banks but from non-financial competitors.

The industry does not suffer any real threat of substitutes as far as deposits or withdrawals; however insurances, mutual funds, and fixed income securities are some of the many banking services that are also offered by non-banking companies.

There is also the threat of payment method substitutes and loans are relatively high for the industry. For example, big name electronics, jewellers, car dealers, and more tend to offer preferred financing on "big ticket" items. Often times these non-banking companies offer a lower interest rates on payments then the consumer would otherwise get from a traditional bank loan.

Competitive Rivalry:

The banking industry is considered highly [competitive](#). The financial services industry has been around for hundreds of years, and just about everyone who needs banking services already has them. Because of this, banks must attempt to lure clients away from competitor banks. They do this by offering lower financing, higher rates, investment services, and greater conveniences than their rivals. The banking competition is often a race to determine which bank can offer both the best and fastest services, but has caused banks to experience a lower ROA (Return on Assets). Given the nature of the industry it is more likely to see further consolidation in the banking industry. Major Banks tend to prefer to acquire or merge with other banks than to spend money marketing and advertising.

Chapter: 4

Customer Analysis

CUSTOMER RELATIONSHIP MANAGEMENT:

Customer relationship management is a practice business use to build and maintain positive relationships with current and prospective customers.

A CRM strategy focuses on establishing and maintaining connections with customers with the goal of building brand awareness and loyalty. Sometimes known as the consumer life cycle, CRM allows businesses to create a specific vision and implement company-wide plans to retain customers through consistently satisfying experiences.

Effective CRM seeks to predict consumer expectations in order to create better interactions between consumers and a brand. CRM strategies also involve using positive customer

Relationships to sell more products based on the customer's needs. Companies typically implement CRM strategies through a software platform. CRM technology helps organize customer databases and generate reports about a variety of consumer activities.

It also offers access to CRM information across departments. A complete CRM strategy combines technological tools and traditional marketing strategies, like customer Segmentation and target audience campaigns, to maintain relationships with clients.

BENEFITS OF CRM FOR BUSINESS ORGANISATIONS

- Increase sales and brand name recognition.
- Help provide customers with a positive experience across all company channels.
- Assist businesses in identifying and maintaining loyal customers.
- Offer a strategic way to interact with both potential and returning clients.
- Help companies find better leads for sales opportunities.
- Provide data points that can be used for marketing initiatives.
- Allow companies to plan for future customer relationship goals.
- Make customers feel a rapport with a business and build trust with a brand.

Chapter: 5

Actual Work done

Short- listing Candidates: As every information is so diversified over Internet, lot many candidates get the information through that and apply over there. Naukri.com plays a vital role for job applicants where a candidate can apply for his/her desired position. DCB Bank has the position for CSE/CSM i.e. Customer Sales Executive/ Customer Sales Manager, RM i.e. Relationship Manger, BH i.e. Branch Head etc. Most of the candidates applied through Naukri.com. Even some of the job consulting companies also share CV's of different eligible candidates. Some candidates are short-listed through employee references and some by walk- in.

Interview of Selected Candidates: After short-listing the candidates there will be an initial interview session. The selecting eligible candidates from short listed list last round interview session will be scheduled physically at branch and making them aware when the interview date is and at what time it is to be done. Mainly this process is for the candidates who applied through Naukri.com or job consulting companies, employee reference. For walk-in they use to directly visit to the branch and face the interview.

Selection Test: After interview session there will be written test candidates need to acquire. This test is in MCQ form. Mainly walk-in candidates and candidates applied through Naukri.com and job consulting companies used to give this test.

Document Verification: After all the above process final selected candidates will receive a mail regarding documents they need to submit for document verification. The documents required for document verification are:

1. Updated resume with proper dates
2. Pan card
3. CIBIL: Credit Information Bauru India Limited
4. Letter of authorization
5. Highest qualification mark sheet as well as certificate
6. Salary slip of 3 months of current organization and offer letter/ recent increment letter
7. Relieving letter of previous organization.
8. Form 26AS (if there is a 15 days or above gap in between your working experience)
9. Passport size photo
10. Final dose covid-19 vaccination certificate

Offer Letter: After completing document verification successfully our HR head will generate the offer letter. In this step while generating the offer letter there will be negotiation between the HR head, supervisor of the candidate and the candidate. After all negotiation process is completed a final ctc is fixed. In this offer letter of the candidate there will be ctc structure and joining date for the candidate.

Appointment Letter: After accepting the offer letter by candidate we need to communicate with on-boarding team to release the candidate's appointment letter which is required during joining process.

Updating Excel Sheet: Side by side we need to maintain the excel sheet of the candidates status from the beginning of the process. This excel sheet contains:

1. Candidate name
2. Phone number
3. Email address
4. Present status
5. Department
6. Designation
7. Location
8. Supervisor name

Joining: Completing all the above steps the time came where candidates need to join our organization after serving his/her notice period in previous organization. As he/she reach to the branch they need to contact us and collect their HRMS number and a link in which joining documents they need to upload. These joining documents are:

1. Appointment letter with all pages signature
2. Joining kit (already available in that link)
3. Passport size photos
4. Pan card
5. From 10th to highest qualification certificates and mark sheets

Induction Invitation: After all joining process there will be a induction training program for the new joined employees. It is a mandatory training program which they need to attend.

Work Experience

I am working there as an intern so I don't have to handle any core responsibilities.

I only look after the supporting work, like:

- ✓ Posting job vacancy on Nukri.com.
- ✓ Short- listing the candidates who matched the required profile from Naukri.com and various social sites, reference, walk-in.
- ✓ Interview of selected candidates and Line-up physical interviews at branch.
- ✓ Updating excel sheet those who applied for the specific position.
- ✓ Sending the link through Mail-Ids.
- ✓ Contacting candidates for document verification, negotiating etc, accepting offer letter, joining process and induction invitation.

Weekly Report:

From 12th April 2022 – 27th April 2022

- ✓ Training session: got detailed information recruitment process, documents required for document verification, departments & their position, heads of different departments and joining documents.
- ✓ Contacted with candidates for submitting documents for document verification.
- ✓ Called some candidates regarding pending documents they haven't submitted for document verification.
- ✓ Called candidates for completing link at DCB bank portal.
- ✓ Helped employees for employee reference at DCB bank portal for new candidates.
- ✓ Posted hot vacancy for Patna – CSE position at Naukri.com.
- ✓ Called candidates for accepting the offer letter.
- ✓ Solved queries regarding salaries and other things.
- ✓ Helped new employees in joining process.
- ✓ Shortlisted some candidates from posted job vacancy from naukri.com
- ✓ Interviewed shortlisted candidates and lined up them next level interview at Patna branch for CSE post.
- ✓ Invited new employees for induction training.

- ✓ Interviewed shortlisted candidates and lined up them next level interview at Silliguri and Kolkata branch for CSE/CSM post.
- ✓ Took attendance of new employees who attended induction training

From 28th April 2022 – 20th May 2022

- ✓ Helped new employees regarding Lumous Course to complete.
- ✓ Contacted with candidates for submitting documents for document verification.
- ✓ Called some candidates regarding pending documents they haven't submitted for document verification.
- ✓ Called candidates for completing link at DCB bank portal.
- ✓ Helped employees for employee reference at DCB bank portal for new candidates.
- ✓ Called candidates for accepting the offer letter.
- ✓ Solved queries regarding salaries and other things.
- ✓ Helped new employees in joining process.
- ✓ Completing pending works.
- ✓ Negotiating CTC with candidates.
- ✓ Registering candidates at DCB bank portal.

From 21st May 2022 – 31st May 2022

- ✓ Contacted with candidates for submitting documents for document verification.
- ✓ Called some candidates regarding pending documents they haven't submitted for document verification.
- ✓ Called candidates for completing link at DCB bank portal.
- ✓ Helped employees for employee reference at DCB bank portal for new candidates.
- ✓ Called candidates for accepting the offer letter.
- ✓ Solved queries regarding salaries and other things.
- ✓ Helped new employees in joining process.
- ✓ Completing pending works.
- ✓ Negotiating CTC with candidates.
- ✓ Registering candidates at DCB bank portal.

- ✓ Short listing candidates for new depart RM school financing at Andhra Pradesh, Odisha and Kolkata, lined up them for next level interview at branch.

From 1st June 2022 – 10th June 2022

- ✓ Contacted with candidates for submitting documents for document verification.
- ✓ Called some candidates regarding pending documents they haven't submitted for document verification.
- ✓ Called candidates for completing link at DCB bank portal.
- ✓ Helped employees for employee reference at DCB bank portal for new candidates.
- ✓ Called candidates for accepting the offer letter.
- ✓ Solved queries regarding salaries and other things.
- ✓ Helped new employees in joining process.
- ✓ Completed all pending works.
- ✓ Negotiating CTC with candidates.
- ✓ Registering candidates at DCB bank portal.
- ✓ Invited new employees for induction training.
- ✓ Helped seniors to train other new joined interns.

Observations:

- HR division is very alert for selecting candidates and also the process is very transparent so that they can choose the best candidates among applicants.
- In this process there is no nepotism so there are higher possibilities to be selected without having any backup.
- When they search for any experienced people, they give more concentration on Previous experience. Educational background, length of services etc so that they can select the most suitable experienced people.
- In the time of calling the candidates for interview, if the candidates missed then the officers try hard to inform them.
- HR selects candidates from a pool of application so that they can choose most suitable candidate.

But also, the process has some problems like letting the candidates get informed in time as most of the candidates miss the call. And the difference between calling candidates and taking interview is very short so sometimes it creates problems to contact with candidates.

Recommendation:

Work environment of DCB Bank Ltd. is very good. They are very friendly and ready to help each other whenever required. Communication between employees is very good and no line of confusion remains in between. Any one feels pleasure to work with DCB Bank. If they take corrective decision at the beginning of starting a work then many mistakes can be resolved. If we consider two or three problems then the functioning process are very good and smooth and very sorted process.

Chapter: 6

Suggestions and Conclusion

SUGGESTIONS

The following are the suggestions received from the respondents of the questionnaire. These suggestions are based on their awareness regarding the Recruitment and Selection procedure.

1. During the selection process not only the experienced candidates but also the fresh candidate should be selected so as to avail the innovation and enthusiasm of new candidates.
2. In the organization where summer training facility prevailing then such kind of practices must be adopted so that the student can learn and again from their practical views.
3. Candidates should be kept on the job for some time period; if suitable they should be recruited. During the selection process, the candidates should be made relaxed and at ease.
4. Company should follow all the steps of recruitment and selection for the selection of the candidates.
5. Selection process should be less time consuming.
6. The interview should not be boring, monotonous. It should be made interesting. There must be proper communication between the Interviewer and the Interviewee any the time of interview.
7. Evaluation and control of recruitment and selection should be done fair judgment.

Methods used for selection of candidates should be done carefully and systematically

8. The attainment of goals and objective of any organization depend on the type and quality of its manpower. To have right type of men at right job and at right time, the recruitment and selection procedure should be fair and impartial.
9. This is indeed an important suggestion and authorities concerned should immediately look into it and try to implement it.

CONCLUSION

Based on the analysis through the questionnaire responses the following is the conclusion of the study.

The organization follows the rules and regulation involved in their Recruitment and Selection Procedure of the organization. However, there is some scope for improvement with regard to following:

- The managers are fully satisfied with the existing Recruitment and Selection procedure.
- The recruitment and Selection procedure should not be lengthy.
- To some extent a clear picture of required candidates should be made in order to search for appropriate candidates.
- The Recruitment and Selection procedure should be impartial.

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