**A Study on Training and Development Practices**

**in Private Banking Sector (NBL, DBBL, DBL, PBL, MBL)**

**Submitted To**

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January 7, 2020

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**Sub**: Submission of the project on Training & Development

Dear Madam,

I would like to draw your kind attention towards the submission of my Project Report titled **“Training & Development”** which was authorized by you for the completion of the Project program.

In this report, I have tried to represent the knowledge and experiences gained on a practical level & tried to generate as well written and informative report as possible.

However, I would like to thank you for the support and guidance you have provided me during preparing this report.

Hence, I am submitting my report, hoping that you will appreciate my informative and detailed approach. In case of any further clarification or elaboration or any kind of queries about the report, you are most welcome to have discussions with me about those.

You’re sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sumiya Islam

ID- 111 142 274

**Acknowledgement**

All the praises are for Almighty ALLAH who grants me with His blessings to make this report completed within the given time period. An endeavor over a period can be successful only with the advice and support of well-wishers. I take this opportunity to express my gratitude and appreciation to all those who encouraged me to complete this project.

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**Executive Summary**

Banking industry is one of a significant piece of our nation which is altogether refining our national economy. For each Business understudies they have a hierarchical encounter for 3 months’ time frame for their undertaking course. Each understudy needs to set up a report on their particular heading premise. My designation is Preparing and Advancement. In this Venture report, I have examined about National Bank Restricted, Dhaka Bank Constrained, Dutch Bangla Bank Constrained, Prime Bank Constrained, Modhumoti Bank Restricted.

There are many ways to collect data, I follow one of them, I have done my job practically. For preparing my report I visit all the banks where I can collect data. I have talked with the branch bank Manager, with his permission I got the opportunity to talk to the employees. Where I got to know the organization whole tanning & development process & also their facilities. It helps me a lot to prepare my Report.

After collecting data there are lots of works that I have to do. I had to analyze data from which I had gathered from the employees of the organization. Basically, I have asked few Questions about training & development. They answered all the Questions, positively. They responded very quickly, which helped me to understand the whole training & development process. I analyze those data and find that the whole training process helped the employee to grow their career.

As being totally new to banking part, this Venture report has improved my insight about HRM. All things considered, they were all valuable for my profession .Any corporate business world is particularly focused and the accomplishment in the challenge relies to a great extent upon the presentation of the individuals connected to it. Banking is an extraordinary segment consolidate business. The Financial Business is an assistance situated industry which gives various administrations to its clients in different manners with the assistance of its HR. In this manner proficient and very much prepared HR can huge effect the result of the financial business. Preparing and Improvement of the workers are significant for a bank to run easily.

**Chapter 1**

**Introduction**

**Introduction**

Training and development is an important and essential part of the human resource development. Training and development plays a vital role in the ever growing competitive global market where customer’s expectation and interest is raising for the quality, service and subsequently the lower costs due to the advance technological enhancement. Though many source of inexpensive advantage exist, they are not enough good and sustainable in quality. Very few sustainable competitive advantages are as good as human resources of an organization because it develops, reinforces and changes the culture of an organization. Training and development is the major factor for an organization, having a crucial impact on retaining superior human resources to achieve sustainable competitiveness in the market. Training and development program should be designed in such a way that it can enhance employee’s capabilities, up gradation of existing knowledge and helps to acquire new skills and learning by creating inner and outside justice. These papers on training and development make for bank sector exploiting generally used procedures and events.

**Background of the Study**

With the appropriate performance of the employee, the organization can achieve the quest. The depositor should have a good command on operating the employee. The organization can full their quest with achievements in the period of time demanding the employee is motivated, well trained and effective enough. If the employee is leaded in an effective way by the management, then the organization can run on the right track to meet the goal. The proper training method can enhance the employee’s effectiveness and efficiency. Because the employee will learn what he will do in his job life and gain necessary knowledge to accomplish his duties and task in the training period. The employee will apply the knowledge what he had gathered from the training period rest of the life for the organization. Inspiration part is fundamental to the branch chief who runs the branch. In the event that the supervisor propels the representative, the branch can make great benefit. The preparation assessment process is additionally significant for the learner. Through the premise of the assessment, the representative will come to think about his effectiveness.

**Objective of the study**

It is said that practice is blind without theory and theory is meaningless without practice. The sole purpose of these papers is to realize the importance of learning the course and accomplish the course requirement during the BBA program. The report can also be categorized into two objectives, such as main objective and specific objectives. These objectives are mentioned below.

**Main Objective:**

Preparing a project report on the specified topic to analyze Training & Development practices in banking sector processes for development of their employees is the sole objective of this study which is a halves part of graduation program. Thus applied training has become an essential part of the management teaching in Bangladesh. The training programmers are prepended to give company’s future happenings and work culture to a director and also helps for finding the possible manager who will definite the melody of works.

The training process is designed to teach the new or past employees the basic skills so that they can perform their jobs effectively. Training is that type of learning experience that quests for a relatively permanent change in an individual that will help to improve the employee’s ability to perform his job. Training is mainly used as a tool of planning and control.

**Explicit Objectives:**

The particular destinations of this report are as per the following:

* To find the behavior of training and development in the organization.
* To know the employee opinion on the training and development seasons.
* To measure the current arrangement, and detect shortcomings in the current training and development opportunities.
* To suggest and begin upgrades.
* To make a proper structures and assets for the execution of utile industry needs.
* To set up quantifiable results and record capacities inside BANKS for auxiliary change and extra asset distribution.

**Methodology**

This expressive report is managed by collecting and gathering crucial and subordinate data. Evocative Research has a significant objective: gives record of attributes of capacity and furthermore the depiction of marvel or trademark related with an item populace. The speculative piece of this report was prepared with the assistance of various Human Properties Management/faculty Management course readings. The key thought process of this report is the need of preparing and engendering of practices in bank part. Through the theoretic thoughts are done distinctly to accomplish the destinations.

**Sources of data:**

This examination secured two kinds of information, which are:

* Essential information
* Auxiliary information

**Essential Information:**

Essential information has been gathered through an organized poll, built exceptionally for this report.

**Auxiliary Information:**

Experiencing various records and papers created by the organization work force and by others are the wellsprings of auxiliary information.

**Assortment strategy of information:**

Individual meeting procedure was the essential device utilized in gathering data. Meeting with the faculty have done through poll so as to talk about the related issues before setting up the report. Individuals of banking enterprises were the primary wellsprings of auxiliary information.

**Examination of Information:**

Gathered information are broke down by utilizing table and graphical diagrams to make the determination. Every one of the information have appeared in forbidden structure.

Examining Plan and Test Size:

**Study populace:**

The initial step of the testing configuration is to characterize the examination populace. Because of time confinement and different restrictions, the overview will just concentration into some encompassed individuals. The example region has been chosen based on association's advantage.

**Testing Technique**:

To look at the components for people groups' prejudice, Non-likelihood Example Procedure has been utilized. The examining unit was chosen through Comfort Inspecting: where the choice of the determination unit is left for the most part on the questioner. The thought process behind picking Comfort Examining is numerous yet here most exceptionally, there is no reasonable structure or system that can help to choose the example. Further, these processes are mutually efficient and sensible.

**Test size:**

The all out example size for the investigation was 30. The analyst will top 6 denounced from every territory. Along these lines the whole example size for the learning is 30 commitment individuals.

**Information Assortment Strategy:**

The information will be created through poll overview. The answers will be based on individuals' own and separate feeling**.**

**Extent of Study:**

The report is worried about the HR divisions of chose banks and their correlation of HR divisions in the financial segment with assigned banks and their work of faculty rehearses.

**Limitation**

Nothing past confinement and I likewise had a few limits to set up this proposition effectively. Following recorded the significant impediments that influenced most:

– As I am doing Project it was not likely for me to gather all the vital mystery data.

– needed to entire this proposition inside an extremely little range of time (multi month) that was not satisfactory for enquiry.

– Other than this, it was extremely risky to do the entire examination based on Preparing and Advancement.

– The unavailability of the most recent numerical data study, as the bank workers are so involved in their work, has realized them fail to assist me in making this report comprehensive.

**Chapter 2**

**Company Overview**

**National Bank Limited**

National Bank Constrained has its wealthy past, heavenly present, imminent future and under preparing tasks and exercises. Privately used by Ripam Bengals, the NBL often operates after the private banking and icon management of private banks. It is determined by the industrialists and industrialists on the basis of the discussion that follows. The NBL often works with private bank caregivers and, later, with non-private businesses. Sod less directors for discussion and it is useful for industrialists. To keep pace with time and national and international economic activities and to provide all modern services, NBL as a financial institution automates all its branches with computer network to meet the demands of competitive business over time. Does. Also, a fourth review of the bank's infrastructure restructuring has been done. NBL Hail, farmers and all the ordinary have been around for more than a while. Currently, we have 204 branch data. Accordingly, we have been contacted and various approaches have been approached to identify the market for developing new rural and SME financing and offshore banking facilities and to engage new survey customers.



The emergence of National Bank Limited in the private sector was an important event in the banking sector of Bangladesh. When the nation faced a severe recession, the government made far-reaching decisions to restore the private sector in the country's economy. Many dynamic entrepreneurs came forward to set up a bank to restore the country's economy. National Bank Limited was born as the first Bangladesh-based bank to eat cataract. First, the Chairman of the Bank of the National Institutes of the National Economy plays a brief role in the brief situation. We are banking on the significance and dedication and honey that we need to make for a long time to create simplicity of taste.

The then Leader of the Republic of Bangladesh, Judge Ahsanuddin Chowdhury, formally initiated the bank on Walk 27, yet the 48-year-old Dilkusha Business Zone's initial 48-year-old branch started business activities on summer 27th. Fifth. In May 1983 in Khatganj, Chittagong.

**Mission**

Efforts to expand our operations at home and abroad continue to add new dimensions to our banking services. Alongside, we are also hitting highest priority in guaranteeing transparency, accountability, and enhanced clientele service as well as to our pledge to serve the society through which we want to get closer and closer to the people of all strata. As a partner in achieving national economic value through the continuous promotion and diversification of our customer service as per the national and international needs, we are striving to reach our desired goals.

**Vision**

It is our sincere vision to ensure our highest quality customer service, make the best use of the latest information technology, to make a sound contribution to the national economy and to establish ourselves as a leading bank at home and abroad.

**Objective**

The objectives of National Bank are mentioned below:

* To provide faster and better customer service through the application of modern information technology.
* Improved bankers are playing an important role in national development by incorporating customer relationships.
* To ensure the highest possible dividend with the best respect for the shareholders for their equity.
* Emphasis on the principle of balanced development of banks in all sectors.
* To strengthen our position in the competitive market by introducing innovative banking products.
* Ensuring maximum professionalism for our labor force by increasing our work skills, discipline and technical knowledge.
* The investor sectors of the bank will be explored in the financing portion of the syndicated Great Loan.
* Economic development of small and medium-sized industries, including agriculture and agro-based industries, contributes to the national economy.
* Supports the image of banks at home and abroad by pushing for dynamic and timely banking activities.
* Ensure maintenance of capital adequacy and maximum profitability through successful implementation of key risk activities

**Dutch Bangla Bank Limited**

Dutch-Bangla Bank started operation is Bangladesh's first joint venture bank. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.



From the beginning, the bank's focus was on financing Bangladesh's high-growth manufacturing industries. The logical reason is that the manufacturing sector exports Bangladeshi products worldwide. Through this, financing and focus in this area will allow Bangladesh to achieve the desired development. Another focus of the Dutch Bangla Bank is Corporate Society Accountability (CSR). Although CSR is now a cliché, Dutch Bangla Bank is one of the leading in this regard and has termed this contribution as 'social responsibility'. Due to the investment in this sector, Dutch Bangla Bank has become one of the largest donors in Bangladesh and the largest bank donor. The bank has won a number of international awards due to its unique vision as a socially aware bank.

Dutch Bangla Bank is the first fully automatic Bangladesh Bank. The Electronic-Banking Division was established in 2002 to adopt rapid automation and bring modern banking services. Twenty-One complete automation was done and through this the plastic money was presented to the Bangladeshi people. Dutch Bungalow Bank also operates the largest ATM fleet in the country and reduces customer costs and fees by 5%. Also, Dutch Bangla Bank has shocked many critics by choosing a less profitable route in the region. Dutch Bangla Bank followed large automation of banking as a CSR activity and never sought profit from the sector. As a result, it now offers sophisticated banking technology to all its customers. Because of this mentality, most local banks have joined the banking infrastructure of Dutch Bangla Bank without their own pursuit. Despite the history of huge technical investments and large donations, the confidence of customers and investors has never diminished. The Dutch-Bangla Bank stock had the highest share price record on the Dutch Dhaka Stock Exchange in 24 Dutch.

**Mission**

Engineers at Dutch-Bangla Bank, committed to creativity and social responsibility in business and industry, do not focus on the activities of the "single profit" bank; because "people don't live with bread and butter".

**Vision**

The Dutch-Bangla Bank longs for a progressively created Bangladesh, where there is a general public dependent on expressions and correspondence, sports and sports, music and excitement, science and training, wellbeing and cleanliness, a clean and contamination free condition and, most importantly, ethical quality and profound quality. Please Alive The essence and principles of the Dutch-Bangla Bank play with the universe of creativity and the spirit of life and adventure that contribute to the development of human life.

**Objective**

Dutch-Bangla Bank has confidence in its firm responsibility to satisfy its client needs and fulfillment and to turn into their first decision in banking. Submitting general direction to its pool regarded customers, Dutch-Bangla Bank expects to prepare for another period in banking that maintains and exemplifies its vaunted marquees "Your Trusted Partner"

**Dhaka Bank Limited**

The competition was then half the age; History and heritage have a strong passion for reason and a passion for speed. In the shadow of the banking reform of the nineties, many emerging hopes were added as a choice for the new generation. Dhaka Bank is a dream that extends the possibilities of modern banking with deep attachment to its community and culture. Inspired by the leader of the future, visionary entrepreneurial friends embark on this great corporate journey that accelerates the pace of Bangladesh's underlying technology. Acts Bank was incorporated as a Public Limited Company under the Companies Act on April 23. The company started banking activities on July 5, 8.



**Mission**

The most recent innovation and a group of exceptionally energetic representatives to get capable in banking can be a significant budgetary foundation in the nation which offers excellent items and administrations.

**Vision**

At Dhaka Bank, we attract our distant stars to ours. Our vision is to make every banking a standard, to make it a standard. Our endeavors are precision, dependability, auspicious conveyance, front line arrangements and answers for business needs, worldwide reach in business and your venture. People are people to meet the needs of products and our discretionary demands. Our goal is to achieve a specific vision. One of our main goals is to integrate banking into true banking, banking into banking, banking to banking - expertise in banking.

**Objective**

The main goal of DBL is to provide a quality that reflects their vision aptitudes in banking. Improve the nature of Credits and Administrations and enhance wellsprings of income. Concentrate on current, investment funds, and transient store records to turn around the proportion (26:74) with fixed store receipts. Find a way to counter reserve development. Fee-based income growth: Increase in credit and guarantee amount and fee letter, increase export and exchange income. Reduce operating expenses by at least 20%.

**Prime Bank Limited**

In the background of economic independence and financial sector reform, the most successful local trader had the idea to diversify the Commerce Bank from a variety of perspectives. For them, continuous delivery of reliable services with effective, superior and high quality products. Accordingly, business was created from April 1 - April 3. Sponsors promote individuals who are well-known in business and business, and their involvement in textiles and finance.

As a completely authorized business bank, the bank is controlled by a profoundly gifted and committed group with long involvement with the bank. They center on understanding and securing clients' needs. As banking conditions change, the bank will change as well, and changes in market conditions are changing.



Prime bank has made significant progress in the short term. In the world of camels, the bank is ranked as the largest bank in the country. After reporting success in all sectors, the bank was highly respected by its contestants.

The Bank provides all commercial and private banking services that incorporate all sections of society, including the laws of banking companies and the laws of the central bank. The number of products and services includes software ranging from corporate banking, retail and customer banking, industry to horticulture and genuine programming.

They are more important to integrate the Prime Minister's technology from the beginning. To stay competitive, technology investments are always a top priority and a constant focus. Our strategy is to serve customers in multimedia channels, maximizing the capacity to maintain the network at a reasonable rate. Our past actions show our strength. We have the ability and the ability to compete more effectively in the marketplace where our customers are moving forward in a rapidly changing environment**.**

**Mission**

Prime Corporate Limited is to build a well-funded, customer-led, enterprise-led enterprise. Constant improvement of our business approaches, procedures and abilities utilizing innovation incorporation at all levels.

**Vision**

We should be the best private business bank of Bangladesh regarding productivity, capital sufficiency, resource quality, sound administration and strong liquidity.

**Objective**

Maximization of profit through customer satisfaction is the main objective of the bank. In addition, the others relevant objectives are:

* Leading the market for high quality banking products and services.
* Increase customer service by providing the most up-to-date and advance technology in various banking sectors
* Involve new and educated young entrepreneurs to take up productive initiatives and showcase their creativity and participate in national development of the country by participating in national development there.
* Small and medium-sized entrepreneurs are located in the cities and suburbs, and provide opportunities that are easily accessible by the branches.

**Modhumoti Bank Limited**

Modhumoti Bank limited (MBL) started working as a business bank in Bangladesh on September 10, 2013. In the wake of acquiring a permit from Bangladesh, the Bangladesh National Keep money with a solid capital base of BDT 1370 million, contributed by a few noticeable financial specialists, including legal counselors and industrialists, and businesspeople from various districts of the nation. The vision of banks is to lead another age of nearby business banks by improving their client assistance on account of workers with see capacity, wise utilization of innovation and full utilization of the best items and administrations.



MBL centers around giving a far reaching scope of key money related items and administrations to customers to meet the necessities of different items and administrations, to meet the different prerequisites of customers of various sorts, from provincial to locally situated organizations, by accomplishing an exclusive expectation of morals and client support. The bank acquainted its customers with business banking, shopper banking and money, account and administration the board. It has tough individual, corporate, legislative, little and medium-sized venture and through his system of workplaces in different pieces of the nation through capable data innovation and human administrations. MBL has confidence in the idea of money related consideration and presented an elective stockpile channel, for example, banking specialists, to arrive at the majority. The bank will keep on opening branches sooner rather than later to build its quality in this nation. The bank's monetary record is developing relentlessly, and key business pointers are likewise demonstrating positive outcomes.

**Mission**

Maintain sustainable development, adhere to solid business morals, offer top notch money related administrations utilizing the most recent innovations, guarantee smooth profits for value, accomplish and keep up qualified HR, keep up corporate social obligation, and investigate non-bank regions.

**Vision**

Our vision for our employees is to expand our customers, to run new local technology banks, which can better utilize technologies and products.

**Objective**

The newest generation of investment banks is full of insightful, powerful staff, usable technology and completely different products from all high-quality products and services that customers deliver by running a new generation.

**Chapter 3**

**Literature Review**

**Human Resource**

In a highly competitive business environment, procedures to describe the roles, functions and processes of Human Resources (HR) in a dynamic and uncertain environment have been going on for decades. In the early 1980s, professors of American Business Schools published many books and articles to support the widespread recognition of the concept of HR and environmental volatility in contemporary business today that specifically identifies conflict and heterogeneity (Soderlund and Bredin, 2005). Because of its diverse origins and influences, HR includes important aspects of primary concern in organizations such as individuals, practice, educational theory, social and organizational psychology, sociology, industrial relations, and organizational theory (Soderlund and Bredin, 2005).

So far, there is no universally acceptable definition of HR and what is entirely relevant to our everyday business world (Brewster and Larsen, 2000). Several authors have proposed less satisfactory definitions, such as (Soderlund and Bredin, 2005), who considered HR 1) "responsibility of the executive team", which relates mainly to management activities; 2) classified HR as a management philosophy that deals with treating people and, finally, 3) viewed HR as the manager of the interaction between a company and its employees.

Due to the contradictory theoretical view and disagreement about the general agreement with the definition, Price's (2007) definition will be used in this literature because it better explains and covers large areas of research. According to Price (2007):

"The philosophy of people management based on the belief that human resources are extremely important for the continuous success of the company. The organization gains a competitive advantage by effectively employing its employees, using its knowledge and ingenuity to achieve clearly defined goals. , Manage and reward their performance and develop key capabilities. "

Dynamics and uncertainty in modern HR organizations are very advanced to an extreme dimension (Analoui, 2007). The recent discussion among many researchers places greater emphasis on adapting and integrating the HR department into other strategically functioning departments in the organization (Soderlund and Bredin, (2005); Analoui, (2007); Price, (2007)).

**Human Resource Function**

HRM role is to plan, develop and manage policies and programs aimed at immediate use of the human resources of the organization. It is that part of management that deals with working people and their relationships between an enterprises.

**Elements of HR Function**

**Recruitment &selection**: Recruitment and selection is the major part of the HR function. By this function we hiring qualified employees. Recruitment is the process of inviting qualified applicants through notification in newspapers, television media, online and social media to fill the vacant posts. Employee recruitment is governed by two main sources, which are employee recruitment through internal sources and employee recruitment through external sources. Internal recruitment concerns are the process of inviting or giving opportunities to people related to the organization or existing employees. The selection process begins by identifying the right person for the written test, oral discussion, group discussion, gratification, interviewing for final work on relevant topics and identifying the correct person using the background of the candidates' actual and credit examination to complete the job of the Organization.

**Human resources planning:** Human Resource planning is a function of human resource management, the number and type of employees needed to achieve a common vision is determined. An important part of this work is the need to create an analysis plan to collect the data on human restoration supplies and to gather data on future human resource needs. The basic human resource planning policy is staffing and employee development.

**Training & development:** Training and development is one of the main tasks of human resources management. This is the main task of the Human Resource Instructor, to provide employees with the skills and knowledge and perform their tasks efficiently. In addition to training new or inexperienced employees, companies often offer training programs for experienced employees who suffer from job changes. Large companies often have development programs that prepare employees for a high level of responsibility within the organization. Training and development programs provide an effective way to ensure that employees are able to carry out their work to an acceptable level. Training & development are two types:

1. On-the-job
2. Off-the-job

**Performance appraisal:** The performance appraisal function oversees employee performance to make sure that it is an acceptable level. The human resources managers' general responsibilities to develop and manage performance appraisal systems, while the real evaluation of the responsibilities of employees and managers. In addition to providing the basis for salary, promotion and disciplinary action, the evaluation information of the essential performance for the development of the staff, so that the knowledge of the results is necessary to motivate there performance.

**Remuneration & benefit**: one of the core function is remuneration & benefit. Remuneration include to give the salary timely and benefit include with provident fund, maternity leave, Bonus minimum for employee and Compensation of workers in case of accidents and death of a worker in the workplace.

**Safety policy:** Maintaining the welfare, health and safety of employees is not only a task, but it is mandatory for them to be maintained by the human resources management department. Failure or failure to perform such functions shall be deemed to be a failure to take action, the agency shall be responsible for taking action punishable by law.

**Employee welfare**: The canteen includes good facilities, first aid or treatment facilities, restrooms, lunches and childcare facilities.

**Employee healthy measure**: Keep cleaning in the workplace, eliminate waste and manage them, provide a healthy working environment, wash with fresh water and cleaning facilities.

**Employee safety**: ensure the safety of employees to avoid accidents at work, since the employer is responsible for these incidents in the workplace or during work.

**Motivation:** motivate the employee by giving pay and benefit, working condition, company polices or employer brand & reputation.

**TRAINING AND DEVELOPMENT**

**According to the Michel Armstrong,** “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. (Source: A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed.,2001)

**According to the Edwin B Flippo,** “Training is the act of increasing knowledge and skills of an employee for doing a particular job.”(Source: Personnel Management, McGraw Hill; 6th Edition, 1984)

The term ‘training’ indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. ‘Successful candidates placed on the jobs need training to perform their duties effectively’. (Source: Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata Mcgraw-Hill Publishing CompanyLimited,2000, p.189)

The principal objective of training is to make sure the availability of a skilled and willing workforce to the organization. In addition to that, there are four other objectives: Individual, Organizational, Functional, and Social.

• **Individual Objectives** – These objectives are helpful to employees in achieving their personal goals, which in turn, enhances the individual contribution to the organization.

• **Organizational Objectives** – Organizational objectives assists the organization with its primary objective by bringing individual effectiveness.

• **Functional Objectives** – Functional objectives are maintaining the department’s contribution at a level suitable to the organization’s needs.

• **Social Objectives** – Social objectives ensures that the organization is ethically and socially responsible to the needs and challenges of the society.

**TYPES OF TRAINING AND DEVELOPMENT PROGRAMS WHICH ARE PROVIDED TO THE EMPLOYEE**:

 Different practices are followed in different industries and in different organizations too. So, the need of training and development programs is depending up on the requirements of the job profile. Therefore there are various types of programs shared by different authors. The types of training and development programs are as follows:

**Types of Training**

|  |  |
| --- | --- |
| **Job Instructions** | **Programmed Instructions** |
| - Apprenticeship & Coaching-Job Rotation-Committee Assignment-Internship Training-Training through step by step | -Class Room Lectures-Simulation Exercises- Business Games- Case Study Method- Audio- visual Method- Experiential Exercises- Vestibule training- Computer Modelling - Behavioral Modelling- Role Playing- Conference/ Discussion Method- Workshop / Seminars |

**STAGES OF TRAINING AND DEVELOPMENT PROGRAMS:**

Training should be conducted in a systematic order so as to derive expected benefits from it. The training system involves four stages, namely:

a. Assessment of training and development program’s needs.

b. Designing the training and development programs.

c. Implementation of the training program.

d. Evaluation of the training program.

**Stages in Training and Development Programs**

**Development**

Worker Development Programs are intended to meet explicit targets, which add to both representative and hierarchical viability. There are a few stages during the time spent on administration improvement. These incorporate investigating authoritative targets, assessing the association's present administration assets, deciding individual needs, planning and executing improvement programs and assessing the viability of these projects and estimating the effect of preparing on members nature of work life. In a basic manner, it tends to be meant according to the accompanying recipe.

Representative Development

There are different creators who shared their perspectives in regards to the job of preparing and improving in various viewpoints.

|  |  |
| --- | --- |
| Author | Opinions |
| Oatey (1970) | Training improves a person’s skill at a task. Training helps in socially, intellectually and mentally developing an employee, which is very essential in facilitating not only the level of productivity but also the development of personnel in any organization. |
| Yoder (1970) | Training and development in today’s employment setting is far more appropriate than training alone since human resources can exert their full potentials only when the learning process goes for beyond the simple routine |
| Raymond (1986) | The influences of trainees’ characteristics on training effectiveness have focused on the level of ability necessary to learn program content. Motivational and environmental influences of training effectiveness have received little attention. This analysis integrates important motivational and situational factors from organizational behavior theory and research into a model which describes how trainees' attributes and attitudes may influence the effectiveness of training. |
| Adeniyi (1995) | Staff training and development is a work activity that can make a very significant contribution to the overall effectiveness and profitability of an organization. |
| Akinpeju (1999) | The process of training and development is a continuous one. The need to perform one’s job efficiently and the need to know how to lead others are sufficient reasons for training and development and the desire to meet organizations objectives of higher productivity, makes it absolutely compulsory. |
| Oribabor (2000) | Training and development aim at developing competencies such as technical, human, conceptual and managerial for the furtherance of individual and organization growth. |
| Isyaku (2000) | The process of training and development is a continuous one. It is an avenue to acquire more and new knowledge and develop further the skills and techniques to function effectively. |
| Bates and Davis (2010) | Usefulness of training programmer is possible only when the trainee is able to practice the theoretical aspects learned in training programmer in actual work environment. They highlighted the use of role playing, cases, simulation, mediated exercises, and computer based learning to provide exposure to a current and relevant body of knowledge and real world situations. |
| Kalaiselvan and Naachimuthu (2011) | Training cost and business benefits are drawn on X and Y axis respectively. Four quadrants were identified to highlight (i) strategic (Lower training cost and higher business benefits), (ii) Payback (Higher training cost and higher business benefits) (iii) Think (Lower training cost and lower business benefits) (iv)Drop (Higher training cost and higher business benefits). |
| Karthik R (2012) | Training objectives tell the trainee that what is expected out of him at the end of the training program. Training objectives are of great significance from a number of stakeholder perspectives; Trainer, trainee, designer, evaluator. |

**Chapter 4**

**Training & Development**

**National Bank Limited**

**Training at National Bank Limited**

The preparation plans are giving to workers to improve them for their imminent. Through the advancement of current representatives, the office decreases the organization's prerequisite on business new staffs. The flexibility drill is frequently utilized in area to programs for minor positioning workforce, while advancement is saved for higher positioning representatives. In spite of the fact that this partition is rarely utilized now-a days, the general complement is on all out human asset's prime control.

The association of National bank Ltd perceives training in a transformed method. They don't diversion it as a charge, marginally they consider of it as talk individually individuals for future, which will outcome in proficient and instructed individuals. For the most part National Bank Ltd comportment preparing program for particularly and each partner and they have their own preparation division for this request.

The general preparing plans for existing workers guided by NBTI (National Bank Training Institute). In the event that the worker needs any precise preparing and he/she feels that it is fundamental for their calling advancement they can apply for one. In the event that the representative isn't achievement unequivocally in any of his work, the quick administrator can opine for one.

**Purposes of Training programs at National Bank Limited**

* Advance several specifics of work piece such as value and measure.
* Astounded insufficiencies in occupation piece.
* Clarify new employee how to accomplish their jobs and adjust them to the association.
* Conform to government guidelines for improvement selected minorities and females.
* Help employees adjust to moving technology.
* Take into consideration blending of authoritative and explicit objectives. At the point when representatives are being full grown, prepared they regularly accept that what they are execution is progressing both themselves and the affiliation.
* Achieve long haul, progressing collusion of the association. It is usually accepted that a well-prepared work power creates association productivity.

**Employee training method of NBL**

When compelling assortment process they start their very own strategy to make a functioning labor. They have isolated their preparation methodology in the accompanying fragments. Such a lot of preparing are arranged and taken by help fragment.

* Facility constructed training.
* Value added service founded training.
* Computer dexterity.
* Multiplicity
* Morals.
* Human affairs.
* Communication
* Quality creativities.
* Security.

**Type of training programs**

For more up to date, essential seminars on crucial information on banking are sorted out. Explicit seminars on the zone like credit, outside trade, records, assessment and advertising and so forth are inevitable for authorities working in those zones. Propelled level courses are run on unambiguous information run. Unequivocal courses are a composite of various information regions. What's more, persuaded supremacy programs are likewise being joined by the foundation. These contain programs on Basel-II Accord, profitability Progress, Money Laundering Anticipation, new expertise required to perform new openings. The simple training is

* Workshop: It's an exceptionally brief time preparing framework which contract 2 to 3 days preparing has given by this workshop. No examination has need on this preparation.
* Experience officer training: This preparation is taken work area savvy or different purposes. It could be short and long time both. Present moment has given by the office and long haul preparing has given on BIBM or other organization.

**Training as a Process in National Bank Limited**

* Pre-training: This is before the training phase in which the reasons and types of training are determined.
* Training: As mentioned earlier, the ability of employees to demonstrate specific skills and perform specific tasks should be improved.
* Post training:
* This phase also includes the evaluation of the training and the effective of training.

 **The Reasons for Employee Training in National Bank Limited**

* Training can be happening for many causes with one employee as well as one assembly of workers.
* Training is compulsory when an evaluation of effectiveness indicates that performance is independent of evaluation.
* Goals help people set goals
* Cultivating the relationship between the boss of the SS and their righteous people.
* Assistance in the preparation of instructions for various forms of projects. Gives data to future needs in every aspect of the association
* Helps people in settling on better choices adequately expanding the critical thinking capacities.
* To disposes of dread in endeavoring new works.

**Training in National Bank Limited**

Training in consumer banking and indeed the entire National Bank department is conducted by its personnel department. There is no specific training course available on a regular basis.

* Computer talents.
* Written for experts, Pressure management.
* Time management.
* Basic accounting.
* Decision making process.
* Problem solving process
* Job related technical training.
* Leadership, Personal management.
* Company rules and procedures.

**Selecting Training Methods**

There are many different ways in which employees can gain new knowledge, skills and behaviors. Survey results indicate that the most common training methods are videos, lectures, tutorials, and individual simulations. The National Human Resources Authority accepts that preparation is actually the way to accomplishing hierarchical objectives. That is the reason they carefully pursue the advanced and modern preparing process credited to their current workers. Through National Bank Ltd and banking, NBL applies the accompanying preparing strategies to give preparing to its senior and center chiefs. NBL generally speaking training strategies are partitioned into two general classifications:

* On The Job Training
* Off The Job Training

**On The Job Training**

Work practices relate to methods used in the work area when employees actually work. Almost every NBL employee undergoes vocational training after joining National Bank Limited. They use this training procedure for freshly recruited employees, improve the abilities of employees who are familiar with the introduction of new technologies, to guide employees in a department (often in the area of ​​consumer banking) or in the center. Work and employees displaced or, updated on jobs. NBL applies a training methodology to its employees Job instruction training.

* Job rotation
* Internship

**Off The Job Training**

* Introduction Techniques: NBL utilizes introduction methods for exhibiting new realities, data, various ways of thinking, and elective critical thinking arrangements through conventional study hall guidance, separation learning, and varying media procedures.
* Classroom instruction: Despite new present day procedures, study hall guidance stays a well-known preparing strategy to various associations and NBL is no special case.
* Audiovisual technique: To improve relational abilities, talk with aptitudes, and client care expertise NBL in Consumer Banking utilizes this procedure where overheads, slides, and video are utilized.

**Identification of Training Outcomes**

So as to assess the general preparing projects to expand efficiencies and furthermore different branches of NBL, the initial step utilizes by the HR Manager is to distinguish the preparation results that can be classified into four classifications:

* Intellectual
* Skill-based
* Touching
* Outcome.

To accumulate the above training outcomes in NBL, the following approaches are performed

* Surveys
* Clarifications.
* Focus groups, and
* Personnel records

**Dutch Bangla Bank Limited**

**Training**

Dutch Bangla Bank invests heavily in training and development programs that provide a real opportunity to learn the best organizational skill. Dutch Bangla Bank support employees in continuously improving and do all they can to build on his/her functional and leadership capabilities throughout his/her career with Dutch Bangla Bank.

On the off chance that one joins Dutch Bangla Bank, they are focused on working in association with his/her to support him/her build up the abilities one have to prevail as a business director anyplace in the nation Dutch Bangla Bank has been intended to search for new enlistment and does preparing in two different ways. They are-

1. Periodic training

2. Recruitment training.

**Periodic Training**: It is done occasionally in like clockwork or 1 year to perceive how its workers are doing their occupations.

**Recruitment Training**: Recruitment training is obligatory and is given to every representative each month.

**Methods and Techniques of** **Training:**

A multitude of methods of training are used to train employees. Training methods

Are categorized into two groups and they are:

1. On-the-job training (OJT)

2. Off-the-job training

**1. On-the-job training:**

DBBL give training all the employee to improve their skill, better relation or other knowledge. On-the-job training DBBL provide training about their product, service & technology.

**2. Off-the-job training:**

 DBBL executives are motive to attend high quality training at home and in a foreign country to develop and widen current knowledge and skills and to gain new skills and expertise.

**Types of Training Program of Dutch Bangla Bank Limited:**

**In-house Training**:

In-house preparing the preparation is led by their very own coach of Dutch Bangla Bank Ltd. This preparation program incorporates both occupation explicit and need based preparing. Direction program is likewise a piece of it. This preparation program is masterminded new and existing representatives. In week days mentors get paid 500 taka and for quite a long time they get 700 taka for directing preparing. Here is the rundown of some In-house preparing program-

* Attachment with Tasks, Post field preparing
* Attachment with Exchange and Settlement
* Attachment of Recently joined Visitor Administration Official
* Basics of Banking In-house Preparing Direction Preparing Outer Preparing Remote Preparing
* E-Learning Tele Learning Project (TLP) 20
* BACH (Outward) Activities
* Corporate Business outline and Relationship executives

**Orientation Training**: DBBL masterminds direction preparing program for new representatives. This preparation program furnishes the new representatives with brief and exact data of the organization and make them acquainted with hierarchical culture. It likewise advances correspondence among boss and the new representatives and it make the new workers progressively adaptable and agreeable in their activity. Each new representative needs to effectively finish this preparation program before playing out their activity obligations. Direction preparing program incorporates five days of preparing where initial two days they give brief review of Dutch Bangla Bank Constrained and Human Asset division and the most recent three days representatives are given talks about Enemy of Illegal tax avoidance, Finical and Debatable act.

 **External Training**: DBBL gives outer preparing system to the workers who get assigned for this program and the endorsement is given from Division Head. The Preparation program is led by the outside mentors of other association. Chosen representatives of DBBL need to go to various foundations to get these trainings. Every member get paid for going to this Outer preparing program. Here are some preparation titles of Outer Preparing program-

Growth of Expert Selling

* Corporate Administration in Banks-Effect on Profitability
* Anti-illegal tax avoidance and Battling Financing of Fear based oppression
* Banking Establishment Course 21
* Uniform Customs and Proactive for Narrative Credits-UCPDC-600
* Customer relationship the board in Banks
* Fake note documentation
* Emergency therapeutic mind and Medical aid
* Uniform Rules for Assortment
* Working Capital Financing

**Foreign Training**: DBBL gives Outside Preparing project to the representatives which are led by remote mentors. As this sort of preparing is costly only one out of every odd single worker can take an interest in it. Just designated representatives find the opportunity to go to this preparation. Here are some preparation titles of Remote Preparing System-

* GABV human Improvement Yearly Meeting
* Server homestead and Texture Expanded Switch
* GABV Yearly Meeting
* Storage and Information security
* F5 Administrator LTM Organization
* Lenovo Sharp edge Server Organization
* Oracle Server Organization (CMS)
* Bank the board for senior Official

**Dhaka Bank Limited**

**Training Activities of Dhaka Bank**

Dhaka Bank consistently puts incredible accentuation on the preparation and improvement of its workers. That is the reason Dhaka Bank has its own preparation foundation with devoted HR pros who lead preparing for Dhaka Bank workers. Dhaka Bank accepts that solitary representatives need to give better help if appropriately prepared. The HR office needs to guarantee a committed group of well-prepared representatives who can serve the clients just as the bank by their mastery. Various sorts of trainings are offered to the representatives as indicated by the bank rule. The vast majority of the trainings are in regards to banking exercises and the trainings are very much organized. Trainings that are offered from Dhaka Bank to its workers:

* **Foundation course**: this training give the new recruitment employee to build a strong position or give knowledge about their work.
* **Good relationship build**: they give training about the work environment and how to maintain the relationship with other employees.
* **Product & service**: organization provide the information about their product. They also inform their service and what type of service they provide.
* **New technology**: if the organization brings any new technology the give the training how to use this technology.
* **Behavioral training**: organization give training how to behave to the customer and how to attract them.

**Types of Training**

Dhaka Bank Limited Mainly provide two types of training which are carried out by the Human Resources Development. The trainings are:

* In-House training
* Network training

**In-House Training**: In-house training program builds the effectiveness and profitability of representatives which assumes a significant job in making the association progressively aggressive. Dhaka Bank direct four in-house preparing. The fundamental preparing exercises are the inside and out establishment program for the section level administration students. Other preparing programs are for various level officials of DBL. The in-house training programs are

* Fundamental Instructional class
* Refresher Instructional class on CRM Section 1
* Refresher Instructional class on CRM Section 2
* Refresher Preparing On PBIM

**Network training:**

* Branch Network Support
* Internet Communication
* Email Server Admin

**Methods of Employee Training**:

Dhaka Bank pursues both the work and off the activity preparing strategies for its representatives.

**On the job training**:

 **Occupation Revolution:** In Dhaka Bank representatives move to different situations in the association with an end goal to grow their insight, aptitudes, and capacities. Dhaka Bank representatives with potential sometimes work under successful management, often in different bank departments; it helps the assistant achieve successful virtues from his supervisor. It helps with a lot of informal but most effective training.

**Commission Allocation**: Allocation of commissions may allow an employee to make decisions, learn by looking at others, and investigating organizational issues. Dhaka Bank organizes the committees' tasks for its workers, and the bank enables workers to express their capacities in the field of hierarchical improvement through individual potential.

**Off the activity preparing: Talk course and workshop:**

Dhaka Bank organizes trainings for its representatives at its very own preparation foundation. The mentors use address courses and workshop to prepare the representatives.

**Prime Bank**

**Preparing and advancement arrangements of Prime Bank Constrained**

A preparation list distinguishing the preparation needs of the considerable number of representatives, it is seen from the Workers perspective just as from the separate office's perspective.

* Education and improvement is an organized action. The HR branch of the PBL decides the plans and spending plans all things considered according to their requirements and estimates. It shall then be audited at the beginning of each year by the heads of the relevant departments.
* A PBL training program is drawn up for each employee. The curriculum includes the number of daily trainings of each employee in different areas where the training is given.
* The training session would be directed either by inside or by remotely.
* The particular division heads are the obligated for the preparation programs. Those who employees are selected for the training they are bound to attend the tainting program, any exception should have permitted by the respective designed personnel.
* Training feedback would be generated from the participants. Based on the training received, decision will be taken to continue the program in future.

The need assessment of training and development programs are completed through a three phase process which are-

* **Personal analysis**

Personalization is a procedure that decides if representatives need preparing and are prepared for preparing. The Bank perceives the information, aptitudes and capacities that members should as of now go to preparing.

* **Organizational analysis**

It involves determining the business appropriateness of training, given the bank’s business strategy.

* **Analysis of job requirement**

In job analysis the bank job analyze job requirement for preparing by securing the position assignments, the abilities and data are required for fruitful order.

**Training that are offered by PBL to employees**

* Foundation course
* General Banking
* Foreign trade
* payment & Finance
* Credit Management
* SME Financing
* Banking Laws and Regulations
* BASEL-II Implementation

Methods of employee training that PBL follow-

**On the job training**

**Job instruction training**

Hands on preparing is ordinarily given by a senior worker or supervisor hands on locales of the bank.

**Job rotation**-

 It is known as cross training method. For example in PBL the officers are rotated from the investment department to general banking department.

**Apprenticeship preparing**

It is a framework where a worker is given guidance by increasingly experienced representative or representatives in all the down to earth and hypothetical parts of the work required in a gifted occupation.

**Off the job training**

**Classroom training**-

 Lectures designed to communicate specific interpersonal Technicolor problem solving skills.

**Video presentation**-

 At the end of training held video presentation where a trainee represents their presentation.

**Gatherings and workshops**

Under this technique, bunch talks, trade of thoughts &opinions occur which help the members create authority characteristics**.**

**Talk technique**

Mentor speaks to the oral introduction of data by a topic master to a gathering of audience members. It is an effective method for transmitting authentic data to a huge crowd in a generally short measure of time.

**Modhumoti Bank Limited**

**Preparing techniques pursued by Modhumoti Bank Constrained:**

A few techniques can be utilized to fulfill on association preparing needs and achieve its destinations. The Modhumoti Bank grouped their preparation by two classes:

Non-Supervisory Preparing: Non-Supervisory Preparing is the preparation for specialist and administrators of the organization. Changeless and easygoing specialists are incorporated for these.

**Vestibule Preparing:**

In vestibule preparing, methodology and gear like those utilized for the genuine activity are set in an exceptional working territory (called vestibule).

The principle favorable position of this strategy is that the coach or laborer can accentuate hypothesis and utilize the best possible strategies instead of yield.

**Apprenticeship Preparing:**

Apprenticeship preparing is habitually used to prepare faculty in talented exchanges, for example, circuit testers, mechanics. This kind of preparing period by and large endures from 6-4 years. During the preparation the learner or laborer under the direction of a gifted authorized specialist, however gets lower compensation than the authorized specialist.

**Study hall Preparing:**

Study hall preparing happens outside the working environment and is presumably the most outstanding strategy for preparing. This preparation is a powerful method to rapidly furnish data to either huge gatherings with restricted or no information on the point introduced. This preparation is all the more regularly utilized for specialized, proficient and administrative representatives**.**

**Exhibitions and Reenactment:**

Exhibition and reenactment are significant preparing techniques for Modhumoti Bank. Exhibition should be possible at work or in the study hall. An exhibition is usually utilized in which the teacher tells understudies the best way to accomplish something.

The test system is a wide range of specialized instruments that duplicate ongoing circumstances experienced at function however much as could reasonably be expected. Hands on preparing, in-vestry preparing and temporary position are normally accomplished for non-supervision. Study hall instructing just as shows and reflections are made for the educating of minding.

**The executives Improvement of Modhumoti Bank Constrained**

**Hands on Improvement:**

* Tutoring.
* Under Study.
* Committee Undertaking.
* Job Cycle.

**Off the Activity Improvement:**

* Sympathy Preparing.
* Transactional Investigation.
* Training inside the organization.
* Training outside the organization.
* Oration Courses.
* Model Exercise.

**Laborers Improvement:**

* Coaching.
* Under Study.
* Committee Task.
* Group Task

**Region secured under the Preparation and Advancement in Modhumoti Bank Restricted:**

* **Orientation Seminar on Banking:**

General Banking, Structure/organ gram of Modhumoti Bank Ltd, Morals in Banking Business, General Order, Decorum’s, Habits, Correspondence, Accounting, Bookkeeping.

* **Refreshers:**

General Banking, Outside Trade, Credit, Morals, Illegal tax avoidance, SME.

* **Basic Course:**

Which means, Definition, Significance of bookkeeping, single passage, twofold section, Brilliant guidelines of bookkeeping, Money related and proportion investigation.

* **Financing of Remote Exchange:**

Worldwide exchange, idea of Letter of credit, Sorts of Letter of credit, Remote Trade and Settlement.

* **Documents:**

Acclimate the student with different sorts of advance, Charge archives, Home loan, Marking, Witness, Enrollment, Valuation, Authentication, lawful assessment, Protection.

* **Workshop on Hostile to tax evasion:**

To battle illegal tax avoidance exercises, Hostile to tax evasion Act-2009 and so on.

* **Credit The executives and Task Examination:**

Credit Evaluation, Credit value, 5C (Character, Capital, Limit, Ability, Insurance, Human Limit and so on.)

**Method of reasoning behind the Spotlights on Preparing and Advancement in Modhumoti Bank:**

Modhumoti Bank consistently attempts to concentrate on preparing and Advancement so as to-

* Creating a pool of promptly accessible and sufficient swaps for work force who may leave or climb in the association.
* Enhancing the organization's capacity to embrace and utilize advance innovation
* Building an increasingly proficient, compelling and exceptionally energetic group, which upgrades the organizations focused position and improves worker assurance.
* Ensuring satisfactory HR for venture into new projects.

A thoroughly thought out preparing project can assist a firm with succeeding. Modhumoti Bank attempts to make a program, which is organized with the organization's methodology and destinations and has a high likelihood of improving profitability and different objectives that are set in the preparation crucial.

Defining a preparation procedure requires tending to a progression of inquiries which is recognized by them-

* Who are the clients?
* Who are the contenders? How would they serve the market? What upper hands does Modhumoti Bank appreciate? What parts of the market have Modhumoti Bank overlooked?
* What qualities does the organization have? What shortcomings exist?
* What social changes are developing that will influence the firm?
* How to confront the dangers?

By recognizing the appropriate responses of this inquiries Modhumoti Bank build up a preparation program for their workers (Administrators, Agents and Fresher) so as to get the ideal yield that make them progressively dexterous in the financial segment simultaneously help to arrive at their ideal objective.

**Techniques of Evaluation:**

For evaluating the effectiveness of training program the performance based evaluation measure are used by Modhumoti Bank like:

* **Pre-post training performance method:**The principle issue here is the manner by which the worker does his work when preparing. That is, before joining the preparation program, staff profitability is estimated, and subsequent to preparing, efficiency is additionally estimated in correlation with the past one. This technique is the most broadly utilized strategy for assessing the viability of the preparation technique.

However, the EXIMBTI doesn't generally pursue this technique. This strategy for the most part utilized I Modhumoti Bank for the officials however not for the agents and fresher. This strategy is especially valuable for both the administrators and agents/fresher.

* **Post preparing execution technique:** In this strategy, learner execution is dictated by EXIMBTI after the preparation program. Key zones of concern are the way workers play out their dutiesand how to improve their effectiveness in each area of ​​activity and behavior through training, and how to complete tasks. EXIMBTI is reluctant to measure performance, so I don't always use this method.

The methods of training evaluation of Modhumoti Bank are:

* **Observation:** In the wake of finishing the preparation program, Modhumoti Bank assessors assess the working environment learners' exercises. This is the place direct perception is led. As a rule, this perception is aimed at learner students.
* **Test:** Modhumot Bank uses the most commonly used valuation method. Here, the trainee is given a paper with the question. Trainees are asked to answer the question in the context of the work being taught in the same job.
* **Reaction:** This method is utilized to decide the viability of a preparation endless supply of a preparation program. Here the student will be given a poll requesting remark on the general preparing program**.**
* **Costs and result analysis:**This educational program and results of the valuation. Investments in training, this does not give the desired result, if the loss of a certain type, this is compared with the results, because the costs.

**Chapter 5**

**Finding & Analysis**

**Findings**

**Productivity**

For many experts, the number of employees and offers job training increasing day by day. One way to increase employee productivity and train them by their work. Organizations should encourage employees to participate in their training.

**Benefit**

There is a wide variety of online training and development information. Many of these sites (listed later in this library) show why managers work for employees. These reasons include:

* Improved job satisfaction and morale among employees
* Augmented employee motivation
* Enlarged efficiencies in processes, resulting in financial gain
* Amplified capacity to adopt new technologies and methods
* Better innovation in strategies and products
* Abridged employee turnover
* Boosted company image, e.g., conducting ethics training (not a good reason for ethics training!)
* Risk management, e.g., training about sexual harassment, diversity training

**Need**

Training Needs Analysis (TNA) is the process by which a company identifies the training and development needs of its employees so that they can perform their work effectively. It includes a complete analysis of the training needs that are needed at different levels of the organization

**Frequency of Training**

Training duration is a quantitative factor related to the duration of training. Training frequency refers to the number of training sessions, such as a day or week of a given period.

**Comparison**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Name** | **Productivity** | **Benefit** | **Need** | **Frequency of Training** |
| NBL | manager told that by this training increase their productivity  | they try to give the benefit for all the employee but we give the special benefit for our best employee | Organization try to give the training according to the employees need  | 1 to 35 days |
| DBBL | This manager also give the same answer  | they give more facility for the best employee  | DBBL give training new employees  | 3 to 30 days |
| DBL | According to the DBL manager, an effective training enhance their productivity  | Yes, they provide special benefit for our best employee  | If the new technology arrives then they provide training about that technology to existing employees. | 1 to 60 days |
| PBL | they also give the same opinion  | they give promotion, bonus for our best productive employee | They analyze the performance of the employees & provide special training program to less efficient employees.  | 1 to 30 days |
| MBL | This said that some time some training not affect their productivity but most of the time it increase their productivity  | MBL provide increment, promotion or credit facility. | They provide training to both new & existing employees about new technologies, products etc. | 15 to 90 days |

**Analysis**

**National Bank**

Kishorgang branch Manager, National Bank Limited, said, there are 1/3 employees who got training in the last month. He told me the most of the employees increase their work productivity, more than half employees have reported that their training session were beneficial & employees fulfilled their need from their training session. In Kishorgang branch, accordingly employees’ statement they can maintain the work-life balance. According to the employee, they get effective training to do their job properly, many also said that which training they get that training is positively effect on their career. By this training they get motivated to do work better. Most of the employee answer that they cannot maintain the work life balance while the training period running and they get the reward for the best employee. Chart given below the Appendix.

**Dutch Bangla Bank limited**

Kishorgang branch Manager of Dutch Bangla Bank Limited also said the positive review. There are 2/3 employees who got training last two months ago. As a result many employees increase their work productivity, half of the employees have reported that their training session were effective & most of the employees can fulfil their need for this in there training session. Employee said that they get enough training to do job properly, they could not found that much effect for their career or promotion. Yes, whenever they get to learn new thing, new skill then they try to reflect those skill in their work. They also said, the training are held usually held in a particular day of which they are informed before so that they can maintain their work life balance and they give reward but not very often.Chart given below the Appendix.

**Dhaka Bank limited**

Kishorgang branch Manager of Dhaka Bank Limited said, 1/3employee got training for last quarter. He told that most of the employees increase their work productivity, more than half employees have reported the positive review about training session & half of the employees fulfilled their need from the training session. The employees of Kishorgang Branch got reward for participating and best performance of the training session. According to the employee, most of the employee agree that the training is effective, it also affect their career, they are motivated by this training, and sometime they face some problem to maintain the work life balance while the training period and they give reward to the best employee. Chart given below the Appendix.

**Prime Bank Limited**

Kishorgang Branch Manager of Prime Bank Limited said, 1/4 employee got training for last week. It is very necessary to get the tanning, I got to know .There are lots of benefits, Most of the Employee gets motivated through Tranning,they got to know the new things. Sometimes they get financial support for training from organization. Employees gets time to work equally, they find it’s very energetic through their regular life. At the end, I can feel Training is very effective for both the organization and also employee. Chart given below the Appendix.

**Modhumoti Bank Limited**

Dhanmondi Branch Manager of Modhumoti Bank Limited said, 1/2 employees got training for last month. They are motivated by this training, and sometime they face some problem to maintain the work life balance while the training period and they give reward to the best employee. According to the employee, they get effective training to do their job properly, many also said that which training they get that training is positively effect on their career. By this training they get motivated to do work better .In Dhanmondi branch, accordingly employees’ statement they can maintain the work-life balance.Chart given below the Appendix.

**Summary**

According to our survey, we can make a summary that all the employees get the proper training from their organization that helps them doing their duty properly as well as these are very much helpful for their career. These trainings help then to be motivated and they also get reward becoming the best trainee. Finally they can maintain their work-life balance.

On the other hand, according to managers’ survey, we can understand that National Bank Limited, Dutch Bangla Bank Limited, Dhaka bank Limited, Prime Bank Limited, Modhumoti Bank Limited provides proper trainings to develop their employees, resulting the productivity is increased. So, organization provides best benefit for it. Finally these banks keep continue this types of trainings regularly according every employee's need.

**Chapter 6**

**Recommendation & Conclusion**

**Recommendation**

Bank ought to arrange different trainings (administrative trainings, English language/perusing/composing preparing, fast client support trainings, and so on.) instead of just standard financial trainings for its workers.

* Training time for explicit trainings should be extended.
* Banks ought to organize on work preparing instead of off occupation preparing.
* Banks prerequisites to contract progressively able mentor to convey the preparation. Workers should get far reaching preparing on working and keeping up the product STELAR.
* No need investigation is accomplished for the representative before preparing; Banks should actualize need examination for its workers.
* The HR office should discover why workers think outside organization trainings are more valuable than in house trainings.
* Banks HR division should take thoughts concerning scheming the instructional course from the workers dependent on their insight.
* The return for capital invested the arrival on venture made towards preparing and advancement movement should be estimated. Representative must be responsive about the expense contributed by organization by implication and they will be urged to get the ideal outcome yield.

**Conclusion**

Banks are exceptionally practical in Bangladesh. The achievement of a bank relies upon the best client assistance of the brokers. Compelling preparing and advancement can grow exceptionally gifted investors who can work well for customers and accomplish consumer loyalty through suitable preparing and improvement process. Every one of the occupations. Composed and productive preparing can guarantee an upper hand for the representatives of the association. So this is the perfect time for Bangladeshi financial HR offices to start viable worker preparing and advancement programs, successfully executing HR.

There is sufficient proof to show that workers who were prepared all the time are the ones who give a more excellent administrations to the clients. To build up a coordinated and proactive preparing and improvement system there is necessity of reasonable corporate culture as opposed to impromptu projects. In a help arranged industry, for example, banking, individuals are among the most significant resources and a bank should proficiently deal with its workers during each period of work in this focused field. It is reasoned that open division banks embrace preparing and advancement programs for their representatives to expand their proficiency. Banks give preparing projects to upgrade their insight and abilities to fulfill the clients. Development of banking area in Bangladesh is the consequence of gifted labor which is the result of preparing and improvement.

The preparation and improvement Data of NBL, DBBL, PBL, MBL, DBL are classified. I was not permitted to have all the data. The report was set up with the restricted data gave, my perception, and help of the bank administrators and Worker and all the accessible data on the web. I have confronted numerous challenges in my Task report, I am having the option to do the duties effectively. Finally, I truly accept that the information I have picked up from my venture reports would be useful for my future occupations up all things considered.

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**Appendix**

**Appendix – 1**

**Manager Part**

1. What type of training do you provide in your organization?
2. Does this training increase your organization productivity?
3. Do you provide any benefit for best productive employee after getting trained?
4. Do you provide training according to the need of the employees?
5. What is duration and frequency of your training?

**Appendix – 2**

**Employee Part**

1. Do you get the effective training to do your job properly?
2. Does this training have any effect in your career (promotion)?
3. Are you motivated to work better for the organization by this training?
4. Are you able to maintain work life balance while the training period?
5. Do you get any reward if become the best trainee?

**CHART**