



Internship Report on

**“Training and Development” practice at IDLC Finance Limited**



Internship Report on  
**“Training and Development” practice at IDLC Finance Limited**

**Submitted To:**

**Jakowan**

Assistant Professor

School of Business and Economics

**Submitted By:**

**Syed Mehedi Hasan**

ID: 111 171 133

BBA Department

**Submission Date:** 16/10/2022

## **Letter of Transmittal**

Date: 16/10/2022

Jakowan

Assistant Professor

School of Business and Economics

United International University

Dhaka 1212

**Subject:** Internship report of “Training and Development” practices at IDLC Finance Limited

Dear Sir,

With due respect, I am submitting my internship report on the “Training and Development” practices at IDLC Finance Limited. This report will provide information about training and development-related issues. I have found the study quite attention-grabbing, beneficial, and insightful.

I tried my best to prepare a unique report. The report will provide a clear concept of the effective training and development practices at IDLC Finance Limited.

I hope you will consider the mistakes that may take place in the report in the spite of my best.

Yours sincerely,

Syed Mehedi Hasan

ID: 111 171 133

BBA Department

United International University

## **Index of Similarity Certification**

Title of the report: “Training and Development” practices at IDLC Finance Limited

Student Name: Syed Mehedi Hasan

ID: 111 171 133

Supervisor: Jakowan

Department: BBA

I confirmed that my internship report is unique and I did not employ any unethical practices.

**Syed Mehedi Hasan**

---

**Signature**

## **Acknowledgment**

At 1<sup>st</sup> I want to thank Allah for giving me the strength to complete my internship tasks.

Also, I want to express gratefulness to my supervisor, **Jakowan (Assistant professor)** School of Business and Economics, at UIU for his helpful support. I am looking forward to completing my internship report under his supervision.

In addition, I want to show my gratitude to:

### **Alawol Ahamed**

Head of Alternate Sales Channel

IDLC Finance Limited

### **K. M. Ashraful Haque**

Assistant Manager, Product and Business Management

IDLC Finance Limited

### **Aminul Islam**

Officer

Product and Business Management

## Executive Summary

IDLC Finance Limited is one of the renewed non-banking financial companies in Bangladesh. It started its operation in 1985. It has different kinds of products and services. IDLC Finance is the mother company. I have done my internship at IDLC Finance Limited and my topic is “Training and Development” practices at IDLC Finance Limited.

HRM is the most important resource in any organization. To gain a competitive advantage HRM is needed. To maximize the employees’ performance level, “Training and Development” is the most necessary factor. This report contains the summary of “Training and Development” practices at IDLC.

The 1<sup>st</sup> chapter contains the report context, objective of the report, motivation, scope, limitation, and methodology.

The 2<sup>nd</sup> chapter presents the company overview and history.

In the 3<sup>rd</sup> chapter, I describe the literature review of Human Resource management.

In chapter four, I discuss the “Training and Development” related issues.

In chapter five, I go into my internship experience, including my task, position, responsibility, skill, and knowledge.

Finally, in the last chapter, I finished this report by including the conclusion, understanding, and recommendation.

## Table of Contents

<b>Executive Summary</b> .....	6
<b>Chapter-1: Introduction</b> .....	10
1.1 The Report Context .....	10
1.2 Objective of the report .....	10
1.3 Motivation of the report .....	11
1.4 Scope of study .....	11
1.5 Limitations of study .....	11
1.6 Methodology of study .....	12
<b>Chapter 2: Company overview</b> .....	14
2.1 Overview of IDLC Finance Limited: .....	14
2.2 Strategic objectives of IDLC Finance Limited: .....	14
2.3 Mission.....	15
2.4 Vision.....	15
2.5 Core values of IDLC Finance Limited.....	15
2.6 Products and Services .....	15
2.7 Capital Market .....	16
2.8 Integrated Business process of IDLC Finance Limited .....	17
2.9 SWOT Analysis of IDLC Finance Limited .....	17
<b>Chapter 3: Literature Review on HRM</b> .....	20
3.1 HR Functions .....	20
3.2 Job Analysis and design.....	20
3.3 Employee selection .....	21
3.4 Training and Development.....	22
3.5 Performance Management .....	22
3.6 Pay Structure:.....	23
3.7 Employees relations .....	23
3.8 Change Management.....	24
<b>Chapter 4: “Training and Development” practices at IDLC Finance Limited</b> .....	26
4.1 People are developed via training .....	26
4.2 Major focus area of personnel (Training and Development) at IDLC Finance Limited:.....	27
4.3 Types of training arranged by IDLC Finance Limited.....	29
4.4 The objective of IDLC Finance Limited Training and Development .....	30
4.5 Importance of T&D at IDLC Finance Limited: .....	30

4.6	Effectiveness of the training and development at IDLC Finance Limited:.....	31
4.7	Findings of the study.....	32
<b>Chapter 5: Internship Experience.....</b>		<b>34</b>
5.1	Responsibility and Duties:.....	34
5.2	Training as an intern:.....	34
5.3	New Skills.....	34
5.4	Academic Knowledge:.....	34
<b>Chapter 6: Conclusion and Recommendation.....</b>		<b>36</b>
6.1	Recommendation:.....	36
6.2	Key Understanding.....	36
6.3	Conclusion.....	36
<b>Chapter 7: Reference.....</b>		<b>38</b>
References.....		38

# **Chapter One:**

## **Introduction**

# Chapter-1: Introduction

## 1.1 The Report Context:

I started an internship with IDLC Finance Limited, a non-bank financial company. As an intern, I worked in their **Alternate sales department** and develop my report based on my findings. Human resource is the inbound sector in the corporate world. Most of the company are accentuating HRM practices. To gain the long run success HRM is a very important factor. Training and development are one of the most critical components of HRM. To improve the employees' performance level, IDLC develops many pieces of training programs to overcome job-related problems. In my internship report, my main target is to find out the effectiveness of employee training and development programs at IDLC Finance Limited.

## 1.2 Objective of the report

Under the direction of Jakowan Sir, assistant professor at United International University, the internship report has been created. The main objective of the report is to provide the information about training and development process of IDLC Finance Limited.

### *Main Objective-*

- The main objective of the report paper is to find out the (Training and Development) process of IDLC Finance Limited.

### *Specific Objective-*

- To learn the organizational work process.
- To learn the academic purpose.
- To know the training and development process.
- To identify the banking function of IDLC Finance Limited.

### 1.3 Motivation of the report

This analysis's main goal is to provide a clear image of how HR professionals are conducting training programs for changes in business sectors as well as changes in work patterns. As a result, I made the decision to carry out research in the HR department of IDLC Finance Limited in order to gain better knowledge and discover how standard HRM practices have evolved.

### 1.4 Scope of study

The study is beneficial since it may be utilized to inform scholarly comparisons and policy choices. This highlights the requirement to use best practices for human resources when it comes to depending on the business plan, balancing supply and utilization with expected demand. Maintaining the difficult duties at all times and keeping the needed knowledge, skills, and abilities to successfully accomplish IDLC Finance Limited's goal. It was the goal of these studies to help management more effectively link their HR methods with evaluating employee performance. I've got very simple access to details on human resources divisions. Therefore, I focus on the current methods of human resource management.

### 1.5 Limitations of study

The HR department is not an easy department to go through. It is very tuff for me to get information about the HR process.

While completing the study, I have to face some problems-

- Although the internship program has been made for 4 months, there is a short time to get the core knowledge about the organizational HR process.
- IDLC maintains a very busy schedule. So, they are not always able to provide enough time for supporting me to complete my report paper.

## 1.6 Methodology of study

### *Primary data:*

- Primary data has been collected through face-to-face communication.

### *Secondary data:*

- Annual report of IDLC Finance Limited.
- Official website of IDLC Finance Limited.
- Documents of IDLC Finance Limited.
- Different website

# **Chapter Two:**

## **Company Overview**

## Chapter 2: Company overview

### 2.1 Overview of IDLC Finance Limited:

Over the past 30 years, IDLC group has become the largest non-bank financial institution in Bangladesh. Industrial Development Leasing Company of Bangladesh Limited (IDLC), formerly known as IDLC Finance Limited, is a multi-product non-banking financial institution with its main office in Dhaka, Bangladesh.

IFC of the World Bank initiated the creation of IDLC in 1985. The International Finance Corporation, the German Investment, and Development Firm, the Korea Development Financing Corporation, the Aga Khan Fund for Economic Development, the Kookmin Bank, IPDC Finance Limited of Bangladesh, and Sadharan Bima Corporation collaborated to develop the company. Since then, it has developed into a completely local financial organization.

It provides financial services such as Deposits, Treasury products, corporate financing, Structured finance, Small and Medium Enterprise (SME) credit products, Supplier and Distributor lending, and Retail finance. The company is committed to sustainable business practices and strong financial performance.

IDLC is regularly recognized by independent bodies. Through its three subsidiaries, IDLC Investments Limited, IDLC Securities Limited, and IDLC Asset Management Limited, the IDLC group also offers merchant banking, stock brokering, and asset management services.

### 2.2 Strategic objectives of IDLC Finance Limited:

- Maintain strong founding.
- Retain and develop talented employees.
- Improving operational efficiency.
- Core banking platform.
- Gain sustainable growth.

## 2.3 Mission

- Focus on quality growth, superior consumer experience, and sustainable business practices.

## 2.4 Vision

- Best financial brand in the country.

## 2.5 Core values of IDLC Finance Limited:

- Focus on the customers.
- Easy process.
- Eco-friendly.
- Equal opportunity for everyone.
- Fair and trustful.

## 2.6 Products and Services:

- ✓ **SME:** The SME division provides an amount of money for small and medium enterprises such as steel companies, cement, plastics, textiles, and others.
  - ❖ **Small enterprise financing-** SME term loan, Women entrepreneur loan, Working capital loan, Seasonal loan, Commercial housing loan, Commercial vehicles loan.
  - ❖ **Supply chain financing-** Distributor financing, work order financing.
- ✓ **Consumer:** In this division, IDLC Finance Limited offers home loans, car loans, and personal loans.
  - a. **Home Loan-** Apartment/house purchase, building construction, commercial space purchase, home equity, affordable housing finance solution.
  - b. **Car Loan-** New car, recondition car.
  - c. **Personal Loan-** Secured, Unsecured.

- ✓ **Corporate-** In this division provides term loan/lease financing, bridge loan, and working capital loan. As well it's also including structured finance solutions and green banking solutions.
- ✓ **Deposits-**
  - a. Regular deposits- Flexible term deposits, monthly earner deposits, quarterly earner deposits, triple money deposits, and double money deposits.
  - b. Digital deposits- Online deposits, Digital DPS.

## 2.7 Capital Market:

IDLC Finance Limited's capital market is covered by three subsidiaries such as IDLC Securities Limited, IDLC Investment Limited, and IDLC Asset Management Limited. Today all these subsidiaries have created their own platforms in terms of technology, working processes, and practices.

Name	Products and Services
IDLC Securities Limited	<ol style="list-style-type: none"> <li>1. Cash account</li> <li>2. Margin account</li> <li>3. Easy IPO</li> </ol>
IDLC Investment Limited	<ol style="list-style-type: none"> <li>1. Investment banking services</li> <li>2. Cap Invest</li> <li>3. Discretionary portfolio management</li> </ol>
IDLC Asset Management Limited	<ol style="list-style-type: none"> <li>1. Mutual funds</li> <li>2. Alternative Investment fund</li> <li>3. Institutional fund management</li> </ol>

## 2.8 Integrated Business process of IDLC Finance Limited-

### ➤ **Resource-**

- a. Funds
- b. HR
- c. Natural resource
- d. Policy incentive
- e. Intellectual capital



### ➤ **Partnership-**

- a. Bank
- b. Shareholders
- c. Depositors
- d. Vendors
- e. Regulator
- f. Inventors



## 2.9 SWOT Analysis of IDLC Finance Limited-

### ➤ **Strengths-**

- a. **Strong Corporate Identity-** IDLC Finance Limited is a leading financial company in Bangladesh. IDLC Finance won the (ICAB award for the best-published accounts in 2002, 2003, 2005, 2006, 2007, 2014), as well as IDLC, received the 1<sup>st</sup> ICMAB national best corporate award in 2007. The share price of IDLC Finance Limited is the highest in the marketplace.
- b. **Strong Employee Bonding-** IDLC Finance Limited employees are the major asset of the organization. The strong company culture is another strength of the company.
- c. **Performance-** IDLC provides free customer service to its clients.

- d. **Work Force-** The HR division of IDLC is perfectly managed. The employees are not feeling suffocated by the authority. This empowered environment makes this company a better place for employees.
- e. **Modern Technology-** IDLC owned the state of art information technology in Bangladesh regarding operating financial services. IDLC Finance has its wholly subsidiary information technology so that IDLC does not depend on other IT companies. IDLC uses Integrated Software Application Suite (IISASF) software which is different from others.

➤ **Weakness-**

- a. **More innovative service-** In the competitive market IDLC Finance Limited should come up with new, affordable, and attractive services.
- b. **Limited Scope of investment-** As a Non-banking financial institution, IDLC has not had enough scope to invest.

➤ **Opportunity-**

- a. **Network-** By utilizing the goodwill IDLC Finance may increase its profitability.
- b. **Huge Market-** IDLC Finance Limited has huge potential among the non-banking sectors. Many large organizations/groups are its corporate clients.

➤ **Threats-**

- a. **New NBFIs-** New Non-banking financial institutions and other private bank possess a serious threat to IDLC Finance Limited.
- b. **Existing Competitors-** Competition among the existing service providers in the area of commission, interest rate, and other various facilities.

# **Chapter Three:**

## **Literature Review on HRM**

## Chapter 3: Literature Review on HRM

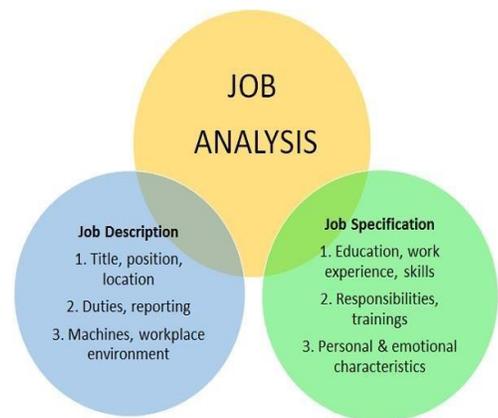
### 3.1 HR Functions

The function of HRM is an important area of the organization. It is a part of the management process to control organizational activity. To achieve organizational objectives and sustainable competitive development HRM operation is a very significant element.

A particular functional area of HRM- Job analysis, Design, Recruitment, Selection, Training and development, Performance management, Employee safety, workplace safety, Pay structure, Incentives/Benefits, Labor/Employee relation, and organizational structure.

### 3.2 Job Analysis and design-

Establishing the essential criteria of the roles at your company may help you attract the best candidates, create pay scales that are competitive, and ensure that your company is operating as effectively as possible. The method of defining jobs that we're using is called "job analysis." Job analysis is the process of gathering information about a specific job, including the necessary responsibilities, hard and soft skills, qualifications, education, expected outcomes, interaction needed (internal and external), performance standards, working conditions, etc. An efficient job analysis procedure makes ensuring that staff members are properly taught, understand the demands of their jobs, and are paid fairly.

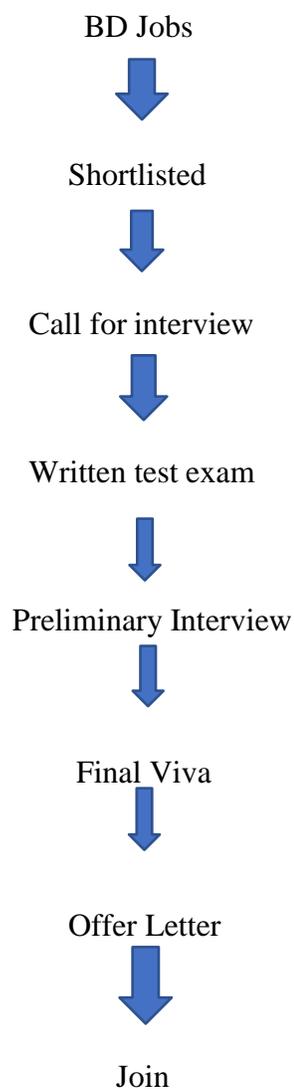


### 3.3 Employee selection-

Employee selection describes the procedure of interviewing, assessing, and choosing an individual for employment based on particular criteria (qualifications, skills, and experience). Choosing the best candidate is only one aspect of selection.



#### *IDLC Finance Limited Selection Criteria-*



### 3.4 Training and Development:

Training is a very important role that can create a change in an individual to improve their performance in the job sectors. In this process knowledge, skill, and ability are involved. By training the individual can learn how to work properly. Training can develop the career path of individuals. Investment in training measures and the implementation of development schemes are becoming increasingly acknowledged as vital elements of HRM.



It's crucial to understand the distinction between organizational coaching and training. Despite having similar sounds, they have diverse functions. The goal of organizational coaching is to improve knowledge and abilities. Its main objective is to promote positive transformation via improved leadership and culture change.

### 3.5 Performance Management:

Performance management focuses on individual performance and development. It is used to ensure that the individuals' outcomes fulfill the organizational goals. Performance management is a process of ensuring the activity meets the organizational goals in an effective and efficient manner. It also shows how the employees work together, and monitor and reviews an employee's work objectives and overall contribution to the company.



### 3.6 Pay Structure:

Pay is an important feature of HRM. The pay system has an important role in implementing strategies. Pay structures, also known as wage structures, are categorized pay scales for different job types. Compensation ranges are often included in pay structures, which means that each pay grade is bounded by a minimum and maximum salary number. The employee will feel satisfied with their pay. If what they are getting from the time, energy, and other contribution. If they feel that their contribution exceeds rewards from the organization and job.

*IDLC Finance Limited pay system:*

- SIS (Systemic Incentive Structure)- Monthly, quarterly. Salary is the same within the designation at IDLC Finance Limited.
- APB (Annual Performance Bonus)- Yearly KPI, Initiate at the beginning of the year.

### 3.7 Employees relations:

It is referring how to manage the relationship between employers and employees. Good relationship in the organization provides fair treatment to all employees so they will be committed to their job. The relationship that employees at a company have with one another is referred to as employee relations.

For a productive workplace, the workers must feel at ease with one another. The primary responsibility of team leaders and superiors is to prevent conflicts within the team and promote positive working relationships. It is a part of a human resource strategy. Employee relations focus on some issues such as pay and benefits, supporting work-life balance, and safe working conditions.

### 3.8 Change Management:

- **Structural Change-** During structural change top management aided by consultants, attempts to reconfigure these parts to get overall performance. Example- SOP (Standard operational procedure- Temporary change in the organization)
- **Cost Cutting-** It is focused on the elimination of unessential activities. Example- In the covid-19 situation working from home is an example of cost-cutting.
- **Process Change-** This change focus on altering how things get done. For example- IDLC have up to date software systems to work in a complex situations.
- **Cultural Change-** These programs focus on the human side of the organization. It is a relationship between management and employees. Example- Separate unit in the organization.

# **Chapter Four:**

**“Training and Development”**

**At IDLC Finance Limited**

## **Chapter 4: “Training and Development” practices at IDLC Finance Limited**

### **4.1 People are developed via training:**

A firm hires a team that is eager to learn and develop. Employees that are passionate about their work and professions want to acquire new skills that will help them perform better as well as understand more about their organization. Training is a win-win situation for everyone. Training initiatives improve leadership knowledge and understanding. IDLC is aware of how training may increase productivity and profitability. The Company's training policy is applicable to all employees and seeks to ensure that the right training helps people to perform at a level that is satisfactory to the Company.

Although we place a strong emphasis on training and development opportunities, employees are also urged to take charge of their own growth. We spend a lot of time and effort on our employees' personal and professional development since we view them as our most precious asset. IDLC has a separate team for training and the training program is set by the training calendar/schedule.

IDLC is aware of how the training is to maintain its effectiveness and profitability. The goal of the company's training policy, which applies to all the employees in the organization, is to guarantee that the right training is accessible so that people may perform at a level of satisfaction in their professions. IDLC creates and implements learning and development projects of the highest caliber.

Since they view their people as their most precious assets, they spend a lot of time and energy helping them both personally and professionally. Through appropriate training programs and workshops both domestically and abroad, IDLC encourages and supports its employees to take the training program. The IDLC Training team classifies the training program and performs the program in accordance with the findings of the Training Needs Assessment (TNA).

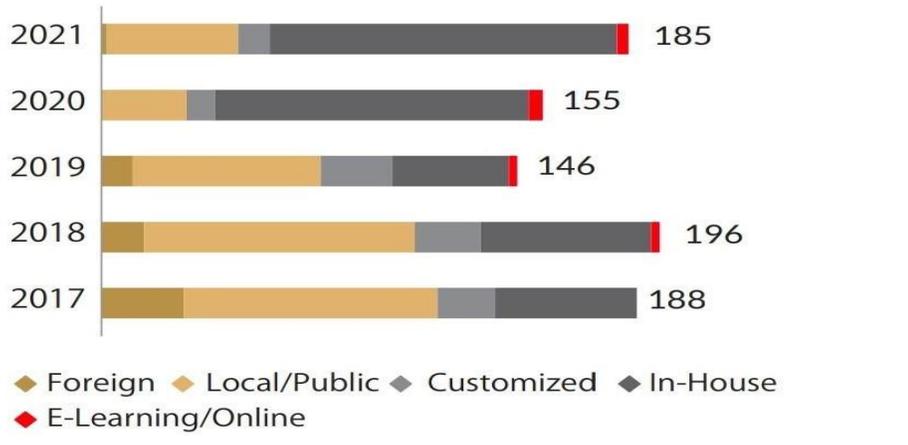
4.2 Major focus area of personnel (Training and Development) at IDLC Finance Limited:

Entry Point	Manage Self
<ol style="list-style-type: none"> <li>1. School of Warrior- Inhouse training for RM (Relationship Managers).</li> <li>2. Orientation for new employees- Includes a guide for customer services, code of conduct, and green office guide.</li> </ol>	<ol style="list-style-type: none"> <li>1. Soft skill</li> <li>2. Self-development</li> <li>3. Technical skill</li> </ol>

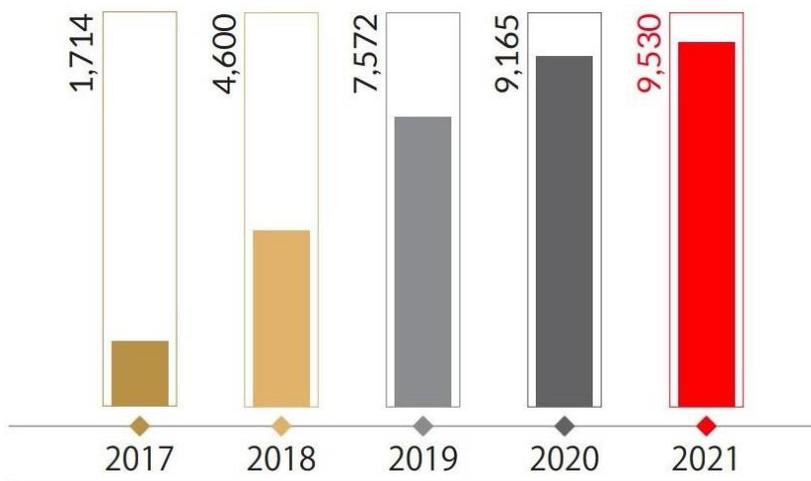


Manage others	Manage Managers
<ol style="list-style-type: none"> <li>1. Team building program</li> <li>2. RM (Risk Management)</li> <li>3. Project Management</li> <li>4. Communication skills and ability</li> </ol>	<ol style="list-style-type: none"> <li>1. Capacity development</li> <li>2. Core business training</li> <li>3. Performance management</li> </ol>

Our employees take both traditional and e-training to grow their KSA. In recent years we have made concerted efforts towards promoting e-training. The **covid-19 situation** has given us the opportunity to invest in developing in-house trainers and arrange many in-house training programs. The sales force training hours of IDLC have increased by 3.98% better service quality to the customers.



Number of Training by Types of Training



Sales Force Training Hours

#### 4.3 Types of training arranged by IDLC Finance Limited:

- **Local Training-** This includes participating in drills, parades, demonstrations, and exercises referring to work done by a Reserve Forces officer or member at a local headquarters. IDLC maintains this local training process for their employees to get more KSA which will help to complete the task with the match of the organizational standard.
- **Foreign Training-** It indicates that the training program is carried out overseas. For the top and midlevel authorities, IDLC organizes a lot of international training. These training sessions are organized by IDLC by international instructors mostly in Malaysia, Singapore, and Bangkok, USA. This makes this training incredibly beneficial.
- **Customize Training-** It is defined as the program that is mostly carried out when a group of employees needs the same type of training. The IDLC training team chooses the best trainer and training facility based on the program's needs.
- **In-house training program-** When employees receive training on the company's facilities, this is referred to as in-house training. These training sessions are led by an IDLC trainer.
- **Public training program-** According to the TNA, the IDLC nominates personnel for the training programs that are organized by various local training institutes. IDLC is particularly interested in helping its staff grow by providing them with extensive training. IDLC organizes internal, external, and public training. For this reason, the firm is investing a certain amount of money in training and development.
- **On-the-job training-** "On-the-job" training, is a technique for providing training to employees of IDLC Finance Limited while they are working. The purpose of training is to familiarize the IDLC employees with the everyday working environment, therefore throughout the training time, the employees will gain first-hand experience with tools, materials, machinery, equipment, etc.
- **Off-the-job training-** "Off-the-job" training is a type of instruction that is completed for a set amount of time at a location other than the real workplace. The purpose of IDLC Finance Limited is to provide training somewhere other than the workplace to give the employees a stress-free setting where they may focus only on learning.

- **Leadership training-** IDLC Finance Limited attempts to develop its employee's leadership abilities. Many different media, including video, audio, live speaking, seminars, online classes, and others are used by businesses to deliver this training.

#### 4.4 The objective of IDLC Finance Limited Training and Development:

IDLC Finance Limited has a policy that states the company's employee training and development philosophy. Every year IDLC Finance Limited conducts 4 to 8 training programs. Every training opportunity must need to perform the job requirements. The objectives of the training and development are-

- Help to perform more effectively in their job.
- T&D need for the employee's future growth.
- Build effective work teams.

#### 4.5 Importance of T&D at IDLC Finance Limited:

Training and development help in optimizing the HR division which helps the employees to achieve the goals of the company. T&D provides the opportunity and broad structure for the development of HR as well as develop the growth of the employees at IDLC Finance Limited. It will increase the employees' knowledge and skill level of the employees which helps the company to get a more profitable situation in the competitive market.

#### 4.6 Effectiveness of the training and development at IDLC Finance Limited:

IDLC Finance Limited identifies the right training requirements by analyzing the individual career plan, organizational requirement, and current job role analysis, exploring overall performance, performing individual assessments, and considering the industry.

##### **Types of methods used for the training programs-**

- **Coaching-** Giving an employee continual feedback at the organization. An employee has the chance to learn about certain elements of his or her performance in "real-time" and to take part in determining the ideal behavior to adopt or alter for success.
- **Monitoring-** Observe the activities.
- **Role-playing-** Roleplaying is the act of altering one's behavior to play a part, either deliberately or subconsciously to act out an adopted character or fulfill a social role.
- **Case Studies**
- **PowerPoint presentation.**
- **Instructor**

##### **The steps are taken to make the long training session not boring for the employees-**

- Analyze the need so that it will be very easy to evaluate the problems and identify the solution.
- Analyze the past training of the employees.
- Group work in the training session.
- Tell the stories.
- Use some games to make the training more attractive.
- Avoid the workplace as a training venue.
- Reward and prizes in the training session.

### **Impact of inadequate HR training-**

Low performance is one of the most obvious outcomes of having a weak training program. Employees who have not been trained properly will produce less work. Less knowledge and training lead to a lower level of performance, resulting in less profit.

IDLC Finance Limited use objective measurements to assess what trainers know or can do that they didn't know or couldn't do before training. Use a control group of employees who did not attend the training session to compare their performance to employees who received training.

### **Analyze the after-training benefits:**

- Analyze the quality of work/services.
- Analysis of different types of skills.
- Analysis of the behavior of the employees.

### **4.7 Findings of the study:**

- After analysis of the data, we can say that the training that IDLC Finance Limited organizes for its employees is meeting the expectation.
- IDLC Finance Limited practices proper HRM guidelines.
- Their training and development process is very strong and fulfills the job requirements.
- As a Non-financial institution, they provide a wide range of client services.
- The training objective must be clear to the employees, and the employee knows why they are taking this training.
- There is a reward system in the training process.
- IDLC Finance Limited is improving its training process day by day.

# **Chapter Five:**

## **Internship Experience**

## Chapter 5: Internship Experience

I started working as an intern at IDLC Finance Limited on 5<sup>th</sup> June and am still there. During these four months, I had several opportunities to learn about the activities of IDLC. I am very lucky to be a part of IDLC Finance Limited. I've made many mistakes but they never humiliated me. They showed me how to solve problems effectively and efficiently. I am enjoying my internship.

### 5.1 Responsibility and Duties:

- Handle the bank statement information of the vendors.
- File scanning
- Identify the missing phone number and email address of the clients.
- Collecting the NID information of the vendors by using the software (Ocas)
- Report preparation.
- Handling the LA agreement forms.
- Making phone calls to communicate with the Clients.
- Checking the paper of the vendors.

### 5.2 Training as an intern:

I joined one internal training which is given by our alternative sales team based on the IDLC Finance Limited sales operational details activities.

### 5.3 New Skills:

My interpersonal ability improves throughout my internship. To work with co-workers, as well as the cross-functional team my communication skill develops more than before. Also, I learned how to use the Ocas software.

### 5.4 Academic Knowledge:

I couldn't apply the academic knowledge in my activities because my employment requirements were largely tied to Sales operations.

# **Chapter Six:**

## **Conclusion and Recommendation**

## Chapter 6: Conclusion and Recommendation

### 6.1 Recommendation:

After completing the study, I gain some particular knowledge about Human Resource Management at IDLC Finance Limited.

Following is my recommendation:

- 1<sup>st</sup> of all the main important activity is the recruitment process which is well designed.
- They ensure how the employee adjusts to the internal environment in the organization.
- Dealing with the customer is also most important for the organization.
- They have drawn attraction for clients in the competitive marketplace.
- IDLC Finance ensure that qualified employees will be applied for the job vacancy.

### 6.2 Key Understanding:

The HR department is a very important part of the organization. They analyze the TNA and also arrange the training session properly which can help the employee to do their job activity effectively and efficiently. IDLC Finance ensures that the performance of the employee must match the organizational standard. The HR department is always seeking to include non-monetary incentives for employee welfare. During the pandemic situation, they made some changes such as conducting interviews and the selection process online, providing online orientation, online training programs, etc. Their organizational culture also encourages the employee to learn many activities.

### 6.3 Conclusion:

IDLC Finance Limited ensured sufficient training programs throughout the year. But need to more focus on smooth HR operations.

# **Chapter Seven:**

## **Reference**

## Chapter 7: Reference

### References

- IDLC Finance Limited . (2017, 02 02). *IDLC Finance Limited* . Retrieved from IDLC Finance Limited Web Site : <http://idlc.com/about.php>
- IDLC Finance Limited . (2017). *Our Subsidiaries* . Retrieved from Wayback Machine : <http://www.idlc.com/Subsidiaries.php>
- IDLC Finance Limited . (2021 ). *Annual report 2021*.
- Periyasamy, R. (2022, 03 02 ). *Organizational Development training* . Retrieved from apty.
- Sur, S. (2015, 12 21). *HRM practices at IDLC Securities Limited* . Retrieved from file:///C:/Users/ASUS/Downloads/Final.pdf
- Tamim, A. (2015). *The effective HRM practices in the organization* .