A project on Training and Development Practices in Banking Sector of Bangladesh

Submitted To

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School of Busniess & Economices

United International University

Subject: **Submission of the project report on *Training and Development practices in banking sector of Bangladesh.***

Dear sir,

In understanding with the necessities to finish the Project Report I have arranged this report on the "Training and Development" practices in banking sector of Bangladesh. The report centers around the fundamental practices of Training and Development and is set up based on the HR lessons gained from my undergraduate courses at United International University. In any case, I need to thank you for the assistance and bearing you have surrendered me during setting this report.

Thusly, I am presenting my report, trusting that you will esteem my valuable and definite philosophy. In case of any further explanation or elaboration or any kind of inquiries about the report, you are for the most part allowed to have conversations with me about those.

Thank you

Sincerely Yours,

…………………

Irin Khan Sheba
ID 111 141 259
Program: BBA
Major: Human Resource Management

Acknowledgement:

Every one of the commendations are for Almighty ALLAH who grants me with His endowments to make this report finished inside the given time period. An undertaking over a period can be powerful with the exhortation and backing of well-wishers. I recognize this open method to offer my thanks and appreciation to the entirety of individuals who urged me to finish this undertaking. Regardless of anything else I am incredibly obliged to my transitory occupation Supervisor Dr.Abu Saleh Md.Sohel-Uz-Zaman not only for allowing the opportunity to set up the report yet also for giving me a great arrangement of help to improve the segments of this report. Without his backings and proposition this examination would not have been possible for any situation and for giving critical exhortation in the productive satisfaction of this undertaking. The assistance that he gave genuinely empowers the development and flawlessness of the Project to program. The collaboration is much without a doubt esteemed. I may to offer thanks toward his for giving me such huge subject as my Project report.I'm similarly obliged to Md Mahbubur Rahman guildline who is officer HR director in Mutual Trust Bank Limitedin Mirpur Branch and Azizullhoq head officer of motijheel part of prime bank for helping me during this troublesome pandamic situation to preapre my project.

Finally, I express gratefulness to all of them for giving huge recommendations and data to set up this report and if I have wrongly fail to incorporate giving credits need to recognize the unassuming conciliatory conclusion in light of the fact that without their assist this report with being lacking.

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Excutive Summary:

The report paper illustrate thatTraining&Development pratices in Bangladesh's banking sectors.The report is guided to presuming that a clear idea of MTB &PBL training activites and their practices. However, to making the report is to scan the essential of choching practices in the banking sectors. Mainly the objective of this report is lead to all understanding of two bank's training & development pratices. That report is mainly divided into six part. Main part depends on the presentation of the report,that is includes topices such as background, objectives, methodologies & limitation of the report.The second and nextlead to the companies short histroy and banking activities.After that is bascically the literature review part of the both bank. chapter five fininding &analysis the training parctices of the both bank. Lastly, the last Chapter indicates the recommandation and summarize the study with a concluation.

Chapter 01

Introduction:

Training and development is a significant sector of the human resource headway. Training and development assumes a crucial part in the always growing cutthroat worldwide market , where people groups expectation and interest is raising for the quality, administration and in this way the lower costs because of the development of mechanical upgrade, Though numerous sorts of inexpensive benefit exist they are insufficient acceptable and sustainable in quality . Not very many sustainable upper hands are pretty much as great as human resources of an organization since it creates , reinforces and changes the way of life of an organization .Training and development is the main consideration for an organization having a significant effect on retaining better human resources than accomplish sustainable seriousness on the lookout .Training and development program ought to be planned so that it can upgrade workers abilities up gradation of existing information and assists with acquiring new abilities and learning by creating inner and outside equity. These papers on training and development make for bank sector exploiting commonly utilized systems and occasions.

Background of the Study:

This report mainly surveys the various sides of the Training and Development cycle and practices of the organizations. Training and Development are a sector which influencing each space of an organization from the creativity, the creation level to accounts sector Organizations are in every case continuously trying to gain an upper hand since they generally attempt to zero in on the most proficient method to rival the contenders .It is fundamental for them to distinguish the need of Training and Development practices in the association. It is truly fundamental on the grounds that the organizations need to address each worker's requirements of Training and Development practices in the association. So the absolute part of this examination talked about successive phases of the organization may insight in order to ensure to give the right preparing to every candidate is picked for the work. Of course, the essential side of this report centers around to review how definitely this ought to be conceivable.

Objective of Study:

The principal causes backward constructing the documents coaching strategies practical of the bank and for this. Mostly, my common aim is to finished the BBA course at UINTED INTERNATIONAL UNIVERSITY.

- **Primary Information:**
  For this pandemic time it was to gather the first data from the bank area. Thus, in that time some cases are up warding each day. So that that's why I mostly collected information by some inquiryor question that it could be open and near at hand that's means elective and straight type. I collected data by-
  - Email
  - Phone call
  - Online messages

- **Secondary Information:**
  Secondary information collected by-
  - Previous Bank Records
  - Collected from Internet
  - Search from some internet website
  - As well as some other resources Such as, Bank
  - Online Articles

Methodology:

That report is making by collecting and gather necessary and second fiddle data. Mainly origin the information helps of the manager or the officer too MTB & PBL. When I do some inquiry and as well as they also responses all question and for causes that data was too much inhibitory with the company as they desire to remain these private. This report generally I asked them some questions and that they also respond to my all question and for that reason that information was extremely hard in the organization as they require to stay these private. This report generally is Presentive in nature. Data was assemble between necessary and supplemental origin.

Scope of the study:

This report has been prepared by the helps of online discussion with bank officer. At the timewhen I making the report, I had an remarkable possibility to have all kind of data and all types of HR coaching practices rehearsed through the two bank.

Limitation of the study:

The official is extremely friendly environment however they're too assumed to ever allow to get the private data from both of the bank. Some restrictions have this assignment.

- Busy working weather.
- Information doesn't enough
- Idea couldn't gather due to secretly of business.

CHAPTER –02

Company profile:

Prime bank might be a peck-level cutting edge nearby full help bank in Bangladesh set up in 1995. Settled inside focus of Dhaka's busting monetary center Uttara, the bank's operational impression is spread wherever the country with 146 branches and 170 ATM areas. It totally was consolidated under the organizations demonstration of 1994. It's expressing at now of the bank in Bangladesh which sticks to generally standard in banking and asset. The accomplices are acknowledged characters inside the circle of trade and business and their stake goes from transportation to material and cash to energy and so on Retail banking and purchaser banking truly from industry to creating and land to programming prime bank is that the title accomplice of the 2013 appearance of Bangladesh chief group cricket competition.

Mission:

That empower each student to holistically develop his or her social, intellectual, physical and emotional capabilities and hereby become a life- long learner, productive citizen and fulfilled as a responsible and caring soul.

Vision:

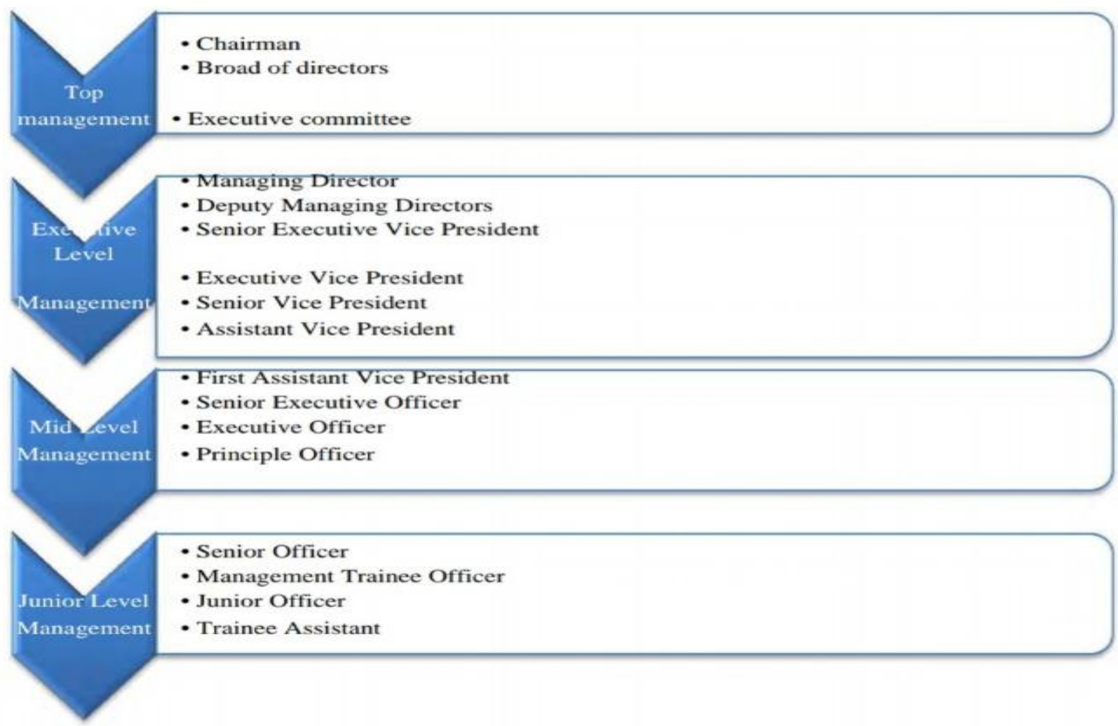
To be the most effective private banking companyin Bangladesh in terms of efficiency capital adequacy, asset quality, sound management and profitability having strong liquidity.

Goals:

- Develop self- discipline, self-confidence, honesty and respect for others and the environment.
- Maximize the success of every student within the primary and secondary lycee.
- Value student talents and develop individuality and creativity.
- Provide quality and affordable education that’s values driven.
- Build strong home school partnerships.

Organization Structure:

From the top to the bottom management body of Prime Bank Limited can be divided into four levels.



T & D Policies of PB:

- Identifying the training needs of the relative multitude of workers, it's seen from the employees' observation and additionally from the specific department observation.
- T and D could likewise be a sketch work. The division of the human resources of PBL put the instruction planning and financial arrangement for the entirety of the department based need, appraisal and get it very well might be a checked and allowed by the separate department heads at the beginning of consistently.

- ❖ A training plan get ready for each specialist. The plan contains the quantity of long periods of training for every one of the employees in different regions on which training would be bestowed.

- ❖ That training ought to be guided either by internally or by externally.

- ❖ The individual division heads are in command of the training programs or a chose department.

- ❖ In training programs employees ought to be chosen and the individual certain to attend the program.

- ❖ Training input would be generated from the members and their separate supervisors.

Training Method (PBL):

On the Job Training Methods:

The oldest laborers or administrator hands on locales of the bank is typically presented this preparation strategies. Laborers ought to be shown how to redact the work and it's obliged to do it under mentors directing. A few from of hands on preparing encompass the:

- ❖ Job indication training
- ❖ Job Rotation
- ❖ Apprenticeship training

Off the job training methods:

Usually, the prime bank limited is presuming off the job training. The ordinary forms of the job training is as follow:

- Video Presentation
- Conferences and seminars
- Lecture method

Identifying Training needs at PBL:

- Who must be trained?
- What efficiency should be have an worker learn so as to be more productive?
- In which place the training is needed?

The motive of the need's assessment is to spot the way that to improve the standards the personnel that's recruited, hired, oriented and trained. A training needs assessment may be a three process:

- To gather the information
- To resolution the information
- Increase a training plan.

The need assessment of coaching and development program are completed by a 3 phase process which are:

- Personal Analysis
- Organizational Analysis
- Analysis of job Requirement.

Privateis a way to determinewhetherworkers need training and weather workers are ready for training.

Company resolution involves determining in the business appropriateness to given the training of bank business strategy.

In job analysis the bank analyzes job requirement for training by finding the work responsibilities, the skills and ability are needed for fruitful performance.

Significance and necessity of Human Resource Training and Development In Prime Bank:

- Here HR is fundamentally give ensures and the possibility of TQM-hard and fast quality Management
- Here this Department guarantees EEO-Equal Employment Opportunity
- This sort of office essentially manages the readiness structure for the new chosen laborers, delegate and if any new development or theory is embraced.
- Also deals with managing laborer's compensation and benefits.
- Serves with latest and best modules and subjects of planning offering importance to the changing advancement and as of late accepted methodologies in this affiliation.
- Helps building KSAOs to the representatives. This division really focuses on the show assessment, headway, and move.
- Establish and keep up degrees of initiative and the leader's movement.
- This office endeavors to improve the uplifting level of delegate.
- To set up a wide scope of acts concerning laborer, affiliation, etc.
- To improve the delegates' capacities.
- To set up and ensure proper various leveled lead and environment.
- Mainly it enables the delegates to get useful and achieve the ideal stage.

Prime Bank Training Cycle:

- **Training for teams:**

  When team performance is necessary training served for teams.

- **Training and advancement preparing for individuals:**

  Some training is planned uniquely for the people for those the employees are independently responsible for their own development.

- **Training for associations:**

  Organizational training that may contain establishing reasonable and useful hierarchical climate, creating information sharing society inside the association.

How prime bank Arrange Training Programs:

Creating training list distinguishing the requirements of the impressive number of representatives, it is seen from the Workers point of view similarly as from the separate office's viewpoint.

Education and improvement is a coordinated activity. The HR part of the PBL chooses the plans and spending plans everything considered according to their prerequisites and estimates. It will at that point be evaluated at the beginning of every year by the tops of the significant offices.

A PBL training program is drawn up for every representative. The educational program includes the quantity of day by day trainings of every worker in various regions where the training is given.

The instructional meeting would be coordinated either by inside or by distance. The particular division heads are the dedicated for the planning programs. The individuals what representatives' character is picked for the preparation they will without a doubt go to the polluting program, any exclusion should have permitted by the separate arranged staff. Preparing input would be created from the individuals. In perspective on the preparation got, decision will be taken to continue with the program in future. The need evaluation of training programs are finished through a three phase measure which are-

- ✓ **Individual examination:** Personalization is a strategy that picks if workers need getting prepared for training and are prepared for planning training programs. The Bank sees the data, limits and restricts that individuals should starting at now go to getting prepared for training.

- ✓ **Authoritative investigation**: It includes deciding the business reasonableness of creating any training program, given the bank's business strategy.

- ✓ **Investigation of occupation essential:**In work investigation the bank work on examining turn out essential for getting prepared for the training program by making sure that everything works appropriately

Study On Employee Training Needs:

- Do you think that training needs assessment is properly done to provide the training facility?
  - Comment:
  - From study we can say that the training need assessment process of PBL was not properly followed to find out the training need of the employees.
- Are you satisfied with the training policies of your organization?
  - Comment:
  - Here we can say that the training policy of PBL are employees friendly and help employees to Flourish their capabilities and achieve the organizational goal.
- Do you think that the training programs are arranged within the scheduled time?
  - Comment:
  - Here we can conclude that training program of PBL is arranged within scheduled time.
- Do you think that the resource personnel are really specialists for conducting the training program of PBL?
  - Comment:
  - Here we can reach at a statement that, the resources personnel are really specialists in conducting the training program of PBL.

Steps of training and development:

- Firstly the HR-gives the training to the new representatives about the fundamental
- Information of banking partnership.
- After that they assess the training needs of the current representatives about the new projects.
- HR-TDC gathers the data from various branches about their workers 'execution and assesses the requirements so they can give legitimate training to them.

- HR-TDC chooses the representatives from various branches.
- After gathering the data of the training needs of the worker the HR-TDC make a training arrangement or construction.
- HR-TDC gathers the legitimate information, data, devices to execute the arrangement.

Problem Identified:

There are some huge revelations are perceived regarding THIS TRAINING tasks of The Prime Bank Ltd. Those disclosures are given under:

1 Prime Bank HR some of the time faces lack of labor for supporting training programs and the administration.

2. As presumed association Prime Bank doesn't give assortment of training freedoms to improve worker's abilities, behaviors, followers, inspirational and correspondence.

3. Prime Bank doesn't give proficient number of training.

4. Training materials of Prime Bank are not adequate and not justifiable to all representatives.

মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.
you can bank on us

Company Profile:

Registered Name of the company:

- Mutual Trust Bank Limited

Legal from:

The organization was incorporate as a public restricted organization on September 29, 1999, under the organizations Act 1994, with an Authorized offer capital of BDT 1000,000,000 partitioned into 10,000,000 ordinary portions of BDT 100 each. As of now, the Authorized offer capital of the organization is BDT 10,000,000,000 separated into 1000,000,000 ordinary offers BDT 10 each. The organization was additionally given, certificate for initiation of business around the same time and was conceded permit on October 05, 1999 by Bangladesh Bank under the Banking organizations Act 1991 and began its Banking operation on October 24, 1999.

Vision:

Mutual Trust Bank’s vision is based on a philosophy known as MTB3V. we envision MTB to be

- One of the best performing bank in Bangladesh.
- The bank of choice.
- A truly world- class bank.

Mission:

We aspire to be the most admired financial institution in the country recognized as a dynamic, innovation and client focused company that offers an array of products and to create an impressive economic value.

MTB Core Values:

Commitment:

- ✓ **Shareholders** – Create sustainable monetary incentive for our shareholders by utilizing a fair and effective business philosophy.
- ✓ **Community** – Committed to serve the general public through work creation, support community projects and occasions and be a mindful corporate resident.
- ✓ **Customers** – Render state-of-the-craftsmanship administration to our customers by offering enhanced items and by aspiring to satisfy their banking needs as well as could be expected.
- ✓ **Employees** – We depend on the inherent benefits of the representative and honor our relation as a piece of this prestigious financial institution. We cooperate to celebrate and compensate interesting foundations, viewpoints, abilities and gifts of everybody at the work place, regardless of what their work is.

Accountability:

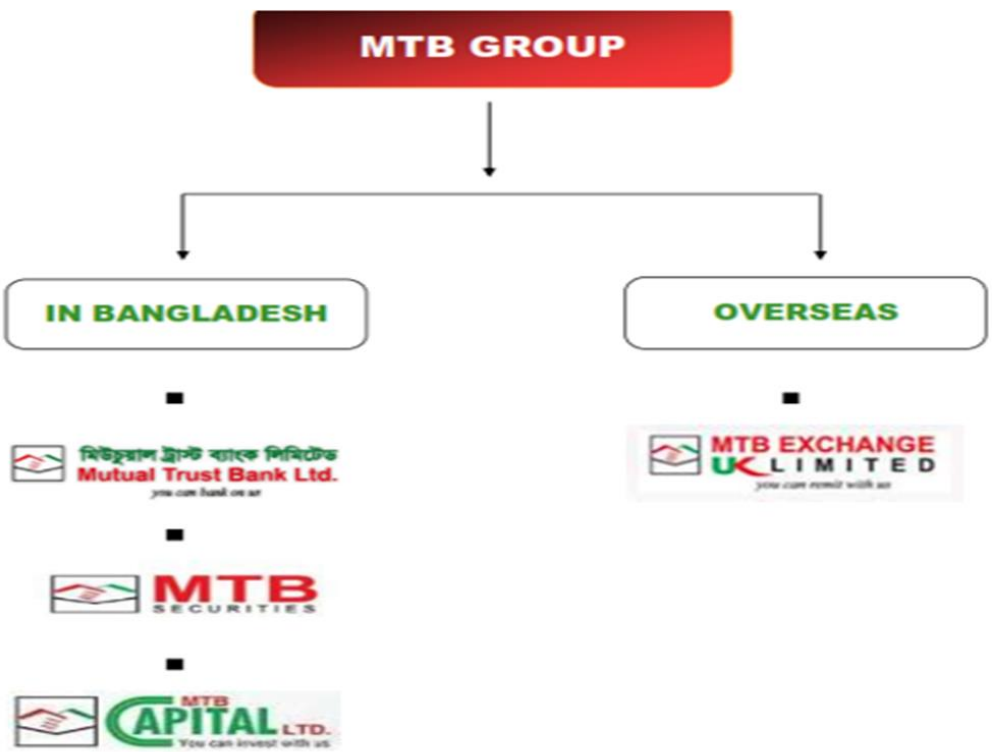
As we are a bank, we are judged exclusively by the fruitful execution of our responsibilities; we expect and embrace this type of judgment. We are responsible for giving the most significant level of administration alongside meeting the severe prerequisites of administrative guidelines and moral strategic policies.

Agility:

We can see things from alternate points of view; we are available to change and not limited by how we have gotten things done previously. We can react quickly and change our method of activity to address partner issues and accomplish our objectives.

Trust:

We value mutual trust, which encompasses transparent and candid communications among all parties.



Method of Training in MTB:

MTB trainings are basically designed based on the necessity of different types of employees. These employees and the trainings they get can be categorized into following types:

1. **Training for new employees with previous banking experience:**

   In any banking institution experience before recruitment my MTB only requires orientation induction. But if employees are assigned to new function that they don't have any previous experiences about it then they have to go through training about particular functions like the employees of previous category.

2. **Training for new employees with no previous banking experience:** The newly recruited employees with no previous experience in banking industry.They participate in various foundation programs in MTB. Training institute based on their assigned duty after orientation induction. They then participate in "On-the-job training under their supervisor for brief trainee period.

3. **Standard TNA based training:**

   These training depends on already TNA examination that happens each year. These training modified essentially held in training organization inside and outside of MTB.

4. **Training For fresher:**

   Employees , who have some previous banking data or representatives and also new, who rejoined MTB in the wake of leaving the organization for a certain time period and before their going along with they don't take an interest in financial capacities with respect to a critical time frame get support training. This training basically held in MTB training areas.

5. **Bangladesh Bank's required Training:**

Trainings are held in the training focal point of Bangladesh bank. These training are obligatory for all representatives who are directly connected with banking components of MTB.

Role of Training & Development division of MTBL:

- To identify the advance training procedure for employees to build their position at the best.
- Provide the equal training towards the employees.
- To recover the lack of knowledge of the employees providing the effective training process.
- Provide effective training so that the employees will able to be qualified, efficient, and skilled for providing the best performance.

Different Banking Process of MTB:

MTB has started their journey on banking business of Bangladesh abiding by the Banking Companies Act of 1991 provided by Bangladesh Bank which also authorized them the reminder of affiliation.

- Wholesale Banking.
- Retail Banking.
- Privilege Banking.
- Treasury Operation
- Agent Banking.

Wholesale Banking:

The wholesale banking process is operated under the supervision of specialized corporate business unit. The wholesale banking process of MTB runs through a decentralized system by their strategically situated branches across the country. Their corporate business unit calls the corporate clients to allocate them with the branches that are most convenient for those corporate clients.

Retail Banking:

Bangladesh is considered to be one of the emerging markets for financial institutions worldwide. By concentrating more on the retail banking industry, MTB is actually contributing towards the economic growth of the country.

Privilege Banking:

MTB corporate Head office owns a state of art privilege banking. They have started their journey of providing privilege banking their privilege banking in October 2010. By restructuring the units.

Treasury Operation:

MTB treasure operations are responsible for the overall management of treasury functions comprising regulatory compliance, liquidity management, assets liability management and most important risk mitigation.

Agent Banking:

With a view to providing banking and financial facilities, MTB prefers their agent banking network services to the unbanked population across the country. MTB started their agent banking operation on June 6, 2016 with first agent banking center in Jalalpur Bazaar.

Problem identifies:

- ✓ Lack of useful training programs
- ✓ Less trainers are recruited from outside
- ✓ Insufficient length of training.

CHAPTER – 04
Literature View

Introduction:

TRAINING AND DEVELOPMENT is one of the principle key components of human resources. Most affiliations see the association and improvement as a fundamental piece of human resource progress. When the new century rolled over, there was an extended spotlight on unclear connections all throughout the planet. Different associations arranged the association of hours outside dependably for experts who figured how development will lead laborers at splendid velocities. Arranging can be viewed as an exertion expected to improve or foster extra skills or gifts in the possession of the executive at one start, in mien, abilities, or data about a person with resultant improvement in authority. For groundwork for objectivity to be fundamental, it should be settled by progress made after a cautious requirements evaluation and spotlight on express cutoff points; for the most part this training and progress are basically learning and improvement.

Definition of Training& Development as follows:

“It is a learning cycle that fuses the ensuring about of information, honing of aptitudes, contemplations, rules or adjusting of attitudes and practices to improve the demonstration of workers." The need of preparing and progress is established by the representative's presentation need.”

What is Training or preparing?

Getting ready is highlighted indicating rapidly relevant data, aptitudes, and mindsets to be used in a specific work. Planning may focus on passing on better execution in the present place of employment or to overcome future changes.

What is Development/Advancements?

IT is a subset of HR intends to improve individual execution and gathering execution by expanding aptitudes information. Realistically speaking individual liable for ability development and should recognize the expertise holes among gatherings and groups Development is a significant piece of training measure It is the essential issue for an association, critically affecting holding preferred HR over achieves legitimate intensity on the lookout. It is arranged so it can improve representative's abilities, up level of existing information and helps new aptitudes and learning by making inward and outside equity. Development is a pattern of learning, where accentuation is given for work direction, work association, and business information programs notwithstanding administrative capacities.

According to the Edwin B Flippo, "Preparing is the demonstration of expanding information and abilities of a worker for making a specific showing." (Source: Personnel Management, McGraw Hill; sixth Edition, 198

Source: Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata Mcgraw-Hill Publishing CompanyLimited,2000, p.1894)

The term 'preparing' shows the cycle associated with improving the aptitudes, aptitudes and capacities of the representatives to perform explicit positions. Preparing helps in refreshing old abilities and growing new ones. 'Fruitful applicants set on the positions need preparing to play out their obligations successfully.

Staven A. Beebe mention that, *'Training and Development presents a step by step apporoach to developing training program organized around the needs centered model of training(Beebe, 2012)*

Halelly Azulay mention that, *It has been estimated that 70 percent of employee development takes place through learning , rather than through formal learing events'(Azulay, 2012)*

Raymond Noe define, *' fundamentals of training and development such as needs assessment, transfer of training, learning environment design methods, and evalution.'(Neo, 2006)*

Saul Carline said that, *knowing how to design effective training instruction is a core competency for every trainer. Here's a down to the basics title that keeps its focus on the bottom line skills of the design craft beginning with planning and needs analysis; to writing , designing.(Carline, 2003)*

***Aguinis, Herman, and kurtkraiger*,"** *Benefits of training and development for individuals and Teams, organization, and society,' Annual Review of psychology 60.1(January 2009)*

Chen, Holton, & Bates (2005, as cited in Hung, 2010) *in their paper give reference that a study conducted by Common Wealth, a key business and industrial magazine, revealed that out of 1000 Taiwan companies 47.8% considered T & D to be the top most business priority.*

GLOBAL PRACTICES OF TRAINING AND DEVELOPMENT

With an ever-increasing number of organizations are hiring ability from around the globe Training employees has gotten very challenging Companies that utilize a worldwide training and development techniques to be an integral piece of the businessman just that these organizations likewise need to pick the best strategies in request to adjust learning needs of their worldwide work power with that of the organizations explicit necessities and interests.

What is worldwide training– on the off chance that anybody worked for multinational organization they get worldwide training. While the actual term is plain as day Global training and development center around the strategies that address the learning needs of all students fundamentally, they attempt to planned compelling training and development approaches for an assorted labor force, they center around different strategies so that they can adequately train the worldwide labor force

Issues and difficulties of training worldwide work force- The American Society of Training and Development (ASTD) reported that most organizations train about 74% of their representatives Moreover, a continuous survey of getting prepared practices in U.S. firms battled that readiness has gotten fringe to relationship rather than joined into organizations.

There are different troubles when you train representatives from different piece of the world .While the advantage of having an assortment workforce will reliably go its drawback, for instance things don't work as expected when employees worldwide training and development strategies for e.g.-sending a distinct message through worldwide training and development programs is a significant dangerous errand cause worldwide employees communicate in various language and come from various nations and additionally live in various time regions

There is a deterrent for high training cost and the expense will consistently be higher then that of training employees locally and innovation is additionally a factor cause only one out of every odd area has their own ability to handle online courses and training materials .So for worldwide training they provided for center around the training group strategy needs to guarantee fly everybody find the opportunity to under=stand the training cycle in a well way .By creating a fruitful training program its simpler for the members to recognize partners from different nations and it will be simple for them to share novel thoughts and encounters about work

Most overall guides are local mentors who increase worldwide experience through their association's abroad individuals. These mentors have sorted out some way to change their own styles and preparing training plans to different social orders while introducing a comparative data that is given to the nation of origin representatives. Sometimes, mentors are given abroad living experiences essentially like the administrators who are prepared for pioneer posts. Worldwide assignments grant these specialists to get or hone the intercultural affectability and nation information so fundamental for being an overall mentor.

TRAINING AND DEVELOPMENT PRACTICES IN BANKING SECTOR IN BANGLADESH:

Because of globalization everything is presently in high rivalry. In the field of business and financial matters it is in the most extreme structure and getting increasingly more intricate with the takes a break. To endure and be fruitful in this worldwide economy a business association should be serious and furnished with great techniques. There are numerous wellsprings of upper hand yet not every one of the sources are cutthroat and acceptable in quality. Human resources of an association is extraordinary compared to other wellspring of supportable upper hand since prevalent human resource, dissimilar to other actual resources not so to imitate. To accomplish practical intensity through it, association should have capacity to draw in hold serious human resources accessible on the lookout.

- **Persuading the employees:**

  Because of the headway of all general market, a mechanical edge kept up by a limit pool has become a crucial factor for persistence on the lookout. Because of the explanation gives fundamental need to headway progress programs. HR chiefs are as of now having out the impacts of helpers for their insight laborers to get a handle on new changes.

- **Regulating employees:**

  Considering the developing rivalry there is a need in the relationship for information laborers, consequently the affiliations dependably search for person who can have any kind of effect.

- **Competency Development:**

HR is the significant resource for any association, and this makes the HR work fundamental in picking, arranging, and holding the best. Skill development is for the most part characteristics of a work, work, or limit. An agent's ability to apply the middle capacities of their occupation is an essential factor in successful show and employee's responsibility.

- **Making Trust factor:**

Low levels of trust or uncovering association secret is truly hurtful for a specific association. It is truly significant that organization takes more exacting exercises to improve the security levels of the delegates.

Impact of COVID-19 In Bangladesh in Economy:

Being in the corona war, policymakers worldwide are engaged in damage-control of the economic losses at the moment and preparing for confronting the upcoming economic crisis. In addition, there are evidences and indications that financial and banking industries around the globe might have to face remarkable instability in the forthcoming months.

The banking sector is the key player of the economic activities of any countries. As a developing country-we need to be more watchful in terms of planning to get rid out of the impact of COVID-19 outbreak. We are already suffering heavily due to NPLs and unfortunately the outbreak may increase the level of NPLs in coming days. Pre-COVID NPLs & post- COVID NPLs in view to stare & understand the fact more judiciously. Therefore, a new sets of BB guidelines need to be initiated addressing the facts. It is pivotal to focus on the early bail-out plans for probable collapse of large loans is essential for sustainability as many backward linkage, SMEs and individuals are directly and indirectly correlated with these Large Loan borrowers. Country's overall economic eco-system is standing on it; we need to make sure that this should not collapse. But it is also true that, it is the peak time for every bank and other non-banking financial organization to assess and reassess their overall lending portfolios and withdraw some of their unnecessary and unwanted portion wisely.

CHAPTER – 5

Findings and Analysis

Findings:

Doing my researcher and subsequent to analyzing everything I come to realize that the entire thing has positive and negative the two sides. I notice it when it began to investigate for the report, I got both positive and negative sides of preparing training in bank sector instance of MTB and PBL while doing the evaluation I by and large found that-

- Utilize traditional method to measure training program
- Most of the people think that getting ready for training is completed waste of their time.
- Prime bank follows almost all HR training practices where MTB can't practice all HRM planning rule.
- Both provide good working environment and attractive compensation benefit for their employees.
- The relation between employees and management level are very good.
- Prime bank is a private bank it is much advance in their training process then Mutual Trust Bank.
- MTB face problem in evaluating employees.
- Prime bank follows a decent policy of training and believe regular training program is essential to develop performance level and increase skill.
- MTB doesn't follow the structural policy of training.
- PBL and MTB ensure effective feedback system.

Comparison

Bank Name:
Mutual Trust Bank Limited

- **Usefulness:**

At some point training are not influence their efficiency however more often than not it increments their usefulness.

- **Advantage:**

Give greater office for the best representatives and give extraordinary advantage to their best worker based on training.

- **Need:**

Organization attempt to give the training as indicated by the workers need. Frequency of training:

1 to 60 days.

Bank Name:

Prime Bank Limited

- **Usefulness:** As indicated by the usefulness chief, a powerful training improve their efficiency.
- **Advantage:**

They give advancement, reward for their best useful worker based on training.

- **Need:**

Association dissect the presentation of the representatives and give uncommon training project to less proficient workers.

- **Frequency:**

1 to 30 days

Analysis:

Prime Bank:

The bank chief expressed, presentative got time for training for seven days prior. To get the training, it is significant. There are heaps of benefit, become they can learn new things. They get cash related assistance from affiliation. I can feel training is vital for both.

Mutual Trust Bank Limited:

The bank directs a wide range of business banking exercises including unfamiliar trade business and other monetary administrations. During the initial two years of activities, the bank's fundamental spotlight was on the conveyance of customized client administrations and development of its client base

Interpretation of data:

- **How all around prepared are your employees?**

  Company agents marked that the employees arranged a lot of and elaborate that many kind of stragies are found through utilizing various resources. It is very much important to see how much prepare an employee to attend the training.

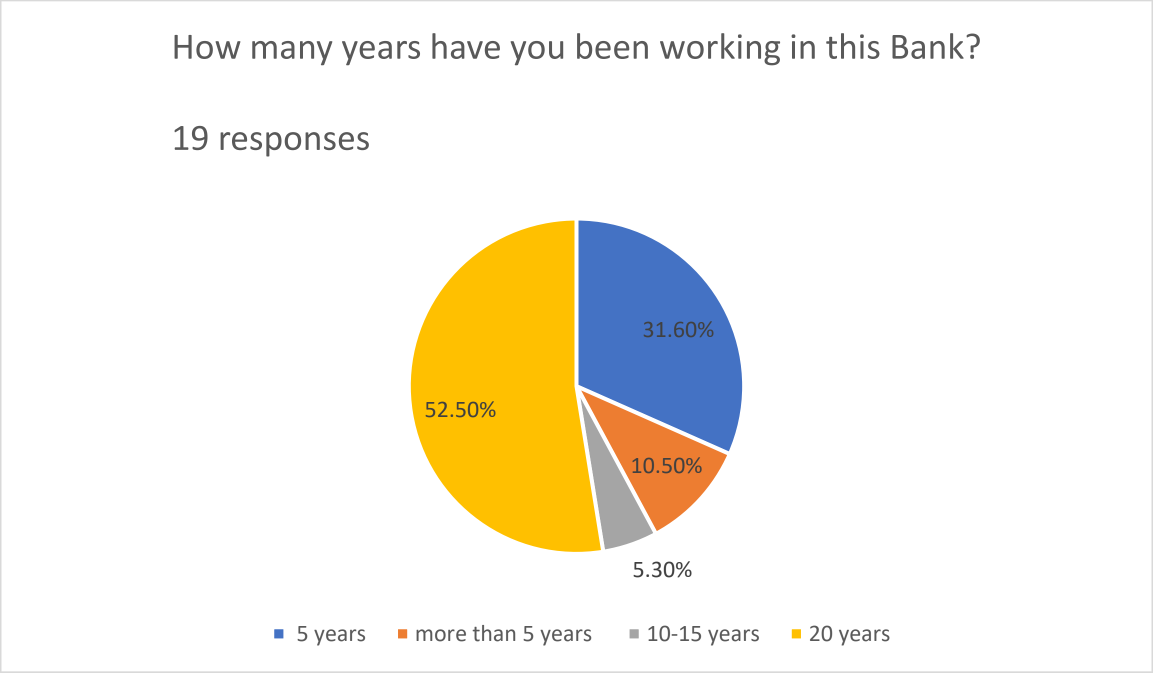
- **How it is understandable that the training program is successful?**

  The participate gives a feedback. And participate search something new to work along with the company. Finally work productivity is a big standard to measure the success in the company.

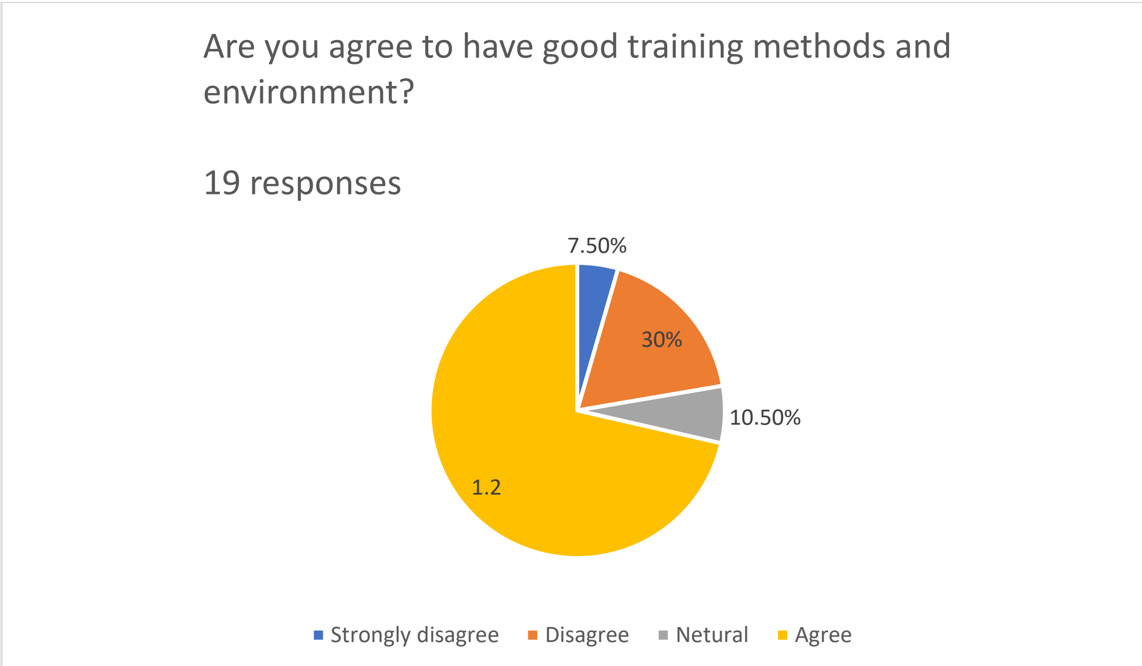
- **Are there any kind of behavior is changing after having a training session?**

Attending a training session employees feels refreshed as there are not only boring lectures but also some games and actives where employees willingly participate.

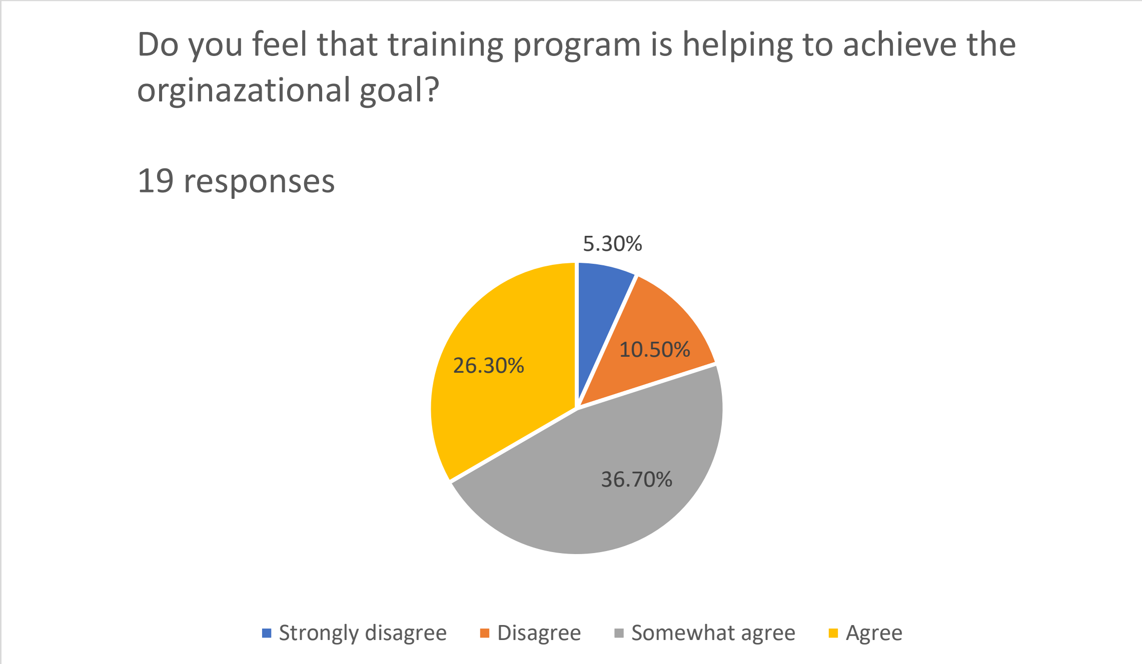
Analysis of Data



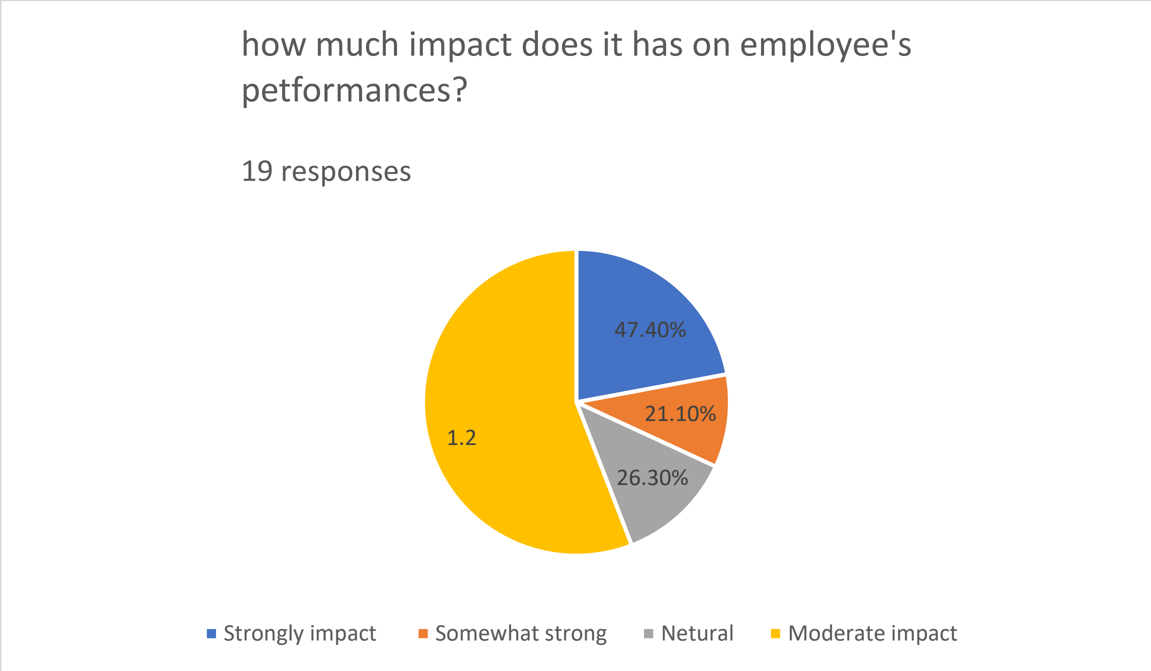
Expert says that greatest 5 years they working in the organization. 31.60% says that they turning out here for around 5 years. 5.30% working in the organization 10-15 years. Furthermore, the greater part of individuals 52.50% working 20 years in the organization.



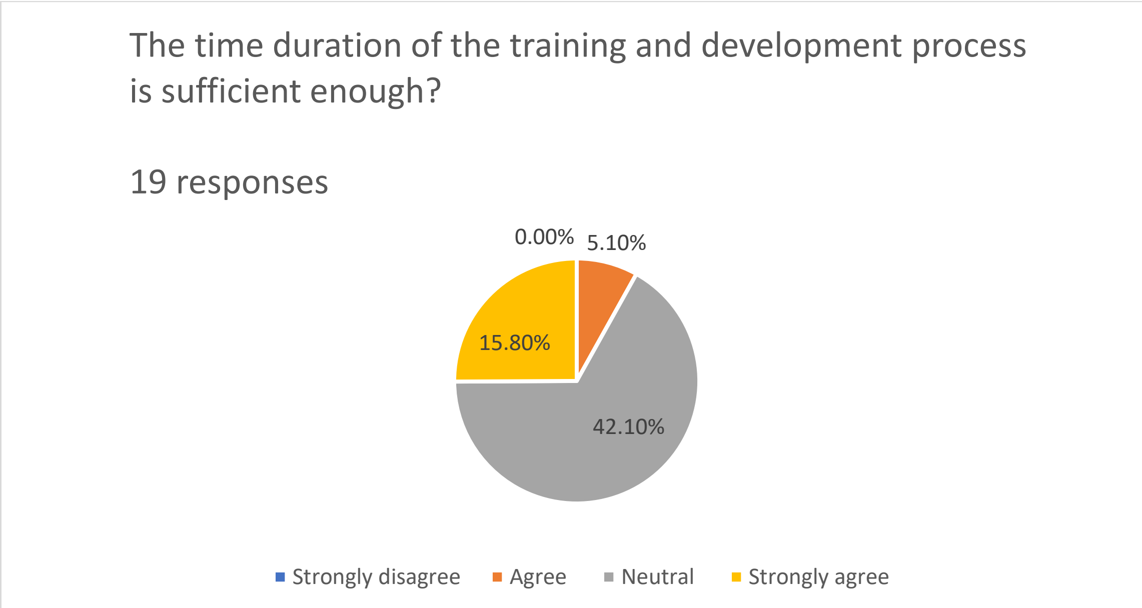
About maximum 7.50% strongly agree good training methods and environment. 30% people agree to have good training methods and environment. And 10.5% people agree to have good training methods and environment.



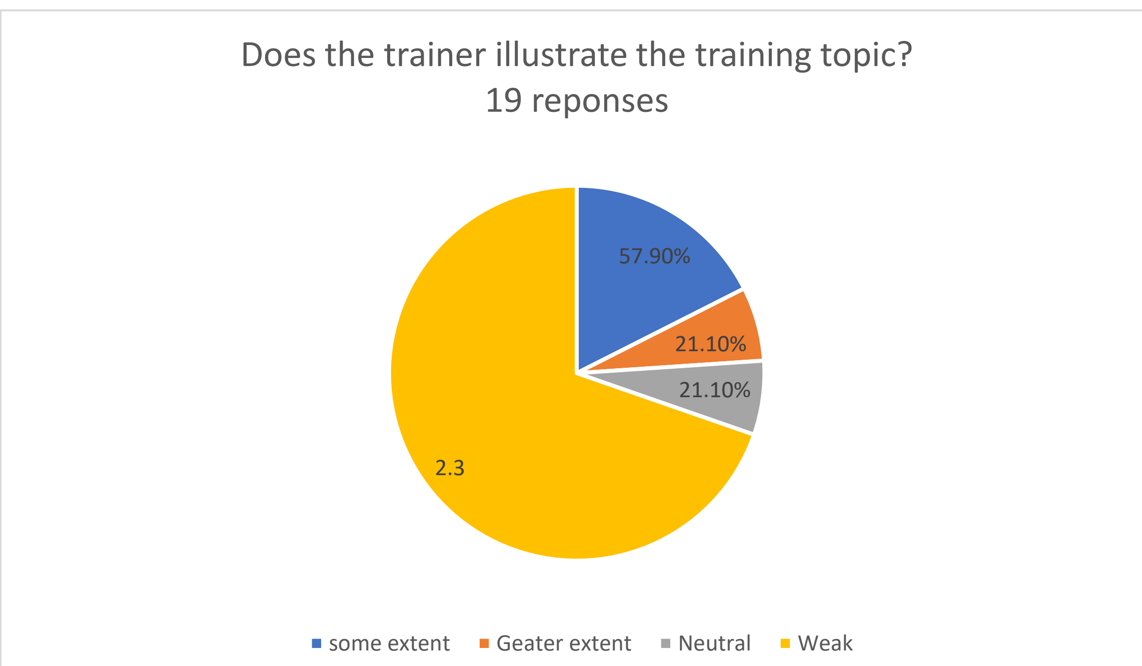
Here 5.30% people strongly disagree to achieve the organizational goal. 26.30% people agree training program is helping to achieve the organizational goal. 10.50% people disagree the training program is helping to achieve the organizational goal.



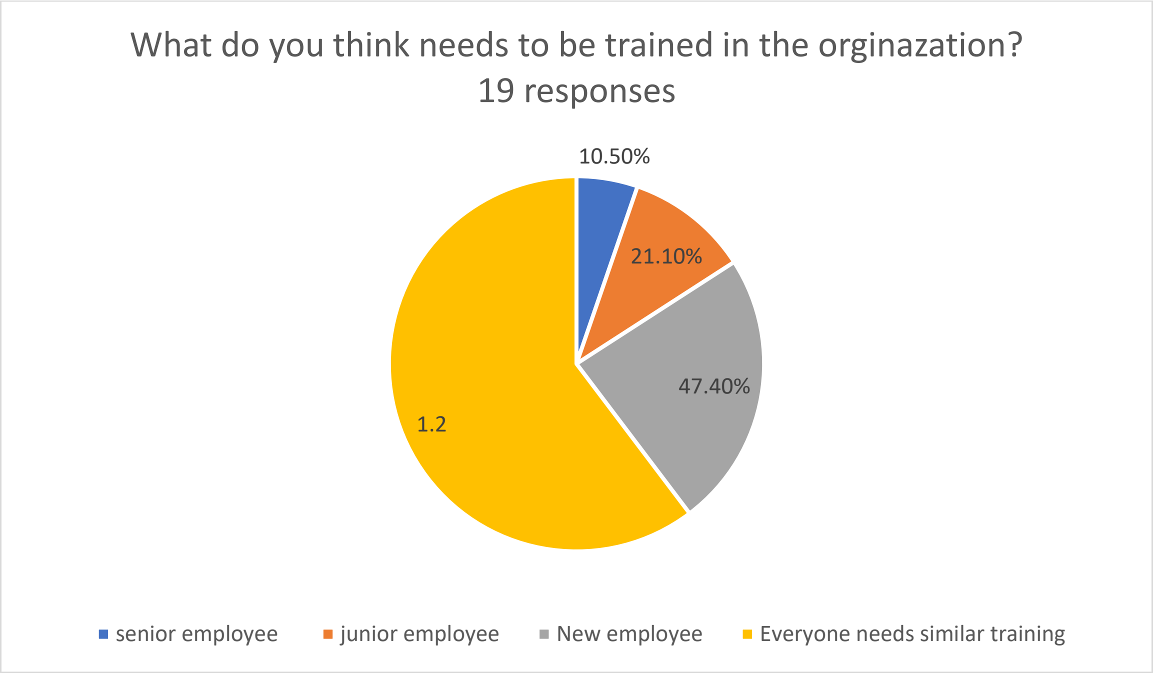
Training affects representative's presentation and majority share say 47.4% it has solid effect. 21.1% says it is fairly solid effect and 26.3% are unbiased on execution and 5.3% says moderate.



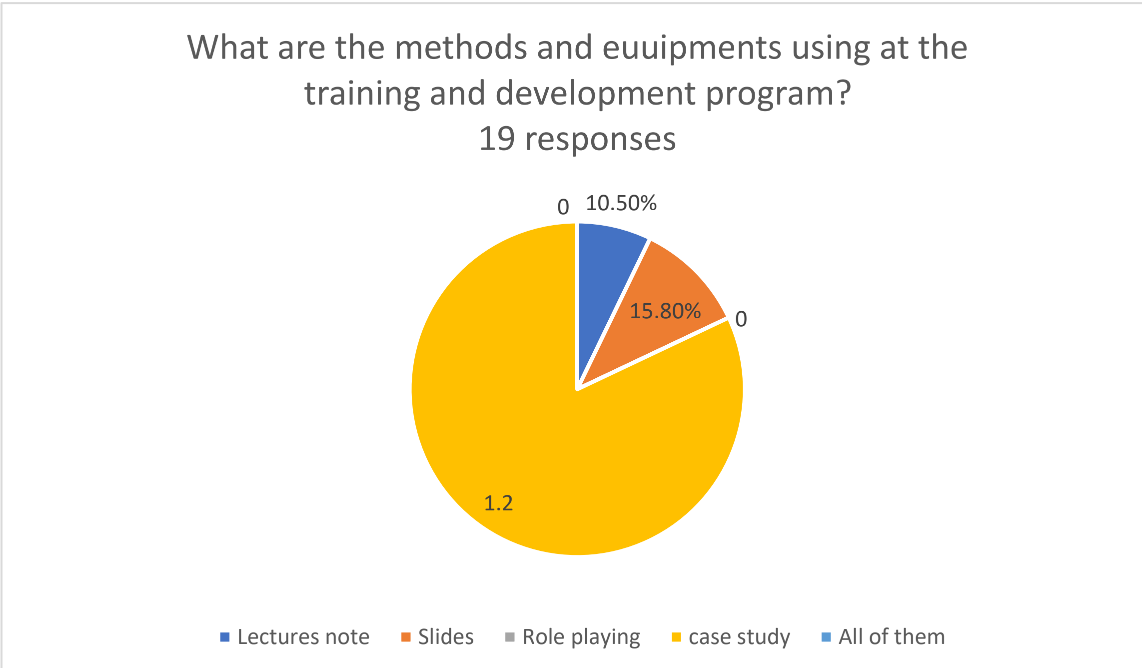
Here 42.1% introduced are agree and 15.8% people are firmly concur with this and think time length was adequate for causing program while others to have unmistakable appraisal. Like 42.1% people are essentially concur with that.



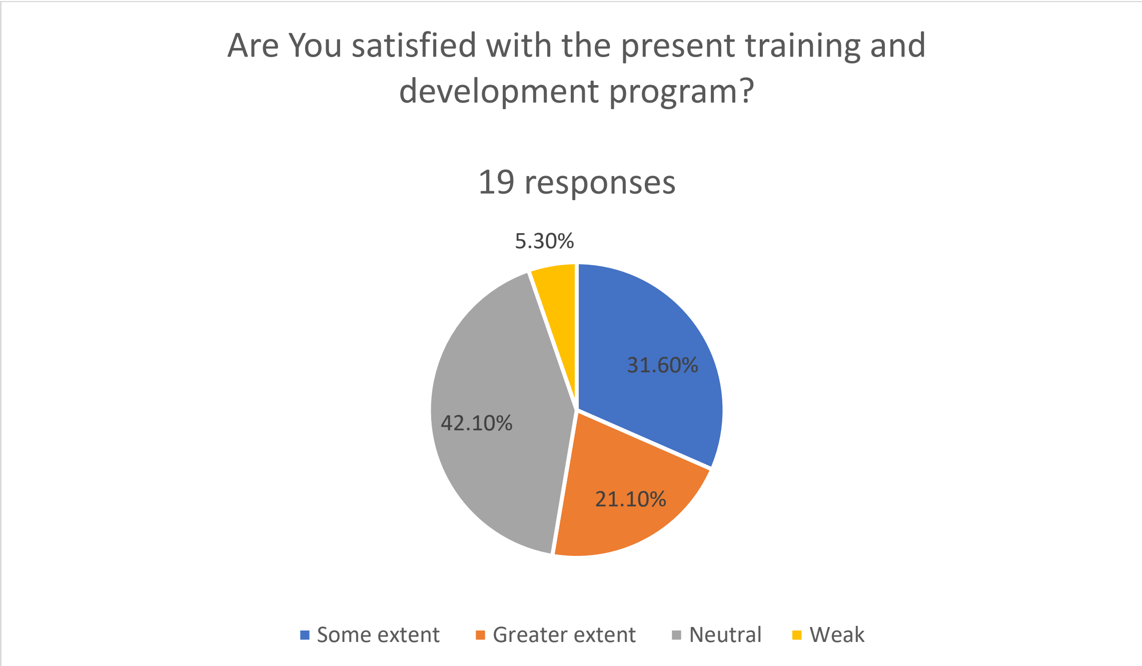
About 57.9% were agreed with some degree and 21.1% individuals are agreed with more noticeable degree that give fitting explanation of the subject. Despite the fact that 21.1% are nonpartisan about their inclination.



47.40% said new specialists should sent in training program as they are have little information about this interaction. 21.10% told that lesser works needs training program. 10.50% senior worker needs training.



About 65.5% employees state affiliation uses every one of the resources. 15.8% says that affiliation use slides as a general rule other 10.5% says that affiliation use address note and others have different in decision about it.



Most extreme 42.1% says their satisfaction level really was fair-minded in light of the fact that getting ready training program in both bank are exceptionally moderate and 31.6% people fulfillment level is some degree and 21.1% people has more unmistakable degree satisfaction level 5.3%individuals has frail fulfillment.

training and development exercises are not influencing employee's fitness as execution? What could be the purpose for it?

Answer dependent on employees discernments they said that, couple of individuals' decision is that may be the preparing training isn't adequate or not fruitful for the particular issue that employees face in the work environment. The explanation might be nonappearance of occupation information.

How will you Guaranty That Training Is Important For Employee inside The company?

Answer employees offer distinctive input on that says that giving the right training on which employees have low executions. Training can be effective by guaranteeing experienced and incredibly proficient individuals will coordinate instructional course and the meeting should be open and moreover says that by taking reviews, execution upgrades.

What Is The Role Of A Trainer In your Company?

Answer: The capacity of a guide is to create scopes of capacities in an individual to perform effectively and beneficially in the work place. Both guide and students meet and examine in a fundamental way with each other about what they anticipate from preparing training. The guide is a significant part and plays significant capacity from begin to end of the preparation. So he is huge resource. are standard assistance holder, work as a mentor?

Recommendation:

Bank coordinated numerous kinds of trainings like authoritative trainings, English examining/language/making planning, quick client maintain trainings, and so on Rather than simple standard budgetary trainings for its workers. Recommendations are given to improve the lacking found in the examination so association can deal with it basically. The significant recommendations are given beneath.

- Its training need assessment must be conduct much strictly.
- Training practices time must be increased.
- Both bank's authority should be male an effective reward system which encourage employees for participate the training program.
- More different training program should be offer.
- Complete need assessment should be need.
- Bank should work on advance methods training.
- MTB should need to follow new training and advance strategy of utilizing traditional one.
- Introduction of more training program will be effective for sustaining professional growth and development of employees.

Conclusion:

Human resource management issues assume a significant part in each association and in the banks. Banks assume significant function in the advance economy. No organization can accomplish its objective or can be sufficient, until or beside if it fulfills delegates. Setting up norm of reasonable, work scarification and business progress are essential in the bank. The organization can attain the goal by the performance of the employee. The investor should have the right knowledge to operate the employee. If the employee is motivated, well trained and effective then the organization can reach the mission and vision within the period of time which one the investor is looking for. If the management can lead the employee as a effective way then the organization can run on the exact way to accomplish the goal. The appropriate training method can make the employee effectively and efficiency. Because on the training period the employee will learn what will he do on his job life? On the training period he can achieve the knowledge about his work style. On the job period he will apply the knowledge what could he learn? That’s the training period is more important for the employee.

CHAPTER – 6

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Chapter 7
Appendix

Questionnaire

1. What types of T & D polices apply in your Bank?
2. Which Training method you have trained?
3. Which Training method you use your Bank?
4. Tell me about your Training needs at your Bank?
5. What kinds of training cycle you use in your Bank?
6. About the importance and necessity of human resources training and development in you Bank?
7. How many training programs are concluding in a year?
8. Does training help to improve employees and employer relationship?
9. After training program, how much you satisfied?
10. How much flexible with the trainer?
11. How much measures the training effectiveness?
12. Do you feel training program is compulsory for your organization?
13. Does the trainer illustrate the training topic?
14. What do you think needs to be trained in the organization?
15. What are the methods using at the training and development?
16. Are you satisfied with the present training and development program?
17. How many years have you working in the Bank?