



গ্লোবাল ইসলামী ব্যাংক®
غلوبل إسلامي بنك Global Islami Bank



United International University

Internship Report on “Training and Development of Employees of Global Islami Bank Limited (GIB)”

Submitted to:

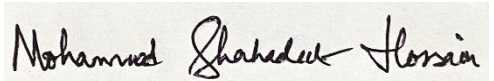
Dr. Gouranga Chandra Debnath
Associate Professor, SoBE

Prepared By:

Name	ID
Mohammad Shahadat Hossain	111 173 018

DECLARATION

I am Mohammad Shahadat Hossain from United International University, and my major is Human Resource Management (HRM). I have been permitted to complete my report on Global Islami Bank Limited (GIB). I hereby certify that the work included in this report is unique to me and was completed during my time at UIU. The report doesn't include any content that has already been published or authored by a third party, unless it is properly referenced. This paper has not been submitted for any other academic purpose or for further research.



Mohammad Shahadat Hossain

ID: 111 173 018

Batch: 2017

Depart of Business and Administration

United International University

LETTER OF TRANSMITTAL

December 8, 2023

Dr. Gouranga Chandra Debnath

Associate Professor, School of Business and Economics

United International University

Subject: Submission of Internship Report

Dear Sir,

With great pleasure, I am excited to submit my internship report, which is a part of the BBA Program curriculum. I was assigned to the topic “Training and Development of Employees of Global Islami Bank Limited (GIB)”. I completed a 3-month internship program at Global Islami Bank Limited successfully.

My internship report's primary goal is to demonstrate how, during the course of the experience, I connected my theoretical knowledge to my practical knowledge.

I did my internship in the corporate head office of the Gulshan branch of Global Islami Bank Limited, which is located in Gulshan Model Town, Dhaka-1212. I would especially like to thank you for giving of your precious time, professional advice, and assistance. Additionally, I have made every effort to obtain the necessary information for my report from Global Islami Bank Limited staff members and supervisors.

Yours faithfully,

Mohammad Shahadat Hossain

ID: 111 173 018

Program: BBA

School of Business and Economics, UIU

Acknowledgement

Firstly, I would like to thank Almighty Allah, who has created us and provided me with the abilities to complete my internship process and finish this internship report.

I would like to thank my respected supervisor, Dr. Gouranga Chandra Debnath, Associate Professor, School of Business and Economics, United International University. I have greatly benefited from his advice. I sincerely appreciate all the times I sought his advice, and he always responded with the greatest tolerance and tenacity. I also want to thank him for giving me clear directions on how to go about my internship and for being there for me anytime I needed support throughout that time.

In addition, I want to express my gratitude to my organizational supervisor, Md. Mohin Uddin, AVP & BAMLCO, Global Islami Bank Limited, who has been a huge assistance to me during this internship. He has worked really hard to make my internship experience one of excitement, growth, and education. He has supported me by making plans to ease my workload and providing me with the guidance I need.

I also want to express my gratitude to my seniors and fellow employees for their unwavering support throughout my internship, which has made the process go much more smoothly. Not to mention, I am incredibly appreciative of my family and friends for their constant support and affection, which never ceased to inspire me.

Letter of Internship Program



গ্লোবাল ইসলামী ব্যাংক
بنك غلوبل إسلامي Global Islami Bank

Human Resources Division
GIBL/HO/HRD/2023/726

April 5, 2023

Mr. Mohammad Shahadat Hossain
(BBA Student)
ID No. 111173018
United International University
United City, Madani Avenue,
Badda, Dhaka- 1212
Bangladesh

Subject: Internship

Muhtaram,

Assalamu Alaikum,

With reference to the approach letter dated March 27, 2023 issued by United International University with your resume, we are pleased to offer you with an Internship Program for a period of 03 (Three) months from April 6, 2023 to July 5, 2023.

You will be attached with Gulshan Corporate Branch, Dhaka of Global Islami Bank Limited for conducting Internship Program and your Supervisor will be Mr. Ataus Samad, Deputy Managing Director and Manager of the Branch.

Please note that on completion of your Internship, you have to submit an Internship report to the Human Resources Division, Head Office, Dhaka through your Supervisor for our record and reference

It is worth mentioning that this Internship does not guarantee future employment with us and no monetary benefit shall be extended from our end in this regard.

Thanks for your interest in our organization.

Ma-assalam,

Yours Faithfully,

Md. Osman Gani Mollah
VP & Head of
Human Resources Division

Copy to:

1. Dr. Md. Zulfikur Rahman, Registrar, United International University, Dhaka.
2. The DMD & Manager, Gulshan Corporate Branch, Dhaka - for Information & necessary action. He is requested to meticulously follow our circular no. HRD-2020/502 of May 14, 2020 in this regards.

Global Islami Bank Limited

Corporate Head Office : Saiham Tower, House-34, Road-136, Block # S.E(C-1), Gulshan Model Town, Dhaka-1212, Bangladesh.
Phone: +88 09617176037, Fax: +88 02 222260968, www.globalislamibankbd.com, SWIFT: NGBLBDDH



Executive Summary

In Bangladesh, Global Islami Bank Limited is a widely recognized financial institution. This bank's fastest growth is dependent on its training and advancement initiatives, which ensure that officials will contribute significantly to the organization. Besides, different training plans ensure representative retention and reduce representative turnover. Ensuring the overall progress of employees and gaining an advantage through skilled officials is a crucial objective of the training program.

Furthermore, each bank places a high priority on training and development in order to appropriately develop the employees and satisfy market demands. The same is believed to apply to Global Islami Bank Limited. Global Islami Bank Limited's HR department maintains a well-organized and ordered training structure to better educate their representatives with superior teachers. In fact, this report covers Global Islami Bank Limited's running study into employee training and development. I have prepared this report based on my practical knowledge and expertise. My report is structured according to the data and information I obtained from the head office. I have tried a variety of sources, including the internet, questionnaires, field data, and so on. Global Islami Bank Limited is doing a lot of effort to develop the training facilities, and they see it as an investment, based on what I learned from the study. Additionally, I've discovered that the training opportunities provided by Global Islami Bank Limited is genuinely concerned with both participant evaluation and trainer selection. Finally, I tried to compile a list of some insightful recommendations and ideas that I think will help the organization's training initiatives go even better.

Table of Contents

DECLARATION	III
LETTER OF TRANSMITTAL	IV
ACKNOWLEDGEMENT	V
LETTER OF INTERNSHIP PROGRAM	VI
EXECUTIVE SUMMARY	VII
TABLE OF CONTENTS.....	VIII
CHAPTER 1 INTRODUCTION	1
1.1 INTRODUCTION	2
1.2 ORIGIN OF THE REPORT	2
1.3 OBJECTIVES OF THE REPORT	3
1.4 SCOPE OF THE REPORT	4
1.5 METHODOLOGY	4
1.5.1 Primary Data	4
1.5.2 Secondary Data	4
CHAPTER 2 COMPANY BACKGROUND.....	5
2.1 COMPANY HISTORY	6
2.2 COMPANY OVERVIEW	7
2.3 COMMITMENTS OF GIB.....	8
2.4 VISION OF GIB	8
2.5 MISSION OF GIB.....	8
2.6 GOAL OF GIB	9
2.7 OBJECTIVES OF GIB	9
2.8 ORGANIZATIONAL HIERARCHY OF GLOBAL ISLAMI BANK LIMITED.....	10
2.9 CORPORATE ORGANOGRAM OF GIB	11
CHAPTER 3 TRAINING AND DEVELOPMENT OF GLOBAL ISLAMI BANK LIMITED	12
3.1 INTRODUCTION TO HUMAN RESOURCE MANAGEMENT	13
3.2 TRAINING AND DEVELOPMENT.....	13
3.3 TRAINING AND DEVELOPMENT OF GLOBAL ISLAMI BANK LIMITED.....	13
3.4 SECTORS OF TRAINING AND DEVELOPMENT OF GLOBAL ISLAMI BANK LIMITED	14
3.5 METHODS OF TRAINING AND DEVELOPMENT IN GIB.....	15
3.6 SWOT ANALYSIS OF TRAINING AND DEVELOPMENT IN GIB	16
3.6.1 Strengths:.....	16
3.6.2 Weaknesses:	16
3.6.3 Opportunities:	16
3.6.4 Threats:.....	16
3.7 ORGANIZATIONAL HIERARCHY OF TRAINING AND DEVELOPMENT IN GIB.....	17

CHAPTER 4 JOB RESPONSIBILITIES DURING INTERNSHIP PROGRAM	18
4.1 INTRODUCTION	19
4.2 INTERNSHIP ACTIVITIES.....	19
4.3 LEARNING FROM THE INTERNSHIP PROGRAM	21
CHAPTER 5	22
FINDINGS & RECOMMENDATIONS.....	22
FINDINGS.....	23
RECOMMENDATIONS	24
CHAPTER 6: LIMITATIONS	25
LIMITATIONS:.....	25
• <i>Time limitations:</i>	25
• <i>Inadequate data:</i>	25
• <i>Lack of records:</i>	25
• <i>Lack of experience:</i>	25
CHAPTER 7: CONCLUSION	26
REFERENCES.....	27

Chapter 1

Introduction

1.1 Introduction

A bank is commonly known as an intermediary because their objective is to collect deposits from the depositors and give loans to the borrowers. This sector is not much old in Bangladesh because, after the liberation war of 1971, banks have started to grow. Now there are a total of 39 local banks running in Bangladesh, along with 9 foreign banks running their operations in Bangladesh. Banks have helped to contribute to increasing our GDP.

Bangladesh Bank, the nation's central bank and primary regulator of the monetary and financial systems, has a significant portion of commercial banking in its financial sectors. Every day, the banking industry modernizes and expands its involvement in finance events. At the same time, the financial system is growing faster and more extensive. To stay competitive in the banking industry, all firms are seeking new ways to deliver better service to their customers. As a result, it has become vital for everyone to have a basic understanding of the bank and banking procedures.

As the most essential financial intermediaries are banks, I found Global Islami Bank Limited to be one of the most recently established prominent banks in Bangladesh's banking sector, which made me very eager to work here as an intern.

1.2 Origin of the Report

This report is mandatory for the intern students at UIU to complete their graduation from the university. The purpose of the internship program is to help the students become familiar with the corporate world so that they can apply their theoretical skills to their practical lives. If we are unable to apply the knowledge we learn in the classroom to our everyday life, it is of little benefit. While we operate in a real workplace with real obligations and responsibilities, the courses give us a theoretical background on the topics we will encounter soon.

I have done this internship just to make sure I can apply all the theoretical knowledge I have gathered and survive in the corporate world. This is a report on my internship at Global Islami Bank Limited, which I completed from April 6, 2023, to July 5, 2023. I've decided to intern at the Global Islami Bank Limited, Gulshan Corporate Branch, and I'm currently working on creating an internship report that will highlight the branch's overall operations.

1.3 Objectives of the Report

I hope to accomplish the following objectives with this report, which are listed as follows:

- **Broad Objective:**

- This report's main goal is to gain an understanding of Global Islami Bank Limited's personnel training and development program through analysis and fundamental understanding.

- **Specific Objectives:**

- To know about the actual process of training and development at Global Islami Bank Limited.
- To understand the different methods of training and development of Global Islami Bank Limited.
- To analyze the training and development of Global Islami Bank Limited.
- To identify the problems linked to Global Islami Bank Limited's training and development.
- To make recommendations for resolving problems with Global Islami Bank Limited's training and development.

1.4 Scope of the Report

Global Islami Bank Limited has 69 branches. From this report, one can understand how the training and development of employees are executed and how they are enacted over the year. The report additionally covers insights regarding the bank. Additionally, the study will aid in distinguishing between theories and practices that contribute to the comprehension of how a bank functions as an organization in supporting its entire process of training and development. The scope of this research is constrained by the authoritative arrangement made through lengthy discussions with bank representatives and the information gathered from Global Islami Bank Limited's website, HR Policy Manual, and Annual Report.

1.5 Methodology

The primary and secondary data are integrated into the report. The primary sources of data are my experiences and the lessons I acquired from my internship. I also asked my colleagues various questions to gather information, which greatly aided in my ability to effectively finish my report.

I have gathered secondary data from multiple sources, including Global Islami Bank Limited's annual report and their official websites. These details also enabled me to properly describe the banks and their personnel development and training programs.

1.5.1 Primary Data

- Practical experience,
- Practical Desk work,
- Direct observations,
- Face to face conversation with clients.

1.5.2 Secondary Data

- Previous report,
- Annual reports of Global Islami Bank Limited,
- Company website,
- Website of Bangladesh Bank.

Chapter 2

Company Background

2.1 Company History

Global Islami Bank Limited was previously called NRB Global Bank. Among the three banks striving to fulfill the desire of those who wish to maintain Bangladesh's connection to the outside world is NRB Global Bank Limited. This is because the Bangladesh Bank has approved nine institutions as fourth-generation banks, three of which have received funding from the NRB. It was granted permission to conduct business in Bangladesh by regulatory organizations in 2012. It was a relatively new bank in Bangladesh, having been in operation for not even a decade. However, in such a short amount of time, it has had a significant impact on Bangladesh's economic, financial, and social institutions.

NRB Global Bank wanted to cut off NRB and start as the Global Bank of Bangladesh. After that, on January 3, 2021, this bank started its journey as an Islami bank named 'Global Islami Bank Limited'. The company was turned into a full-fledged scheduled private commercial bank with a paid-up capital of BDT 4,908.750 million after receiving approval from the Central Bank to serve the country on a larger platform.

No one can thrive alone in the age of globalization. The world's population is now closer than ever thanks to modern technology and foreign policies. The globe has become a global community. People can now communicate far more quickly than at any other time in history. In this community, connectivity is critical. As a result, Bangladesh cannot survive in this quickest village on its own. Thus, Mr. Nizam Chowdhury, the bank's original chairman, has over three decades of professional experience in the United States, and the other directors are similarly well-known in their respective fields. These kind people have a very specific goal in mind. Their objective is to integrate the enormous unbanked population into the banking system, not to restrict the bank's services to a certain group of people. The intent is for the bank to truly go worldwide, providing top-notch services everywhere.

2.2 Company Overview

In the era of globalization, no one can survive alone. Modern technology and foreign policies have brought the people of the world closer together. The world is a global platform nowadays. People can communicate with each other more quickly now than they ever have. Bangladesh is therefore unable to remain solitary in this quickly expanding village. In light of these considerations, Bangladesh Bank authorized nine banks as fourth-generation banks, three of which are financed by non-resident Bangladeshis (NRBs). This bank is one of the three banks that will help the people's hope to preserve Bangladesh's strong connections to other developed countries come true.

A significant milestone in the bank's operations was reached when it was granted permission to operate Islamic banking alongside conventional banking as the first bank of its kind in the fourth generation. This was followed by authorization from the Bangladesh Bank to convert the bank from conventional to Islamic banking and begin full-fledged Islamic banking operations under Islamic Shariah principles under the name "Global Islami Bank Limited," replacing the previous name "NRB Global Bank Limited".

Global Islami Bank Limited is a prominent financial institution operating within the framework of Islamic banking principles and committed to providing innovative and Sharia-compliant banking solutions with extensive network of branches and subbranches, as well as specialized personnel resources for agent banking, internet banking, remittance services, and card services. The bank has already left an impression on the private commercial banking market with its dynamic problem-solving approach, creative methods, and boutique service. Its management has also been quite effective. The bank has a clearly defined structure in place to streamline its investments going forward, minimizing risks and accelerating the achievement of consistently outstanding outcomes with a focus on profit, people, the earth, Islami Shariah, and sustainability.

2.3 Commitments of GIB

This commitment to ethical banking not only sets the bank apart in the industry but also resonates with customers seeking financial solutions aligned with their values.

- To the Shariah of Islam.
- To the regulators.
- To the shareholders.
- To the nation as a whole.
- To the Society.
- To the non-resident Bangladeshis.
- To the clients.
- To the staff.
- To the other stakeholders.

2.4 Vision of GIB

The bank envisions being a trusted partner in financial success, committed to fostering economic development while adhering to the highest ethical standards by providing excellent client service and generating value through the use of technology, innovation, transparency, and integrity for all parties involved—customers, shareholders, partners, society, and the economy.

2.5 Mission of GIB

Global Islami Bank aims to become a leading Islamic financial institution, providing a comprehensive range of banking services that cater to the diverse needs of individuals, businesses, and communities. Moreover, it is also important to state the following:

- To increase non-resident Bangladeshis' trust in making investments.
- To maintain business ethics and transparency while delivering prompt, accurate, and adequate client service.
- To elevate the remittance inflow.

- To ensure growth and sustainability in order to create value for the economies, societies, and communities in which we operate.
- To keep up with technological advancements with the assistance of knowledgeable experts and competent bank sponsors.
- To establish a respectable workplace for the employees.

2.6 Goal of GIB

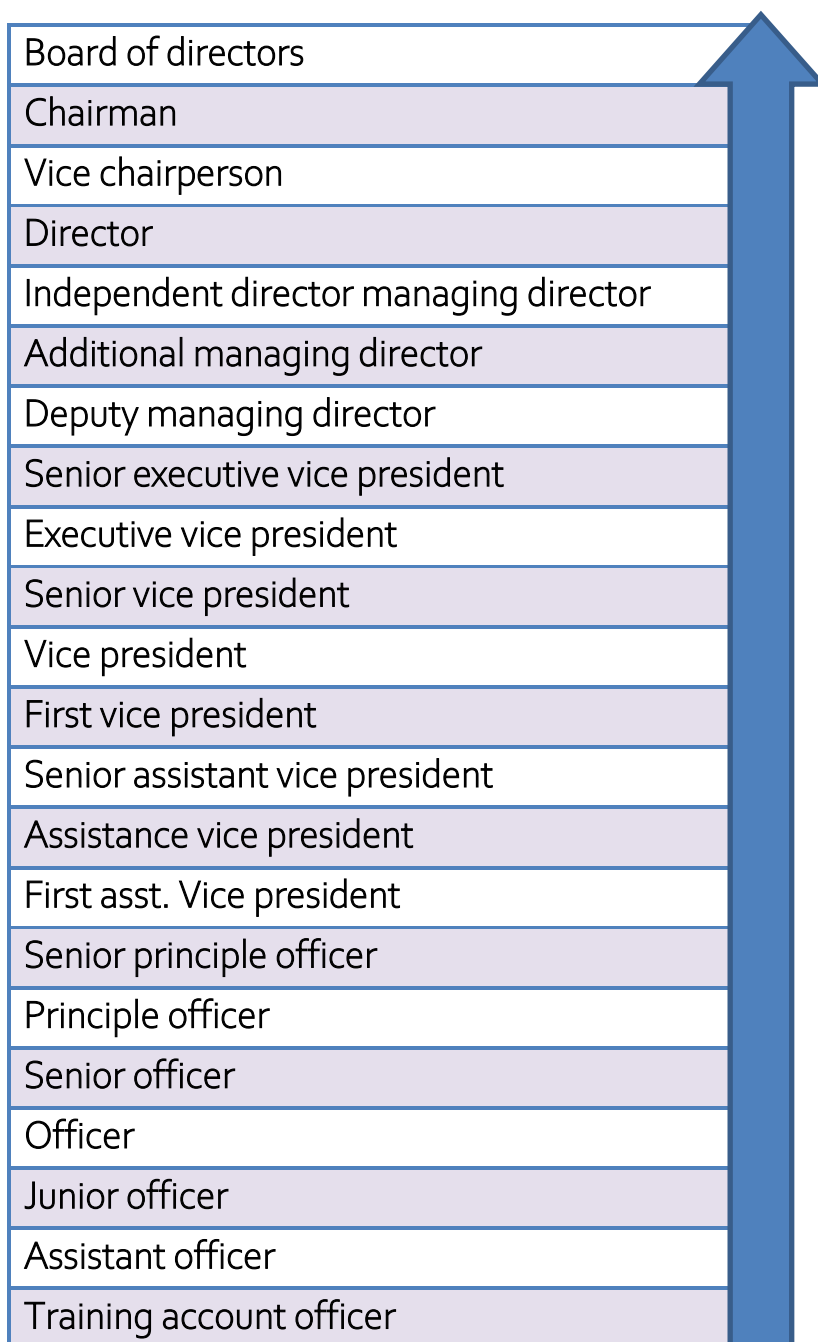
Global Islami Bank Limited plans to prolong the relationship with customers as a symbol of faith and trust. To become an exceptional brand in the financial sector by offering service excellence and creating value for every sector by sincerity, innovation, technology, and morality.

2.7 Objectives of GIB

The objectives of Global Islami Bank Limited are:

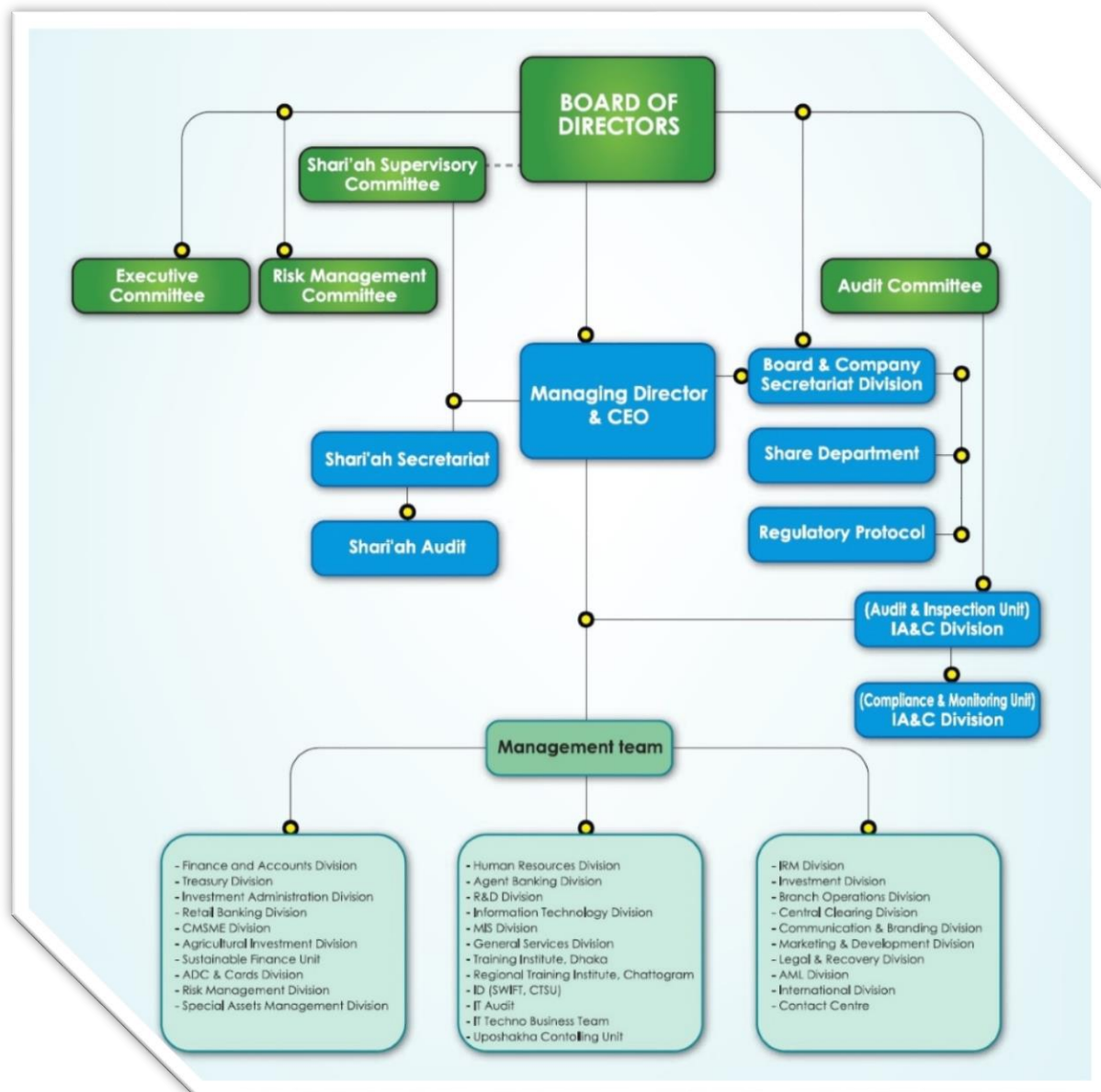
- To conduct interest-free banking
- To invest on a profit and risk sharing basis.
- To accept deposits on a Mudaraba and Al-Wadeeah basis.
- To contribute to achieving the ultimate goal of the Islamic economic system.

2.8 Organizational Hierarchy of Global Islami Bank Limited



2.9 Corporate Organogram of GIB

Global Islami Bank Limited features a structured hierarchy with distinct reporting lines. This framework enhances prompt and high-quality decision-making by facilitating direct participation and quick communication among a bank's multiple departments.



Chapter 3

Training and Development of Global Islami Bank Limited

3.1 Introduction to Human Resource Management

Human resource management combines planning for manpower requirements, identifying the best candidates for the job, regulating pay and benefits, providing direction and inspiration, evaluating the procedure, resolving problems, and interacting with all delegates across all level.

The term "human resource management" essentially describes the ability to apply authority in focusing on matters related to each individual, including acquisition, performance, compensation, business enhancement, safety, soundness, benefits, motivation, consistency, readiness for organization, etc.

3.2 Training and Development

In order to better an individual's ability to function on the job, training aims to bring about a persistent alteration in that individual's performance. Most people believe that training could involve changing knowledge, behaviors, mindsets, or abilities. It can mean changing the representatives' understanding, methods of operation, willingness to work, or cooperation with their officials. Furthermore, the goal of training is to improve those specific experiences and skills in order to ensure they can start working immediately and also identifying if the employee is lacking in performance. This is, by definition, job-specific training designed to enhance persuasiveness at the current job location.

3.3 Training and development of Global Islami Bank Limited

Training can be described as gaining fresh knowledge and skills related to a vocation. Moreover, development encompasses the enhancement of an individual's capacity for a certain type of work through more thorough instruction within the field. It is necessary to introduce associates, provide an explanation of frameworks, and comment on the assigned task. Moreover, it mostly centers on future employment in the association. This consists of:

- Establishing the necessary skills and corresponding demands on the labor force.
- The training strategies are planned according to the needs of possible circumstances concerning the association.
- Completion of the preparation with additional support for any parts of open-ended learning.

3.4 Sectors of Training and Development of Global Islami Bank Limited



Individual Training: This bank arranges individual training to help staff members become more proficient in a particular project or role.

Team Training: The HR Division recognizes and assesses teams based on their competencies for various tasks. In accordance with these, the company creates training programs for every team and assesses the group project.

Organizational Training: This kind of training aids in the overall growth of the organization. This bank guarantees a suitable organizational environment as well as cultural values, rules, and regulations, particularly by setting up this kind of training.

3.5 Methods of Training and Development in GIB

The methods of training and development of Global Islami Bank Limited are as follows:

- **Induction training:**

This training method is the process of introducing the new employees to their roles in the organization by introducing them to the organization's values, culture, policies, and procedures for new employees.

- **Mentorship Programs:**

Pairing less experienced employees with more experienced mentors for guidance and support.

- **In-service training:**

Employees under this training technique receive multiple training sessions over the course of their employment. They receive hands-on instruction so they may apply them to routine banking tasks.

- **Cross-Functional Training:**

Exposing employees to different departments or functions within the organization will broaden their understanding.

- **Performance Management:**

Regular feedback and performance reviews are needed to identify areas for improvement and tailor training accordingly.

3.6 SWOT Analysis of Training and Development in GIB

3.6.1 Strengths:

- Global Islami Bank Limited has a strong foundation in Islamic banking principles, which can be a unique strength in training and development programs focused on this niche area.
- The supervisors, who are experienced personnel in the bank, give real-time feedback on improving the quality of work.
- Hands-on training is provided to improve the soft skills of employees.
- Employees are positively motivated.

3.6.2 Weaknesses:

- Lack of job-specific knowledge in the initial stage.
- Limited availability of personal data for clients to complete their files.
- Less than no incentive is provided in the training stage.

3.6.3 Opportunities:

- Emerging advances in technology can enhance the effectiveness of training programs.
- Establishing a less stressful environment so that the trainees would feel at ease at work.
- A flexible training module can be implemented to improve the skills of those who lack the ability to grasp the flow of the work.

3.6.4 Threats:

- Work load should be fair, or else it will lead to mental distress for new employees.
- Intense competition in the banking sector may require continuous improvement in training and development to stay ahead.

3.7 Organizational Hierarchy of Training and Development in GIB



Chapter 4

Job Responsibilities during Internship Program

4.1 Introduction

An internship is a structured period of employment that provides either current students or recent graduates with the opportunity to acquire actual, hands-on experience in a particular sector or business. Internships are usually short-term, lasting anything from a few weeks to several months.

An internship's main objective is to provide people with the opportunity to use their academic expertise to real-world situations, develop relevant skills, and gain insights into a particular profession. Every task I completed during my internship will be very helpful to me in the future as I pursue my profession.

4.2 Internship Activities

My three-month internship was completed at Global Islami Bank Limited. The date of my joining was April 6, 2023. The organization appointed me to the head corporate branch in Gulshan. There are multiple divisions, including cash, foreign exchange, credit management, general banking, and human resource development. I had the chance to work in the general banking department for the duration of my internship.

During my internship program's initial phase, I worked side by side for HR and the Department of General Banking. After I finished my first month of employment, they suggested that I take on additional duties in the credit management department. I was in charge of the following responsibilities:

- Monitoring attendance and informing the branch manager of any changes.
- Acquiring signatures and authorization for a variety of applications, such as starting an account, FDR, monthly benefits, pay orders, customer account statements, DPS, etc.
- Keeping up with the checkbooks I obtained the signature of each customer who arrived to pick up the checkbook and then gave the requisition slip to the designated officer so it could be activated and approved.

- Assisting the officers in obtaining various forms for opening accounts, such as current and savings accounts, FDRs, MDPS, etc.
- Completing the account opening forms with accurate information.
- Creating forms for various account types.
- Printing, photocopying, and scanning various kinds of documents from multiple departments.
- Contacting the relevant clients over the phone with updates regarding their checkbooks and debit cards as well as any additional inquiries.
- Inputting personal data on the computer in accordance with the customer.

During the course of my internship, Tasrina Jahan Tanima, who is a trainee assistant at Global Islami Bank Limited, helped me a great deal as she supervised most of my tasks. Her rightful guidance and support improved the precision and accuracy of my work.

4.3 Learning from the Internship Program

There are a significant number of things that a person can learn from teachings and gain from experience through the process. I have done my internship at Global Islami Bank Limited for approximately three months. I started the internship on the 6th of April and ended on the 5th of July. I tried my best to do well in the workplace by taking advantage of the knowledge that I have gathered from my educational background. I came to know how things get processed in the banking system and learned social etiquette in the working space to conduct communication in a professional way.

There are many types of departments with specific duties and responsibilities in the bank. The customers come to the bank with various problems, inquiries, and account-related and business-related issues. I have come across some clients and dealt with their issues, which helped me gain experience.

I have also learned how the managerial hierarchy works in the workplace. The AVP and BAMLCO, Md. Mohin Uddin, always helped me in every aspect of the office. I was given valuable guidance and insights on how the system works and ways to deal with the problem. He helped me adapt to tough situations and structure proper solutions.

However, I learned a lot by observing and communicating with Tasrin Jahan Tanima, trainee assistant. Under her supervision, I learned the most about the operations of Global Islami Bank Limited, such as the organizational culture, communication, objectives, and curriculum of Global Islami Bank.

Chapter 5

Findings & Recommendations

Findings

After three months of being an intern at Global Islami Bank Limited, it was a great opportunity to learn so many aspects of working in a professional field. However, there were some hurdles while working, and some of the issues regarding the training program can be highlighted for improvement:

- New training programs need to be introduced to enhance development for the training programs.
- The training programs for interns offer inadequate pay, which can negate effectiveness in the workflow.
- The full potential of employees is not fully exploited.
- Training programs are usually short, which leaves a gap for understanding the full extent of the work.
- In-house training programs are necessary, but outside training programs should be arranged for a broader experience.
- Training is not complete without a proper evaluation.

Recommendations

Here are some recommendations for enhancing the training programs, according to my studies:

- Trainings programs like administrative training, relational training, and language fluency training could be vital for better development. The training programs should be regularly updated to analyze the skill gaps of the intern and improve by tailoring the training accordingly.
- Providing adequate pay will motivate and build a positive reputation for interns.
- The interns should be given actual responsibilities that make them feel important, which can bring out their full potential and enforce positive motivation.
- The training period needs to extend for better performance, as the banking sector carries a very broad algorithm and requires time to understand everything.
- The HR department should encourage outside training along with in-house training for the trainees to gain more knowledge about practical approaches outside of their comfort zone.
- Giving clear objectives and evaluating the impact of training performance and outcomes.

Chapter 6: Limitations

Limitations:

The duration of the internship program was three months. My time in the corporate head branch of Global Islami Bank Limited has been a great experience, full of new things to observe and learn. However, understanding the entire process and how it links to every other division was not fathomable. Even though I had many insights into the banking activities from communicating with the employees, it was not enough to fully understand the bank's comprehensive operations.

Here are some limitations that I faced throughout the program:

- **Time limitations:** As my time in the internship program was very limited, it was not enough to fully grasp all the details and understand the dynamics within the banking activities.
- **Inadequate data:** As an intern, I was not permitted or assigned enough statistics and was restricted from using any data from the mainframe of the bank's system, even with the supervision of my coworkers. Though their assistance had greatly benefited me at work.
- **Lack of records:** Most clients offer very little information in their profiles, for which it is hard to complete forms and other sorts of documentation. Thus, it was required for me to call the clients to collect information until they responded with the appropriate data or digital copies.
- **Lack of experience:** I had no experience before working in a professional environment. It was tricky for me to get a hold of any assigned tasks and fulfill the requirements necessary to get the job done at the beginning stage of my internship. However, with time, I started to understand the speed of the workflow and got better at performing the tasks that were my responsibilities.

Chapter 7: Conclusion

Being an intern at Global Islami Bank is an incredible opportunity to learn a great deal about the banking sector and professional communication. I have worked in various departments at Global Islami Bank Limited, Gulshan Corporate Head Branch. My tasks were related to the beginner stage of training in the branch office. I have collaborated with the other employees and my supervisor to gather more information relevant to the stated topic. This report was created using the information I gathered from my observations while performing my daily duties and communicating with the other employees who were incredibly helpful. In my opinion, Global Islami Bank Limited's training and development procedures are of very high caliber overall, and their sincerity is impeccable and very positive. Though I was not given access to the confidential data that my other colleagues had access to, I worked with what was on the record.

Finally, I would like to emphasize that the duration of my internship program was captivating. I believe that the variety of knowledge I have gained, the skills I have learnt, the difficulties I have solved, the obstacles I have faced, and the practical work environment I came across will benefit me professionally in my future pursuits.

References

Tribune Desk. (2023, January 12). Global Islami Bank inks agreement with Bangladesh Bank. <https://www.dhakatribune.com/business/281067/global-islami-bank-inks-agreement-with-bangladesh>.

Islamic Finance News. (2023). Islamic Finance. <https://www.islamicfinancenews.com/company/global-islami-bank>.

N. & Siddique Sahar, D. A. (2019). *The Impact of Training & Development and Communication on Employee Engagement – A Study of Banking Sector*.

The Lawyers & Jurists. (2022). *TRAINING AND DEVELOPMENT BANKING SECTOR IN BANGLADESH*. <https://www.lawyersnjurists.com/article/training-and-development-banking-sector-in-bangladesh/>.

TBS Report. (2021, February 5). Global Islami Bank inaugurates 20th foundation training course. <https://www.tbsnews.net/economy/banking/global-islami-bank-inaugurates-20th-foundation-training-course-197134>.

Wikipedia. (2023, August 13). *Global Islami Bank*. https://en.wikipedia.org/wiki/Global_Islami_Bank.

GIB Official Website. (2023). *ANNUAL REPORT 2022*.

GIB Official Website. (2023). *TERM DEPOSITS*. <https://www.globalislamibankbd.com/islamic-banking-deposit-products/>.

GIB Official Website. (2022). *NEWS AND UPDATES*. <https://www.globalislamibankbd.com/>.