An Evaluation of the Training and Development Process of Jamuna Bank PLC

Date of Submission: 27 August, 2024

Internship Report

on

An Evaluation of the Training and Development Process of Jamuna Bank PLC

Supervised by

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Date of Submission: 27 August, 2024

Letter of Transmittal

Date: 27 August, 2024

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

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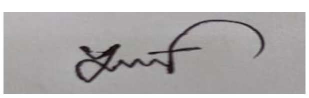
Daffodil International University

Subject: Submission of Internship Report on “An Evaluation of the Training and Development Process of Jamuna Bank PLC”.

Dear Sir,

I have the great pleasure to submit the Internship report on **“An Evaluation of the Training and Development Process of Jamuna Bank PLC”** as per your instruction. It is a great pleasure that you have given me this opportunity. I do my best to do this thesis report. This is a great source of learning for any student. I learned so many things from this work. Your guidance and suggestions help me greatly. I will be happy to provide any kind of further explanation about this report if it is needed. I have tried my best to avoid my fault and hope that my report will satisfy you and I also would like to thank you again for giving me the great opportunity to submit the report.

Sincerely Yours,



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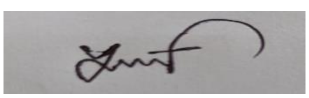
Declaration

I am, **Md. Yousuf Abdullah**, I do, hereby, solemnly declare that the work presented in this report entitled on **"An Evaluation of the Training and Development Process of Jamuna Bank PLC"** prepared by me, is a partial accomplishment of the requirement for the reward of the degree of Master of Business Administration in Daffodil International University.

The work, I have presented, does not breach any existing copyright and no portion of this report is copied from any work done earlier for degree or otherwise.

I believe this is a genuine and honest analysis that will help you to have a positive viewpoint of me. I will be pleased to deliver you with added explanations or clarifications that you may feel necessary in this regard. I will be grateful if you sympathetic approve this effort.



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Letter of Acceptance

This is to certify that the internship report entitled **“An Evaluation of the Training and Development Process of Jamuna Bank PLC”** is prepared by **Md. Yousuf Abdullah**, ID: 0242310004083080, as a requirement of the MBA program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

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Acknowledgement

Firstly, I would like to express my gratefulness to almighty Allah who has enabled me to pursue my study. I convey my gratitude to my honorable supervisor, Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, for his guidance and cooperation, which helped me immensely to prepare this report. At last, my sincere apology goes to the reader for my conceptual and printing mistake, if there is any.

Executive Summary

This executive summary provides an overview of the training and development process of Jamuna Bank PLC, highlighting key aspects of the bank's approach to employee growth and skills enhancement.

Jamuna Bank PLC recognizes the importance of a well-trained and skilled workforce in achieving its business objectives and maintaining a competitive edge in the banking industry. The bank has developed a comprehensive training and development program to ensure the continuous professional development of its employees.

The training and development process at Jamuna Bank PLC begins with a thorough training needs analysis, which helps identify the knowledge and skill gaps within the organization. This analysis is carried out on an individual as well as a departmental level, allowing the bank to tailor its training initiatives to specific requirements.

To address these identified needs, the bank employs a variety of training methods, including both internal and external training programs. Internal training programs are designed and delivered by the bank's in-house trainers, who possess extensive industry experience and expertise. These programs cover a wide range of topics, including banking operations, customer service, risk management, leadership development, and technological advancements in the banking sector.

In addition to internal training programs, Jamuna Bank PLC encourages its employees to participate in external training programs and workshops conducted by renowned training institutes and industry experts. This enables the bank's employees to gain exposure to the latest industry practices and developments and fosters a culture of continuous learning within the organization.

The bank also emphasizes the importance of on-the-job training and provides opportunities for employees to acquire hands-on experience and practical skills. This is achieved through job rotations, where employees are given the chance to work in different departments and gain a broader understanding of the bank's operations.

To ensure the effectiveness of its training and development initiatives, Jamuna Bank PLC regularly evaluates the impact of the training programs on employee performance and organizational goals. Feedback mechanisms, such as post-training assessments and performance evaluations, are used to measure the effectiveness of the training and identify areas for improvement.

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Chapter 01

Introduction

1.1Introduction

The training and development process of Jamuna Bank PLC focuses on equipping employees with the necessary knowledge, skills, and abilities to perform their jobs effectively and contribute to the overall success of the organization. This process is designed to enhance employee performance, boost productivity, and foster professional growth.

Training Needs Assessment: The first step in the training and development process is to identify the specific training needs of the employees. This is done through various methods such as performance appraisals, surveys, and job analysis. The bank assesses the skills and knowledge gaps and determines the areas where training is required.

Training Program Design: Once the training needs are identified, Jamuna Bank PLC designs training programs to address those needs. The bank may develop customized training modules or use external training resources, depending on the nature of the training required. The training programs are designed to be engaging, interactive, and relevant to the employees' roles and responsibilities.

Training Delivery: The bank delivers training programs through various methods, including classroom training, workshops, seminars, online courses, and on-the-job training. The delivery methods are selected based on the training objectives, the target audience, and the availability of resources. The bank ensures that the training sessions are conducted by qualified trainers who have expertise in the subject matter.

Evaluation and Feedback: After the completion of the training programs, Jamuna Bank PLC evaluates the effectiveness of the training through assessments, tests, or surveys. The bank collects feedback from the participants to gauge their satisfaction and assess the impact of the training on their job performance. This evaluation helps in identifying areas for improvement and making necessary adjustments to future training programs.

Follow-up and Support: The bank provides post-training support to ensure the application of newly acquired knowledge and skills in the workplace. This may include mentoring, coaching, job aids, or follow-up training sessions. The bank encourages employees to apply what they have learned and provides opportunities for practice and reinforcement.

Career Development Opportunities: Jamuna Bank PLC also focuses on the long-term career development of its employees. The bank offers growth opportunities, such as promotions, job rotations, and cross-functional assignments, to enable employees to expand their skills and advance their careers within the organization.

Overall, Jamuna Bank PLC is committed to fostering a culture of continuous learning and development. By investing in training and development initiatives, the bank aims to enhance employee capabilities, improve customer service, and drive organizational success in the competitive banking industry.

1.2 Origin of the Study

This report is initiated as the course requirement of the MBA program, Faculty of Business and Entrepreneurship, Daffodil International University as practical alignment is an integral part of the MBA program requirement, I went to Jamuna Bank PLC, Dhamrai branch to take the real-life exposure of the activities of banking financial institutions from. The study is on the "Training and Development Process of Jamuna Bank PLC" Dhamrai branch under the supervision of Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University

1.3 Objectives of the Study

The objectives of the study are following:

- √To analyze the training process of Jamuna Bank PLC;
- √To explain the development process of Jamuna Bank PLC;
- √To Identify the problems related to the Training and Development processes of Jamuna Bank PLC;
- √To make some recommendations to solve the problems.

1.4 Scope of the Study

The scope of this report is to provide a comprehensive overview of the training and development process implemented at Jamuna Bank PLC. The report aims to cover the key aspects and initiatives related to employee training and development within the organization.

1.5 Methodology of the Study

Methodology defines how we go through all the processes of research and how have proceeded on. Here include the steps of conducting the report and the explanation of the sources of data.

This report has been prepared on the basis of experience gathered during the period of internship.

i. **Nature of the study:**

The study is exploratory in nature focusing on qualitative analysis and description. The report is based on primary sources of information. Interviewing the managers and officers of the bank, talking to the customers.

ii. **Sources of Data:**

For preparing the report, Data were collected from two sources, namely, Primary source and Secondary source as described below:

a) **Primary Data:**

Primary sources of data incorporate information accumulation from the examination with the assistance of perceptionstrategies with the respondents. In any case, it is for the most part face to face discussion with the employees and their very own involvement and data about training and development practices in Jamuna Bank PLC.

- ✓ Watching different authoritative methods.
- ✓ Discussions with the bank officials and staff.
- ✓ Straight discussions with the officials in different fields.

b) **Secondary Data:**

Secondary wellsprings of data incorporate information gathering from reports and factual inductions, some indispensable insights of such kind of past standard study reports, of such sort of records of the past investigations and reports arranged by different comparable nature of organizations. Secondary sources are:

- ✓ Annual reports of Jamuna Bank PLC of different years.
- ✓ HR Policy and Procedure Manual of Jamuna Bank PLC.
- ✓ Official website of Jamuna Bank PLC.

iii. Sample Size:

There is total 20 respondents

iv. Sampling method:

A convenience sampling method has been performed for selecting samples.

v. Method of Data Collection:

For data collection – The interview method was used. With the help of questionnaire interview was taken at Jamuna Bank PLC.

vi. Data Analysis Technique:

MS Excel was used for data analysis.

1.6 Limitations of the Study

Despite my hard work, the study has some limitations. All the necessary data are not available in the bank's annual report or website. That's why when preparing this report, I faced those limitations such as:

- Lack of usable information.
- Lack of time.
- Lack of experience.
- Limited access to essential information preserved by the Bank.

Chapter-2

Organizational Overview

2.1 History of Jamuna Bank PLC

Jamuna Bank PLC is a Banking Company registered under the Companies Act, 1994 with its head office at Chini Shilpa Bhaban, 33 Dilkusha, Dhaka-1000. The Bank started its operation from 3rd June 2001. Jamuna Bank Limited is a highly capitalized new generation Bank started its operation with an authorized capital of Tk.1900.million00 and paid-up capital of Tk.390.00 million, as of December 2008 Paid up capital of the Bank raised to Tk.1072.5 million and number of branches raised to 47 (Forty-seven). Jamuna Bank PLC undertakes all type of banking transactions to support the development of trade and commerce in the country. Jamuna Bank PLC services are also available for the entrepreneurs to set up new ventures and BMRE for industrial units. The Bank gives special emphasis on Export, Import, Trade Finance, SME Finance, Retail Credit and Finance to Women Entrepreneurs. To provide clientele services in respect of International Trade it has established wide correspondent banking relationship with local and foreign banks covering major trade and financial centers at home and abroad.

2.2 Mission

Efforts for expansion of our activities at home and abroad by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, account ability, improved clientele service as well as to our commitment to serve the society through which we want to get closer and closer to the people of all strata. Winning an everlasting seat in the hearts of the people, as a caring companion in uplifting the national economic standard through continuous up gradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.

2.3 Vision

Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing ourselves firmly at home and abroad as a front ranking bank of the country are our cherished vision.

2.4 Strategic Priority

To have sustained growth, broaden and improve range of products and services in all areas of banking activities with the aim to add increased value to shareholders' investment and offer highest possible benefits to our customers.

Commitments of Jamuna Bank PLC

- Ours is a customer focused modern banking sound and steady growth in both mobilizing deposit and making quality Investment to keep our position as a leading bank in Bangladesh.
- To deliver financial services with the touch of our heart to retail, small and medium scale enterprises, as well as corporate clients through our branches across the country.
- Our business initiatives are designed to match the changing trade & industrial needs of the clients.

2.5 Core Values

The banking system of JBL has different core values on different stakeholders including for the customers, employees, shareholders and communities. Customers desire a most caring bank which will provide them the most courteous and efficient service in every area of their business. The employees always want a Bank that will promote well-being in every aspect of their lives. The main goal of the shareholders is to yield fair return on their investment through generating stable profit. The general view of our communities is that they show the propensity to assume the role of banking system to be socially responsible and close adherence to national policies.

2.6 Business Ideology

Alongside providing the best services to the clienteles, patronizing and taking part in social development activities as well as making due contribution to growth of the national economy.

2.7 Organizational Strategy

As the financial services industry is a very competitive industry, the main strategy of JBL is the organic growth – to build branches and strengthen their distribution network. They will continue to invest and expand in Bangladesh as fast as local regulations allow.

The principal strategies are –

People - Attract, retain and reward top performers.

Profitable Growth - Growing sales and increase the revenues.

Execution - Performing with skill and speed.

Credit Quality - Maintaining credit quality and understand the role in managing losses.

2.8 Functions of Jamuna Bank PLC

Some general functions of Jamuna Bank PLC are given below-

- To maintain all types of deposit Accounts.
- To make investment.
- To conduct of reign exchange business.
- To conduct other Banking services.
- To conduct social welfare activities.

2.9 Jamuna Bank Foundation

Keeping the view, the great objective of contributing to expansion of education and welfare of the society, the Jamuna Bank Foundation was set up in 1989. With financial assistance of the Foundation, The Jamuna Bank Public School and College has been established in Moghbazar Dhaka. There are a total of 820 students studying in the school section from class 1st to 10th, while there are 120 students at the college section. In 2006, a total of 70 students appeared at the SSC Examination, of which 87% came out successful. In the college section, a total of 90 students appeared at the HSC Examination, of which 81% came out successful.

2.10 Training and Training Institute

Not number, but diversified work efficiency of human resource is the key to sustained progress of an institution. The Jamuna Bank Training Institution (JBTI) was established at Shamoli on 24 October 1989, which is fully residential. Beside faculty members of the Institute, renewed professionals like banker, economists, teachers and researches are invited to deliver lectures in training programs. JBTI has a rich library for use by the trainees.

2.11 Organizational Structure of Jamuna Bank PLC

Chairperson (Owner)

↓

Directors (Owners)

↓

Managing Director (MD)

↓

Additional Managing Director (AMD)

↓

Deputy Managing Director (DMD)

↓

Executive Vice President (EVP)

↓

Senior Vice President (SVP)

↓

Vice President (VP)

↓

Assistant Vice President (AVP)

↓

Senior Principal Officer (SPO)

↓

Principal Officer (PO)

↓

Officer

↓

Assistant officer

↓

Junior Officer

↓

Probationary Officer

2.12 Organizational Structure and Department

Organizational setup of the Jamuna Bank PLC is consisting of three organizational domains. Firstly, the central top management, which contains Board of Directors, Managing Director, Additional Managing Director and Deputy Managing director. The major responsibilities of this group are to take central decision and transmit it to the second step. Secondly the executive level management, which contains Executive Vice Presidents, Senior Vice Presidents, Vice Presidents and Assistant Vice Presidents. The major responsibilities of this part are to supervise and control division/ department. Thirdly, the branch operation management, which contains branch manager and other mid/ lower-level management. The major responsibilities of this part are to the 100 branches of this bank and report to the Head Office from time to time.

2.13 SWOT Analysis of Jamuna Bank PLC

SWOT analysis is an important tool for evaluation the company's strengths weakness and opportunities treats, it helps the organization to identify evaluate its performance and can scan the macro environment, which in turn is would help the organization to navigate in the turbulence ocean of competition. Following is given the SWOT analysis of Jamuna Bank PLC.

2.13.1 Strengths

Top Management:

The top management of the bank, the key strengths for Jamuna Bank PLC has contributed heavily towards the growth and development of the bank. The Top management officials are enough capable to manage their work so they have a good idea about the current situation.

Company Reputation:

Jamuna Bank PLC has created a good reputation in the banking industry of the country. Their main customers are many respective organization and respective person also. The popularity of this bank is increase day by day.

Modern Facility and computer:

- From the very beginning Jamuna Bank PLC tries to furnish their work surrounding with modern equipment and facilities. For speed service to the customer. Jamuna Bank PLC had installed money country machine in the teller counter. The bank has computerized banking operation under software called PC banking. More over computer printer statement are available to internal use and occasionally for the customer is equipped with telex and fax facilities.

Interactive Corporate Culture:

The corporate culture of Jamuna Bank PLC is very much interactive compare to other local organization. This interactive environment encourages the employees to work alternatively. Since the banking job is very much routine work oriented and lovely environment boots up the work capability of the employees.

2.13.2 Weaknesses

Limitation of Information System:

Engaged in account opening and closing task, FLORA Bank software is used to operate the account information. Following is the job description and some important discussion regarding this software. Sometime net too much slow that hampers the work.

Hierarchy problem:

The hierarchy problem treated as a weakness for Jamuna Bank PLC, because the employee will not stay for a long. So, there will be a chance of brain from this bank to another bank.

Advertisement problem:

There is another weakness for Jamuna Bank PLC is advertisement. Their media coverage is so much low that people do not know the bank thoroughly.

2.13.3 Opportunities

Diversification:

Jamuna Bank PLC pursue diversification strategy in expanding its current line of business. They do serve not only the organization but also individual person.

Business Banking:

The investment Potential of Bangladesh is foreign investment. So, Jamuna Bank PLC has opportunity to expand in business banking.

Credit Card:

There is an opportunity to launch Credit Card in Bangladesh by Jamuna Bank PLC. Beside this, Jamuna Bank PLC can acquire service for cards like VISA, MASTER CARD, etc. so that they can enhance market-based card service.

2.13.4 Threats

Contemporary Bank:

The contemporary Bank of Jamuna Bank PLC like: Dhaka Bank Ltd, Brace Bank Ltd is major rivals. They are carrying out aggressive campaign to attract lucrative clients as well as big time depositors.

Multinational Bank:

The rapid expansion of multinational bank possesses a potential treat to new FLORA bank. Due to the booming energy sector, more foreign banks are expected to operate in Bangladesh. Moreover, the existing foreign Banks such as HSBC, AMEX.CITI N.A and STANDARD CHATTERED are now pursuing an aggressive branch expansion strategy. Since the foreign banks have tremendous financial strength, it will pose a threat bank to a certain extent in terms of robbing the lucrative clients.

Chapter-3

Analysis

3.1Difference between training and development

Training and development are related concepts in the field of human resource management, but they have distinct differences. Here are the key differences between training and development:

Focus and scope:

Training: Training primarily focuses on providing employees with specific skills and knowledge required to perform their current job tasks effectively. It is often job-specific and aims to improve performance in the present role.

Development: Development, on the other hand, has a broader scope and focuses on preparing employees for future responsibilities and career growth. It aims to enhance overall capabilities, potential, and professional growth beyond the immediate job requirements.

Timeframe:

Training: Training programs are typically short-term and concentrate on immediate skill acquisition. They are designed to address specific knowledge gaps or skill deficiencies and can range from a few hours to a few weeks.

Development: Development is a long-term process that spans over an extended period. It involves continuous learning, experience-building, and self-improvement activities to enhance overall professional growth and potential.

Objectives:

Training: The primary objective of the training is to improve employee performance in their current job roles. It focuses on enhancing specific skills, knowledge, and competencies required for effective job execution.

Development: Development aims to prepare employees for future roles and responsibilities within the organization. It focuses on broader personal and professional growth, including leadership skills, decision-making abilities, strategic thinking, and adaptability.

Approach and methods:

Training: Training is often more structured and formal, with predefined learning objectives and specific training methods. It may involve classroom training, workshops, online courses, simulations, and hands-on practice to impart specific skills or knowledge.

Development: Development is a more flexible and personalized process that emphasizes experiential learning, coaching, mentoring, job rotations, stretch assignments, and self-directed learning. It encourages employees to take ownership of their growth and explore diverse learning opportunities.

Evaluation:

Training: Training programs are typically evaluated based on the extent to which participants have acquired the desired knowledge or skills. Evaluation methods may include quizzes, tests, assessments, and feedback on performance.

Development: Development initiatives are evaluated based on the overall growth and progress of employees. It focuses on long-term outcomes such as increased competencies, career advancement, leadership potential, and contributions to organizational goals.

While training and development are distinct, they are often interconnected. Training can serve as a foundational element of development by providing employees with the necessary skills and knowledge to embark on a growth journey. Development, in turn, builds upon the foundation of training by fostering continuous learning, career progression, and overall professional development.

3.2 Objectives of training and development

The objectives of training and development in organizations are to enhance employee skills, knowledge, and competencies to achieve various organizational goals. Here are some common objectives of training and development:

Skill development: Training and development programs aim to enhance employees' skills and competencies related to their current roles or future career paths. By improving specific job-related skills, employees become more effective and efficient in their work.

Knowledge enhancement: Organizations invest in training and development to provide employees with up-to-date knowledge and information relevant to their roles. This includes industry trends, new technologies, best practices, and regulatory requirements.

Improved performance: One of the primary objectives of training and development is to improve employee performance. Training programs focus on addressing performance gaps and helping employees develop the necessary skills and knowledge to excel in their roles.

Employee engagement and motivation: Providing opportunities for learning and development demonstrates an organization's commitment to its employees' growth and career advancement. Training programs can boost employee morale, job satisfaction, and motivation, leading to increased engagement and productivity.

Succession planning and career development: Training and development initiatives can identify and groom potential leaders within the organization. By providing employees with the necessary skills and knowledge for career advancement, organizations can ensure a smooth transition of key roles and build a talent pipeline.

3.3Importance of training and development

Training and development play a crucial role in the success of organizations. Here are some key reasons highlighting the importance of training and development:

Increased employee retention: Employees are more likely to stay with an organization that invests in their development and provides growth opportunities. By offering training and development programs, organizations can retain top talent and reduce employee turnover, which can be costly in terms of recruitment and training for replacements.

Adaptation to technological advancements: In today's fast-paced business environment, technology evolves rapidly. Training programs help employees stay updated with the latest tools, software, and technologies relevant to their roles. This enables organizations to adapt to technological advancements and remain competitive in their respective industries.

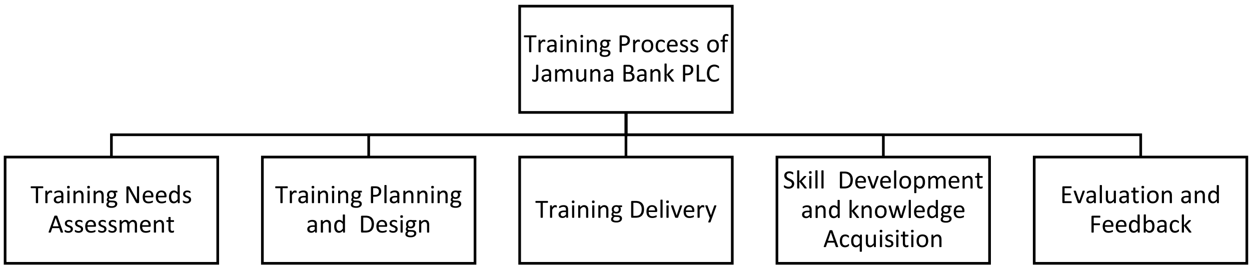
Improved organizational effectiveness: Well-trained employees contribute to the overall effectiveness of an organization. Training programs improve the quality of work, reduce errors and rework, and promote adherence to industry standards and best practices. This leads to improved efficiency, customer satisfaction, and organizational performance.

Cultivation of a learning culture: Training and development initiatives create a culture of continuous learning within an organization. When employees have access to learning opportunities, they are more likely to seek out new knowledge, share ideas, and collaborate with colleagues. This promotes innovation, creativity, and a positive work environment.

PART-A

Training

3.4Training Process of Jamuna Bank PLC



a) Training Needs Assessment: The training and development process usually begins with a thorough assessment of the Bank's training needs. This involves identifying skill gaps, analyzing job requirements, and determining the training priorities for different employee roles and departments within the bank.

b) Training Planning and Design: Based on the identified training needs, Jamuna Bank PLC would develop a training plan that outlines the objectives, content, and delivery methods for various training programs. This may include a mix of internal training initiatives, external workshops or seminars, and online learning resources.

c) Training Delivery: Jamuna Bank PLC would implement the training plan by delivering the training programs to employees. This can be done through a combination of methods, such as classroom training, e-learning modules, workshops, conferences, and on-the-job training, off-the-job training.

d) Skill Development and Knowledge Acquisition: During the training programs, employees would acquire new skills and knowledge relevant to their job roles. This could include training in areas such as banking operations, customer service, sales techniques, compliance, risk management, financial products, and technology.

e) Evaluation and Feedback: After the completion of each training program, Jamuna Bank PLC would typically evaluate the effectiveness of the training through assessments, tests, or surveys. Feedback from participants is also gathered to gauge their satisfaction with the training and identify areas for improvement.

3.4(a) Training Need analysis

Training Needs Analysis (TNA) is a systematic process used by organizations to identify the gap between employees' current skills and knowledge and the skills required to effectively perform their jobs. It involves assessing training needs at the individual, departmental, or organizational level to determine the appropriate training and development interventions. Here is an explanation of the training needs analysis process:

Identify the purpose and scope: Begin by clarifying the purpose of the training needs analysis and determining the scope of the assessment. This involves understanding the specific goals, objectives, and target audience for the training.

Gather data: Collect relevant information to assess the training needs. This can be done through various methods such as surveys, interviews, focus groups, performance appraisals, observation, and analysis of job descriptions and performance metrics. The data collected should provide insights into the knowledge, skills, and competencies required for each job role.

Analyze data: Analyze the gathered data to identify patterns, trends, and gaps in employee performance. Compare the current performance levels with the desired performance standards and identify areas where there is a discrepancy or need for improvement.

Prioritize training needs: Prioritize the identified training needs based on their importance and impact on job performance and organizational goals. Consider factors such as criticality, frequency, and significance of the skill gap in determining the priority of training interventions.

Develop training objectives: Based on the prioritized training needs, establish clear and measurable training objectives. Training objectives should specify the desired outcomes and the skills or knowledge that need to be addressed through training programs.

3.4(a.1) Methods of Training Need analysis

There are several methods that organizations can use to conduct a Training Needs Analysis (TNA). The choice of methods depends on factors such as the organization's size, resources, and specific requirements. Here are some common methods used for TNA:

Surveys and questionnaires: Surveys and questionnaires are effective tools for collecting data from a large number of employees. They can be used to gather information about employees' perceived skill gaps, training preferences, and areas where they feel they need further development. Surveys can be conducted electronically or in paper format, and the questions should be designed to elicit specific information relevant to the training needs.

Interviews: Conducting individual or group interviews with employees, supervisors, and managers allows for a more in-depth exploration of training needs. Interviews provide an opportunity to gather qualitative data, understand specific challenges or gaps, and explore potential solutions. Skilled interviewers can probe deeper to uncover hidden or unexpressed training needs.

Focus groups: Focus groups involve bringing together a small group of employees from similar job roles or departments to discuss training needs. A trained facilitator guides the discussion, allowing participants to share their perspectives, experiences, and training requirements. Focus groups encourage open dialogue, generate ideas, and uncover collective training needs within the group.

Performance appraisals and reviews: Performance appraisals and reviews provide insights into employee performance and identify areas for improvement. By analyzing performance ratings, feedback, and development goals, organizations can identify training needs related to specific job responsibilities or competencies.

Job analysis and job descriptions: Job analysis involves examining job roles, tasks, responsibilities, and competencies required for successful performance. By reviewing job descriptions and conducting job analysis, organizations can identify the specific skills, knowledge, and abilities needed for each role. This helps identify training needs that align with job requirements.

3.4(b) Training Planning and Design

Planning and designing training programs involve making decisions about the location and method of training. We have already learned about the importance of training and how to identify employees who need it. Now, it is crucial to understand how to conduct the training. First, we must decide where to hold the training program. This can be on the job itself through on-the-job training, or on-site but not in the middle of work, for example in a training room within the company. Alternatively, it can be off-site, such as in a university or hotel, where employees can focus on their training in a relaxing environment.

3.4(c) Training Delivery

1) On-the-job training

On-the-job training (OJT): On-the-job training refers to the process of training employees while they are performing their regular job tasks within the workplace. It involves learning by doing and acquiring skills and knowledge in real work situations. Some characteristics of on-the-job training include:

a**. Learning in the work environment:** OJT takes place within the actual work setting, allowing employees to apply new skills immediately and gain practical experience. Employees gain knowledge and skills through on-the-job training. This type of training involves active participation in tasks, hands-on use of equipment, and participation in work-related activities. Throughout the training process, learners receive guidance, support, and feedback from an experienced supervisor. On-the-job training is highly relevant to the specific job tasks and responsibilities that an employee is expected to perform. It takes place in the actual work environment, allowing learners to immediately apply what they, 've learned.

b**. Mentoring or coaching:** In on-the-job training, experienced employees or supervisors serve as trainers and mentors, guiding and supporting the trainees throughout the learning process. They often assist mentees in resolving challenges, obstacles, or issues they encounter on the job. Personal support is also an essential aspect of mentoring, where mentors provide emotional support and encouragement helping mentees build confidence. They often serve as a source of motivation.

c**. Task-oriented approach:** Training is often focused on specific job tasks or responsibilities, allowing employees to develop the skills required for their current roles. Employees are given hands-on learning opportunities, which involve performing the actual job tasks under the guidance of a trainer. Trainees work on real tasks that they will be expected to perform in their jobs. Trainees typically start with simpler tasks and gradually progress to more complex ones. Repetition of tasks is common to reinforce learning and trainees may perform the same task multiple times until they become proficient. Trainees are encouraged to apply what they have learned in their actual job as soon as they are capable.

d. **Customized and personalized learning:** On-the-job training can be tailored to individual employee needs and can be adjusted based on their progress and skill levels. It allows employees to learn at their own pace. Examples of on-the-job training methods include shadowing, apprenticeships, job rotation, and coaching by experienced colleagues or supervisors.

2) Off-the-job training

Off-the-job training refers to training that takes place outside the regular work environment. It involves employees being temporarily away from their job duties to participate in structured training programs. Some characteristics of off-the-job training include:

a**. Formal training settings:** Off-the-job training often takes place in external training centers, classrooms, workshops, or specialized training facilities.

b. **Structured learning programs:** Training sessions are typically organized and delivered by professional trainers or subject matter experts who specialize in specific training topics.

c**. Focus on broader knowledge and skills:** Off-the-job training is often designed to develop general competencies or to provide training in areas that may not be immediately applicable to employees' current job roles.

d. **Networking and collaboration opportunities:** Employees from different departments or organizations may attend off-the-job training programs, allowing for knowledge sharing, networking, and exposure to different perspectives.

Examples of off-the-job training methods include seminars, conferences, workshops, e-learning programs, simulations, and formal academic courses.

Both on-the-job and off-the-job training have their advantages and can be complementary to an effective employee development program. On-the-job training allows for the immediate application of skills in a real work context, while off-the-job training provides a broader and more structured learning experience. Organizations often use a combination of both approaches to meet their training and development needs based on the nature of the skills to be acquired and the available resources.

3.4(d) Skill Development and Knowledge Acquisition

a. **Banking operations**

Jamuna Bank PLC provides its employees with a comprehensive training program that covers all aspects of banking operations. The objective of this program is to equip employees with the skills and knowledge they need to perform their jobs efficiently and effectively. The training covers a wide range of topics, including account opening and maintenance, fund transfers, bill payments, remittances, loans, credit and debit cards, customer service, AML/CFT compliance, risk management, and technology. The program is designed to ensure that employees are proficient in all areas of banking operations.

b. **Customer Services**

Jamuna Bank PLC places great importance on providing exceptional customer service, and to achieve this. It has designed a comprehensive training program for its employees. The program covers a wide range of topics, such as understanding customer needs, effective communication with customers, handling customer complaints professionally and efficiently, and building strong and long-lasting relationships with customers. The training program equips employees with the necessary skills and knowledge to deliver excellent customer service.

c. **Sales Technique**

Jamuna Bank PLC provides its employees with a comprehensive sales technique training program that aims to develop the skills and knowledge required for effective sales of the bank's products and services. The training program covers various topics such as customer relationship management, sales process, prospecting, lead qualification, presentation skills, negotiation, deal closing, objection handling, and after-sales service. The program is designed to equip the employees with the necessary skills to enhance their sales performance.

d. **Risk Management**

Jamuna Bank PLC provides its employees with a comprehensive risk management training program to help them identify, assess, and manage risks effectively. The training programs cover various topics, such as risk management framework, risk identification, assessment, mitigation, monitoring, and reporting.

3.4(e) Evaluation and Feedback

a. **Satisfaction and Participant reaction**

Jamuna Bank PLC conducts satisfaction evaluations for the success of its training sectors. To do this, trainers survey the participants after the training to test their development skills and satisfaction level. They also ask about what the participants enjoyed during their training session and if they were able to develop their skills. Training helps employees to broaden their knowledge about the job and create motivation, and satisfaction in the workplace, leading to better job outcomes.

b. **Knowledge Acquisition**

knowledge acquisition is the second level of training evaluation. It measures how much knowledge has been gained during the training period. Which is crucial for achieving organizational goals. To assess the employees' knowledge, the bank sends officers to the field level to gather practical knowledge and examples that can help enhance their expertise.

c. **Behavioral Application**

Behavioral application is the third step of evaluating the training method of Jamuna Bank PLC. This method deals with the acquisition of new skills and knowledge by employees. It involves changing the work system and environment to increase employee knowledge and skills. The behavioral application also helps monitor and implement new ideas, which is essential for organizational satisfaction. It combines knowledge acquisition with employee satisfaction. According to this method, employees will apply new techniques in their work sector.

d. **Measuring the Business Improvement**

The fourth step is about measuring the business improvement. To ensure continuous benefits for the organization, it is important to manage training courses. The company should arrange training for employees at different levels to achieve success in organizational life. To improve the organization's training level, the bank needs to invest in training its employees.

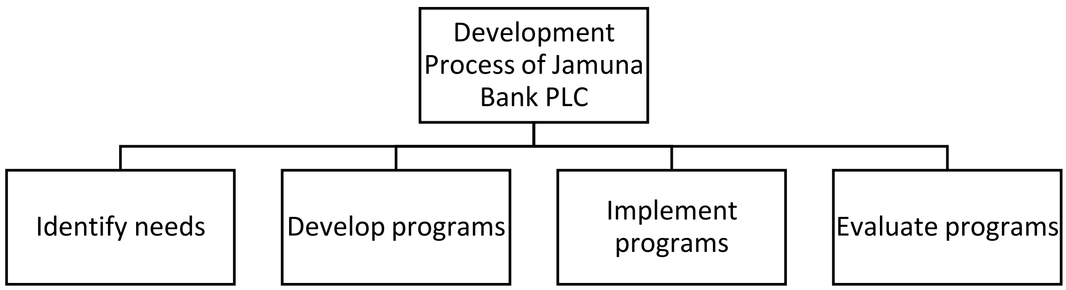
e. **Return on Investment**

the last step of the training evaluation method is the return on investment. This refers to the amount of money an organization earns in return for their investment in training. The costs incurred in the training sector include wages of training institution staff, administrative costs, management costs, course installment fees, and other changes related to training institutes. After calculating the costs, the company determines the gains of their training investment.

PART-B

Development

3.5 Development process of Jamuna Bank PLC



Jamuna Bank PLC prioritizes not only the training of its employees but also their personal development within their careers. Though employees may feel efficient in their work, they may also feel uncertain about their long-term career prospects. That's why Jamuna Bank PLC has created development programs that educate employees about self-development. Development involves bringing about positive or expected changes in one's career for the future, preparing them to become competent and ready for greater responsibility. While training helps employees perform their jobs effectively, employee development teaches them how to take on challenges for greater responsibility. In the end, development becomes self-development, which can be incredibly helpful for an employee's career growth.

Jamuna Bank PLC development process is based on the following steps:

3.5.a Identify needs: Jamuna Bank PLC identifies development needs through a variety of methods, including gathering feedback from its customers by conducting surveys, interviews, and focus groups. This helps the bank to understand the needs and expectations of its customers, enabling it to improve its products and services accordingly. The bank also conducts market research to stay updated on the latest trends and developments in the banking industry, which allows it to identify new opportunities and develop new products and services that cater to its customers' needs. Jamuna Bank PLC analyzes its competitors as well as identifies areas where it can improve its performance and create strategies to stay ahead of the competition. Additionally, the bank collects feedback from its employees to identify areas where it can improve its training and development programs and create a more supportive and productive work environment. Jamuna Bank PLC also keeps a close eye on the banking industry's latest trends and the broader economy to identify new opportunities and develop strategies to mitigate risks.

3.5.b Develop programs: Jamuna Bank PLC develops development programs based on the identified needs. Once the bank has identified its development needs, it develops plans to address them, which may include improving existing products and services, developing new ones, or investing in new technologies.

3.5.c Implement programs: Jamuna Bank PLC employs several methods to implement its development programs, which include:

Training and development: Jamuna Bank PLC provides an extensive training and development program for all its employees, irrespective of their positions. The program covers a broad range of topics, such as banking fundamentals, customer service, and risk management. Additionally, the bank offers specialized training programs for employees in specific roles, such as credit analysts and branch managers.

Performance management: Jamuna Bank PLC has a robust performance management system that tracks employee performance and identifies areas for improvement. The bank regularly assesses its employees' performance against their objectives and goals. Based on this feedback, NRBC Bank has a succession planning process that identifies and develops future leaders. The process involves recognizing high-potential employees and providing them with the training and development opportunities they need to advance their careers.

Career Development: Jamuna Bank PLC is committed to helping its employees develop their careers. The bank offers several career development resources, such as career counseling and mentorship programs. Furthermore, Jamuna Bank PLC encourages its employees to take on new challenges and stretch roles.

New employee orientation: Jamuna Bank PLC provides a comprehensive orientation program to all its new employees. The program covers the bank's history, mission, values, products, and services. Furthermore, it offers a general overview of the bank's training and development programs.

Leadership development program: Jamuna Bank PLC provides a leadership development program for high-potential employees. The program covers various topics such as strategic planning, team building, and communication.

Management development program: Jamuna Bank PLC offers a management development program for middle managers. The program covers topics such as performance management, conflict resolution, and change management.

Branch manager training program: Jamuna Bank PLC provides a branch manager training program for new and experienced branch managers. The program covers topics such as branch operations, risk management, and customer service. Jamuna Bank PLC is committed to developing its employees' skills and knowledge and helping them reach their full potential. The bank’s development programs are designed to equip employees with the necessary skills to advance their careers successfully.

3.5.d Evaluate programs: Jamuna Bank PLC evaluates its development programs to ensure that they are effective and meet the needs of its employees and managers. It evaluates its development programs through a combination of quantitative and qualitative methods.

Qualitative methods include:

Employee satisfaction: This is measured through surveys and interviews with employees who have participated in development programs.

Performance improvement: Jamuna Bank PLC tracks employee performance data over time to see if development programs are leading to improved performance.

Skill development: Jamuna Bank PLC assesses employee skills before and after participating in development programs to measure the impact of the programs.

Program cost: Jamuna Bank PLC tracks the cost of its development programs to ensure that they are cost-effective.

Quantitative methods include:

Focus groups: Jamuna Bank PLC conducts focus groups with employees to get their feedback on development programs.

One-on-one interviews: Jamuna Bank PLC also conducts one-on-one interviews with employees to get their feedback on development programs.

Manager feedback: Jamuna Bank PLC collects feedback from managers on the performance of employees who have participated in development programs.

3.6 Employee Development and Management Development

3.6.a Employee Development

Employee development in the banking sector focuses on enhancing the skills, knowledge, and competencies of employees to support their growth and effectiveness in their roles. Here are some common practices in employee development within the banking sector:

Technical Training: Banks provide training programs to employees on various technical aspects of banking operations, including account management, loan processing, risk assessment, regulatory compliance, financial analysis, and digital banking platforms.

Product and Service Training: Banks offer training to familiarize employees with the bank's products and services. This includes training on different types of accounts, investment products, credit facilities, and other financial offerings.

Compliance and Regulatory Training: Due to the strict regulatory environment in the banking sector, employees receive training on compliance requirements, anti-money laundering (AML) regulations, know-your-customer (KYC) procedures, data protection, and other relevant laws and regulations.

Sales and Customer Service Training: Training programs focus on developing employees' sales skills, customer relationship management, and service excellence. This includes training in effective communication, relationship building, problem-solving, and handling customer inquiries or complaints.

Leadership and Management Development: Banks invest in developing leadership skills and competencies among employees who hold managerial or supervisory roles. Leadership development programs focus on areas such as strategic thinking, decision-making, team management, and change management.

3.6.b Management Development

Management development in the banking sector is crucial for developing effective leaders who can navigate the complexities of the industry. Here are some common practices in management development within the banking sector:

Leadership Programs: Banks offer specialized leadership development programs for managers and executives. These programs focus on leadership skills, vision setting, communication, decision-making, team building, and managing organizational change.

Succession Planning: Banks identify high-potential employees and create succession plans to groom them for leadership positions. This may involve personalized development plans, mentorship, job rotations, and exposure to different areas of the bank.

Executive Coaching: Senior leaders and executives may receive individualized coaching and mentoring to enhance their leadership capabilities, refine their management style, and address specific challenges.

Industry Networking and Conferences: Managers are encouraged to participate in banking industry conferences, seminars, and networking events to stay updated on industry trends, and best practices, and expand their professional networks.

Cross-Functional Collaboration: Banks promote collaboration and cross-functional projects to provide managers with opportunities to work across different business units. This helps them gain broader perspectives and develop a holistic understanding of the bank's operations.

Continuous Learning and Professional Certifications: Banks encourage managers to pursue continuous learning through professional certifications, advanced degrees, and participation in relevant training programs. This helps managers stay abreast of industry advancements and improve their knowledge and skills.

3.7 Training and Development Practices of Jamuna Bank PLC

Orientation and Onboarding: Jamuna Bank PLC typically has an orientation program for new employees to introduce them to the organization's culture, values, policies, and procedures. This may include an overview of the bank's history, structure, and key departments.

Job-Specific Training: Once Jamuna Bank PLC employees are on boarded, they receive job-specific training to equip them with the necessary skills and knowledge to perform their roles effectively. This training can cover various areas such as banking operations, customer service, sales techniques, compliance, risk management, and financial products.

Soft Skills Development: Jamuna Bank PLC often invests in developing employees' soft skills, including communication, teamwork, leadership, problem-solving, and customer relationship management. These skills are crucial for building strong relationships with clients and delivering excellent service.

Compliance and Regulatory Training: Due to the highly regulated nature of the banking industry, NRBC Bank employees receive regular training on compliance, anti-money laundering

(AML), know-your-customer (KYC) procedures, data protection, and other relevant regulations to ensure adherence to legal requirements.

Leadership Development: Jamuna Bank PLC usually has programs to identify and develop future leaders within the organization. These programs include mentorship, executive coaching, and specialized training to enhance leadership skills, strategic thinking, and decision-making abilities.

3.8 Training Room Setup and Trainers' Qualification

3.8.a Training Room Setup:

Space and Layout: The training room is typically designed to accommodate a certain number of participants comfortably. It may have a flexible seating arrangement, such as classroom-style or round tables, depending on the training format. The room is equipped with chairs, desks, or tables, along with adequate lighting and ventilation.

Audio-Visual Equipment: Training rooms often include audio-visual equipment to support effective training delivery. This may include a projector or large-screen display, whiteboard or flipchart, sound system, and video conferencing capabilities for remote training sessions.

Technology Infrastructure: Banks prioritize having a reliable technology infrastructure in their training rooms. This includes high-speed internet connectivity, access to relevant software applications, and necessary hardware for training purposes, such as computers, laptops, or tablets.

Training Materials and Resources: The training room is stocked with necessary training materials, including handouts, training manuals, stationery, and any other resources required for the training sessions. Additionally, access to relevant online platforms or learning management systems may be provided for participants to access course materials or complete assignments.

3.8.b Trainers' Qualifications:

Expertise in Banking: Trainers in Jamuna Bank PLC are likely to have in-depth knowledge and expertise in various aspects of banking, including banking operations, products and services, regulatory compliance, risk management, and customer service. They should possess a strong understanding of the bank's specific processes and policies.

Training and Facilitation Skills: Trainers should have the ability to design and deliver effective training programs. This includes instructional design skills, and the ability to engage participants, facilitate discussions, and create a conducive learning environment. Strong presentation and communication skills are essential for trainers to effectively convey information and concepts.

Industry Experience: Trainers who have prior experience working in the banking industry bring valuable real-world insights and practical examples to their training sessions. This helps participants relate to the content and understand its application in their day-to-day roles.

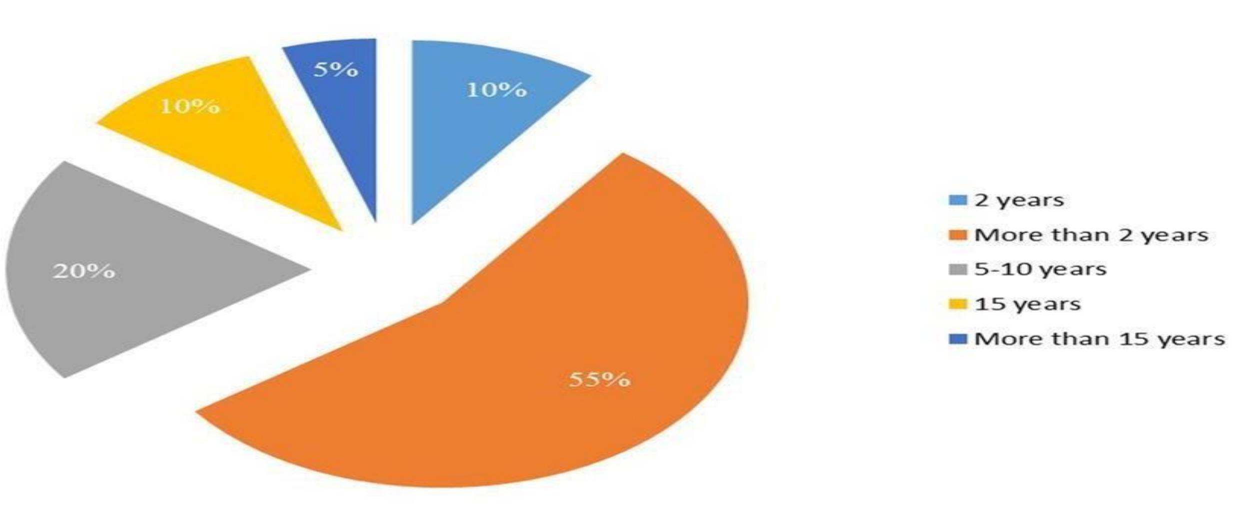
Continuous Professional Development: Trainers should demonstrate a commitment to continuous learning and professional development. They may hold certifications or attend workshops, conferences, and seminars to stay updated with the latest trends and best practices in training and banking.

3.9 Training Institute of Jamuna Bank PLC

Jamuna Bank PLC has its training institute. It is situated at its head office. This training institute organizes several training programs for the betterment of the employees. this institute arranges different seminars, workshops, and Training programs and tries to create improved employee performance.

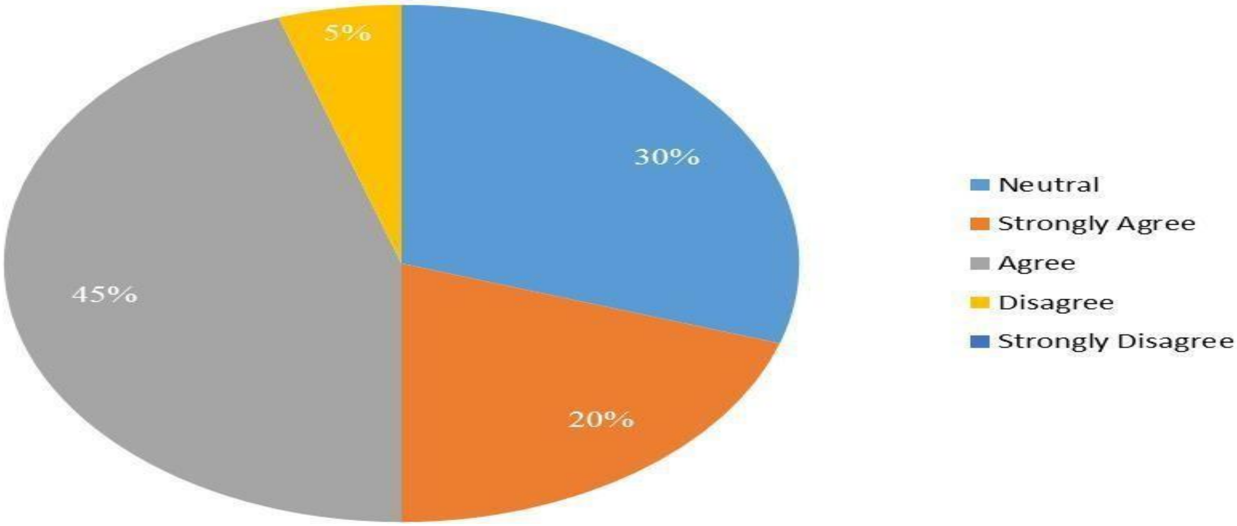
3.10 Analysis of Data

Question-1: You have been working for how long in Jamuna Bank PLC?



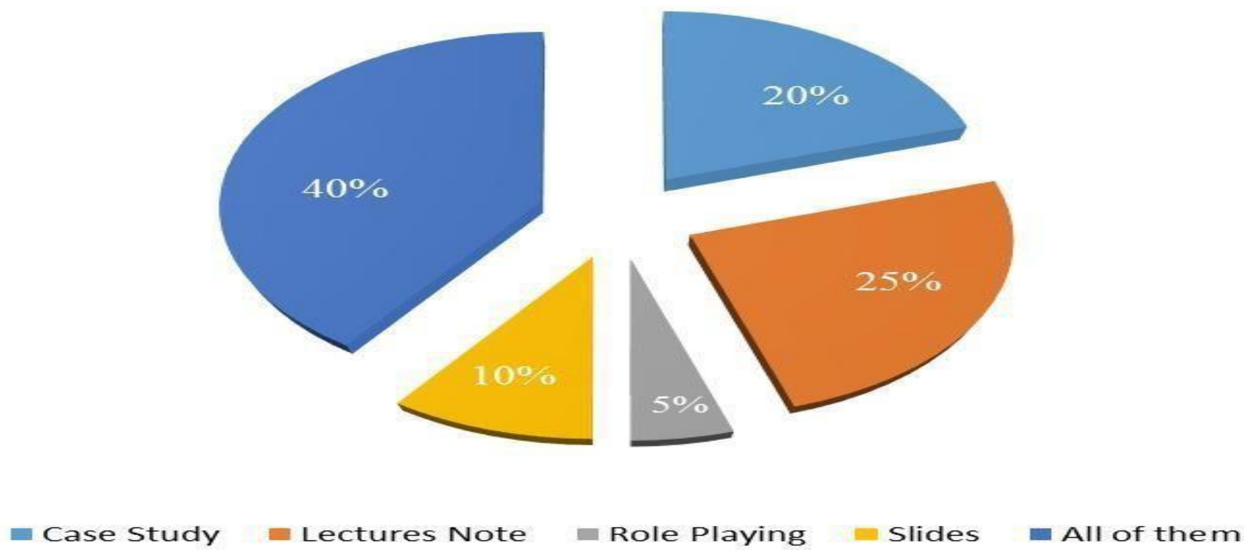
Here working for this organization more than 2 years is a greater part of the employees. Here for about 2 years is 10% and after that 10% was work for 15 years &an additional 20% are employment here for 5-10 years. More than 15 years is 5%.

Question-2: Does Jamuna Bank PLC offer high-quality training methods & environment facilities during training?



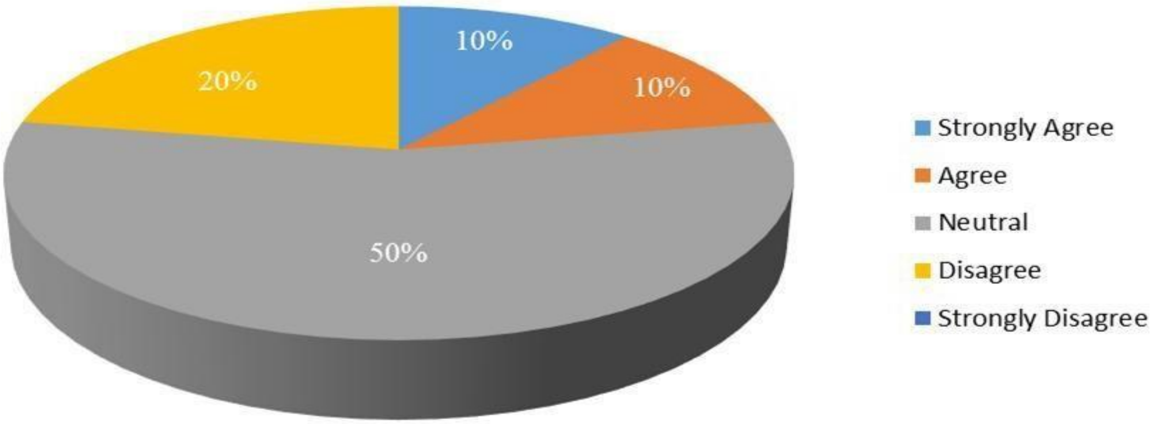
About 45% says they fully have the same opinion that in the training institution, they found a good training environment and strongly agrees is 20% and 30% say the environment was neutral. But 5% say Disagree.

Question-3: During the training session, which types of equipment and technique used?



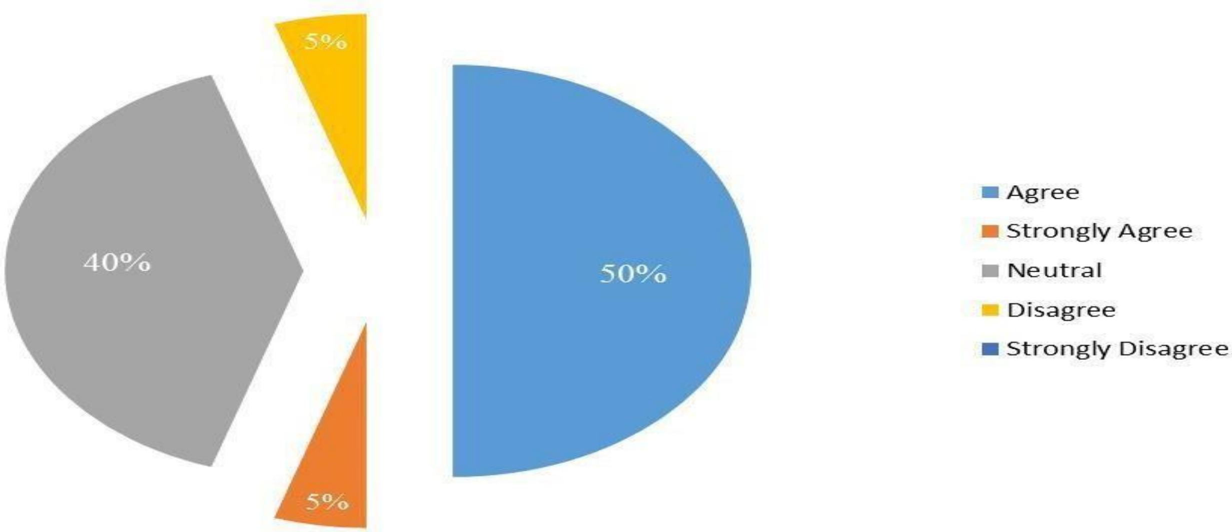
All of the employees have different opinions, but approximately 40% of employees say the organization uses all the equipment and technique.

Question-4: In the training session, the training topic was illustrated by the trainer?



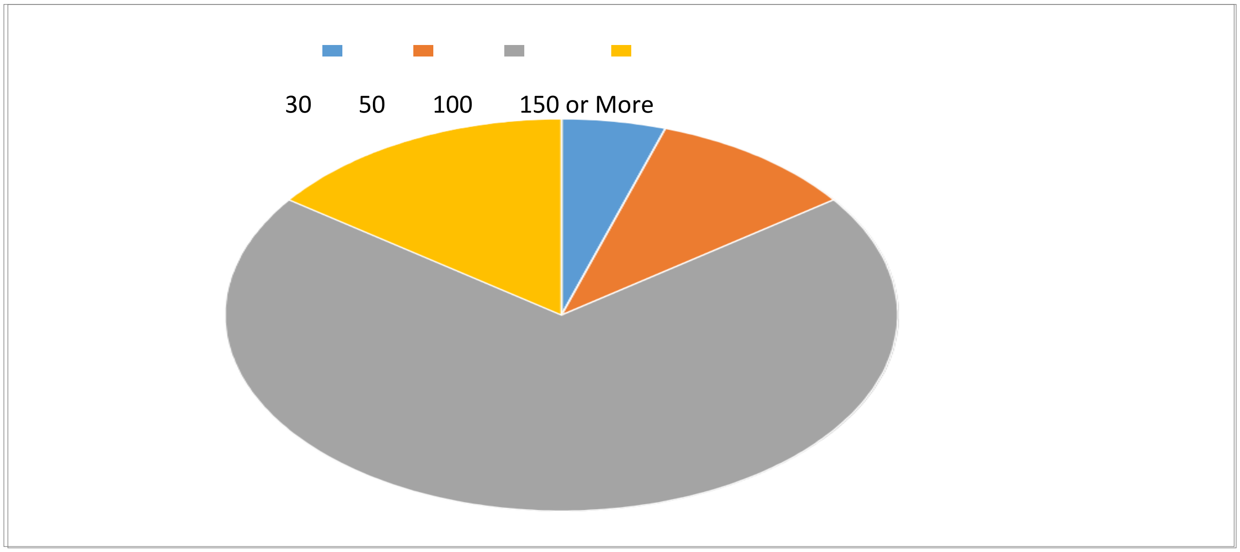
Around 50% were neutral and 20% says illustration level was bad and rest 30% provide mix opinion.

Question-5: To achieve the organizational goal, do you think that the training program is effective?



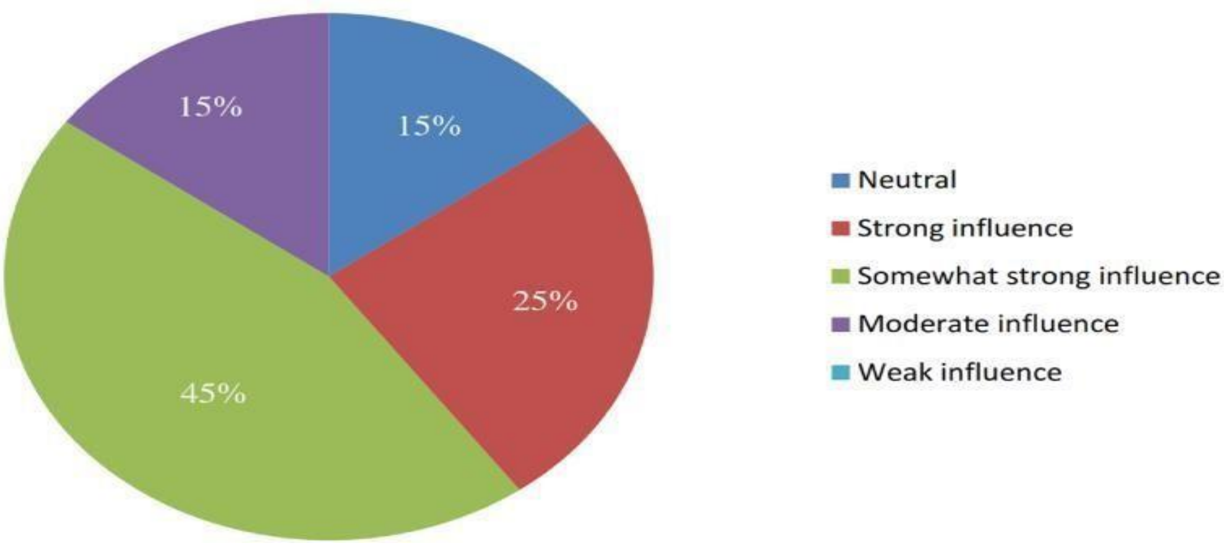
50% of employees said it helps to reach organizational goal & 40% was neutral. But rest 10% have mix opinion.

Question-6: How numerous employees will attend the training meeting?



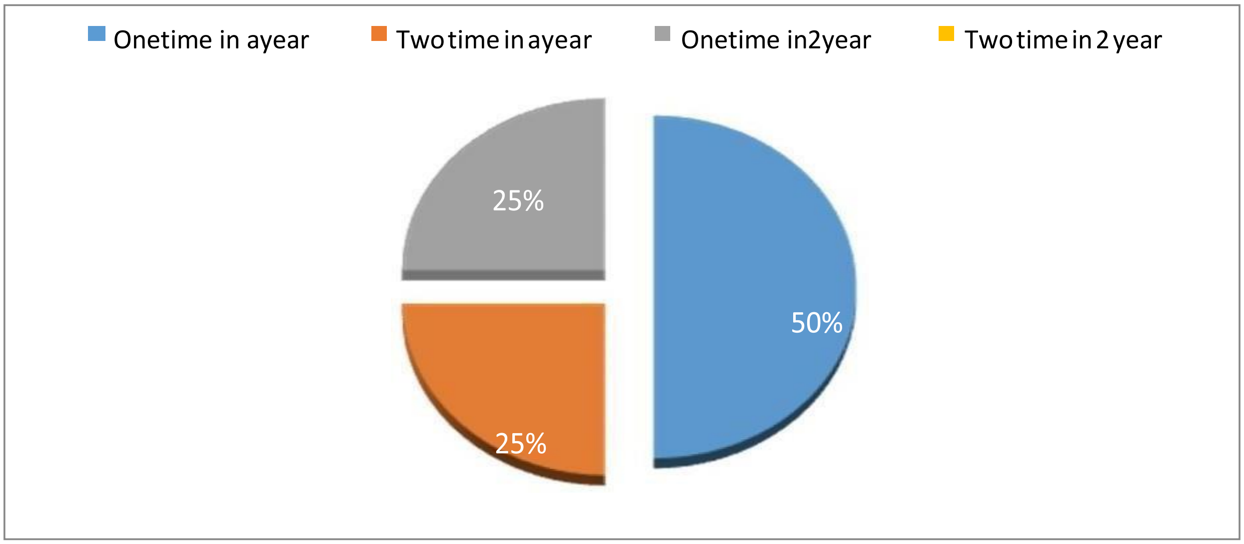
As using a classroom training plan, they have space for 100 employees. Here 70% consent on it. 15% says there be supposed to be 150 or more employees in training. Other 15% say 30 to 50 arrangements.

Question-7: Is there any influence for training & development on employee's overall performance?



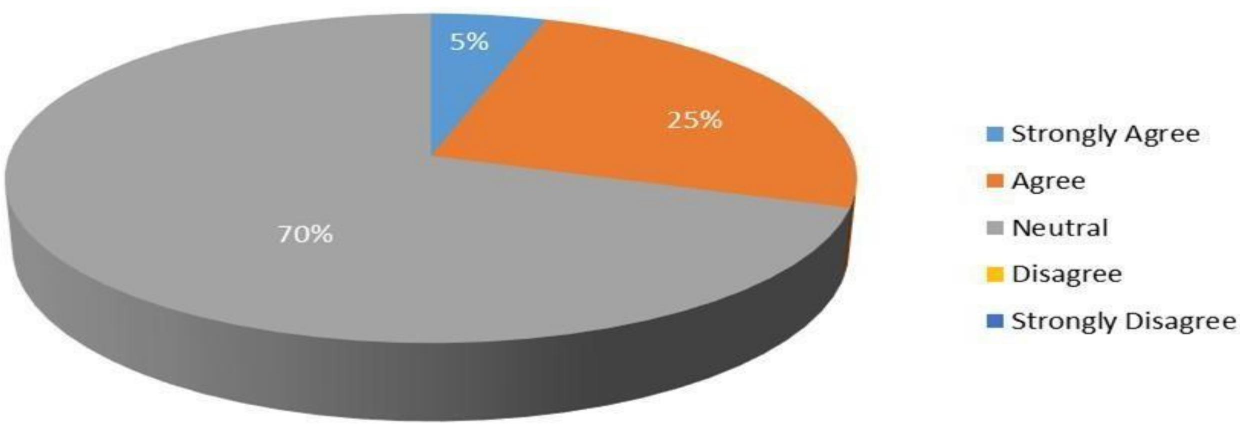
Training has a superior influence as the greater part (45%) says it has a somewhat strong influence. 15% is neutral & 25% strong influence on performance and 15% says moderate influence.

Question-8: For training program, you have been sent for how many times?



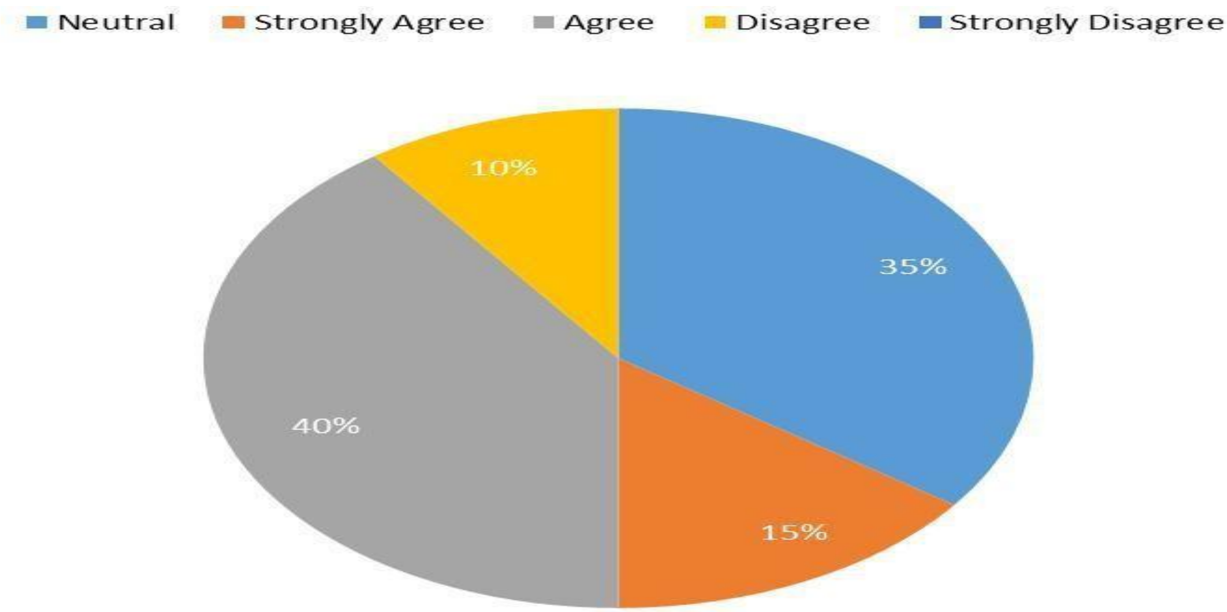
Training is the most important and essential part of every organizational progress. So that they send their employees when it is needed. Mainly here 50% write that they have been sent just the one time in a year.

Question-9: Do you agree that trainer reply right away to the trainee?



Most of employee's reaction around 70% say instruction response was neutral and 25% agreed on it however 5% strongly agreed.

Question-10: The point in the time frame of the training and development way is suitable enough?



At the opening 40% of employees think that the point in the time frame way was suitable for the training program, whereas others have a different estimation.

Chapter 4

Problems, Recommendations and Conclusion

4.1 Problems Identified

1) Jamuna Bank PLC does not arrange off- the-job training like video and films show.
2) The time period of training program of Jamuna Bank PLC is short for their officers.
3) Some senior level of officer does not receive any training facilities from Jamuna Bank PLC.
4) There is no effective online or short course training system in Jamuna Bank PLC.
5) Jamuna Bank PLC usually does not send their officers to abroad for training and join in international seminars what other banks does.
6) In case of mid-level manager, Jamuna Bank PLC provides training after 3 to 5 years later. It islong time gap for training period.
7) There are no facilities of Laboratory training system for the Jamuna Bank PLC officers.

4.2 Recommendations

1) It would be better if Jamuna Bank PLC arrange off-the job training like video and film show. By using the method employees can easily understand about real situation.
2) Jamuna Bank PLC should take long time training period for training officers.
3) All types of officers should receive proper training from their own traininginstitutes for better banking services.
4) Jamuna Bank PLC can develop effective online training system for short timetraining system to their officers.
5) It would be encouraging if officers get chance to join international seminars for increasing banking knowledgeand training institutes in abroad.
6) Jamuna Bank PLC should provide training to all types of officers twice in a year.
7) Laboratory training system is needed for improving interpersonal skills of officers. This can be help for future job responsibilities.

4.3 Conclusion

Private banks in Bangladesh continue to thrive and contribute to the country's banking sector. They play a crucial role in mobilizing deposits, providing loans and credit facilities, facilitating international trade, and supporting economic development. Human Resource Development (HRD) is the framework for helping employees develop their personal and organizational skills, knowledge, and abilities. By providing continuous training to Jamuna Bank PLC team members, they pay proper special attention to the recruitment and selection process of their candidates. Jamuna Bank PLC focuses on the Training Need Analysis process and it is justified through its Return on Investment (ROI) on manpower. ROI of training could only be calculated and rationalized when they value the training benefits. Training benefits are about performance improvement and their value is measured by Key Performance Indicators (KPI). Any promotion and reward cannot be considered without appreciating the performance.

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Appendix

Dear Sir/Madam,

As a student of Business Administration of Daffodil International University, the purpose of the questionnaire on "**An Evaluation of the Training and Development Process of Jamuna Bank PLC**" for my internship report. I will appreciate your valuable time & support in answering the questions. All information collected will be kept strictly confidential and shall only be used for research purpose. Your kind cooperation will be highly appreciated.

Thanks in advance

Name : ________________________

Age : ________________________

Designation: ________________________

Gender : ________________________

1. **You have been working for how long in Jamuna Bank PLC.**
   - ◯ 2 years
   - ◯ More than 2 years
   - ◯ 5-10 years
   - ◯ 15 years
   - ◯ More than 15 years

2. **Does Jamuna Bank PLC offer high-quality training methods & environment facilities during training?**
   - ◯ Strongly Agree
   - ◯ Agree
   - ◯ Neutral
   - ◯ Disagree
   - ◯ Strongly Disagree

3. **During the training session, which types of equipment and technique used?**
   - ◯ Case Study
   - ◯ Lectures Notes

◯ Role Playing

◯ Slides

◯ All of them

4. In the training session, the training topic was illustrated by the trainer?

◯ Strongly Agree

◯ Agree

◯ Neutral

◯ Disagree

◯ Strongly Disagree

5. To achieve the organizational goal, do you think that the training program is effective?

◯ Strongly Agree

◯ Agree

◯ Neutral

◯ Disagree

◯ Strongly Disagree

6. How numerous employees will attend the training meeting?

◯ 30

◯ 50

◯ 100

◯ 150 or more

7. Is there any influence for training & development on employee's overall performance?

◯ Neutral

◯ Strong influence

◯ Somewhat strong influence

◯ Moderate influence

◯ Weak influence

8. For training program, you have been sent for how many times?

◯ One time in a year

◯ Two time in a year

◯ One time in 2 years

◯ Two time in 2 years

9. Do you agree that trainer reply right away to the trainee?

◯ Strongly Agree

◯ Agree

◯ Neutral

◯ Disagree

◯ Strongly Disagree

10. The point in the time frame of the training and development way is suitable enough?

◯ Strongly Agree

◯ Agree

◯ Neutral

◯ Disagree

◯ Strongly Disagree

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