



JANATA BANK LIMITED

Investigating and Appreciating the Process of T&D

The study was presented to United International University's School of Business and Economics as part of the BBA degree requirement.

Report on Internship

Submitted to

Prof. Dr. Abu Saleh Md. Sohel-Uz-Zaman

SOBE, United International University

Submitted by

Shamara Zaman

Id: 111 153 033

Major: Human Resource Management

Trimester: Spring 2021

School of Business and Economics



United International University

Date of submission

4th June, 2021



Acknowledgement Letter

4th June, 2021

Prof. Dr. Abu Saleh Md. Sohel-Uz-Zaman

Professor

School of Business Administration

United International University

Subject: Submission of the internship report

Dear Sir,

With all due respect, I wanted to notify you that submitting the internship report on 'Janata Bank Limited' was a great delight for me. I am submitting my report on "Investigating and Appreciating the Process of T&D." It will be a honor for me to complete the internship report under your direction. I have written a report on Janata Bank Limited's training and development program. For three months, I have performed in the bank as an intern at Janata Bank Limited's Satmosjid Road, Corporate Branch.

I have learnt and accumulated a lot of new practical knowledge throughout my time at Janata Bank Limited. I have prepared the report with utmost dedication and honesty in order to ensure its success.

As a result, I respectfully request that you honor my devotion and hard work by accepting the report for more assessment.

Shamara

Sincerely,

Shamara Zaman

ID No: 111 153 033



Declaration of the Student

After concluding a three-month apprenticeship at Janata Bank, I, Shamara Zaman, proclaim that after finishing a three-month apprenticeship at Janata Bank, I prepared the provided internship report entitles "Investigating and Appreciating the Process of T&D".

I promise that the report will be written solely to meet my academic requirements and not be used for any other reason. It might not be in the best interests of the corporation's adversary.

Shamara

Shamara Zaman

Id: 111 153 033

BBA

Department of Business Administration

United International University



Acknowledgment

Firstly, I would choose to express my sincere appreciation to Almighty Allah for providing me the courage to complete the assignment on time. Prof. Dr. Abu Saleh Md. Sohel-Uz-Zaman, my distinguished internship supervisor, has tasked me with a significant assignment and motivated me to report throughout the internship duration. I could not have written such an insightful paper without his help.

I also want to express my gratitude to Mohammed Mamunur Rahman (Assistant General Manager), Nusrat Tamanna (Senior Principal Officer), and other Janata Bank, Satmosjid Road Corporate Branch officers for their assistance in preparing this report. They have always been supportive, providing me with the information I needed and allowing me to create the report on my own.



Abstract

Training and development are a crucial element of an institution. It focuses on enlightening abilities and performance of an institution. It also illustrates an operative performance that can improve the institution's productivity. By this process one institution can create their employees more adequate in their job.

The internship report is made focused on the information that has been arranged about the training and development of Janata Bank Limited. For preparing the report I have followed both primary and secondary data collection method for collecting the data. Here the primary data is collected by taking the interview of the officers, and the secondary data is collected from annual report, journals, and websites of the bank. In this report, Firstly, I have included the overview of Janata Bank Limited, about the products and services which are provided by them, and the practice of training and development given by them for their officers. Then, I have included some analysis about the training process of them. For this, I have taken the information from the employees by the survey. Based on that, I have included the findings, and recommendations for them. At last, I have also added my experience of internship in Janata Bank Limited.



Table of Contents

CHAPTER 1 (INTRODUCTION)	10
INTRODUCTION	11
BACKGROUND OF THE REPORT	12
THE OBJECTIVE OF STUDY	12
SCOPE AND LIMITATION OF THE REPORT	14
SCOPE:	14
LIMITATIONS:	14
METHODOLOGY OF THE REPORT	14
CHAPTER 2 (THEORETICAL ASPECTS)	15
THE CONCEPT OF TRAINING AND DEVELOPMENT	16
TRAINING:	16
DEVELOPMENT:	17
DISCUSSION OF TRAINING AND DEVELOPMENT	18
HISTORY OF TRAINING AND DEVELOPMENT	20
IMPORTANCE OF TRAINING AND DEVELOPMENT	23
METHODS OF TRAINING AND DEVELOPMENT	25
APPROACHES OF TRAINING AND DEVELOPMENT	29
PROCESS OF TRAINING AND DEVELOPMENT	30
EVALUATION OF TRAINING AND DEVELOPMENT	32
CHAPTER 3 (ORGANIZATIONAL OVERVIEW)	34
ORGANIZATIONAL OVERVIEW	35
VISION, MISSION, CORE VALUES, AND OBJECTIVES	35
VISION OF JANATA BANK LIMITED:	35
MISSION OF JANATA BANK LIMITED:	35
CORE VALUE OF JANATA BANK LIMITED:	35
OBJECTIVE OF JANATA BANK LIMITED:	36
CORPORATE GOVERNANCE	37
MANAGEMENT OF JANATA BANK LIMITED	38
MANAGEMENT HIERARCHY:	38
CUSTOMER MIX	39
PRODUCT AND SERVICE MIX	39
PRODUCTS OF JANATA BANK LIMITED:	39
SERVICE OF JANATA BANK LIMITED:	40
SWOT ANALYSIS	41
STRENGTH:	41
WEAKNESS:	42
OPPORTUNITY:	42
THREAT:	43



CHAPTER 4 (TRAINING AND DEVELOPMENT IN JANATA BANK LIMITED)	44
TRAINING AND DEVELOPMENT PRACTICE IN JANATA BANK LIMITED	45
BANK RELATED:	45
INDIVIDUAL RELATED:	45
PROCESS OF TRAINING IN JANATA BANK LIMITED	46
METHODS ARE USED IN JANATA BANK LIMITED	48
METHODS FOR EMPLOYEES:	48
METHODS FOR MANAGERS:	49
BENEFITS FROM TRAINING OF JANATA BANK LIMITED	50
CHAPTER 5 (RESEARCH METHOD)	51
INTRODUCTION	52
DATA COLLECTION AND ANALYSIS	53
CHAPTER 6 (CONCLUSION)	60
FINDINGS OF THE STUDY	61
RECOMMENDATION	62
CONCLUSION	63
EXPERIENCE OF INTERNSHIP	64
DURATION, DUTIES AND RESPONSIBILITIES	65
DURATION:	65
DUTIES AND RESPONSIBILITIES:	65
NEW SKILL DEVELOPED	66
APPLICATION OF ACADEMIC KNOWLEDGE	66
WORKS CITED	67
APPENDIX	68



List of Figures

FIGURE 1: TRAINING SYSTEM	17
FIGURE 2: DEVELOPMENT PROCESS	18
FIGURE 3: PROCESS OF TRAINING AND DEVELOPMENT	30
FIGURE 4: EVALUATION OF TRAINING AND DEVELOPMENT	32
FIGURE 5: CORE VALUES	36
FIGURE 6: MANAGEMENT HIERARCHY	38
FIGURE 7: SERVICES OF JANATA BANK LIMITED	40
FIGURE 8: PROCESS OF TRAINING	46

List of Tables

TABLE 1: GANTT CHART OF DEPARTMENT AND DURATION OF WORK	65
--	-----------



Chapter 1

Introduction



Introduction

'Bank' name was recognized as 'Banco.' A bank is a financial entity that aids in the development of any economy. In the current economy, it is seen as a necessary service business. Economic history reveals that the banking system has been used to bring development everywhere, and its contribution to a country's financial growth is greatest in the early stages. A bank's role in encouraging a country's economic growth is critical. Janata Bank Limited is one of the country's new generation public banks, having been incorporated under the Companies Act of 1994 on June 3, 2001. It has since progressed to become one of the country's few top-performing banks. Janata Bank Limited, as a full-fledged commercial bank, offers a comprehensive variety of banking services to meet the needs of its customers, like bank deposit, loans and advances, financing of export import, and inter-nation and world-wide services of remittance.

Human Resource Management is in charge of an organization's asset. It is a purpose of a company that emphasizes on recruiting people, providing training to them, assessing, and providing guidance to employees to help them survive in the business. Employees are a company's most valuable resource. The organization would be nothing without them. Training & Development programs are critical for making staff more efficient and proficient. It handles the hiring, selection, training, and evaluation of employees. Because the world is now a competitive place. Organizations require the proper people for the proper jobs to survive. The banking industry is now seeing rapid expansion. Efficient employees are critical to the company's survival. Furthermore, Training and Development are required to make an employee more effective.

Training and development aid in the achievement of organizational objectives. It is critical for the bank to have this alignment with its workers. This report is based on Janata Bank Limited's training and development approach. The various training and development methods given by Janata Bank Limited to its staff are shown in this report.



Background of the Report

Later fulfilling all of the BBA program's academic courses, a report on constructive practice is required. The internship program requires students to get the chance to adapt to the organization's unique environment throughout their internship. This study aims to complete an internship at United International University's School of Business and Economics.

This paper is on Janata Bank Limited's training and development program. Students are allowed to put their academic knowledge into practice. This procedure aids the company in increasing staff productivity. This report intends to study out what training Janata Bank Limited provides to its workers. I was assigned to Professor Dr. Abu Saleh Md. Sohel-Uz-Zaman, Department of SOBE, United International University, as my supervisor for the internship program.

The Objective of Study

The paper looks at two different sort of objectives. They are:

- Primary Objective.
- Secondary Objective.

Primary Objective: The study attempts to learn more about the businesses' actual training and development procedures, as well as how they conduct training and transmit it to the workplace.

Secondary Objective: There are also several secondary purposes related with it, which are listed below:

- To locate the resources that assist in the organization of training.
- To have a stronger insight of how Janata Bank Limited conducts employee training.
- Gaining an understanding of the bank's training and development policies.



- To determine how comfortable Janata Bank Limited is with their current training operation.
- To find out why training is so important.
- To see the challenges that companies encounter when deciding whether or not to attend training.
- To determine an employee's competency following a training session.
- To identify the issues with Janata Bank Limited's training and development program and make recommendations to address them.



Scope and Limitation of the Report

Scope: This report was created after a comprehensive consultation with Janata Bank Limited staff. I had an amazing chance to gain an in-depth understanding of Janata Bank Limited's training and development process while producing this report.

Limitations: As an intern with Janata Bank Limited, it was a fantastic experience. All of the employees contributed to the success of the company. However, some of the restrictions were encountered during the report's preparation. These are listed below:

- A lack of crucial documents being published.
- Information on the webpage is not readily available.
- Many of the data are secret, and staff were hesitant to provide them.
- Verifying the veracity of the data obtained is difficult.

Despite these restrictions, I attempted to gather sufficient data and information to make the report useful. As a result, comparisons and assessments are done in a specified manner.

Methodology of the Report

For preparing the report, I have chosen qualitative methodology. I have chosen the method because it would be convenient for me to do a detailed analysis. I have taken the help of some online books and journals to get the knowledge about the training and development process. I have also visited the website of the bank to take some basic information about them. I have talked with the employees for getting more information about their training processes which helped me to prepare the report.



Chapter 2
Theoretical Aspects



The Concept of Training and Development

Every employee in an institute have to need training for their works. If any organization want their improvement from their current position, they have to train their employees appropriately. The training process defines that what employees need to learn. It is a program where the employees can get specific knowledge, and skills that helps them to improve their performance. For this, it should be designed accurately. Because right training process can replace the recent and upcoming performance of a worker as well as an organization. (Business Jargons, n.d.)

Training:

Training helps an employee to get knowledge and performance both to achieve appropriately in a company. Training is an essential procedure of increasing an employee's skills and knowledge. It is an important management tool for an organization. The complete training procedure rises the performance of a company regarding competence, efficacy, and overall production.

Mainly, it is a technique to advancement one's skills and capabilities. The workers who don't have any organizational experiences, they need training for dealing with the environment. There is a system of training which is given below:

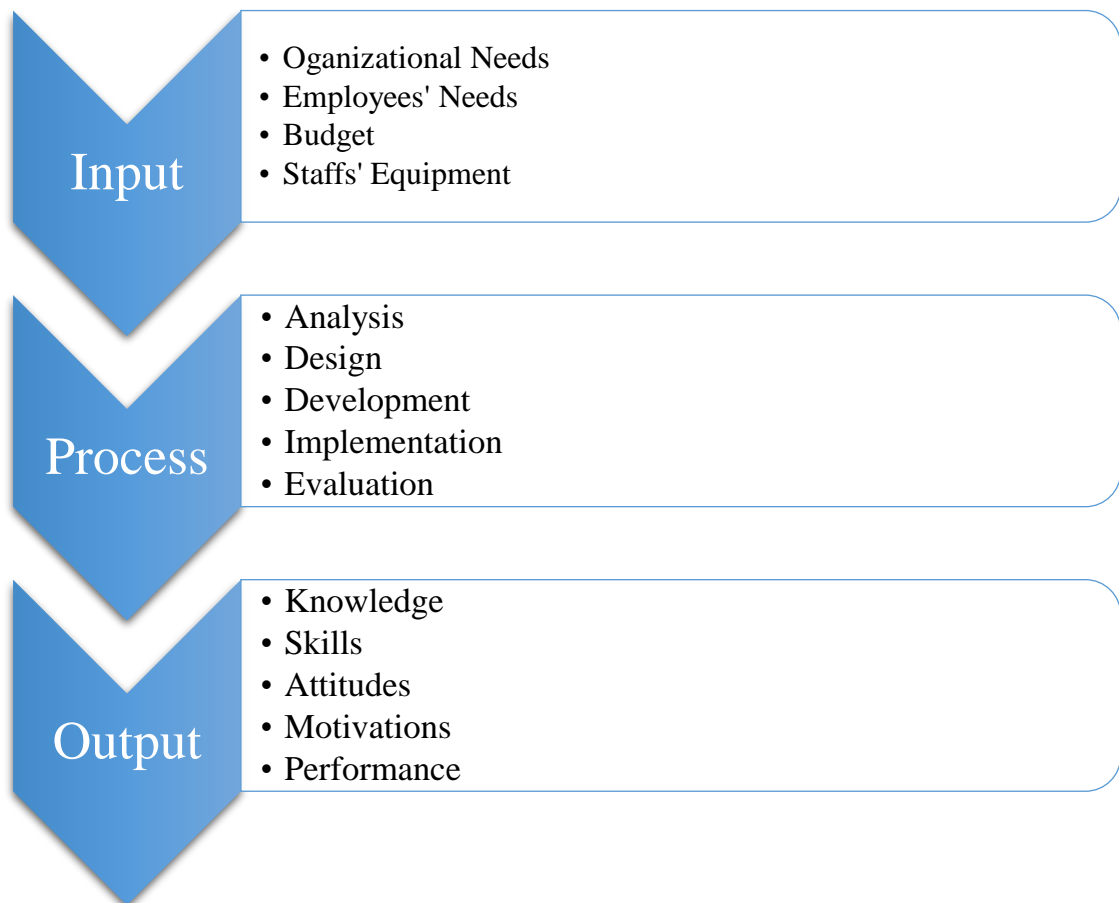


Figure 1: Training System

Development:

Development is the result of the Training procedure. This is an innovative instrument which helps a worker to do well in their profession with better assistances and learning. It assists a worker in learning over a company objective. This program is integrated on the obvious abilities required for organizational analysis, administration, and main objective. It is a long-term technique for a company. It makes a worker right for the work. It also the knowledge of the employees so that they can do more challenging works.

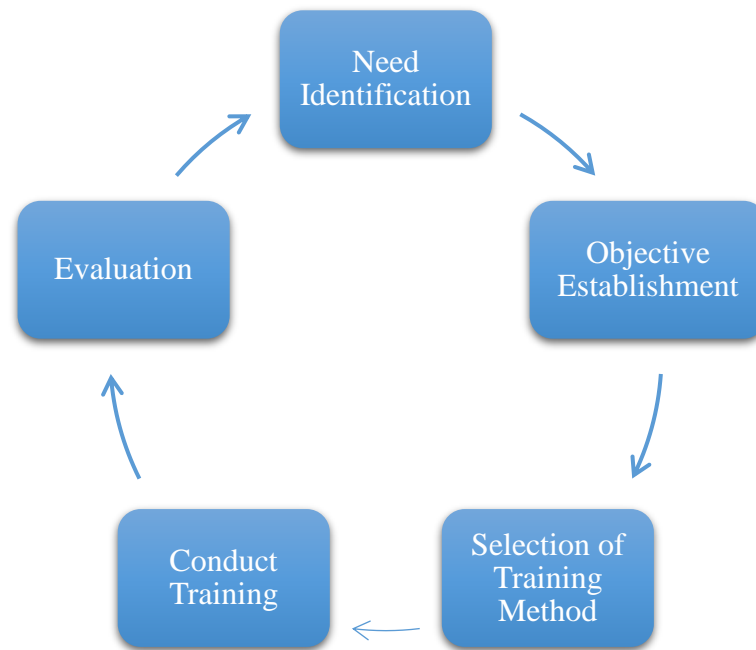


Figure 2: Development Process

Discussion of Training and Development

- **Learning organization and its strategy:** The Training and Development procedure evolves throughout a broad spectrum of knowledge. It is capable of ensuring strategic growth. It evolves into a learning organization model day by day. Employees and employers both demand strategic direction.
- **Training Need Analysis (TNA):** TNA is really useful during the training process. The techniques and training requirements are used to assess the organization's effectiveness. TNA is in charge of training and other benchmarking comparisons for gauging talents. TNA concentrates on the same skill that is needed to do prescribed tasks.

It is a continuous procedure which assembly information to regulate what training is required to enhance training to assist the company in achieving its goals. Conducting a needs assessment is critical to a training program's effectiveness. Some businesses create and administer training without first completing a requirements assessment. They face the danger of overtraining, undertraining, or misunderstanding the goal. (Brown, 2002)



- **Training Implementations and Evaluation:** Today's business techniques make it difficult to operate a company. The necessity for strategic methods has arisen as a result of these new trends and difficulties. The HR department must be capable of putting training and development programs into action and evaluating them. The HR department must study the outcomes of several exams before putting them into practice. Furthermore, this is linked to organizational success and performance in a good way.
- **Employee Performance and T&D Activities:** T&D of employee is a wide phrase that refers to a variety of employee learning opportunities. Employee training assists employees in gaining technical information or skills that will help them perform better in their existing employment. Development of employee is broader and concentrates on an individual's progress and greater inclusion instead of a specific job function. (allencomm, n.d.)

The connection between the company and the employee has altered in recent years. Individual value and cooperation are now the most important factors. It is crucial to a company's success. Employees learn a lot throughout the training time that they may use to their achievement and corporate effectiveness. These times of learning connect business strategy to organizational performance.
- **Employee Retention Relationship:** Retention of employees is critical to a company's modest benefit since human capital is the extreme valuable strength in today's market. Additional properties can be properly settled here, but the most critical task is developing and keeping excellent human capital. As a result, firms are focusing more on employee retention. Companies use a range of HR strategies to keep employees. After personnel training and development, the main focus is on payment packages to meet retention goals.(Atif Anis, 2011)
- **Return on Investment of Training:** It has emerged as most difficult and fascinating topics confronting HRD and performance enhancement. It allows decision-makers to compare the significance and time of predicted profits against the magnitude and timing of investment expenses when evaluating investments. A high return on investment (ROI) indicates that investment returns outperform costs of investment. (K S Subramanian, 2012)

ROI on employee training must be calculated since it gives clear proof that certain courses are accomplishing their intended outcomes. As a result, findings must be transformed to pecuniary value and the budget of program to persuade



management that staff training is effective. Data transformation to economic terms involves focusing on a specific item, deciding a charge of separate part, calculating the transformation in presentation, procurement of yearly expense, and calculation of yearly esteem. Nonetheless, it is not the only method for converting data to economic terms. Instructors can also calculate participant, supervisor, senior manager, and human resource assessments to assess the rate of excellence, employees' time conversion, ancient expenses utilization, engage inside and outside specialists, utilize information of outside research, and engage internal and external experts. (Phillips, Apr. 1996)

History of Training and Development

Before 1800: In this time, entrance training was presented, which associations the assets of classroom and on-the-job approaches in smaller classrooms.

1812: For training the Prussian and German armies Kriegsspiel (wargame) was developed in this era. (SlideShare, 2016)

1872: The first recognition of factory school to train operatives was established by Hoe and Company. Many corporations quickly tracked costume by the factory schools, spurred by the demand for more active training brought on by the industrial revolution.

1892: In this era, the National Cash Register Company was founded by John H. Patterson. It produces the first comprehensive auctions training, and the training was given by his sales team the NCR Primer.

1911: Frederick Taylor released a book on his efficiency approach, technical administration, during this period. He looked at how people moved and how much time they spent on the job to develop new methods to work that reduced the impotent term.

1917: The "Show, Tell, Do, and Check" Charles R. Allen developed an approach to an enlarged necessity for the employees of shipyard. They effectively guided the employees in difficult procedures in a way which matched accountability to capacity and provided opportunities for the response. Additionally, during the First World War, an increased demand for defense employees and manufacturing was generated. Because



many experienced professionals were enrolled, training played an important role in filling that requirement.

1918: The Journal of Applied Psychology published the first training-related paper in 1918. The emphasis of functional psychology research on the efficiency of training programs, mainly in soldierly situations, has been impacted by World War II. (Training and development explained, n.d.)

1941: Next the United States' entry into World War II, a federal committee produced work instruction training in this year. An effective on-the-job training technique established the trainee's trustworthiness, detailed the task to them, explained and showed each step to them, and frequently tracked up with examinations and assessments. It aided in the development in job encouragements.

1942: During this time, the 'American Society of Training Directors' was founded. The foundation's name changed to the "American Society for Training and Development" after that, and it is now known as the "Association for Talent Development."

1950: Industries desired to train people successfully at a low cost while gaining a high pedagogical return during this period. Personalized instruction became vital at this period, and teachers were provided with resources that split learning into discrete chunks with an exercise to examine anxiety afterward. The study of rewarding behavior paved the way for novel ways to practice fresh services.

1954: Donald Kirkpatrick initial defined the Four Levels of Learning Evaluation in this era, offering learning and development professionals one of the first techniques to estimate training programs.

1956: The Taxonomy of Educational Objectives, which assisted instructors well competition knowledge to teaching approaches, was published by a team chaired by Benjamin Bloom.

The 1950s to 1960s: The goal to integrate multiple educational methods into an appropriate scheme led to the creation of Instructional System Design. Virtual reality began to evolve in the 1960s as computers advanced, though it would not receive popular attention for eras.

The 1960s to 1970s: The discipline instigated generating ideas and performing theory-based study about this period. The ground has previously been based on trial-and-error interference study. Computers, television, case studies, and role-playing were all introduced during this period. Multicultural training, an emphasis on emerging the specific worker, and new society growth works to surround training programs were



added to the scope of training and development. The PLATO system, introduced at the University of Illinois in 1960, was the first computer-assisted education system. Albert Bandura began writing on observational learning in the 1950s, providing the groundwork for current social learning. In 1961, McDonald's founds Hamburger University, the first corporate university. In 1962, Robert Glaser first articulated the concept of instructional design. Training Magazine begins publication. In 1970, Malcolm Knowles originated the term informal learning.

1980: This year saw a change in emphasis on how workers received and implemented training programs and a push for data collecting for assessment reasons, notably in management training programs.

1983: Howard Gardner presents the hypothesis of several intellects in this era.

1984: The ADDIE training paradigm changed throughout this time, becoming more flexible and less linear.

1989: AT&T has introduced the first electrical presentation support scheme, an upgraded version of job aids with more benefits of updating assets for all at time.

The 1980s to 1990s: In this era, the growth part of training and development became progressively widespread, with personnel commonly being prejudiced by the idea of "lifelong learning." In this period, investigate close-fitting the influence and necessity of fostering a training and development-positive culture was conducted for the first time. The turn of the century brought much research into team training, such as cross-training. Cross-training highlights training in co-worker's errands. In this time, Computer-based training uses adapted teaching approaches to deliver teaching to personnel on computers.

Mid to late 1990: In this era, Blended learning was grown. At that time, individuals understand e-learning and computer-based training are not silver bullets. The term e-learning debuts but grows in popularity when Jay Cross begins using it in 2004. e-learning is the latest iteration of computer-based training and is typically accessed online. E-learning often encompasses other, more niche delivery methods or training approaches.

The early 2000s: In this era, mobile learning was entered in the training dictionary at the commencement of the new era. Though mobile learning does not start acquisition purchase until the detonation of personal smartphones in the mid to late 2000s. In adding, unitisation gets rebranded as microlearning.



2002: Nick Pelling coined the word gamification in this era. On the other hand, people have been integrating game aspects in a variety of applications for over two decades.

2008: MOOCs first appeared in distant education in 2008, and the training business is not far behind.

Importance of Training and Development

Training and development have a huge influence on the performance of a business. An organization must invest in long-term staff training. Employees may not be able to cope with the tough workplace if this is not done. Training and development are critical for the organization's and employees' development. The following is the discussion: (Bishnoi, 2010)

- **For Organization:** The following are some of the reasons why training and development are so important for businesses:
 - **Utilization of Resources:** To maximize their potential, human resources must be polished and trained. Because men are the organization's principal resource, training and development make them helpful to the organization. Training and development assist in making the most of an employee's total value to the company.
 - **Reduce Cost:** Employees who have been trained make better use of goods and machines and are less likely to misuse them. Due to fewer machine failures and better equipment handling, the cost of conservation is also decreased.
 - **Increase the Productivity:** Training and development assist employees to become more proficient and suited for the business, allowing them to complete tasks more quickly and so boost productivity.
 - **Improve Organizational Climate:** Training and development help to improve the overall environment since well-trained individuals are more self-sufficient and motivated. They require less direction and control, putting less supervisory strain on them. Discipline and industrial



relations have enhanced. Which organizations provide frequent training to their employees; they can achieve their upcoming requirements.

- **Increase Attractiveness:** Employees are shown new policies throughout training and development. It has the potential to improve employees' abilities and strength.
- **Less Employee Turnover:** One efficient employee will be more enthusiastic about his work and eager to improve his efficiency. As a result, the turnover rate will be lower since well-trained employees will be more enthusiastic about their jobs and wish to be more productive. As a result, the percentage of turnover will be reduced.
- **Reduce Learning Time:** A well-designed training and development program can assist to decrease the amount of period and money spent on learning. So that the wastage of time will reduce.

➤ **For Employee:** The following are some of the reasons why training and development are so important for employees:

- **Better Opportunity of Career:** By getting proper training, one employee can gain lots of skills. For this, they can also prepare a strong portfolio. Furthermore, it is appropriate for careers of them.
- **Motivate:** Employee performance may be improved via training and development. This excellent efficiency benefits the organization as a whole. It ultimately will become a source of incentive for the staff.
- **Taking Challenges:** Employees can manage any scenario after receiving sufficient training. It assists an individual in dealing with a variety of problems.
- **Improve Health and Safety:** Industrial accidents can be avoided with continuous training and development. Employees that have been trained take the correct work approach and use the safety mechanisms that have been provided.
- **New Skills:** Employees get new abilities and talent via training and development. It improves one's efficiency.



- **Improve Employee Morale:** Employees experience a sense of accomplishment after being taught how to generate good executants. They perceive that they are making a positive contribution to the organization's goals, which boosts their morale.
- **Developing Positive Attitude:** Employee attitudes improve as a result of training and development. Employees can develop optimistic perception at work, which can assist them in responding to changing circumstances.

Methods of Training and Development

Training is an efficient system of development and growth of Human Resource Management. By this the employees improve their capabilities. It is analyzed with upgrade the performance of employees and giving them a chance of improvement and advancement. To upgrade the skills of the employees, organization can follow these two types of methods. They are: (Chand, 2012)

- On-the-Job Training.
- Off-the-Job Training.

On- the- Job Training: On-the-job training is a type of training that takes place while people are at work. This form aids in the development of vocational skills required to manage an organization, as well as a thorough understanding of the company's goods and services, as well as the way people is produced and delivered. It is the vast typical style of training, in which the student is assigned to a certain profession and the necessary capabilities and information required to do it. On-the-job training can take several forms, including the following:

- **Job Rotation:** It assumes the development of trainees from one to another job to increase skill and Expertise from various works. It assists the learner in comprehending the issues faced by other employees.
- **Coaching:** Here, the learner Here, the student is assigned to a superintendent who serves as a trainer and receives guidance.



Occasionally, the learner is denied the opportunity to share his or her thoughts.

- **Job Instructions:** The step-by-step training is another name for it. Here, the trainer instructs the trainee on how to do the tasks and corrects any errors.
- **Committee Assignments:** A team of trainees is given the duty of debating and addressing a specific organizational issue. It assists in the improvement of collaboration.
- **Internship Training:** The learners are given training using both theoretical and practical components in this manner. This form of instruction is typically provided to students from engineering and commerce universities in exchange for a minor stipend.
- **Apprenticeship Training:** Apprenticeship Training blends on-the-job training with classroom instruction, allowing trainees to earn money while learning the skills needed to perform a particular profession.
(Business Jargons, n.d.)

Off-the-Job Training: It is obliged to monitor individuals away from the workplace, where job unhappiness can be eliminated. Lectures, talks, case studies, and demonstrations are commonly used in this setting. It facilitates the employees to learn analytical skills or be disclosed to unique and inventive concepts. In this method, the development of employees is imparted. This method of training accepted for employee development away from the job field is recognised as the off-the-job method. There are some of the job trainings given below:

- **Case Study Method:** It understanding the problems meet by a business that an employee can solve. The trainee is allowed to evaluate the case and get out with all available result. It can intensify the employee's logical and strategic thinking.



- **Incident Methods:** Incidents are prepared based on actual situations in different organizations. Here trainer told to each trainee to make decisions supposedly the incident is happening in real. After the entire group discussion on the situation, they have to make decisions related to the situation based on individual and group decisions.
- **Role Play:** Here a problematic condition has to be assumed by the learner. After that, trainees are asked consider the part of a distinct character in the circumstances. To play the part, individuals have connected with one another. At the end, trainer would record the whole performance, and the trainee will get a chance to inspect the parts.
- **In-Basket Method:** Here, the trainees give a comprehensive data of an abstract of the organization, its tasks and productions, Human Resource occupied, and all information connected to the organization. Here the employees need to make notes, assign works, and develop set up certain moment. It progresses circumstantial decisions and fast analysing abilities.
- **Business Games:** Here employees split into teams, and have to converse different tasks of a fictional company. They will discuss several topics like manufacture, advancement, evaluating. It will give result in a cooperative supervisory technique.
- **Grid Training:** It is an incessant program that lasts for six years. It comprises the expression of preparation growth, application, and assessment. The framework receipts to discussion framework alike involvement for the community.
- **Lectures:** When there are a significant number of learners, this strategy will be appropriate. It may be quite useful in properly conveying concepts and ideas, and it allows for face-to-face engagement.



- **Simulation:** Here, assumed circumstance is building, and learners inquired to play on that situation. Taking up the job of a business analyst to solve issues regarding or develop new strategies.
- **Management Education:** Universities and management institutes give excessive prominence on management education. E.g., Mumbai University has started a degree of bachelor's and a postgraduate in Management. There are several management schools which are also providing not just credentials but also practical learning circumstances having joint effort with business concerns.
- **Conferences:** It is a gathering of numerous persons for the purpose of discussing any topic. Each participant adds to the discussion by examining and debating various aspects of the topic. Everyone has the right to speak their opinion.
- **Classroom Training:** It refers to education given to pupils in a structured manner by an instructor using a course outline.
- **Behavioral Models:** It is a part of the Community Knowledge System. It instructs learners in what way to perform a task by demonstrating conventional behavior. The method is based on the idea that individuals will invariably study what they encounter first-hand.



Approaches of Training and Development

The Training and Development Program can be approached in a variety of ways, as shown below:

- **Reactive Approach:** It is the old way of doing things when it comes to training. It is managed through the strategic distribution of practical abilities, classroom training, and event-based actions.
- **Proactive Approach:** At this point all learnings are aligned with the company's business plan.
- **Active Learning Approach:** In this technique, trainees take the lead by examining challenges with the assistance of their facilitator. Throughout the process, employers ask a variety of questions, looking for responses and connecting with diverse observations. This strategy pays off in the long run, because discovering better solutions is a difficult and time-consuming task. Individuals must be taught in order to achieve in life and at work. It is necessary to meet rising employment demands while maintaining comparative edge.

Process of Training and Development

To have a right training program, the Training Process consists of a sequence of procedures that must be followed methodically. Training is a methodical procedure which involves changing a trainee's abilities, attitudes, and behavior in order for them to do a certain job. The training method is broken down into five phases. They are: (Business Jargons, n.d.)

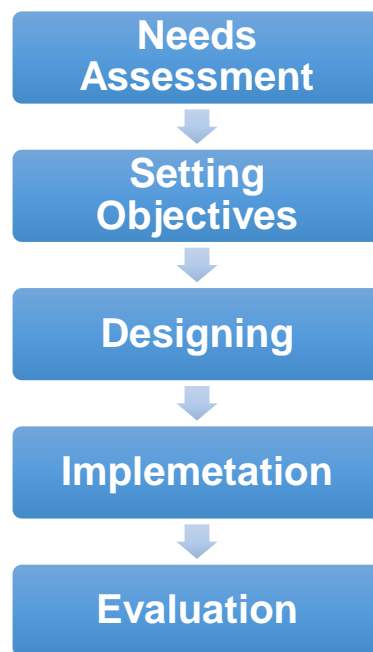


Figure 3: Process of Training and Development

- **Needs Assessment:** The assessment of employees' training needs is the first phase in the training process. It might detect training needs by identifying current and prospective obstacles and a discrepancy between the employee's actual and expected performance. It looked at two types of situations: individual and collective. Specific training is planned to progress trainee's competence after they are not carrying out as expected. On the other hand, because of a modification in the organization's strategy, group training is designed to effect new changes in employees.



- **Setting Objectives:** Following the identification of needs, the training goals must be planned and developed. It might be based on the skill sets produced by employees and the gaps identified in previous training sessions.
- **Designing:** The next stage in achieving the goals is to create a training program. Every training program is surrounded by different questions like Who are the trainees? What are the names of the trainers? What kind of training approaches are used? What will the training level be? And so forth. An inclusive act proposal is also formed, including training contented, resources, education models, design of teaching, and more.
- **Implementation:** The next stage is to put the training program into action after it has been designed. The first consideration would be that the trainer will conduct the training internally or outside.

When a decision is made, the length of training is determined, as well as the instructors would lead the meeting and learners would oversee the training program to ensure that it is successful and maintains the learner's attention.
- **Evaluation:** Employees are invited to provide comments on the training session, including whether they found it beneficial or not. A company may detect its weak places through feedback and address them during the training session. Because corporations invest a significant amount of money in these sessions, the evaluation of the program is critical.

Evaluation of Training and Development

The process of gathering the outcomes needed to establish whether or not training is practical is known as training assessment. The organization examines the success of training programs on a regular basis to see if the money they've invested is being spent wisely. In the framework of evaluation phases, many assessment procedures are explored. Those are: (Kirkpatrick, 1979)

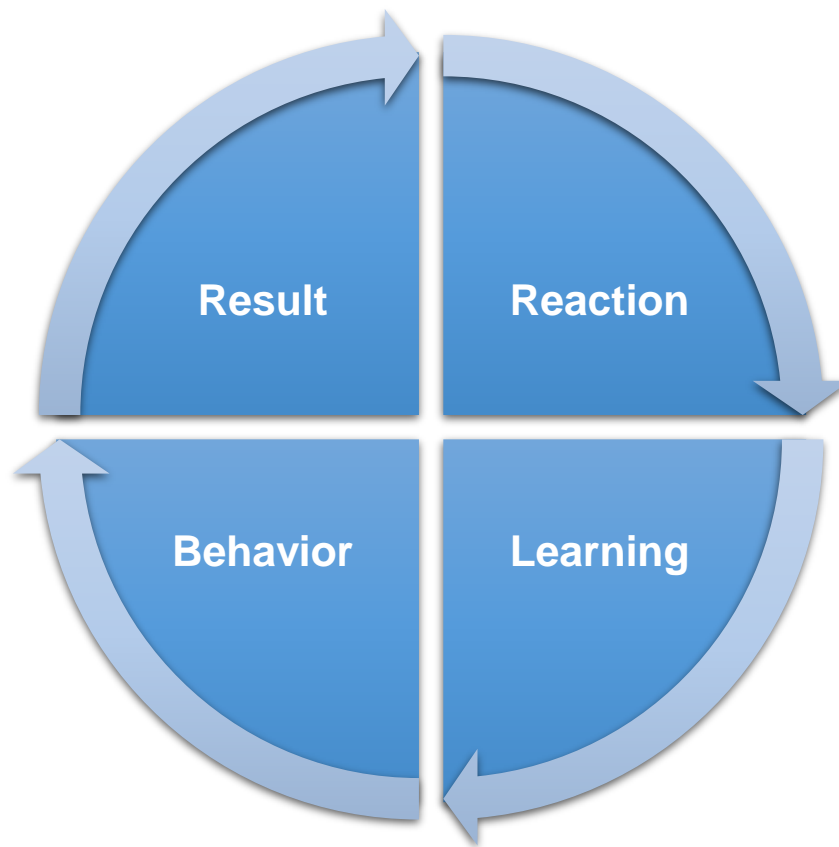


Figure 4: Evaluation of Training and Development



- **Reaction:** The employee's reaction to the training relates to whether the employee views the training as favorable or bad. Easy-to-tabulate forms, anonymous, positive remarks, and a focus on what you want to learn are the best ways to gauge reactions. Participants' reactions can be utilized to improve succeeding sessions within the program, and they can be supplemented by a program coordinator's evaluation. Procedural guideposts can be used to specify learning objectives. If the response is good, HR must recognize that the program has been approved and that modifications are conceivable.
- **Learning:** Learning is another approach of determining a person's skills. This organization will be able to determine how much the participants learnt during the course. The trainer's mark sheet, the employee's report, and real performance may all be found on the trainer's mark sheet. Classroom performance and paper-and-pencil assessments can be used to analyze learning.
- **Behavior:** The HR department must comprehend the conduct of the employees in this situation. They must also be aware of the effectiveness of the training. The following elements must be included in the job behavior evaluation: 1) organised assessment; 2) presentation assessment; 3) analytical investigation; 4) post-training assessment; and 5) regulator team.
- **Result:** Employee outcomes are expressed in economic standings, and the efficiency of the training program is determined by factors such as employee achievement in managing the scheme, team presentation starting and finishing training, and so on. The process of assessing and evaluating results is difficult. Evaluation educations, investigational teams, surveys, contributor information assortment and examination, and efficiency assessment are five techniques to evaluating state training objectives in terms of desired results.



Chapter 3

Organizational Overview



Organizational Overview

Bangladesh's Janata Bank Limited was founded in 1972 as a government banking institution. The head office is located in Motijheel, Dhaka. It is the second-largest banking institution. It had become corporation on November 15, 2007. It was established with a new idea of intentional banking to meet the expanding and changing capital requirements of Bangladesh's industrial prosperity. Their dedication and the public's faith in us have given us an advantage over the competition in earning their confidence in the protection of their funds in the appropriate banking channel. In Bangladesh, Janata Bank Limited maintains 917 branches. In addition, they operate four branches in the United Arab Emirates. They employ almost fifteen thousand people. Both the commercial and governmental sectors are represented on the Board of Directors. The bank's Chief Executive Officer and Managing Director, a well-known bank officers, is on his way.

Vision, Mission, Core Values, and Objectives

Vision of Janata Bank Limited:

To be Bangladesh's most powerful commercial bank, supporting the macroeconomic situation of the nation growth and becoming a protuberant bank in South Asia.

Mission of Janata Bank Limited:

Keep a constant global expansion, providing high-quality debt instruments, satisfying the customers through an extensive distribution network, and guaranteeing good governance throughout the banking network would help Janata Bank Limited become an influential financial institution.

Core Value of Janata Bank Limited:



Figure 5:Core Values

Objective of Janata Bank Limited:

Janata Bank Limited has a number of goals. They are as follows:

- To increase customer engagement by various operations of bank.
- Introduce many IT-based banking facilities to improve customer service.
- Maintain enough exchangeability in order to fulfil mature contracts.
- Ensure enough financial requirement in order to fulfil advanced agreements.
- Keep a positive business growth while maintaining the desired reputation.
- Ensuring smart monitoring systems and procedural integrity.
- Confirm that all current assets are used to their full potential.
- Staff development and motivation, as well as community involvement.



Corporate Governance

The structure by which Janata Bank Limited is directed, managed, and establishes connections with administration, the board of directors, stockholders, and other investors like staff, customers, and creditors is known as corporate governance. The business governance outline attempts to promote openness and openness, establish the board of directors and, as a result, administration tasks, identify the roles of stockholders and investors, provide equal hospitality, and minimize clash of interest. Banks give fund that is effectively rented from investors on behalf of the management and board, and bank failure might result in a monetary loss for depositors. Banks must safeguard depositors' interests; as a result, the relevance of corporate governance in banks varies from that to another businesses and requires specific care. The bank implemented the succeeding tactics and approaches to guarantee corporate governance in reaching goals in a timely and transparent manner. The following is in place to prove Janata Bank's excellent risk management.



Management of Janata Bank Limited

The management policy of Janata Bank Limited is remarkable. They have upper executives that makes all of the company's structure. They adhere to a strict managerial structure. The executive team is fantastic, and everyone is always willing to lend a hand when needed. The executives receive sufficient training in order to perform their duties effectively. The upper executives create a set that is followed by all branches. All power has a board member, he gives orders to others, and they are obligated to obey them.

Management Hierarchy:



Figure 6: Management Hierarchy



Customer Mix

In Bangladesh, Janata Bank Limited serves a diverse range of customers. The majority of their offerings are various forms of deposits and loans. There are a lot of customers that come to my Satmosjid Road branch, especially those whose homes are close to the bank. They open new accounts at this branch so that their transactions may be completed quickly. Janata Bank offers loans to everyone at a 9% rate of interest. All are eligible for loans from Janata Bank, which charge a 9% interest rate set by Bangladesh Bank. Many individuals come to open FDR or other types of savings' accounts. The bank offers 6% interest on these plans, which is likewise fixed by Bangladesh Bank.

Product and Service Mix

Products of Janata Bank Limited:

Clients can choose from a selection of items offered by Janata Bank Limited. They make every effort to give the highest quality products and services to all sorts of consumers. Furthermore, Bangladesh Bank determines the rates of interest on these deposits.

- **Deposits:** Janata Bank Limited offers some deposit advantages to their customers. Those are:
 - Current Deposits.
 - Savings Deposits.
 - Special Notice Deposits.
 - Fixed Deposits.
 - Schemes.
- **Credit Card.**
- **Loan & Advances:** Janata Bank Limited offers various types of loans to customers. Bangladesh Bank sets the interest rates of those loans.
 - Agriculture Loans.
 - Working Capital Loan.
 - Green Financing.



- Rural Credit Loan.
- Tannery Trading Loan.
- Commercial Real Estate Loans.
- House Building & Flat Loans.
- Consumer's Financing.
- Education Loan.
- Janata Care Health Loans.
- Particular Loans for Janata Support- Pension Holders.
- Woman Entrepreneur Loans.
- Small Business Loans.

Service of Janata Bank Limited:

Users can order use of several additional services provided by Janata Bank Limited. Their user service is excellent, and they have received awards for it.

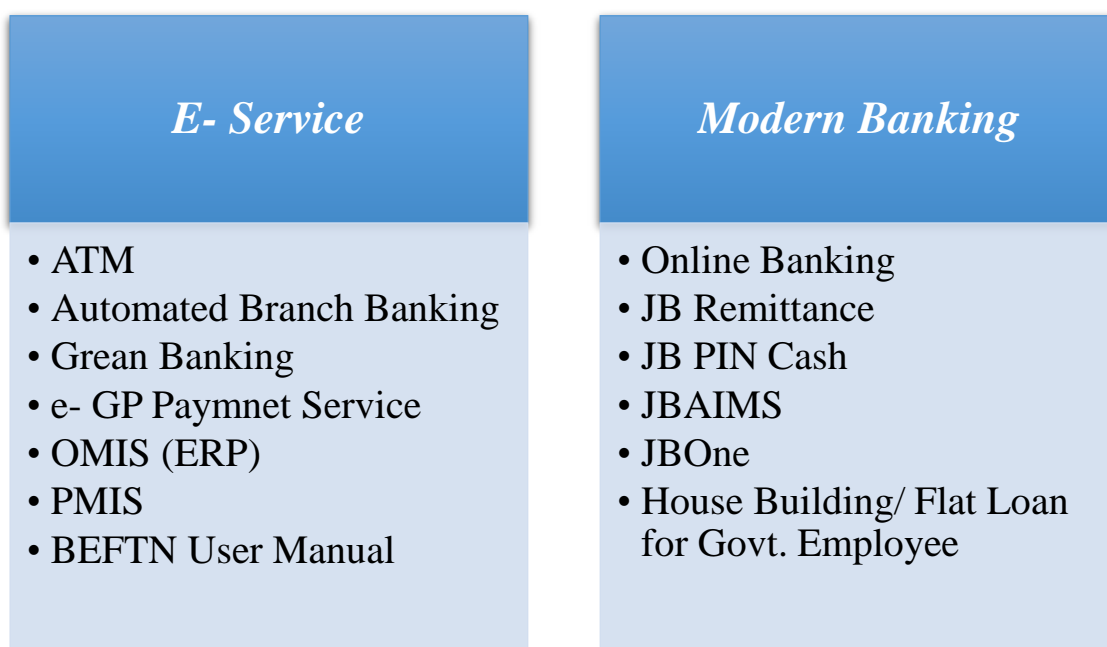


Figure 7: Services of Janata Bank Limited

SWOT Analysis

SWOT analysis is an approach applied to assist an organization to identify the strengths, weaknesses, opportunities, and threats of that organization. (Greco, 2020) It entails determining the goal of an organization and examining which are appropriate and not appropriate for the outside and inside elements that are to reaching that goal. Internal variables are an organization's strengths and limitations. External factors are the organization's opportunities and risks. Strengths will be developed, weaknesses will be reduced, and opportunities will be created, and risks to Janata Bank Limited's ability to perform well in the marketplace in the short and extended term. The SWOT analysis of Janata Bank Limited is given below:



Strength:

Strength is the trait which assistances to attain the impartial of an organization. There are some strengths of Janata Bank Limited is given below:

- A strong knowledge of the standings and circumstances of the Human Resource Guide for all the employees.
- Name acknowledgement inside the community.
- Target market is huge.
- Community participation growing in the presence marketplace.



- Administration information of the organization.
- They have a strong financial condition.
- Controlling concert is hard and optimistic.
- Continue a decent working atmosphere in the branch.
- Ensure direction and collaboration between the employees.
- All the branches have attractive position.

Weakness:

Weaknesses are characteristics that make it difficult to achieve the goal. Even though Janata Bank Limited is one of Bangladesh's major banks, it has numerous flaws. Those are:

- Lack of technological resources.
- Overall market share needs to grow Opportunities.
- Less growth in commercial business.
- Do not have enough market share in the marketplace.
- Do not have enough presence of ATMs.
- They do not do any promotion of their products and also do not improve any business development in their product areas.
- They still follow the idea of First-generation Banking.

Opportunity:

Opportunities are the outside situations that assistance to attain the impartial. The opportunities of Janata Bank Limited are:

- Presently, the Human Recourse Department of Janata Bank takes MIS for applying their workforces.
- Keep accurate Human Resource data framework for developing the skills of the employees.
- Publish an affair once a year for motivating employees.
- Can enlarge geographically inside Bangladesh.
- Clients are trying to find excellence and have the readiness to bank.



Threat:

Threats are the outside circumstances that can destruction the works of an organization.

Janata Bank also have some threats. Those are:

- Have lack of efficiencies within the operations of the bank.
- Potentials of severe guidelines.
- Absence of probable clients.
- The radical variability of a nation.
- Absence of liveness to familiarise to any alteration.
- Rise of non-banking competitor organization who are providing alike facilities.
- Increase of technical revolution and charges.



Chapter 4

Training and Development in

Janata Bank Limited



Training and Development Practice in Janata Bank Limited

Janata Bank Limited has conducted a variety of training programs on various banking topics in order to improve the learning, competence, and mindset of its workers. Having Janata Bank Limited's goals in mind, it's apparent that the institution also has personal and professional training programs. The following goals given below:

Bank Related:

- Increasing the capability of the institution.
- Improve the functioning of the institute.
- Being informed of any new regulations that have been implemented.
- Reduce staff turnover as a priority.
- Boost the expansion of the company.
- Reduce the expenses.

Individual related:

- Attempt to assist staff's in achieving satisfaction of them.
- Improve the rate of recital.
- Introduce about behavioral adjustments.
- Policy changes should not be put under as much stress as they are now.
- Self- evaluation.

Process of Training in Janata Bank Limited

Whenever real presentation falls short of expectations, training is required. Janata Bank Limited uses the following five phases of the training process while providing training to their staff for their long-term processes:

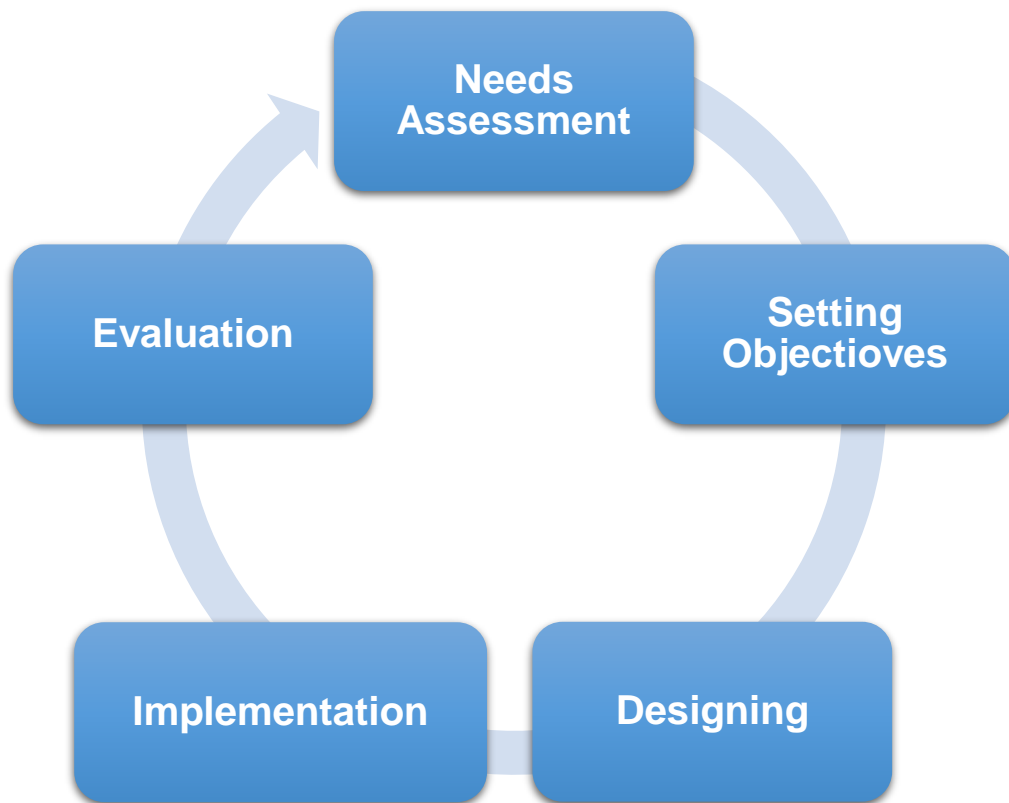


Figure 8: Process of Training

- **Needs Assessment:** In the need assessment stage, Janata Bank seeks to identify if there is a gap between current and desired performance. Despite the fact that Janata Bank recruits' people from a variety of professions, they are not uniformly skilled at each phase. Employees that are new to the company face challenges at various times. Need assessment is required for this training in order to identify employees who are deficient and address the problem. Janata Bank Limited continuously aspects the gaps in the system and develops training programs to fill them.



- **Present Performance Gap:** It happens whenever fresh personnel is given a new duty. This could be resolved right away.
 - **Future Performance Gap:** It happens in the extended track. Personnel become caught in current developments whenever policy changes or jobs are given. In this case, personnel will require extensive skills in order to get understanding of the policies or do any jobs.
- **Setting Objectives:** Following the identification of the needs, the training's objectives are developed. Janata Bank strives to create an appropriate atmosphere during this period by providing amenities such as a place, equipment, and instructional materials. The instructor is in charge of setting up the classroom. As a result, the instructor can swiftly instruct the trainee. This instructional program has shown to be beneficial to the learners.
- **Designing:** The group here develops intended outcomes as well as training ideas and programs. Janata Bank identifies and outlines the targets throughout this step, after which it plans staff training. It is the Janata Bank's teaching approach:
- There are three institutes in the country. (Dhaka, Cumilla, and Rajshahi).
 - Internally and externally instructors are employed.
 - They also feature appropriate classroom setups.
 - They give presentations and talks on banking topics.
 - They deliver elements, presentations, manuals, and notations to their trainees.
 -
- **Implementation:** This is the most difficult portion of the entire training process. In this stage, Examinations are given, and learners are given real-life scenarios to complete. While answering those problems, the instructor examines the copy and learns about the personnel. Personnel gain skills, expertise, and mindsets throughout this period. This stage has a substantial influence on a training program's overall outcome. Despite being Bangladesh's second biggest bank, Janata Bank requires the top workers. Furthermore, they must develop effective training programs and effectively integrate personnel.



- **Evaluation:** In this stage, the individuals receive feedback on his training course. Here, the instructor learns about the worker's actual quality during the course. If the program is completed effectively, the bank as a whole will be able to meet its objectives. Furthermore, if any are missing, they are returned to the training and development stage. All assessments and criticism are given by upper executives. This assessment would be saved in a record and used as required.

Methods are Used in Janata Bank Limited

For the training sessions, various banks employ a variety of ways. It demonstrates how to train for everyone. They provide a variety of training options for both employees and management. The methods are:

Methods for Employees:

Janata Bank has two approaches for staff training, each of which involves the creation of scenarios and outcomes.

- **On the Job:** Managers may instruct the personnel on the bank using these training approaches. Companies should take initiatives to teach personnel within their organizations.
 - **Job Rotation:** It is one of the most used strategies. A worker's employment could be rotated with one another, and the companies may perform this work. Janata Bank can adopt this strategy to increase the staff's versatility.
 - **Internship:** This is a short-term training program. An individual has learnt how to execute the task efficiently while under observation. Internships are unpaid positions.
 - **Apprenticeship:** This approach is comparable to an internship. Employers or supervisors delegated a work to other personnel based on certain theoretical notions.



- **Of the Job:** This program takes place outside of the company. Furthermore, this is the primary curriculum, and it is more successful in developing and acquiring skills.
 - **Classroom:** With the use of films and slides, Janata Bank has created classrooms for a significant percentage of workers. They first supply certain ideas and teachings, and then the instructors within these courses teach that issue.
 - **Behavioral Models:** Staffs gain relevant information about how to react across every circumstance at work with the aid with this approach. In this, personnel learn new ways of behaving.
 - **Case Study:** Janata Bank gives some real-life difficulties in this level. Employees are responsible for resolving this issue. Staff also understand how to create decisions as a result of this phase.
 - **Online Training:** They give online training in this corona epidemic so that people may acquire the knowledge without having to leave their homes.

Methods for Managers:

Janata Bank Limited prefers to adopt the **Job Rotation** procedure for its management. This rotation program might last up to three years in some cases. Managers in various places and divisions are transferred by bank. Then they must carry out their tasks as planned. It will also assist them with promotions.



Benefits from Training of Janata Bank Limited

Janata Bank Limited gains various advantages at work as a result of the training and development. The following are some of the advantages:

- **Alliance Culture and Climate:** Training and Development establishes a strong and stable place of work in the partnership by demonstrating the organisation's blueprints to the representatives.
- **Progress of Human Resources:** Training and Development provides an opportunity and a complete framework for an organization's HR to improve their specific and societal boundaries.
- **Job Satisfaction:** Staff members' work happiness and attitude are also improved via training and development. Training and development aid in the growth of an employee's capability and the speeding up of job.
- **Motivation:** Employee motivation is also boosted via training and development. As a result, they have the conviction to do the assignment fast.
- **Capacity:** Janata Bank Limited personnel improve their ability to embrace new technology and banking procedures via effective training and development. As a result, people may work more efficiently in the business, and the institution benefits economically as a result of their efficiency.



Chapter 5
Research Method

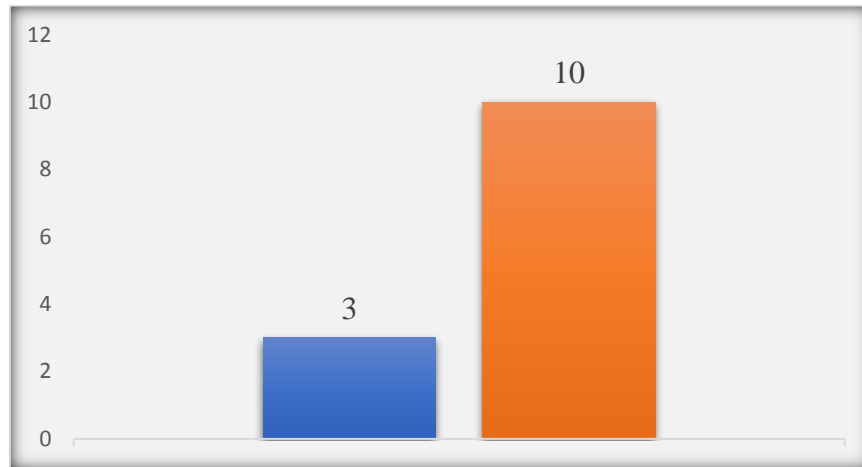


Introduction

- **Report Type:** The report is on Investigating and Appreciating the Process of T&D. Here I have composed the knowledge from the website and bank.
- **Sources of Information:** Here I have followed two sources to collect the data. The sources are:
 - **Primary Sources of Data:** For collecting primary sources of data, I have taken the interview of the officers of the bank. I have questioned them about the training and development programs of the bank.
 - **Secondary Sources of Data:** For secondary data collection, I have taken help from annual report, journals, and the website of the bank.
- **Data Processing and Analysis Methods:** The information of the report is taken from the reliable sources of the internet. In this report, I have provided fabricated information. The references to any or all the sources are given in this report. I have followed some data collection methods for preparing this report. They are:
 - **Interview Method:** I have collected the data and by face-to-face interviews of the officers of the bank.
 - **Questionnaire Method:** I have made a questionnaire and according to that I have collected the data form the officers of the bank.
 - **Observation Method:** For collecting the data of the report, I also have followed the observation method. Because in bank the employees were always too busy and they don't have any time to talk.
- **Survey:** I have also organized a survey to collect the opinion of the employees. I have arranged the face- to- face survey. Here, I chose the things for survey were supported the process of training and development. They are thirteen officers of the bank who have been participated in this survey.

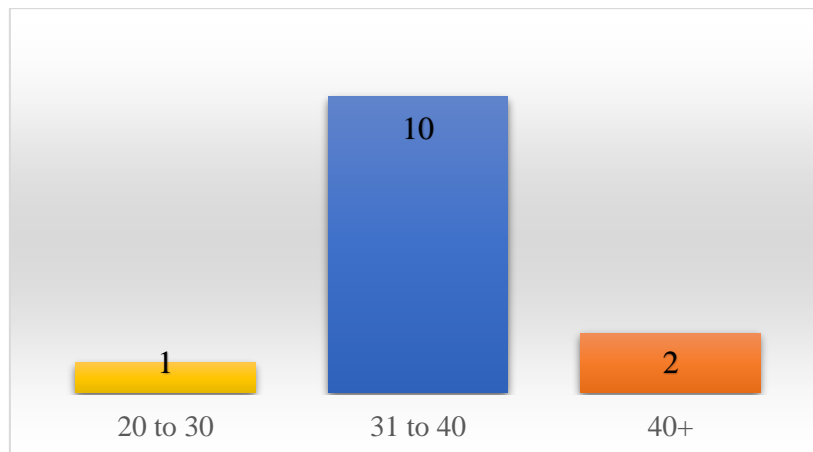
Data Collection and Analysis

➤ **Gender:**



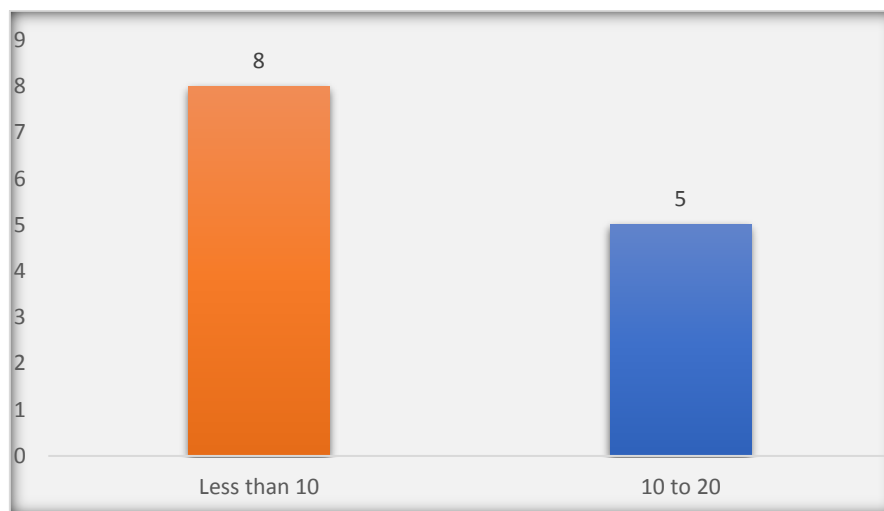
I gathered information from 13 bank employees for the study. There are 3 male employees and 10 female employees among them.

➤ **Age:**



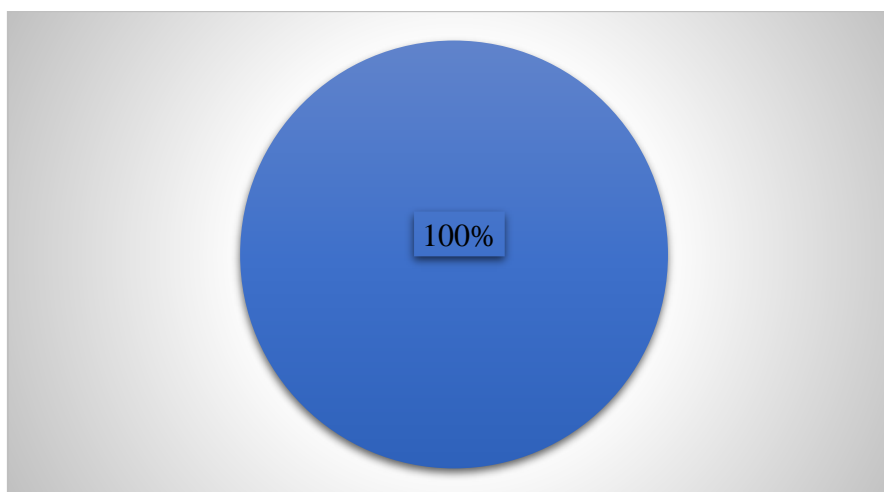
One officer is between the ages of 20 and 30, eleven are between the ages of 31 and 40, and two are beyond 40.

➤ **How many training programs have you attended in a year?**



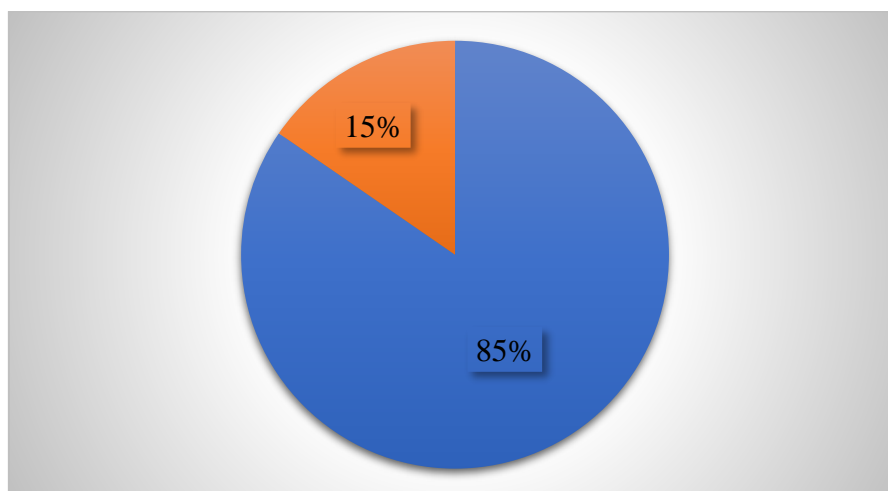
Seven employees attend less than 10 training programs per year, whereas five people attend 10 to 20 training programs every year.

➤ **Do you think the training has encouraged you to become more efficient at work?**



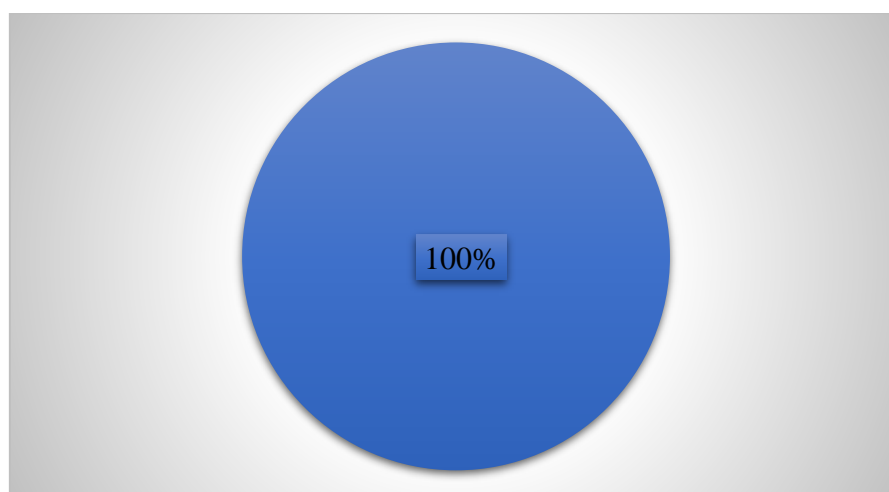
All bank workers believe that the training sessions provided by the bank have improved their job efficiency.

- **Are you satisfied with the knowledge given by the instructor throughout the discussion of the training?**



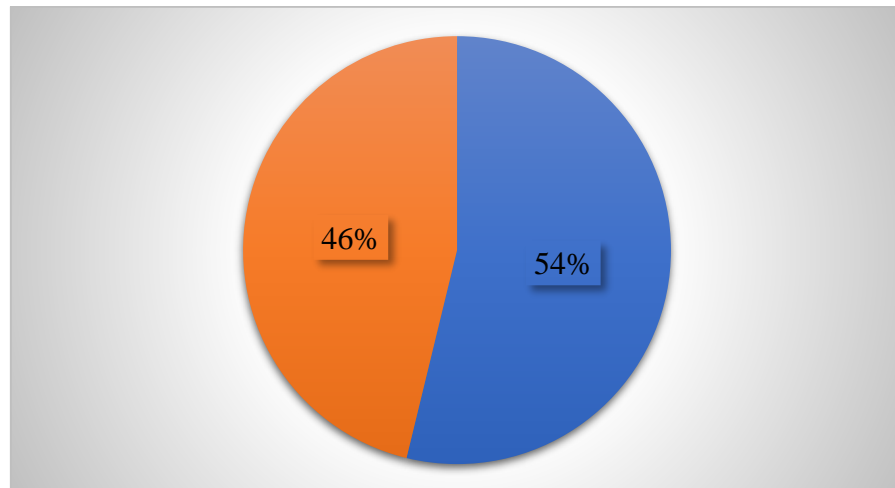
Here, 85% (11 workers) are satisfied with the material supplied by trainers, whereas 15% (2 employees) consider the material to be mediocre. As a result, we can conclude that the majority of bank workers are satisfied with the knowledge supplied by the trainers.

- **Does the instructor clear your doubts about the training materials?**



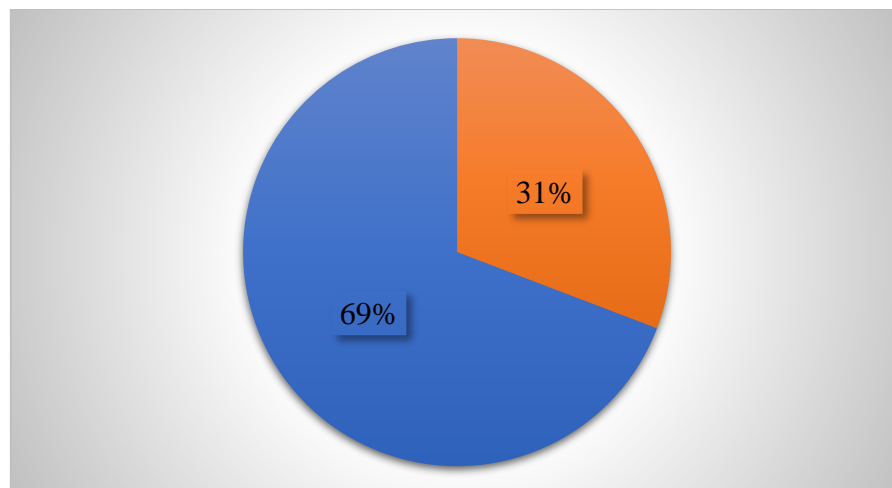
All of the bank's workers believe that the trainers answer all of their questions throughout the training session.

- **The institute gives the learners a better training activity and place.**



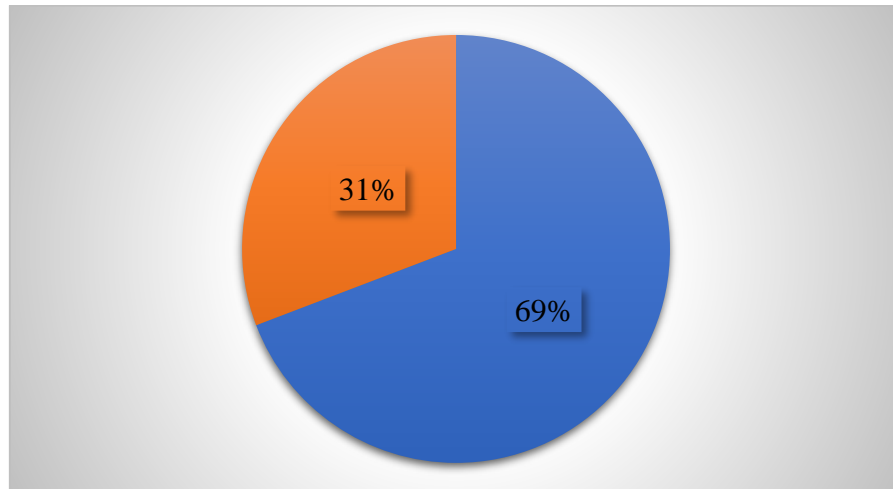
Janata Bank Limited has an excellent training program. Here, 54% (or 7 workers) agree with the statement, and 46% (or 6 workers) strongly agree. We can also observe that everyone agrees with the statement.

- **What are the circumstances that have to be enhanced throughout the discussion of training?**



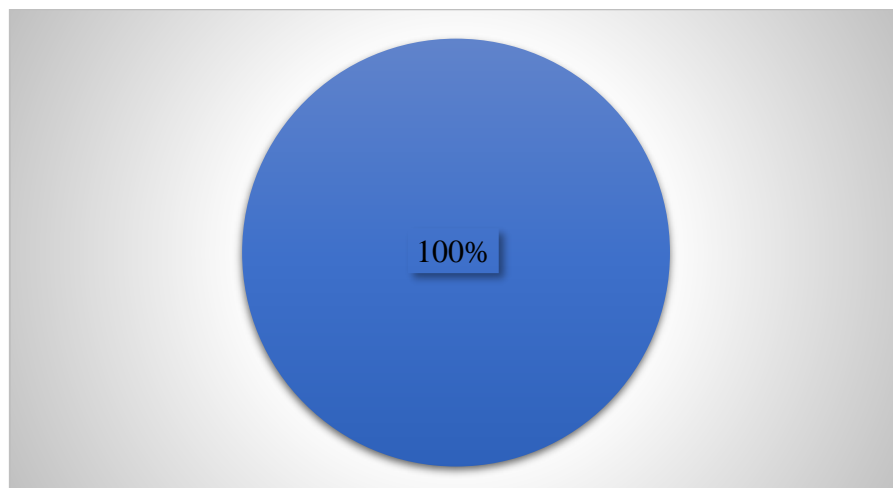
Here, 69% (nine workers) believe that training sessions should improve the information materials provided during the training, and 31% (four workers) believe that training sessions should restructure the work.

➤ **Is enough practice provided for the employees during the training session?**



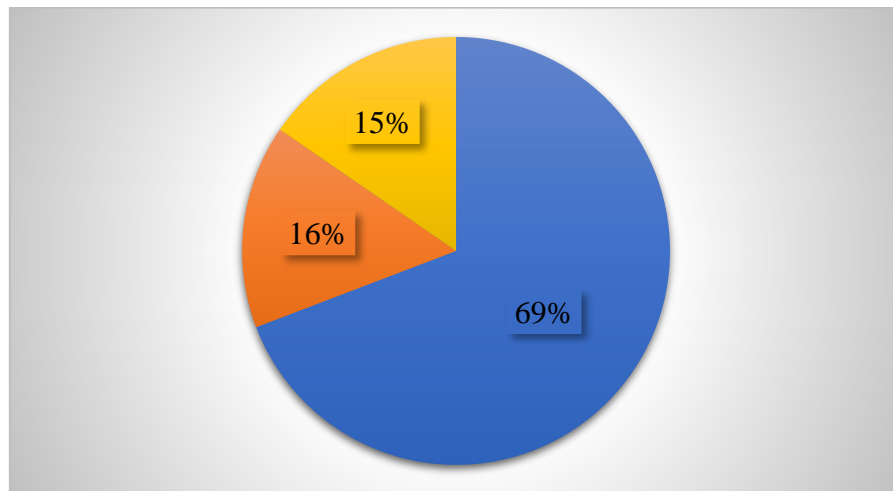
Here, 69% (nine workers) believe the training session provides adequate practice for the workers, whereas 31% (four workers) believe they do not.

➤ **Can you apply the learning techniques properly in your job which is given by the trainer?**



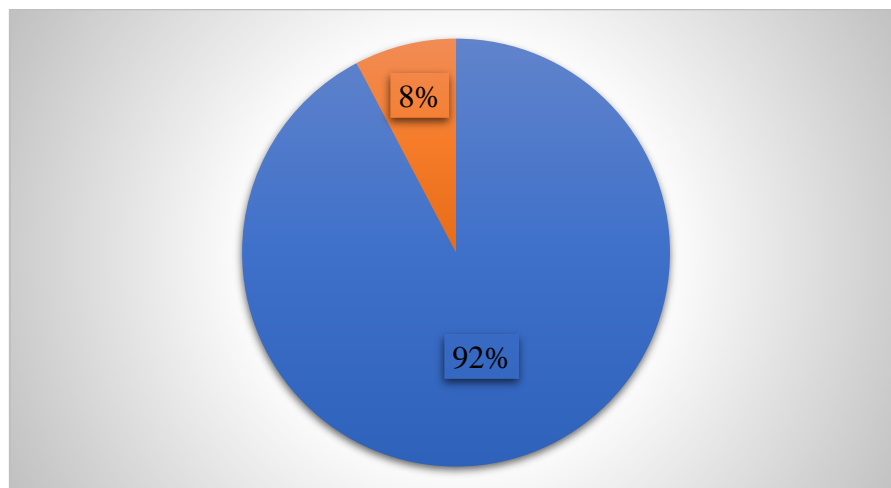
All of the employees agreed that the skills and information they gained during the training session could be applied in their daily job.

➤ **The time duration given for the training is;**



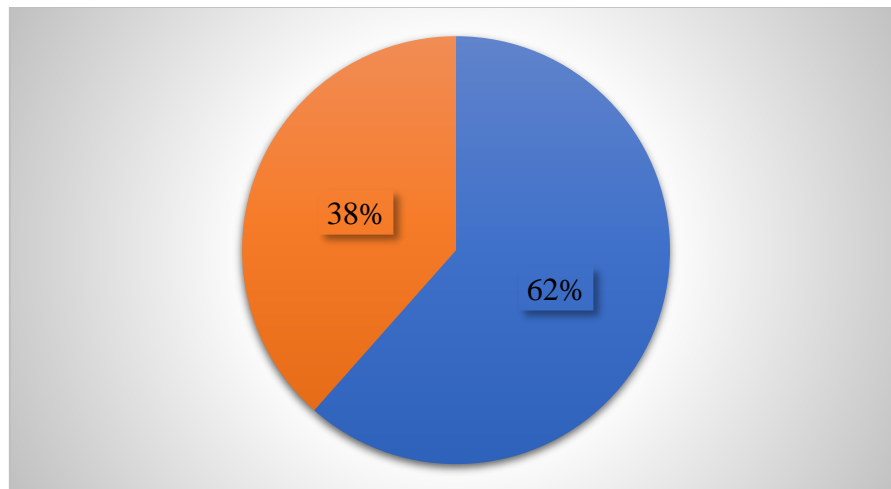
Here, 69% (nine workers) feel the training session's duration is enough, 16% (two workers) feel it should be extended, and 15% (two workers) feel it is manageable.

➤ **Is your career growth founded on different training programs you attended?**



Here, 92% (or 12 workers) believe that the training programs they have attended can help them advance in their careers, and 8% (or 1 employee) believe that it can occasionally help them advance in their careers.

- Do you think the training has been provided through online in this pandemic situation are sufficient for the trainees?



In this pandemic circumstance, 62% (eight workers) believe that online training is adequate for staff, while 38% (five employees) believe that it is not. They believe that by doing so, they will be able to comprehend nothing about the session.



Chapter 6

Conclusion



Findings of the Study

A training program is conducted in an organization for the development of the employees. But Janata Bank Limited have some problems in their training process and for this the employees are less motivated to do the training programs. The findings are given below-

- Employees at Janata Bank Limited do not receive enough training on modern software. For this, the officers cannot do the new software-based workings.
- In the bank, the process of giving training to the employees is not maintained appropriately. For this, the officers cannot provide a good service to the customers. The training process of them is also quite old. Most of the time they follow the classroom training method where they present some video slides. For this the employees cannot understand how to perform in their real job.
- The evaluation process of the bank is also not so well.
- There are some employees in the bank who think that the duration of time of the training is not sufficient. It should be extended.
- In the training session the trainers don't provide enough practice to the trainees.
- The information materials given in the training session not sufficient.
- There are many employees in the bank who think that the online training which is given in this pandemic is not sufficient of them because they cannot learn anything from it.



Recommendation

After completing the findings of the training process of Janata Bank, I would like to make some suggestions that you might find useful for them to improve the training process of them. Those are:

- They should set a proper training process for their employees. They should follow updated training policies instead of traditional one.
- They should emphasis more on modern software-based training.
- They should upgrade the information materials of their training session, and should reorganize the training session if needed.
- They should increase the number and the time of the training session.
- They should provide adequate training opportunities and enough practices for their employees during the training session.
- They should establish a standard evaluation system in their organization. Because if the evaluation system is well, then the productivity of the employees will also increase.
- To identify a solution to the problem that would eliminate the inefficiencies in the training program, a thorough examination is necessary.
- There are many employees in the bank who think that the online training provided by the bank in this pandemic situation is not sufficient for them. In this case, they can take strict safety precautions for their employees and start their training in the training centre.



Conclusion

Nowadays, we live in a complex and competitive environment. For a business, we require certain competent and competent individuals. Business is both rapid and difficult as a result of advanced technologies. Workers who survive must be skillful. Furthermore, we may obtain this through correct training. Training is necessary for gaining information and coping with the organization's new adjustments.

In a business, employees are everything. They will help the organization if they perform successfully. Janata Bank is an important part of Bangladesh's financial industry and economy. Furthermore, we all know that Bangladesh's financial industry is in poor shape. Furthermore, insufficiently skilled personnel are the cause.

It is Bangladesh's second-largest bank. It contributes significantly to the economy. It is served not only in Bangladesh but also in other nations. As a result, Janata Bank is in desperate need of skilled staff. As a result, Bangladesh desperately needs that training and development program.

As a bank intern, I watched them and offered some recommendations for improving their training and development process, as well as evaluating their Training Institute. They can set up a proper human resource information system that allows them to quickly access all of a person's information. It is necessary to maintain the required competence or skill level matrix. They should devise a year-long training strategy. All of the workers' training records should be updated as well.

Productivity can be boosted by a strong performance. Furthermore, Janata Bank is willing to put the greatest money into training and development. Janata Bank's ambition is to become Bangladesh's top bank. Employees that are skilled and educated are required for this. They can do so by continuing to use appropriate training approaches. It will assist them in reaching the objectives of the company. Furthermore, boost efficiency and performance.



Experience of Internship



Duration, Duties and Responsibilities

Duration:

Due to do my internship, I joined Janata Bank Limited Satmosjid Road Corporate Branch as an Intern. I was chosen by Senior Principal Officer, Md. Ibrahim after passing an interview. The internship program lasted three months, from February 22nd to may 27th, 2021.

Duties and Responsibilities:

I worked as a helping hand to other employees in the bank. In the bank, my supervisor was Fatima Tuz Jhora (Officer). She gave me numerous jobs each day, which I have to perform. I also completed the duties assigned to me by other officers. During this time, I have learned about the workings of General Banking and Foreign Remittance. The Gantt Chart of my work is given below:

Weeks	1	2	3	4	5	6	7	8	9	10	11	12
Department												
General Banking	■	■	■					■		■		■
Foreign Remittance				■	■	■	■		■	■	■	

Table 1: Gantt Chart of Department and Duration of Work



I did the specific steps of the General Banking and Foreign Exchange Department throughout my internship:

General Banking

- Opening new bank accounts.
- Issuing chequebooks and keeping track of them.
- Verifying accounts of the bank.
- Id search for money laundering.

Foreign Remittance

- Receive funds through WESTERN UNION, Money Gram, Ria MONEY TRANSFER, XPRESS MONEY, and Prabhu Money Transfer, among others.
- Entering the data of the remittance.

New Skill Developed

During my internship, the most essential skill that I have learned is the office behavior. I also have discovered how to interact with many types of clients. I also have learned taking pressure of work. As I was an intern, my working hours are from 10.00 AM to 4.00 PM. But sometimes for the pressure of work I need to stay till 5.00 to finish my works.

Application of Academic Knowledge

The saddest thing is I could not apply any of my academic knowledge in my job because I did my major in HRM while studying BBA but, I did the job of general banking.



Works Cited

- (n.d.). Retrieved from <https://www.jb.com.bd/>
- allencomm*. (n.d.). Retrieved from What is Employee Training and Development:
<https://www.allencomm.com/what-is-employee-training-development/>
- Atif Anis, I.-U.-R. N. (2011, April 4). Employee retention relationship to training and development: A compensation perspective. *African Journal of Business Management*, Vol. 5(7), 2679-2685. Retrieved from https://academicjournals.org/article/article1380797339_Anis%20et%20al.pdf
- Bishnoi, P. (2010). *Importance of Training and Development*.
- Brown, J. (2002, December 1). Training Needs Assessment: A Must for Developing an Effective Training Program. *SAGE journals*, 569-578. Retrieved from <https://doi.org/10.1177/009102600203100412>
- Business Jargons*. (n.d.). Retrieved from Business Jargons:
<https://businessjargons.com/training-process.html>
- Business Jargons*. (n.d.). Retrieved from Business Jargons:
<https://businessjargons.com/training-and-development.html>
- Business Jargons*. (n.d.). Retrieved from Business Jargons:
<https://businessjargons.com/apprenticeship-training.html>
- Chand, S. (2012). Methods of Training: On- the-Job Method and Off-the-Job Methods.
- Greco, J.-C. (2020, November 11). *Product Management.com*. Retrieved from https://www.projectmanagement.com/contentPages/wiki.cfm?ID=662351&thisPageURL=/wikis/662351/SWOT-Matrix#=_
- K S Subramanian, V. S. (2012, March). A Study on Return on Investment of Training Programme in a Government Enterprise in India. *SAGE journals*, Volume 37(No.01), 31-48. Retrieved from <https://journals.sagepub.com/doi/pdf/10.1177/0256090920120103>
- Kirkpatrick, D. L. (1979). Techniques for evaluating training programs . *Techniques for evaluating training programs* .
- Phillips, J. J. (Apr. 1996). How much is the training worth? In *Training & Development* (Vols. Vol.50, Issue 4, p. 20+). Gale Academic OneFile.
- SlideShare*. (2016, Apr. 11). Retrieved from SlideShare:
<https://www.slideshare.net/AllenComm/history-of-training>
- Training and development explained*. (n.d.). Retrieved from Google:
http://everything.explained.today/Training_and_development/



Appendix



Name:

Gender:

- Male
- Female

Age:

- 20 to 30
- 31 to 40
- 40+

1. How many training programs have you attended in a year?
 - a) Less than 10
 - b) 10 to 20
 - c) More than 20

2. Do you think the training has encouraged you to become more efficient at work?
 - a) Yes
 - b) No

3. Are you satisfied with the knowledge given by the instructor throughout the discussion of the training?
 - a) Satisfied
 - b) Average
 - c) Not Satisfied

4. Does the instructor clear your doubts about the training materials?
 - a) Yes
 - b) No

5. The institute gives the learners a better training activity and place.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree

6. What are the circumstances that have to be enhanced throughout the discussion of training?
 - a) Restructuring the work
 - b) Erase involvement
 - c) Upgrade the information the material given during training



7. Is enough practice provided for the employees during the training session?
 - a) Yes
 - b) No

8. Can you apply the learning techniques properly in your job which is given by the trainer?
 - a) Yes
 - b) No

9. The time duration given for the training is;
 - a) Sufficient
 - b) To be extended
 - c) To be shortened
 - d) Manageable

10. Is your career growth founded on different training programs you attended?
 - a) Yes
 - b) No
 - c) Sometimes

11. Do you think the training has been provided through pandemic situation are sufficient for the trainees?
 - a) Yes
 - b) No