An Analysis of Training and Development Process of Shahjalal Islami Bank PLC

Date of Submission: 28 November, 2024

Internship Report

on

An Analysis of Training and Development Process of Shahjalal Islami Bank PLC

Supervised by

Dr. Mohammad Shibli Shahriar

Professor & Director MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared by

Snigdha Akter

ID: 232-14-038

Major in HRM

Program: MBA

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Date of Submission: 28 November, 2024

Letter of Transmittal

Date: 28 November, 2024

Dr. Mohammad Shibli Shahriar

Professor & Director MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

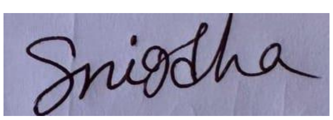
I am pleased to submit my Internship Report as part of the requirements for the completion of my MBA program. It has been a valuable experience working under your guidance and supervision throughout this internship.

During my time at Shahjalal Islami Bank PLC, I had the opportunity to gain practical insights into the banking sector. As a result, I have prepared my internship report on the topic An Analysis of Training and Development Process of Shahjalal Islami Bank PLC, this report aims to highlight the key aspects of training and development within the organization.

I would greatly appreciate it if you could review the report and provide any feedback or suggestions. Your valuable opinion would be highly regarded, and I sincerely hope that you find this study informative and useful in enhancing the understanding of the subject.

Thank you for your time and support.

Sincerely Yours,



………………………..

Snigdha Akter

ID: 232-14-038

Program: MBA

Major in HRM

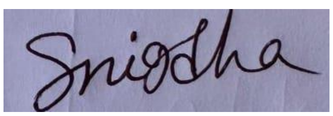
Department of Business Administration

Daffodil International University

Student's Declaration

I, the undersigned, hereby declare that the Internship Report titled An Analysis of Training and Development Process of Shahjalal Islami Bank PLC has been prepared by me under the supervision of Dr. Mohammad Shibli Shahriar, Professor & Director MBA Program, Department of Business Administration, Daffodil International University, as part of the requirements for the completion of my MBA degree from the Faculty of Business & Entrepreneurship, Daffodil International University.

I further declare that this report is submitted solely for academic purposes and has not been submitted elsewhere for any other purpose.



………………………..

Snigdha Akter

ID: 232-14-038

Program: MBA

Major in HRM

Department of Business Administration

Daffodil International University

Letter of Acceptance

It gives me great pleasure to certify that Snigdha Akter, a student of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University (MBA, ID No. 232-14-038), has successfully completed her internship report on **“An Analysis of Training and Development Process of Shahjalal Islami Bank PLC”** under my supervision.

To the best of my knowledge, she has completed all the requirements of the MBA program, and the report she has submitted is acknowledged as authentic and reflective of her efforts during the internship.

I wish her continued success in all her future endeavors.

…………………………………

Dr. Mohammad Shibli Shahriar
Professor & Director MBA Program
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

I would like to extend my heartfelt thanks to all those who have contributed to the successful completion of this internship report. This work would not have been possible without the support of numerous individuals, and I am truly grateful to each one of them for their assistance throughout the process.

First and foremost, I would like to express my sincere gratitude to Almighty Allah for granting me the strength and opportunity to complete this report in such a smooth and fulfilling manner.

I am deeply thankful to my respected supervisor, **Dr. Mohammad Shibli Shahriar**, Professor & Director MBA Program at Daffodil International University, for his unwavering guidance and support throughout the preparation of this report. His insights and encouragement helped me to focus on the essential aspects of the research and avoid unnecessary distractions. Without his expert advice, it would have been very challenging to complete this report on time and with the required quality.

I would also like to express my sincere appreciation to the management and staff of **Shahjalal Islami Bank PLC**, especially the team at the Savar Branch for their valuable cooperation and support during my internship. Their assistance and willingness to share their knowledge were instrumental in enriching my experience and shaping this report.

Lastly, I would like to thank all my friends, family, and classmates for their constant encouragement and understanding throughout this journey.

Thank you all for your invaluable contributions.

Executive Summary

The primary objective of this study is to explore the organizational development of Shahjalal Islami Bank PLC through its training and development programs. Training plays a crucial role in enhancing the knowledge base and skills of employees, thereby contributing to the overall growth of the organization. This research specifically examines the different training methods employed by the bank for various levels of employees, with a focus on the strategies and practices implemented by Shahjalal Islami Bank PLC to improve employee performance and organizational development.

The study aims to provide a comprehensive understanding of the training and development process at Shahjalal Islami Bank PLC and how these practices contribute to the development of both individual employees and the organization as a whole. The first chapter of this report introduces the background, objectives (both primary and secondary), methodology, and scope of the study.

Chapter two provides an overview of the bank's history, mission, vision, values, and organizational structure. Chapter three discuss the literature review about training and development process.

Chapter four focuses on the analysis and findings based on the data collected, shedding light on the effectiveness and challenges of the bank’s training programs. Finally, chapter five presents the conclusions and recommendations, offering suggestions for improving the training and development processes at Shahjalal Islami Bank PLC.

This report aims to provide valuable insights into how effective training programs can help shape an organization’s success and contribute to the continuous growth of its employees.

TABLE OF CONTENTS

Chapter-1

Introduction

1.1 Introduction

Shajalal Islami Bank PLC is a private sector commercial bank in Bangladesh that operates under the principles of Islamic banking. The bank provides a wide range of Shariah-compliant financial products and services to individual and corporate clients. These services include deposit accounts, loans, investment products, and remittance services, all of which are structured to adhere to Islamic law (Shariah), meaning they avoid interest (Riba) and invest in permissible sectors.

Shajalal Islami Bank PLC offers a wide array of financial services, including retail banking, corporate banking, SME banking, and investment banking, catering to the diverse needs of its clients. The bank provides various deposit products such as term deposits, current accounts, and savings accounts. In addition, it offers a range of financing solutions, including consumer finance, project financing, and trade finance.

With an extensive network of branches and ATM booths across Bangladesh, Shajalal Islami Bank PLC ensures easy access to its services for customers nationwide. The bank has also established correspondent banking relationships with several international banks to facilitate global trade and foreign remittances.

Overall, Shajalal Islami Bank Limited stands as a prominent and efficient institution in Bangladesh, dedicated to providing Shariah-compliant financial solutions. The bank strives to meet the financial needs of its customers while upholding the principles of Islamic banking and adhering to Shari'ah law.

1.2 Background of the Study

In Bangladesh, Shajalal Islami Bank PLC is a privately owned commercial bank that operates on Islamic Shariah principles. It was started in 2001 with the intention of providing banking services that adhered to Islamic rules and values. Deposit accounts, investment products, and financing options are just a few of the many banking services and products the bank provides to its clients.

Islamic banking is a type of banking that abides by Islamic Shariah norms, which forbid charging or receiving interest. (riba). Islamic banking, on the other hand, emphasizes profit- and risk-sharing agreements between the bank and its clients. Investment in specific industries deemed detrimental to society, such as gambling, alcohol, and tobacco, is prohibited under Islamic banking. Individuals would have the opportunity to get helpful experience through an internship at Shajalal Islami Bank PLC.

1.3 Scope of the Study

During my internship at Shajalal Islami Bank PLC I had the opportunity to gain comprehensive experience across various divisions of the bank's Savar Branch. The breadth of my responsibilities allowed me to explore different facets of banking operations, providing me with valuable insights into both the day-to-day functions and long-term strategic initiatives of the bank.

This report has been written based on the knowledge and skills I acquired throughout the internship. It aims to offer a detailed overview of Shajalal Islami Bank PLC with a particular focus on its training and development process. In addition, the report will highlight the bank’s goals, responsibilities, management structure, corporate strategy, and other key operational aspects that contribute to its success.

The objective of this report is to present a holistic understanding of the operations and organizational framework of Shajalal Islami Bank PLC, and how its various divisions work together to achieve the bank’s mission and maintain its commitment to Shariah-compliant financial services.

1.4 Objectives of the Study

Broad Objective: The main objective is to explore the overall training and development process and practices of Shahjalal Islami Bank PLC.

Specific Objectives:

i. To identify the current Training and Development scenario of Shahjalal Islami Bank PLC.
ii. To analyze the process of Training and Development of Shahjalal Islami Bank PLC.
iii. To identify the problems related to the training and development practices of Shahjalal Islami Bank PLC.
iv. To make some recommendations to solve the problems.

1.5 Methodology of the study

This report is structured to provide a comprehensive overview of the internship experience, with an emphasis on the data collection methods I used to gain insights into the operations of Shahjalal Islami Bank PLC I immediately implemented various strategies to evaluate, analyze, and suggest effective ways to collect the necessary data for my research. To gather the data, I employed the survey research method, which proved effective in collecting information from the bank's employees.

However, there were certain challenges in obtaining Shahjalal Islami Bank PLC internal data. Employees were often hesitant to share information due to their intense workloads and reluctance to disclose details about the bank's HR policies and procedures. Many employees expressed that they were not directly involved with HR matters and therefore didn't feel equipped to provide detailed answers. Despite this, they understood the purpose of my research and cooperated as much as possible.

To collect the necessary data, I relied on both **primary** and **secondary** sources:

Primary Sources:

- **Conversations with Corresponding Officers:** I held in-person discussions with key officers, which allowed me to gain a better understanding of the bank's internal operations and HR-related matters.
- **Observations Made During the Internship:** Throughout my internship, I made direct observations of the daily operations of the bank, which helped me draw conclusions about its practices and work culture.
- **SJIB HR Policies:** The internal HR documents provided crucial insights into the bank's human resource management, training processes, and employee development strategies.
- **Discussion with the Operations Manager:** Engaging with the operations manager allowed me to gather a broader understanding of the bank's corporate strategy and how it affects day-to-day operations.
- **Desk-Based Tasks:** I was assigned a range of tasks that helped me gain hands-on experience with the bank’s processes, further informing my analysis.

Secondary Sources:

- **SJIB's Annual Report:** The annual report provided essential information about the bank's financial performance, strategic goals, and areas of focus.
- **SJIB's Website:** The official website offered insights into the bank's mission, values, products, and services, giving a comprehensive view of its operations and customer engagement strategies.

- **Prior Coursework:** My previous academic studies, especially those relevant to banking, management, and HR, played an important role in framing my research and understanding the broader context.
- **Internet Research, Books, and Internship Preparation Materials:** I used various online resources, books, and materials related to banking practices, HR policies, and the Islamic banking sector to complement my findings and strengthen the data analysis.

1.6 Limitations of the Study

While this report provides valuable insights into the operations and human resource practices of Shahjalal Islami Bank PLC, there were several limitations that impacted the depth and scope of the research. These challenges include both resource constraints and restrictions set by the bank itself, which should be considered when evaluating the findings.

1. **Lack of Sufficient Journals, Books, and Papers:** One significant limitation was the scarcity of relevant academic journals, books, and research papers specific to the operations and practices of Shahjalal Islami Bank PLC, particularly in the context of Islamic banking and HR management. While I was able to gather secondary data from other sources, the absence of more targeted academic resources made it difficult to build a more comprehensive theoretical framework for the study.
2. **Limited Availability of Progressive Data:** Access to real-time or up-to-date data was another limitation. As some of the data was historical (from annual reports and official documents), it did not always reflect the current dynamics of the bank. This made it challenging to track the most recent changes in policies or strategies, particularly in fast-evolving areas like HR practices or technological advancements in banking.
3. **Bank-Specific Requirements and Restrictions:** Due to internal policies and confidentiality agreements set forth by the bank, a more thorough analysis of certain internal operations was not possible. The restrictions, particularly regarding sensitive HR policies, limited the ability to delve deeply into certain aspects of the bank's internal functioning. Employees were also hesitant to share detailed information, particularly in areas outside their direct responsibilities, which further constrained the scope of the research.

4. **Short Duration of the Inquiry:** The inquiry was conducted within a limited timeframe, which restricted the ability to conduct a detailed, long-term study. As a result, the research could not fully explore the complexities of general banking operations or offer an exhaustive analysis of the bank's corporate strategy, HR development programs, or customer engagement initiatives. The brief duration of the internship also limited the depth of first-hand exposure to certain divisions of the bank.
5. **Reliance on Official Documents and Yearly Reports:** Since much of the data was drawn from official documents and annual reports, there was a possibility that the information might not reflect the most current practices or challenges faced by the bank. These documents, while reliable, tend to provide a more formalized view of the bank's operations, often glossing over day-to-day operational nuances or more recent developments that could influence the findings.

Chapter-2

Profile of Bank

2.1 Background of Shahjalal Islami Bank PLC

Shahjalal Islami Bank PLC began its commercial operations on May 10, 2001, in compliance with the principles of Islamic Sharia, under the provisions of the Bank Companies Act, 1991. Over the past seventeen years, Shahjalal Islami Bank PLC has expanded its reach significantly, opening 123 branches across strategically important locations throughout Bangladesh. The bank offers a diverse range of services to meet the needs of both individual and corporate customers, adhering to the core principles of Islamic banking, which goes beyond simply being interest-free. Islamic banking emphasizes profit-sharing, asset-backed financing, and real economic activity, contributing to the growth and development of the national economy.

SJIBL offers a comprehensive array of services that span several sectors, including:

- **Corporate Banking**
- **Retail Banking**
- **Consumer Banking**
- **SME & NGO Finance** (serving industries such as agriculture, real estate, and software development)

The bank is committed to providing high-quality services with the support of modern technology and a highly skilled team of professionals, including experts in finance, banking, customer satisfaction, and HR planning. Shahjalal Islami Bank PLC is dedicated to operating in full compliance with both the Bangladesh Bank regulations and the Shariah guidelines set by its Shariah Council.

The bank’s motto, "Committed to Cordial Service," reflects its dedication to building strong, lasting relationships with its customers. Within just 23 years, Shahjalal Islami Bank has become one of the leading Islamic banks in Bangladesh, earning recognition for its significant contributions to the financial sector.

2.2 Mission of Shahjalal Islami Bank PLC

- To deliver high-quality services to customers.
- To make prudent and impactful investments.
- To ensure sustainable business growth.
- To maximize shareholder value.

- To establish a strong Islamic financial institution.
- To provide banking services to all eligible citizens nationwide.
- To build a recognized "Brand Islamic Bank" in the global market.

2.3 Vision of Shahjalal Islami Bank PLC

Shahjalal Islami Bank aims to be a modern and unique Islamic bank, not only in Bangladesh but also on the global stage. The bank seeks to make a significant contribution to the national economy while earning the trust of its customers by offering innovative and reliable Islamic banking services. By adhering to the principles of Shariah, Shahjalal Islami Bank strives to be a leading institution that exemplifies ethical banking practices, promotes sustainable growth, and serves as a model of excellence in the global Islamic banking sector.

2.4 Slogan of Shahjalal Islami Bank PLC

"Committed to Cordial Service" is the core motto of Shahjalal Islami Bank, reflecting its dedication to delivering exceptional customer service with a focus on warmth, professionalism, and respect. This commitment ensures that every customer interaction is handled with care and attention, fostering long-term relationships built on trust and satisfaction. By upholding this value, the bank strives to exceed customer expectations and maintain its reputation as a leading institution in the Islamic banking sector.

2.4 Strategic Priorities of Shahjalal Islami Bank PLC

- To serve customers with the highest level of satisfaction and earn their trust and confidence.
- To manage banking operations in the most efficient and effective manner.
- To continuously identify and address the changing needs of customers, striving to meet their evolving requirements.
- To regularly update policies and services to ensure the best possible customer experience.
- To enhance organizational productivity by fostering strong communication and relationships between employees at all levels.
- To create a friendly and collaborative work environment that encourages effective performance and teamwork.

2.5 Organizational Structure of Shahjalal Islami Bank PLC

The organization structure and corporate of Shahjalal Islami Bank PLC strongly reflect its determination to establish, uphold and gain a stronger footing as an organization which is customer-oriented and transparent in its management.

- Senior Assistant Vice President (Manager)
- Senior Principal Officer
- Principle Officer
- Executive Officer
- Senior Officer
- Management Trainee Officer
- Officer
- Junior Officer
- Assistant officer
- Supporting Stuff

2.7 Functions of Shahjalal Islami Bank PLC

Shahjalal Islami Bank PLC performs all types of functions of a modern commercial bank, which flowing-

- Mobilization of savings of the people and safe keeping of all types of deposit account.
- Making advances especially for productive activities and for the other commercialand socio-economic needs.
- Providing banking services to common people through the branches.
- Introduce modern Banking services in the country.
- Discounting and purchasing bills.
- Various information, guidance and suggestions for promotion of trade and industry keeping in view of the overall economic development of the country.
- Finance for both capital machinery and working capital.
- Finance under small business of self-employed clients.
- Finance of farming and non-farming activities to rural people including purchase of agricultural equipment.
- Developing new products Market surveys before making any finance.
- Finance for small transport.
- Monitoring and forecasting.
- Developing marketing campaigns.
- Finance for household durables.
- Work simplification studies.
- Monitoring diversification of portfolio among different sectors.

Chapter-3

Literature Review

3.1 Introduction

Training and development is the most important activities for an organization to make better output of their work. It helps employees to gather information's and also practical knowledge for their career build up. Almost all organizations provide their employees proper training or their working sector and personal development.

Now day's companies are trying their best to train employees and officers for their development in working area and also help creating a relationship to their boss and subordinates. During training they receive various types of certificates and the company also pays them salaries. Company invests in training session for the employers and also for the staff training. Companies invest in training for their own and employee development, maintaining space and other equipment. It helps an organization to develop their employee personnel, operational and organizations business activities. This helps an organization to grow faster and raises maximum profitability. A company's production, marketing, growth, maintenance etc. are based on its training and development. A perfect training creates motivation on the employee's workplace and improves their thinking in their job sector. Overall companies arrange training program to maintain the all system that continues in a company daily.

3.2 Training and Development

Training: Training is a system that a company arranges to develop skills and ideas of their officers. Normally, it is the learning that helps employee to improve themselves and gives much idea of making better performance and show creativity in their job sector. On the other side training can say the way to do your work perfectly.

Development: Development means an employee's own personal improvement that is done with creating their own creativity. Development helps employee to cope with new changes and gathering knowledge about his or her work. Development is future oriented program. An employee's development means management skills, creating own positive area for work and using of techniques in work.

3.3 Training vs. Development

Training	Development
Training means learning skills and knowledge for doing better performance in a company or organization for bettereffiency.	Development refers to the growth of an employee in all respects. It is more concerned with shaping the attitudes.
Training generally gives specific skills to the employees of the organization.	Development is more general in nature and aims at overall growth of the Executives.
Training is concerned with maintaining and improving current job performance. Thus it has a short time perspective.	Development builds up competences for future performance and has a long time perspective.
Training is job centered in nature.	Development is for those people who are in mid-career. It can say as Career Oriented.
A trainer provides the role of making more efficiency to the company.	All development is self-development and the executives has to be internally motivated for the same

3.4 Objectives/Purpose of Training and Development

Enhance employee growth: Training and development of a company helps an employee to growth his career and making good profitability. Training helps an employee to createenvironment favorable for his work and career growth on his or her company.

Prevents Obsolescence: Organizations always look for changes and what's new in between the companies and what they are looking for earning most profitability and build up high images of their company. By training and development, an employee keeps him update.

Assisting New Comer: Training is needed almost for every employee of a company and it becomes compulsory, when a new comer joins in company. New comer need training and development for building his career.

Bridging the gap between planning and implementation: By training and development employee can understand how to achieve goals and how to made plans in effective way. It makes the relation between planning and implementation.

Health and safety Measures: Training and development helps an employee be conscious about health and safety measures in a company. It also teaches how to keep stay from risky things in an organization and also helps in creating favorable environment for job.

3.5 Importance of Training and Development

Improved employee performance: Training is compulsory for almost every employee in an organization. Organization provides training to the new comer and seniors. That helps them to perform better and fulfill job duty and responsibilities perfectly. In an organization, every employee has to play a vital role in raising maximum profit. A proper training gives employee's motivation and builds his mental growth towards the job and rises up confidence. This growth helps employee increase overall performance and make a strong career in his company.

Improved employee satisfaction and morale: Training helps employee achieve highersupportive knowledge that is needed for raising profitability and helps to create a supportive work environment with safety and motivation. It helps to build up employee satisfaction in increases job security.

Addressing weaknesses: Employees in every organization have some lacking andweaknesses. A training program seeks for these lacking to their employees and trains them ontheir weaknesses. It helps employees widen their knowledge with reducing stress. Organizations look for identifying the weakness on their skills and set up different level of training. Also training program helps an employee to understand his own weakness and to build a strong career with fulfill the lacking. Training basically removes the competency of relying on other person in organization.

Consistency: A Proper training and development program make sure that employee have better knowledge about his job and experiences over that and it also makes sure of raising maximum profit. For consistency, employee needs to maintain an organizations term and policies. In case of consistency, all employee of the company need to be trained and dutiful totheir job.

Increased productivity and adherence to quality standards: A company earns maximum profit, when their employee has full attention on increasing productivity and maintains quality control. For increasing productivity, they need to maintain quality standards with training policies.

Innovation: Continuous training helps employee create new innovation on their job. They care about what's new and how to work with these new changes. When new changes came, employee needs to train again for these changes.

Reduced employee turnover: Poor performance in organization causes employee turnover and causes less productivity. A proper training makes employee fitted for job and reduce employee turnover in the company.

Enhances company reputation and profile: Employees with good knowledge and skills have more value in an organization and they help in company growth and development. Best employees have his own policies to make company proficient. Training helps organization maintaining and creating positive images in Job sector. A company's reputation basically depends on employees training and development with skills, duties and responsibilities.

3.6 Steps of Training and Development

Assess Training Needs: The first step of training and development is to understand the needsof employee that what type of lacking they have. After that the organization develops trainingplan for them on basis of their development and organizational goals. The human resource division of an organization arranges the training program.

Set Organizational Training Objectives: At the second step, the organizations set some training objectives for the company that need to be developed. Company asses the need of employer and then arranges training program for them. It generates the employee lacking and the way to remove the lacking. Setting training objectives helps removing the gap between employee and the organizational goals. It also helps employee to achieve their desired performance on the organization.

Create Training Action Plan: The third step is about creating training action plan. It refers the action required for achieving a goal. Managing employees, plan, organize, and learning about the goals and also design the plan of achieving goals. When an action plan is developed, it need to be checked by a supervisor and the number of participants should be counted beforeit.

Implement Training Initiatives: Implementing training initiatives is a phase of knowing about the importance of training in organizational life. An organization shows the way of training that delivered an employee internally and externally. An organization also shows training on organization related factors that may not be related employees job. After that the training program fully conducted and helps in progressing & company's ensuring goal.

Evaluate & Revise Training: The last part is about the training program that is delivered an employee in his organizational life. We should evaluate the training program and revise training. We need to determine the usefulness of all training that employee receives during work time in an organization. It helps to justify training needs and helps to survive an employee in his or her organizational life. After receiving training employee check its effectiveness in work sector.

3.7Training Need Analysis (TNA)

Training Needs Analysis (TNA) is the process in which the company recognizes training and development needs of its employees so that they can do their job effectively. It involves a complete analysis of training needs required at various levels of the organization.

3.8Methods of Training and Development

1. **Technology-Based Learning:** The way of learning that receives by differenttypes of technology. Some criteria under this are –

- Computer based some basic programs and learning.
- Multimedia based programs.
- Designing and learning about PC, RAM, ROM
- Videos that operated by using projector.
- Training on website visiting and learning.
- Video presentation of other country officials.

These types of training system are arising in a technology based training program andthis helps a lot in training employees in short time using less cost.

2. **Simulators:** Simulators are needed for using real experiences on their job. The key words under this are -

- Real experiences on work.
- Practical knowledge that helps reducing from taking time
- Less cost in training for knowing the system.
- Reduces risk on work time.

3. **On-The-Job Training**: On the job training means the task of doing the actual jobthat includes how to perform a task. It has some features-

- How job rotation to be performed.
- Mentoring program to the fresher.
- Job instructional training is need for this sense.
- It is the combination of observation.
- It is significant in case of classroom presentation.

On-the-job training helps employees to start the job and gives confidence to prepare reports that indicates efficiently on what they learn in an organization. It is known as awning training system where coaching is trained by the supervisors.

4. **Coaching/Mentoring**

Coaching or mentoring gives employees the experience to do work as professional and make ease the target that one desire for.

- There are the examples of coaching and mentoring:
- Helps managers achieving more professional courses.
- Bridge a relation between the officers and managers in a company
- Encourage others for receiving this type of coaching at a time.
- Provides the chance of questioning in a seminar for knowing thedetails on topic.
- Helps to know from others about the desired skills.

5. **Lectures**

Lectures normally provide those who receive classroom presentation and collects information from various books. A lecture gives the information that noted on books andreceiver sometimes didn't understand this.

It gives the advantage of receiving too many ideas at a place within short time in minimum cost and is also effective system in between the methods. Sometimes trainers become boring in training time and lectures helps to complete the task within short time.

6. **Group Discussions & Tutorials**

Group discussion and tutorials are the common and easiest form of training, where a group of people discuss some issue and cooperate each other to know the concept. Its features are-

- Make easy the concept to the learner.
- Chance of making questions to one another.
- Reduces boring modes during training.
- Provides ideas about how to work best.
- Creates broader area of learning.
- These most likely take place in a classroom where a group of people discuss issues.

7. **Role Playing**

Role playing means how better an employee performs in an organization. Key skills ofan employee needs for the role playing factor. Its features are-

- Employee performs his works and knows about the job.
- Helps gathering information of teamwork
- Practical knowledge gathered during role playing
- It gives chance of practicing one's own knowing.
- Effective way of learning.

8. Management Games

A management game helps an employee to simulate real life things in the workplace. Some examples of management game are-

- Managing business situation for the organization.
- Helps managers to play role.
- Managing overall business situation.
- Showing the creativity of an employee in business sector.
- Helps Solving problems in the work place.
- Generates innovative ideas.
- Implementation of new tasks.

9. Outdoor Training

Outdoor training means the training except classroom or computer-based training. The main purpose of training is developing fieldwork knowledge of an employee.

Some features are:

- Adventure training - participants need to train up themselves in a natural situation, where unavailability consists.
- Low-impact programming - Where is the shortage of equipment for training program.
- High-impact programming - High impact training means having more equipment for outdoor training system.
- Outdoor training has more participants and less equipment and what they need to work with is natural equipment and here has some risk for training in an outdoor environment.

10. Films & Videos

Films and videos are better and effective way of training. The features are-

- Films can give people knowledge on internal things.
- It helps creating one's morality in between him and the company.
- Film and video presentation are shortest way of learning.
- Filmy concept makes learners interesting to his concept.
- Gathers broader knowledge in short time.
- Chance of making direct question to interviewer

11. Case Studies

Case Studies are known as a shortest way of interviewing participants of acompany. Its features are-

- Gives Practical knowledge to understand the program.
- Shows the Real scenario of one's organizational life.
- Gives experiences over working with desired goals
- Reduce employee turnover and know hot it need to reduce.
- Gathering higher level of information and make it importantfor the learner.

12. Planned Reading

Basically planned reading is pre-stage preparation for getting more formal informationfor the things that one learned for the training. Features are-

- It takes before the training program.
- Planned reading arranges for receiving training easily.

3.9 Training Evaluation Methods

Satisfaction and Participant reaction

Satisfaction evaluation is the common task for the measuring an employee's motivation and eagerness on training. As for example, when an employee gets satisfied from the training environment, then he feels comfortable in learning.

The participations reaction makes the question creating ability. When there are a lot of participation in a seminar or training program, some of the participants ask question and by this other peoples clear their concept and that is the clear way of learning. Normally the training evaluation system generates the eagerness of employee positive reaction and fulfills their expectations.

Knowledge Acquisition

Knowledge acquisition is the second method of the training evaluation. It involves taking an overview and examination on what the participants have ever learned from the training system. For this, sometimes company gives them assignments on their training and discovers their performance over it.

It discovers about what they have learned on their training and after training they supposed to take exam. The trainers and the instructors gave numbers on what they deserve. This system fill ups the gap of an employee’s knowledge and his achievable goals.

Measuring the Business Improvement

For the measurement of business improvement, organizations arrange training courses and by this employee create his own skill and level of success. They gain knowledge on particular job area. Training program make their own skills on job particular field and make ready to their knowledge for development.

Return on Investment (ROI)

The last stage of training evaluation methods is return on investment. It means the training regarding costs and returns. Organizations invest on training like trainer fee, course installment fee, administrative costs, other facility fee, staff management fees, and the others cost. These costs are for the improving business conditions.

Chapter-4

Analysis

4.1 Training and Development of Shahjalal Islami Bank PLC

Shahjalal Islami Bank places significant emphasis on employee training and development, ensuring that even new recruits receive comprehensive training. At the bank, employees cannot advance to higher positions without undergoing interviews and demonstrating strong professional growth. The bank also collaborates with highly qualified trainers to enhance the skills of both employees and managers.

At the start of each banking year, the bank conducts performance appraisals for all employees. Based on these appraisals, employees are graded, and a list of high-performing individuals is compiled. This list serves as the basis for promotion decisions, while employees who receive lower ratings are provided with targeted, emergency training to improve their performance. Senior staff and those who have earned promotions also participate in additional training.

The bank offers various levels of training, with senior officers sometimes sent abroad to attend seminars and training programs hosted by international banking organizations. Junior staff and fresh recruits, on the other hand, receive training at the bank’s own training institute in Dhaka, which is managed by the bank's head office.

The training sessions are designed to identify each employee’s strengths and weaknesses, providing them with the necessary tools to overcome challenges. These sessions help employees better understand how to align their individual goals with the bank’s objectives, contributing to both personal and organizational success.

4.2 Process of Training and Development of Shahjalal Islami Bank PLC

On the job Training

a) **Job Instruction Training:** Job instruction training means the system that is provided to an employee when he or she joins the job primarily. The primary instruction shows the system of how to work in an organization primarily.

b) **Job Rotation:** Shahjalal Islami Bank creates his own job manner for the job rotation system. The bank primarily creates initiatives for the better outcome from the joband gives training for the employee.

c) **Coaching:** The coaching program creates the question making ability and expands knowledge's for the job experiences and organizational development. It increases an employee's bookish knowledge and primarily important ideas.

d) **Assistant to Position:** For better position in an organization, employee needs to achieve higher training and services. They receive training under a successful manager of that organization.

e) **Committee Assignment:** Committee assignment helps some organizations individuals in decision making. That gives the chance of every employee creating his own decision making ability.

f) **Equipment Simulators:** Equipment simulators mean the mechanical devices that are used for using products or making decision process for the learners in thejob. It is designed by the senior trainers. This equipment creates the simulators training system that didn't follow any bookish knowledge.

g) **Outdoor Training:** Shahjalal Islami Bank training session arranges training for employee in outdoor system. For this they send their officers in abroad and others company visit. They also visit international seminars and that's how they receive importance of how to work together.

Off the job Training:

a) **Case Studies:** Shahjalal Islami Bank head office creates training on case studies of success people. By reading case studies, employee can create their decision making ability and key problems are created on training over decision making. Case studies of different people helps company senior's officers and supervisorsto give a practical example about career life an organization and job duty with honesty.

b) **Role Play:** Role playing is very important for a company's senior officers and supervisors. It is the real scenario in which each participant is given some part to work out. The supervisors and the senior officers play role for the company and making their performance up. That helps get motivated them in working the company. It trains about how an employee play role in the hard situation of an organization.

c) **Lectures:** Lecture is the easiest way to train employee in a company. Shahjalal Islami Bank uses lecture system training for the fresher and the officers in their training center. By lecture system training a learner can speak fluently and can make question to his trainer. Besides a strong lecture can make the concept clear to the employee.

d) **Demonstrations:** Demonstrations is a visual way for sending someone in workin a natural environment or field work. By demonstrations employee get the skills of working different areas and achieve ideas on different sectors. It is the effective way of training system of mercantile bank. The bank sends their fresher for opening accounts and loan section to the market. That raises two benefits. One is training and another is benefits.

e) **Video and Films:** The most special way for training to employee and managers are using video presentation and film show in training session. That can do with using various media production and specialized trainer in banks own training center.

4.3 Training Need Analysis of Shahjalal Islami Bank PLC

Shahjalal Islami Bank attaches a large number of employees in various sectors. In between them some are fresher and some are skilled employee and worked in various organizations before. But when they join in this bank, they also need this banks training system and evaluations. Proper training of an employee helps in achieving ideas about the job and helps to contribute achieving more organizational goals.

Training involves generating ideas and creating skills that makes an employee fit for his job and raises his value and experience of banking sector. The bankers receive many ideas about the job. That helps them raise a high score in their performance appraisal system. When an Employee receives high performance appraisal, it turns him in promotion of his level in organizations. The training session increases an employee’s skills, knowledge, motivation, attitudes, behavior, and lifestyle contributes to achieve more organizational goals. New technologies in training helps employee to worn with modern and unique system and use database properly.

Training differs from knowledge and education system. It gradually indicates the current technologies and modern system in work. That enhance the chance of create a positive environment for work. It increases broader knowledge about the work and this experience helps in achieving organizational goals.

4.4 Benefits of Training and Development

1) **Positive employee retention:** When company gives proper training to employee, employees create positive images of their company in their mindset and that helps growing their career development in this bank. Training has competitive advantage in developing work sector. It reduces employee turnover and also raises eagerness in work within the company. In recent years the banks turnover rate decreases at 33% according to senior manager's opinion.

2) **Training future leaders:** Training skills and development helps employee be theleader and gives chance of making leadership opportunity on his company. Future leaders arise from the fresher and new comer in an organization. Human resource of the organization select trainers as a future leader in between the bank and from outside.

3) **Employee empowerment:** Employee empowerment means giving power to the employee for their desired goals. Employee and leaders feels comforted when they get power for operating goals in a company. Employee who gets autonomy in the workplace and positive environment can create value to his life and can work confidently. Employee empowerment regarded as new formula of giving motivation.

4) **Increase workplace engagement:** A better trained employee can engage in an organization easily and trained person have the demand in top organization. Training and development reduces employee turnover of the company and increases the best employee engagement in the organization. Training also creates workplace favorable, makes new skills and helps to know the process.

4.5 Training Programs of Different Level of Management

- **Early career:** Early career in workplace means having work experience of 5-10 years with senior officers. These types of employee have more responsibility in project management, business functions. Early career people of Shahjalal Islami Bank receive training in mercantile banks own training institutes.

- **Mid-career:** Mid-career people of company receives training from banks own institutes and sometimes company sends them in some other company and field work for knowing about what's new on that sector. It helps creating mangers leadership skills and generating new ideas and strategies. This training skill is effective for motivating, inspiring and leading others in organization.

- **Top level:** Senior executives and CEOs are called top level managers. They arrange training for company's success. They arrange corporate training programs that helps employee to identify the risk and manage it also increasesthe possibility of creating better and favorable work environment.

4.6 Methods of Evaluating Training Programs of Shahjalal Islami Bank PLC

- **Satisfaction and Participant reaction**

Shahjalal Islami Bank PLC followed satisfaction evaluation for the success in banks own training sectors. For this, the trainers make a survey on the participants after the training.Trainers also test their development skills and satisfaction level of training.

Sometimes there comes the questions about what participants have enjoyed in their training session and are they been able to develop their skills. Training helps an employee create broader knowledge about the job and creates motivation and satisfaction on the workplace for the better outcome from job.

- **Knowledge Acquisition**

Knowledge acquisition is the second level on training evaluation. It involves how much knowledge they have ever achieved in their training period. Knowledge is important for an employee's achieving organizational goals. After achieving knowledge, the bank takes step for examine their employees. For this bank sends officers to the field level. Field level helps generating more practical knowledge and example that helps gathering knowledge.

- **Behavioral Application**

Behavioral application is the third step of evaluating training method of mercantile bank.This method deals with the new skills that employees need to achieve knowledge aboutit. It includes changing the work system and environment also increases employee's knowledge and skills. Behavioral application also helps monitoring and achieving new ideas. Behavioral application is needed for satisfaction in an organization. Behavioral application is the combination of satisfaction and knowledge acquisition. According to this method, the employee will apply new things on their work sector.

- **Measuring the Business Improvement**

The fourth step is about measuring the business improvement. It includes managing training courses for continuous benefit from organization. It arranges by the company for success in organization life. For this the bank need to train employee in different level and the organization needs improvement in their organization training level.

- **Return on Investment (ROI)**

The last step of training evaluation method is return on investment. It refers that how much an organization get returns on their cost. In training sectors, costs be like wages of training institution staff, administrative cost, managing staff, course installment fee and other charges that related with training institutes. After that the company calculates gain on their training cost.

4.7 Methods of Management Development Program of Shahjalal Islami Bank PLC

Some development of an individual's abilities can take place on the job. We will reviewseveral methods,

Three popular on the job techniques

- Job rotation

- Assistant-to position
- Committee assignments

And three off the jobs methods

- Lecturer courses and seminars
- Simulation exercise
- Outdoor training.

4.8 Shahjalal Islami Bank PLC Training Academy

At Shahjalal Islami Bank, we firmly believe that effective training is essential for the development of human resources. By enhancing job knowledge and skills, employees' competencies are elevated, enabling them to perform their roles more effectively. Training is a structured, continuous, and enriching learning process aimed at boosting individual abilities and improving job performance. The more knowledge and education we impart to our employees, the better equipped they will be to contribute to the bank’s growth, sustainability, and expansion.

To this end, the Bank's management established the Shahjalal Islami Bank Training Academy, which has been operational since January 20, 2015.

Key Training Courses:

- Foundation Training Course
- General Banking
- Investment Operations & International Trade Financing
- Banking Laws and Practices
- Documentation, Monitoring, and Recovery of Investment
- Managerial Functions and Leadership
- Foreign Trade and Foreign Exchange Operations
- Investment Operations and Management
- Shariah Compliance in Islamic Banking Operations

Key Training Workshops:

- AML/CFT and Prevention of Trade-Based Money Laundering
- Asset-Liability Management and Stress Testing in Banks

- CIB Rules
- Ethics in Banking
- Customer Service in Banking
- Leadership & Team Building
- SWIFT Operations
- Core Risk Management
- Management of Fake/Mutilated/Torn Notes
- ISS Reporting
- Risk Management under Basel Accord
- Relationship Management
- Marketing Techniques and Negotiation Skills
- Prevention of Malpractices/Frauds and Forgeries
- Risk-Based Audit
- Security Features of MICR Cheques
- SME/Agri and Sustainable Financing

4.9 Training Courses of Shahjalal Islami Bank PLC

The training & research academy of Shahjalal Islami Bank PLC regularly conducts foundation course, specialized courses and seminars in different areas of banking to take care of the professional banking needs. In addition, officers are regularly sent to Bangladesh Institute of Bank Management (BIBM) and Bangladesh Bank Training Institute (BBTI) for professional training. Sending officers abroad for higher training is regular feature. A research department also works in aid of HRD operational areas.

Chapter-5

Findings, Recommendations and Conclusion

5.1 Findings of the Study

From the research and analysis some major findings are identified regarding training and development process of Shahjalal Islami Bank PLC. Those findings are given below:

1. **Software Related Training**: No formal software related training is provided to the employee of Shahjalal Islami Bank PLC.

2. **Trainers are knowledgeable**: From the response of employees it has been confirmed that they believe the trainers are knowledgeable.

3. **Performance Appraisal**: Shahjalal Islami Bank PLC uses a performance appraisal system. But they don’t have any formal performance appraisal system.

4. **Dissatisfaction with Work**: I work with them and identify that there is dissatisfaction about their senior officer. Because they order them to do something immediately.

5. **Lack of participation and interaction session:** Employees think the trainers do no encourage themselves to participate in the class and to do interaction regarding the training topics.

6. **Training at outside institution is very useful**: Employee think that the training held on outside institution are very much useful to them. Because they can implement that knowledge easily.

7. **Shortage of office Machinery**: There have shortage of computer, printing machine and scanner of this branch as these are important to provide.

8. **Review System**: Review system is not strong enough. As a result, it becomes quite difficult to understand how effective the training was.

9. **Lack of Motivation**: Shahjalal Islami Bank PLC doesn’t motivate the employees to take part in training program. They took training just like they are doing their regular jobs.

10. **Good Working Environment**: Most important thing is that the working environment of Shahjalal Islami Bank PLC is well enough to give a positive impact to the employee.

5.2 Recommendations

1. Shahjalal Islami Bank PLC should take proper initiative to train up their employees about their internal software uses. Because if employee don't know about how to use that software then there will be some problem regarding accounts issue.
2. Main thing is that the trainers who provide training to the employee of Shahjalal Islami Bank PLC are knowledgeable and also they are interacting with the employee properly.
3. Shahjalal Islami Bank PLC should use a formal performance appraisal system or performance grade sheet and need to provide the result to the employees so that they can easily identify that their performance is good or not.
4. I work with them sometimes and observed that there is a little dissatisfaction about their senior officer, because they order them to do something immediately, although they doing any important work. So the top authority needs to concentrate on it.
5. Sometimes employees of the organization think that the internal trainers are not much impressive to encourage the trainees. So, training & development department should concentrate on it.
6. Employees are much more interested to attend training programs which are in outside of the organizations. Because employee thinks that the outside trainers like BIBM trainers are more interacting to the trainee. Shahjalal Islami Bank PLC need to arrange those training program which are being held by BIBM professionals and trainers.
7. There have some shortage of computer and other printing machineries in this branch as these are more important to provide better service to the client. So, higher authority should take proper initiative regarding this matter.
8. Review system of training program is not so good. Respective department should take proper initiative to review the training program effectiveness.
9. They should motivate employee to give more concentration on their training. The reason is that motivations don't cost enough money, but it helps to the employees to learn rapidly. If they are motivated and learn the job then not only they will be benefited, at the same time they will serve the company with their best effort. And also need to provide sufficient training materials to the employees.
10. During my internship program I was very much impress to their working environment. They have everything inside their company to motivate employees.

5.3 Conclusion

During my practical alignment at Shahjalal Islami Bank PLC, I gained a solid and concrete understanding of customer dealings within the banking sector. Based on this experience, I have come to the firm belief that my insights align with the views of many banking professionals. It is clear that for a bank to thrive, it must quickly establish itself as effective and efficient in its operations.

In today's highly competitive banking environment, with both local and foreign banks offering diverse services, it is essential for any bank to maintain profitability while continuing to meet customer expectations. Banks must focus on delighting their customers in a smart, trustworthy manner to retain their market position. Unfortunately, many banks are facing a declining profit trend, as customers are switching to foreign banks that offer higher levels of customer service.

To remain competitive, there is a pressing need for continuous research and development of Shariah-compliant products and services that not only adhere to Islamic principles but also meet the evolving needs of the market. This is crucial for Islamic banks to stay ahead of conventional, interest-based banks. To achieve this, collaboration among Islamic jurists, Shariah scholars, economists, and bankers is essential to ensure the development of innovative, market-satisfying, and competitive banking solutions.

Furthermore, timely decisions regarding the introduction of sophisticated banking instruments are necessary. By investing in the development of efficient banking tools and skilled employees, Shahjalal Islami Bank PLC can enhance its service offerings and achieve greater success, profitability, and productivity in the future.

References

Journals:

i. Annual Report 2023 of Shahjalal Islami Bank PLC
ii. Shahjalal Islami Bank PLC, Guidelines Manual of 2023.

Websites:

i. http://www.google/ bank/Bangladesh.com
ii. https://sjiblbd.com/index.php
iii. http://www.hrwale.com/training-development/
iv. https://www.businessstudynotes.com/hrm/training-development/training-evaluation-methods/

Book:

i. Dessler “human resource management”10th edition

0242320004083038

ORIGINALITY REPORT

11%	11%	1%	1%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	dspace.daffodilvarsity.edu.bd:8080 Internet Source	9%
2	www.banksbd.org Internet Source	<1%
3	www.coursehero.com Internet Source	<1%
4	Submitted to Daffodil International University Student Paper	<1%
5	www.ifc.org Internet Source	<1%
6	www.termpaperwarehouse.com Internet Source	<1%
7	suspace.su.edu.bd Internet Source	<1%
8	pdfcoffee.com Internet Source	<1%
9	fdocuments.in Internet Source	<1%

10	islamicmarkets.com Internet Source	<1 %

Exclude quotes	Off	Exclude matches	Off
Exclude bibliography	Off		