Internship Report On

“Training and Development Practices of Islami Bank Bangladesh Ltd."

Supervised by

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Major:HRM

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Letter of Transmittal

25 November 2024

Professor Dr.Mostafa Kamal

Department of Business Administration.

Faculty of Business and Entrepreneurship.

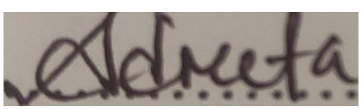
Subject: Submission of an internship report on the **“Training and Development Practices of Islami Bank of Bangladesh Limited.”**

Dear Sir,

I have been forced to produce this report on the **Dhanmondi Branch of Islami Bank of Bangladesh Limited**, and it gives me immense joy. For me, it has been a fantastic chance to gain practical experience. It has given me a lot of opportunity to put the entire body of knowledge I've studied in university to use in the real world.

I would feel privileged if you reviewed my internship report and though it was extremely well-written. to reach real-life experience.

Sincerely Yours



Adreta Atia Ibnat

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Letter of certification

ইসলামী ব্যাংক ট্রেনিং এন্ড রিসার্চ একাডেমী

اكاديمية البنك الاسلامي للتدريب والبحوث

Islami Bank Training and Research Academy

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Ref: IBTRA/2022/10 Date: 10.01.2022

<u>TO WHOM IT MAY CONCERN</u>

This is owing to certify that Adreta Atia Ibnat, a student of MBA at Daffodil International University of Professionals, has been selected by IBTRA for its 149th Batch Internship Program (non-residential, on & off-line) from 1st January to 28th February, 2022,for 60 days. Her enrollment number is 149189.com.

We wish the participant every success in life.

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Islami Bank Bangladesh Limited

Head Office: Islami Bank Tower, 40 Dilkusha C/A, Dhaka-1000, Bangladesh

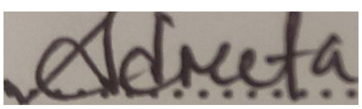
Phone:(02)9563040(Auto Hunting),9560099, 9567161, E-Mail: info@islamibankbd.com Web-site: http//www.islamibankbd.

Student’s Declaration

This is Adreta Atia Ibnat. According to this, I organized the report from the internship on **“ Islami Bank Bangladesh Limited's Training and Development practices”** on my own after finishing 45 days at the Dhanmondi Branch of Dhaka and 15 days of training at IBTRA Mohammadpur, Babor Road. No information is Islami Bank Bangladesh Ltd is private or banned and nothing in this report has been duplicated.

It would be appropriate for me to clarify that the report was created exclusively for academic purposes.

Sincerely Yours



Adreta Atia Ibnat
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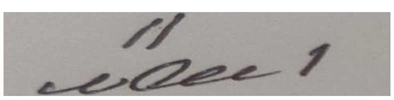
Supervisor's Declaration

This confirms that Adreta Atia Ibnat, ID:201-14-3192, MBA Major in Human Resource Management, is enrolled regularly in Daffodil International University’s Department of Business Administration, Faculty of Business and Entrepreneurship. She produced this internship report under my close supervision after completing her internship program at Islami Bank Bangladesh Ltd. “**Training and Development Practices of Islami Bank Bangladesh Limited “** is the theme of her internship. I believe the report can meet some of the MBA program's standards. Declare that this article possibly not used in the original the marketplace setting and that the research was created exclusively for academic goals.

Following the report's reading, I thought it was composed quite effectively. She finished the report on her own, and I hope she has the best life has to offer.



Professor Dr. Mostafa Kamal

Department of Business administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

Most importantly, I’d like to thank Almighty Allah for increasing my comprehension and allowing me towards finish the temporary position report quickly and effectively. Understanding the connection between theory and real-world information is essential. I am aware of the quality of writing such an internship report because I am a student. It's time for express my gratitude to everyone who assisted me attain effectively and correctly finishing this job. I want to sincerely thank my esteemed instructor Professor Dr. Mostafa Kamal, who is also the Professor & Dean (Academic Affairs), Faculty of Business and Entrepreneurship, Daffodil International University. His readiness to oversee the internship projects and eagerness within assist at every stage motivated me for advance. My deepest gratitude goes out to Md.Haider Ali, the assistant Manager, and all of the IBBL Officers for their generosity support. I am really appreciative of S. Nazmun Nahar, principle officer within Islami Bank Bangladesh Limited and Md. Haider Ali, assistant manager into my workplace. To Md. Haider Ali, I want to say my profound thanks for providing me with the incredible chance towards work as an intern at Islami Bank Bangladesh Limited.

Executive Summery

Among the best private banks is Bangladesh in Islami Bank Bangladesh Limited. They have 374 locations across the nation. It was established as an the main Islamic Bank in the Southeast on March 30, 1983. The Dhaka stock exchange has a record of it. This capital of 20,000 million has been approved by the bank. The main objective of this report is to be describe the T&D procedure that Islami Bank Bangladesh Ltd uses, as well as to analysis training needs and IBBL training and development methodologies. The conventional Islami Bank Bangladesh Limited is not like the others. Thus, IBTRA is its personal T&D facility. The fundamental understanding of fundamental behaviors for effective work is taught to the apprentice. IBBL provides 15 days of training and 45 days of in-branch time. The bank's documentary advantage is indicated by its Human Resources Development procedures.

Islamic banks operate on very different ideas and practices than traditional banks. Training bank staff is crucial to enlightening and facilitating their transition to the new the Islamic financial system.

Documentary is one of IBBL Ltd's four key components: Their role is amazing in providing excellence benefit to every branch and client they serve because they supply to their clients with the fantastic assistance of specific advantages; creative motion; inventive movement; and a combative side, It's create them unique in providing of all their branches and clients with a quality advantage. They have taken into account what the interns should learn during their internship and HR Division.

IBBL has learned that instead of providing computers and other electronic equipment, they attempt to place all of the intern students- roughly 150 to 200 people-in the same room during the training session, and they never supply electrical gadgets like computers. Therefore, it is suggested that the authority set up more rooms for their interns to use throughout their training session. To improve training effectiveness, IBBL should supply computers, equipment and other technical assistance.

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Chapter-01

Introduction

1.1:Introduction:

It is remarkably simple for all MBA understudies to look up any organization for their last three-months of their internship in order to obtain all the information, and they must complete the entrance internship report inside the next three months. The report is the result of a temporary assignment that the principal. **“Training and Development Practices of Islamic Bank Bangladesh Limited.”** is the main topic of the internship position report. Additionally, After three-months of internship I've finished in the Dhanmondi Branch of Islamic Bank of Bangladesh Limited.

1.2:Literature review:

A literature review can be organized by emphasizing training objectives, methods, content, and results. This is a framework for the literature review that compares and contrasts similar training programs from IBBL and Bangladesh Bank.

A variety of training programs are offered by IBBL to get better abilities or expertise among its staff. Bangladesh Bank, the central bank of Bangladesh, also conducts similar types of training programs for banks in the industry to ensure consistency and alignment with regulatory standards. Here’s a literature review of the types of training and how Bangladesh Bank supports or mirrors them. Orientation training provides IBBL interns with an overview of its operations, Islamic banking principles, and policies. On the other hand, Bangladesh Bank offers orientation for interns across the industry, focusing on banking regulations and the banking sector’s role in the economy. IBBL (Nellie is seated): The interns are all seated together for the course. On the other hand, Bangladesh Bank provides their interns the same approach but more formalized. IBBL training duration is 2 months; it is a very short time for every intern. As opposed to BB training, the duration is 3 months. IBBL mentorship throughout the internship by a coordinator, and Bangladesh Bank provides each intern is typically assigned a mentor who guides them through day-to-day tasks, answers questions, and helps them understand the work processes in specific departments. The IBBL job rotation process not only helps in skill enhancement and employee development but also aids in fostering a culture of collaboration and understanding across different functions within the bank. In opposite site BB, this structured approach ensures that job rotation serves both Organizational objectives and employee development, contributing to a more effective and engaged workforce. Only investment sector IBBL interns visit the factory. BB provides their interns study tours in every sector because they learn experimental learning, skill development, personal development, health, and well-being through outdoor engagement. The authority of IBBL doesn’t provide all trainees computers and other technical support. On the other hand, Bangladesh Bank provides each intern with a computer and technical support does it for each intern. In case of, open distance learning, IBBL holds regular sessions on regulatory compliance, risk management, and Shariah compliance. BB hosts mandatory training on regulatory requirements compliance, and ethics to ensure obedience across banks. IBBL teaches about its unique Islamic banking products and services, and Bangladesh Bank provides general training on banking products while also reviewing and guiding banks on product compliance. IBBL Workshops, case studies, on-the-job training, and role based simulations are all part of IBBL's training approach. According to Islamic banking, IBBL improves staff members understanding of Sharia-compliant goods through role-specific and practical training approaches. IBBL's usage of e-learning modules for ongoing education is also highlighted in certain research. Bangladesh Bank employs a combination of workshops, seminars, classroom instruction, and foreign partnerships; case studies for policymaking; theoretical approaches to economics policy; and occasionally cross-training with international organizations are all examples of central bank training. Bangladesh Bank's technique is frequently described as academic and policy-orientated, involving in-depth theoretical frameworks, in research on central bank's training programs. IBBL's training is more practical and directly related to Islamic banking operations, in contrast to Bangladesh bank’s training which focuses on policy, regulatory procedures and theoretical ideas appropriate for governance roles. They attempt to have all the intern students- roughly 150-200 people- in the same room for the training session. Bangladesh Bank arranges six classrooms for their interns which is more satisfied. IBBL interns and their learner officers have a small connection which brings them close to the other officer in the branch which leads to a positive outcome later on. Bangladesh Bank provides a variety of in-house training courses for interns, desired at giving them practical knowledge and skills to understand the central bank's operations and the wide banking sector.

Islami Bank Bangladesh Limited (IBBL) offers a variety of in-house training courses for interns, designed to provide them with foundational knowledge in Islamic banking principles, practical banking skills, and insights into IBBL’s unique banking sector. Sometimes the training session’ s break time is too short and insufficient for rest. On the other hand, at Bangladesh Bank, interns typically follow a structured schedule similar to regular employees, including designated break times, including: lunch breaks, prayer breaks, tea/coffee breaks and e-learning platforms for a broader reach. Most of the time, the IBBL employs the same technique as everyone else, BB often employs a variety of techniques for various portions. Hands on experience with IBBL allows employees to engage directly with banking operations, helping them apply theoretical knowledge in real world situations particularly related to Islamic finance. On the other hand, Bangladesh Bank allows employees to gain hands on experience in their specific roles, applying theoretical knowledge in real world scenarios with the banking and financial sector. IBBL may incorporate practical training sessions, role-playing and case studies specific to Islamic banking scenarios. Utilises a combination of classroom training, workshops, seminar sections for every trainee. In this situation, Bangladesh Bank uses different methods for different sections.

Results and Effects:

Training results for IBBL: Research on the results of Islamic bank training indicates that staff members are more equipped to handle sharia-compliant items and uphold moral principles. This promotes client happiness and the expansion of Islamic financial offerings. By providing staff with specialized knowledge of Islamic finance, IBBL's training also advances career growth.

Training results for Bangladesh Bank: For Bangladesh Bank, better regulatory compliance throughout the banking industry is a direct result of training results. According to published research the training supports improved regulatory mistake of conventional and Islamic banks financial stability, and the efficient monetary policy.

Comparison: while Bangladesh Bank's training impacts sector-wide compliance and promotes financial and regulatory stability. IBBL's training is mainly concentrated on enhancing Islamic banking services.

In summary, Bangladesh Bank provides a framework and standard for training across the banking sector, supporting firmness in regulations, compliance and customer service, while individual banks like IBBL focus on training needs within that framework.

1.3:Nature of the Report:

These days, effective experience is similar to a basic form of perceptive training that calls for someone to be a proficient subject manager, particularly in an completely concentrated work situation. Through the closing goal to accumulate achievement and depiction, in compliment to the actual management and enhancement of the job. An intern officer encourages the opportunity to demonstrate that they have improved the knowledge they have gained during their internship and put in the necessary effort to obtain the proper experience of Islami Bank Bangladesh Limited by completing the understanding for all targets and objectives, obtaining it from their employees and providing its report. Her collection includes the pivotal document, **"Training and Development practices of Islami Bank Bangladesh Limited."** In order to inspire their staff because of accomplish their objectives, the topic was examined. Reviewed the worker's performance in the banking industry while keeping the goal in mind. Five types of performance are to be evaluated: excellent, very good, good, satisfactory, and unsatisfactory. The banking industry uses these kinds of metrics to evaluate employees performance and when a person performs better, the bank gives them a promotion, reward, bonus or other incentive.

1.4:Background of the Study:

I was assigned to the Dhanmondi branch of Islami Bank Bangladesh Ltd to finish my internship program under the supervision of my internship supervisor, Professor Dr. Mostafa Kamal of the Department of Business Administration, Faculty of Business & Entrepreneurshipat Daffodil International University, After completing my internship, I was sent to the Islami Bank Bangladesh Limited branch in Dhanmondi. My internship ran from Janunary 1, 2022, to February 28, 2022. I have briefly learnt how to carry out the duties of the department with the assistance of the bank employees. The Islami BankBangladesh Limited branch in Dhanmondi is divided into four sections: foreign exchange, cash, investment, and general banking. My internship allowed me to work on opening, closing and clearing accounts

1.5:Objectives of the Study:

The primary of this research is to examine IBBL Ltd's overall training and development procedures.

- To investigate the training and development procedures that IBBL Ltd uses.
- To identify the training facilities and training timetables of IBBL Ltd.
- To find out some issues with IBBL Ltd's training and development procedures.
- To make recommendations for potential solution to improve IBBL Ltd's training and development procedures.

1.6 Methodology of the study : Methodology refers to the procedures, issues, and data collection. Major data served as the major basis for the report's preparation. The primary source of the information gathered is in-person interviews. These are the sources:

a) Primary Data:

- Real-world work experience in their branch. "Training and Development Procedures of IBBL Bank."
- Direct communication with an office worker.
- Discussion with the branch's customer who was visited.
- Looking at office documents while working.
- Through hands-on experience in the field.

b) Secondary data:

- Annual reports and additional sources,
- Bank's website,
- Regularly expressing the bank brochures,
- Pamphlets etc.

1.7:Limitations of the Study:

IBBL Ltd. Provided me with an excellent opportunity to learn about account management procedures in Bangladesh. The following are some restrictions :

- One major restriction is the absence of an internship term. For three months isn't long enough to understand all that there is to know about the bank, about the bank, this study doesn't cover IBBL in its entirely.
- Because walk-in clients need to be attended to from 10 a.m. to 6 p.m. the head office is always busy. Because they are hurried and distracted by their own tasks, the officers have few opportunities to effectively speak with them.
- My experience was one of the things that hampered the research because I was doing it all by myself for the first time.

Chapter 2
Company Overview

2.1:IBBL at a glance:

Islami Bank Bangladesh Limited, a joint venture public limited Corporation that performs commercial banking of on the basis of Islamic Shari'ah has the largest branch network among private sector banks in Bangladesh, with 393 branches, 228 sub-branches and 2705 agent outlets. It's foreign ownership is 63.09%. It was founded on March 13th, 1983, making it the first Islamic bank in Southeast Asia. It is traded on both the Chittagong Stock ExchangeLtd. and the Dhaka Stock Exchange Ltd. As of the end of the year 2021, the bank's authorized capital was Tk. 20,000 million and its paid-up capital was Tk. 16,099.91 million, with 33,686 shareholders.

2.2:Strategic:

The strategic focus of IBBL is guided by its mission to Islami banking principles and contribute to sustainable socio-economic development. Key strategic directions of IBBL include: shariah complaint financial services, market expansion, social responsibility and economic development, risk management or governance. To encourage the unlucky pay network, especially in rural areas, owing to receive financial development and money-related services.

2.3:Mission:

The mission of Islami Bank Bangladesh Ltd is focused in providing banking services in line with Islamic shariah principles. It aims to promote social and economic welfare while ensuring fairness, Justice or inclusivity. The key elements of IBBL mission include: Establishing Islamic banking, promoting social equity, increasing investment and growth, global recognition. IBBL remains committed to a building just and equitable financial system by adhering to these principles.

2.4:Vision:

To become a leading or pro-poor welfare oriented Islami Bank and to ensure equitable growth and economic justice for all segments of society while adhering to shariah principles. We want to establish and uphold contemporary banking practices, sustain the expansion and stability of the financial grounded in Islamic principles and develop into a powerful and efficient company highly motivated staff members.

2.5:Key Objectives:

- To assure clients' satisfaction and wellbeing, arrange banking.
- To gain a great deal of administrative experience and obtain mechanical.
- Plan for the well-being of your clients.
- To progress with steady scenarios in assessments and become a more favorable and
- well-established bank at the pinnacle of the financial division, taking into account thevolume of valuable materials.
- To guarantee improvement by industry, scale, financial justification, or geographic location.
- Smart development and investment necessitate need-based funding for women-owned and SME enterprise.
- Owing to allocate resources to the economy, push and need sectors.
- To make a concerted effort to establish one's ability to make decisions, to sustain oneself, and to create an exhibition-driven culture.
- To give HR more weight in terms of financial resources.
- To ensure a fulfilling career path, beautiful workplaces, and a fantastic environment.
- To ensure that there is no resistance to administrative and shariah-related matters thatare inconsistent.
- To continuously plan and create HR and provide enough coordination to meet clientneeds.
- To excel in providing services for the least developed network and zone.
- Social responsibilities.
- To strengthen corporate culture.
- To influence coworkers to assume responsibility for their work.
- To ensure that Committed and content HR is improved. To inspire a future group of vibrant, expert individuals.

2.6:Core Values:

- Faith in the All-powerful Allah and rigid adherence to Islamic law.
- Highest level of integrity,
- Morale and honesty
- Social security banking,
- Fairness and justice,
- Social concern,
- Individualised assistance,
- Use of new gadgets and
- Openness and responsibility.

2.7:Commitments to Shariah and the authorities:

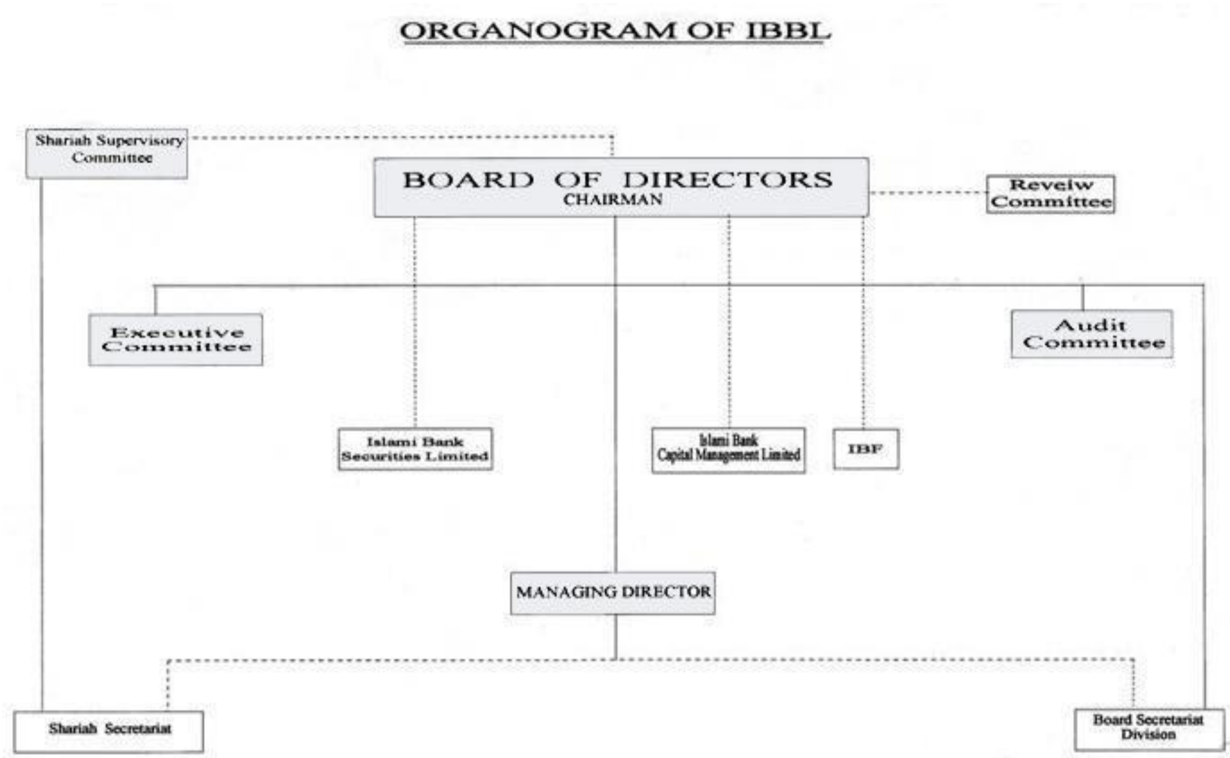
- Regarding Shariah
- For the working conditions
- To the society
- To the consumers
- For the workers
- With the interested parties
- To the participants

2.8 Activities of IBBL:

The general banking operations of IBBL are separated into five categories:

- The sections for opening an account
- Clearing
- Remittance
- Depositing and
- Cashing

2.9:Organization Structure:



(Islami Bank Bangladesh Limited Organizational structure)

Product and services : In the category of goods and services, the following are the types of IBBL:

Services

NRB service	M-cash(Mobile banking)	Cell fin
SME service	ATM facilities	Special locker service
Online Banking	I banking	Short message service (SMS)

Deposit schemes: There are lots of account in IBBL these are given below:

Mudaraba savings account(MSA)

Mudaraba special savings account (MSSA)

Mudaraba term deposit account (MTDR)

Mudaraba monthly term deposit account (MPDA)

Mudaraba savings bond(MSB)

Mudaraba NRB savings bond (MNSB)

Al-Wadiah current account

Mudaraba foreign currency deposit account (MFCD)

Mudaraba payroll account

Mudaraba special notice account (MSNA)

Loans and Advances: Islami Bank provides all types of loans for their customers orclients under Islami Shariah.

- Household Loans.
- Household
- Small business loans.
- Doctors loans.
- Agricultural loan.
- Services offering:
- Training Institution (IBTRA)
- Compensation for employees,

- Better work will result in higher compensation.
- Please cooperate amiably.
- Recognize the issue and comprehend.
- Compensation for employees.
- Motivators.
- Bonuses and additional awards for exemplary work.

2.10:SWOT Analysis:

An effective planning method for determining an organization's internal strengths and weakness, opportunities, and risks associated with competitive work is SWOT analysis. Wishing to attempt an accurate strategic analysis of Islami Bank Bangladesh Limited.

"S= contributing elements to reaching the goal are influenced by strengths.

"W= weaknesses impact detrimental for reaching the goal.

"O= Chances in an unfamiliar setting that are beneficial for reaching the goal.

"T= denotes an unfamiliar setting that may impair productivity.

Strengths of the IBBL:

The IBBL site is appealing knowledge about the organization's management.

Good communication between the manager and staff.

Excellent and powerful performance.

The Setting on the branch’s side is lovely.

Improving shared responsibilities and expanding market presence.

Weaknesses of the IBBL:

Organizational behavior exercises are lacking.

The overall operating efficiency and duties of every department are not carefully assessed.

Performance improvement among employees.

Opportunities for IBBL:

A significant amount of additional experience and managerial abilities were found.
Improved customer and employee relations are a direct result of greater service.
By offering improved incentives and additional perks to inspire staff members.

Threats to IBBL:

Decrease in the bank's operations.
Political considerations, service globalization, and advancements in technology.
Inadequately trained staff.

Chapter -03

Theoretical Analysis

3.1: Training and Development Concept:

Training: The purpose of training is for employees to educator the understanding, ability, and behaviors promoted in instruction programs and to apply them to their day- to-day activities. Training is to improve a person's performance and capability by imparting knowledge and skill. The term training essentially describes a deliberate business attempt to encourage accountability. Learning the organization's job-related concepts. The structure integrates understanding of the actions required for effective work performance.

Development: Employees attitude, behaviors, tasks as well as additional capabilities perhaps ready with continued education or development training, which is essential for steady and easy performance in an Organization. A genuine advancement plan communicates appropriate changes in an individuals behavior, attitude and movement that are explicitly linked to the organization's goals. Development is the process of educating professionals and managers the abilities they will need for their current and future positions.

3.2: Objective of Training & Development:

Requires results in goals for progress or preparedness, which should outline the perfect behavior and the situations in which it is to occur. These established objectives serve as benchmarks by which program and individual performance can be evaluated.

For example, the following objective could be pursued by aircraft preservationists:

- Deliver flight information to clients is less than 30 seconds.
- Quickly finish a one-city full circle reservation once all of the client's data has been collected.

Both the mentor and the learner have clear goals that can be used to gauge their success when they have time-bound, measurable, and specific goals, such as the ones listed above for a preservationist. Disappointment provides the HR department with feedback about the program and its participants if the objectives are not fulfilled.

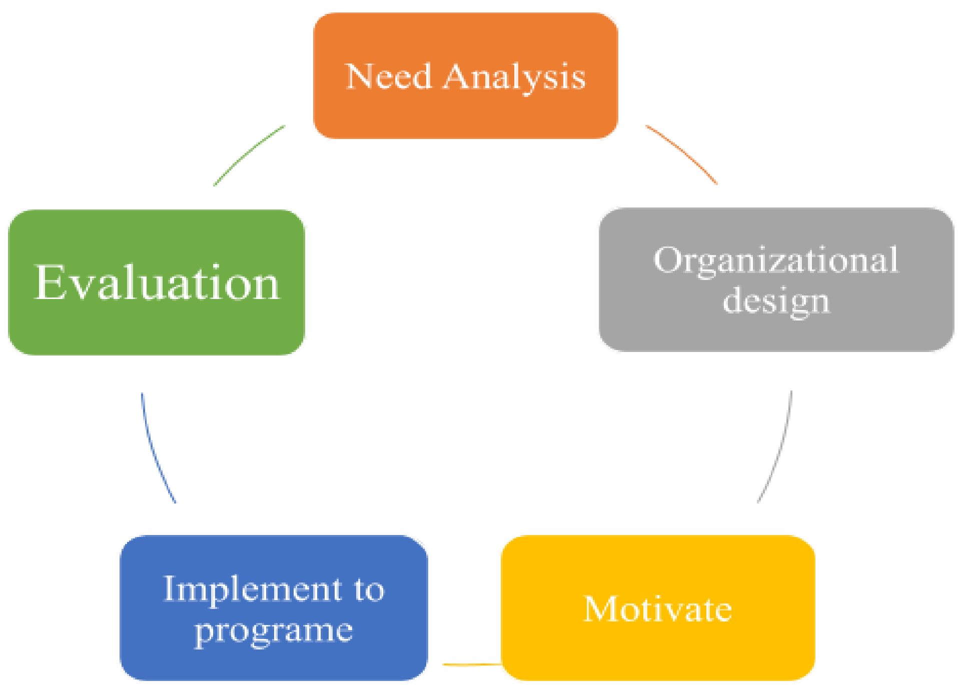
3.3: Importance of Training and Development:

The majority of participants possess a few shortcomings at work. A training program enables the enhancement most of skills that each agent needs to advance. Every employee advances reaching the next level by means of an enchantment initiative providing them equal access to knowledge and capabilities.

- Increase work level.
- Provide inward headway openings.
- Advance delegate skills.

- Keep abreast of any fresh ideas for how to make the organization better.
- Stay informed on shifts within the sector.
- Preserve information and skills.
- Attract present-day ability.
- Give people motivation to learn.
- Be ready to see efficiency and capacity holes.

3.4: Process of T&D : There are five process of training and development



- **Need investigation:** The planning process begins with a need analysis. It determines the pre-arranged coach abilities, comprehends the precise work execution capacities required, and uses those facts and objectives to establish distinct, quantifiable goals.
- **Motivation**: The third option, known as motivation, includes introducing the training to a small group of professionals in order to lesson the stress of the training course.
- **Evaluation**: The fifth step of the evaluation process that evaluates the success of the free program.
- **Program implementation:** The fourth method of program implementation is to actually set up the focused working gathering session.

3.5:Training Needs Analysis :

The evaluation measurement the gap that exists between the members of the organization's current membership or the understanding , ability or mindsets required fulfill the organization's objectives.

Planning, organizing, and communicating initiative arrangements should come before the preparation needs assessment. The requirements analysis will provide a paper that explains the why, what, who, when, where, and how. The obligation to answer this questions with a great of specificity:

- Why is it that people need to prepare?
- What skills are in need of being granted?
- Whom is the preparation required for?
- When are they going to require the updated skills?
- What could the directions for the preparation be?
- Additionally, when could the updated skills be taught?

The number of different approaches to conducting a Training Needs Analysis depending on your situation. Not everyone fits into one size. What is the requirements appraisal's goals?

- Lead for a Strategy regarding a specific motive for enhancement action(for instance, a clients disputes decrease)
- Turn on the preparation of the association timetable plan.
- Determine the areas in which each employee needs to prepare and develop within the cycle of preparation and evaluation, Additionally, so on.

Consider the scope of the TNA, while elucidating its rational. Is it to determine the necessities for preparation?

- On an association level, perhaps?
- For a particular project, At the task level?
- For specific employees at the office level?
- Who will be in charge of the TNA?
- The leadership style of the TNA ,and
- Which sources of details examples could be used?

3.6: T&D Techniques:

A different strategy to getting ready for and improving physiological as well as behavioural processes is available. Mentors understand the limitations of each system and how they impact their capacity to stay focused and consistent while still offering preparation and progress.

Conceptual Models: This concept involves providing the student with over Counselor planning. In order to point and forward, this system requires an intellectual approach to handle, besides, Linkages between concepts through verbal information and so on are compared with data changes using same approaches. The various methods covered by the subjective processes include:

- Following the preparation of the activity
- Preparing for an apprenticeship
- Information learning
- Preparation for job assistance
- Lectures
- Preparation based on audiovisuals
- Encouraged preparation.

Perform Research projects: This method offers a student-initiated approach to conduct techniques. The various mechanisms that support the method grant the student conduct. When it comes to advancement, these techniques are extraordinary. They are among the many that come from social methodology.

- Activities and entertainment
- Conduct and Demonstrator
- Business games
- Case studies.

Practical Preparation:

Revolution in occupation: Islami Bank Bangladesh's restricted representatives work to improve the many circumstances inside the association in terms of knowledge, ability, productivity, furthermore individual dynamics. Position coworker: Islami Bank Bangladesh Limited restricted worker he works in many bank departments beneath productive employer on occasion. The homework teams first assignment is an advisory group activity that asks employees to show basic leadership, provide support, and investigate organizational issues.

Practical preparation includes:

- Work rotation
- Case rotation
- Coaching
- Action learning

Off the activity preparing:

Talk class and course: Employee training is arranged by the IBBL Ltd using its personal practice session. The more conversation and training that mentors provide, the more practical it is because of delegates.

Development for Off-the-job Organization Preparation:

- The scenario that considers reality,
- Extracurricular activities,
- Projects connected to the University,
- Management games,
- Taking on a role.

Chapter-04

Training and development process of IBBL

4.1: Present Situation Regarding IBBL Training &Development:

In contrast to traditional banks, banks function according to fresh, distinct, and personal ideas. Towards satisfy a requirement, the IBBL was established in 1984, soon after the training and research Academy (IBTRA) was established. T&R on many facets of IBBL are both included in IBTRA's activities. Orientation training provides IBBL interns with an overview of its operations, Islamic banking principles and policies. On the other hand, Bangladesh Bank offers orientation for interns across the industry, focusing on banking regulations, and the banking sector’s role in the economy. Throughout the internship, a coordinator provides IBBL guidance and Bangladesh Bank provides each intern is typically assigned a mentor who guides them through day-to-day tasks, answers questions and helps them understand the work processes in specific departments. IBBL job rotation process not only helps in skill enhancement and employees development but aids in fostering a culture of collaboration and understanding across different functions within the bank. In opposite site BB this structured approach ensures that job rotation serves both Organizational objectives and employee development contributing to a more effective and engaged workforce. IBBL teaches about its unique Islamic banking products and services, and Bangladesh Bank provides general training on banking products while also reviewing and guiding banks on product compliance. IBBL Workshops, case studies, on-the-job training, and role based simulations are all part of IBBL's training approach. According to Islamic banking, IBBL improves staff members understanding of Sharia-compliant goods through role-specific and practical training approaches. IBBL's usage of e-learning modules for ongoing education is also highlighted in certain research. Bangladesh Bank employs a alternative of workshops, seminars, classroom instruction, and foreign partnerships, case studies for policymaking, theoretical approaches to economics policy, and occasionally cross-training with international organizations are all examples of central bank training. Bangladesh Bank employs a combination of workshops, seminars, classroom instruction, and foreign partnerships, case studies for policymaking, theoretical approaches to economics policy, and occasionally cross-training with international organizations are all examples of central bank training. Bangladesh Bank's technique is frequently described as academic and policy-oriented, involving in-depth theoretical frameworks, in research on central bank's training programs. IBBL's training is more practical and directly related to Islamic banking operations, in contrast to Bangladesh bank’s training which focuses on policy, regulatory processes and theoretical ideas appropriate for governance roles. Hands on experience with IBBL allows employees to assign directly with banking operation, helping them apply theoretical knowledge in real world situations particularly related to Islamic finance. On the other hand, Bangladesh Bank allows employees to gain hands on experience in their specific roles, applying theoretical knowledge in real world scenarios with the banking and financial sector.

In summary, Bangladesh Bank provides a framework and standard fir training across the banking sector, supporting consistency in regulations, compliance and customer service, while individual banks like IBBL focus on training needs within that framework.

4.2: IBBL's Training and Development program:

Techniques for developing human resources are appropriate for the bank. One of IBBL Limited's four primary priorities is to offer their clients exceptional support through targeted blessings, creative movement, and competitive side. This distinguishes their position in offering high-quality benefits to all of their branches and valued clients. Every student agreed to preparation based on their own requirements.

4.3: The IBBL Steps and Process:

- Evaluation needs
- Setting up and
- Carrying out instruction.

Needs analysis:

The procedure for determining the execution prerequisite and gap between what is actually needed and what is already in place is known as a need appraisal. Strong need assessment preparation strategies for evaluating needs include, for example,

Observation : A system of self-assessment that gathers data for assessments at the individual and Organizational levels, enables training to be reviewed and enhance. By identifying and promoting instances of best practices, observation, also contribute to the on going enhancement of training requirements for every students.

Collecting focus : is going to concentrate on the organizations menial field of T&D.

One-on-one conversation : to discuss the internship with the instructor and course coordinator .

An overview of observation : about the organization's training and development programs in general.

Overseeing training: Rather than managing instructional courses, I presided over instructional meetings, managing and setting up the second planning and development preliminary. It's becoming a more practical method for planning and process improvement. A preparation procedure is primarily directed and prepared by a few of people. Though it’s unclear if I was also the coach, it turns out that I recorded the instructive meetings, unlike if I had overseen them.

- Determining the prepared.
- Establishing criteria for evaluation.
- Defining the duration of preparation.
- Identifying appropriate forms of preparation.
- Choosing educators to train.
- Integrating with other institution design.
- The straightforward backing of upper management is required for plans.

Evaluation instruction evaluating preparation refers to the exact process of evaluating the foundational elements of a hierarchical approach to movement estimation. Preparing and improving the process of preparation in advance of assessment. Evaluating one's preparation is a more effective way to prepare for improvement.

4.4: Benefits of T&D of IBBL:

The advantages of working as an intern at IBBL are numerous. The following are some of the points:

- We start by learning everything there is to know about Internships.
- We must learn about banking as interns.
- IBBL provides us with the option to select a branch.
- Every intern receives a seller from IBBL, and
- we have the chance to work a permanent position while interning with their bank.

Through most of the participants in this internship program work in outgoing services. IBBL offers postgraduate and recent gradates a better internship program that includes a remuneration and a pleasant setting where they can gain knowledge about banking and the internship topic. A new student will be more motivated as a result, and IBBL will locate a suitable pupil for their bank.

4.5: IBBL Training Methods :

On the job:

- ➢ Nellie seating arrangement : the interns are all seated simultaneously for the class.
- ➢ Guidance:15 days of internship training at the instruction facility is the coaching.
- ➢ Providing guidance: throughout the internship, a coordinator will provide mentorship.
- ➢ Rotation of jobs: the job rotation rate for those who have completed internships at IBBL is high.
- ➢ Courses offered in-house: they give out a book.

- Job enlargement: they educate us everything there is to know about jobs.
- Enhancement of work.
- Initiatives: each intern is given an IBBL-related assignment to do.

Off the job:

- Outside classes: all students are required to complete homework pertaining to IBBL in external courses.
- Using computers for training: computers are available in the branch.
- Video: there is a video exhibition about IBBL training.
- Open/remote learning.
- Manufactory: The field investment or deposit sector.
- Character performance: part of the branch.
- Perusing: every book pertaining to IBBL deposits serves as available for reading.
- Outdoor knowledge: we must tour factories as part of the investment sector.

4.6 IBBL Training Facilities:

The activities of the IBBL training and research academy include research on many aspects of Islamic banking as well as training. Regarding a range of topics such as monetary and economics relative home concepts, and documentation, the academy has produced a noteworthy literacy collection. In light of the banks future training requirements of other Islamic banks generally, the school provides training courses and manufacturing services to the official Islamic Bank of Bangladesh Limited in addition to other Islamic banks. Orientation, foundation, and incentive courses are also available on a variety of subjects related to the IBBL. Apart from conducting frequent training sessions, IBTRA is situated at Mohammadpur, Moor Road, Dhaka, Bangladesh. It has a training facility owned by the Islamic Bank of Bangladesh Limited.

(IBTRA)
13A/@A Babar Road, Block B,
Mohammadpur, Bhaka-1207
Bangladesh

4.7:Human Resources process at IBBL:

1.HR policy of IBBL: Islami Bank Bangladesh Limited (IBBL) follows a structured HR policy focused on following its employees professional enhancement and level with Islamic principle. Key HR polices Include:

2.Islamic Principles & Ethics: IBBL is committed to Shariah principles, which means HR practices are grounded in moral, coherent, and just attitude of employees. This includes a focus on morality, respect, clearness, and accountability. The bank ensures that all HR practices align with Islamic standard, from recruitment and training to compensation and work practice.

3.Recruitment & Selection: The recruitment process is competitive and merit-based, strengthen pure attitude and transparency. New hires are expected to understand and collaborate Islamic values. Knowledge of Islamic finance or a willingness to learn is often a offer measure.

4.Performance Management: Performance evaluation is designed to be fair, with a focus on both results and connection to Islamic values in service delivery. New Employees who exhibit virtue, promise to Islamic principles, and contribute to organizational goals may be rewarded with incentives or promotions.

5.Training &Development: IBBL emphasizes skill development through on-the-job and off-the-job training programs that cover technical, soft skills and leadership development.

6.Employees Benefits and Retention: IBBL offers competitive compensation, clear growth ways and performance evaluations to retain high employee satisfaction.

Employee Welfare and Well-being: The bank precedence employee well-being, offering health benefits, support for work-life balance, and other welfare initiatives. IBBL be able also have provisions for supporting employees during hardships or providing more support for personal or family-related matters.

These policies help maintain a motivated workforce classify with IBBL'S mission and standards.

The IBBL Human Resource Departments duties include:

- Human Resource Management
- Work resolution

- ➢ Hiring process
- ➢ Choosing
- ➢ Human Resource Department (T&D)
- ➢ Reward and advantages
- ➢ Performance review
- ➢ Employee bonuses and Non-cash Benefits
- ➢ Hygiene and security
- ➢ The relationship between labor and employees.

Core HR process of IBBL: Islami Bank Bangladesh Limited (IBBL) has developed core HR processes that complete Shariah-compliant principles with modern HR practices. These processes cover recruitment, onboarding, training, performance management, and employee development, making a structured and values-driven approach to HR management. Here are the core HR processes at IBBL:

1.Recruitment and Selection Process:

- ✓ Job Exploration and Requirement collection
- ✓ Screening and Shortlisting
- ✓ Interviews and Measurements
- ✓ Final Selection and Offer

2.Onboarding process:

- ✓ Orientation programs
- ✓ Shariah Compliance Training
- ✓ Mentorship and support

3.Training and Development process:

- ✓ Needs Assessment
- ✓ Regular training programs
- ✓ Customized learning ways

4.Performance Management process:

- ✓ Target setting
- ✓ Ongoing feedback and check-Ins
- ✓ Ethics and Shariah willingness in evaluations

5.Compensation and benefits:

- ✓ Compensation investigate
- ✓ Benefits ordering

- ✓ Incentives prospect

6. Career Development and succession planning:

- ✓ Individual development plans
- ✓ Leadership development plans
- ✓ System planning

7.Employees Engagement and Retention programs:

- ✓ Employee acceptance programs
- ✓ Employee well-being institutions

8. Separation and Exit process:

- ✓ Resignation and Retirement policies
- ✓ Exit Interviews
- ✓ Clearance and adjustment

Chapter-05

Findings, recommendations, conclusion and References

5.1: Findings:

We have found some information about the more recent state of IBBL. After obtaining and studying information, I have to discuss IBBL training and development at Islamic Bank of Bangladesh Limited. Those are listed below:

- The results indicate that they attempt to have all of the intern students in the same room throughout the training session. Which is Bangladesh Bank has set up six classrooms for their interns.

- The IBBL officials do not give computers and other technological help to every intern. On the other hand, each intern receives a computer from Bangladesh Bank, and technical support handles this for each intern.

- IBBL may include role-playing, case studies tailored to Islamic banking situations, and hands-on training sessions. For a wider audience, Bangladesh Bank uses a mix of in-person instruction, workshops, seminars, and online learning recourses.

- The training session's break time is insufficient for rest; it gets too long. On the other hand, at Bangladesh Bank, interns typically follow a structured schedule similar to regular employees, including designed break times, including lunch breaks, and prayer breaks, tea/ coffee breaks.

- Most of the time, the trainer employs the same approach for each learner and each area. In this situation, Bangladesh Bank uses different methods of different sections.

- Each program's allocated training time is found to be less than its contents. So, sometimes every topic is not covered properly. But one good opportunity is that trainees can learn or gather information on that left- over topic later on by asking seniors in the branch or consulting with training facilities.

- There is also a lack of interaction between the learners officers and the students throughout the training session. Which brings them close to the other in the branch. Which comes up positive outcome later on.

5.2: Recommendations:

- Moor room should be set up for the interns training sessions by the authority.
- IBBL should provide the necessary computers, equipment, and other technical support to improve the training's efficacy.
- The authority ought to more Utilize a combination of classroom training, workshops, seminars, and e-learning platforms for a broader reach.
- The authority should schedule or prepare the training session with the break time in mind.
- The training methods should be evaluated by IBBL to ensure they are not replicated on all trainees and in every session.
- It is necessary for IBBL Bank to expand their training program.
- The majority of trainees should establish stronger connections with the trainee officer.

5.3: Conclusion:

Banks have a successful job in the current state of our country's economy. The humancommodities secretary(HRM) have an important influence on each organization and on the banks as well. No organization can satisfy its employees. Organizations receive an alternate jobin the economy that varies the associated goals into the original world and success. IBBL Ltd's Temporarysite project gratify ambassador employment and occupation improvement is better done in the financial area than on the outside. They are modernising their performance more and more. They distribute to every culture under the general public for a reason after observing their clients in every practical system. Completing my entry-level project at IBBL, one of our country's most amazing institutions, is an extraordinary experience for me.

5.4:References

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