“An Evaluation of the Training & Development Operations of Rupali Bank PLC”

PREPARED FOR:

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

PREPARED BY:

Md Mostakim

ID: 232-14-030

MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Daffodil International University

Dhaka, Bangladesh

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LETTER OF TRANSMITTAL

Date: 21/10/2024

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on "An Evaluation of the Training & Development Operations of Rupali Bank PLC".

Dear Sir,

I am pleased to present my internship report, which was required for my MBA degree and is titled "**An Evaluation of the Training & Development Operations of Rupali Bank PLC**." I have completed this report based on your recommendations and the data you have frequently supplied.

I sincerely hope the report will be finished to your standards, and I am very grateful for your advice and constant collaboration.

Thank you

Sincerely yours,

Mostakim

Md Mostakim

ID: 232-14-030

MBA Program

Department of Business Administration

Faculty of Business &Entrepreneurship

Daffodil International University

STUDENT DECLARATION

My name is **Md Mostakim**, ID: **232-14-030**, and I am a student in the MBA program at Daffodil International University. I hereby declare that, under the supervision and direction of **Professor Dr. Mohammed Masum Iqbal of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University**, I completed the internship report titled "**An Evaluation of the Training & Development Operations of Rupali Bank PLC**" as soon as I finished work there.

I declare that I have submitted this report, "**An Evaluation of the Training & Development Operations of Rupali Bank PLC**," to Daffodil International University in Dhaka in order to complete the requirements of the MBA program. It is entirely original and has not been submitted to any other university.

Mostakim

Md Mostakim

ID: 232-14-030

MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

LETTER OF ACCEPTANCE

This is to certify that the internship report entitled **An Evaluation of the Training & Development Operations of Rupali Bank PLC** is prepared by Md Mostakim, ID: 232-14-030, as a requirement of MBA Program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

ACKNOWLEDGEMENT

The first thing I would like to do is thank God for allowing me to finish this internship report on time. My ability to finish my report on time would have been impossible without Allah's help.

As part of the MBA curriculum, internship reports allow students to gain practical knowledge by seeing and participating in the day-to-day operations of a selected firm over the course of three months. Regarding this, Rupali Bank PLC has set up my internship.

I want to start by thanking my supervisor, Mohammed Masum Iqbal, PhD Professor & Dean of the Faculty of Business & Entrepreneurship at Daffodil International University of Bangladesh, for providing me with the greatest guidance and supervision possible as I prepared this internship report.

I express my gratitude to Mrs. Rayhana Dilshad, SPO and manager for her helpful suggestions and constant support throughout the internship. I also thank Mr. Md. Mehedi, junior officer for his individual guidance. This organization's officers and other employers/employees have my gratitude as well.

I must emphasize this organization's fantastic work atmosphere and group communication, which greatly facilitated my commitment, performance of services, and activities throughout my three-month internship. Lastly, I want to thank all of my friends for motivating me to finish the course and this report.

EXECUTIVE SUMMARY

"**An Evaluation of the Training and Development Operations of Rupali Bank PLC**" is the title of the internship report, which focuses on the training initiatives implemented by the financial institution to improve organizational productivity and personnel skill sets. This study is a prerequisite for Daffodil International University's MBA program, which aims to connect theory to real-world application. A major player in Bangladesh's financial industry, Rupali Bank PLC is a state-controlled commercial bank. Staff development, performance improvement, and organizational expansion all depend on its training and development programs. The study evaluates the current training approaches, pointing out problems such as poor preparation, a shortage of instructors, and a shortage of resources. Diversifying training programs, enhancing management procedures, and modernizing facilities are some of the main suggestions. The results indicate that although Rupali Bank's training initiatives have a beneficial influence on worker performance, resolving these issues can increase their efficacy even more, which will ultimately benefit the bank's business and the country's economy.

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Introduction

রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

1.1 Introduction

An internship is a component of the Masters of Business Administration (MBA) curriculum that gives students practical work experience. The concepts of academic knowledge and practical training are distinct. When theoretical knowledge can be used in the real world, it is considered complete. Putting one's theoretical knowledge to use in real-world situations is the aim of an internship. Therefore, an internship is a practical way to apply information and gain experience by working in various fields. For this reason, Daffodil International University's MBA program includes an internship program that is conducted in various firms across the nation.

In Bangladesh, Rupali Bank PLC is a state-owned commercial bank. With its optimal business layout of 586 branches throughout Bangladesh, it has been functioning as a prominent commercial bank. Rupali Bank PLC offers a wide range of services, and one of the most crucial roles of human resource management in the company is training and development. An organization uses employee training and development as a system to enhance the abilities and output of its workforce. It is an instructional tool that includes instructions and information to sharpen skills and offer new ideas and knowledge to enhance employee performance. Through training, apprenticeships, and mentorship, an efficient training and development program founded on an analysis of training needs aids the business in improving the abilities of its workforce and increasing organizational efficiency. Rupali Bank PLC is committed to enhancing on-site safety via supervision and training.

1.2 Background of the Study

The internship report, "**An Evaluation of the Training & Development Operations of Rupali Bank PLC**" was prepared to meet the requirements of the MBA program internship at Daffodil International University's Department of Business Administration. One of the program's requirements can be that students work for a certain company for three months.

1.3 Scope of the Study

It is necessary to select a topic to write an internship report. A topic that is well defined reflects the topics that will be covered in this report. A topic that has been allocated by the supervisor is "An Evaluation of the Training & Development Operations of Rupali Bank PLC". The paper included Rupali Bank PLC's current training and development activities as well as ways to expand the bank's training and development division for the institution's improvement.

1.4 Objectives of the Study

The objectives of the study are following.

- To identify the training & development process of Rupali Bank PLC;
- To analyze and evaluate all the training & development operations of the Rupali Bank PLC;
- To identify the problems related to the training & development operations of Rupali Bank PLC;
- To make some recommendations to solve the problems;

1.5 Methodology of the Study

This research is a combination of Primary & Secondary Data. This report is a Qualitative Research Methodology & Exploratory in nature. Because this kind of methodology encourages participants too freely and openly express their opinions and thoughts by using open-ended questions.

1.5.1 Nature of the Study

The study uses a qualitative research methodology and is exploratory in character. It invites individuals to freely and unrestrictedly share their thoughts by using open-ended questions.

1.5.2 Sources of Data

Primary Data:

Primary Data has been used for preparing the internship report. Data have collected from face-to-face discussion with:

- Direct work in the office in the Rupali Bank PLC.
- Conversation of Bank Officials & HR personnel.
- Personal Observation.
- Partial Working Experience.

Secondary Data:

Additionally, the report was prepared using secondary data. The information gathered comes from published sources, such as:

- Information from Website.
- HR Books.
- Previous internship report, Journal, Research paper, etc.
- Training & Development related Books.
- Rupali Bank PLC. Website.
- Bangladesh Bank Website

1.5.3 Target Population

Employees and HR personnel engaged with Rupali Bank PLC's training and development initiatives are the target population.

1.5.4 Sample Size

Twenty respondents who were employed by Rupali Bank PLC in various branches made up the sample size. Two categories were formed from the replies. The number of training participants is frequently restricted, and employees may occasionally be unwilling to take part in research because of time limits or confidentiality issues. In order to address this, the study's participants were chosen from among personnel who actively participated in recent training and development initiatives. Taking these restrictions into account, a sample of 20 Rupali Bank PLC employees was looked at.

1.5.5 Sampling Method

To complete the study, a type of non-probability sampling called convenience sampling was used.

1.5.6 Method of Data Collection

Direct employee participation through in-person conversations, firsthand observations, and a review of pertinent secondary sources to support the conclusions were all part of the data collection process.

1.6 Limitations of the Study

There are some limitations were faced while preparing the internship report. Some of the limitations are listed below:

- Lack of confidential data.
- Lack of time management.
- Every organization has their own secrecy. While collecting the information they did not disclose their internal information & policy.
- Some officers were not helpful to provide information.
- The branch’s policy was poorly understood by many of its officers.
- Sometimes Because of their hectic work schedules, the officers occasionally couldn’t offer information.

Chapter – 02

Organizational Profile

2.1 History of Rupali Bank PLC

In accordance with the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), three (three) former commercial banks—Muslim Commercial Bank Ltd., Australasia Bank Ltd., and Standard Bank Ltd.—that were active in Pakistan at the time merged to form Rupali Bank PLC. on March 26, 1972, along with all of their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings, and obligations. Up until December 13, 1986, Rupali Bank operated as a nationalized commercial bank. Beginning on December 14, 1986, Rupali Bank PLC became the nation's largest PLC.

2.2 Objectives of Rupali Bank PLC.

Rupali Bank's primary objective is to become Bangladesh's preeminent financial institution committed to promoting economic development and offering easily accessible banking services to a wide range of clients. Rupali Bank is dedicated to maintaining the greatest standards of financial integrity, transparency, and customer service. The bank aims to be competitive in the constantly changing financial sector by putting into practice cutting-edge banking technologies, enhancing service effectiveness, and guaranteeing compliance with national and international legislation. Developing the capabilities of its personnel and providing cutting-edge solutions that satisfy shifting client demands are two more of its goals. With these initiatives, Rupali Bank hopes to significantly contribute to Bangladesh's economy's long-term growth.

2.3 Corporate profile:

Name of the company	Rupali Bank PLC
Chairman	Mr. Md. Nazrul Huda
Managing Director	Ms. Parsoma Alam (In-Charge)
Company Secretary	Mohammed Shahedur Rahman
Legal Status	Public Limited Company
Genesis	After taking over and purchasing Rupali Bank's operations and enterprises as a going concern, along with all of its assets, liabilities, benefits, rights, powers, authorities, privileges, borrowings, and responsibilities, Rupali Bank PLC was formed on December 14, 1986, in accordance with the Companies Act 1913. Through a vendor's agreement dated November 15, 2007, Rupali Bank, which was first established as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks (Nationalization) Order, 1972 (President's Order No. 26 of 1972), is now a state-owned commercial bank (SCB).
Date of Incorporation	14 December 1986
Registered Office	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.
Authorized Capital	TK.7000 million (US$ 88.66 million)
Paid-up Capital	TK. 464,69,72,050
Reserves & Retained Earnings	TK. 292,119,134
Number of Employees	7164
Number of Branches	586
SWIFT BIC	RUPBBDDH
Website	www.rupalibank.com.bd
E-mail	info@rupalibank.org , it@rupalibank.org

2.4 Mission of Rupali Bank PLC.

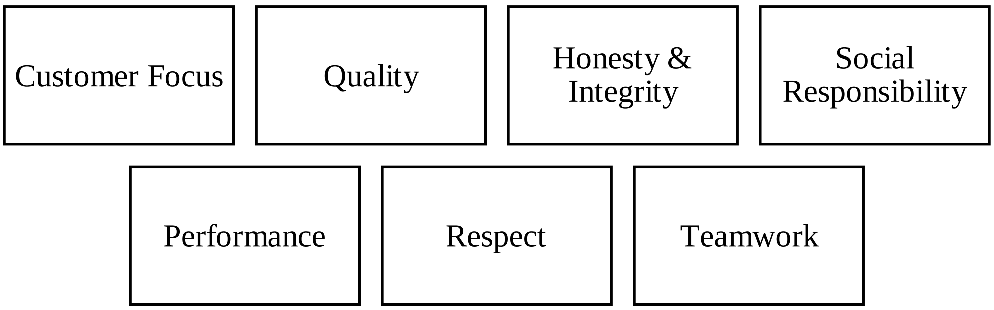
Rupali Bank is dedicated to creating enduring bonds with its clients in order to help them succeed financially and make sure their demands are satisfied effectively and suitably. The bank offers rewarding career opportunities to its employees, fostering a strong sense of commitment and professional growth. With a focus on upholding ethical values, Rupali Bank prioritizes innovation in its services and technological infrastructure, while also developing a highly skilled workforce to provide superior banking solutions for the future.

2.5 Vision of Rupali Bank PLC.

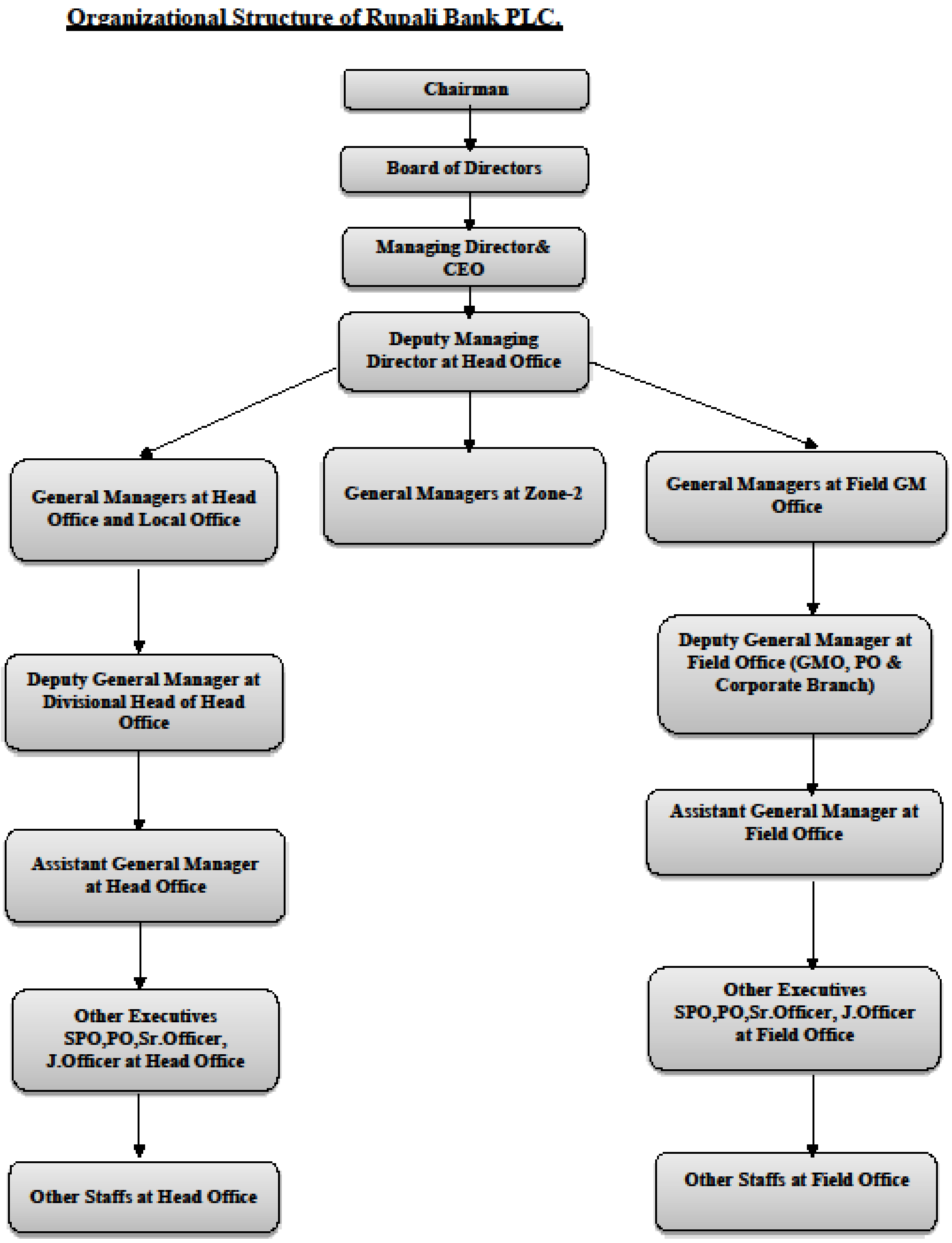
Being a reliable financial partner that constantly goes above and beyond for its clients is how Rupali Bank hopes to grow its base of devoted clients.

2.6 Core Values of Rupali Bank PLC.

Core values are behavioral metrics that embody the highest priorities, deeply held convictions, and fundamental motivators of a business. From an ethical standpoint, they are fundamental to the values that organizations, workers, and specialists uphold.



2.7 Organizational Structure of Rupali Bank PLC



2.8 Product & Service Information

- **Agri and Rural Credit Scheme:**

- Bank-NGO Linkage Loan
- Crops Loan
- Nursery & Tree Plantation Loan
- Shossho Gudamjat Rin Prokolpo (SHOGURIP)

- **CM/ SME Loan Products:**

- Bebshahi Rin
- Majhari Rin (Medium Loan)
- Peshajibi Rin
- Shohoj Rin
- Sulob Rin

- **Deposit Products:**

- Rupali Deposit Pension Scheme (RDPS)
- Rupali Double Benefit Scheme (RDBS)
- Rupali Kotipoti Deposit Scheme (RKDS)
- Rupali Lakhpoti Deposit Scheme (RLDS)
- Rupali Monthly Benefit for Senior Citizens (RMBSC)
- Rupali Monthly Profit for Women (RMPW)
- Rupali Monthly Saving Scheme (RMSS)

- **Home Loan:**

- Bangladesh Power Development Board Employee House Building Loan
- General House Building Loan
- Government Employee House Building Loan

- **Other Products:**

- Rupali School Banking Account (RSBA)
- Rupali Street and Working Children Account (Pothful)

Chapter – 03

An Evaluation of the Training and Development Operations of Rupali Bank PLC

3.1 Training and Development:

Developing and training personnel is crucial for all types of organizations. Getting trained is a fantastic way to increase your knowledge. The benefits that training and development offer to individuals and organizations as a whole make the time and money invested in it worthwhile. It makes sense to spend in staff development and training when considering the return on investment. The advantages of training and growth are numerous. Here are a few of them:

Increased productivity - Employees with the necessary training are better able to perform their jobs. The training will boost the employee's confidence because it will help them better understand the responsibilities of their roles. Their overall performance will improve as a result of this confidence, which can only benefit the company. Having skilled employees who stay current with changing industry standards is essential to your company's ability to maintain its position as a leader and fierce competitor in the field.

Enhanced work contentment - A company shows its employees that it values them by investing in their training. A positive work environment is fostered by the training. It is possible that employees will have access to training that they would not have otherwise sought out or been aware of on their own.

Employees who believe their work is hard and valued may be more content in their roles.

Consistency - Employees with a consistent background and experience are guaranteed by a strong training and development program. When it comes to the fundamental policies and procedures of the business, consistency is very important. Every employee must be informed of the company's policies and processes. Process efficiency improvements bring in money for the business.

Resolving shortcomings - The majority of workers will have certain shortcomings in their job performance. You may help each employee develop the skills they need by offering them a training program. All personnel are raised to a higher level and given similar skills and information through a development program. This lessens the need for any weak points in the organization to rely largely on others to finish routine work duties.

Decreased employee turnover - When employees feel appreciated and part of the company, they are less inclined to leave. Development and training are viewed as extra benefits for the business. Consequently, lower recruitment expenses result from employee retention.

Enhanced efficiency and conformity to quality benchmarks - The implementation of training programs typically results in higher levels of production for an organization. Process improvement will guarantee project success, which will raise turnover and potential market share for the business.

Improves the image and profile of the company - Employers may enhance their employer brand and position themselves as top choices for mid-career and recent graduates by implementing a robust and effective training program. Improving one's abilities and the opportunities that come with them might attract potential new hires, and training helps a company attract these individuals.

3.2 Types of Training

The process of teaching new hires the fundamental skills they need to do their jobs is known as training. It could be a procedure known as training that gives staff members basic concepts or information about the company. In an organization, there are a lot of different kinds of training. For example:

Orientation Training: This is the procedure by which newly hired staff members are introduced to their roles, responsibilities, coworkers, and work environment inside the company. Through this training, new hires are able to settle into their new departments, teams, and roles.

Soft Skills Training: This type of training concentrates on helping new hires enhance their critical thinking, communication, and teamwork skills.

Technical Training: This kind of training gives recently hired employees the skills and information needed to design, develop, install, maintain, support, and operate a specific system, product, or service that is for the business.

Professional Training: Professional training gives new hires the chance to develop their networks, gain new skills, and hone their existing ones.

Managerial Training: This is a professional program provided by an organization to help staff members acquire the knowledge and abilities necessary to function within it.

Any type of training that is pertinent to a person's job or obligations can be provided in any way that is suitable. In-house training, mentoring programs, individual study, and on-the-job training are a few examples.

3.3 Training Process of Rupali Bank PLC:

According to Rupali Bank PLC, professional skill enrichment is greatly aided by training. Its first goal is to help individuals develop their conceptual understanding. To achieve the goal, it is customary to translate the concept into knowledge and knowledge into expertise.

The Human Resource Management Department at the Rupali Bank Head Office and the Training Academy at Rupali Bank (RBTA) work together to maintain the entire training and development program method. Senior faculty members and assistant professors assist the contract professor in overseeing the learning session.

The goal of the RBTA Professional Institute is to equip officers at all levels to confidently and competently perform their assigned duties.

In 2023, the RBTA successfully held 128 courses in which 4006 officers took part. The fact that officers of all stripes have demonstrated a strong desire to participate in training programs to expand their knowledge and better equip them for any difficult circumstance is encouraging.

They used an analysis of needs and the current classroom facilities to create their academic calendar for 2023. The training course will be conducted in accordance with the Academic Calendar. In compliance with instructions from the prime minister's office, Department of Finance, the Bangladesh Bank, or the head office, additional coerces on ongoing or other important issues may also be planned.

Along with other facilities, the training center features a library, a prayer area, and hostel rooms.

3.4 Training Planning:

Planning the training is one of the most crucial aspects of the entire program. The major guidelines for training planning at Rupali Bank PLC include individual improvement, current management systems, economics, and systems of economic growth.

Planning for training was completed by the beginning of the year. It's known as the RBTA Academic Calendar. Thus, bank staff will know which training is scheduled for when from the beginning of the year. This academic decision was taken in collaboration with the RBTA and the Personnel Management Department Head Office.

3.5 Training Method:

Due to requirements, they employ a variety of techniques throughout training sessions. They offer certificates of completion for training programs lasting three days or more, as well as certificates of participation for programs lasting two days or less. To perform training, they employ a variety of techniques. Here are a few of them:

The classification: This is their main strategy. They prefer to listen to lectures in class when they are obtaining any form of training.

Lecture: One of the earliest forms of instruction is the lecture. They adhere to the lecture format as well. Because a large number of employees are from diverse industries or cultures. Thus, for all of them, the lecture method is a little simpler.

Seminar: Rupali Bank PLC occasionally hosts a variety of seminars. They occasionally organize a large number of seminars based on different needs or issues.

Workplace: Another service provided by Rupali Bank PLC is training in the workplace. For workers, workplace education has many advantages. The details of how they were supposed to complete the work were explained to them. Know what you're doing.

Written or oral: They also feature written or viva voce exams, which allow the trainer to assess the student's comprehension and knowledge levels.

3.6 Trainer:

Various training programs and coerces are conducted with the assistance of professional employees from different branches or divisions. They also bring in a guest speaker from the Bangladesh Institute of Bank Management (BIBM) if necessary.

Both regular and visiting faculty are available. In accordance with the Academic Calendar 2023, Rupali Bank established a goal to conduct 99 training sessions covering various topics. Training sessions for about 200 individuals can be arranged by RBTA at a time.

In order to meet the diverse demands of the current banking environment, the trainer created the course. Bankers with experience and understanding in several banking domains are invited to lead the session. Additionally, the bank is hosting daylong seminars on current concerns for its executives.

The seminar is attended by prominent ecumenists, university professors, and senior secretaries from several ministries.

3.7 Certification:

Exam results and training certificates are stored in the employee's personal database. These certificates or databases are used to analyze or take into consideration for promotions, branch manager requirements, and incentive bonuses. An employee is greatly motivated by this citation. Since this training program inspired them, they attempt to complete it more genuinely. It functions as a kind of reward for them. They became naturally motivated as a result.

3.8 Training needs assessment:

Rupali Bank PLC uses four methods to analyze their training needs. They're:

3.8.1 Training needs survey:

The head of the office or branch will advise management authorities on the kinds of training that their staff members should get. They will also do an analysis of their training needs based on the recommendation. They mostly concentrate on:

- Work approach and analysis for customer and satisfaction.
- To understand certain aspects of employee achievement or gratitude.
- In accordance with modern or current understanding, practice or procedure.
- Analysis of recent incorrect activities and strategies for recovery.

3.8.2 Competency study:

They always keep the workers ready for new technologies or vocational work. For instance, computer training or information technology.

3.8.3 Task analysis:

Through this technique, a talent is broken down into smaller, easier-to-manage components. Following the completion of a task analysis, personnel might be trained in a particular way. All of this is too difficult to teach at once. Giving instruction on a particular subject is therefore simpler. Additionally, the employee will find that more effective.

3.8.4 Performance analysis:

These workers are typically mid-level and upper-level officers. They received training based on their circumstances, whether it be in customer service or personal development.

3.9 Nomination /Selection:

The human resources department and head office administrator will designate candidates for authorized training so they can follow instructions. They consider the following aspects when selecting the nominee:

- Only highly skilled and educated workers may be nominated for difficult subjects. Higher level employees will be given preference.
- A designated desk employee or related branch will oversee conduct connected to training after it has been completed.
- The employee with the unique subject matter will nominate a particular subjective topic training session.
- Those who are really sick or have been unwell for one year or less will not be nominated.
- Employees who have worked for more than 55 years will not be nominated for any courses other than executive level courses.
- To enhance the subjective business, a highly experienced and youthful, dynamic employee will be nominated.

3.9.1 Foreign training nomination:

- The nominees must speak English Well.
- The Sponsoring authorities will impose certain requirements on the nominated employee, including upholding the standards.
- Those nominated must be permanent employees who have been employed for at least three years.
- Those who were unable to attend the training or seminar earlier will be given preference.

3.9.2 Nomination for training longer than Three Months:

- Nominated After completing more than three months of training, the nominated person must remain at their current position for at least three years.
- This training is limited to one employee each year.
- Whoever is the youngest among the nominated employees will be given preference.

3.10 Courses of Instruction:

The names of some of the training courses are shown below. These classes were offered in 2023. I got a few training subjects from the 2023 academic calendar that I believe will be quite beneficial for the staff. The training topic's name is provided below:

Training:

- Branch Management – principal officers and senior principal officers receive five days of training in this area.
- Principal Officers and senior principal officers receive five days of instruction in industrial finance.
- Principal Officers and senior principal officers receive five days of instruction on foreign trade payment and finance.
- Officers and senior officers receive five days of instruction in credit management.
- Five days of instruction for officers and senior officers on loan and advance documentation.
- Five days of instruction for officers and SPOs, ideally branch managers, on the legal elements of GB and credits.
- Five days of training for officer and SPOs on risk management in banks.
- A course in Professional business English.
- Training for intellect CBS End users.
- Basic of Banking - Twenty days of instruction for recently hired officers.
- Expert instruction on computer use.
- Internal compliance and control.
- AGM and DGM receive a one-day instruction on foreign exchange.

Workshop:

- Bank risk management.
- In the bank, negotiation, teamwork and leadership.
- Security of information technology.
- Recovering advances and loans.
- Preventing the laundering of money.
- The development of communication and skill

Training Workshop (outreach):

- The fight against money laundering and terrorism financing.
- The legal facets of documentation and security.
- Classification and provisioning of loans.
- Advances on loans and documentation.

3.11 Important Findings:

For their professional growth, Rupali Bank PLC. Creates specialized training courses for both recently hired staff members and current staff members. Rupali Bank offers a variety of training methods that fall into two categories: cognitive and behavioral.

Cognitive approaches include training both on and off the work. On-the-job training methods include mentoring, action learning, internships, and work rotation. The best strategies for training used by Rupali Bank PLC are action learning, internship programs, and coaching. Since the coaching method improves the performance and engagement of both new and current employees, the internship program offers students the chance to explore and develop their careers, and action learning is a useful strategy for developing innovative, adaptable, and successful solutions to the bank's pressing issues.

Management games, outside seminars, and case studies are examples of off-the-job training techniques. The case study approach is unique among them all for Rupali Bank PLC. As a result, this approach aims to force trainees to apply what they have learned and provide fresh concepts for handling circumstances or resolving issues inside the company.

Behavioral modeling, business games, and case studies are examples of behavioral approaches. Among these, training techniques based on behavioral modeling are unique to Rupali Bank PLC. Since the goal of this approach is to alter employee behavior in this particular job area within the bank.

With regard to employee growth, their workers' performance becomes better every day, and they also engage in new projects and learn new skills. For the growth, development, and enhancement of their management, which helps managers hone their own managerial talents within the bank.

3.12 Major Issues of Training and Development Process of Rupali Bank PLC:

- Inadequate planning for the Rupali Bank PLC training program.
- Rupali Bank PLC lacks the labor to support its preparation activities.
- The training they provide to advance abilities is the same.
- The training materials provided to the trainees are insufficient.
- The environment for a proper training is not set up properly.
- Not enough instructors to handle their enthusiastic and eager learners.
- Ineffective planning in development initiatives.
- Rupali Bank PLC does not have development process management.
- The training they offer is consistent from development to training.
- Insufficient observation.

Chapter – 04

Problems, Recommendations & Conclusion

4.1 Problems Identified:

- Rupali Bank PLC doesn't use empathy when designing the training and development plan.
- Rupali Bank PLC has insufficient staff to assist with program preparation and management.
- The authority is solely focused on the employees' performance within the bank; there is no variation in the training they offer to improve the employees' abilities, grades, behaviors, encouragement and communication.
- The training materials provided by Rupali Bank Plc are insufficient and difficult for all employees to understand.
- Rupali Bank PLC's IT Lab & Training focal point is outdated and developed in a conventional manner.
- Rupali Bank PLC does not offer any online training options.

4.2 Recommendations:

- Employee perspectives, emotions, and other factors should be carefully considered while designing training and development programs.
- Rupali Bank PLC must increase their workforce in order to sustain the association and the demonstration activities. It is necessary to update the HR Training and Development Center's IT Lab with the newest mechanical equipment and reliable internet access.
- The instructor needs to be skilled. As a purported association, Rupali Bank PLC should provide their employees with better training. The most up-to-date equipment should be used for teaching. In order to use their knowledge to effectively represent the bank, they must increase the number of participants.
- The language and training materials should be simple enough for employees to understand so that they can properly absorb the information and improve their performance.
- Modern tools should be installed in the IT lab and training area to ensure that staff members receive the finest training possible that is relevant to the present situation.
- Rupali Bank PLC ought to think about implementing online training to provide staff members with convenient, easily accessible learning options. It is economical, makes progress monitoring simple, and encourages ongoing skill development in line with the bank's objectives.

4.3 Conclusions

Finally, it should be noted that Rupali Bank PLC manages its own business and makes significant financial contributions to the national economy. The company is worth more because of Rupali Bank PLC. This bank manages the key components of the training and development procedure. Their banking architecture, activities, and training and development process are producing excellent results. If they followed the advice given above, it seems that they would be far more successful. Their employee quality is advanced and excellent outcomes are obtained through their training and development programs and activities.

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