Internship Report
On
Training and Development Process of Janata Bank Limited
(Green Road Corporate Branch)

Submitted By:

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Submitted To:

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Date of Submission: 01 November 2023

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Letter of Transmittal

To
Mr Siddiqur Rahman
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report.

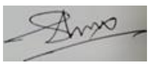
Dear Sir,

With utmost respect and sincere humility, that it gives me great pleasure to submit my internship report, which is titled "Training and Development process of Janata Bank Limited" An obligatory requirement for the MBA program. Participating in this interim role initiative provided my initial practical exposure, offering a valuable learning encounter and insights across multiple domains.

While at Janata Bank Limited, during a three-month internship, I gained insights and experiences. I did my best to create a helpful report.

I would sincerely welcome your recognition of the merit in this report and its approval. Once more, I wish to convey my appreciation for allowing me to participate in this internship report, and I am grateful for your unwavering support and direction.

Sincerely Yours,



……………………
ShuvoKarmokar
ID: 221-14-454
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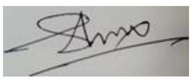
Student Declaration

I officially declare that the content within this report, elucidating the **Training and Development Process of Janata Bank Limited**, is a thoughtful and thorough representation of the undertaken work. referred at **Green Road Corporate Branch.** Embodies the result of my own research, pursued under the supervision of Mr. Siddiqur Rahman, Assistant Professor & Associate Head (Department of Business Administration) Daffodil International University.

The work I've done follows all copyright rules, and I assure you that I haven't copied any part from previous academic submissions.

I also promise to Indemnify against any losses or damages that may occur if I fail to meet the obligations mentioned above, and I assure the department and the faculty at Daffodil International University about this.



……………………..

ShuvoKarmokar
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Certificate Approval

This is to confirm that Shuvo karmokar, ID: 221-14-454, a student MBA (HRM) at Daffodil International University completed the internship report titled "**Training and Development Process of Janata Bank Limited**.'' under my guidance. I am pleased to acknowledge her diligent efforts in completing this report. The information and findings presented in the report seem to be well-founded and credible.

I extend my best wishes for her success in all her future endeavors.

....

Mr. Siddiqur Rahman

Assistant professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

I would like to express my heartfelt gratitude heartfelt thanks to the God supreme, for giving me strength and perseverance to accomplish the task at hand effectively and within the allotted time. I am truly grateful to everyone who offered their unwavering guidance and support during this undertaking. Their invaluable suggestions, words of encouragement, and exemplary patience have been instrumental in my journey. Additionally, I express my gratitude for the opportunity to compile and present this internship report.

I begin my acknowledgment by conveying appreciation my supervisor, **Mr. Siddiqur Rahman,** His consistent assistance was invaluable in various aspects of this report, and I appreciate the opportunity he provided for me to understand how the theories from the book are applied in real-life situations.

I extend my heartfelt thanks to **Mr. Md Imran Hossain, Assistant Officer**, for his unwavering support and guidance, which was extremely important to the accomplishment of my internship report. Under his supervision throughout the entire internship period, I am genuinely appreciative of his substantial assistance, proving indispensable at every juncture of my work in the office. Additionally, I extend my gratitude to **Mr. Md Ruhul Amin, Senior Officer, and Ms. Sharmin Sultana, Assistant Officer,** for their generous help with this report. Without their assistance, completing my internship report would have been impossible. They provided me with essential guidelines, cooperation, and advice, contributing greatly to the successful fulfillment of this challenging task.

I extend my deepest appreciation and heartfelt gratitude to **Ms. Rubana Sharmin, Senior Principal Officer of Janata Bank Limited.** I am thankful for her generous sharing of vast experience and knowledge, which greatly aided me in obtaining reliable information about Janata Bank Limited.

Executive Summary

This term paper explores the learning acquired through the examination of the "Training & Development" initiatives implemented by Janata Bank Limited. The process of investigation and analysis encompasses both primary and secondary data.

The analytical process revolves around organizing gathered information. First-hand data is collected through direct discussions with staff and clients, while additional data is extracted from the company's annual reports, website, and various yearly publications.

The paper provides a summary of Janata Bank Limited, offering a detailed account of its services and products, the author's internship encounters.The report recognizes the limitations of the analysis.

Based on the information collected, the report concludes that the majority of customers are content. with the service quality in JBL's foreign trade department. However, there are concerns in areas like the overall atmosphere, service fees, and timeliness in the Foreign Exchange section. Additionally, some clients are unhappy due to communication issues affecting certain cardholders. To improve service in these areas, the report suggests JBL should pay attention to these aspects, recognizing their impact on the bank's overall performance and earnings.

This involves adapting employee strategies through specific plans, ensuring continuous education for all staff. Despite the rapidly changing technology landscape, it presents new challenges.

I finished my internship at JBL because I chose to work in this field, and I believe JBL is the best institution for all sectors because of its excellent facilities, providing the best resources to trainees, and having a well-organized administrative process.

Table of Content

Chapter-1

Introduction

1.1 Introduction:

This internship report delves deeply into the training and development procedures at Janata Bank Limited's Green Road Corporate Branch. Janata Bank Limited stands as a prominent figure in Bangladesh's banking sector, boasting a noteworthy history and a robust position in the financial landscape.

Janata Bank Limited came into existence on March 21, 1972, under the Bank Companies Act 1913, in the aftermath of Bangladesh's liberation. The bank was created through the consolidation of the assets and liabilities of the former United Bank Limited and Union Bank Limited. Functioning as a government-owned commercial bank, Janata Bank Limited holds a crucial position in nurturing economic development and delivering financial services to a diverse clientele.

Throughout its existence, Janata Bank Limited has experienced noteworthy progress and extension. The bank has set up multiple branches nationwide, including the Green Road Corporate Branch, serving as a significant center for corporate banking activities. This branch addresses the financial requirements of diverse corporate clients, providing an extensive array of banking products and services encompassing loans, deposits, trade finance, and treasury operations.

In my internship bank Green Road Corporate Branch, this report centers on scrutinizing the training and development procedures within the branch. Training and development hold paramount significance for any organization, particularly in the banking sector, as they play a pivotal role in fostering employee growth, enhancing performance, and bolstering overall organizational efficacy. The primary objective of this report is to offer perspectives into the training and development endeavors implemented at the Green Road Corporate Branch, evaluate their efficacy, and suggest recommendations for enhancement.

The report will delve into the training programs and activities conducted at the branch, exploring the training needs analysis, program design and development, delivery methods, evaluation processes, and the overall impact on employee performance and organizational outcomes.

1.2 Background of the Study:

The nature of this study revolves around examining **the training and development process of Janata Bank Limited Green Road Corporate Branch**. Training and development play a crucial role in enhancing employee skills, knowledge, and performance, ultimately contributing to the overall success of an organization. By focusing on the specific branch of Janata Bank Limited, this study aims to analyze the existing training programs, evaluate their effectiveness, and identify areas for improvement.

1.3 Scope of the Study:

It is necessary to select a topic to write an internship report. A well-defined topic reflects what is going on to be discussed throughout this report. The topic that has been assigned by the supervisor is Training and Development Process of Janata Bank Limited (Green Road Corporate Branch.) The report has discussed about the existing Training and Development Process of JBL & how better the bank can use their training & development for the important of the bank.

1.4 Objective of the study:

Broad Objective:

This report aims primarily to explore the extensive processes associated with training and development programs within Janata Bank Ltd.

Specific Objectives:

- To analyze the Training process of the Janata Bank Limited at Green Road Corporate Branch.
- To analyze the development process of the Janata Bank Limited.
- To identify problems of the training and development process of the Janata Bank Limited
- To develop some recommendations based on problems.

1.5
1.6

1.5 Methodology of the Study:

Both primary and secondary data sources are used in this research. It adopts a qualitative research methodology with an exploratory approach. This methodology involves the use of open-ended questions, encouraging participants to freely articulate their thoughts and opinions without constraints.

Primary data:

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

1.5..1 Conversation of Bank Officials & HR personnel
1.5..2 Personal working Experience.
1.5..3 Partial Experience in the Workforce

Secondary Data:

The report has moreover incorporated secondary data, gathered from published sources and materials. Like:

- Information from website
- HR Books
- Training & Development related Books
- Janata Bank Limited. Website
- Bangladesh Bank Website

1.6 Limitation 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.
- Several branch officers were not adequately informed about their policy.
- At times, officers couldn't share information because they were busy with their work.

Chapter-2

Company profile

2.1 History of Janata Bank Limited.

Janata Bank, a prominent entity in Bangladesh's banking sector, holds a substantial role in the nation's financial landscape as one of the largest commercial banks. Originally established as part of the Bangladesh Bank, it underwent nationalization in 1972 through a presidential order. Following the liberation war of 1971, Janata Bank emerged as a newly founded entity with modern facilities, absorbing the branches of high-performing private banks.

In the initial phase of privatization, the bank underwent restructuring and transitioned into a public limited company, obtaining official certification on May 21, 2007, under No-C66933 (4425) 07. Since then, it has evolved into the second-largest commercial bank in the country, expanding its services and enhancing facilities for customers. Janata Bank operates through an extensive network of 906 locations throughout Bangladesh, including four in the United Arab Emirates. On the global stage, it maintains relationships with 1239 foreign correspondents. With an employee base of nearly 14,000, the bank's headquarters are situated at Motijheel C/A Janata Bhaban in the heart of Dhaka, the capital city.

2.2 Objectives of Janata Bank Limited:

Janata Bank Limited is driven by primary goals centered on maximizing profits and enhancing customer satisfaction. The bank is dedicated to delivering exceptional customer service, ensuring a substantial return on investment. Its approach includes interest-free banking, investment based on profit and risk sharing, and the acceptance of deposits.

The bank is dedicated to creating a banking system that constantly satisfies capital adequacy standards while placing a premium on welfare. A key objective is to achieve a 95% recovery rate for all advances. Additionally, Janata Bank aims to maintain a content and motivated workforce while emphasizing income derived from fees.

2.3 Mision of Janata Bank Limited:

Janata Bank Limited is providing significant financial advantages to its communities through strong client relationships. They offer lasting solutions for their current clients and partners, fostering an organized and friendly environment where clients and their associates can thrive.

2.4 Vision of Janata Bank Limited:

to be the biggest commercial bank in Bangladesh, an important player in South Asia, and a contributor to the socioeconomic development of the nation Vision are:

• Sustaining a consistent growth strategy.

• Providing top-notch financial products.

• Providing outstanding customer service through expertise., and

• Ensuring effective guidance at every phase of the banking network.

2.5 Corporate Information:

Name of the Company:	Janata Bank Limited
Registered address :	JantaBhaban, 110, Motijheel commercial Area Dhaka- 1000, Bangladesh.
Legal status:	Public Limited Company
Chairman:	Dr Jamaluddin Ahmed.
CEO & Managing Director:	Md. Abdus Salam Azad.
Company Secretary:	Hussain, yeah, yea Chowdhury
Date of Incorporation:	May 21, 2007
Authorized capital:	BDT 30000 Million
Paid up capital:	BDT 23,140 Million
Face value per share:	BDT 100 per share
Shareholding pattern:	The government of Bangladesh owns 100% of the shares.
Banking license obtained from Bangladesh Bank:	May 31, 2007
Phone :	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
Fax:	88-02-9554460, 9553329, 9552078
SWIFT:	JANBBDDH
Website:	www.jb.com.bd

E-mail:	md@janatabank-bd.com

2.6 Core values of Janata Bank Limited:

Core values are measures of behavior that represent an organization's most elevated needs, significantly held beliefs & essential driving powers. They are central to the ethical values of organizations, employees, and specialists.

2.7 Corporatization Culture of Janata Bank Limited.

Registered on November 15, 2007, under the Joint Stock Registrar, it operates under the name Janata Bank Limited. The bank offers a diverse range of financial services, encompassing deposit, loan, and financing options, along with remittance services both domestically and internationally.

A list of all branches

Local Office	01
Corporate Branch-I	15
Corporate Branch-II	61
Overseas Branch	04

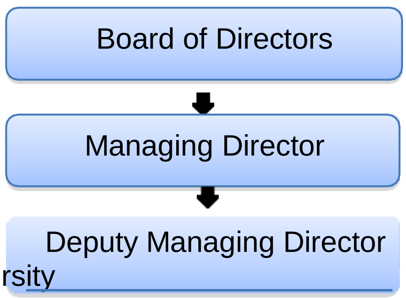
Grade-1 Branch	290
Grade-2 Branch	209
Grade-3 Branch	294
Grade-4 Branch	107
Total Branches	906

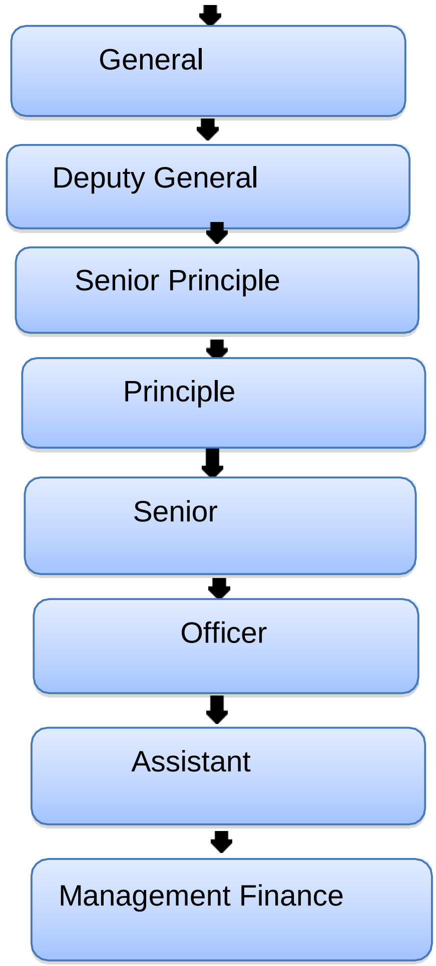
Board of Directors

The government appoints the Board of Directors, which consists of 13 members from the public and private sectors, including the Managing Director, because of their deep background in the banking sector. A list of the board members and their positions is provided below.

Name	Relationships	Position Title
Md. Abdus Azad (F.F.)	16 Relationships	CEO & Managing Director
A. K. Ahad	7 Relationships	Deputy MD & Director
Mohammad Kashem	7 Relationships	Director & Assistant G.M.

2.8 HIERARCHY of Janata Bank:




General
Deputy General
Senior Principle
Principle
Senior
Officer
Assistant
Management Finance

2.9 Product & Service Information:

Current Services	Deposit Services	Others
• Customer Credit Program • Secured Overdraft • Cash Credit • Current Deposit A/C • Deposit Services	• Savings A/C • Current Deposit A/C • Short Term Deposit • Fixed Deposit Received • Monthly Saving Scheme	• DD • TT • L/C • PO • Credit Cards • Online Banking

In conclusion, this internship report serves as an examination of the training and development process at Janata Bank Limited Green Road Corporate Branch. It aims to provide a comprehensive understanding of the organization's approach to employee training and development, with the ultimate goal of enhancing the effectiveness of these programs. By studying the current practices, evaluating their impact, and providing recommendations, this report aims to contribute to the ongoing improvement and success of Janata Bank Limited training and development initiatives.

Chapter-3

Analysis on Training and Development Process of Janata Bank Limited (Green Road Corporate Branch)

Training:

Training typically involves imparting operational or technical skills, as noted by Paul Griffin (2010). It is the process through which employees are educated on how to execute the tasks associated with their roles. According to Decenzo and Robbins, training programs are contemporary in nature, concentrating on enhancing individuals' existing job responsibilities and cultivating their specialized skills to directly fulfill their work requirements. On the other hand, development, as defined by the Oxford Dictionary, signifies an event marking a fresh phase in an evolving scenario.. Through training programs, employee have the opportunity to enhance their capabilities, broaden their knowledge, skills, and experience, ultimately improving their overall quality and performance.

Development:

Development constitutes an enduring and continuous process that prioritizes improving the overall business instead of just focusing on individual staff. It centers on the comprehensive growth of staff, aiding in their readiness for both present and future work requirements.. This encompasses creating opportunities for acquiring new skills and shouldering more challenging responsibilities. The emphasis is on anticipating and meeting the future needs of employees. Senior executives at the highest echelons actively engage in these measures to foster their personal growth and development. This systematic process not only supports senior executives in honing their theoretical and conceptual expertise but also contributes to the advancement and maturity of managerial employees within their specific fields.

Table 3.1 Difference between Training & Development in an Organization:

Criteria	**Training**	**Development**
Meaning	Acquiring knowledge & skill for performing a particular job	The development of an employee in every aspect.
Purpose	Its purpose is to make the employees efficient in a particular job	Its purpose is to make the employees efficient in all respect
Scope	Its scope is limited	It has a wide range.
Nature	Job oriented process	Career oriented process
Initiative	The trainer initiates the training for their subordinates.	The individual takes initiative himself/herself for his/her growth & development
Time	Short-term process	Long-term process

PART-A
TRAINING

3.1 Meaning of Training

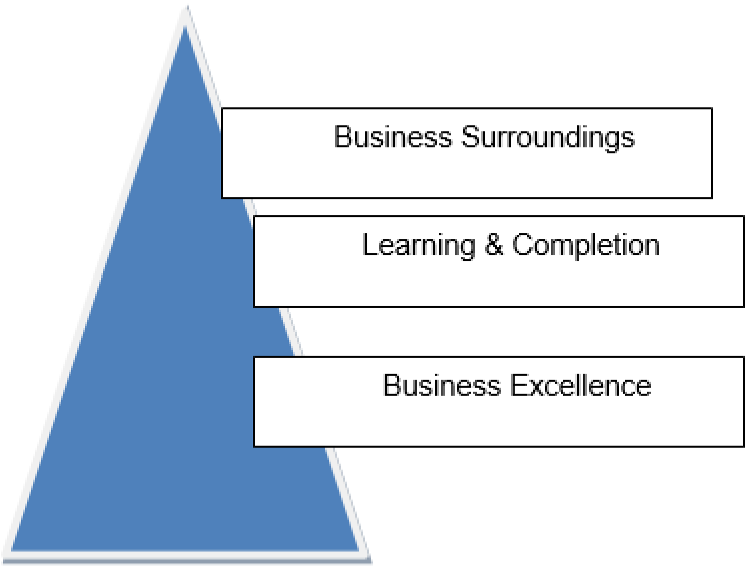
Training typically involves imparting operational or technical skills, as noted by Paul Griffin (2010). It is the process through which employees are educated on how to execute the tasks associated with their roles. According to Decenzo and Robbins, training programs are contemporary in nature, concentrating on enhancing individuals' existing job responsibilities and cultivating their specialized skills to directly fulfill their work requirements. On the other hand, development, as defined by the Oxford Dictionary, signifies an event marking A fresh phase in an evolving circumstance. Through training programs, employees have the opportunity to enhance their capabilities, broaden their knowledge, skills, and experience, ultimately improving their overall quality and performance..

An organizational training effort comprises various stages, such as recognizing the training requirements of the organization, obtaining and readying resources to fulfill those needs, establishing and sustaining a training capability, overseeing training documentation, and assessing the efficiency of training.

3.2 Objectives of Training

- Imparting new skills & knowledge
- Training leads to promotion & self-growth
- To make the employees handle the situation
- Adaptive in nature
- Make the employees asset to the organization
- Ensure loyalty

3.3 Role of Training



- **Business Surroundings:** Enhance employee performance, boost employee efficiency, and decrease worker turnover & move forward organizational culture. No one business is expansive or effective sufficient to form major changes within the external & internal surroundings. Hence, managers are basically connectors to, instead of specialists of change.

- **Learning & Completion:** Helps organizational gain & retain best talent, it improves productivity, and learning& development helps organizational earn more profit.

- **Business Excellence:** Business excellence is characterized as a collection of proven practices for how a business ought to work to be exceedingly productive & the leading they can conceivablybe. Involves improving customer feedback & increasing productivity through the organization's key processes.

3.4 Process of Training at Janata Bank Limited

Training involves instructing new employees in fundamental skills to apply in their respective job sectors. It is a method for equipping employees with foundational concepts or essential background information about the company, referred to as training.

Training Needs Analysis

- **Organizational Analysis:** Assess the training needs aligned with the organization long-term goal and establish corresponding training objectives.
- **Job Analysis:** Examine the training requirements in relation to the organization's long-term goals and establish specific training objectives for job roles.
- **People Analysis:** Recognize individuals in need of training and recognize potential participants based on their capabilities and developmental areas.

- **Instructional Design:** Outline training goals, delineate the areas for training focus, recognize trainees, and choose appropriate trainers. Select training materials, define training methods, and set the training budget.
- **Validation:** Prior to full implementation, validate the training program by conducting a trial with a small group of trainees to assess its effectiveness.
- **Implementation:** Execute the training program in a group-oriented manner. Appoint a manager for the training program, develop guidelines for program management, and ensure the provision of logistical support.
- **Evaluation:** Conduct a comprehensive evaluation of the entire training process following its completion.

3.5 Types of Training

Training is the process of instructing new employees about essential abilities loyees with fundamental ideas or foundation data around the firm that's called training. There are so many types of training in an organization. Such as-

Orientation Training: Orientation training involves systematically introducing new employees to their responsibilities, colleagues, and the workplace environment. This process aims to create a sense of comfort for newcomers within their new roles, teams, and departments.

Soft Skills Training: Soft skills training enhances communication, teamwork, and problem-solving for effective workplace interactions, fostering overall professional development.

Technical Training: This training provides new employees with vital skills to manage the design, development, implementation, support, and administration of specific technologies, products, or services within the organization.

Professional Training: Professional training provides new hires with opportunities to improve their skills, gain additional capabilities, and expand their professional networks.

Managerial Training: Managerial training is a corporate program designed to equip employees with the necessary skills for effective performance within the organization.

Identify Training Program, Goals & Objectives

Start by clearly defining the training program. What is its purpose? Is it for employee development, skills enhancement, onboarding, compliance, or something else?

Set Goals: Improve Customer Satisfaction: Enhance overall customer satisfaction ratings from the current 80% to 90% within the next six months.

Enhance Employee Communication Skills: Develop and improve communication skills among customer service representatives to ensure better interaction with customers.

Increase First-Call Resolution: Achieve a 15% increase in first-call resolution rates within three months.

Reduce Customer Complaints: Reduce customer complaints by 20% within the first quarter.

Boost Employee Morale: Enhance employee morale and job satisfaction by 15% over the training period.

Objectives: Customer Service Training: Conduct a comprehensive customer service training program for all customer service representatives over a two-week period.

Ensure that all representatives complete the training program with a passing grade.

Communication Skills Workshops: Implement monthly communication skills workshops for three months to improve active listening, empathy, and conflict resolution.

Objective: Participants should demonstrate improved communication skills in mock customer interactions during these workshops.

First-Call Resolution Metrics: Regularly monitor first-call resolution metrics and identify areas of improvement.

Objective: Achieve a 15% increase in first-call resolution rates within three months through targeted coaching and training.

Customer Feedback Analysis: Analyze customer feedback and complaints to identify recurring issues.

Objective: Reduce the number of customer complaints by 20% within the first quarter by addressing identified issues.

Employee Recognition Program: Implement an employee recognition program to boost morale and job satisfaction.

Objective: Increase employee morale and job satisfaction by 15% based on feedback and surveys conducted after three months of the program's implementation.

This training program, with its specific goals and objectives, aims to enhance customer service quality, improve employee skills, and ultimately drive higher customer satisfaction while fostering a positive work environment.

Implementing Training Program

Implementation phase

In the "implementation" phase, the training curriculum is actively executed. This involves making the training program accessible to the intended audience, promoting it through advertising, and putting it into practice. Subsequently, in the evaluation phase, a sample of 30 employees out of a total of 300 is selected for research. Based on the outcomes, if the results are positive, the process advances to the next step; conversely, if the results are unfavorable, further considerations are made.

Identify the Target Audience: Comprehend the attributes, requirements, and existing knowledge of your target audience. Customize your training program to align with their proficiency level and preferred learning styles.

Needs Assessment: Engage in a needs assessment to identify the skills or knowledge deficiencies that the training program aims to target. This may include utilizing surveys, interviews, or performance evaluations.

Curriculum Development: Create a structured curriculum that outlines the topics, modules, and sequence of the training program. Break down the content into manageable units.

Learning Materials and Resources: Develop or gather the necessary training materials, resources, and tools. This may include presentations, handouts, videos, software, or textbooks.

Instructional Design: Ascertain the optimal instructional approaches and tactics for presenting the content. Explore the utilization of diverse teaching methods, including lectures, discussions, hands-on activities, and multimedia presentations.

Training Delivery: Schedule training sessions and select the appropriate delivery methods. This could include in-person classes, virtual training, webinars, or a combination of these.

Trainer Selection and Training: If you have trainers or instructors, ensure they are qualified and knowledgeable about the subject matter. Provide them with training and resources to effectively deliver the content.

Assessment and Evaluation: Develop assessment tools, such as quizzes, exams, or practical exercises, to gauge participants' understanding and progress. Regularly evaluate the effectiveness of the training program and make adjustments as needed.

Participant Engagement: Create an interactive and engaging learning environment. Encourage active participation, group discussions, and opportunities for questions and feedback.

Evaluating Training Program

Evaluation Phase

Assessment and appraisal of training constitute vital elements for every organization. During this stage, Janata Bank evaluates the training program to verify its successful attainment of objectives. Evaluation occurs in two facets: first, an examination of the training process to ensure alignment with the plan; second, an evaluation of outcomes to gauge the tangible value contributed by the organization's training initiative. The training results are subsequently juxtaposed with organizational advancements, with feedback, research, and interaction serving pivotal functions in this evaluation.

3.5 Methods of Understanding who needs Training

Employee training is the process of equipping workers with the skills and knowledge required for effective job performance.This initiative not only contributes to immediate performance improvements but also nurtures future capabilities, emphasizing a dedicated focus on fostering the overall growth of employees.

There are so many ways that an organization understands the employee needs training.

Observation: The greatest method for an organization to fairly assess an employee's performance is to observe their work patterns..

Presentation Skills: Evaluating employees' presentation skills through their presentations.

Communication Skills: Evaluating employee's communication skills when the employee communicates with colleagues, supervisors & customers.

Teamwork: Accountability, service, growth & learning, sharing & listening are the main focus of evaluating an employee.

Job Task: It's the duties or responsibilities that employees perform in a job sector. An employee can be given some kinds of tough job tasks to observe how much training he/she needs.

3.6 Training Techniques followed by JBL.

After conducting a thorough training needs analysis, Janata Bank Limited designs training programs for both newly appointed and existing employees.

In terms of training techniques, there are two distinctive categories: Cognitive and Behavioral methods. Cognitive approaches involve the dissemination of rules for task execution, the provision of written or verbal information, and the illustration of connections among concepts. In contrast, the Behavioral approach emphasizes practical training for the trainees. Methods under the Behavioral approach enable learners to participate in real-world scenarios, primarily focusing on skill development.

3.7. Cognitive Approach

An employee of a company has a goal and understands the actions necessary to reach that goal. The units of analysis that are governed by the cognitive method are perception, motivation, personality and attitudes, behavioral decision making, and goal setting.

This kind of instruction could be a very effective supplement to the conventional classroom method. Cognitive learning expands on previously learned material rather than emphasizing memorization. New employers gain connections based on the material skills that benefit them and become well-known managers.

The cognitive approach is used at Janata Bank Limited to teach new hires the skills necessary for successful learning. Employers can use this strategy to develop important study and problem-solving abilities that they can use in any department inside the company. With cognitive methods, companies can expand on..

Cognitive Approaches are-

- **On the-job Training**
- **Off-the-job Training**

3.7. (a) On-the-job Training

On-the-job training refers to the training provided to a paid employee within a public or private organization while they are actively engaged in productive work. This training aims to impart information and skills essential for the complete and effective performance of the job sector.

Typically, on-the-job training is conducted within the organization by senior staff, partners, or administrators. Employees receive guidance on specific tasks, instructions on what to do or avoid, and insights into the proper way to perform their duties. Janata Bank Limited employs various techniques for hands-on training, such as job rotation and internships. In this approach, employees remain within the organization, are placed in real working conditions, and become productive in a relatively short period.

Table: 3.2 Advantages & Disadvantages of On-the-job Training

Advantages	Disadvantages
Trainees acquire knowledge through hands-on experience.	Experienced employees may require the ability to train newcomers.

Typically, the most economical option.	The quality is contingent on the trainer's capability and the available time.
Employees are genuinely efficient.	Undesirable habits could be transmitted
Chance to learn through practical experience.	The learning atmosphere may not be conducive.
Training alongside actual colleagues.	Potential disruption to productivity.
Trainee is in a natural setting.	Training lacks a systematic organization.

3.7. (a)1 On-the-job Training methods of Janata Bank Limited

(a) Job Rotation: It is a technique that requires a representative to know numerous different positions in different divisions in the organization. On the off chance that anybody is missing in another division for a brief timeframe, they can play out the work. Janata Bank Limited utilizes this technique for making employers more flexible. An employee may learn the complete production process because they have served totally different parts that give them an all-encompassing viewpoint.

(b) Coaching: There is a need for both theoretical as well as practical development of the employee in any organization. It helps all the employees' career development & prosperous growth of the organization. In this method, Janata Bank Limited provides the employee with a coach who trains them. Also, the trainer provides their regular feedback. This method increases employee engagement & improves their performance & identifies both organizational & individual strengths& development.

(c) Internship Program: An internship comprises a tangible and career-focused educational encounter directly connected to a student's academic studies or future professional path.It provides students with the opportunity for career exploration, development, and the acquisition of new skills. Interns are assigned a manager who guides them to perform their tasks more efficiently. At Janata Bank Limited, the internship program is non-paid.

(d) Action Learning: Action learning serves as a highly effective approach to development at various levels, be it individual or organizational. Janata Bank Limited finds this approach particularly well-suited for team-based problem-solving, contributing to team building within the organization.

It helps develop creative, flexible & successful procedures to pressing problems. In this method, at first identity the problem then create a team, ask questions & find solutions after that take action & reflection.

3.7.1(b) Off-the-job Training

This training when employees are relocated from their workplace for training purposes. A common method for off-the-job training is day release, where employees take time off from work to attend seminars or classes at a local organization or training center.

Off the planning insinuates to the arrangement that isn't given within the organization however outside of the organization which zeros in addition on correspondence to make social capacities. There are various approaches to do off the work planning at Janata Bank Limited.

Table: 3.3 Advantages & Disadvantages of Off-the-job Training

Advantages	Disadvantages
It's an economical method	Less effective then on-the-job training
A more extensive extend of abilities or capabilities is obtainable	Elevated costs, including travel and accommodation.
Can gain knowledge from external specialists or experts.	Time lost from work and potential output from the employee.
Employees may experience increased confidence when commencing their job.	New employees may still need some orientation training.
Employees can concentrate on training without distractions.	Employees now possess new skills or capabilities and might pursue better career opportunities.

3.7. (ii) Off-the-job Training Methods of Janata Bank Limited

a. **The case study method:** The case method aims to encourage trainees to apply their knowledge, generate novel ideas to handle a situation, or solve organizational problems.. In Janata Bank Limited four step apply for their employee's case study method. Case studies capture an extent of point of view, as restricted to the single see an employee's gets with an overview reaction or meet. This method gives the opportunity to pick up a more noteworthy understanding of the subject in hand & decreases the potential for any bias, by weakening the motivation of a specific individual.

Step-1: At first, they select a case for their employees
Step-2: Build a theoretical system

Step-3: Collect employees data & information
Step-4: Describe & analyze the case

b. Management Games: Management games are developmental methods where teams of managers compete by making computerized decisions related to realistic yet simulated situations. In Janata Bank Limited management games help make learning intelligently, pleasant & reasonable with key learning focuses to require back to the working environment for their employees. Recreations ought to not bt played for the purpose of it, or for making the life of a facilitator easier.

c. Outside Seminars: Specialized knowledge from industry experts, focus & intensity, simulations & skills modules, networking opportunities, morale boosts for the Janata Bank employees. Janata Bank Limited outside seminars that are held remotely off-site from the organization. Outside seminars are training that may too permit the employee to communicate & associate with others in comparative & to pick up information & ideas from them.

3.8 Janata Bank Onboarding initiative

Even though employee orientation marks the beginning, it plays a pivotal role in establishing a lasting commitment from new hires. It facilitates active engagement with the organization by providing easy access to vital information, services, and programs.

Orientation initiative serves as a valuable method to:

- Familiarize new employees with their new work environment.
- Create a welcoming and comfortable atmosphere for new employees.
- Sustain a pool of qualified new hires.

3.9 Janata Bank Training Program:

Extracurricular Training:

In-person Teaching and Workshop Session:

Janata Bank conducts sessions at its Learning center, providing a platform for a considerable number of employees to learn and enhance their skills.

Multimedia presentations, including videos and slides, associated with the lecture material. Employees receive comprehensive training. Trainers also deliver lectures on job requirements and organize seminars to facilitate the practical implementation of essential skills in the workplace.

Role Playing:

The bank empowers employees to replicate job responsibilities and tasks in authentic work environments. This immersive simulation allows employees to hone the skills necessary for specific roles.

3.10 Center for organizing Training and Development Initiatives.

- **Janata Bank Learning Center**

  Janata Bank has set up training hubs in Dhaka, Comilla, and Rajshahi to enhance employees' knowledge, communication, and leadership skills. These training facilities host a varied array of educational programs covering different aspects of banking. For example, they provide sessions on credit management, onboarding for credit managers, analysis of credit risk, anti-money laundering, and managerial orientation programs.

- **Bangladesh Institute of Bank Management**

  Contributions from Bangladesh Bank and other national commercial banks support the operations of this institute. Executives from Janata Bank are sent to BIBM for a variety of Learning courses.

- **More centers :**

Janata Bank Limited consistently arranges for its employees to undergo training at external institutions. On occasions, the bank sends them to both private institutions and public or private universities for their training needs. centers are-

- Bangladesh Bank.
- Different Universities.(D.U.)
- National and Multinational companies.

PART-B
DEVELOPMENT

3.1.2 Meaning of Development

Development" generally refers to the process of growth, advancement, or progress, often involving positive changes or improvements in various aspects, such as personal, economic, technological, or social domains.

Furthermore, development can be defined as a goal-oriented initiative used to initiate a transformation in systems within an entity. Organizational development is realized through a shift in communication processes or the structures that support them.

3.1.2 Objectives of Development

- Improve organizational performance
- Better adaptability of the organization
- Willingness of individuals to face & solve problems
- Improvement in internal behavior pattern :-
  - Interpersonal Relation
  - Intergroup Relation
  - Level of Trust & Support
  - Proper Communication
- To get it the concept of organizational development
- To consider the issues & challenges of organizational development
- To get an understanding of phases of organizational development program
- To study the organizational intervention to meet the challenges faced in the organization
- To get an insight into ethical issues in organizational development

3.1.3 Types of Development

Development is future oriented, it involves learning that is not necessarily related to the employee's current job. So many types of development in an organization. The two fundamental categories of development are management and employee development.

Development

Performance Management **Management Development**

Performance Management

Performance management is the systematic process of planning, monitoring, and improving employee performance to align with organizational goals.

Management Development

Management development is a structured process of growth and advancement through which managers enhance their abilities to effectively oversee and lead the organization.

Table: 3.4 Difference between Employee Development & Management Development

Criteria	Employee Development	Management Development
Scope	Includes all parts of organization	Includes training of executives & managers only
Nature	Both qualitative & quantitative development in involved	Only qualitative development takes place
Method	Survey, feedback, grid, confirmation etc.	Case study, discussion, role playing etc.
Duration	Long-Term	Short-Term
Part	It's not part of management development	It's a part of organization development
External Help	It is not difficult to develop without external help	For effective development of managers independent organizations.

3.1.4 Employee Development

Employee development is a process focused on enhancing existing abilities and skills while fostering the acquisition of new ones to align with organizational goals. Four approaches are employed to cultivate employee development within an organization.

- Formal Education
- Assessment
- Job Experience
- Interpersonal Relationships.

3.1.5 Methods of Employee Development

Employee development may be a preparation of progressing employees' existing competencies & abilities & creating newer ones to support the organization's objectives. There exist three approaches to employee development.

• Employee training

• Effective coaching;

• Leadership mentoring;

Employee Training: Employee training is the method of planning the organizational employees to fulfill their work obligations. In Janata Bank Limited employee training impacts maintenance, resolve & efficiency improved decision-making abilities.

Effective Coaching: Effective coaching is about more than just instructing how to do a work. It is additionally instructing somebody how to think & strategize.

Leadership Mentoring: Leadership mentoring is a process where an experienced leader guides and supports another individual to enhance their leadership skills and professional growth. Rather than thrusting them into new positions and anticipating autonomous skill development, employers can offer a structured mentoring framework for a more systematic approach to employee training.

3.1.6 Benefits & Importance of employee development

Employee development refers to the ongoing process of improving the skills, knowledge, and capabilities of individuals within an organization. This increased skill and knowledge lead to improved job performance and productivity.

Increased Employee Engagement: Investing in employee development shows that an organization values its employees. This can boost morale and increase employee engagement, leading to higher job satisfaction and lower turnover rates.

Retention of Top Talent: Employees are more likely to stay with an organization that offers opportunities for growth and development. Retaining top talent can save an organization time and money on recruitment and training new employees.

Enhanced Adaptability: In today's rapidly changing business environment, employees need to adapt to new technologies and methods. Continuous development helps employees stay current and adaptable, reducing resistance to change.

Leadership Development: Identifying and nurturing future leaders within the organization is critical. Employee development programs can help identify and groom potential leaders, ensuring a smooth transition into leadership roles.

Increased Innovation: Employees with a broader skill set and a better understanding of the industry are more likely to contribute innovative ideas and solutions to organizational challenges.

Higher Employee Morale: Learning and development opportunities can boost employee morale by making them feel more valued and invested in their careers.

Cost Savings: Developing existing employees is often more cost-effective than hiring and training new ones. It also reduces the learning curve associated with new hires.

Enhanced organizational efficacy: As individual employees enhance their competencies and knowledge, the collective performance of the organization can likewise advance. This has the potential to result in heightened revenue, heightened customer satisfaction, and increased market competitiveness..

Compliance and Risk Management: Training and development programs can help ensure that employees are aware of and compliant with regulations and industry standards, reducing the organization's risk of legal issues.

Better Succession Planning: Organizations that actively invest in employee development are better prepared to fill key positions when employees retire or leave the company unexpectedly.

Enhanced Company Reputation: Companies that prioritize employee development are often seen as more attractive places to work, which can help attract top talent and build a positive reputation in the industry.

Customization for Organizational Needs: Employee development programs can be tailored to meet the specific needs and goals of the organization, ensuring that employees are acquiring the skills and knowledge most relevant to the business.

In conclusion, employee development is not just a perk but a strategic investment that can lead to a more skilled and engaged workforce, improved organizational performance, and long-term success. It is an essential component of building a competitive and sustainable business in today's dynamic and challenging business landscape.

3.1.7 Management development

Management development refers to the process of preparing and equipping individuals to take on leadership and managerial roles within an organization. It involves a structured and intentional approach to developing the knowledge, skills, and abilities required to effectively manage people, processes, and resources. Management development is crucial for the success of an organization as it ensures that there is a pool of competent and capable leaders ready to guide the company toward its goals.

3.1.8 Methods of management development:

1. Leadership Training: Leadership skills are at the core of management development. Training programs focus on teaching individuals how to motivate, inspire, and guide teams toward achieving organizational objectives. This training may cover areas such as communication, decision-making, conflict resolution, and emotional intelligence.

2. Formal Education: Many organizations support their employees in pursuing formal education relevant to their roles. This might include sponsoring employees to attend management courses, workshops, or even enrolling them in degree programs like MBA.

3. On-the-Job Training: Learning by doing is a powerful method of management development. Assigning aspiring managers to challenging projects, cross-functional teams, or leadership roles within their current departments allows them to gain practical experience and develop their management skills.

4. Mentoring and Coaching: Pairing aspiring managers with experienced mentors or coaches can provide valuable guidance, advice, and personalized development plans. This one-on-one interaction helps individuals navigate their career paths and develop the necessary skills.

5. Workshops and Seminars: Organizations often conduct workshops and seminars on various management topics, such as strategic planning, team building, time management, and project management. These events offer opportunities for skill-building and networking.

6. Leadership Development Programs: Many companies have formal leadership development programs designed to identify and nurture high-potential employees for future leadership roles. These programs typically include a combination of training, mentoring, and exposure to different facets of the organization.

7. 360-Degree Feedback: Using 360-degree feedback assessments, managers can receive feedback from their supervisors, peers, subordinates, and self-assessment. This feedback helps managers identify their strengths and areas for improvement, facilitating targeted development efforts.

8. Role Rotation: Moving individuals through various roles within the organization exposes them to different aspects of the business. This can broaden their skill set and provide a more holistic view of the company.

9. Self-Directed Learning: Encouraging managers to take ownership of their development by seeking out resources, attending conferences, reading books, and participating in online courses allows them to tailor their development to their specific needs and interests.

10. Assessment Centers: Assessment centers simulate real-world management scenarios, allowing individuals to demonstrate their skills and abilities under controlled conditions. Organizations use the results to identify areas for improvement and provide targeted development.

11. Feedback and Performance Appraisals: Regular performance appraisals provide an opportunity for managers and their supervisors to discuss strengths and weaknesses, set development goals, and create action plans for improvement.

3.1.9 Benefits & importance of management development

Increases Organizational Performance

Improved Problem Solving

Better Employee Development

Compliance and Ethical Behavior

3.1.10 Development practices at Janata bank limited

As of my last knowledge update in January 2023, I do not have specific information on the development practices at Janata Bank Limited. Development practices can vary widely between organizations and can change over time. Typically, development practices in banks and financial institutions include software development, risk management, compliance, and security measures. However, the specific practices at Janata Bank Limited may depend on their size, location, technology stack, and regulatory environment.

To learn about the current development practices at Janata Bank Limited, I would recommend the following steps:

1. **Visit their Website:** The bank's official website may provide some insights into their development initiatives, technology partnerships, and innovation projects.

2. **Contact the Bank:** Reach out to the bank directly through their customer service or contact information. They may be able to provide you with information about their development practices or direct you to the appropriate department for inquiries.

3. **Press Releases and News:** Look for recent press releases and news articles related to Janata Bank Limited. Sometimes, banks share information about their technology and development efforts in the media.

4. **Industry Reports:** Consult industry reports and financial publications that may provide insights into the development practices and technology adoption trends in the banking sector.

5. **LinkedIn and Professional Networks:** Explore LinkedIn profiles of employees working at Janata Bank Limited, particularly those in technology and development roles. They may share information about their work and projects.

6. **Networking Events:** Attend banking and financial industry conferences or seminars where representatives from Janata Bank Limited might be present. These events can be good opportunities to learn about their development practices.

7. **Regulatory Reports:** Check reports and filings that Janata Bank Limited may have submitted to regulatory authorities. These documents may contain information about their technology and development strategies.

Remember that development practices can evolve rapidly, so the most up-to-date information may not be available in publicly accessible sources. Therefore, contacting the bank directly or connecting with individuals who work there may be the best way to get the most current insights into their development practices.

Chapter-4
Major Findings

Major Findings:

- Janata Bank Limited offers structured training & development for their employees and management.
- The specific objectives of training should align with an organization's goals and the needs of its employees. Imparting new skills & knowledge.
- The role of training is to empower individuals with the employee performance, boost employee efficiency.
- Janata Bank Limited arranges lecture of training process for their employees which enables get to know details of their training program, goals & objectives, implementing training program, evaluating training program.
- Janata Bank Limited arranges lecture method for their employees which enables get to know details of their job responsibilities. It also helps the employees to get their questions answered by experts in a controlled environment.
- Case study method under off-the-job training is effective for employees. Employees can recall the knowledge and skills to handle a situation in the organization that they have learned through this method.
- The bank employees can learn from outside experts through off-the-job training method.
- At Janata Bank Limited, employee development helps the organization meet their goal and also better deal unexpected situations.
- To develop the management Janata Bank Limited arranges special courses such as management trainee program, skill development program.
- At Janata Bank Limited, on-the-job training method can reduce productivity due to interruption.
- A small number of Janata Bank Limited employees cannot speak English well with foreigners.
- Under the off-the-job training method, lectures make it difficult for the trainer to judge the learner's level of understanding in advance and efficiently without proper feedback.
- Off-the-job Training is an expensive and time consuming method.
- Trainees don't often receive feedback and sufficient support from trainers.
- At Janata Bank Limited, there is no online training method or portal for employees and management.

Chapter-5
Recommendation

5.1 Recommendations:

- Janata Bank Limited should design the training & development arrangement empathically.
- Janata Bank Limited must be followed 5 steps of training process.
- They need to establish an appropriate training facility within the organization.
- Janata Bank Limited should ensure an ample number of instructors to facilitate training initiatives.

- They need to diversify their provided training programs to enhance the abilities, skills, motivation, and communication of the employees.
- Not only the management but also every employee in the bank must be concerned about their own performance.
- Janata Bank Limited should consult their training & development process management

Chapter-6
Conclusion

Conclusion: Training and Development hold a crucial role in shaping the overall performance of an organization, especially in today's highly competitive business environment driven by technological advancements. As organizations strive to gain a competitive edge, investing in training and development becomes paramount.

This paper has provided a considering various perspectives. In the process, recommendations have been made to enhance their training and development process, as well as to evaluate their Training Institute.

It is evident that effective training and development programs not only contribute to organizational success but also foster the growth of employee skills and attitudes. In essence, Janata Bank's training and development procedures are deemed sufficient, provided that they actively involve employee participation and continue to adapt to evolving needs and challenges.

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