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Internship Report
On
Training and Development of Social Islami Bank Limited: Process & Practices



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Major in HRM

Batch: 53

Program: BBA

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Letter of Transmittal

Date: 24/05/2023

To

Dr. Khadiza Rahman Tanchi

Associate Professor

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Subject: Submission of Internship Report

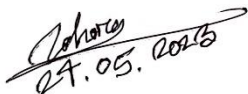
Dear Ma'am,

I am submitting my Internship Report, which is a requirement of the BBA Program. Working under your active supervision and guidance is a wonderful accomplishment.

During my internship period I have got an opportunity to practically work in Social Islami Bank Limited (Gareeb-e-Newaz Avenue Branch) as an intern and therefore, I have prepared an internship report on “**Training and Development of Social Islami Bank Limited: Process & Practices**” as a prerequisite for the completion of my BBA degree.

I would be grateful if you could review this report and share your useful opinion. It would be my great pleasure if you found this study beneficial and enlightening in gaining a clear view on the subject.

Sincerely Yours,



Fatema Tuz Zohora Mim
24.05.2023

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Acknowledgement

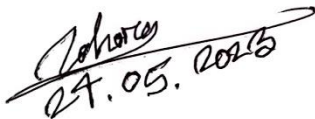
In the first place, I wish to express my thanks to the almighty God for giving me the strength to perform my responsibilities as an intern and complete the report within the stipulated time.

I am deeply indebted to my Faculty Supervisor Dr. Khadiza Rahman Tanchi, Associate Professor, Department of Business Administration, Daffodil International University, for whole-hearted supervision during my organizational attachment period. In addition to the manager, I am grateful to Farhana Gazi, Officer (My organizational supervisor) of Social Islami Bank Ltd. and my colleague, who assisted me by offering relevant instructions. I am also grateful to all staff and officers for their invaluable cooperation, guidance, and direction throughout the internship time. During my internship, I was in close contact with them. This endeavor would have been extremely tough without them. I must note this organization's fantastic working atmosphere and collective devotion, which has enabled me to deal with a variety of issues. Finally, I'd want to convey my heartfelt appreciation to everyone who helped compile the report.

Student's Declaration

I, the undersigned, hereby declare that the Internship Report on titled “**A Training and Development of Social Islami Bank Limited: Process & Practices**” has been prepared by me under the guidance of Dr. Khadiza Rahman Tanchi, Associate Professor, Daffodil International University as a requirement for the accomplishment of BBA degree from the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

It is also stated that this paper was written solely for academic purposes and has not been submitted elsewhere for any other reason.



.....
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Letter of Acceptance

It gives me great pleasure to certify that Fatema Tuz Zohora Mim, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, BBA student, ID No. 192-11-871, completed her internship report on **“Training and Development of Social Islami Bank Limited: Process & Practices”** under my supervision. To the best of my knowledge, she has finished all of the program's classes, and the report she prepared is acknowledged as authentic.

I wish her the best of luck in life.



.....
Dr. Khadiza Rahman Tanchi
Associate Professor
Faculty of Business & Entrepreneurship
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Executive Summary

The main goal of this study is primarily focused on the organizational development of Social Islami Bank Limited through training and development. Every type of training provides the major opportunity to improve each employee's knowledge base. The focus of this research is on various methods of training for the various levels of employees defined by Social Islami Bank Limited. The study's major goal was to establish a realistic understanding of Social Islami Bank Ltd's strategy and development for the improvement of personnel and their organization. The first chapter explains the report's history, purpose (both primary and secondary), methodology, and limits. Chapter two is based on history, mission, vision, value statement, organization's structure. A brief explanation of the HR function of training and development is provided in Chapter 3. Based on analysis and findings, chapter four. The recommendations and conclusions of Social Islami Bank are the focus of chapter five.

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Chapter-1: Introduction

1. Introduction:

On July 5, 1995, Social Islami Bank Ltd. (SIBL), a leading value-added financial institution built on Shariah principles, was launched. SIBL is made up of three companies: SIBL Investment Ltd., SIBL Securities Ltd., and SIBL Foundation Hospital. The three-tier banking concept (Formal, Non-formal, and Voluntary), the first of its type in Bangladesh's banking sector, breathes fresh life into welfare banking with the slogan "Working Together for a Caring Society" along with partners to deliver the most cutting-edge products and services to them. They help our clients expand successfully and so establish a long-lasting commercial connection.

They are always ready to help you thanks to their 4000 employees who are dispersed over 179 sites and 163 sub branches across the country. It also has 338 Agent Banking Outlets in order to offer banking services to the most remote areas of the nation. The unwavering resolve to create a compassionate society serves as the foundation for all SIBL projects. Unlike others, the Bank's success criteria include milestones to become the nation's most complete and humanitarian Bank in addition to the primary goal of making profit.

Retail banking, corporate banking, SME banking, and investment banking are just a few of the financial services that SIBL offers to its clients. The bank provides a number of deposit options, including term deposits, current accounts, and savings accounts. Additionally, it offers a range of financing solutions, including as consumer, project, and trade finance.

In Bangladesh, SIBL maintains a network of branches and ATM booths. To assist international trade and foreign remittances, the bank has also established correspondent banking links with a number of foreign banks.

Overall, Social Islami Bank Limited is a prominent and effective Bangladeshi bank that follows Islamic banking principles and aims to address the demands of its customers while adhering to Shari'ah law.

2. Background of the Study:

In Bangladesh, SIBL is a privately owned commercial bank that operates on Islamic Shariah principles. It was started in 1995 with the intention of providing banking services that adhered to Islamic rules and values. Deposit accounts, investment products, and financing options are just a few of the many banking services and products the bank provides to its clients.

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

3. Scope of the Study:

The depth of the work during my internship was extremely broad because I was tasked with working in every division of the bank's Gareeb-E-Newaz Avenue Branch. This report was written using the knowledge and skills gained throughout the internship. The overview of Social Islami Bank Ltd. and, in particular, the company's training and development process will be covered in this report. However, the report will attempt to provide a general overview of the goals, duties, management, corporate strategy, and other operations of Social Islami Bank Limited.

4. Objective of the Study:

Broad Objective:

The main objective is to explore the overall training and development process and practices of Social Islami Bank Ltd (SIBL).

Specific Objectives:

- To identify the current Training and Development scenario of Social Islami Bank Limited (SIBL).
- To analyze the process of Training and Development of Social Islami Bank Limited (SIBL).
- To analyze the methods of Training and Development followed by Social Islami Bank Limited (SIBL).

- To identify the training needs analysis of Social Islami Bank Limited (SIBL).
- To analyze the methods of evaluating the training and development process of Social Islami Bank Limited (SIBL).

5. Methodology:

This report is well-written and well-structured. I started using a few strategies right away to think about, evaluate, and suggest data collection. The survey research method is used to collect the required data. For this initiative, Social Islami Bank employees are conducting a quantitative survey. I essentially use the Self Administrative Questionnaire approach in this case, where respondents are given a few tasks to perform independently. In this instance, I used the Cross Selection Time Horizon so that I could guarantee 30 respondents in a short period of time. It was challenging to get SIBL data due to the employees' intense workloads and reluctance to divulge their HR policies and procedures. Their primary contention is that they don't work for HR and aren't really knowledgeable about HR. They knew they were helping me and they knew it. I obtain the following information from both primary and secondary sources:

Primary Source:

- Conversations with my corresponding officers in person.
- Observations made during my internship.
- SIBL HR policies.
- A discussion with SIBL's operations manager.
- Desk-based tasks that are useful.

Secondary source:

- SIBL's yearly report.
- Information about the SIBL website.
- Prior coursework is required for internships.
- Research on the internet, books, and internship preparation.

6. Limitation of the study:

- A lack of sufficient journals, books, and papers. Progressive data might not always be

available.

- Due to requirements and restrictions set forth by the bank, a comprehensive analysis is not possible.
- The inquiry was too brief to provide a thorough understanding of general banking.
- This inquiry was entirely based on official documents and yearly reports, therefore current information may not always be available.

Chapter-2: Company Overview

1. History of the Social Islami Bank Limited:

Social Islami Bank Limited (SIBL) is a private commercial bank in Bangladesh that operates based on Islamic Shariah principles. The bank was first established in 1995 as a private limited company under the Companies Act of 1913. In 1999, the bank was granted permission by the Bangladesh Bank to operate as a commercial bank. The bank's mission is to provide innovative banking solutions that are compliant with Islamic Shariah principles and to play a vital role in the socio-economic development of the country.

SIBL offers a range of banking products and services, including deposit accounts, investment products, trade finance, remittance services, and microfinance. The bank also offers Islamic credit cards, personal loans, and car loans. In March 2021, SIBL had a network of 172 branches and over 5,000 employees. The bank's total assets were around BDT 200 billion (USD 2.38 billion).

Since its inception, SIBL has received numerous awards and recognitions for its outstanding performance and contribution to the development of the banking sector in Bangladesh. The bank was also ranked as the 6th best bank in Bangladesh in 2020 by The Asian Banker.

2. Vision:

The vision of Social Islami Bank Limited (SIBL) is to become the most efficient and modern Islami bank in Bangladesh by offering innovative financial products and services, increasing customer service, using cutting-edge technology, and assuring long-term growth. The bank strives to contribute to the country's economic development through Islamic banking methods based on the ideals of fairness, justice, and social responsibility. SIBL is dedicated to delivering banking services that adhere to Islamic Shariah principles and ethical values, as well as to building long-term partnerships with its customers, shareholders, and stakeholders.

3. Mission:

Social Islami Bank Limited (SIBL)'s objective is to serve its customers with efficient, innovative, and modern banking services that adhere to Islamic Shariah standards. SIBL aspires to become a one-of-a-kind financial institution in Bangladesh's banking sector by providing high-quality products and services.

SIBL's objective is also to contribute to the country's economic and social growth by assisting diverse sectors such as agriculture, industry, trade, and commerce. The bank is devoted to providing exceptional customer service and building strong connections with its clients while maintaining the highest degree of openness, accountability, and ethical procedures in all of its activities.

Overall, SIBL's objective is to become a premier Islamic bank in Bangladesh and to contribute to the financial development of the country.

4. Objective of the Social Islami Bank Limited:

1. SIBL's goal is to provide Shariah-compliant banking services while also promoting financial inclusion.
2. SIBL aspires to support diverse sectors such as agriculture, industry, trade, and commerce in order to contribute to the country's socioeconomic growth.
3. SIBL strives to provide creative and modern products and services to fulfill the different financial demands of its customers.
4. To uphold corporate governance: SIBL is dedicated to upholding excellent corporate governance and ethical practices in all of its operations.
5. SIBL's goal is to deliver great customer service and to create close relationships with its clients in order to assure their pleasure.
6. To achieve sustainable growth and profitability: SIBL strives to achieve sustainable growth and profitability while adhering to Shariah compliance and social responsibility.

Overall, SIBL's goals are to become a prominent Islamic bank in Bangladesh by providing high-quality services, contributing to the country's growth, and assuring the satisfaction of its customers and stakeholders.

5. Management Organization/Structure:

The management organization or structure of Social Islami Bank Limited (SIBL) consists of several layers, including:



- i. **Board of Directors:** The Board of Directors is in charge of the bank's general management and strategic direction. The board has 13 members, including the chairman and managing director.
- ii. **The Executive Committee:** which is made up of the managing director, deputy managing directors, and other senior executives, is in charge of the bank's day-to-day operations.
- iii. **Shariah Supervisory Committee:** This committee guarantees that the bank's operations adhere to Islamic Shariah standards.
- iv. **The Audit Committee:** The Audit Committee is in charge of overseeing the bank's internal and external audit responsibilities, as well as ensuring that financial reporting is accurate and transparent.
- v. **The Risk Management Committee:** The Risk Management Committee is in charge of identifying, measuring, and managing risks related with the bank's activities.
- vi. **Credit Committee:** The Credit Committee is in charge of assessing and approving credit applications as well as ensuring that the bank's lending operations are consistent with its risk management standards.
- vii. **Branch Management:** Branch Management is responsible for overseeing the day-to-day operations of the bank's branches and ensuring that they satisfy the bank's objectives and goals.

Overall, SIBL's management structure is intended to ensure that the bank's operations are transparent, efficient, and adhere to Islamic Shariah principles.

Chapter-3: Theoretical Background

1. Concept of Training:

Training is the process of learning the necessary knowledge, skills, and abilities to perform a certain job or task. It is a structured and methodical procedure that allows people to learn new skills, enhance old ones, and gain knowledge for personal and professional development.

Classroom lectures, on-the-job training, workshops, seminars, e-learning, and coaching are all examples of training. Training's primary purpose is to increase job performance by providing employees with the knowledge, skills, and abilities they need to complete their responsibilities successfully and efficiently.

Individuals and organizations both benefit from training. Individuals benefit from it through acquiring new skills, information, and competences required for job progress and personal growth. It helps firms enhance employee performance, increase productivity, save cost and satisfy employees.

2. Concept of Development:

The term "development" refers to the process of progress and growth toward a more advanced or enhanced condition. It can be applied to many facets of life, including personal development, economic development, social development, and technical development.

In general, development indicates good change, improvement, and advancement. What is deemed development, however, might vary based on one's perspective and aspirations. Economic development, for example, may focus the growth of a country's economy, but social development may prioritize the improvement of people's quality of life, such as access to education, healthcare, and basic needs.

Furthermore, from a global perspective, developed countries are distinguished by high levels of economic, social, and technological advancement, whereas developing countries are distinguished

by low levels of development and frequently face challenges such as poverty, inequality, and political instability.

Overall, the concept of development entails the pursuit of growth and improvement toward a better state, and it is influenced by a variety of elements, including cultural values, historical background, political systems, and resources.

3. Training vs Development:

Training and development are two critical procedures that aid in the growth and improvement of individuals and organizations. While the terms are frequently used interchangeably, they refer to distinct procedures and objectives.

Training

Training is the practice of imparting certain skills or knowledge to an individual in order to improve their performance in a particular task or employment. Formal or informal training might take place in a classroom or on the job. Typically, the purpose of training is to improve an individual's proficiency in a specific skill or task.

Development

In contrast, development refers to the broader process of improving an individual's total capabilities, knowledge, and potential. Development can include formal training, but it also includes activities like mentoring, coaching, job shadowing, and networking. Development's purpose is to assist individuals in growing and developing in their professions, as well as to prepare them for future positions and responsibilities.

To summarize, training is concerned with increasing specific skills or knowledge for a certain task or career, whereas development is concerned with improving an individual's entire capabilities and potential for long-term growth and success.

4. Objective of Training and Development:

The main objective of training and development is to increase employees' knowledge, skills, and abilities so that they can do their tasks more successfully and efficiently. Training and development goals may include the following:

- **Improving Job Performance:** Training and development programs are designed to improve employees' job performance by teaching them new skills, information, and competences related to their job duties.
- **Improving Employee Satisfaction:** When employees are given opportunities for training and development, they feel valued by their company and are more likely to be content with their job.
- **Encourage Career Advancement:** Training and development programs assist employees in developing new skills and information that will allow them to advance in their careers within the organization.
- **Addressing Skill Deficiencies:** Training and development programs can help organizations address skill gaps by providing employees with the information and skills they need to do their jobs effectively.
- **Increasing Organizational Effectiveness:** Well-trained and skilled staff can boost organizational effectiveness by increasing productivity, decreasing errors, and enhancing customer satisfaction.

Overall, the goal of training and development is to generate a more talented, informed, and effective workforce that can contribute to the organization's success.

5. Steps/Process of Training and Development:

There are five steps of training and development and the chart is given below:

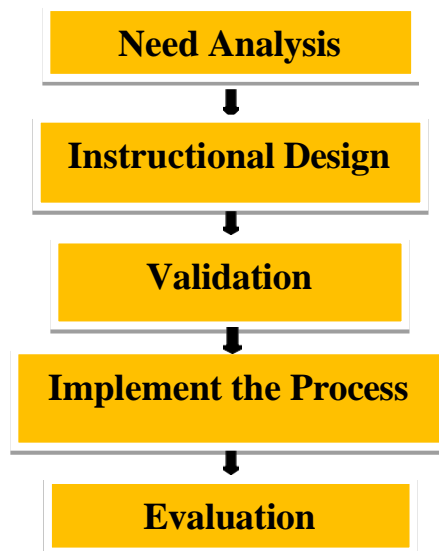


Chart: Steps of Training and Development.

- i. **Need Analysis:** the primary segment of the training summons involves deep psychology. It recognizes the actual exceptional of labor execution required, assesses the competencies of the predicted pupil and establishes real mild capabilities and role goals for execution.
- ii. **Instructional Design:** individuals decide at the composition of the schooling application material, which includes workbook sports, inside the second foot degree indication layout.
- iii. **Validation:** it's the third stage wherein the vulnerability is socked out by way of public talking to a tiny delegate listener from the schooling session.
- iv. **Implement the Process:** After virtually education the meant employee network, the fourth step is to introduce the curriculum
- v. **Evaluation:** 5th is an evaluation step in which management rating the program wins or fail.

The process of Training and Development is given below:

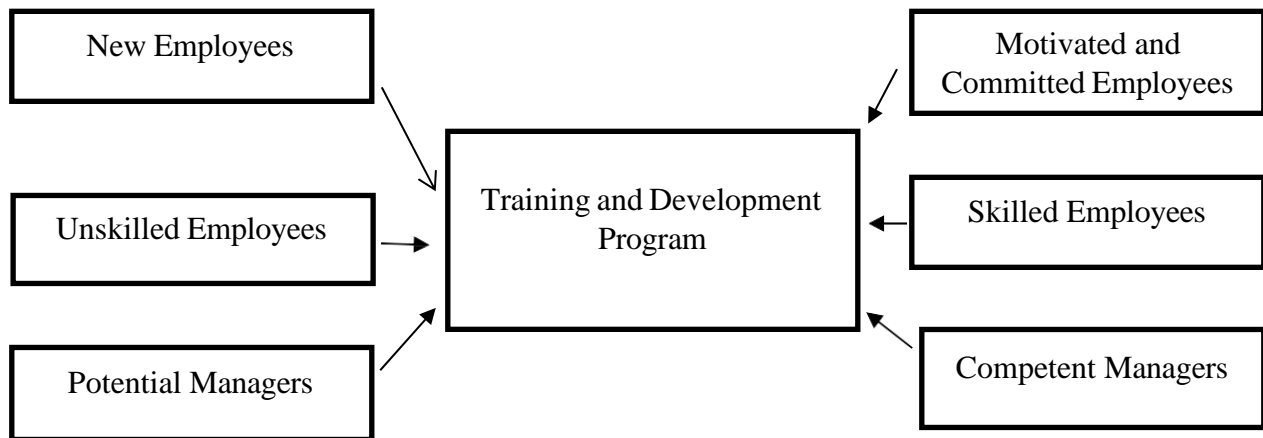


Chart: Training and Development Process

A training and development program can help any organization transform. In these processes, new unskilled employees that join the business require training and development. An excellent training may assure an employee's motivation and commitment to perform well in the firm.

6. Methods of Training and Development:

Training and development are classified into two sorts.

1. On-the-job training

Which is at the center of the training program. This training method is also known as "Soap Training." The following describes the on-the-job training program process:

- **Instructor Preparation:** The instructor separates conceptual components in order to develop a lesson plan and select training methods.
- **Trainee Preparation:** Place the trainee where the teacher desires in the training program. Relate the trainee's assessment of needs to his promotion.
- **Explain the task:** Distribute the total assignment to the trainee. Describe to him the known and unknown, as well as the simple and intricate. Make the necessary adjustments for him. Explain each step of the assignment.
- **Provide the Task:** Give the trainee the entire assignment. Describe to him the known and unknown, as well as the simple and intricate. Make the necessary adjustments for him. Explain each step of the assignment.
- **Performance Evaluation:** The trainer must explain all prior procedures to the student while keeping learning and motivation in mind. Feedback on the output should be provided.
- **Follow Up:** Start with a positive follow-up.

2. Off-the-Job Training:

The following are examples of off-the-job training methods:

- **Classroom Lectures:** Lectures are intended to express organizational approaches or problem-solving skills.
- **Films and Videos:** Using multi-media talents that are difficult to demonstrate through traditional teaching approaches.
- **Simulation Exercises:** These are pieces of training that are used to execute the work. This incorporates case analysis, role-playing, and group discussion, among other things.
- **Computer Training:** The computer is the most significant tool at work. Employees must master all of the technology, which is why computer training is so crucial.
- **Case Study:** Giving trainees a case study and having them solve it is a great idea. A case study will help to clarify the theoretical notion.

- **Outdoor Lectures:** Attending lectures with staff. Many universities create programs and invite students to attend seminars.
- **University-Related Events:** Some universities organize events and invite employees to give students motivating speeches. Organizations send employees to strengthen their interpersonal skills.

7. Training Need Analysis:

TNA is a systematic procedure for detecting the gap between present and desired knowledge, skills, and attitudes among people in a business. It is a technique that assists in identifying employee training needs and choosing the best approach to meet those needs. TNA is a critical process in businesses because it ensures that employee training is aligned with the needs of the firm and its employees.

The steps involved in completing a Training Need Analysis are as follows:

- **Identify The Training Objectives:** Identifying the training objectives is the first step in TNA. This entails determining the information, abilities, and attitudes that employees must acquire or improve in order to do their tasks effectively.
- **Implement A Job Analysis:** After identifying the training objectives, the following step is to undertake a job analysis. This entails examining the activities and responsibilities of each job role inside the business in order to discover the precise knowledge, abilities, and attitudes required for each role.
- **Determine Performance Gaps:** Following the job analysis, the next stage is to determine performance gaps. This entails comparing employees' present performance to the expected performance and identifying places where there are gaps.
- **Determine The Causes of Performance Gaps:** After identifying the performance gaps, the next step is to determine the causes of the gaps. This could be due to a lack of information, skills, or attitudes, or it could be due to other issues such as a lack of resources or insufficient processes.

- **Implement Training Solutions:** The last phase in TNA is to put the training solutions into action. This entails delivering training programs and assessing their effectiveness in closing identified performance gaps.

To summarize, Training Need Analysis is a vital procedure in organizations for identifying the knowledge, skills, and attitudes required for people to effectively do their tasks. It guarantees that training is tailored to the needs of the organization and its personnel, which can result in increased performance and productivity.

8. Methods of Evaluating Training and Development:

Evaluation is an important aspect of the training and development process since it allows for the assessment of the training's effectiveness and impact on the company. There are various ways to assess training and development, including:

- **Kirkpatrick's Four-Level model:** This is a popular approach for assessing training and development that consists of four levels: reaction, learning, behavior, and results. The initial response of participants to the training is referred to as reaction; learning measures the amount to which participants have gained knowledge and abilities; behavior evaluates the application of learning on the job; and results evaluate the influence of the training on the company.
- **Surveys and Questionnaires:** Surveys and questionnaires are often used to get feedback from participants on their training program experience. And later collect the feedback from the survey and collected to be used to improve the training program and may understand the issue.
- **Observation and Feedback:** This entails watching employees at work and providing feedback on their performance. It can be used to assess learning transfer from training to the job and identify areas where additional training may be required.
- **Pre- and Post-Testing:** It entails measuring participants' knowledge and skills prior to and after the training program. This can be used to assess the training program's efficacy in enhancing knowledge and skills.
- **Focus Groups:** A focus group is a small group of participants that meet to discuss their experiences with the training program. This can provide useful feedback on the training program as well as indicate areas for improvement.

- **Performance Measures:** To evaluate the effect of the training program on the organization, performance measures such as sales numbers, productivity, and customer satisfaction can be used. This is especially valuable for determining the impact of training programs on certain parts of the company.

Chapter-4: Training and Development Process of Social Islami Bank Limited

1. Training and Development Practices of Social Islami Bank Limited:

Social Islami Bank Limited is frequently concerned about the performance of its staff, so whenever possible, they provide training and development programs to their personnel. Their training is coordinated from their headquarters in Motijheel. They have their own training facility. Their human resources department ensures that they have a stronger training curriculum. The majority of their training program is focused on banking. Much of their planning takes place on-the-job at their headquarters. And majority of the time, off-the-job training is done at BIBM.

Current Training and Development Scenario of Social Islami Bank Limited:

- **Foundation Course Training:** Probationary officers must complete this foundation course training. Every stationary officer must complete this training within two to three months. Employees are instructed in general banking activities throughout this course.
- **Investment Administration:** This course is only for persons who work in the investment department. During this course, they taught about investing.
- **Sharia Compliance:** Employees receive instruction on all Islamic principles that SIBL adheres to.
- **Business Development:** This training is required. Every employee must complete this course within two to three months. They receive training on how to grow their business.
- **Improving Service Quality and Product Marketing:** Maintain service quality across the board, including product and marketing.
- **Software:** During this training, staff learned about the critical SIBL software.
- **Consultative Islamic Banking:** Consultative Islamic Banking makes Sharia-based banking recommendations.

- **Foreign Trade and Foreign Exchange:** This is the most crucial training for the Remittance department.
- **Customer Service Improvement:** This training is required. Every employee must complete this course within two to three months.
- **SME:** Employees receive SME training. This is a required training for the Loan Department.
- **Basic Banking Concepts:** This course is required. Every employee must complete this course within two to three months.
- **Export Procedure & Risk Management:** SIBL training institute organizes export procedure & risk management to get a good concept about it.
- **Shariah-Compliant Banking Services:** This training is required for all employees.
- **Financial Statement Analysis:** Basically, all employees must attend this course once.
- **Internet Banking Mobile Application:** The Internet banking mobile application SIBL now has just launched its Internet banking application in order to provide a superior Internet banking service to their clients SIBL continuously trained employees.
- **Branch Management & Branch Simulation Training:** This is a crucial training for branch management and is conducted in a simulation setting.
- **Branch Management & Leadership Development:** To have a strong branch management. And retaining excellent leadership SIBL provides employee training.
- **Mentoring and Coaching:** This involves partnering new employees with experienced ones to assist them acquire skills and expertise. It may also include one-on-one coaching to address specific performance difficulties.

SIBL provides all of these training courses to their staff. Some of them are required once you start working. Others are picked by the supervisor when the Head Office informs them of the upcoming training session. General Banking, Investment, and Foreign Exchange Foundation preparation are one- to two-month mandatory training classes that employees must finish within two to three months after beginning them. Each employee must also receive anti-money laundering and Sharia compliance training.

2. Training Need Analysis of Social Islami Bank Limited:

The practice of conducting a training needs analysis (TNA) is crucial for determining the employees' needs in terms of training and development. In Bangladesh, the Social Islami Bank Limited (SIBL) is a private commercial bank that provides Islamic banking services. The following actions are required when conducting a TNA for SIBL:

- Identify the organizational goals: The first stage in performing a TNA is to determine the organizational objectives of SIBL. Customer happiness, revenue growth, operational effectiveness, or adherence to legal standards could all be objectives.
- Identify the job roles: The following stage is to determine the various employment role within the bank. All staff members, from senior management to front-line workers, are included in this.
- Establish the necessary skills: After the job positions have been identified, the necessary skills for each role should be established. Technical proficiency, soft skills, and familiarity with Islamic banking norms and principles may all fall under this category.
- Conduct a gap analysis: After determining the necessary competencies, a gap analysis should be carried out to determine the difference between the employees' current competencies and those needed for the various job responsibilities.
- Determine the training requirements: The particular training requirements for each job role should be determined based on the gap analysis. This could involve receiving instruction in customer service, leadership, communication skills, Islamic banking principles, and other pertinent topics.
- Create a training plan: Based on the identified training needs, a training plan should be created. The training goals, the training techniques, the trainers, the training resources, and the evaluation standards must all be identified.
- Implement the training strategy: After it has been created, the training plan should be put into action in accordance with the designated timeline. The employees should take part in the training, which should be conducted by the

By following these processes, SIBL may determine and take care of the training requirements of its staff, enhancing the performance of the bank as a whole and assisting it in achieving its organizational objectives.

3. Process of Training and Development of Social Islami Bank Limited:

The training and development process of Social Islami Bank Limited (SIBL) is established in order to improve employees' skills, knowledge, and competence. Employees at all levels, including entry-level officers, mid-level managers, and senior executives, receive frequent training and development from the bank. Here are some of the important steps in the SIBL training and development process:

- **Identifying Training Needs:** The first phase in the training process is to determine the employees' training needs. This entails examining employees' abilities, knowledge, and experience to decide where they need to develop. To identify training requirements, the bank employs a variety of measures, including performance reviews, questionnaires, and manager feedback.
- **Creating Training Programs:** Once the training needs are recognized, the bank creates training programs that are in line with the company objectives and employee needs. The bank has a specialized Training & Development Division that plans and executes employee training programs. Banking operations, customer service, risk management, compliance, leadership, and communication skills are among the topics covered in the programs.
- **Delivering Training Programs:** The bank provides training programs in a variety of formats, including classroom instruction, e-learning, on-the-job training, and workshops. In order to draw in expertise from outside the company, the bank regularly runs training programs in partnership with external training providers.
- **Training Success:** The bank assesses the success of its training programs to ensure that they achieve the desired results. This entails assessing how employees' knowledge, abilities, and behavior have changed after completing training programs. In order to improve the quality of its training programs, the bank solicits feedback from employees and management.
- **Career Development:** The bank also prioritizes employee career development through initiatives such as work rotations, coaching, mentoring, and leadership development programs. These efforts assist employees in developing their skills and competences, as well as preparing them for future leadership positions.

- **Giving Feedback:** After the training programs have been evaluated, employees are given feedback. This feedback is utilized to improve training programs and identify areas that require extra training.
- **Reinforcing Learning:** Finally, employees' learning is reinforced by offering continuing support. Coaching, mentorship, and supplementary training programs can all be used to provide this assistance.

Overall, SIBL's training and development strategy aims to promote a learning culture that fosters workers' personal and professional development while also advancing the bank's strategic objectives.

4. Methods of Training and Development Followed by Social Islami Bank Limited:

To improve the capabilities of its staff, Social Islami Bank Limited (SIBL) employs a variety of training and development strategies. Among the techniques SIBL employs are:

- **Classroom Instruction:** SIBL uses this type of instruction the most frequently. Employees at the bank can take classes there on a variety of subjects, including risk management, banking operations, and customer service.
- **On-the-Job Training:** SIBL also trains staff members while they are working. This entails providing training to staff members as they carry out their usual duties. With the aid of this methodology, staff members can learn useful abilities and use them in actual circumstances.
- **E-learning:** SIBL trains its staff members using e-learning techniques as well. The bank offers access to online courses and training resources through its e-learning platform.
- **Training:** The SIBL offers training on a range of subjects, including teamwork, leadership, and communication skills. These workshops are led by outside instructors, and experts.
- **Coaching and Mentoring:** SIBL offers its employees coaching and mentoring to help them advance their knowledge and abilities. A mentorship program run by the bank matches senior staff with less experienced ones to offer advice and support.
- **Job Rotations:** SIBL also offers job rotations to its staff so they can hone their talents and get exposure to other departments and functions.

- **Leadership Development:** SIBL provides leadership development programs to personnel who are deemed to have the potential to become future leaders. These courses offer instruction in strategic thinking, decision-making, and leadership.

SIBL, in general, employs a number of training and development approaches to give its staff with the necessary knowledge and abilities. The bank is dedicated to offering high-quality training programs and to constantly enhancing its training and development process.

5. Methods of Evaluating Training and Development Process of Social Islami Bank Limited:

Social Islami Bank Limited (SIBL) evaluates the efficacy of its training and development process using a variety of methodologies. SIBL employs the following methods:

- **Feedback Form:** Employees are obliged to complete feedback forms following the completion of a training program. These forms assist the bank in assessing the training program's efficacy and pinpointing its weak points.
- **Pre- and Post-Training Assessments:** Pre- and post-training assessments are carried out by SIBL to examine the knowledge and abilities of employees both before and after the training program is finished. This aids the bank in assessing how the training program has affected worker performance.
- **On-the-Job Performance:** After finishing the training program, SIBL assesses the on-the-job performance of the personnel. This enables the bank to assess if the employee's performance and productivity have increased as a result of the training program.
- **Manager Recommendations:** Managers comment on the performance of workers who have finished a training course. This aids the bank in assessing the training program's efficacy and pinpointing its weak points.
- **Follow-Up Evaluations:** SIBL performs follow-up evaluations to analyze the training program's overall effects on employee performance. This enables the bank to assess if the training program has improved performance over time.

- **Return on Investment (ROI) Analysis:** SIBL also does ROI analysis to assess the training program's cost-effectiveness. This aids the bank's assessment of whether the training program's advantages outweigh its cost.
- **Performance Ratings:** Following training, employees' performance is assessed through performance assessments. The evaluations assist in determining the effect of training on employees' job performance.
- **Observation:** SIBL also uses observation to assess the efficacy of the training initiatives. Employees are allocated observers who will watch them work and provide them with comments on how they are doing.

The success of SIBL's training and development process is assessed overall using a combination of feedback forms, pre-and post-training assessments, on-the-job performance evaluations, management feedback, follow-up assessments, and ROI analysis. This enables the bank to pinpoint problem areas and make the required adjustments to the training and development procedure.

Chapter-5: Findings, Recommendations and Conclusion

Findings:

1. After working on this report, it can be noted that there are certain areas where there is a lack of training and development in Social Islami Bank Limited and those are mentioned as follow-
2. Despite having established many training sessions, a proper Human Resource Division is lacking.
3. There is also a visible lack of a proper schedule for the training and development program.
4. Training methods are not structured enough.
5. There exists a lack of proper evaluation after the training and development program.
6. The notification of training is not given to the nominated from the HRD. For these reasons, the trainee cannot get a proper idea about the training.
7. Social Islami Bank doesn't properly concentrate on training assessment.

Recommendations:

Based on the all information, I would like to make the following suggestions/recommendation for Social Islami Bank Limited (SIBL):

1. The Human Resource Division of SIBL must do the need assessment with greater rigor and mandate it.
2. The training and development program's timetable may be correctly set up.
3. The training methodology needs to be more organized and clearer. There may be an introduction to various training methodologies such as specific classes and vestibule schools.
4. The training program's evaluation also needs to be based on science.
5. SIBL must effectively utilize the pre-post training performance approach to focus on before and after training assessment.
6. Various forms of development programs for executives may be introduced.
7. HRD must receive professional guidance from the SIBL trainers regarding the value of the training program and ways to increase its efficacy.

Conclusion:

As a renowned Islamic bank in Bangladesh, Social Islami Bank Limited (SIBL) is dedicated to providing its clients with first-rate financial services. The bank places a high priority on the training and development of its staff, and this is reflected in the employment of a range of training and development techniques, including on-the-job training, classroom training, e-learning, role-playing, seminars, conferences, and symposiums, as well as coaching and mentoring.

The success of SIBL's training and development programs is also closely scrutinized, with follow-up assessments, surveys, performance reviews, focus groups, observation, and ROI analysis among the tools used to do so. Due to the bank's dedication to training and development, it has a highly skilled team that can provide great financial services to its customer.

Overall, SIBL's commitment to training and development, together with its focus on providing great financial services, has aided the bank in establishing a good reputation in Bangladesh's banking market. SIBL's ongoing efforts to improve its training and development process will assist it to preserve its position as the country's premier Islamic bank.

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