



Daffodil
International
University

Internship Report

“Training & Development of NCC Bank Limited.”

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Letter of Transmittal

Date: 14/09/2023

To,

Dr. Mohammad Abdur Rahman

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

Subject: Submission of Internship Report.

Dear Sir,

With all due respect, I would like to submit my internship report on the "Training & Development of NCC Bank Ltd.". I have completed my internship report under your direction in accordance with the criteria of the courses for the MBA program. I value your suggestion and guidance. I tried my absolute best to prepare this report in accordance with best practices under your kind direction. I truly hope that you will accept my report and thereby cooperate. I would appreciate it, if you will accept the report. If you made a change in this area, it would be really helpful for my academic future. Please feel free to express any questions you may have concerned this report.

Yours sincerely,

Atik Abid
.....

Md. Atik Abid

ID: 192-14-2997

Program: MBA(R)

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Daffodil International University.

Declaration

I'm Md. Atik Abid, a Master of Business Administration (MBA) student at Daffodil International University with the major in Human Resource Management (HRM) and ID: 192-14-2997. I hereby declare that the document titled "Training & Development of NCC Bank Ltd." is original.

I further declare that this report is entirely my own creation and was written specifically for MBA academic requirements.

Atik Abid

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Md. Atik Abid

ID: 192-14-2997

Program: MBA(R)

Major in HRM

Department of Business Administration

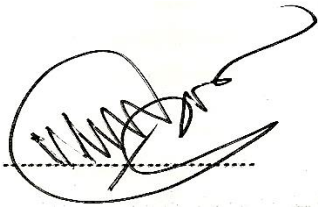
Faculty of Business & Entrepreneurship

Daffodil International University

Certificate of Supervisor

This is to confirm that Md. Atik Abid, a student of the MBA program at DIU with the ID number 192-14-2997, has successfully finished his internship report on the "Training & Development of NCC Bank Ltd." He has worked diligently to successfully compile this report while working under my supervision and instruction. It will help him in his future job, in my opinion. As a result, he is free to turn in his report for discussion at the internship defense.

I wish him success.

A handwritten signature in black ink, appearing to read 'Dr. Mohammad Abdur Rahman', is written over a horizontal dashed line. The signature is fluid and cursive, with a large initial 'D' and 'R'.

Dr. Mohammad Abdur Rahman

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University.

Acknowledgement

First and foremost, I want to thank Almighty Allah for making it possible for me to complete my internship report in a systematic way. It takes a lot of information, time, effort, links, and other resources to create a report. The investigation of NCC Bank's training and development practices is the main objective of this paper. This report was successfully finished thanks to the effort of many people, especially those who gave their own time and recommendations to make it. My supervisor and faculty member, Associate Professor Dr. Mohammad Abdur Rahman from the Department of Business Administration at DIU, deserves a special word of thanks for his constant constructive criticism and direction in helping me complete my report. Without his advice, the successful completion of this report might not be possible.

Finally, I would want to convey my deep gratitude to my friends who supported, informed, and encouraged me throughout my internship program.

Executive Summary

This internship report discusses NCC Bank Ltd.'s training and development procedures. It is prepared to fulfill the practical requirements for Daffodil International University's MBA program. The main focus of this article is my three months of job experience at NCC Bank Ltd. The report is divided into five different components. It is useful to provide a broad overview of the report's topic, goal, techniques, etc. in the beginning. The corporate profile looks at the founding and growth of the NCC Bank Ltd. A theoretical section is included in the third segment. Key findings and questionnaire survey in part four. Part five contains a conclusion and a suggestion.

Examining NCC Bank Ltd.'s training and development programs is the main objective of this research. It also has certain more specific goals in order to achieve the overarching ones. This document was produced through a descriptive investigation. This brief outline the general training and development practices at NCC Bank Ltd. To administer it, primary and secondary data collecting has been used. The training and development program at NCC Bank Ltd. received positive feedback from the staff, according to questionnaire research I conducted to better understand the overall attitude of the employees.

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Chapter: 01

Introduction

1.1 Introduction

In order for people, organizations, and society as a whole to succeed, training and development are crucial. The practice of imparting specialized knowledge and skills to people with the goal of improving their performance in a given job or role is referred to as training. It is a planned and methodical technique that encompasses training, teaching, and directing staff members to increase their competence and efficiency. On the other hand, development focuses on broader personal and professional progress, incorporating both general competences that support a person's long-term career advancement and job-specific skills.

There are several reasons why organizations invest in training and development programs. First off, it improves the workforce's production and efficiency. Additionally, it enables staff members to stay current with new developments and industry best practices. Thirdly, it helps to increase employee happiness and motivation because people feel empowered and valued when the organization puts their progress first.

In this study, I'll go further into the numerous facets of training and development, looking at various techniques, best practices, difficulties, and the role technology will play in influencing how people learn in the future.

1.2 Background of the study

Due to the fact that the classroom cannot adequately depict real-world business situations on its own, this internship program presents a significant opportunity to learn about the practical business sector. As an obligatory MBA requirement, I was given the topic of "Training and Development of National Credit and Commerce Bank Limited" to write my internship report on. I had the chance to learn more about the overall training and development of the staff at NCC Bank Ltd as I was writing my report.

1.3 Scope of the report

The training program of NCC Bank Ltd is covered by the study. The study is provided from three separate perspectives:

- The need for training
- How training is currently delivered
- How these activities are evaluated.

1.4 Objectives of the report

The particular tasks listed below must be completed in order to reach the study's overarching goals.

- To identify the importance of training & development.
- To determine the training's goals for NCC Bank Limited.
- To identify training & development policy of NCC Bank Limited.
- To suggest some actions for resolving issues with NCC Bank Limited's training and growth.

1.5 Methodology of the report

In the questionnaire portion of this report, I used questionnaires and an interviewing technique. Only closed-ended questions have been submitted by the workers, and I have converted their responses into a rating scale so that I can determine the percentage of the workforce as a whole. I also used the internet for some guidance.

1.5.1 Research design

This study is of the descriptive type and provides a brief overview of NCC Bank Limited's training and development process.

1.5.2 Sampling plan

- **Questionnaire:** A questionnaire is a structured method for gathering data that consists of a sequence of questions that a respondent answers, either verbally or in writing. It is also referred to as a schedule, interview form, or measuring instrument.
- **Population:** Population refers to a collection of people or things with similar properties that can be used to collect and evaluate data. The NCC Bank Ltd. employees were the group that was targeted.
- **Sampling method:** The data was gathered using the non-probability convenience selection method.
- **Sample size:** The target group has produced a total of 10 respondents.

1.5.3 Types of Data Used

Mainly two types of data were used.

- **Primary data:** Primary data are those that the scholar directly gathers through survey, observation, and experience. For instance, primary data is what is obtained when a researcher performs a survey to collect data.
- **Secondary data:** Secondary data is information that a scholar has obtained from secondary sources, both internal and external. That indicates that secondary data is defined as information that has already been gathered and used for another purpose.

1.5.4 Source of data

Primary sources:

- Interviewing bank executives as well as watching the bank's daily operations.
- Speaking with bank clients in an interview.
- Casual discussion with customers.
- Desk-based experience with real-world tasks.

Secondary sources:

- The bank's yearly report
- The regular bank statement reports produced for the Bangladesh bank
- The general banking operational manual, and more.
- Lists books and the website in order.

1.5.5 Data analysis

The information collected from both primary and secondary sources has been organized in a clear manner to provide an understanding of NCC Bank Ltd.'s training and development program.

Both qualitative and quantitative research are included in the study. Using the well-known Likert scale, quantitative items were rated. I used Microsoft Office, Microsoft Excel, and Microsoft Power Point during this research.

1.6 Limitations of the report

For a company, training and development are intangible assets. Analysis of an organization's training and development procedure is challenging. Additionally, staff members of the organization typically don't want to reveal all the information about their policy and procedures regarding the process due to obvious security and confidentiality reasons. Another significant restriction is time, which refers to the program's runtime.

During my internship, I came across some obstacles that made it difficult for me to finish the task quickly and efficiently. Here are some of them:

- Three months were allotted for the study's completion, which was a remarkably brief period of time to learn specifics about an organization's general training and development.
- Collecting information from different people under the demands of the job was very challenging.
- Organizations are hesitant to provide data because of certain legal duties and corporate secrets. Due to this, the research only uses publicly available data and a limited number of formal and informal interviews.
- Employee was too occupied working to give information, despite being a temporary member and familiar with only some of the organization's structures.

Chapter: 02

Organization Background

2.1 Introduction

The backbone of the banking system is made up of banks. Particularly in Bangladesh, where the financial market is still underdeveloped, the strength of the banking system is crucial. Due to the fact that banks continue to be a major source of credit and have a significant impact on the financial system, it is crucial for investment activities and the fulfillment of all financial and related requirements that the banking system of the nation be in good standing.

By offering effective and cutting-edge banking and financial products in the financial market, NCCBL-National Credit and Commerce Bank Limited-started its journey of glory around decay earlier this year with the goal of improving the financial sector of Bangladesh and the country's economic situation.

In order to attract customers, **NCCBL-National Credit and Commerce Bank Limited** has already launched a number of new banking goods, including credit cards, ATMs, and SWIFTE. The bank will soon launch an integrated online banking system with all current delivery methods.

2.2 History of the Bank

The past of National Credit and Commerce Bank Ltd is distinct in and of itself. The business began its existence in the nation's financial industry in 1985 as an investment company. The company's goal was to mobilize internal resources and invest them in a manner that would develop the industrial and trade sectors of the nation while also acting as a catalyst for the development of the capital market. The company benefited greatly from its membership with the browse in this respect. With the permission of the Central Bank, the company continued to function up until 1992 with 16 branches before converting to a full-fledged private commercial bank in 1993 with paid up capital of Tk 39.00 core to serve the country from a wider platform.

Since its beginning, NCC Bank Ltd. has earned a sterling reputation for offering sincere, attentive service to each of its clients in a technologically advanced setting.

The Bank has established a new benchmark for financing in the trade, foreign currency, and industrial sectors. Additionally, the bank's numerous deposit and credit products have drawn customers, both corporate and individual, who feel comfortable doing business with it.

2.3 Slogan

“Always with you”

2.4 Vision

To develop into one of the most endearing commercial banks, serving the country as a forward-thinking, socially conscious financial institution by fusing credit and trade for higher shareholder value and long-term expansion.

2.5 Mission

- Providing long-term solutions for our current clients and stakeholders.
- Providing exceptional financial service to our communities based on strong customer relationships.
- Fostering an atmosphere that is well-run and welcoming so that both our employees and customers can succeed.

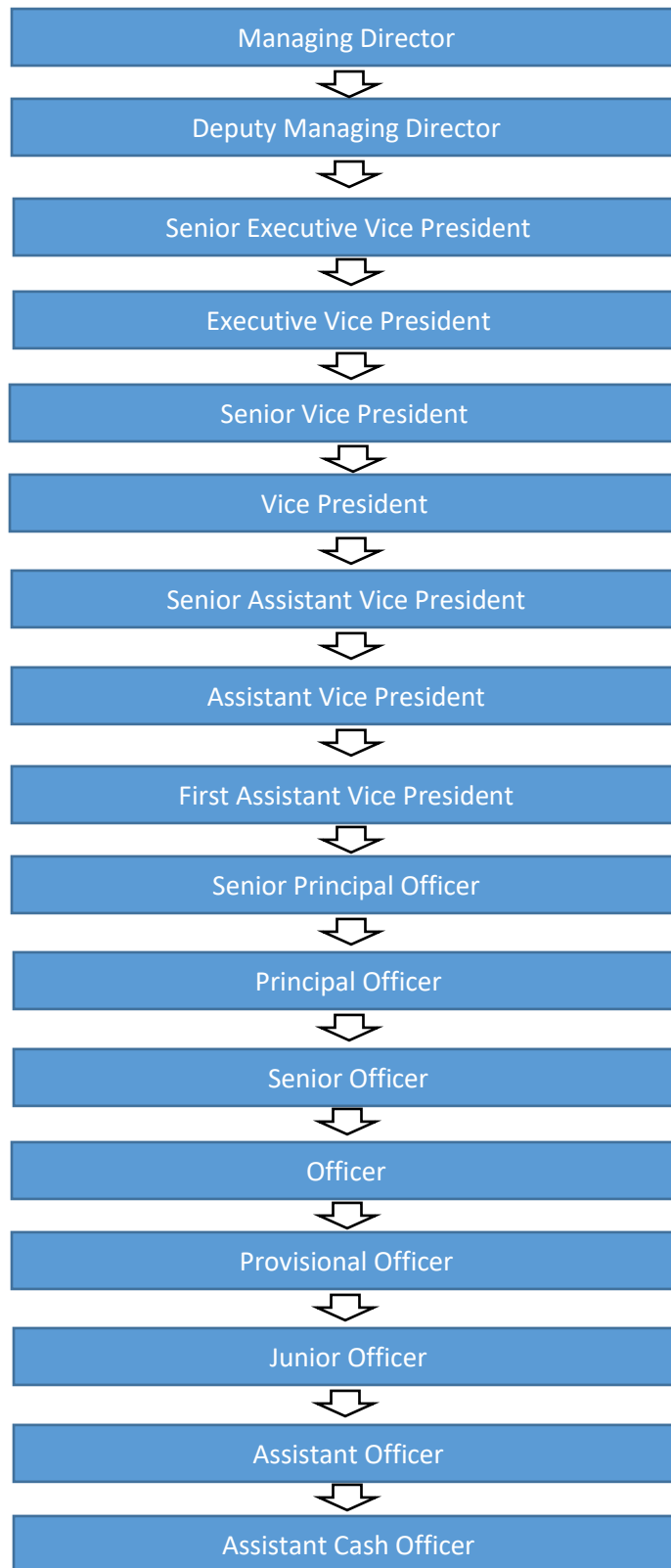
2.6 Corporate objectives of NCCBL

The following areas represent the goals of NCCBL:

- Services that is highly customized and customer-centered.
- Complete dedication to excellence.
- Economic contribution.
- The caliber of the workforce.
- Constant dedication to its customers.

The business thinks that customer feedback and contact are essential to achieving its objective of offering top-notch goods and services. NCCBL routinely surveys client satisfaction and responds with prompt modifications and accommodations when necessary. It also works to satisfy customer needs while continually assessing its standards.

2.7 Organizational Hierarchy of NCC Bank Ltd



2.8 Products and services:

A. Deposit Scheme

- Saving Bank Account (SB A/C).
- Current Deposit Account (CD A/C).
- NCC Bank Special Savings Scheme (SSS).
- Fixed Term Deposit (FDR).
- Short Term Deposit (STD).
- Money Double deposit programs.
- Premium term Deposit.
- Interest Earning Term Deposit.

C. Foreign Exchange

- Non-Resident Foreign Currency Deposit Account (NFCD).
- Non-Resident BDT Deposit Account (NRDA).
- Resident Foreign Currency Deposit Account (RFCD).
- Foreign Currency Deposit Account.
- UAE Exchange.
- Placid Express.
- Arab National Bank (ANB).
- Dhaka Janata.
- Habib Qatar.
- Al-Fardan.

C. Loans/Finance

- Cash Credit.
- Long-term and Short-term financing.
- House Building Loan.
- Car Loan.
- Small Business Loan.

2.9 SWOT Analysis of NCCBL

NCCBL composed of some internal strengths and weaknesses and also has some external opportunities and threats in its whole life cycle.

<p style="text-align: center;">Strength(S)</p> <ul style="list-style-type: none">✓ Excellent & consistent quality in service✓ Financially sound good✓ Goodwill among the clients✓ A research division✓ Utilizes state-of-art technology	<p style="text-align: center;">Weakness(W)</p> <ul style="list-style-type: none">✓ Lacks well-trained HR✓ Lacks aggressive marketing✓ Credit facility is too long✓ Not motivated employees
<p style="text-align: center;">Opportunity(O)</p> <ul style="list-style-type: none">✓ Emerging of E-banking✓ More innovation customer service✓ Branches in remote location✓ Offers good working environment	<p style="text-align: center;">Threat(T)</p> <ul style="list-style-type: none">✓ Worldwide trend of mergers & acquisition in financial institution✓ Money devaluation & foreign exchange rate fluctuation✓ Emergence of new banks✓ Local competitors

Chapter: 03

Literature Review

3.1 Definition of Human Resource Management

The management of people resources is known as human resource management. The HR division refers to it as maximizing employee performance in support of an employer's strategy goals.

An organization's human resources are acquired, maintained, developed, let go of, and effectively used through the process of HRM. According to this definition, HRM is charged with hiring employees, advancing their skills, inspiring them to achieve high levels of performance, and guaranteeing and upholding their commitments.

According to Gary Dessler, “Human resource management refers to the policies and practices one needs to carry out the people or human resource aspects of management position including recruiting, screening, training, rewarding and appraising.”

The most valuable resource in a company, according to human resource management, is its people. Every policy and practice is geared toward enhancing the performance of human resources, which directly aids in the accomplishment of corporate objectives.

3.2 Functions of Human Resource Management

HR managers carry out a range of tasks. The responsibilities of HR managers are evolving over time. The primary HR duties consist of:

- **Acquisition:** Hiring employees who will be most helpful in achieving a company's objectives is known as acquisition. Staffing is another term for acquisition. The combination of three tasks, including:
 1. Recruitment
 2. Selection
 3. Placement
- **Training and Development:** Regardless of an employee's functional level, training may be defined as a systematized program designed to meet the requirements of a specific organization for fostering the development of particular attitudes, actions, skills, and abilities.
- **Motivation:** An individual's intensity, direction, and persistence of effort toward achieving an objective are all accounted for by the process of motivation. High success is a function of both aptitude and drive. Motivation in human resource management includes:
 1. Job design.

2. Performance evaluation.
3. Rewards.
4. Job evaluation Compensation.

The degree and interaction of an employee's ability and motivation can be said to decide their level of job performance.

Job performance = Ability x Motivation.

- **Maintenance:** Retaining employees who are working well is the goal of this role. For this, the company must offer secure, healthy working circumstances as well as positive labor relations.

We can anticipate having capable workers who are dedicated to the company and pleased with their jobs if these tasks are carried out successfully.

This function includes:

1. Compensation administration.
2. Benefits and services.
3. Safety and health.
4. Labor relations.
5. Collective bargaining.
6. Discipline.

3.3 Definition of Training

The process of acquiring the skill you need to perform your current job or activity is known as training. Training is the process of enhancing a worker's knowledge and abilities to perform a specific task. Training is career-focused; it closes the skills disparity between what an employee possesses and what the position requires.

Training is "the organized procedure by which people acquires knowledge and skill for a defined goal," according to Dale S. Beach.

3.4 Definition of Development

The action or procedure of making something grow, develop, or expand. All efforts made to improve the expertise of those in executive positions within companies are included in development. Development involves achieving long-term effectiveness in the workplace that will benefit from it in the future, rather than just enhancing a specific skill now.

3.5 Importance of Training and Development

Business uses a wide range of techniques for training and development. Different training techniques are used for different people even within the same company. All techniques are separated into two categories for-

- **Optimum Utilization of Human Resources** –Training and development aid in maximizing the use of human resources, which in turn aids the employee in achieving both organizational and personal objectives.
- **Development of Human Resources** –A wide framework and opportunity are provided by training and development to aid in the development of technical and behavioral skills in human resources within a company. It also aids in the workers' pursuit of personal development.
- **Development of skills of employees** –Every level of employee knowledge and ability is improved with training and development. It aids in broadening the workers' personalities and intellectual horizons.
- **Reduce employee turnover** –If employees are engaged in their jobs, they are more likely to feel valued and are consequently less likely to switch employers. Training and development are viewed as extra business advantages. As a result, recruitment expenses decrease as employees stay on the job.
- **Enhance company reputation and profile** – Possessing a solid and effective training strategy aids in the growth of workplace brand and elevates business in the eyes of recent graduates and professionals making mid-career changes. Additionally, offering training increases a company's appeal to candidates looking to join and advance their careers.

3.6 Methods of Training

Training methods are mainly divided into 2 categories-

On the Job Training

- **Understudy:** In this situation, the worker receives training from his or her boss. The apprentice is paired with his or her superior and is known as an assistant or understudy. For instance, a prospective manager might work as the current manager's assistant for a few months.
- **Job rotation:** Job rotation is the term for the regular shifting or moving of an employee from one position to another.
- **Committee assignment:** The trainees are given a committee task in which they join the committee. An issue is given to the committee for discussion and advice.
- **Apprenticeship:** Apprenticeship training is a method in which a worker is instructed in all the practical and theoretical aspects of work needed in a skilled occupation by a more experienced worker or workers.

Off the Job Training

- **Conference and seminars:** The participants are expected to combine their ideas, opinions, proposals, and recommendations in this. Trainers attempt to approach an issue from various perspectives by attending conferences and seminars where participants typically come from various industries.
- **Case study method:** The United States' Harvard Business School is the source of this method. It is utilized in addition to the lecture technique. A case is a documented account of a genuine business issue or situation that a firm has encountered.
- **Brainstorming:** This method for developing creativity aids people in finding novel solutions to problems. With this method, the students have the freedom to come up with ideas in an honest manner without worrying about rejection.
- **Role playing:** With this approach, the trainees are given a part to perform in a fabricated scenario. For instance, one trainee may be asked to assume the role of a union representative, while another may be asked to assume the role of an HR manager.

3.7 Difference between Training and Development

Dimensions	Training	Development
1.Definition	Training is the process of teaching new employees about the basic skills they need their job.	Development means any attempt to improve future management performance imparting knowledge, changing attitude or increasing skills.
2.Period	Training is present day oriented.	Development is the future oriented.
3.Level	It is lower-level learning program.	It is higher level learning program.
4.Area	Training is conducted for enhancing much more skills and knowledge to the employees.	Development is conducted for enhancing specific skills and knowledge to the executives.
5.Participant	It is arranged for employees.	It is arranged for executives.
6.Change	Skill level is changed through training.	Behavior level changed through development.

Chapter: 04

Analysis and Finding

4.1 Importance of Training and Development

The organization's ability to drive organizational success is significantly impacted. The company needs to train and develop each person in order to advance continuously. If the company does not prepare its personnel, they may not be able to survive in the challenging environment where competition is becoming more intense. the importance of training and Development is shown here;

- Employee performance is enhanced with the help of training and development, which eventually boosts organizational performance.
- Developing inventive skills and maintaining current skills will enable employees to adapt to challenging new circumstances.
- Boost organizational productivity.
- Increasing organizational expansion.

4.2 Training Objectives /Goals of NCC Bank

There are some training goals or objectives of National Credit and Commerce Bank Limited are bellowed;

- To give employees supervisory and other management programs in order to position them for future development and advancement.
- To create productive work teams by enhancing relationship and communication abilities.
- To keep a worker informed of changes that impact the company environment.
- To recognize the issues with training and suggest some solutions to improve it.
- To determine the training techniques employed by NCC Bank Ltd.

4.3 Training and Development Process

When definite performance falls short of expected performance, training must be necessary. We'll use the ADDIE model, which has five stages to represent the entirety of preparation projects, to become more familiar with the training process as it happens. Below are the five stages;

- Analyze
- Design
- Develop
- Implementation
- Evaluation

Analyze

The analyze stage is typically used to compare the desired future performance with the desired current performance and determine the difference between the two.

There are two types of gaps here:

- the current performance gaps
- Future performance discrepancy

The current performance difference is similar to the current problem faced and is quickly fixed. Future performance gaps are similar to problems that may arise in the future; nevertheless, it is important to determine how to solve them.

Design

The output of the analyze stage will serve as the design step's input at this time. aids in finding the break. This is the greatest phase since it establishes the training target while also expressing the training purpose.

Develop

In order to create authentic training resources, training programs are designed to present training materials like lectures and slides. It uses the design step's output as an input.

Implementation

Setting up the training with a desired objective and a manner that has been pre-planned is known as training implementation. If something goes wrong with this stage, which is a significant complex one of the training plans, the entire program may fail.

Evaluation

The last step in being ready for training and development is evaluation. There are two sorts of evaluation processes;

- Process assessment
- Effect assessment

Following the training preparation, the training procedure will be evaluated along with all other completed steps. Now that the training program has occurred, the effect evaluation will show its true benefits. It can be finished with feedback.

4.4 Training and Development Practices of NCCBL

Every organization recognizes the importance of training and development, but it plays a more nuanced function than some. They also place emphasis on the training and development process for the improvement of employees' abilities, knowledge, and skills. The development of the workforce and employee skills are their primary concerns. The management of NCCBL is focusing more on training the administrative staff and the future than on improving individual performance.

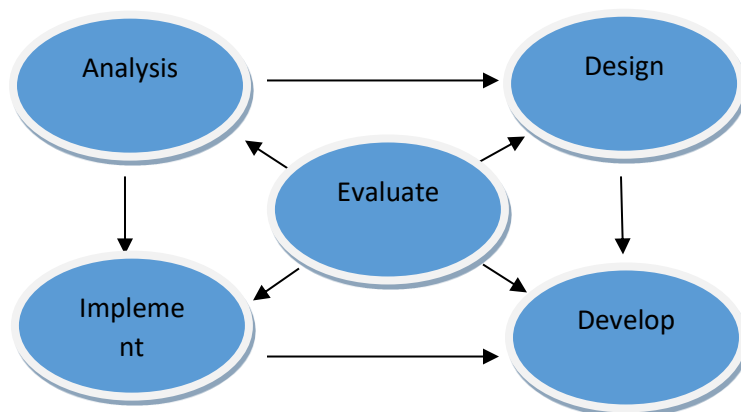
4.4.1 Model of ADDIE used in NCCBL

The typical process used by instructional designers and training developers is called the ADDIE model. The five phases are as follows:

- Analysis phase
- Design phase
- Development phase
- Implementation phase
- Evaluation phase.

Analysis phase

The analysis phase is the greatest way to determine why a person's actual performance falls short of what is desired. The personnel at NCCBL are not all skilled in every industry, and they typically come from a variety of educational backgrounds. Another phrase is that new recruits have challenges in real-world situations. Finally, a training requirements analysis identifies the employees with the least expertise in a demanding field.



Design phase

Here, NCCBL defines the purpose of the training and the kind of training that would be provided to the staff.

- Trainers-both internal and external.
- Trainees are fresh hires.
- Seating arrangement in the classroom.
- Materials-books, handwritten notes, slides, etc.

Development phase

In this step, NCCBL ensures a positive learning environment by furnishing the space, setting up the furniture, and providing other relevant equipment. To increase the effectiveness of learning, they are prepared to offer theater-style or classroom-style seating arrangements. For all of its employees, NCCBL has a sizable seating area that is all managed by a trainer.

Implementation phase

After completing the three steps (analyze, design, and develop), it is time to determine whether or not the results are actually beneficial. A top-notch trainer and proper physical setup of the training program are required for effective implementation. If the trainer believes the employees have received enough instruction. They decide to put it into action after that.

Evaluation Phase

Evaluation is the last stage, ultimately. Employee performance is typically examined during this procedure. The training program may or may not actually be beneficial. top-level management regularly evaluates and provides input. After evaluating each employee's performance, NCCBL sent those who needed improvement to a training and development program. Employee performance is assessed through inspection based on how well they perform at work.

4.4.2 On the Job Training

On-the-job training is a process in which workers receive clear instructions on how to do their duties on the real production line. Here, all policies and procedures are outlined. NCCBL uses a few techniques (internships, job rotation) for on-the-job training. The strategies were employed by NCCBL in order to make employees productive in a short period of time while they were still working there.

Job rotation: Every employee can learn about the many other positions that are available in the organization's many departments thanks to this strategy. Most of the time, NCCBL uses this technique to make the employee more adaptable.

Internship: An additional brief training procedure established by the company is an internship. This training course is free. All employees are given a manager to help them learn how to do their jobs more accurately.

4.4.3 Off the Job Training

Off-the-Job training is a training method that helps people develop their job skills off the real work floor. There are numerous methods used by NCCBL to do off-the-job training.

Classroom training - Using TV films and slide shows, this method allows a large number of employees to receive training and skill development. Apply this strategy typically to new hires because they are unfamiliar with the issue.

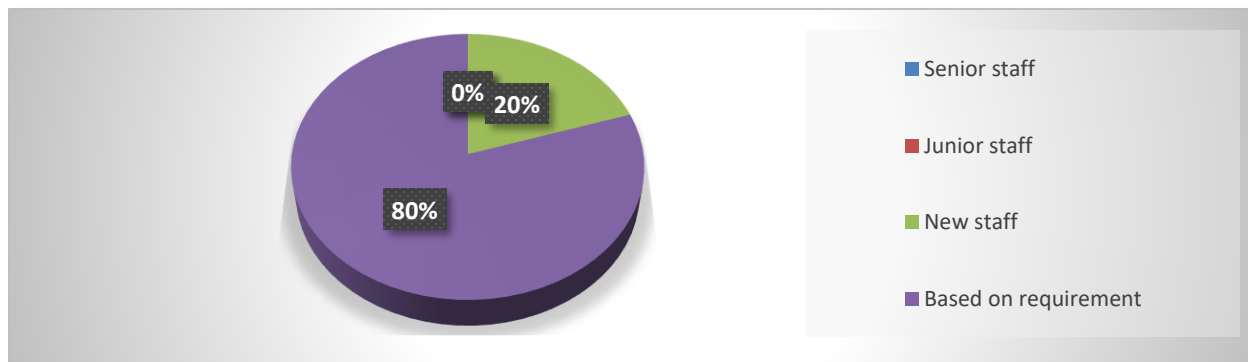
Model of behavior - NCCBL benefits from this model since it aids in the development of new behaviors. It is quite beneficial for each employee.

Case study- Case studies are now a great approach to learn about the issues and potential solutions to a situation that actually exists. The NCCBL instructor uses this strategy to improve everyone's judgment-making abilities.

4.5 Data Analysis

1. To whom the training is given more in your organization?

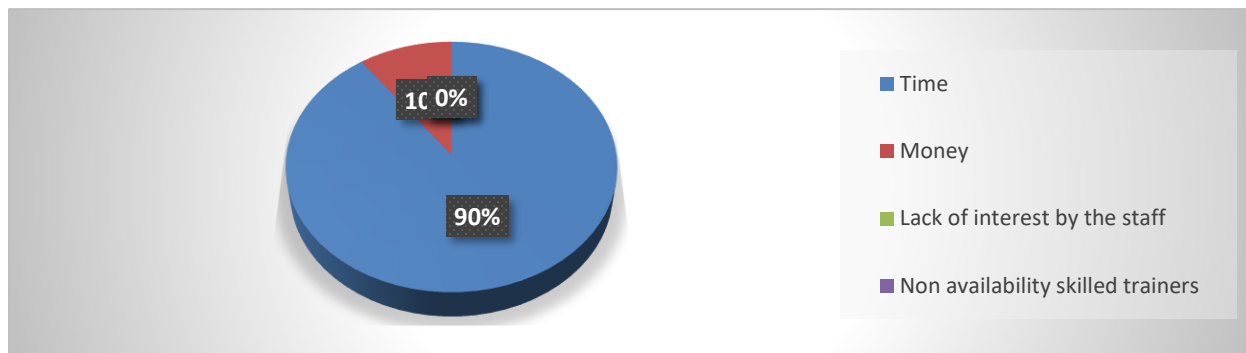
Particular	Number of respondents	Percentage
1. Senior staff	0	0%
2. Junior staff	0	0%
3. New staff	2	20%
4. Based on requirement	8	80%



Interpretation: The graph shows that the majority of the workers agreed with the statement in accordance with the requirements. In other words, 80% of the workforce was founded on need, and 20% of the workforce was brand-new.

2. What are all the main barriers to training and development in your organization?

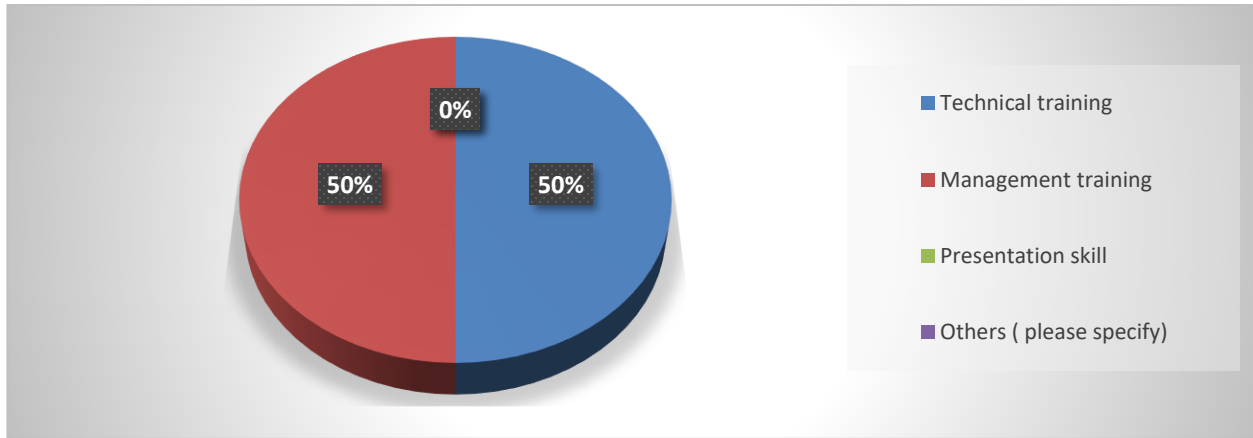
Particular	Number of respondents	Percentage
1. Time	9	90%
2. Money	1	10%
3. Lack of interest by the staff	0	0%
4. Non availability skilled trainers	0	0%



Interpretation: According to the graph, 90% of the workers strongly agreed with the statement about time, and 10% strongly agreed about the statement about money.

3. What type of training is being imparted for new requirements in your organization?

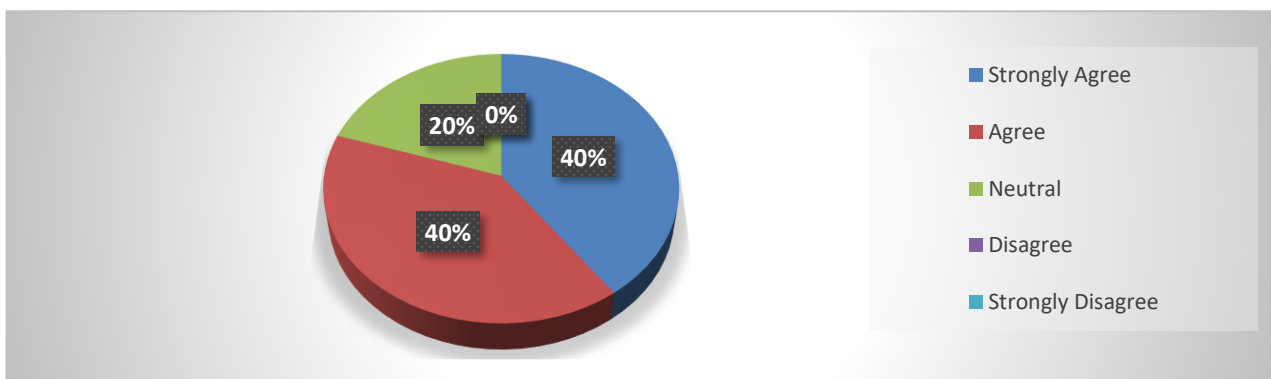
Particular	Number of respondents	Percentage
1. Technical training	5	50%
2. Management training	5	50%
3. Presentation skill	0	0%
4. Others (please specify)	0	0%



Interpretation: According to the graph, 50% of the workforce agreed with the assertion about technical training and 50% with the statement about management training.

4. Does the organization have a training & development policy applicable to all employees?

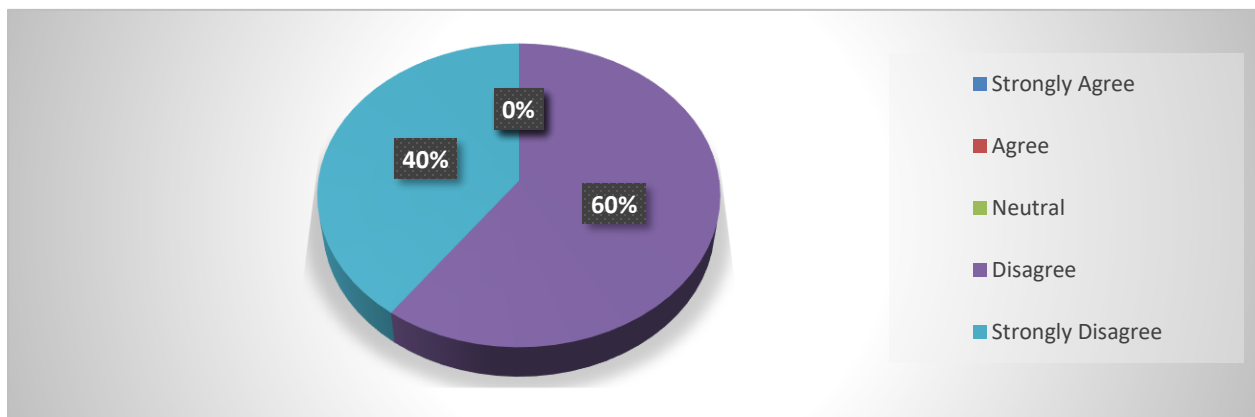
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	4	40%
2. Agree	4	40%
3. Neutral	2	20%
4. Disagree	0	0%
5. Strongly Disagree	0	0%



Interpretation: According to the graph, the majority of workers firmly agreed with the statement, and some others agreed with it as well. Accordingly, 40% of the workforce agreed, 40% firmly agreed, and 20% disagreed with the statement.

5. Has the organization full-fledged training & development department which managed with the component professionals?

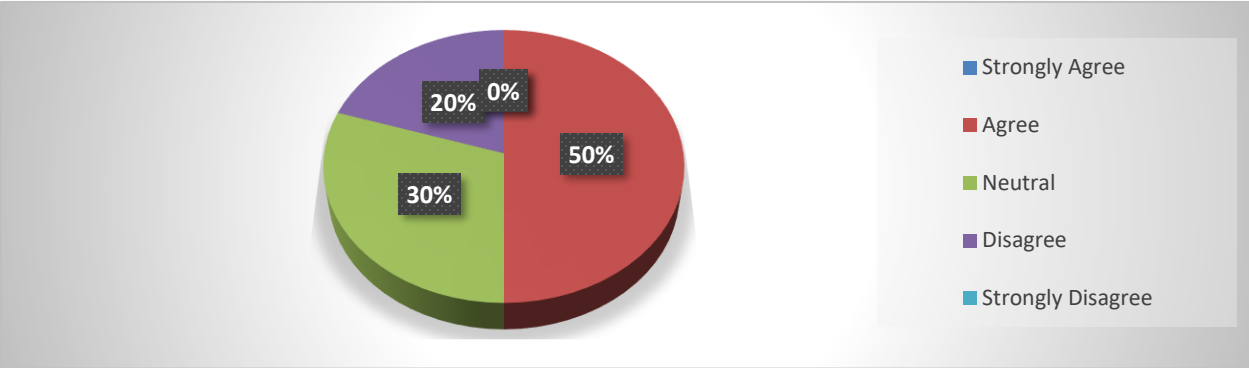
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	0	0%
2. Agree	0	0%
3. Neutral	0	0%
4. Disagree	6	60%
5. Strongly Disagree	4	40%



Interpretation: The graph shows that 60% of the employees and 40% of them firmly disagreed with this statement, which indicates that the majority of the employees did not agree with it.

6. Is the training need assessment done properly in NCC Bank?

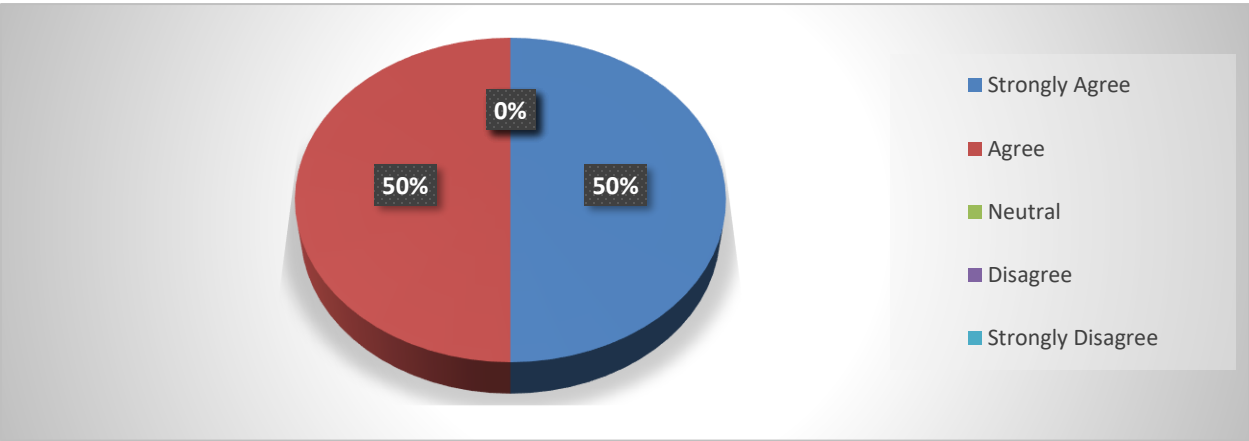
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	0	0%
2. Agree	5	50%
3. Neutral	3	30%
4. Disagree	2	20%
5. Strongly Disagree	0	0%



Interpretation: According to the graph, some workers agreed that the process of determining training needs was carried out correctly in order to provide the training facility. The graph demonstrates that 50% of the workers agreed with the viewpoint, while 30% were neutral and 20% disagreed.

7. Do the equipment’s used in training is similar to the equipment found on the job?

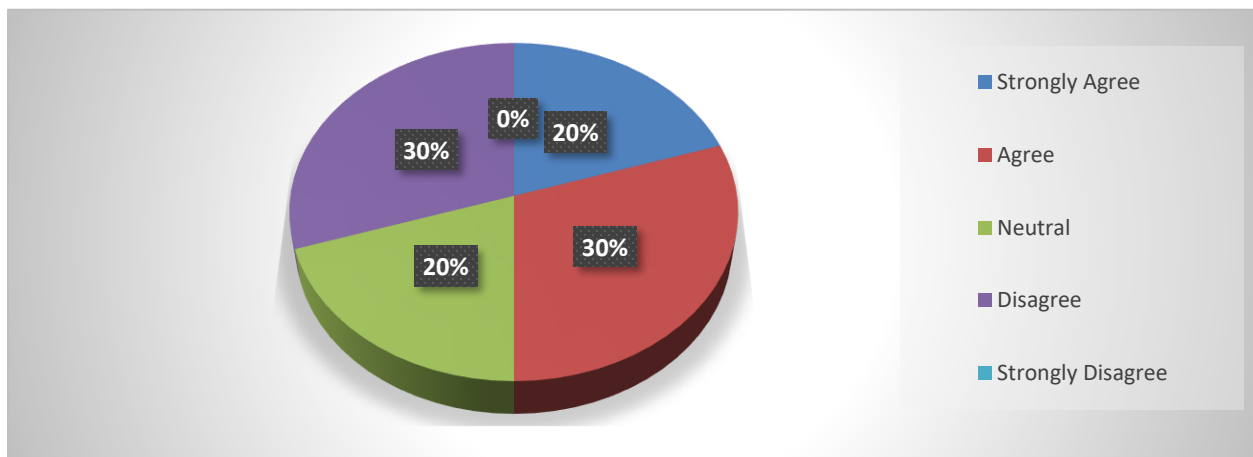
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	5	50%
2. Agree	5	50%
3. Neutral	0	0%
4. Disagree	0	0%
5. Strongly Disagree	0	0%



Interpretation: According to the graph, the majority of the employees—50% of whom firmly agreed and 50% of whom agreed with the view agreed with the assertion.

8. After training & development do the evaluation process is satisfactory?

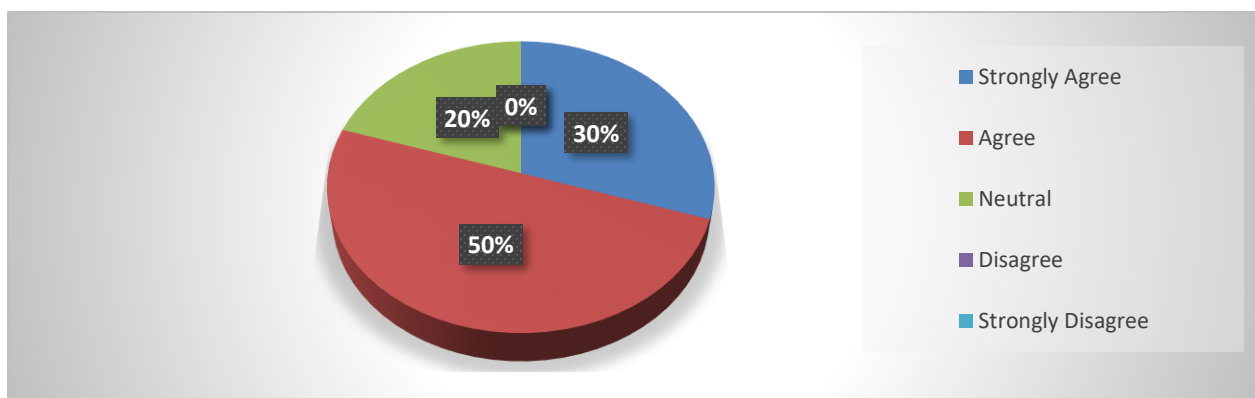
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	2	20%
2. Agree	3	30%
3. Neutral	2	20%
4. Disagree	3	30%
5. Strongly Disagree	0	0%



Interpretation: According to this graph, 20% of employees firmly agreed with the statement about their satisfaction with the training evaluation procedure, while 30% of employees appeared to feel the opposite way.

9. Do the training & development environment is much satisfactory?

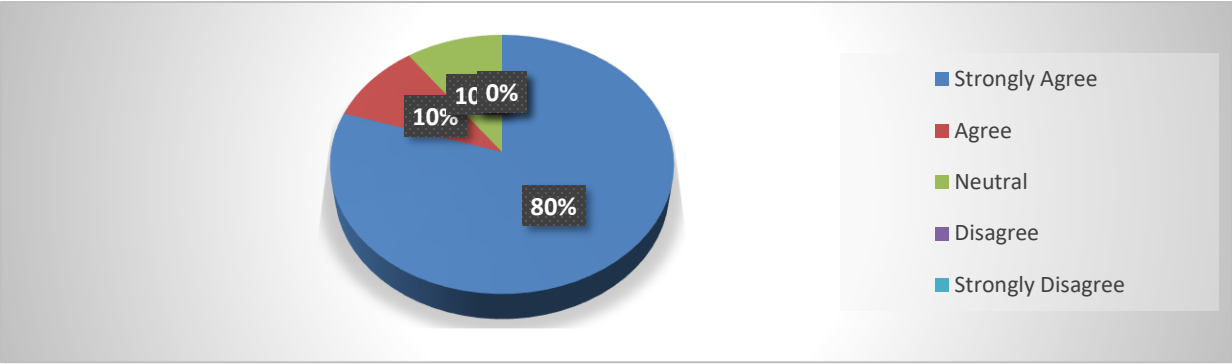
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	3	30%
2. Agree	5	50%
3. Neutral	2	20%
4. Disagree	0	0%
5. Strongly Disagree	0	0%



Interpretation: In this graph, it can be seen that 30% of executives firmly agreed with the statement, and 50% of executive employees also agreed, but some people have neutral opinions.

10. Enough practice is given for us during training session. Do you agree with this statement?

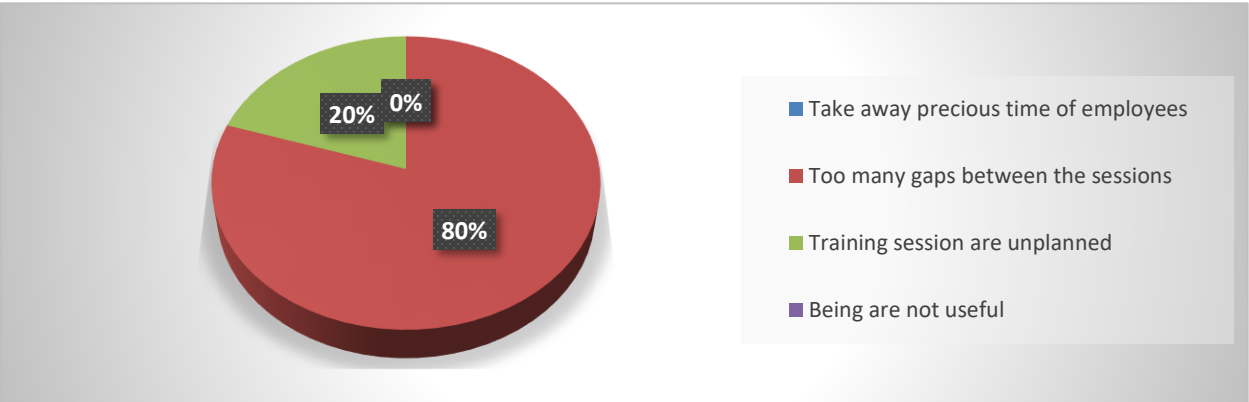
Comments From the Respondents	Number of Respondents	Percentage
1. Strongly Agree	8	80%
2. Agree	1	10%
3. Neutral	1	10%
4. Disagree	0	0%
5. Strongly Disagree	0	0%



Interpretation: According to the graph, the majority of the workers (80%) strongly agreed with the statement, 10% disagreed, and 10% were neutral or somewhat in agreement with it.

11. What are the general complains about the training session?

Particular	Number of respondents	Percentage
1. Take away precious time of employees	0	0%
2. Too many gaps between the sessions	8	80%
3. Training session are unplanned	2	20%
4. Being are not useful	0	0%



Interpretation: This graph shows that there are 80% too many gaps between the sessions and 20% of the training events are unplanned. The majority of employees expressed satisfaction with the NCCBL's general training program.

4.6 Major Findings

1. Based on need, the organization offers training to its workers.
2. The majority of workers claimed that a lack of time was the primary obstacle to their training.
3. Companies offer technical training to freshly hired workers.
4. A policy that applies to all employees on training and growth.
5. NCC Bank's method for determining the training needs of its employees is not properly followed.
6. NCC Bank's evaluation procedure following instruction is unsatisfactory.
7. NCC Bank's training initiatives assist in achieving the organization's objective.
8. There is no comprehensive training and growth program for component professionals at NCC Bank.
9. The majority of workers claimed that the training sessions were unplanned and that there was an excessive interval between them.

Chapter: 05

Recommendations & Conclusion

5.1 Recommendations

1. Organization should reduce the gap between the two-training session.
2. Training need assessment should follow to find out the training needs.
3. They need to make full-fledged training and development managed with component professional.
4. The evaluation of training program should make satisfactory.
5. They need to reduce the time problem when they want to give training to the employees.

5.2 Conclusion

The establishment of numerous new business banks over the past few years has increased competition in this industry. In these times of unsettling economic circumstances, NCC Bank Ltd. is establishing new benchmarks in the banking industry. It has always been essential to the development of the national economy.

The goal of this report was to compare NCC Bank's HR practices to those of its business rival. My research revealed that the training and development system is a very good one. During my internship, I received the assistance I needed to learn this information and learn everything there was to know about the training and development program at NCC Bank Ltd.

NCC Bank Ltd works to give employees the attention they need to develop their skills so they can achieve their intended goals, starting with the need assessment phase and continuing through the training evaluation phase. The productivity and efficiency of a company can be greatly increased with the aid of training and development programs.

Despite a few issues, NCC Bank's training and development department is improving executive and employee skills to achieve the top.

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