



Daffodil International University

Internship Report

On

**An Analysis of Training and Development Process of
Islami Bank Bangladesh Limited (IBBL)**

Submitted To:

**Md. Alamgir Hossan
Assistant Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University**

Submitted By:

**Mithila Akter
ID: 173-11-5673
Batch: 48th, Program: BBA (HRM)
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University**

Submission Date: 10.09.2023

Letter of Transmittal

Date: 28 August, 2023

Md. Alamgir Hossan
Assistant Professor
Department of Business Administration
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

With outstretched rejoice, this is to apprise you that I am submitting my Internship Report which is a partial requirement of my BBA program. The report is largely based of “**An Analysis of Training and Development Process of Islami Bank Bangladesh Limited (IBBL)**”. I put my maximum effort thoroughly to gather all the inevitable information from the authentic source to make this report viable. Working on this report has helped me to go through a practical experience that will help me in future.

It'll be an incredible accomplishment for me in case you compassionate go through the report to discover the fruitfulness of it. It will be an unmistakable triumph for me in case the report meets up your alluring desire.

Sincerely Yours,



Mithila Akter
ID: 173-11-5673
Batch: 48th; Program: BBA
Major: Human Resource Management (HRM)
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Organization Approved Letter



ইসলামী ব্যাংক ট্রেনিং এন্ড রিসার্চ একাডেমী

أكاديمية البنك الإسلامي للتدريب والبحوث

Islami Bank Training and Research Academy

House : 13A/2A, Babar Road, Block - B, Mohammadpur, Dhaka-1207.

Phone : 9139294, 9139299, 9144576. E-mail : info@ibtra.com. Web-site: www.ibtra.com

Ref: IBTRA/2022/ 567

Date: 12.10.2022

The EVP/SVP/VP/SAVP/AVP/FAVP/Head of Branch
Islami Bank Bangladesh Limited
Concerned Branch.
Bangladesh.

Subject: Internship program for the university students (152nd Batch) at IBTRA.

Muhtaram,
Assalamu Alaikum.

We would like to inform you that an Internship Program (152nd Batch) for the students of different universities is being held at IBTRA. The Interns have completed the theoretical part of the program from **October 03, 2022 to October 16, 2022**. For the second part, they are to be deputed at different branches of the bank from **October 17, 2022 to November 24, 2022** for practical exposure.

Particulars of the intern(s) who has/ have been deputed/ placed at your branch is/are furnished in a enclosed sheet.

You are requested to follow up and implement the following tasks:

- Please assign the intern in different desk work to be familiarized with the operational functions of the Bank.
- Each Intern may be requested to collect bank deposits. He/she will get cash incentive of Tk. 2500/- per crore of the deposit collected. If any intern is able to mobilize Tk.05 (five) crores and above, he/she will get @ Tk. 3000/- per crore. This incentive shall be paid by IBTRA.
- You may also utilize him/her for selling debit/ Khidmah card of the bank. IBTRA shall give book prize for selling it.
- Each intern shall get pocket allowance of Tk. 300/- for each working day (attended) beginning from **October 17, 2022 to November 24, 2022** which will be credited to their account with IBBL without deducting any Tax or VAT (from Training Expense GL Head 9911001427).
- Two formats on "Intern's Evaluation Sheet" and "Attendance and Business Performance" are attached herewith, which should be completed by your good self and return back to IBTRA at training.ibtra@islamibankbd.com or training.ibtra@gmail.com on **November 24, 2022** positively.
- Please note that the interns will be released from your branch on **November 24, 2022** and they have to report IBTRA on **November 27, 2022** at 09.30 A.M. positively.

We hope that your efforts in guiding & managing the interns will contribute towards enhancing the brand image of the bank in the academia.

Ma'as-salam.
Sincerely Yours,

(S. M. Rabiul Hassan)
Principal, IBTRA

Islami Bank Bangladesh Limited

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

Phone : BABY (02) 9562040, 9560099, 9567161-2. GPO Box No. 233. Website: www.islamibankbd.com



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Sl No	Applicants' Name	Roll	University Name	Preferred Branch Name
				Branch
67	Tashfia Mahabub	152181	Bangladesh University	Mohammadpur Krishi Market Branch
68	Umme Honey	152150	National University, Bangladesh	Mohammadpur Krishi Market Branch
69	Md. Arif Allmass Akash	152155	Bangladesh University	Mohammadpur Krishi Market Branch
70	Mithila Akter	152209	Daffodil International University	Mohammadpur Krishi Market Branch
71	Tofayel Mostafa	152183	University Of Dhaka	Mouchak Branch, Dhaka
72	Abdullah Al Labib	152124	University Of Dhaka	Mouchak Branch, Dhaka
73	Israt Binta Shafi	152105	National University, Bangladesh	Mymensingh Barnch
74	Tasnim Alom Mojahid	152175	Sonargaon University	Narayangonj Branch
75	Mst. Twinkel Adila	152135	Bangabandhu Sheikh Mujibur Rahman Science & Technology University	Nazipur Branch, Naogaon
76	Sakib Shahriar	152222	North South University	New Market Branch, Dhaka
77	Mahmudul Hassan Eazel	152137	Dhaka College	New Market Branch, Dhaka
78	Tania Akter Moon	152187	Govt. Titumir College	Nikunja Branch, Dhaka
79	Md. Shadat Hossain	152129	International Islamic University, Chittagong	OR Nizam Road Br. Ctg
80	Rijbah Uddin Rizbi	152224	University Of Chittagong	Oxygen Moor Branch, Ctg
81	Md Abdullah Al Arman	152139	International Islamic University, Chittagong	Pahartali Br, Ctg
82	Mahmudur Rahman	152145	International Islamic University, Chittagong	Pahartali Br, Ctg
83	Ayasha Siddika Binti	152213	University Of Dhaka	Palash Branch
84	Aysha Akter Dana	152110	National University, Bangladesh	Pallabi Br, Dhaka
85	Farhana Islam	152138	Prime University	Pallabi Br, Dhaka
86	Nabila Islam	152226	Bangladesh University Of Business & Technology	Pallabi Br, Dhaka
87	Afia Shahana	152166	National University, Bangladesh	Pallabi Br, Dhaka
88	Farzana Chaity	152215	National University, Bangladesh	Pallabi Br, Dhaka
89	Golam Rabbi Chowdhury	152229	North South University	Pallabi Br, Dhaka
90	Rakibul Hassan	152118	City University	Panthapath Branch
91	Md. Shahid Hossain Jibon	152127	City University	Panthapath Branch
92	Sanjita Akter Setu	152148	City University	Panthapath Branch
93	Somsad Farzana Shobonti	152221	University of Rajshahi	Rajshahi Branch
94	Fatema Jahan	152170	International Islamic University, Chittagong	Rampura Branch
95	Farhad Bin Habib	152182	American International University Bangladesh	Rampura Branch
96	Hedayetul Ismi Nisa	152101	Jahangirnagar University	Savar Branch
97	Lamia Akter	152106	National University, Bangladesh	Savar Branch
98	Md. Khairul Kabir Nobel	152104	Jahangirnagar University	Savar Branch
99	Mehbuba Sultana Meghla	152111	Jahangirnagar University	Savar Branch

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Sl No	Applicants' Name	Roll	University Name	Preferred Branch Name
100	Urmi Biswas	152217	Prime University	Savar Branch
101	Naymur Rahman Swanan	152154	Jahangirnagar University	Savar Branch
102	Mahfuzur Rahman Akash	152107	Jahangirnagar University	Savar Branch
103	Najmun Sultana Soniya	152207	Uttara University	Sonargaon Janapath Road Br.
104	Surma Akter	152200	Uttara University	Sonargaon Janapath Road Br.
105	Dewan Rahiduzzaman	152164	Green University Of Bangladesh	Shyamoli Branch
106	Anirban Sarkar	152198	Green University Of Bangladesh	Shyamoli Branch
107	Joyon Bhattacharjee	152161	Green University Of Bangladesh	Shyamoli Branch
108	Mehedi Hasan	152219	Bangladesh University Of Business & Technology	Shyamoli Branch
109	Israt Jahann	152202	National University, Bangladesh	Shyampur Branch
110	Adhan Afridi Md. Hasan	152208	Leading University	Sylhet Branch
111	Marjana Akter Ety	152109	International University Of Business Agriculture & Technology	Uttara Branch
112	Md. Hasibul Islam	152189	National University, Bangladesh	Uttara Branch
113	Most. Jannat	152131	National University, Bangladesh	Uttara Branch

We wish the participants success in life.


(S. M. Rabiul Hassan)
Principal, IBTRA

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

Supervisor's Approval Letter

This is to confirm that Mithila Akter, ID: 173-11-5673, completed a 3-months internship under my supervision for the "**An Analysis of Training and Development Process of Islami Bank Bangladesh Limited (IBBL)**" internship report required for the BBA degree from Daffodil International University. No portion of this report is for any prior title, degree, or diploma.

I wish her every success and happy future.


24.09.23

Md. Alamgir Hossan
Assistant Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Student's Declaration

I am Mithila Akter, ID: 173-11-5673, hereby declare that I, alone, produced and revised the report of the internship "**An Analysis of Training and Development Process of Islami Bank Bangladesh Limited (IBBL)**" following the conclusion of my three months of employment with Islami Bank Bangladesh Ltd.

I'm hoping the report is completely ready for my academic assignment and not for any other reason.

Mithila Akter

Mithila Akter
ID: 173-11-5673
Batch: 48th , Program : BBA
Major: Human Resource Management (HRM)
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

As a component of the Bachelor of Business Administration (BBA) curriculum, the internship program is useful in bridging the knowledge gap between theory and practice.

It is an honour for me to have had the chance to write an internship report on the IBBL's training and development process. I would first like to express my gratitude to my honourable supervisor, **Md. Alamgir Hossan**, an **Assistant Professor** in the Department of Business Administration at Daffodil International University, for guiding me in the right route and assisting me in finishing my internship report. He greatly aids me by offering wise counsel, insightful suggestions, encouragement, and solid support. He offered a friendly solution to my issue.

I would like to extend my sincere gratitude to **Mahbubur Rahman & Md. Nazrul Islam**, VP & Manager Operations SAVP of Mohammadpur Krishi Market Branch Dhaka, Islami Bank Bangladesh Limited for assisting me in gathering data for my internship report regarding the training and development process of IBBL.

Executive Summary

Muslim bank One of Bangladesh's top private banks are Bangladesh Ltd. They have 374 branches spread out across the nation. It was established on March 30, 1983, as South East Asia's first Islamic bank. With the Dhaka Stock Exchange, it is documented. The capital approved by the bank is \$20 billion. The major goal of this paper is to analyse the training needs and methods for IBBL's training and development process, which is followed by IBBL. Bangladesh's Islami Bank is an alternative to traditional banks. As a result, they established IBTRA, their own training and development facility. The crucial knowledge of behaviours that are necessary for productive work is imparted to the trainee. IBBL offers 45 days of branch training and 15 days of instruction at IBTRA. Practices in human resource development benefit the bank, which is essential. Islamic banks operate under brand-new, unique principles that differ significantly from those of regular banks. To orient and acclimate bank personnel to the new Islamic banking system, training is an unavoidable necessity. Among IBBL Ltd. Four important factors providing for their clients with the support of specific blessings, innovative movement, and competitive edge make their position unique in providing a qualitative advantage to every branch and consumer they serve. They excel in providing a qualitative advantage to every branch and customer that they serve. They have considered both the HR Division and what interns will need to learn during their internship. Islami Bank Bangladesh Limited has discovered that during training sessions they attempt to cram all intern students 150–200 people into one room without a computer or other electronic equipment. The authority is advised to set aside more rooms for their interns throughout their training session. To improve the training, IBBL should offer the required tools, computers, and other technical assistance.

Islami Bank Bangladesh Limited (IBBL)

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Chapter - 1

Introduction

1.1 Introduction

The Bachelor of Business Administration degree covers the entire internship program. With the help of this program, students have a unique opportunity to put their theoretical knowledge into practice and gain useful practical business experience. During the program, students can also learn how to use other organizational analysis techniques to address problems. All students should have a basic understanding of banks and how banking works. With the help of this information, I can better understand real-life scenarios and start my career. After completing the BBA program, I was recruited by Islamic Bank Bangladesh Ltd. for an internship and worked under the supervision of a faculty supervisor. The effort in my organization lasts for Three months. To successfully complete the BBA program, I must submit a report that essentially reflects what I have learned. The banking sector is an important part of every economy, providing financial services to individuals, businesses and institutions. In this highly competitive industry, effective human resource management plays a critical role in business success. The purpose of this study is to investigate the role of human resource management (HRM) practices in improving employee performance and customer satisfaction in the banking sector. Human resource management (HRM) plays a key role in shaping an organization's success and performance. Effective human capital management is essential to achieving competitive advantage, employee satisfaction and organizational excellence. The purpose of this research is to investigate the impact of HRM practices on employee performance and organizational outcomes, with a focus on understanding the underlying mechanisms and identifying strategies to optimize HRM practices. Banking is an industry that relies heavily on human resources as it handles complex financial transactions, customer relationships, and regulatory compliance. Effective HRM practices are key to ensuring banks have the talent, skills and organizational culture needed to achieve their goals and navigate the ever-changing financial landscape. In the context of the banking industry, HRM encompasses a variety of responsibilities ranging from recruitment and training to performance management, compliance and talent retention. Effective management of these aspects is critical to the success, stability and reputation of a bank. HR professionals in the banking sector face unique challenges, including the need to comply with stringent regulatory requirements, manage risk, and adapt to continuously defining technological advancements reshape the industry. In addition, the banking industry workforce is diverse, including people with diverse skill sets ranging from tellers and loan officers to financial analysts and IT professionals. Therefore, HRMs in the banking sector must fulfil a wide range of roles and responsibilities. Banks need to attract and hire qualified professionals who can take on a variety of roles such as automated teller, loan officers, financial advisors and compliance officers. The bank's human resources department needs to develop effective recruitment road map to identify and hire top talent. Continuous training and development programs are very important in banking. Employees must stay up to date with changing financial regulations, new products, and changing technology. Human resource management plays a role in identifying training needs and ease employee development. In summary, human resource management in the banking sector is a multi-dimensional job that goes beyond the usual administrative tasks. It's about calculated, maintaining, and sub-optimize the most important assets of any financial institution: its people. In addition, multiplicity and inclusion have taken centre stage in HRM in the banking sector.

1.2 Literature Review:

According to Radcliffe, Human resources are to be a company's most important asset, but few employers are able to realize their employees' full potential. Human resources are productive resources that consist of the talents and skills of people who contribute to the production of goods and services (Kelly, 2001). Lado and Wilson (1994) defined the human resource system as a set of discrete but interrelated activities, functions and processes aimed at attracting, developing and retaining the human resources of an organization. According to Gomez-Mejia, Luis R., David B. Balkin, and Robert L. Cardy (2008), this is the process of ensuring that an organization has the right people in the right place at the right time. The HR department's goal is to maximize the return on investment from the organization's human capital and minimize financial risk. It is the responsibility of the personnel manager to conduct these activities in an effective, legal, fair and consistent manner (Huselid, 1995). This literature review provides a comprehensive analysis of training and development practices in various organizational settings. It summarizes important research by scientists in this field and sheds light on theoretical frameworks, methods, and results. This review examines the impact of training and development on employee performance, skill acquisition and organizational outcomes. In addition, we identify emerging trends and suggest potential avenues for future research to improve training and development practices. Training and development are important duties of the human resources department. Staff management is responsible for reviewing needs, requirements and launching associations. Human resource development programs and training that address various issues. Training and development programs are organizational activities aimed at improving the performance of individual employees or groups of employees. It's a process of sharing technical management skills. Training is necessary to develop useful human resources for organizations and organizations. Training activities focus on and are measured against the person's current job (Learner R., 1986). Besides that, development is often viewed as a broad, continuous, and multifaceted set of activities (including training activities) aimed at bringing someone or an organization to new performance standards. Here are some key points that highlight the value of training and development: Training and development programs improve employee skills, knowledge and proficiency leading to better performance in their current roles. Well-trained employees are more likely to be competent, efficient and productive, and can have a positive impact on individual and team performance (Noe, 2017). Providing training and development opportunities shows that an organization is investing in employee growth and advancement. This increases employee satisfaction, motivation and engagement. When employees feel supported in their professional development, they are more likely to be committed and loyal to their organization (Arthur et al., 2003). In today's dynamic business environment, companies must adapt quickly to changing technologies, processes and industry trends. Training and development play a key role in providing employees with the skills and knowledge they need to effectively embrace and manage organizational change. Continuous learning and development make employees more agile and flexible (Swanson & Holton, 2001). Effective training and development efforts contribute to organizational success and provide a competitive advantage. Well-trained employees are ready to meet challenges, drive innovation, and contribute to the achievement of company goals. A learning culture that emphasizes continuous development promotes a positive work environment and attracts top talent (Colquitt et al., 2000). Training and development programs can have a positive impact on customer satisfaction. When employees receive comprehensive training on customer service, sales techniques, or product knowledge, they are better equipped to meet customer

needs and provide a positive customer experience. This can lead to increased customer loyalty and repeat business (Salas et al., 2012). Jadhav (2013) studied training and development programs implemented by banks for their employees. The main objective of this study was to analyse the effectiveness of training and development programs for employees in carrying out their duties and to study how training and development programs contribute to employee performance. Ramakrishna et al. (2012) study that the HRD department needs to take a more cautious role in training employees to meet the challenges. The bank not only has to develop plans, policies, and strategies, but the staff themselves must have sufficient capacity and efficiency to implement those policies and strategies. Purohit (2012) studies the existing policies implemented at cooperative banks to assess the level of HRD practice, charge the employee's satisfaction, namely Training and Employee Development & Reward and recognition. Research shows that training helps employees better understand the field of employment and this strengthens their knowledge base. Srimannarayana M. (2011) in his research found that training and development are very important factors in modern HR management and the scope of training and development varies between organizations. Research shows that over 75% of respondents feel that the improvements in performance achieved through training are an extremely premium measure and 70.48% feel that knowledge transfer is ever important. Onattu (2005) discovered that the need for skilled and trainable employees is assimilate as a major factor in being able to contend in the global market. This research was operated to generate information that can be used by industry, policy makers and adviser to develop appropriate training initiatives.

1.3 Scope of the study

As a requirement of my internship program, IBBL gave me work assignments in every division. As a result, the work and range were fairly varied. Even mundane activities like regular banking, I have made a conscious effort to pay attention to and understand every financial transaction taking place in this location. I also tried to educate myself on the many issues that bank officials deal with.

1.4 Objectives of the Study

Broad Objective:

This report's primary goal is to examine the overall Training and Development Process of IBBL

Specific Objectives:

- To understand the process of training and development activities of IBBL Ltd.
- To analyze training and development process of IBBL.
- To provide some recommendations based on findings.

1.5 Methodology of the study

I have endeavoured to use both primary and secondary methods of data collection as my research base in order to make the reports easy to understand, meaningful and presentable. A questionnaire was prepared and administered to HR managers and other employees to help collect primary data for reporting. However, secondary data was taken from web and human resources policy documents and publications of IBBL Ltd.

1.6 Primary sources of data

- Questionnaire survey.
- Job experience at several Bank desks.
- Personal examination.

1.7 Secondary sources of data

- IBBL's financial report.
- Website.
- Different Books.
- Bank Records.
- Publications and articles.

1.8 Limitations of the Study

- Due to the sensitive nature of the data, it was quite challenging to put this study together. Their business can suffer if other competitors learn about the margins due to the severe competition in the market.
- Time constraints are a significant issue. My internship program there lasted just two months. Because I didn't have a specific goal to do every day, the time allotted was insufficient for a thorough and useful research. As a result, I was unable to fully comprehend how banks operated.
- Confidentiality of the data was a significant extra hurdle to this investigation. Personal data is secured from the general public by every organization. To protect the organization and the secrecy, the staff failed to provide sufficient specifics when gathering information on IBBL.
- Publication of up-to-date information was infrequent.
- The cops were sent because of the bank's high customer volume.

Chapter - 2

Overview of Islami Bank Bangladesh Limited

2.1 Origin of Islami Bank Bangladesh Limited

The Companies Act of 1913 was used to form Islami Bank Bangladesh Limited, popularly known as IBBL, as a public limited liability company on March 13, 1983. It was South-East Asia's first Islamic bank (as modified in 1994). In order to meet the rising demand for financial products with an Islamic Shariah base, the bank began operating on March 30, 1983, with permission from the Banking Company's Law 1962 and later the Banking Institutions Act 1991. After opening up its shares to the public in 1985, the IBBL was listed on the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE) in 1996. IBBL has been a member of the DSE 20 Blue Chip firms since 2001 and one of the top 30 CSE businesses since 2000. As of September 30, 2014, the bank had the largest branch network (total 394 Branches) among the private sector financial institutions in Bangladesh, with a paid-up capital of Tk. 16,099.90 million and authorized capital of Tk. 20,000.00 million, 33,686 shareholders, and 63.09% foreign investment. A group of local merchants who represented various business groups as well as 14 international institutions, local organizations, and other powerful people from the Middle East and Europe all provided support for the bank. The IBBL offers a variety of Islamic banking services and products. IBBL's investment portfolio is primarily made up of corporate investments, with the remaining funds going to SMEs, niche programs, and consumer investments.



2.2 Objectives of IBBL

- To conduct all activities in accordance with sharia, the Islamic code of law.
- The total abolition of interest in all transactions involving money.
- To take a range of actions to better the manner of life for low-income groups.
- To treat customers respectfully while delivering exceptional service.
- To establish a banking system that prioritizes welfare.
- To forge a cooperative relationship between the bank and its clients.

2.3 Vision of IBBL

- IBBL's objective is to consistently pursue exceptional financial performance and become known as a top-performing Islami bank.
- To build and uphold contemporary banking practices.
- To maintain the stability and expansion of the financial system.
- To promote direct investing of saved funds.
- To promote investment, especially in initiatives more likely to result in increased employment (Islami Bank Bangladesh Limited, 2013).

2.4 Mission of IBBL

In terms of operations, quality, and fairness, IBBL aims to rank among the nation's best banks. The goals of the bank include:

- To develop a banking system based on Islamic and principle that places a high priority on wellbeing.
- To achieve a diverse investment portfolio, honesty in economic operations, and equitable development.
- To improve low-income people's access to financial services and socioeconomic growth, particularly in rural regions (Islami Bank Bangladesh Limited, 2013).

2.5 Corporate Strategies of IBBL

- To identify the needs of the customers and monitor their involvement in meeting those demands.
- To acquaint, train, and equip employees with the resources they require to do their jobs.
- To strive for the highest level of client satisfaction and win their trust.
- To promote organizational effectiveness by immediately and openly informing the employees of firm strategies, policies, and procedures.
- To oversee and administer the bank with the utmost efficiency.

2.6 Banking Functions of IBBL

- To increase deposits
- Paying out an investment
- To oversee international trade and currency management
- Remittance: the internal and international transmission of money utilizing TT, DD, Pay order, and traveller's checks.
- Additional services offered include counselling, receipt of different customer bills in various formats, and assurances.
- To implement CSR programs.

2.7 Features of IBBL

An Islamic bank has a few distinguishing qualities over its conventional counterpart.

Chapter (1985, pp. 154-57) listed the following crucial distinctions:

- **Riba Elimination:** According to Muslim economists, the lack of interest must be the first distinguishing feature of an Islamic bank because Riba is prohibited in the Quran and, with very few exceptions, all sorts of interest are akin to Riba.
- **Dedication to the common good:** Commercial banks will serve the public interest rather than private or group interests because their operations primarily involve the use of public funds. Islamic banks should utilise all public deposits to further the relevant socioeconomic goals of Islam and to benefit society as a whole. They should adjust to the diverse demands of the Islamic economy and take on a role that involves more than just earning money.
- **Universal or multi-purpose bank:** Islamic banks will have this crucial differentiation in addition to being commercial banks. These banks, which combine elements of financial institutions, investment trusts, and investment management corporations, would offer a variety of services to its customers. They would allocate a sizeable chunk of their funding to specific projects or endeavours. Due of their equity-oriented investments, they would be unable to borrow short-term funds and lend to long-term investments. They should be less prone to crises than their capitalist counterparts since they would have to work harder to match the age of their assets with the length of their liabilities.
- **More careful evaluation of investment demand:** Another key trait of an Islamic bank is a more thorough approach to the evaluation of requests for equity-oriented investment. Traditional banks normally evaluate applications, consider collateral, and reduce risk. Their primary concern is limited to maintaining the security of their capital and interest income. Given that it has a built-in risk-sharing mechanism, the Islamic bank would need to be more cautious when considering loan requests. It adds a beneficial dimension to the loan business overall and eliminates many poor lending practices.

2.8 Special Features of IBBL

- According to Islamic Shariah principles, everything is done on a system with no interest.
- Islamic Shariah recognizes a variety of investment methods.
- In order to ensure that Mudaraba depositors receive a reasonable rate of return on their money, the Bank divides its investment income among them according to an agreed-upon percentage.
- Seeks to create a system that prioritizes economic operators' well-being as well as justice and equity.
- Provides banking and socioeconomic services to individuals from various socioeconomic levels with a concentration on rural based on the weight.

2.9 Core Values

- Believe in the Almighty Allah
- Strict Observance of Islamic Law.
- The pinnacle of morals, honesty, and integrity.
- Justice and fairness in welfare banking.
- Environmental sensitivity.
- Customized Service.
- The adoption of modified technology.
- Respectful Power, Transparency, and Responsibility.

2.10 Commitments

- In the Shariah.
- The Controllers.
- To the Stockholders.
- To the Neighbourhood.
- The Clients.
- To the Staff.
- To additional Stakeholders.
- To the environment.

2.11 How many branches does Islami bank have?

The biggest distribution network among Bangladesh's private-sector banks (totalling 394 Branches, 228 Sub-Branched, and 2704 Agent Outlets) is that of Islami Bank Bangladesh Ltd, a Joint Venture Public Limited Corporation that carries out commercial banking in accordance with Islamic Shariah. Foreign investors own 63.09% of the company.

2.12 IBBL Market Share

Islami Bank Bangladesh Limited (IBBL), which has held that distinction for the past nine years, is the only bank in the country to be listed among the top 1000 banks in the world. In The Banker 2020 rating, a reputable financial journal published in the UK, IBBL is ranked 904th. This was 943rd in 2019. In 2012, IBBL was the first bank in the country to be ranked among the top banks worldwide. The administration of IBBL has expressed its appreciation and gratitude to everyone for the success, including the Bangladesh Bank, the Government of Bangladesh, regulatory organizations, stockholders, customers, fellow human, and the general public. IBBL just passed the one trillion-taka deposit milestone. In June, IBBL smashed all previous records by receiving the most remittances from overseas in addition to deposits. In the last year, IBBL has received remittances totalling \$4150 million. IBBL presently controls 32% of the remittance collection market. In terms of Shariah-based banking, IBBL is a pioneer with 15 million customers today. IBBL has 357 branches, 60 sub-branch locations, 1,200 agent banking outlets, 660 privately owned, and more than 11,000 openly accessible ATM and CRM booths that provide customer service.



2.13 Functional Department of IBBL

A number of services are offered to consumers by the Islami Bank Bangladesh Limited (IBBL) through various divisions. To its millions of clients, these divisions are devoted. Below is a list of them:

- Foreign currency exchange
- Basic banking
- Investment

Chapter – 3
**Training and Development Process of Islami Bank
Bangladesh Limited**

3.1 Training and development concept

Training

Instructive or motivating exercises that are detailed to concept knowledge, ability, and person level are frequently included in training. In its most basic sense, training refers to a planned effort by a corporation to foster accountability. Studying organizational concepts that are relevant to your job. Information on behaviours that are essential for efficient work execution is incorporated by the organization.

Development

Workers' attitudes, behaviours, activities, and other capacities may be prepared through continuous learning and growth, which is necessary to function in an organization in a viable and simple manner. A sincere advancement plan communicates the appropriate change in individual behaviour, state of mind, and movement specifically related to the business objectives outcomes organization.

3.2 Objective of Training & Development

Needs lead to preparation and advancement goals, which should specify the ideal behaviour and the circumstances in which it should occur. At that stage, the defined goals serve as models against which the program's performance and a single execution can be estimated.

For instance, objective for those who make training & development:

- To explore the different training programs of Islami Bank Bangladesh Limited.
- To assess the effectiveness of training & development programs conducted by the IBBL.
- To explore the modern methods of training and development which help Islami Bank Bangladesh Limited for better HR practice.

The mentor and the learner are given defined objectives that can be used to gauge their success when they are given explicit, quantifiable, time-directed goals like those listed above for a preservationist.

3.3 Importance of employee training and development

At their workplaces, most representatives have a few deficiencies. A preparation program enables to strengthen the majority of abilities that each agent needs to advance. All employees advance to the next level through an improvement program, giving them the same capacity and knowledge.

- Remain engaged with all new ideas for improving the organization.
- Follow changes in the industry.
- Maintain data and aptitude
- Provide learners encouragement
- Develop delegation abilities
- Raise the bar of work
- Provide opportunities for internal progress
- Recruit contemporary talent

3.4 Step of training and development

The Five-Steps of Training and Development

Need investigation

The crucial step in the planning process is needs analysis. The required specialized work execution skills are understood, and they connect to the which was before coach skills and create tailored quantified data and targets.

Motivation

Some incentives can help increase the likelihood that learners will participate in training. In addition to integrating training into professional development plans and awarding credit or recognition upon completion, efforts such as clear expectations and easy access to training and participation can have a positive impact to apprentice participation.

Validation

The third option, approval, involves introducing the preparation program to a small group of specialists to remove the slack from it.

Implement the program

The fourth strategy is to really build up a focused working gathering program to carry out the plan.

Evaluation

The fifth phase is an evaluation where the success of the free program is evaluated.

3.5 Training need analysis

A Training Needs Analysis (TNA) is used to evaluate the training requirements of an organization. The comprehensive examination is the TNA's cornerstone. This is an assessment of the gap between the knowledge, skills, and mind-sets that association members now possess and those that they need to have in order to achieve the association's goals.

The optimum time to direct the preparation needs assessment is before the planning, structuring, and communication of the preparation arrangements. A record that identifies why, what, who, when, where, and how will be the output of the need's analysis. The archive should respond to the following questions in further detail:

- Why is preparedness necessary for people?
- What skills require granting?
- Who requires the planning?
- When will the new aptitudes be required?
- In what direction might the preparation be made? Also, how may the additional aptitudes be granted?

Depending on your situation, there are a variety of techniques to do training needs analysis. No one size fits everyone. Is there a purpose behind the requirements assessment?

Introduce a strategy for an improvement activity for a specific reason (such as a drop-in client protests), enable the plan for the associate on and preparation schedule, identify the preparation and improvement needs of certain staff members throughout the presentation assessment cycle, and so on.

3.6 Methods of training and development

A different method of preparing for and enhancing psychological and behavioural operations exists. Mentors are aware of the drawbacks of any system and how it affects their ability to maintain a stable foundation and a clear mind while providing instruction and growth.

3.7 Psychological systems

Using this system, the student is given more mentors planning. These systems provide an intellectual approach to handling situations in order to point and promote anything.

Alternately, verbal information linkages between thoughts, etc., are compared to change data in these approaches. The different approaches that fall under the subjective procedures are

- Lectures
- Audio-visual based preparation
- Apprenticeship preparation
- Information learning
- Job guided preparation
- Simulated preparation

3.8 Conduct Strategies

Furthermore, providing cantered to the pupils is this system. The several systems that support the approach enable the student to act. These techniques are fantastic tools for progress. The many sociological methodologies are

- Amusement and games
- Conduct and demonstrations
- Workplace games
- Case considers

3.9 Hands on preparing

Revolution in the workplace: Islami bank Bangladesh restricted representatives change the association's condition in terms of everyone's effort, knowledge, capability, work action, and personal capacity. Colleague to position: restricted employee at Islamic Bank Bangladesh who occasionally works under successful bosses regularly in different departments of the bank. This type of homework committee activity enables workers to evaluate organizational issues and provide basic leadership.

- Employment changes
- Training
- Learning through doing

3.10 Off the activity preparing

Speak about a course and a class: Islami Bank Bangladesh Limited organizes employee preparation through its own preparation association. The more effectively mentors talk and provide training, the better for Reps.

3.11 Off the Job organization Preparing Development

- The situation in light of reality.
- Business games
- More classes
- Assignments for the university.
- Playing roles

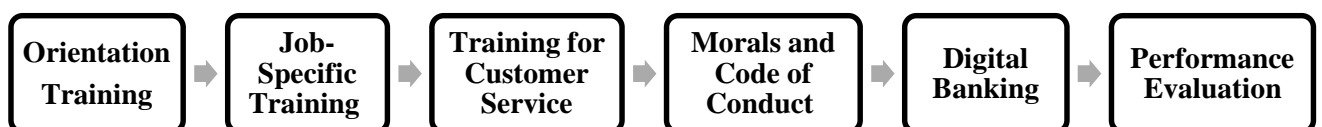
3.12 Current Scenario of Training and Development of IBBL

Islamic banks operate under brand-new, unique principles that differ significantly from those of regular banks. To orient and acclimate bank personnel to the new Islamic banking system, training is an unavoidable necessity. Soon after the establishment of the Islamic Bank Bangladesh Limited in 1984, the Islamic Bank Training and Research Academy (IBTRA) were created to address this requirement (IBBL). IBTRA's operations include both research and training on various facets of Islamic banking. The Academy built up a thriving internal library with a treasure trove of priceless volumes on many subjects.

3.13 Training and development at IBBL

Practices in human resource development benefit the bank, which is essential. One of IBBL Ltd.'s four important goals is to supply their consumers with wonderful help from specific blessings, creative movement, and competitive edge to distinguish themselves in the market by providing quality advantage to every branch and clientele they serve. Each student received preparation depending on their individual needs. They tried to satisfy customer and individual needs for preparation and improvement in the midst of the headway meeting. In addition, they provide the necessary preparation for a certain number of delegates. They obtain information and data on preparation needs from the representatives for their yearly execution examinations of reports. Since the vast majority of administrators and chiefs are directly involved in the planning process, they have given their ideas and consideration full consideration throughout this planning phase. The HR Division circulated a copy of the preparation and advancement proposal to all bank stakeholders and accepted their comments and suggestions. It has been determined from the unique degree of the meeting and the board that their potential directors need to develop on varied skills (administrative ability, authority aptitude, basic leadership ability, correspondence ability, new arrangement making) The IBBL process in steps.

3.14 Training process of IBBL:



Orientation training: New employees join the orientation program to instruct themselves with the bank's culture, values and mission. They are also introduced to the principles of Islamic banking and the specific approach of the IBBL.

Job-Specific training: Employees get training custom fitted to their particular roles. In the case of IBBL, employees would get specialized training in Islamic banking standards and Sharia compliance.

Training for customer service: Due to the importance of customer gratification, employees are trained to provide unpaid customer service. They get effective communication skills and how to respond to client requests and concerns.

Morals and code of conduct: Employees are taught around the bank's code of conduct and moral measures, with an emphasis on keeping up trust and judgment.

Digital banking: In the digital banking era, employees are trained on how to use IT systems, online banking platforms and digital payment methods to provide effective privileges to client.

Performance Evaluation: Regular performance reviews help identify areas where employees may need additional training or development to excel in their position.

3.15 Development process of IBBL:



Strategic planning: The bank develops a key plan laying out its mission, vision, and long-term targets. This plan incorporates the bank's target advertise, development procedure, and unique esteem proposition as an Islamic bank.

Human resource development: IBBL contributes in building a talented workforce, which includes contracting Islamic finance specialists, sharia advisors, and experienced investors. IBBL must follow to all significant banking regulations and ethical standards when managing client relationships.

Technology and infrastructure: The bank contribute in advanced banking technology and framework to supply proficient and convenient services to its clients.

Client relationship management: IBBL focuses on building and keeping up strong connections with its clients by giving great service and addressing their financial needs. IBBL must follow to all significant banking regulations and ethical standards when managing client relationships.

Regulatory compliance: The bank continuously screens and adjusts to changes in banking controls and sharia compliance measures. Standard audits and evaluations are conducted to ensure adherence to these guidelines.

3.16 Benefits of Training and Development of IBBL

There are many advantages to doing an internship at IBBL. Under this internship program, the majority of them are engaging in social work. IBBL assists recently graduated students in

finding better internship opportunities with pay and positive work environments where they may learn about banking and their internship topic.

3.17 Training methods of IBBL

One the job

- Nellie is seated in the front row with all of the interns for the class.
- Coaching: 15 days of training during an internship at the training facility.
- Mentoring: a coordinator provided guidance during the program.
- Work rotation: a high employment rate for interns at IBBL.
- For in-home instruction, a book is provided.
- Job expansion: they teach us everything about jobs.
- Projects: Each intern is required to complete a project on IBBL.

Off the job

- External courses: all students are assigned IBBL homework.
- Computer-based training: The branch offers computer-based training.
- Video: A video presentation about IBBL training is available.
- Open/distance education.
- Workshop on the branch's IBBL deposit and investment division.
- The branch's role-playing.
- Reading: All IBBL-related books are provided.
- Case studies: They assign us the task of depositing money with IBBL.
- Outdoor education: We must visit a factory in the investment industry.

3.18 Training institutes of IBBL

The Islamic Bank Training and Research Academy's activities include training in addition to conducting research on various facets of Islamic banking. The academy has developed a notable literature collection on a variety of topics, including Islamic economics, finance, comparative philosophy of the home, and documentation. Considering the bank's future training demands as well as the needs of various Islamic banking in general. The school offers training programs and workshops to other Islamic banks as well as the official Islamic bank Bangladesh Limited. Around the IBBL, orientation, foundation, and motivational courses are also held. Besides offering regular training sessions. Location of IBTRA at Mohammadpur, Babur Road, Dhaka, Bangladesh In the Islamic Bank Training and Research Academy, the Islamic Bank of Bangladesh maintains its own training facility.

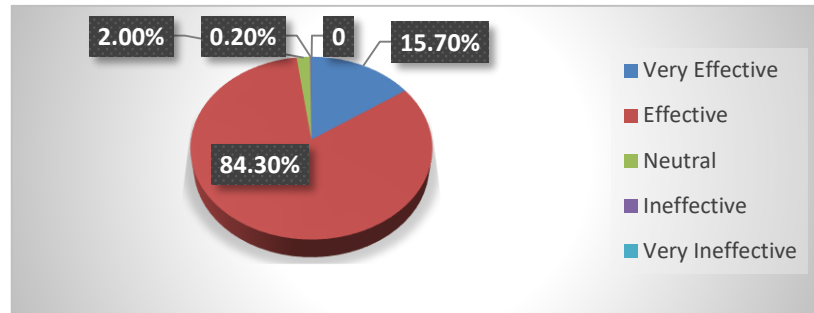
Chapter – 4

Analysis & Findings

4.1 Analysis of the study

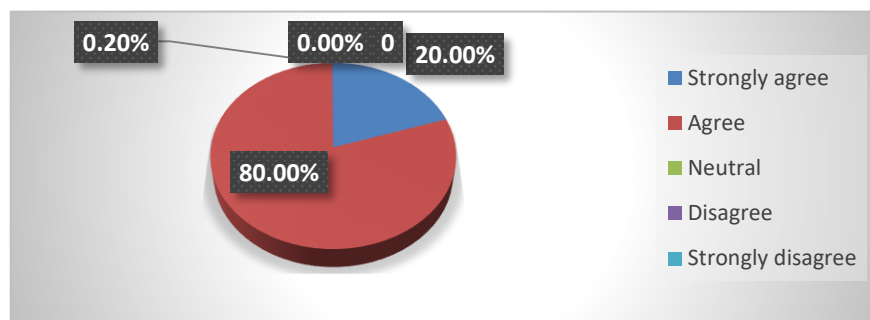
Several of the findings point to an IBBL condition that is more recent. I have to share an analysis regarding IBBL training, after gathering and researching information about IBBL. Below are those listed:

1. How would you rate the overall effectiveness of Islami Bank Bangladesh Limited's training and development programs?



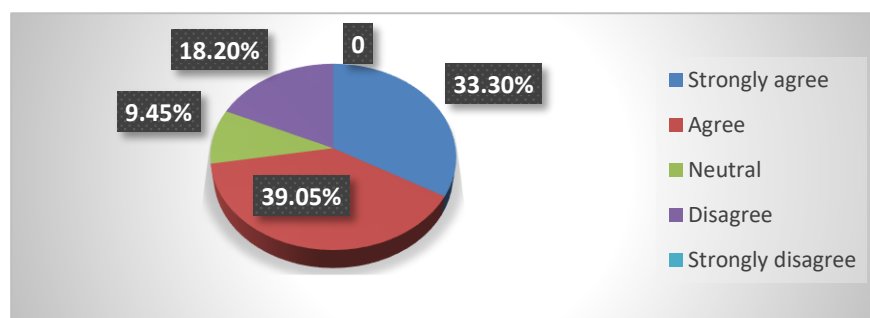
There are 18 employees rating the overall effectiveness of training and development programs. 84.30% of respondents said effective and 15.70% said very effective.

2. Training is very useful for all employees:



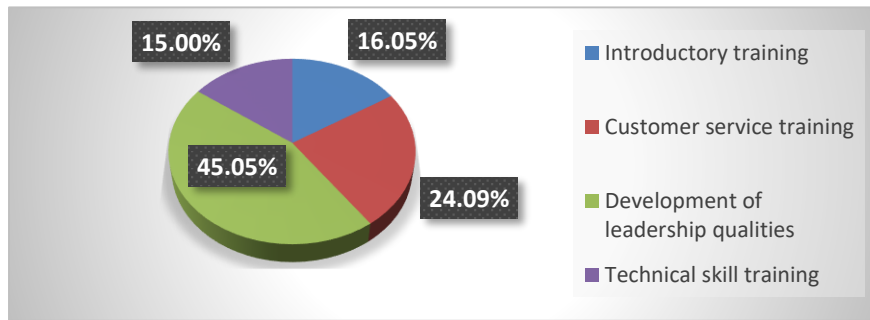
In this case, 20% of the respondents Strongly agreed with this statement and 80% of the respondents are agreed.

3. The content used for training programs is engaging and easy to implement:



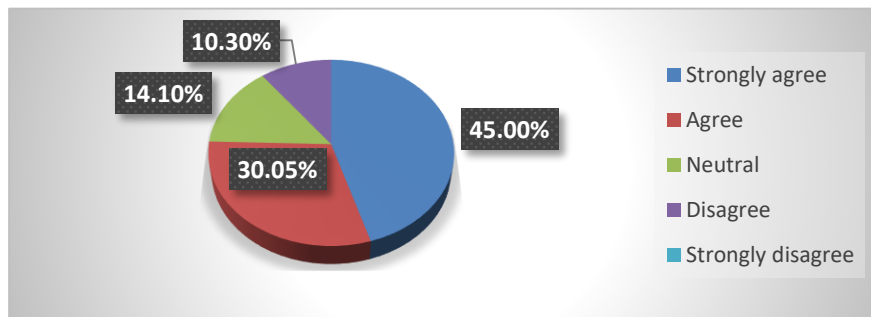
The content of the training program is not attractive and easy because here 33.30% strongly agreed, agreed with the statement 39.05%, 18.20% disagreed and the 9.45% are neutral.

4. What training programs have you attended in the past year?



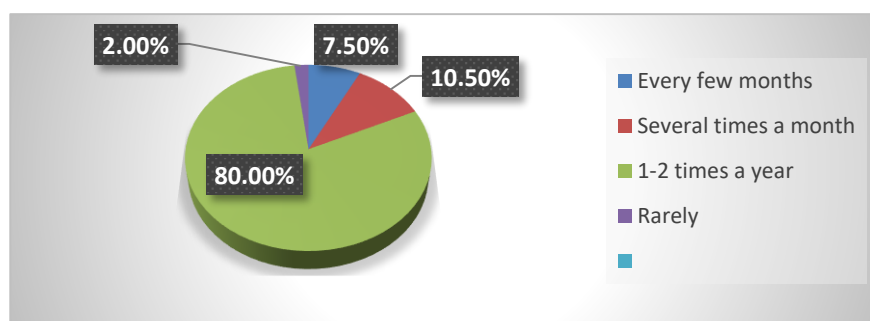
In this case, 45.05% are attended development of leadership qualities training, 24.09% have done customer service training, 16.05% are attended introductory training and rest of 15% sit for customer service training.

5. Trainees are very friendly to employees:



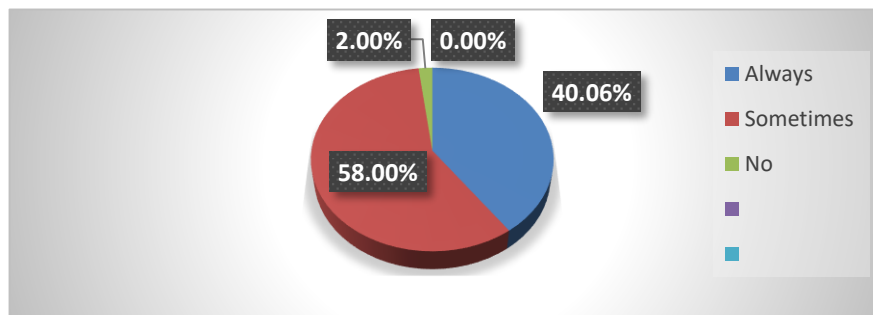
Trainees are friendly for 45.00% employees who were strongly agreed. 30.05% agreed with this statement. Rest of 14.10% are neutral and 10.30% are disagreed.

6. How often is training conducted in your organization?



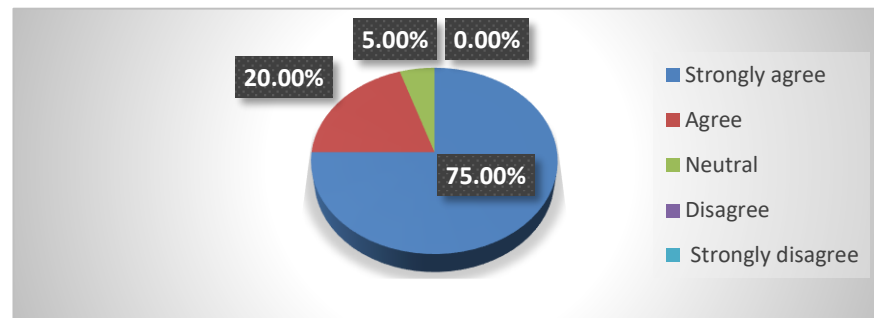
In this case, organization conducted training 1-2 times a year as 80% are respondent. 10.50% respondent were said it has been conducted several times a month.

7. Are training programs tailored to the specific needs of different departments and roles?



Most of the employees were said that sometimes training programs hold the specific need of different departments and roles. Rest of 40.06% respondent input always with the statement.

8. Training is a great motivation to do my job effectively:



In this analysis, 75% employees strongly agree with the statement and 20% are agreed and around 5% respondent show neutral.

4.2 SWOT Analysis of Training & Development:

A SWOT analysis for the Training and Development program of a bank like IBBL can help survey its current status and potential for enhancement.

Strengths:

- **Experienced Trainers:** IBBL may have get to to experienced trainers who can give specialized information and abilities preparing to workers.
- **Financial Assets:** Being a noteworthy bank, IBBL likely has considerable budgetary assets to contribute in comprehensive training and improvement programs.
- **Innovative Foundation:** The bank may have got to progressed mechanical devices and e-learning stages to upgrade training effectiveness.

Weaknesses:

- **High Worker Turnover:** Visit turnover can lead to steady training needs, which can be expensive and time-consuming.
- **Need of Customization:** Training programs may not be custom-made to person representative needs, driving to wasteful aspects and decreased viability
- **Asset Allotment:** There may be a need of satisfactory assets designated to training and development, which might constrain the scope and quality of programs.

Opportunities:

- **Computerized Transformation:** Given the industry's move towards advanced managing an account, there's an opportunity to create training programs focused on digital aptitudes and innovations.

- **Employee Maintenance:** Compelling training and development can progress worker fulfilment and maintenance, decreasing the costs related with high turnover.
- **Advertise Development:** IBBL can seize openings in rising markets by creating training programs that cater to neighbourhood banking needs.

Threats:

- **Competition:** Other banks might contribute intensely in training and development, possibly beating IBBL in terms of employee aptitudes and client benefit.
- **Financial Instability:** Financial downturns can lead to budget cuts, lessening the reserves accessible for training and development.
- **Administrative Changes:** Visit changes in banking controls may require consistent upgrades to training programs, which can be expensive and time-consuming.

4.3 Findings:

Effectiveness of Training and Development: Islami Bank Bangladesh Limited's training and development programs are effective for most of the employers. Developing and conveying effective training programs can be costly.

Training of IBBL: Training is undoubtedly a profitable and fundamental angle of employee improvement including for employees of IBBL. Employees may have openings to supply input on training programs, making a difference the bank progress its training activities.

Content of the Training Program: Training substance is not easy for the employee of any training program. The substance of a training program at IBBL would be custom fitted to the particular needs and targets of the bank.

Attended of Training Programs: Most attended training program is development of leadership qualities training. Some of the employees are joined customer service training program. The specific participants would depend on the nature of the training program and its goals.

Behaviour of Trainees: It's useful when trainees are inviting with representatives in a training environment. The behaviour of learners in a training program, can change broadly depending on components such as their foundation, inspiration, and the adequacy of the training program itself.

Training Session: IBBL conducted training session 1 or 2 times in a year which is not a regular process. If training sessions at IBBL are not held frequently and happen as it were occasionally, it's vital to address this issue to ensure that workers get steady openings for expertise improvement and knowledge improvement.

Tailored Training for Diverse Roles: Most of the times training programs hold the specific need of different departments and roles. Making tailored training programs for assorted parts inside an organization like IBBL is basic to ensure that each worker gets training that's significant to their particular work duties and needs.

Motivation of the Training: Training can be an effective inspiration for workers to perform their employments successfully. Persuading employees to effectively lock in in training is vital for the success of any training program, counting those at IBBL.

Chapter – 5

Recommendations & Conclusion

5.1 Recommendations

- To upgrade the adequacy of training and development programs at IBBL, consider the executing that training should support the bank's mission and vision.
- Offer an assortment of training strategies to oblige diverse learning styles. This may incorporate in-person workshops, e-learning modules, webinars.
- Designing training program content that is easy to understand and follow is crucial for effective learning.
- Employees should be going to technical ability training at their organization can be an important opportunity for proficient development and improvement.
- Standard training sessions give opportunities for workers to connected and learn together. So, it should be regular.
- To create tailored training programs for the different parts inside IBBL, conduct a detailed evaluation of the training needs for each particular part within IBBL.
- Banks are service-oriented organizations and Islami Bank Bangladesh Limited need to focus on customer service training.
- Persuading employees to effectively engage in training is basic for the success of any training program. To extend inspiration for training, offer acknowledgment and rewards for employees who exceed expectations in their training endeavours.

5.2 Conclusion

Islamic banks operate under brand-new, unique principles that differ significantly from those of regular banks. The requirement for bank workers to receive training in order to become used to the new Islamic banking system is unavoidable. Islami Bank Training and Research Academy (IBTRA) were founded in 1984, shortly after Islami Bank Bangladesh Limited was founded, to meet this demand (IBBL). IBTRA's operations include both research and training on various facets of Islamic banking. With a wealth of priceless books on a variety of topics, including Islamic economics, banking, comparative philosophies, domestic and international publications, as well as research articles and records, the Academy built up a substantial library of its own. The bank's employees, students, and researchers have been making the most of the library. The growth of the staff at Islamic banks can be successfully accomplished by applying a number of training techniques that are frequently utilized in academic and training institutions. For Islamic banks as well, a quick description of the lecture approach may be helpful. The bank plays a significant role in the nation's economy nowadays. Each association, as well as inside the banks, is significantly impacted by the executives' human capital (HRM). No organization can make its employees happy. Association is assuming a different role in the economy who successfully translates business goals into the actual world. The Islamic Bank of Bangladesh Ltd. is doing at its best in the financial sector with its temporary position program, which satisfies representational employment needs and career advancement. They are gradually performing in a more modern way. They treat their customers with the utmost respect and aid any group of people in the public for any purpose. It is amazing for me to have completed the program for an entry-level job at Islamic Bank of Bangladesh Ltd, one of the outstanding banks in our country.

Chapter – 6

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Chapter 7

Appendices & Questionnaire

7.1 Internship Certificate:



7.2 Plagiarism Report:

<p>Turnitin Originality Report</p> <p>Processed on: 30-Aug-2023 09:56 +06 ID: 2153953163 Word Count: 8908 Submitted: 1</p> <p>173-11-5673 By Mithila Akter</p>		<table border="1"> <tr> <td>Similarity Index</td> <td>21%</td> </tr> <tr> <td>Similarity by Source</td> <td> Internet Sources: 19% Publications: 3% Student Papers: 11% </td> </tr> </table>	Similarity Index	21%	Similarity by Source	Internet Sources: 19% Publications: 3% Student Papers: 11%
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7.3 Questionnaire

Thank you for participating in this survey. We are interested in understanding the training and development methods used by Islami Bank Bangladesh Limited to improve the skills and knowledge of their employees. Your valuable feedback will help us gain insight into our talent development strategy.

All responses obtained in this questionnaire will be kept confidential and used for research purposes only.

Part 1: Personal Information

Q 1. Gender:

- a. Male
- b. Female
- c. Other

Q 2. Age:

- a. Under 20
- b. 20-30
- c. 31-40
- d. 41-50
- e. 51 and above

Q 3. Job Position/Department:

- a. Assistant Officer
- b. Officer
- c. Sr. Officer
- d. Manager

Q 4. Years of Experience:

- a. 1-2 years
- b. 2-4 years
- c. 5-7 years
- d. 10-12 years

Part 2: Training & Development Methods

Q 1. How would you rate the overall effectiveness of Islami Bank Bangladesh Limited's training and development programs?

- a. Very Effective
- b. Effective
- c. Neutral
- d. Ineffective
- e. Very Ineffective

Q 2. Training is very useful for all employees:

- a. Strongly agree
- b. Agree
- c. Neutral
- d. Disagree
- e. Strongly disagree

Q 3. The content used for training programs is engaging and easy to implement:

- a. Strongly agree
- b. Agree
- c. Neutral
- d. Disagree
- e. Strongly disagree

Q 4. What training programs have you attended in the past year?

- a. Introductory training
- b. Technical skill training
- c. Development of leadership qualities
- d. Customer service training

Q 5. Trainees are very friendly to employees:

- a. Strongly agree
- b. Agree
- c. Neutral
- d. Disagree
- e. Strongly disagree

Q 6. How often is training conducted in your organization?

- a. Every few months
- b. Several times a month
- c. 1-2 times a year
- d. Rarely

Q 7. Are training programs tailored to the specific needs of different departments and roles?

- a. Always
- b. Sometimes
- c. No

Q 8. Training is a great motivation to do my job effectively:

- a. Strongly agree
- b. Agree
- c. Neutral
- d. Disagree
- e. Strongly disagree