

Internship Report
On
“Training and Development of Janata Bank Limited (Khilkhet, Dhaka)”

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Letter of Transmittal

To

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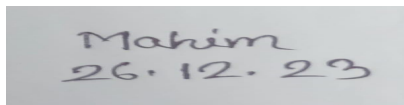
Subject: Submission of Internship report on training and Development process of Trust Bank Limited

Dear Madam,

With due respect, I want to inform you that I have arranged my internship report as the prerequisite for the completion of the BBA program. Now I am willing to submit it to you for further assessment. This report contains a discussion and analysis of the training and development program of Janata Bank Ltd., where I worked for 3 months as an intern. I have made an honest effort to set up a total report with significant data.

I would be honored if you could spare some time to review the attached internship report. Your feedback and guidance are invaluable to me, and I am eager to incorporate any suggestions you may have to enhance the quality of the report.

Sincerely Yours,



.....
(Ayesha Akter Mahim)

ID: 201-11-1121

Major: HRM

Department of Business Administration

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Daffodil International University

Certificate of Supervisor

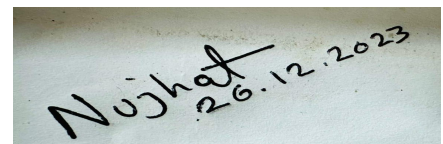
This is to confirm that Ayesha Akter Mahim, ID:201-11-1121 is a student of department of Business Administration of Daffodil International University. She has arranged her internship report under my supervision which is an essential prerequisite of her BBA degree. She is dynamic, true, careful, dedicated, loyal and genial. I wish her accomplishment at each progression of her life.

(Nujhat Anjum Ani)

Senior Lecturer

Department of Business and Entrepreneurship

Daffodil International University

A photograph of a handwritten signature in black ink on a light-colored surface. The signature reads 'Nujhat' followed by the date '26.12.2023' written below it.

Signature

Table of Contents

Acknowledgement.....	iii
Executive Summary.....	iv
Chapter One: Introduction.....	1
1.1: Background of the Topic.....	2
1.2: Overview of Janta Bank Limited:.....	2
1.3: Purpose of the Report:.....	3
1.4: Shortcomings of the Report:.....	3
1.5: Sources of the Report:.....	3
Chapter Two: Organization.....	4
2.1: About Bank:.....	5
2.2: Bank Vision and Mission:.....	5
2.3: Policy:.....	6
2.4: Bank Values:.....	6
2.5: Board of Directors and Committee:.....	7
2.6: Products and Services:.....	8
2.7: Code of Conduct:.....	10
2.8: Financial Standing and Contribution to the Banking Sector of Janata Bank Limited:.....	10
2.9: Employee Statistics:.....	11
2.10: Branch Network:.....	12
Chapter Three: Training and Development Process of Janata Bank Limited.....	13
3.1 Definition of Training and Development.....	14
3.2 Importance of Training and Development.....	14
3.3 Need for Training and Development.....	15
3.4 Process of Training and Development.....	16
3.5 Materials of training and development.....	18
3.6 Training and development practice in Janata Bank.....	19
3.6.1 ADDIE Model Process used in Janata Bank.....	20

3.6.2 Methods Used in Janata Bank.....	23
3.6.3 Training Institutions of Janata Bank.....	25
Chapter Four: Analysis of Data.....	26
4.1 Data analysis from the survey:.....	27
Chapter Five: Findings.....	33
5.1 Findings of the Study:.....	34
Chapter Six:Recommendation and Conclusion.....	35
6.1 Recommendations:.....	36
6.2 Conclusion:.....	37
6.3 References:.....	38

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Firstly, I would want to express my gratitude to Allah Ta'ala for making the report preparation successful. Second, I would like to sincerely thank and convey my profound gratitude to a few particular people who assisted me in preparing this report and for their insightful advice, support, and recommendations regarding this study and pertinent guidelines. I am grateful to my supervisor, Nujhat Ajum Ani, Senior Lecturer at the Daffodil International University Department of Business Administration, for her unwavering support and assistance in composing the report titled "Training and Development Process of Janata Bank Limited." Her insightful counsel was really helpful to me as I prepared this report. I owe her a great deal for helping me out during my internship. Subsequently, I express my gratitude to the management of the Janata Bank LTD, Khilkheth branch, as well as other staff members who have contributed valuable insights, training materials, encouragement, surveys, and data gathering during the composition of this report.

After all, without my colleagues' assistance, who have helped me teach every paper, this report would not have been conceivable. Your insightful comments enabled this report to be produced.

Executive Summary

The analysis of Janata Bank Limited's training and development process is the main goal of the internship report. Its goal is to list the many kinds of training that bank staff members receive. The report opens with an overview of the bank, outlining its accomplishments, aims, and aspirations. The training and development process is then described, with a focus on how to use the ADDIE paradigm to provide effective training. The study describes the training programs that Janata Bank offers, including the materials that are used and the efficiency that is assessed using the ADDIE methodology. In order to evaluate the efficacy of the training, an employee survey was also carried out; the results are given and recommendations were made accordingly.

Chapter One: Introduction

1.1: Background of the Topic

This report delves into the training and development procedures undertaken by Janata Bank Limited, a prominent government-controlled bank in Bangladesh. It encompasses an examination of various aspects of the training and development processes, including the organizational vision and mission, policies, requisite resources, and the pivotal role of training and development in realizing these objectives. The objective of this report is to scrutinize and appraise the training and development practices within JBLJanata Bank Limited, focusing on the methodologies employed, the advantages derived, and the challenges encountered. Towards the conclusion of the report, recommendations will be proffered with the aim of enhancing the training and development procedures at Janata Bank Limited.

1.2: Overview of Janta Bank Limited:

Janata Bank Limited holds a significant role in Bangladesh's financial sector. It was formed in 1972 when United Bank Limited and Union Bank Limited merged under the Banks Nationalization Order. In November 2007, it became a limited company. Since its inception, the bank has actively contributed to Bangladesh's socio-economic development and its financial stability.

Operating with an extensive network of 922 branches within Bangladesh and four overseas branches in the United Arab Emirates, Janata Bank Limited has a strong presence. Its headquarters are situated at Janata Bhaban, 110, Motijheel Commercial Area, Dhaka - 1000, Bangladesh.

As a public limited company, it is entirely owned by the Government of Bangladesh. Dr. S. M. Mahfuzur Rahman holds the position of Chairman, and Md. Abdul Jabber serves as the CEO and Managing Director. Mansur-Ul Haque Md. Jahangir is the company secretary.

Janata Bank Limited has an authorized capital of BDT 30,000 million and a paid-up capital of BDT 23,140 million, with a face value of BDT 100 per share. As of September 30, 2023, the bank employs 12,619 individuals.

1.3: Purpose of the Report:

- To find out the current training and development process of Janata Bank Limited
- To analyze current training and development process to reveal opportunities.
- To identify the problems of training and development process
- To make some recommendations over the issues.

1.4: Shortcomings of the Report:

This research is constrained by specific parameters. To attain the study's goal through knowledge of organizational functions, particularly Janata Bank Limited's Human Resource Management procedures.

This study, like all other publications and hypotheses, is not without limitations. Through significant research, hard work, and real dedication to the appointed role, I have done my best to overcome these constraints. The limitations I have faced during data collection and analysis are given below:

- Time constraint was the biggest drawback of the study.
- Some informations were not disclosed due to banking policies.
- This report does not reflect the daily routines, level of supervision or the social dynamics of the workspace.
- Large scale research was not possible due to access constraints.

1.5: Sources of the Report:

The informations were collected from website, annual reports, employee manual and some official materials of Janata Bank Limited. The employees also gave valuable information regarding training and development process. In addition, data and statistics related to bank's financial performance, customer demographics and industry reports helped to write the report.

Chapter Two: Organization

2.1: About Bank:

Janata Bank Limited has a significant history and a crucial role in the financial landscape of Bangladesh. It was established in 1972 through a series of measures aimed at rebuilding the country's economy. These measures involved merging several banks that were previously operating in the region, resulting in the creation of Janata Bank. The merger combined the former United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President's Order No. 26) of 1972.

In a further step, on November 15, 2007, Janata Bank became registered with the Joint Stock of Registrars, transforming it into a public limited company known as Janata Bank PLC.

With its head office located at Janata Bhaban in the heart of Dhaka, Janata Bank operates domestically through a network of branches across the country, and it also extends its services overseas with branches in the United Arab Emirates. The bank prides itself on having a large and dedicated workforce.

Janata Bank PLC. holds a significant position in Bangladesh as the country's second-largest commercial bank, particularly in terms of deposits and assets. The bank has a long and respected history of providing valuable services to society since its inception, immediately following Bangladesh's emergence as a sovereign and independent state.

Janata Bank's contributions to the national economy and social reform have set high standards that other banks in the industry aspire to achieve. Furthermore, the bank's commitment and success have been acknowledged through several prestigious awards presented by national and international organizations of repute.

This history and commitment to excellence make Janata Bank Limited a noteworthy and respected institution within Bangladesh's financial sector.

2.2: Bank Vision and Mission:

Vision:

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.

Mission:

Janata Bank PLC. will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

2.3: Policy:

One of the key policies of Janata Bank limited is customer satisfaction. This organization also established several policies such as:

1. Anti money laundering policy.
2. Credit management policy.
3. Know Your Customer(KYC) policy.
4. Loan and Recovery policy.
5. Code of conduct and ethics policy.

2.4: Bank Values:

Bank deals with public money where ethical compliance is very important. Janata Bank maintains its reputation as a law-abiding organization and a good corporate body. Employees are properly guided to conduct business in compliant manner. The policy and procedures regarding Janata Bank's business process are prepared in adherence to the laws and regulations. JBL follows and maintains ethical principles in every sphere of its banking operation and customer services. Following are the main features of the code of ethics for employees and their business conducts:

- Implement justice and fairness;
- Ensure optimal customer services;
- Maintain privacy and secrecy of customer's information and at the same time, comply with 'The Right to Information Act-2009';
- Prevent money laundering and corruption;
- Protect and uphold corporate values;
- Maintain accuracy and transparency in financial reporting;
- Protect natural environment;
- Perform all the activities according to the guidelines and laws approved by the various regulatory authorities.

2.5: Board of Directors and Committee:

As per the information provided by "Janata Bank Limited" (n.d.), the Board of Directors holds complete authority to oversee all bank-related functions based on commercial considerations while adhering to the Government's Board Policy. Within Janata Bank, the Board consists of 13 members who collectively represent the entire institution. All these members, including the Managing Director, are appointed by the Government and possess expertise in areas such as Finance, Banking, and Trade. The composition of the Board and their respective roles are detailed below-

Board of Directors About Us / Corporate Governance / Board of Directors

[Download Director Related Information](#)

Dr. S. M. Mahfuzur Rahman
Chairman
Vice Chancellor, BGMEA University of Fashion and Technology & Former Professor, University of Dhaka

Mr. Ajit Kumar Paul, FCA
Director
Additional Secretary(PRL), The Government of the People's Republic of Bangladesh

Mr. K. M. Shamsul Alam
Director
Former District & Sessions Judge

Mr. Ziauddin Ahmed
Director
Former Additional Secretary, The Government of the People's Republic of Bangladesh

About

- > Board of Directors
- > Top Management
- > Head Office Division
- > Head Office Department
- > Divisional Offices
- > Swift Branches
- > Staff Colleges
- > Annual Reports
- > Auditor's Report
- > Annual Performance
- > NRB Branch



Mr. Md. Abdul Majid
Director
Former Additional Secretary, The Government of the People's Republic of Bangladesh



Rubina Amin
Director
Former Additional Secretary, The Government of the People's Republic of Bangladesh



Mr. Meshkat Ahmed Chowdhury
Director
Former Joint Secretary, The Government of the People's Republic of Bangladesh



Mr. Muhammed Asad Ullah
Director
Former Director, Sonali Bank Limited



Mr. Md. Abdul Jabber
MD & CEO
Former Managing Director Bangladesh Krishi Bank
[Profile](#)

There are also several committees which are responsible for its selected operations such as:

1. Executive Committee
2. Risk Management Committee
3. Audit Committee

2.6: Products and Services:

General Service

Savings Account
Current Account
Corporate Account

Deposit Service

Current Deposit
Savings Account
Term(fixed) Deposit

Special Notice Deposit
Monthly Saving Schemes

Loan Scheme

Personal Loan
House Building Flat Loan
Agriculture Loan
Working Capital Loan
Green Financing
Rural Credit
Tannery Trading
Real Estate Loan
Consumer Financing
Educational Loan
Healthcare Loan
Pension Consumer Loan
Specialized Loans

There are also various services provided by Janata Bank such as-

1. E-service:
 - a. e-GP payment Service
 - b. e-Janata
2. Cash Services:
 - a. ATM service
 - b. JB pin cash
3. Fund Transfer:
 - a. BEFTN
 - b. JB Remittance
 - c. RTGS
 - d. SWIFT

4. Other Services:
 - a. Automated Challan system
 - b. SMS alert Service
 - c. National Savings
 - d. Online Banking
 - e. Locker Service
 - f. Utility Bill Collection
 - g. One Stop Service

2.7:Code of Conduct:

In accordance with the ethical principles, the JBL employees shall-

- Act with integrity, competence and dignity; Be loyal to the bank and bank's interest; Maintain professionalism and ethical standards;
- Deliver professional service in accordance with JBL policies and relevant standards;
- Try to fulfill the customer needs in the best possible manner according to the guideline of corporate ethics;
- Keep confidentially in all matters;
- Maintain knowledge of and comply with all applicable laws, rules and regulations;
- Never offer or accept illegal gifts or other facilities in order to attain personal advantage;
- Show no discrimination against any person on the basis of race, religion, color, gender, age, etc. Not be engaged in any unprofessional conduct including dishonesty, fraudulence, misrepresentation etc.
- Not commit any act that reflects adversely on honesty, trustworthiness and professional competence

2.8: Financial Standing and Contribution to the Banking Sector of Janata Bank Limited:

JBL, one of the 61 banks operating in Bangladesh, stands out due to some remarkable statistics.

It boasts 921 branches and has accumulated total deposits of BDT 1,014,584.97 million. In 2022, it extended loans and advances worth BDT 852,086.77 million. The bank significantly contributes to the economy through import and export financing, with figures of BDT 483,683.20 million and BDT 219,761.60 million, respectively. JBL plays a vital role in facilitating foreign remittances, disbursing BDT 59,313.80 million in 2022. With a workforce of 12,173 employees, the bank actively collaborates with national-level organizations to implement monetary and fiscal policies, thereby contributing to the country's economic growth. JBL's operating profit in 2022 was BDT 9,281.27 million, underscoring its robust financial performance and growth potential, positioning it as one of the prominent financial institutions in the nation.

The following table shows the financial standing of JBL:

Standing of Janata Bank Limited (BDT in Million)

Sl	Components	Amount
1	Total Assets	1,275,032.27
2	Deposits	1,014,584.97
3	Loans and Advances	852,086.77
4	Import	483,683.20
5	Export	219,761.60
6	Foreign Remittance	59,313.80
7	Branches (number)	921.00
8	Human Resource (number)	12,173.00

Source: Annual Report 2022

2.9: Employee Statistics:

There are 12173 employees providing service in JBL in total. Following data table gives the detailed information of employees currently working in JBL:

SL.	JBL Division	No. of Unit (office/Branch)	Number of Existing Manpower		
			Male	Female	Total
1	Head Office	75	1278	204	1482
2	Dhaka South	110	1235	244	1479
3	Dhaka North	58	649	397	1046
4	Chattogram	86	698	109	807
5	Rajshahi	157	1193	115	1308
6	Rangpur	80	898	92	990
7	Barishal	45	361	51	412
8	Khulna	96	996	127	1123
9	Cumilla	73	531	41	572
10	Noakhali	62	513	30	543
11	Mymensingh	84	653	121	774
12	Sylhet	64	488	21	509
13	Faridpur	60	574	72	646
14	Local Office	3	295	42	337
15	Janata Bhaban CB	1	105	16	121
16	JB Overseas	9	24	0	24
Total		1063	10490	1683	12173

Source: Annual Report 2022

2.10: Branch Network:

One of Bangladesh's biggest nationalized commercial banks is Janata Bank. The Janata Bank Limited has a robust branch network. These branches are spread around the nation in a number of strategically significant economic and industrial sites. The aforementioned branch network should be adequate to support the bank's needed growth rate.

Following table shows the JBL category of branches:

Category of Branches

Branch	2022
A. National	
Specialized Corporate	2
Corporate - 1	30
Corporate - 2	79
Grade - 1	278
Grade - 2	212
Grade - 3	259
Grade - 4	57
Sub - Total	917
B. International (overseas)	4
Total	921

Source: Annual Report 2022

**Chapter Three: Training and
Development Process of Janata
Bank Limited**

3.1 Training and Development Definition

A important element of human resource management is training and development, which stresses the enhancement of knowledge and abilities to improve organizational performance. This feature is vital for developing successful performance, which boosts corporate productivity and expands personnel skill sets. Providing employees and staff with training and development opportunities is crucial for any organization trying to expand their capabilities. This technique, which asks for time and dedicated work, is crucial in driving a firm to success when considered as an investment.

Training:

Training is the process of employing a class or exercise to raise a given ability to a higher degree. It helps an employee realize where they are today and where they aspire to be in the future. Training, according to Edwin Flippo, is "the method of improving skills and abilities for a specific job."

It is a short method to develop abilities and capabilities. The intended audience is largely operational staff. It helps staff workers take care of their current demands.

Development:

Rather than focusing on individual employees, development is a plan for improving the entire firm. It is a time-consuming process for CEOs. It helps satisfy the future demands of personnel. These steps are taken by top-level people for their own personal growth and development. Top-tier individuals are constantly studying and enhancing their intellectual and theatrical comprehension. It is a learning process that supports managers in growing and maturing in their specialized profession.

3.2 Importance of Training and Development

It has a huge impact on the organization's success. Companies should train and develop its people in order to make continual progress. As a result, if the firm does not train its staff, they

may be unable to adapt in a competitive climate where competition is increasing. The following are the benefits of training and development:

1. Actively assists to get new talents and refine existing skills in order to adapt the workforce to a new challenging environment.
2. To learn leadership, time management, and team collaboration abilities that help companies drive company operations.
3. To increase organizational growth.
4. To increase organizational productivity.

3.3 Need for Training and Development

Conducting training across the organization is crucial because it targets employee abilities, expertise, and attitude (KSA) deficits. When employees perform badly and struggle to adapt to a changing environment, or when they have issues integrating new technologies, have weak interpersonal skills, and have communication problems, training and development become crucial.

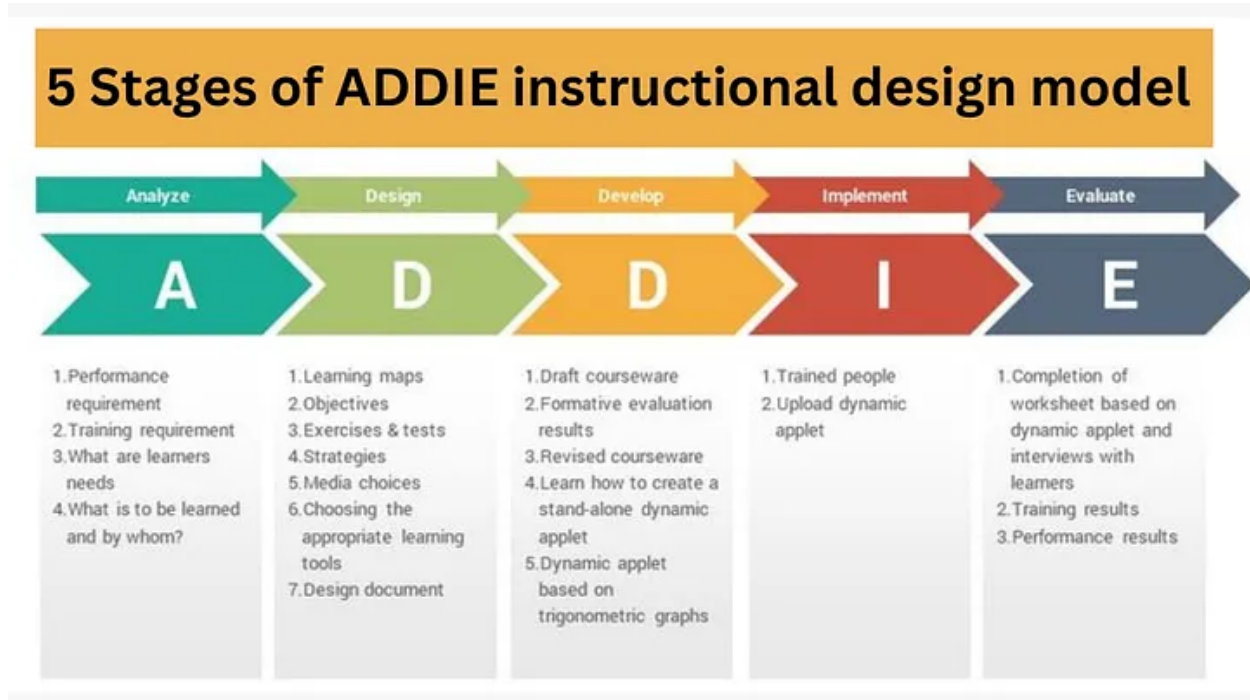
Employees who belong to organizations which prioritize training and development have greater prospects. This not only enhances corporate revenue and expansion, but it additionally promotes employee growth as individuals, enabling employees to reach greater levels of self-realization.

Multiple research studies indicate the relevance of training in building an effective business plan. When training corresponds to company goals, firms have to be able to adapt to the the outcome alteration to how they operate. The primary cause of poor performance is typically an absence of knowledge, abilities, and mindsets among professionals. As a result, training appears as the most effective approach to acquire the necessary information, abilities, and attitudes. A well-planned training program can be a strong instrument for increasing workplace performance, inspiring improved output, and supporting organizational growth.

3.4 Process of Training and Development

When actual performance falls short of desired or expected performance, training is required.

To learn more about the training process, we will employ the ADDIE model, which consists of five steps that explain the entire training program. The following are five steps:



1. Analyze:

The analysis stage is essential for clarifying the goals and difficulties of the instruction as well as for identifying the learning environment and the learners' current knowledge and abilities. Identifying learner characteristics, outlining desired behavioral outcomes, identifying learning constraints, investigating delivery options, taking pedagogical factors into account, utilizing adult learning theories, and creating a timeline for project completion are some of the major questions that are addressed during this phase. Through this questioning process, which is frequently essential to a needs analysis, instructional designers (IDs) can identify resources and restrictions and adjust their strategic plan of action accordingly.

2. Design:

Learning objectives, evaluation tools, activities, content, subject matter analysis, lesson planning, and media selection are all covered throughout the design phase. The design stage ought to be methodical and focused. Systematic refers to a rational, structured approach that finds, creates, and assesses a range of prearranged plans for achieving project objectives. Specific refers to the need for the team to carefully carry out each instructional design plan component. Writing a design proposal, design paper, or concept and structure note to support final development may be part of the design phase.

3. Develop:

The content assets specified in the design phase are created and assembled by instructional designers and developers in the development phase. Programmers work on creating or integrating pertinent technology when it comes to e-learning. Storyboards are created by designers, and materials and methods are painstakingly debugged by testers. The group goes through a thorough review and revision process in response to input. Once the development of the course materials is finished, a crucial pilot test is held. Important parties are involved, and the course material is practiced to make sure it works and to find any areas that need improvement.

4. Implement:

The implementation phase focuses on developing procedures for both trainers and learners. Training facilitators have the expertise required to cover the course material, express learning outcomes, comprehend delivery methods, and comprehend testing procedures. Training on new tools, whether software or hardware, and managing student registration processes are all part of learner preparation. The implementation phase includes the evaluation of the design to ensure its effectiveness in real-world circumstances as an integral component of this phase.

5. Evaluate:

The evaluation portion of the ADDIE process is divided into two parts: formative and summative. Formative evaluation is present at all stages of the ADDIE process, allowing for constant refinement and improvement. Summative evaluation, on the other hand, is carried out after the end of instructional programs or goods in order to assess their overall performance. During the evaluation phase, Donald Kirkpatrick's Four Levels of Learning Evaluation are widely used, providing a thorough framework for measuring the impact and performance of the instructional design.

3.5 Materials of training and development

Several materials are needed in the training program in order to make it effective for the employees of the organization. Some methods are described below:

- **Lectures and demonstrations:** this is one of the oldest ways in which the trainer presents the information in a wide style and explains the issue, and the trainer wants the trainee to engage in the discussion to learn more about the topic by using some approaches. Trainers use demonstration methods to teach and demonstrate how something works in real life. To be effective, demonstrations should be accompanied by talks.
- **Case Studies:** A case study involves presenting a real-world scenario and asking staff members to identify the issues and offer solutions. It enables staff members to conduct further research to learn more about the subject.
- **Coaching and mentoring:** Coaching aims to impart particular abilities to participants quickly, ending when the participant has a good grasp of those skills. Most of it comes from sources outside the company. It emphasizes technological skills. A long-term partnership with a senior staff member who mentors junior staff members on developing their abilities and knowledge is known as mentoring.

- **Internship:** An internship is a brief learning and skill-development method where a participant works for free or for compensation in a company to get experience in a particular profession.
- **On-job training:** Through the support of their managers and fellow staff members, on-the-job training enables participants to advance their skills within the company. The most experienced worker for the company mentors less experienced staff while they are on the job.

3.6 Training and development practice in Janata Bank

Every organization needs training and development since some functions are more difficult than others. In order to enhance workers' abilities, competencies, and knowledge, Janata Bank also places a high priority on training and development. Enhancing employee growth and staff competencies is their main objective. The management of Janata Bank was less focused on improving individual performance and more on training managerial staff members for the future. If their objectives for the process of training and growth are made clear, it will be obvious. Regarding organizational and individual training and development, Janata Bank has certain objectives. Thus, this objective can be split into two sections.

Bank-related objective:

1. To assist Janata Bank in improving its organizational function proficiency
2. To develop a novel approach to knowledge enhancement To assist Janata Bank in reducing staff attrition To spur organizational expansion
3. To boost service quality and organizational productivity
4. To reduce the expenses associated with Janata Bank's operations
5. To increase organizational productivity and service quality

Individual-related objective:

1. To aid workers in achieving self-actualization
2. To assist staff members in performing better
3. To offer a chance for introspection

3.6.1 ADDIE Model Process used in Janata Bank

The training model or methods used at Janata Bank are mostly for long-term operations. The methods that are used at Janata Bank can be explained by the ADDIE model.

1. **Analysis Phase:** It's a clever way to figure out why someone's real performance isn't as good as they would want. Since Janata Bank employs individuals with a range of educational backgrounds, not every employee is skilled in every subject. Additionally, it can be difficult for new hires to apply theoretical principles in practical settings. Consequently, a training It takes a requirement analysis to find employees who don't know much about a given topic. Workers having a background in economics, for instance, ought to be knowledgeable about finance and accounting. Janata Bank triggers an event when it finds a difference between the performance that was expected and what actually happened. Janata Bank concludes the trigger event with:

1. Performance analysis
2. Job analysis
3. The need for education

When creating training programs, Janata Bank considers these elements and determines the gap.

Present performance gap:

There can be a performance difference in Janata Bank's future as well as its present. When newly hired staff members have challenges carrying out the organization's new role, current performance will surface. One of the existing problems is that they don't know how to use a Microsoft Excel spreadsheet, for instance.

Future performance gap:

As new technologies and policies are put into place for organizational general change in the upcoming year, future performance discrepancies will widen. Training would therefore be

necessary for the introduction of new regulations and technological advancements. When job rotation is necessary, workers need to be able to perform multiple tasks so that they can cover for an absentee employee in the future. Consequently, going forward, there will be a discrepancy in performance.

2. Design Phase: The training aim, as explained by Janata Bank, dictates the kind of training that will be provided to staff members throughout the design phase. This objective will help trainers create training programs by putting techniques, resources, information, and other things to use.

1. Training facilities: Janata Bank has three training facilities, which are situated in Rajshahi, Comilla, and Dhaka.
2. Trainers: There are two types of trainers: external and internal.
3. Arrangement of seats in the classroom
4. subjects pertaining to banking employment
5. Trainees: Recent hires
6. Slides, written notes, and books

Cost of Designing the training programs:

The majority of Janata Bank's training tools are pens, sheets, notes, and writing pads because they charge for in-person education. Additionally, they have to depart for the training facility, which has three different Janata Bank locations. Rajshai, Comilla, and Dhaka all have training facilities. For this, they had to provide food, transportation, and instructional materials including boards, markers, and hiring equipment. Employers must pay for the employees who will take part in the training in addition to direct costs associated with providing these services to staff.

3. Development Phase: To foster a positive learning environment, the Janata Bank offers a number of amenities, including a space, furnishings, and equipment. To improve learning, they

set up the area with chairs and tables in a classroom or theater style, which is mainly utilized for training. This enormous, well-equipped classroom can hold a lot of participants and is completely under the trainer's control.

4. Implementation Phase:

After the phases of analysis, design, and development are finished, the training program's efficacy becomes a top priority. The caliber of the trainers and how the training program is physically set up are two important factors that determine whether an implementation is successful. Given its role in managing training institutes, Janata Bank distinguishes out in this regard with its well-equipped classrooms and knowledgeable instructors who deliver lectures with ease. Given that it is the second-biggest state bank in Bangladesh and has branches abroad, the training program has a significant effect on real-world situations. Employees that receive this training develop strong abilities, perspectives, and information that support the company's success. Effective training promotes the program's beneficial effects on the organization by enhancing participants' abilities and promoting effective communication among them.

5. Evaluation Phase:

Evaluation is the process of determining an employee's performance. Does the training program have practical benefits? If it is successful, the bank as a whole will benefit and accomplish its organizational objective by putting all of its members' efforts to use. For evaluation purposes, feedback from higher management is primarily utilized.

When an employee's performance at Janata Bank is assessed, they are referred to a training and development program if necessary. At Janata Bank, employee evaluations are conducted by observation, during which staff members' interactions with customers are noted. They offer a particular unit that they have been assessed under, regardless of the training's success. Throughout the year, this unit will keep an eye on the performance of the staff. They choose whether to implement an action plan or not.

3.6.2 Methods Used in Janata Bank

Like many other banks, Janata Bank employs a variety of training strategies to effectively develop its employees. Janata Bank employs both on-the-job and off-the-job training, among other training modalities. The particular circumstances and objectives at hand will determine which of these tactics is best. Janata Bank offers a thorough and focused approach to staff development by implementing a clever combination of on-the-job and off-the-job training methods in recognition of the unique needs of its employees. This adaptable training strategy demonstrates the bank's commitment to fulfilling the various learning requirements of its employees.

On-the-job training:

In the context of organizational training, managers, senior employees, and fellow employees frequently provide instruction. Employees at Janata Bank receive on-the-job training from experienced professionals who mentor them through task performance, covering both job-related dos and don'ts. The bank uses work rotation, internships, and apprenticeships, among other on-the-job training initiatives. By exposing staff members to real-world work settings through these tactics, Janata Bank encourages practical learning that quickly boosts productivity. By actively participating in their work activities, employees are guaranteed to acquire both theoretical knowledge and practical skills through this strategic approach.

Job Rotation: This is a practice that requires staff members to be knowledgeable about a wide range of other duties in different divisions inside the company. Someone can still perform their duties even if they are temporarily absent from another department. This is the tactic that Janata Bank uses to boost employee adaptability..

Internship: A quick training course that the company arranges. Supervisors are tasked with teaching their staff members how to perform their tasks more effectively. A free training program is provided by Janata Bank.

Apprenticeships: Similar to internships, apprenticeships give workers instructions from managers or other experienced staff members on how to put theoretical ideas into practice in the workplace.

Off-the-job training:

Training that occurs outside of the company and concentrates on improving interpersonal skills and effective communication is referred to as "off-the-job" training. Janata Bank enhances the skills of its employees through a range of off-the-job training methods. These techniques cover a broad spectrum of actions meant to enhance general skill development. Through these off-the-job training programs, employees can improve their interpersonal and communication skills in a broader context, which helps to advance their professional development overall in the banking industry.

Classroom training: Janata Bank employs a range of training techniques to advance the abilities and expertise of its staff. One popular tactic is classroom training, which makes use of educational resources like TV shows and slide decks that are pertinent to the lecture topic to support group learning. This tactic is highly helpful for new hires who know very little or nothing about the subject.

Behavioral Model: The behavioral model is another effective teaching strategy that Janata Bank employed. This approach concentrates on teaching staff members new habits that align with the bank's objectives, enhancing overall organizational effectiveness.

Case Study: Another tactic that Janata Bank does is the depiction of actual situations through case studies. In these situations, employees are tasked with identifying issues and coming up with fixes. This approach, which is taught by Janata Bank instructors, is an effective way to help staff members improve their ability to make decisions and to recognize and solve problems in real-world situations.

Methods Used for Developing Managers:

Within the Janata Bank framework, on-the-job training is an essential strategy tailored to managers. The bank uses job rotation as a training technique to enhance the skills of its management personnel. A horizontal shift known as "job rotation" occurs when staff members spend a certain period of time—typically three years—working in one department—like the accounts department—before moving on to another. A number of factors, including perceived job interest and competitiveness, can impact the choice to transfer. Through a variety of experiences throughout the organization's functional areas, this strategy helps managers get a deeper grasp of the bank's operations and enhance their overall skill development.

3.6.3 Training Institutions of Janata Bank

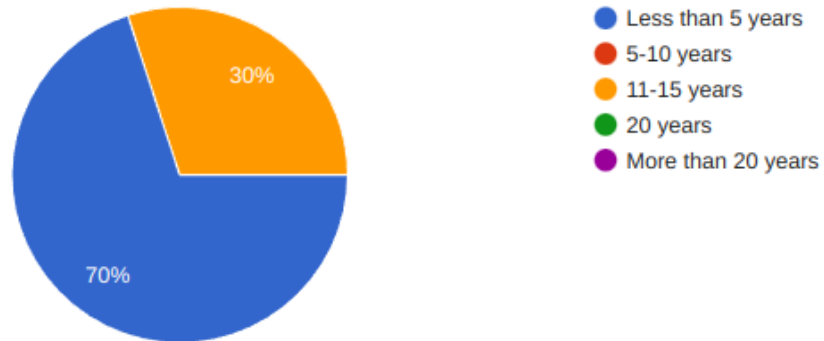
Three training facilities were established by Janata Bank in Dhaka to assist staff members in developing their interpersonal, leadership, and communication skills. Bengaluru and Comilla. Numerous training programs covering a wide range of banking-related topics are available at these training institutions. For probationary employees, for instance, it consists of, among other things, a "credit management course," a manager's induction course, a credit risk analysis, money laundering, and an induction training program for managers. The training program of Janata Bank is an ongoing effort to develop human resources. Through these three training facilities, employees have the chance to advance and enhance their knowledge, skills, and attitudes (KSA) for the benefit of the company as well as their own personal improvement.

Chapter Four: Analysis of Data

4.1 Data analysis from the survey:

How many years have you been working in Janata Bank?

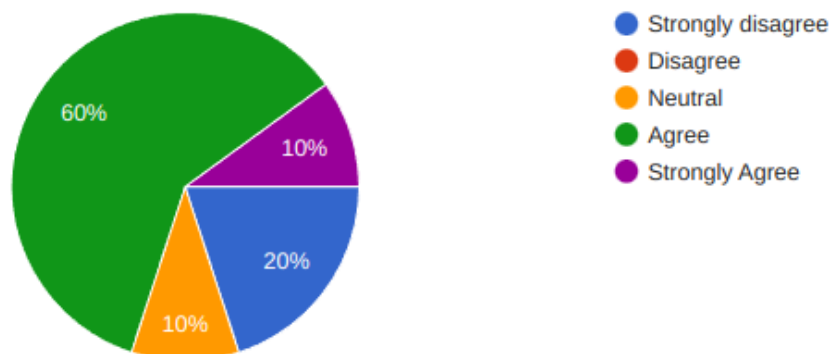
10 responses



The data shows that 70% of employees in the Janata Bank Khilket branch have been working for less than 5 years. 30% has been working for more than 10 years and less than 15 years.

Do you agree to have good training methods and environment?

10 responses

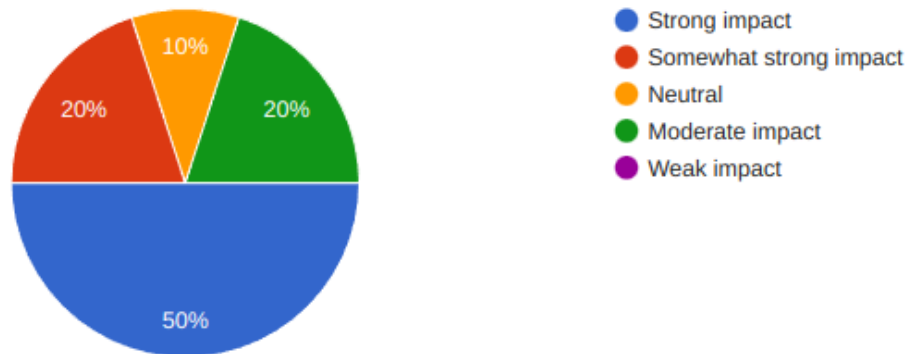


There are different opinions among the employees about whether the institute has good training

methods and environment or not. About 60% of the employees agree that the current training methods and environment are good enough. 10% of the employees strongly agree with it. But 20% of the employees strongly disagree that they have good training methods. 10% of the employees are staying on the neutral side.

How much impact does it have on employee's performance

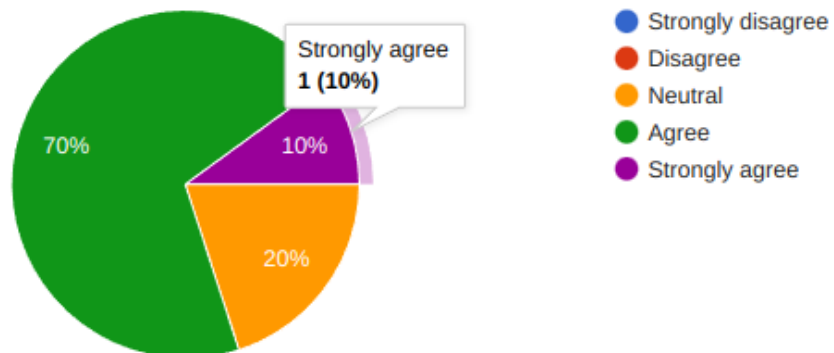
10 responses



50% of the employees believe that it has a strong impact on the employee's performance. 20% of the employees believe that it has a somewhat strong impact, 20% think that it has a moderate impact, and 10% chose to stay neutral.

Is the time duration of training and development process sufficient enough?

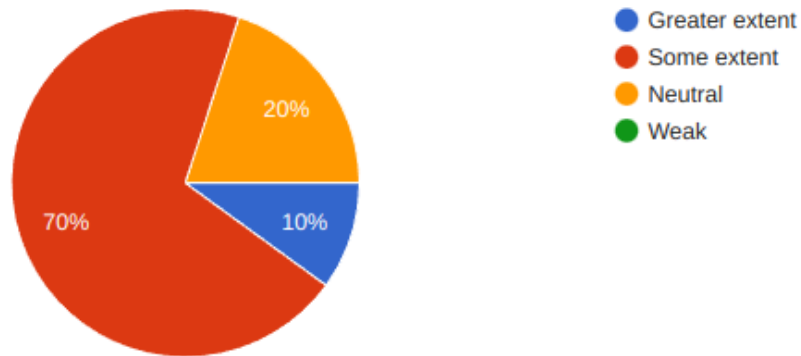
10 responses



The majority of the employees think that the duration of the training and development process is sufficient.

Do trainers illustrate the training topic?

10 responses

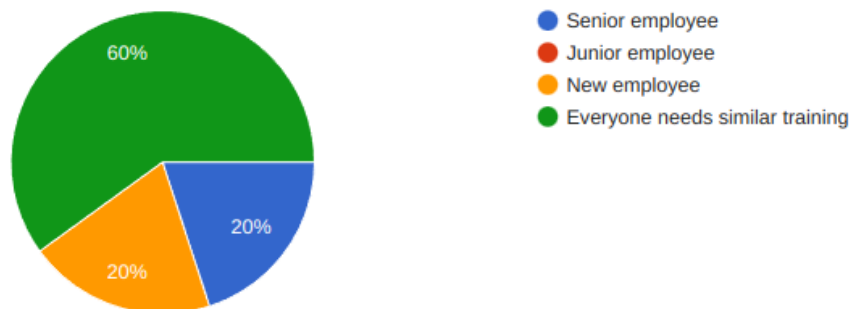


70% of the employees think that training topics are illustrated to some extent. Whereas 10% of the employees think that training topics are illustrated to a greater extent, 20% of the employees have a neutral opinion.

Who do you think needs to be trained in the organization?

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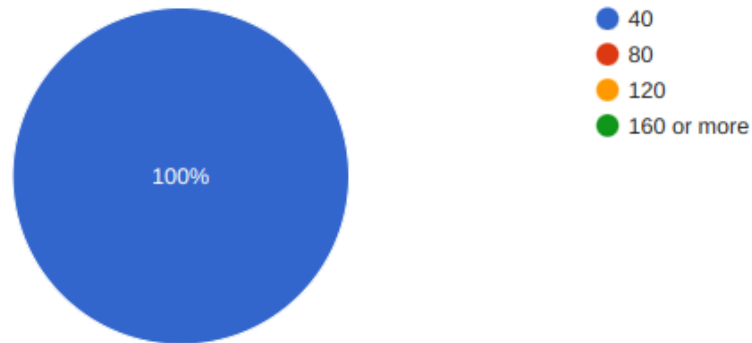
10 responses



60% think that every employee needs to have similar training, 20% think that new employees need to be trained, and another 20% think that senior employees need to be trained.

How many employees join the training session?

9 responses

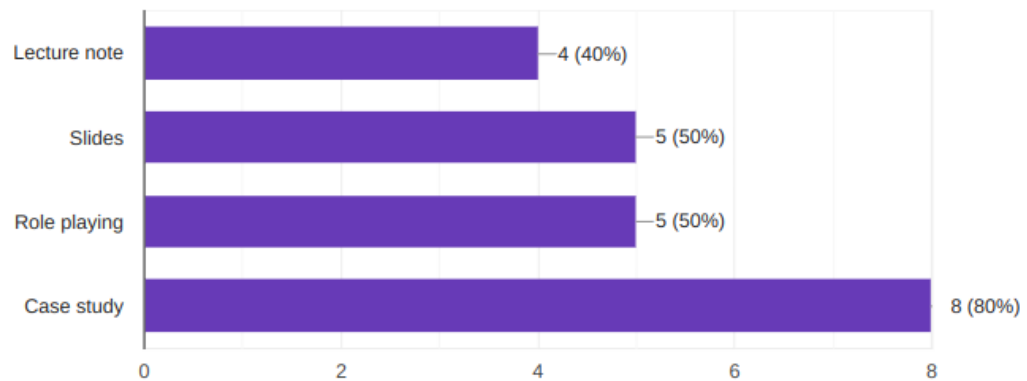


This statistics shows that 40 employees join the training session

What are the resource and equipment is using at the training and development program?(You can choose more than one)

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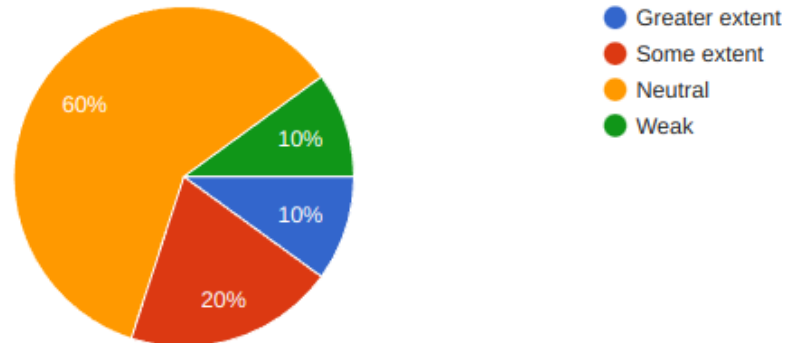
10 responses



Case studies are the most commonly used resources and equipment in training and development. Lecture notes, slides and role-playing techniques are also used for training at Janata Bank Limited.

Are you satisfied with the present training program?

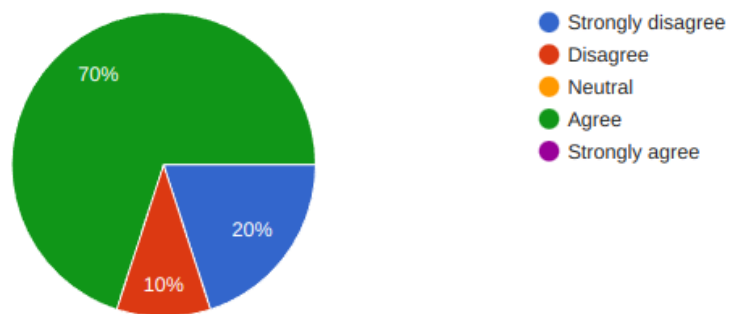
10 responses



60% of the employees are staying on the neutral side of this opinion. 10% of the employees are highly satisfied with the training program. 20% of the employees think that it helps to some extent, and 10% of the employees think the present training program is not satisfactory.

Do you agree that instructor responses to the trainee?

10 responses

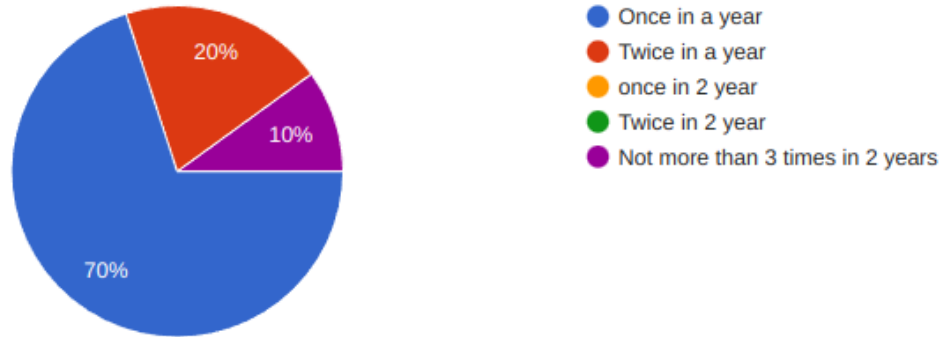


90% of the employees agree that the instructor responds to the trainee, and 10% of the employees disagree about it.

How many times have you been sent to training program?



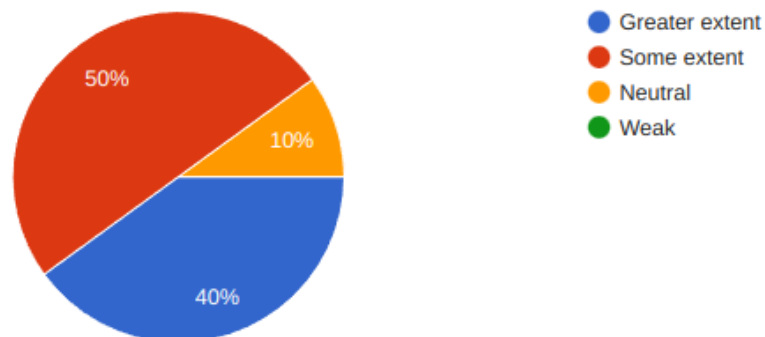
10 responses



70% of the employees have been sent to training programs once a year. 20% of them have been sent twice in a year. 10% of them said that they have not been sent to training programs more than three times in two years.

Does training help achieve the organizational goal?

10 responses



Half of the employees think that training helps the organizational goal to some extent. 40% of the employees think that it helps greatly, and 10% of the employees have chosen to stay neutral on this topic.

Chapter Five: Findings

5.1 Findings of the Study:

After working as an intern at Janata Bank for three months, I found both the good and bad sides of the training and development process of the organization. In order to find information, I had to do surveys using questionnaires, interview the employees, observe their collaboration and work environment, and view the management policies of the organization. After performing these tasks properly, I could gather the findings. The findings of the study are given below:

1. The organization of training processes is lacking.
2. The fact that they adhere to both on-the-job and off-the-job protocols is positive.
3. Janata Bank encourages and motivates staff members to participate in the training
4. The process of training and development does not reduce employee turnover.
5. Both the materials and the training procedure are still conducted according to tradition. It is leading to a decline in the training program's quality.
6. Workers think that training enables them to advance professionally and move up the corporate ladder.
7. The materials found in the workplace are comparable to those used in training. They differ in certain contexts, though.

Chapter Six: Recommendation **and Conclusion**

6.1 Recommendations:

1. **Training Processes:** To improve overall effectiveness, implement a thorough overhaul of training processes that incorporate contemporary methodologies and interactive learning techniques.
2. **Improve Training Quality:** To maintain high-quality training over time, make consistent investments in updating materials that are in line with industry standards and technology advancements.
3. **Innovative Training Strategies:** To create a more dynamic and engaging learning environment, incorporate simulations and e-learning modules to diversify training approaches.
4. **Assessing the Effect of Employee Turnover:** Examine the variables that influence employee turnover in spite of training, modifying tactics to deal with issues related to retention and guarantee significant contributions to job satisfaction.
5. **Align Training Materials with Workplace Reality:** Update training materials to more accurately depict the workplace, increasing the training content's practical applicability.
6. **Encourage Career Advancement Opportunities:** Create mentorship programs, communicate well-defined career pathways linked to training success, and offer resources to support an environment that encourages ongoing professional development.

- 7. Regularly Review and Update Policies:** To keep up with changing organizational requirements and industry standards, management policies pertaining to training should be reviewed and updated on a regular basis.

6.2 Conclusion:

For any firm to succeed in the fiercely competitive world of today, competent, well-trained, and experienced workers are essential. The increasing impact of technology on the corporate environment creates complexity that calls for ongoing training to effectively handle these obstacles. Every employee has to go through training to improve their comprehension of modern company requirements if they are to succeed. Rahman (2014) has pointed out that training program implementation is a critical component in providing staff members with the skills they need to adjust to a changing workplace.

Janata Bank Limited has made a significant contribution to the nation's industrial sector. The bank was instrumental in the founding or growth of the majority of the nation's major industrial companies. Large corporations that began their operations through Janata Bank include Orion, Bashundhara, S Alam, Square, Meghna Group, Beximco, TK Group, Abul Khair, Apex, and Akiz Group, a few of which continue to do business with this government-owned bank. Currently, the industrial sector accounts for around 80% of this bank's lending volume.

Drawing from the review previously provided, it can be concluded that Janata Bank's training and development procedures are considered adequate in their pursuit of being the leading state-owned bank. The critical role that employees play in accomplishing company objectives and increasing revenue highlights the need for comprehensive training initiatives. Good training has a critical role in improving management, leadership, and decision-making abilities by helping employees enhance their skills, knowledge, and attitudes. Enhancing employee performance and productivity is the main goal of Janata Bank's training programs, which is in line with their ambition to become the top state-owned bank.

6.3 References:

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