

Internship Report On

**Training & Development Process of IFIC Bank  
Limited (Darus Salam Road Branch)**

Internship Report on

# Training & Development Process of IFIC Bank Limited (Darus Salam Road Branch)

## Submitted By

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## Submitted To

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Date of Submission: November 13, 2023

# Letter of Transmittal

Date: November 13, 2023

Mr. Siddiquir Rahman

Assistant Professor

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Daffodil International University

Daffodil Smart City (DSC), Birulia, Savar, Dhaka-1216

**Subject: Request to accept my report on " Training and Development Process of IFIC Bank Limited."**

Dear Sir,

This is to let you know that I had to complete my internship at IFIC Bank Limited to the post-graduate from the MBA program. I learned a lot during my training. I also learned organizational culture, corporate etiquette, and public relations maintenance. I gathered knowledge and experience that will be helpful for my future job life.

I sincerely hope you will find this helpful report, and it would be a pleasure for me if the information can serve its purpose. I look forward to your kind cooperation in accepting this report and assisting me in completing my academic responsibilities.

Sincerely yours,



-----  
**Supti Akhtar**

ID No. 221-14-459

Program: MBA.

Department of Business Administration

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# Certificate of approval

This is to certify that the internship report titled "**Training and Development Process of IFIC Bank Limited,**" furnished by **Supti Akhtar** and **ID: 221-14-459** of MBA program, Department of Business Administration, Faculty of Business & Entrepreneurship, **Daffodil International University**, has been recommended for submission & presentation.

Supti Akhtar carries moral and ethical character and is a very pleasing student. It has indeed been a great pleasure working with her. I wish her all success in life.

Internship Supervisor,



-----  
**Mr. Siddiqur Rahman**

Assistant Professor

Department of Business Administration

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# Student Declaration

I am Supti Akhtar, a student of Master of Business Administration major in HRM at Daffodil International University. I sincerely declare that I have authentically prepared the Training & Development Process report of IFIC Bank Limited.

I state that the work presented in this internship report has not been previously submitted to any other university/college or organization for any academic degree. The work I have given has no existing copyright, and no part of this report is copied from any work done earlier for a degree or otherwise.



-----  
**Supti Akhtar**

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# Acknowledgment

I want to thank Almighty Allah for allowing me to finish my internship and write this report. Without His favor and direction, this achievement would not have been possible.

I would also like to extend my heart-felt appreciation to my internship supervisor, **Mr. Siddiqur Rahman**, for his invaluable guidance and continuous support throughout my internship. His insightful feedback and constructive criticism have played a significant role in shaping this report.

The internship opportunity I had with IFIC Bank Limited proved to be an invaluable experience that significantly contributed to my personal and professional development. I am incredibly fortunate and sincerely grateful for such an opportunity. Throughout my internship, I interacted with a diverse group of remarkable individuals and seasoned professionals who were crucial in guiding me during this period. I extend my heartfelt appreciation to **Tasnuva khaleque**, Head of the Branch, for his exceptional leadership and support. I am also grateful to **Nasima Sultana**, First Assistant Vice President & Operating Manager, for his guidance and assistance throughout the internship. Additionally, I would like to thank Senior Executive Officer **Tahmida Sharmin** for her valuable contributions and support. Lastly, I would like to thank all my colleagues and officers for their unwavering support and assistance, which played a pivotal role in helping me complete my internship.

Once again, I **sincerely appreciate everyone who** contributed to my successful internship and report completion.

# Executive summary

The importance of practical Training and Development Processes cannot be overstated in the Modern Banking world. This Internship report comprehensively analyzes the Training and Development Process adopted by IFIC Bank Limited at its Darus Salam Road Branch. IFIC Bank Limited is a leading banking institution in the region, known for its commitment to excellence and continuous growth. The Darus Salam Road Branch, while just one of its many branches, holds a pivotal role in the bank's operations in the area.

IFIC Bank Limited is a leading banking institution in the region, known for its commitment to excellence and continuous growth. The Darus Salam Road Branch, while just one of its many branches, holds a pivotal role in the bank's operations in the area. The bank employs a blend of traditional classroom training, on-the-job training, and digital e-learning platforms. This holistic approach caters to diverse learning styles, ensuring maximum knowledge absorption and retention.

Aside from regular training, the bank emphasizes the importance of continuous professional development. Employees are encouraged to participate in workshops, seminars, and certification courses relevant to the post-training evaluations that are regularly conducted to measure the efficacy of the training modules. Throughout the internship, it was observed that employees who had undergone the training modules demonstrated higher efficiency, increased job satisfaction, and a marked improvement in customer interactions.

IFIC Bank's training and development programs face specific challenges like any institution. These include keeping up with rapid technological changes, ensuring consistent training quality across all batches, and addressing the diverse needs of its employees. For future enhancements, it is suggested that IFIC Bank consider increasing its investment in technological tools for training, adopting more personalized training modules, and regularly updating the curriculum based on global banking trends and processes.

The Training and Development Processes of IFIC Bank Limited at the Darus Salam Road Branch are robust and Forward-Thinking. They demonstrate a clear commitment to nurturing talent and ensuring the bank's workforce remains at the forefront of industry standards.

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# **Chapter - 1**

## **Introduction**

## 1.1 Introduction

Being able to join a renowned banking institution in the country for my internship has been a significant aspiration. As a student majoring in HRM, I was fortunate to secure an internship opportunity at **IFIC Bank Limited (Darus Salam Road Branch)** for **Three months**.

IFIC Bank Limited has always emphasized the training and development of its employees. The institution responsible for this is the Human Resource Development (HRD.) IFIC Bank, located at **IFIC Tower, 61 Purana Paltan, Dhaka-1000, Head Office**. It stands adjacent to the main road. IFIC Bank Limited believes well-trained employees are better equipped to deliver superior service. Training programs at the Learning and Development Center typically cater to a batch of 25-30 individuals for a month or more than one month.

Internships serve as a bridge between theoretical knowledge and practical field experience. In the corporate world, professional experience is vital in establishing oneself. The internship experience allows students to gain insights into navigating the sensible world and finding their place. The primary goal of an internship is to amalgamate academic knowledge with practical skills, providing us with a keen understanding of real-life organizational management situations. During my internship, I had the opportunity to analyze the training and development sectors and other activities at IFIC Bank Limited, which granted me valuable practical experience.

This report on the training and development Process of IFIC Bank Limited seeks to provide a comprehensive analysis of the organization's efforts to foster a culture of continuous learning, growth, and development among its employees. Through a detailed examination of the bank's strategies, methods, and tools, the report aims to offer valuable insights and recommendations that can contribute to the ongoing success and growth of the organization and the industry as a whole.

## 1.2 Background of the Study

This report delves into the comprehensive analysis of the Training and Development Process of IFIC Bank Limited within the context of the MBA program at Daffodil International University. The internship experience plays a pivotal role in equipping students with the practical skills necessary to navigate the complexities of the professional world and establish a solid professional standing. This report is based on a rigorous **Three - Month** internship program at IFIC Bank Limited. By examining the training and development process within this

context, this report aims to provide a profound understanding of the internship program, facilitating a comprehensive grasp of training and development principles. Diligent efforts have been made to collect and assimilate all pertinent information, ensuring the provision of a comprehensive overview of the internship program and its associated concepts.

### 1.3 Objectives of the study

- **To analyze** the Training process of IFIC Bank Limited (Darus Salam Road Branch).
- **To explore** the Development process of IFIC Bank Limited.
- **To identify** problems related to the Training and Development process of IFIC Bank Limited.
- **To provide** some recommendations based on the problems.

### 1.4 Scope of the Study

Given the time constraints of the internship program, it was not feasible to acquire a comprehensive understanding of all banking activities at IFIC Bank Limited. Therefore, this report focuses exclusively on the training and development process within the context of IFIC Bank Limited. The scope of this study is confined to gathering and analyzing information specifically related to the training and development Process implemented by IFIC Bank Limited. It is important to note that this report may not encompass all aspects of the bank's human resources or provide an exhaustive overview of its operations beyond the training and development domain.

### 1.5 Methodology of the Study

This report is a **Qualitative type of research** that explores the overall Training and Development Process of IFIC Bank Limited. So, the type of this report is **Qualitative Research and Exploratory in nature**. I have collected the related data from primary and secondary sources to achieve this study's objective. This methodology uses open-ended questions and motivates participants to express the officer's thoughts and views openly with no limitations.

## 1.6 Data Collection Sources

The Two Categories of Data Collection Sources. They are:

- i. Primary Data
- ii. Secondary Data

### 1.6.1 Primary Data

The information is collected from face-to-face discussions. The primary data for this report was collected from:

- Direct observations
- Practical work experiences
- Face-to-Face conversation with Stakeholders.

### 1.6.2 Secondary Data

These data are already published materials. Those are:

- Daily diary
- Training & Development related books
- HR related books
- Some information from the website
- Official website of IFIC Bank Limited
- Bangladesh Bank Website

## 1.7 Limitations

I had limitations to work with when I was creating my report. Below is a list of a few of them.:

1. Officers and Employees are always busy with work, so sometimes they cannot provide information due to a busy schedule.
2. Officers and Workers are frequently preoccupied with their jobs; thus, occasionally, they cannot supply information because of a hectic schedule.
3. Some police personnel lacked enough knowledge of their policies.
4. Some of them didn't offer helpful information.
5. Lack of Training and Development information about IFIC Bank Limited

# **Chapter - 02**

## **Overview of the Organization**

## 2.1 Background and History

IFIC Bank Limited, a prominent financial institution in Bangladesh, was founded in **1976** as a joint venture between the Government of Bangladesh and a consortium of multinational investors. The bank was initially established as an investment and finance company under International Finance Investment and Commerce (IFIC) Bank Limited. The primary objective behind its establishment was to channel foreign investment and promote economic Development in Bangladesh.

**In 1983**, IFIC Bank Limited obtained a commercial banking license from the Central Bank of Bangladesh, enabling it to convert from an investment and finance company to a full-fledged commercial bank. Since then, IFIC Bank Limited has expanded its operations, focusing on providing a diverse range of banking products and services to individual, corporate, and institutional clients. The bank's growth has been marked by establishing a solid network of branches across the country, serving the banking needs of various sectors of the economy.

**During the 1990s**, IFIC Bank Limited embarked on a journey of international expansion, establishing overseas branches and representative offices in several countries. These global operations have allowed the bank to tap into new markets, strengthen its correspondent banking relationships, and offer a broader range of services to its clients involved in cross-border trade and investments.

Throughout its history, **IFIC Bank Limited** has remained committed to adopting the best industry Process, implementing the latest technologies, and investing in human resource development. The bank has established a state-of-the-art training institute, the IFIC Bank Academy, to provide its employees with the necessary training and development opportunities, ensuring they possess the skills and knowledge required to excel in their roles and contribute to their growth and success.

**In recent years**, IFIC Bank Limited has focused on digital transformation, embracing new technologies to enhance the customer experience and streamline operations. The bank has introduced various digital banking services, such as internet banking, mobile banking, and ATM services, to provide customers with secure and convenient access to their accounts and banking services.



Today, IFIC Bank Limited is a leading financial institution in Bangladesh, recognized for its innovative products, exceptional customer service, and commitment to social and environmental responsibilities. The bank's journey from its humble beginnings as an investment and finance company to its current position as a prominent commercial bank is a testament to its dedication to continuous growth and development. The bank's robust training and development Process, which are the focus of this report, play a crucial role in fostering a culture of learning and excellence, contributing to its ongoing success in the dynamic banking and financial sector.

## **2.2 Vision and Mission**

### **2.2.1 Vision**

At IFIC, we want to be the preferred financial service provider through innovative, sustainable, and inclusive growth and deliver the best-in-class value to all stakeholders

### **2.2.2 Mission**

The mission is to provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative actions, and competitive edge make our position unique in giving quality service to all institutions and individuals we care for.

## **2.3 Products and Services**

IFIC Bank Limited offers a comprehensive range of banking products and services, catering to the diverse needs of individual, corporate, and institutional clients. These services include retail banking, corporate banking, SME financing, agricultural financing, project financing, trade financing, and international banking services. The bank also provides various digital banking solutions, such as Internet banking, mobile banking, and ATM services, to facilitate convenient and secure access to banking services for its customers.

## **2.4 Organizational Structure and Governance**

The organizational structure of IFIC Bank Limited comprises a Board of Directors, which is responsible for setting the strategic direction and overseeing the overall management of the bank. The Board includes experienced professionals from various sectors, including finance, banking, and industry. The bank's day-to-day operations are managed by a team of dedicated professionals, led by the Managing Director and CEO, who ensure the efficient execution of the bank's strategies and policies.

## **2.5 Financial Performance**

Over the years, IFIC Bank Limited has maintained a steady growth trajectory, reflecting its commitment to sound financial management and prudent business Process. The bank has consistently posted robust financial results, characterized by healthy growth in assets, deposits, and advances and solid profitability indicators such as return on assets and equity. These economic achievements have earned IFIC Bank Limited recognition as a financially stable and reliable banking institution.

## **2.6 Corporate Social Responsibility (CSR)**

IFIC Bank Limited is committed to positively impacting society and the environment through its Corporate Social Responsibility (CSR) initiatives. The bank's CSR activities focus on education, healthcare, disaster relief, and environmental conservation. By investing in these areas, IFIC Bank Limited aims to promote sustainable development and contribute to the overall well-being of the communities it serves.

## **Chapter - 03**

### **Analysis of Training & Development Process of IFIC Bank Limited (Darus Salam Road Branch)**

## **3.1 Definition of Training and Development**

### **3.1.1 Training**

Training instructs newly hired workers on the fundamental skills and knowledge required for their jobs. Training is an organized effort made by an employer to assist employees in acquiring job-related competencies, knowledge, skills, and habits. This effort is referred to as "**Training.**"

### **3.1.2 Development**

Development and training share similarities. However, development is typically oriented towards future objectives. The story encompasses various aspects, such as formal education, job experiences, relationships, personality assessments, and skill evaluations, which aid employees in preparing for future job roles or positions. This effort is referred to as "**Development**"

## **3.2 Importance of Training & Development**

Companies that use innovative training and development Processes are likely to report better financial performance than their competitors that do not. Training and development also help a company develop the human capital needed to meet competitive challenges. Like many companies, IFIC also recognizes that learning through training, development, and knowledge management helps employees strengthen or increase their skills to improve or make new products, generate new and innovative ideas, and provide high-quality customer service.

Also, development activities and career management are needed to prepare employees for managerial and leadership positions and attract, motivate, and retain talented employees at all levels and jobs. So, we can say that training and development is very essential. Training and development are necessary for the following reasons: -

- **To improve quality of work:** Trained workers use machines, tools, and materials properly. They maintain uniformity in work methods and thus make fewer mistakes.
- **To help in employees' personal growth:** Training and Development helps employees enhance their knowledge and skills. It is beneficial for the employees by ways of increasing.
- **Self-confidence:** Training and Development helps to improve the self-confidence of an employee. They tend to become self-reliant and motivated.
- **Safety:** Training and Development help an employee to use various safety devices. They can avoid mistakes and accidents on the job.
- **Adaptability:** Training and Development enables employees to adapt to work procedure and methods changes. He can be more mobile and pursue career goals activity.
- **Promotion:** Employees can develop themselves and earn promotions easily.
- **New skills:** Training and Development provides new knowledge and skills among employees. This makes him more valuable to a firm.

### 3.3 Benefits of Training & Development

- Improve the current or future performance of an employee.
- Increase employee's ability to perform through learning.
- Change employee's attitudes or increase their skills and knowledge.

Training and Development improve employees' performance, which directly helps an organization achieve its goals. Thus, exercise benefits both employees and the organization.

### 3.4 Differences Between Training & Development

Description	Training	Development
<b>Focus</b>	Current	Future
<b>Use of work Experiences</b>	Low	High
<b>Goal</b>	Preparation for current job	Preparation for changes
<b>Participation</b>	Required	Voluntary

**Table 1 : Differences Between Training & Development**

**Training** focuses on helping employee's performance in their current jobs. Development prepares them for other positions in the company and increases their ability to move into jobs that may not yet exist. Development also helps employees prepare for changes in their current jobs that may result from new technology, new work designs, new customers, or new product markets.

**Development** is especially critical for talent management, particularly for senior managers and employees with leadership potential. Companies report that the most vital talent management challenges they face include developing existing talent and attracting and retaining existing leadership talent. As training becomes more strategic (i.e., related to business goals), the distinction between training and development will blur. Both training and development will be required and focus on current and future personal and company needs.

## **Part - A (Training)**

### **3.5 Training Process of IFIC Bank Limited**

#### **3.5.1 Meaning of Training at IFIC Bank Limited**

Training teaches new employees the basic things they need to perform their work. Training refers to a planned effort by a company to facilitate learning of job-related competencies, knowledge, skills, and behaviors by employees. The training goal is for employees to master the knowledge, skills, behaviors and emphasized in the training and apply them to their day-to-day activities. IFIC Bank Limited trusts that employees must deliver better service if trained well. The tasks are assigned mainly based on their performance. Their manager measures it by interviewing the trainee daily at the end of the day. And also, the trainees are asked to give a weekly report.

### 3.5.2 Objectives of Training at IFIC Bank Limited

- Improve individual's level of awareness
- Imparting new skills & knowledge of employees
- Increase an individual's motivation to perform their job well
- To lead promotion & self-growth
- To improve the capabilities of employees

### 3.5.3 Training Roles of IFIC Bank Limited

The Four Training Roles Of IFIC Bank Limited are given below :

- **Learning Strategist:** Determines how workplace learning can be best used to help meet the company's business strategy
- **Business Partner:** Uses business and industry knowledge to create training that improves performance
- **Project Manager:** Plans, obtains, and monitors the delivery of learning and performance solutions to support the business
- **Professional Specialist:** Designs, develops, delivers, and evaluates learning and performance solutions

### 3.5.4 Training Process of IFIC Bank Limited

The Training Program consist of five steps-



Figure 1: Training Process of IFIC Bank Limited

The Five Training Process point as individually explain are given below :

#### **3.5.4.1 Needs assessment**

At this initial stage, the bank identifies the training requirements of its employees. The assessment can be done by analyzing performance appraisals, supervisor feedback, employee surveys, or technological advancements that demand new skill sets. For IFIC Bank Limited, this stage would involve understanding the specific needs of the Darus Salam Road Branch employees, determining the skills and knowledge they lack, and what they need to improve upon to achieve optimal performance.

#### **Training Needs Analysis of IFIC Bank Limited**

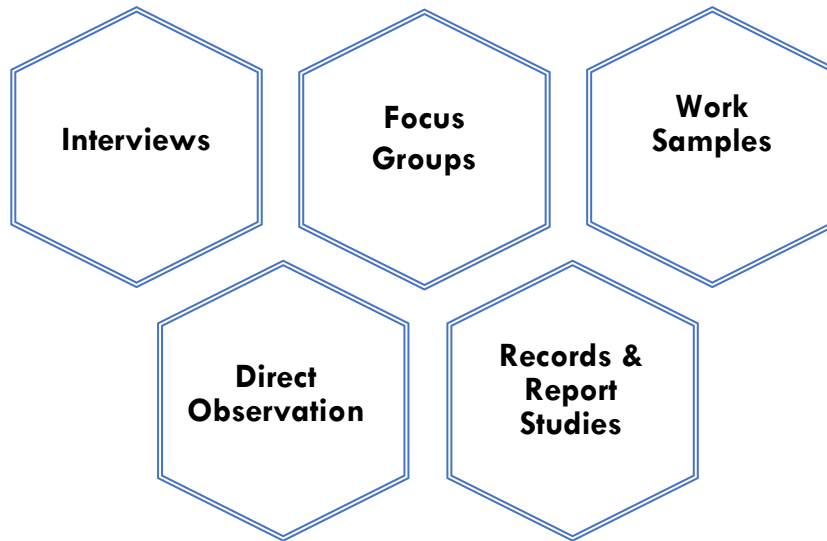
The Five points Training Needs Analysis of IFIC Bank Limited

- **Understand short- and long-term goals:** Identify the organization's short- and long-term goals and the performance needed to achieve them.
- **Identify desired performance outcomes:** How employees should perform their core job functions for optimal business success.
- **Identify gaps in the current version:** This phase examines the holes to determine if and where skill building is needed.
- **Establish and prioritize a solution:** After understanding training needs, the roundtable will help determine the best answer from instructional design to learning modality.
- **Decide on and order a course of action:** Following an understanding of the training requirements, a roundtable will assist in selecting the optimal instructional approach and learning style.

#### **Methods of Analyzing Employee Training Needs**

Training is the process of teaching new employees the fundamental aspects they need to perform their work effectively. It plays a crucial role in enhancing employee productivity and performance in their current job. IFIC Bank Limited recognizes the importance of addressing employee training needs and implements various strategies to meet those needs. Some of the approaches adopted by IFIC Bank Limited are outlined below:





**Figure 2: Methods of Analyzing Employee Training Needs**

**Interviews:** HR professionals at IFIC Bank conduct one-on-one interviews with employees to identify their specific training needs. This personalized approach helps uncover individual requirements.

**Focus Groups:** Focus groups gather insights from a small group of employees at the Darus Salam Road Branch. These discussions allow for collective input and identifying common development areas.

**Work Samples:** Analyzing work samples helps assess the quality of an employee's work and identifies areas where improvements or training may be required.

**Direct Observation:** Supervisors and managers directly observe employees' daily tasks. This hands-on approach aids in recognizing performance gaps that require training.

**Records & Report Studies:** IFIC Bank maintains records and reports related to employee performance. These documents are reviewed to identify trends and patterns that indicate specific training needs.

By employing these methods, IFIC Bank ensures that its training and development programs are tailored to meet the precise needs of its Darus Salam Road Branch employees, contributing to their professional growth and overall organizational success. For more detailed information, refer to the provided internship reports and studies on IFIC Bank's training and development practices.

### 3.5.4.2 Defining Training Objective

Once the needs are identified, the next step is clearly defining the training objectives. For IFIC Bank, it might involve improving customer service, enhancing technical skills in using new banking software, or ensuring compliance with banking regulations. The objectives must be Specific, Measurable, Achievable, Relevant, and Time-bound (SMART).

### 3.5.4.3 Designing a Training Program

Based on the objectives set, a training program is designed. This involves deciding the content of the training, methodologies to be used (e.g., workshops, e-learning, on-the-job training), the trainers, duration, and the resources required. For IFIC Bank, the program design might also factor in branch-specific requirements or challenges that Darus Salam Road Branch employees face.

### 3.5.4.4 Implementation of the Training Program

This is the execution phase where the actual training takes place. Employees might be grouped based on their roles or the specific training needs identified. At IFIC Bank, practical aspects such as venue, schedule, training materials, and resources come into play. Factors like employee participation, trainer effectiveness, and the alignment of training methods with the participants' learning needs determine this stage's success.

### 3.5.4.5 Evaluation and Follow-up

After the training program is conducted, evaluating its effectiveness is essential. For IFIC Bank, this might involve feedback forms, post-training quizzes, or observing changes in job performance. The follow-up ensures that the knowledge gained from training is being applied in the bank's day-to-day operations. Any gaps or areas of improvement noted can then lead to adjustments in future training session.

## 3.5.5 Types of Training At IFIC Bank Limited

The Six Types Of Training at IFIC Bank Limited are given below :

**Orientation Training:** This training is intended to welcome new employees and introduce them to the organization. IFIC Bank Limited takes the initiative to acquaint new hires with the fundamental aspects of the company, helping them get up to speed and preparing them for their initial days on the job.

**Technical Skills Training:** IFIC Bank Limited, like many other institutions, has allocated resources to develop and enhance the technical skills of its employees. This training aims to

equip new and existing staff with the skills to operate specific technologies, design processes, and handle products and services within the organization.

**Soft Skills Training:** IFIC Bank Limited recognizes the critical importance of soft skills for career advancement. As such, it provides training on a range of soft skills, including but not limited to active listening, effective communication, adaptability, and public speaking.

**Product or Service Training:** IFIC Bank Limited takes considerable effort to ensure its employees thoroughly understand the products and services they represent. Such training guarantees the employees are well-equipped to create a positive impression and effectively address customer queries and needs.

**Managerial and Leadership Training:** Recognizing that employees can rise to higher positions within the organization, IFIC Bank Limited offers managerial and leadership training. This training prepares them for roles with increased responsibility and leadership requirements.

**Risk Management Training:** Given the nature of the banking sector, IFIC Bank Limited has introduced Risk Management Training. This aims to enable employees to understand and manage various risks in banking operations. It ensures they can identify potential threats and take appropriate measures to mitigate any adverse impacts.

### 3.5.6 Training Methods of IFIC Bank Limited

The TWO Training Methods of IFIC Bank Limited are given below :

- On-The-Job Training
- Off- The-Job Training

The most frequent and widely used kind of training is known as "**on-the-job**" Training. Workers are instructed in the relevant skills and information while simultaneously being allowed to Process those talents on their job. They do this by seeking assistance and direction from their co-workers and superiors to guarantee good performance.

The following is a list of ways for on-the-job training:

#### 3.5.6.1 On-The-Job Training of IFIC Bank Limited

On-the-job training (OJT) is a hands-on method of teaching employees the skills, knowledge, and competencies needed to perform a specific job within the workplace directly on the job site

- **Job Instruction Training:** For instance, new tellers at IFIC Bank would be trained on the bank's specific cash handling procedures, use of teller software, and protocols for customer interaction. They would learn these tasks directly at their workstation, usually under the guidance of a more experienced employee or a manager.
  
- **Coaching/Mentoring:** In this method, the bank would pair less experienced employees with senior-level employees who would mentor them. These mentors guide a wide range of areas - they might help their mentees understand complex banking procedures, navigate the bank's corporate culture, and plan their career path within the bank.
  
- **Job Rotation** involves moving employees through various jobs, departments, or tasks to broaden their understanding and experience. For example, an employee might spend a few months in the deposits department, then move to loans and customer service. This provides a well-rounded understanding of the bank's operations and helps identify where an employee might best fit in the long term.

### **Advantages & Disadvantages of On-The-Job Training**

There are some advantages and disadvantages. They are given below:

Advantages	Disadvantages
On-the-Job Training method, the trainee learns by experience	Experienced employees need skills to prepare new employees
In this method, doesn't have to pay a training company	Sometimes, productivity can be interrupted
Chance to learn while doing	The learning environment may not be conducive.
It's less expensive.	Training is not systematically organized.

***Table: 2 Advantages & Disadvantages of On-The-Job Training***

### 3.5.6.2 Off-The-Job Training at IFIC Bank Limited

Off-the-job training is designed to help employees acquire skills and knowledge outside their regular working environment. This systematic approach has the advantage of providing trainers who are typically experienced and well-versed in various training areas.

- **Lectures:** Lectures can be viable and cost-effective when training large IFIC Bank employees. This approach enables a clear explanation of concepts, allowing direct interaction. The trainees gain insights into their job responsibilities and have the chance to ask questions to experts. However, it might be challenging for the trainer to gauge the trainees' understanding in a large group setting.
- **Audiovisual Techniques:** These use overhead projectors, slides, and videos to enrich training. Videos are particularly useful in enhancing trainees' communication skills, interview techniques, and customer service abilities. Through these real-life examples, IFIC Bank employees can understand customer interactions and identify ways to enhance the customer experience.
- **Conferences:** Conferences offer a platform where multiple participants discuss various aspects of a subject. This method allows IFIC Bank employees to share their viewpoints, encouraging knowledge exchange and skill development. The trainers also gain insights into the thought processes of the trainees.
- **Vestibule Training:** In this approach, trainees at IFIC Bank learn to use new tools and machinery relevant to their roles in a training setting equipped with the necessary devices. This training is crucial when introducing new equipment to employees, ensuring they can safely and effectively handle the tools.
- **Case Studies:** Case studies provide trainees with actual situations that have previously occurred. This method allows IFIC Bank employees to examine a case, propose various solutions, and discuss the pros and cons of each option, fostering their decision-making skills. To conduct this method effectively, trainers select a relevant case, create a theoretical framework, gather the necessary information, and guide the trainees in analyzing the case.
- **Role Plays:** Role-play exercises enable IFIC Bank trainees to assume specific roles, such as a manager, customer, or employee with a grievance. This method benefits training programs focusing on interpersonal skills, such as communication, sales, performance feedback, coaching, leadership, and team building. For the role-play method to be

effective, trainers must plan and conduct activities before, during, and after the role-play sessions.

These methods help create a comprehensive off-the-job training program for IFIC Bank employees, allowing them to develop a wide range of skills and knowledge that can be applied in their respective roles.

### **Advantages & Disadvantages of Off-The-Job Training**

Advantages	Disadvantages
Off-the-job training is an economical method.	It's less effective than On-the-Job Training.
Employees can learn from outside experts.	Lost working time and potential output from employee
Off-the-job training can bring new ideas.	It can be expensive.
Employees can be more confident when starting a new job	New employees may still require a few acceptances training

**Table : 3 Advantages & Disadvantages of Off-The-Job Training**

### 3.5.7 Training Evaluation of IFIC Bank Limited

To conduct a comprehensive evaluation of the training and development process at IFIC Bank Limited, it's beneficial to employ the Kirkpatrick's Four-level Training Evaluation Model. This model outlines four levels for scrutinizing the efficacy of training programs:

## Kirkpatrick's Four-Level Training Evaluation Model



Figure 3: Kirkpatrick's Four-level Training Evaluation Model

1. **Reaction:** This level assesses participants' immediate reactions to the training program. It involves collecting feedback on the training's content, delivery, and overall experience through surveys or feedback forms.
2. **Learning:** This level measures the knowledge and skills gained by participants during the training. It can involve assessments, quizzes, or observation of participants' performance before and after training.
3. **Behavior:** At this level, the focus is on how participants apply what they have learned in their job roles. It involves observing changes in behavior and performance in the workplace as a result of the training.
4. **Impact:** The highest level of evaluation looks at the impact of training on organizational goals and outcomes. This may include metrics like increased productivity, reduced errors, or improved customer satisfaction.

Applying this framework will empower the Learning and Development (L&D) teams at IFIC Bank to accurately quantify the net monetary benefits and effectiveness of their training programs.

Applying this framework will empower the Learning and Development (L&D) teams at IFIC Bank to accurately quantify the net monetary benefits and effectiveness of their training programs.

### **3.5.8 Process of Training Evaluation at IFIC Bank Limited**

**Conduct a Need Analysis:** At this stage, IFIC Bank determines the training needs of its employees. The process starts with defining the objectives of the needs assessment. Subsequently, the bank assesses its resources and capacity to meet these needs. The trainers summarize the findings succinctly after identifying the data sources and target goals. Finally, they gather feedback to ensure the identified needs align with the employees and the organization's goals.

**Develop Measurable Learning Outcomes and analyze Transfer of Training:** IFIC Bank gauges the change in learning through pre-and post-training assessments. The pretest helps to understand the trainees' initial knowledge and skills, and the posttest measures the improvement after the training. The comparison of these results provides insights into the effectiveness of the movement.

- **Develop Outcome Measures:** In this stage, IFIC Bank provides feedback to the trainees to help them understand if they've achieved the intended outcomes of the training. This feedback is crucial in encouraging continuous learning and development among the trainees.
- **Choose an Evaluation Strategy:** IFIC Bank understands that the ideal evaluation strategy provides insights into the value of the training, including its effectiveness and the return on investment. It informs the bank's decisions related to future training programs.
- **Plan & Execute the Evaluation:** Here, the bank chooses a suitable model from various available training evaluation models. It determines markers of training effectiveness, selects the appropriate methods for data collection, and collects the necessary data. Finally, it analyses the data to evaluate the overall effectiveness of the training.

This process allows IFIC Bank Limited to evaluate its training programs effectively and make informed decisions about future training and development initiatives. It ensures that the bank's



training programs align with its strategic objectives and contribute to the overall growth of its employees and the organization.

### **3.5.9 Training Institute of IFIC Bank Limited**

IFIC Bank Limited strongly emphasizes the development of its human resources, considering them a pivotal driving force behind its success. Recognizing the critical role of People, Processes, and Technology in achieving long-term sustainable growth, the bank has created a meritocracy-based culture. This culture is designed to prioritize Talent Acquisition, Talent Development, Competitive Compensation Package, and Employee Engagement.

An essential aspect of talent development at IFIC Bank Limited is the IFIC Bank Training Academy. This academy stands as one of the most well-established institutions within the private sector dedicated to the growth and development of employees. Equipped with state-of-the-art facilities, the academy is designed to meet all the learning and development needs of the bank's employees.

The bank sources top-tier faculty members from domestic and international sources to provide high-quality employee training. Besides, IFIC Bank Limited consistently sends its employees to world-class training institutions across the globe, further reinforcing its commitment to continuous learning and development.

Moreover, the bank's Human Resources division fosters employee engagement and empowerment. Employees are encouraged to excel with innovation, commitment, and extraordinary integrity through various Employee Engagement Activities and Town Hall Sessions. HR's focus extends beyond training and development to include employee recognition, offering an excellent employment experience through promotions, rewards, work-life balance, and career development opportunities.

Thus, the Training Institute of IFIC Bank Limited is more than just a learning center; it is a core component of its strategy for nurturing a skilled, motivated, and innovative workforce that drives the bank's success.

### **3.5.10 Training period**

The training period at IFIC Bank Limited can be understood from the information about two roles: Management Trainee Officer (M.T.O.) and Trainee Assistant Officer (T.A.O.).

For the position of Management Trainee Officer (M.T.O.), the successful candidates undergo an extensive and all-inclusive training program at home and abroad. This is an entry-level position for Senior Management. The specifics of the duration are not explicitly mentioned. Still, given the nature and importance of the role, it's reasonable to assume that this program would be pretty comprehensive, potentially spanning several months.

The candidates also undergo extensive training regarding the Trainee Assistant Officer (T.A.O.) position. The place offers a one-year probation period. The incumbent will be confirmed as an Assistant Officer upon completing this probation period. The probation period is a kind of on-the-job training where the incumbent learns the necessary skills and acquires the required knowledge about the job.

It's worth noting that the training duration can vary depending on the specific role and the individual's previous experience and skills.

### **3.5.11 Training Center's Environment & Equipment of IFIC Bank Limited**

The IFIC Bank Training Academy is integral to the bank's Human Resource Development (HRD) efforts and is recognized as one of the oldest institutions in the private sector. The academy serves as a state-of-the-art Training Centre designed to fulfill all learning and development needs of the bank's employees.

The training academy has modern facilities, providing comprehensive training programs to help the employees develop the required competencies and value-based leadership attributes. The academy sources best-in-class faculty members from both local and international institutions. In addition to its in-house training, the bank sends its employees to world-class training institutions globally.

The environment at IFIC Bank is generally considered good, as indicated by employee reviews. Employees have mentioned favorable working conditions, a conducive environment for beginners, and good peer relationships. The studies, however, also highlighted some challenges, such as long hours, high pressure to meet targets, and workload, which could affect the learning environment at the training center.

As for the training and development process, the IFIC Bank views it as a vital aspect of their HRM. They believe the bank can enhance organizational and individual performance through robust training and development. As jobs become more complex and challenging, the

importance of employee education and training is increasing, thus making the role of the training center even more significant.

In summary, the training center's environment and equipment at the IFIC bank are conducive to learning, providing the employees with the resources they need to develop their skills and competencies. However, the bank might need to address the workload and target pressure issues to enhance their training programs' effectiveness further.

Some of the most used equipment is given below:

- Projectors
- A good internet connection
- Computers
- Electrical outlets like plug sockets
- Whiteboard etc.

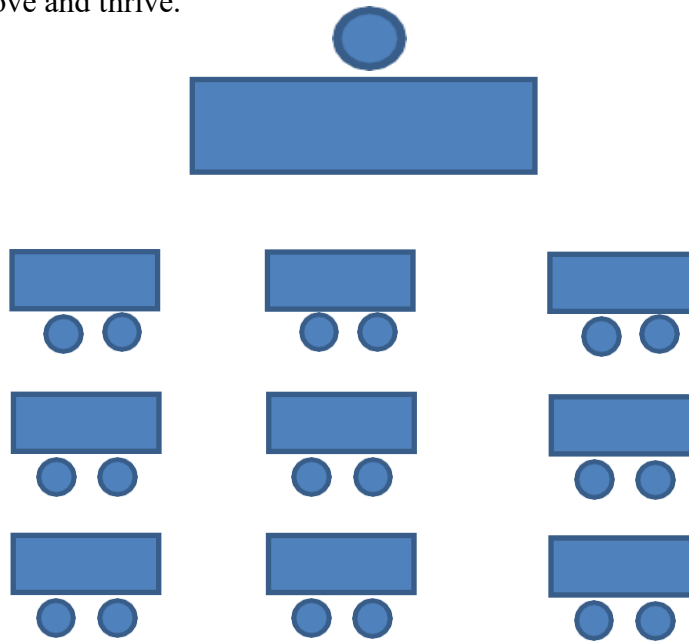
### **3.5.12 Training Room of IFIC Bank Limited**

The Training Room of IFIC Bank Limited is meticulously designed to facilitate comfort and accessibility, ensuring an effective learning environment. This space is serene and private, devoid of distractions, allowing trainees to concentrate fully on the task. It provides ample room for movement, and the layout is designed in such a way as to offer individual workspaces for each participant.

In line with IFIC's belief that people, processes, and technology are the crucial elements driving success, the training room is equipped with state-of-the-art technology to cater to employees' learning and development needs. Notably, the IFIC Bank Training Academy, one of the oldest private sector institutions, ensures top-notch employee training by sourcing excellent faculty from domestic and international arenas.

Like the rest of the bank's approach, the Training Room aligns with a meritocracy-based culture and plays a pivotal role in talent acquisition and development<sup>1</sup>. Training and development are critical processes in IFIC to enhance employee performance, meet business objectives, and deal with any challenges that may arise. The Training Room embodies this ethos as the hub for continuous employee education, skill transformation, and upgradation.

As an integral part of IFIC's commitment to its employees, the training room also serves as a platform to foster employee commitment. It offers various development opportunities to help employees improve and thrive.



*Figure: 4 Training Room of IFIC Bank Limited*

**Noise:** IFIC Bank's training rooms are designed keeping noise levels in mind to ensure an optimal learning environment. These rooms are soundproof to avoid any disturbance, allowing staff to work efficiently without being affected by ongoing training sessions.

**Colors:** IFIC Bank's training center incorporates a range of light hues in its room designs, including shades of white, soft pastel colors, and light blue. These colors foster a soothing environment conducive to learning.

**Room Structure:** The training rooms at IFIC Bank are square. This intentional design choice allows trainees to engage fully without visual or auditory hindrances, promoting better interaction and communication.

**Lighting:** IFIC Bank prioritizes comfort and effectiveness in its lighting choices. Both natural and artificial lighting is used to prevent eye strain and maintain an engaging atmosphere. Moreover, dimmers are used when projections are required to ensure clear visibility.

**Floor Covering:** To further enhance the aesthetic and comfort of the training rooms, IFIC Bank opts for carpeted flooring in solid colors. This choice avoids distraction and encourages concentration.

**Meeting Room Chairs:** Comfortable seating is a high priority in IFIC Bank's training rooms. The arrangement of chairs and tables is carefully planned to ensure no views are blocked, and everyone can listen clearly.

**Electrical Outlets:** To accommodate the technological needs of modern training sessions, the bank's training rooms are equipped with sufficient electrical outlets that are easily accessible to all. This convenience allows for the smooth running of presentations and online-based training modules.

### 3.5.13 Trainers VS Trainees of IFIC Bank Limited

From the provided search results, there isn't specific information available to create a detailed table differentiating trainers and trainees of IFIC Bank Bangladesh. However, based on general knowledge about trainers and trainees, a broad table is provided below :

Criteria	Trainers	Trainees
<b>Role</b>	Deliver training content, evaluate trainees' performance, and offer feedback.	Attend training sessions, engage in practical exercises, and apply knowledge gained.
<b>Knowledge Base</b>	In-depth expertise in the training subject matter.	Limited knowledge initially but progressively improves with training.
<b>Responsibility</b>	Training objectives are met, and trainees acquire the necessary skills and knowledge.	Actively participating in training sessions, completing assignments, and applying acquired knowledge in real-life scenarios.
<b>Interaction</b>	Interacts with trainees, other trainers, and training organizers.	Primarily interacts with trainers and fellow trainees.

**Table : 4 Trainers VS Trainees of IFIC Bank Limited**

This table is a general representation and might not capture the specifics of IFIC Bank Bangladesh's internal training dynamics. Direct internal documentation or a specific report from IFIC Bank would be required for a more comprehensive view.

## **Part – B (Development)**

### **3.6.1 Meaning of Development at IFIC Bank Limited**

At IFIC Bank, Development signifies much more than just training. It encapsulates various methods used to prepare employees for future jobs or roles and to help them adapt to potential changes in their current positions. These changes can stem from a range of factors, such as the introduction of new technologies, shifts in customer demographics, or changing the product market.

Specifically, Development within IFIC Bank pertains to formal education, job experiences, relationships, and evaluations of an individual's personality, skills, and abilities. This approach is instrumental in managing talent within the bank, especially when grooming potential leaders or senior managers.

Facing talent management challenges, such as developing and retaining existing talent, IFIC Bank underscores the importance of action to ensure it continues to uphold its reputation as a forward-thinking financial institution. The bank's commitment to fostering a highly skilled workforce capable of adapting to the ever-evolving banking sector is a testament to this importance.

The bank has implemented development by establishing IFIC Bank Academy, an in-house training center catering to the bank's training needs. The academy offers a blend of on-the-job and off-the-job training to ensure its staff members have the competencies necessary for their roles. By providing continued development opportunities, IFIC Bank is solidifying its commitment to its employees and, in turn, strengthening employee commitment

### **3.6.2 Objectives of Development at IFIC Bank Limited**

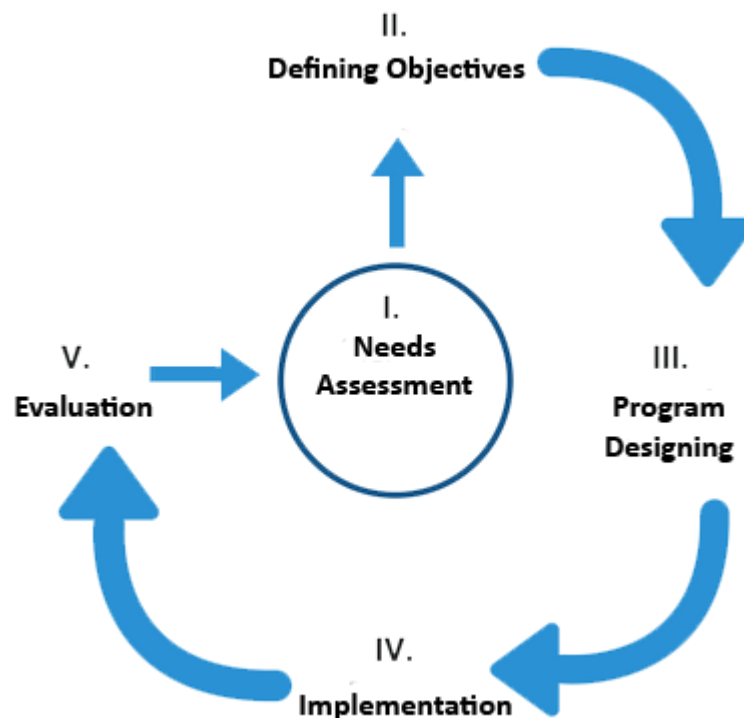
The Basic Objectives of Development at IFIC Bank Limited typically mentioned are given below :

- Enhancing the bank's flexibility to adapt to the rapidly changing banking industry and diverse customer needs.
- We are developing organizational performance within IFIC Bank to improve service, reliability, product variety, versatility, and flexibility.

- It is boosting the problem-solving capabilities of the organization to tackle challenges and obstacles in the banking sector efficiently.
- We are fostering improved cooperation among IFIC Bank employees to promote a harmonious work environment and effective team collaborations.
- We are enhancing the satisfaction and commitment levels of IFIC Bank employees to maintain a motivated and highly productive workforce.
- I am gaining more profound insight into the ethical considerations in the organization's development, in line with banking regulations and best processes.
- Encouraging a willingness among IFIC Bank employees to face and solve problems, thus contributing to the bank's mission of innovative financial solutions

### 3.6.3 Development Process of IFIC Bank Limited

The Development Program consists of five steps :



**Figure 5 : Development Process of IFIC Bank Limited**

The training and development process at IFIC Bank Limited can be understood as follows:

**Needs Assessment:** The first step in the training process involves understanding the bank's requirements. This could include understanding the current capabilities of the employees and the specific skills that need enhancement to meet the bank's objectives. A needs assessment may be driven by changing business landscapes, evolving customer needs, or adopting new banking technologies.

**Define Objectives:** Once the needs have been identified, the bank would set clear and measurable objectives for its training initiatives. These could be the desired skills, competencies, or performance metrics employees need to achieve post-training.

**Program Designing:** This step involves crafting training programs tailored to meet objectives. The design phase might include choosing the proper training methods, defining content, and identifying trainers or experts who deliver the training effectively.

**Implementation:** The actual training sessions take place in this phase. This could be on-the-job training, classroom training, workshops, or digital modules, depending on the nature of the training and the bank's resources.

**Evaluation:** Post-training, the bank evaluates the effectiveness of the training program. This involves measuring the actual outcomes against the objectives. Feedback from participants, trainers, supervisors, and basic performance metrics play a vital role in this assessment.

Ensure that Training and Development efforts align with the bank's strategic goals. To ensure that the training and development efforts align with the bank's strategic goals, it is imperative to revisit and refine the process continuously. The commitment of IFIC Bank Limited to human capital development is evident from its endeavors to provide the best training possible to its employees.

### 3.6.4 Types of Development at IFIC Bank Limited

IFIC Bank, two primary types of development exist, each contributing to the organization's continual progress and success:

**Employee Development:** Employee development at IFIC Bank is an ongoing process that focuses on helping employees advance in their careers by acquiring new skills. This development process allows the bank to respond effectively to unexpected situations and



nurtures promising employees into exemplary leaders. The bank employs various approaches such as formal education, assessments, job experiences, and fostering interpersonal relationships to ensure comprehensive development.

**Management Development:** At IFIC Bank, management development is considered a crucial aspect of the organization's progress. It involves nurturing managers to enhance their management skills further. This development process yields several benefits, including improved communication tendencies, personalized feedback, a better understanding of the manager's role, and the development of change management strategies. This targeted development leads to better decision-making, more efficient operations, and, ultimately, a more successful IFIC Bank.

**Table 3.4 Differences Between Employee Development & Management Development**

Employee Development	Management Development
It's long-term.	It's short-term.
Includes all parts of an organization	Includes training of executives and managers only
Survey, feedback, etc.	Case study, discussion, etc.
Qualitative and quantitative data are both involved.	Only qualitative development takes place.

**Table 5 Differences Between Employee Development & Management Development**

### 3.6.5 Methods of Employee Development

Employee development is helping employees progress in their careers by gaining new skills. There are three methods of employee development. They are-

- a) Employee Training
- b) Effective Coaching
- c) Leadership Mentoring

At IFIC Bank, three primary strategies for employee growth and development are employed:

**Employee Training:** The Training at IFIC Bank Limited is a comprehensive process that prepares employees to meet their job responsibilities effectively. The impact of this training within IFIC Bank Limited leads to improved performance and heightened problem-solving and decision-making capabilities. This training is crafted carefully to cater to the needs of the employees and the organization, ensuring both personal growth for the employees and overall progress for the bank.

**Effective Coaching:** Beyond simple instruction, IFIC Bank employs effective coaching methods. The coaching goes beyond task-oriented instructions; it teaches employees how to think, strategize, and make effective decisions. This approach fosters an employee proactive mindset, promoting organizational innovation and creativity.

**Leadership Mentoring:** IFIC Bank realizes the importance of structured guidance in employee development. Therefore, the bank's leaders offer a structured mentorship program to train employees rather than simply pushing them into new roles and expecting them to build their skills independently. This mentorship strategy aids in creating an organized framework for the employees to grow and develop in a supportive environment.

These strategies combined not only enhance the skills and capabilities of the employees at IFIC Bank.

### **3.6.6 Methods of Management Development At IFIC Bank Limited**

Management development is a multifaceted endeavor that combines various strategies to build managerial skills, enhance leadership qualities, and prepare individuals for advanced responsibilities within an organization. There are five methods of Management development.

They are included:

**Case Study:** The case studies are a crucial component of management development at IFIC Bank. They are designed to foster innovative thinking, enabling trainees to handle real-world situations or solve organizational problems. Trainers present these cases to trainees, challenging them to analyze the situation and brainstorm all potential solutions. Once the

trainees offer their ideas, the trainers review each suggestion, outlining its pros and cons. This process sharpens the decision-making skills of the trainees.

**Special Courses:** IFIC Bank Limited also hosts specialized courses for its management team. These may include orientation programs, foundation courses, and other training modules designed to expand knowledge and improve competencies.

**Conference Training:** At IFIC Bank Limited, conference training plays a significant role in its management development strategies. These conferences provide a platform for management to interact and exchange ideas with colleagues and industry peers. Here, everyone is encouraged to voice their opinions, fostering a culture of openness and collaborative learning.

**Unique Project:** IFIC Bank Limited also facilitates special projects as a part of its management development initiatives. These projects offer practical exposure, allowing management to apply their learned skills in real-time situations.

**Committee Assignment:** IFIC Bank Limited management teams are often assigned to committees to address real organizational challenges. This exercise requires the collective effort of the committee members, promoting teamwork and collaboration.

## **Chapter 4**

# **Major Findings and Problem Identification**

## 4.1 Major findings

### Training

- The Training is designed to enhance an employee's current and future performance.
- The Training Augments employees' competencies through systematic learning.
- The Bank strategically integrates workplace learning to achieve its business objectives.
- Comprehensive Approaches are adopted to design, deliver, and evaluate learning Solutions.
- Training is aligned with the bank's short-term and long-term organizational objectives.
- Regular assessments identify skill gaps and necessary training interventions.
- A collaborative approach is adopted to decide on the best learning strategy.
- On-the-job training remains the primary method, enabling practical skill application.
- Mentorship programs pair new hires with experienced personnel.
- Job rotation offers employees a holistic understanding of the bank's operations.
- Multimedia aids like projectors and slides enrich the training experience.
- Conferences serve as platforms for collaborative learning.
- Practical sessions introduce employees to new tools relevant to their roles.
- Real-world case studies reinforce learning.
- Role-playing exercises simulate real job scenarios, facilitating experiential learning.
- Notably, the bank's training materials require updating to match industry standards.
- Training design involves method selection, content definition, and expert identification.
- Post-training evaluations gauge the program's efficacy against set objectives.
- As a result, training uplifts employee performance and decision-making skills.

### Development

- Structured guidance is deemed vital in nurturing employee potential Development.
- IFIC Bank prioritizes continuous professional development to keep employees abreast of modern banking processes.
- Case studies significantly contribute to managerial development.
- Employee development is a constant journey toward skill enhancement.
- Management development is pivotal to IFIC Bank's growth.

## 4.2 Problem Identification

- The absence of online employee training platforms has been identified as a significant issue.
- While the content of the training modules is up-to-date, there are occasional inconsistencies in the quality of delivery, especially when different trainers are involved.
- Despite e-learning platforms, not all employees are adept at using them, indicating a need for a preliminary orientation or training on the tools.
- While technical and job-specific training is robust, there is a noticeable gap in the training focused on soft skills, such as communication, teamwork, and customer handling.
- Some training modules, especially the digital ones, tend to adopt a one-size-fits-all approach, which may not cater to the unique learning requirements of all employees.
- Post-training assessments focus on immediate understanding rather than long-term retention and skill application. A more longitudinal assessment approach could be more beneficial.
- Specific highly specialized training modules demand external resources or trainers, sometimes leading to scheduling delays and increased costs.

### 4.3 Recommendations

- Give staff a basic introduction or training on the e-learning platforms to improve their familiarity and digital literacy with these technologies.
- Implementing a comprehensive online training program is imperative for IFIC Bank to maximize workforce efficiency. Such a platform will enable employees to undertake training at their convenience, regardless of location, thereby significantly enhancing organizational productivity
- Conduct an annual review of training materials, ensuring they reflect the latest banking industry trends and practices.
- Introduce sessions on digital literacy, cybersecurity awareness, and modern banking tools to keep the workforce technologically adept.
- Incorporate focused modules on effective communication, conflict resolution, and customer empathy to enhance client interactions.
- Provide post-training support through mentorship, helping employees apply their learning more effectively.
- Create standardized feedback channels, such as post-training surveys, to gauge effectiveness and identify areas of improvement.
- Conduct bi-annual evaluations to measure training impact, followed by relevant refresher courses.

## 4.4 Conclusion

The Training and Development Process at IFIC Bank Limited Darus Salam Road Branch exhibits a structured approach, underscoring its commitment to enhancing its workforce's capabilities. While the bank has several commendable training practices in place, there is room for improvement, particularly in updating training modules and placing more emphasis on soft skills. Implementing the recommended changes will lead to more skilled and versatile employees and improve overall customer satisfaction and the bank's operational efficiency. With a continuous emphasis on feedback and iteration, IFIC Bank can ensure its training processes remain top-notch, reflecting the ever-evolving banking industry's needs.

If implemented, the recommendations will ensure that the training process is not just a one-time endeavor but a continuous cycle of learning, application, feedback, and improvement. Such an iterative approach is the cornerstone of any institution aiming for longevity and sustained excellence in its operations.

Finally, the Training and Development Process at the Darus Salam Road Branch of IFIC Bank Limited is a testament to the bank's forward-thinking and employee-centric ethos. With a commitment to continuous improvement and adaptation in response to internal feedback and external industry shifts, IFIC Bank stands poised to navigate the complexities of the modern banking landscape with expertise and agility. The bank's dedication to nurturing its workforce reflects a broader vision of sustained growth, unparalleled service quality, and unwavering customer trust.



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