An Internship Report On: “Training and Development in the Banking sector under HRM.”

"Training & Development in the Banking Sector Under HRM"

Prepared by

Antho Ghosh
ID: 242-14-007
Program: MBA
Major in HRM
Department of Business Administration
Daffodil International University

Supervised by

Ms. Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Release date: 25th, November 2025

Letter of Transmittal

25th, November 2025

To,
Ms. Nujhat Anjum Ani
Senior Lecturer
Program BBA
Daffodil International University

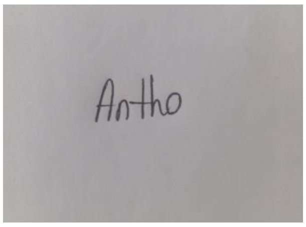
Subject: Internship report on "Training and Development in the Banking sector under HRM"

Dear Ma'am,

With all due respect, I would like to notify you that I have finished my internship at Bangladesh House Building Finance Corporation (BHBFC), located in Section-02, Mirpur, Dhaka-1206. "Training and Development in the Banking sector under HRM" is the title of my internship report, which you can get here. Working in a bank has been an amazing experience for me. I was selected to obtain firsthand banking information in the General Banking, Import Department.

As a result, I anticipate that the report will provide essential details about "Bangladesh House Building Finance Corporation." I will always be available to answer any questions you may have about the report.

Your Honesty,

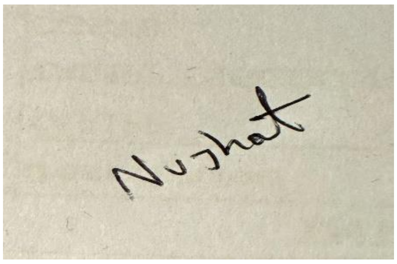


____
Antho Ghosh
ID: 242-14-007
Program MBA
Daffodil International University

Certificate of Supervisor

Under my supervision, Antho Ghosh, ID: 242-14-007, the MBA (Master of Business Administration) with the highest degree in human resources from Daffodil International University, was awarded this internship report on human resources practices at Bangladesh House Building Finance Corporation.

As instructed by me, she completed her duty with diligence. She made every effort to complete this report efficiently. In the future, this curriculum will help her advance her career. I hope you have a prosperous future.



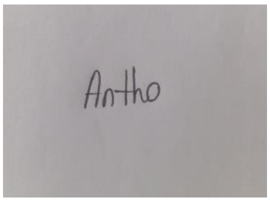
____

Ms. Nujhat Anjum Ani
Senior Lecturer
Program BBA
Daffodil International University

Declaration of Student

I certify that the internship report I have supplied, titled "Training and Development in the Banking sector under HRM," is exclusive to me and that I successfully finished a three-month internship program at Bangladesh House Building Finance Corporation. As part of its implementation, the Master of Business Administration (MBA) program will get the internship report. I should also note that this study was created solely for scholarly purposes. It is distinct and hasn't been submitted to any other university or academic program before.

Your sincerely,



Antho Ghosh
ID: 242-14-007
Program: MBA Program
Major: Human Resource Management
Daffodil International University

Acknowledgment

I would like to thank Allah Ta'ala for making it possible for me to properly prepare this report. My internship at Bangladesh House Building Finance Corporation's Mirpur Branch, which ran from November 2, 2025, to January 31, 2026, produced this report.

The researcher wishes to highlight that researchers cannot produce this report without the help of a number of people, notably their careful supervision and ideas. I would like to thank my university supervisor. Ms. Nujhat Anjum Ani, Senior Lecturer at Daffodil International University, BBA department, for this amazing support throughout this internship programme. I would also like to thank the Director of Business Faculty for allowing me to take an internship. From 2 November 2025 to 31 January 2026, I was stationed at the Bangladesh House Building Finance Corporation as an intern.

Respectfully, I would like to express my gratitude to all of the HR department's faculty members for their significant contributions to both the MBA curriculum internship program and my academic career. Awlad Hossain, Manager of Bangladesh House Building Finance Corporation's Mirpur Branch, has my gratitude as well. Because they have supported me when I needed them, I am also appreciative of the entire staff of Bangladesh House Building Finance Corporation. Throughout my internship, their enthusiastic assistance with every question I had led to significant advancements in this report. We respect everyone's remarkable suggestions and information used in the creation of this study and also I was able to take advantage of this, and I feel advantaged to work with such an incredible team.

Executive Summary

The Bangladesh House Building Finance Corporation serves as the preliminary state-owned specialized financial institution dedicated to encouraging citizens through long-term housing credit. Its core mission is to provide accessible money for the construction, purchase, and repair of homes, targeting especially the average and low-income segments of the population. BHBFC is integral to the government's mandate of ensuring housing security and fostering inclusive socio-economic development across the nation. By maintaining financial stability and modernizing its loan schemes, BHBFC successfully bridges the housing finance gap, significantly contributing to national stability and improved quality of life and also the Corporation's strategic outlook focuses on digitalization and expanding its reach to underserved rural sites, solidifying its essential role in Bangladesh's development objective.

The key to a competitive edge over rivals is an association's human resources. In order to manage these human resources, different companies around the world employ a variety of ways to generate a skilled staff. These HR procedures are a collection of ideas used to find qualified employees and boost their loyalty, productivity, and dedication to the company.

The human resources practices of Bangladesh House Building Finance Corporation are described in this paper, along with the significance of staff development. My journey as an intern in the Department of Human Resources served as the basis for the analysis.

According to what we know academically, HR practices encapsulate the theoretical existence of processes like hiring and selection, HRP, training and development, pay and benefits, and performance management. Although there are a number of variations, I've found that few organizations use these library beliefs. Generally speaking, they will recondition, alter and even delete them as needed.

In my internship report, I made a sincere effort to uphold and adhere to the HR procedures set forth by BHBFC, identify the issues that force them to relocate, and offer suggestions that might better their situation.

Table of Contents

1st Chapter
Introduction

1.1 Introduction

Training and development are one of the key aspects of Human Resource Management in any organization, but it is more crucial in the banking sector because the skills, knowledge, and efficiency of the employees can directly influence service quality and organizational performance. Bangladesh House Building Finance Corporation (BHBFC), being one of the leading financial institutions in the field of housing finance, believes that the development of employees is crucial for achieving its mission of making housing finance available throughout the country. It gives more stress on a structured training program to develop technical, managerial, and interpersonal skills of its employees. Such training programs have been structured so that employees may be knowledgeable about banking regulations, financial management, and customer relationship and new technologies adopted in the sector. Development activities not only aim at enhancing individual competencies but also focus on leadership qualities and long-term career growth.

Second, BHBFC's training is in line with the organizational objectives; this means the learning of its staff will be directed towards enhancing productivity, decision-making, and risk management. Continuous learning and development are thereby embedded in BHBFC's strategy of enhancing human capital, improving employee motivation, and sustaining competitive advantage in the dynamic banking environment. Effective training and development under HRM, therefore, stays a strategic priority for the corporation.

1.2 History of the report

This report on "Training and Development in the Banking Sector under HRM" has been prepared to explore how modern banking institutions enhance employee skills, productivity, and service quality through structured training initiatives. The need for this report arose from the growing realization that the banking industry is rapidly evolving due to technological advancement, regulatory changes, and increasing customer expectations. As banks shift toward digital platforms and more competitive service delivery models, Human Resource Management (HRM) plays a vital role in preparing employees to adapt to these changes.

While writing this report, priority was given to see how training and development practices have changed over a period of time in the banking industry. Banks used to take the traditional way of training their employees through classroom-based learning, whereas today they employ other methods like e-learning, job rotation, coaching, and competency-based programs for developing better workforces. The report discusses how such methods will align and reinforce organizational aims, enhance employee competencies, and maintain professional growth.

Furthermore, the report also focuses on certain practical examples concerning banking institutions, policy frameworks, and the overall effect of training on employee performance. The broad purpose is to comprehend how training and development under HRM's stewardship add to the making of a capable, knowledgeable, and future-oriented banking workforce.

1.3 The study is rational

Human capital is now the main competitive issue in the banking industry due to the rapid and ongoing change brought about by globalization and the digital world. The necessity for banks to make sure their employees have advanced, current abilities to handle complicated money products, strict regulatory compliance, and changing client expectations justifies this study and the key to bridging the unavoidable skill gaps and cultivating the culture of ongoing learning required for resilience and creativity is effective training and development (T&D), which is strategically managed by HRM and therefore as a result, examining the structure of HRM's T&D support offers hand works advice for preserving institutional relevance and good performance.

1.4 The study's objectives

Board Objectives:

The broad objective of this study is to find out and analyse the Training & Development in the Banking sector Under HRM.

Specific Objectives:

1. The main aim of this study will be to examine the current training and development programs provided by BHBFC and assess their effectiveness in developing employees' skills and competencies.

2. Moreover, it will determine the training needs of BHBFC employees at all levels so as to identify the gaps that exist between the required and current performance.

3. Also, there will be a study of the relationship between the training programs and employee productivity as well as the quality of service in BHBFC's banking and financial transactions.

4. Another point of interest in this research will be the role of HRM in the areas of training planning, implementation, and monitoring and to what extent these HRM practices support BHBFC's corporate objectives.

5. Lastly, recommendations will be made to improve the training methods, materials, and evaluation systems in use at BHBFC, thereby ensuring that the professional development is continuous.

1.5 Sources of data

Towards Primary data:

- ❖ Primary data: Personal interviews were used to gather primary data.
- ❖ Secondary data: The secondary data source for this study is -

    1. BHBFC Annual report

    2. BHBFC website

2nd Chapter:
Overview of the company

2.1 Overview of Company

The Bangladesh House Building Finance Corporation is the only state-owned specialized financial organization in our country that is solely focused on addressing the severe housing shortage throughout the nation with the first goal of raising the standard of living for those with low and average incomes. This organization, which was reorganized in 1973 from its 1952 beginnings, is entirely supported by the Bangladeshi government, which uses paid-up capital and the sale of government-guaranteed debentures to raise the required money and also Importantly, the BHBFC facilitates planned urban people and directly advances the government's objective of "Housing for All" by offering targeted, long-term finance for the building, maintenance and acquisition of residential homes and flats and In order to accomplish its crucial public purpose, the Corporation, which is run by a government-appointed Board of Directors, emphasizes the ongoing need for digital transformation and develop customer service efficiency through its extensive network of different branch offices.

2.2 BHBFC vision

1. Guarantee financing for affordable homes for every Bangladeshi person.
2. Inspire the construction of environmentally efficient and sustainable dwellings.
3. Use the housing industry to back up the expansion of the country's money.
4. Grow client fulfillment by effective, and transparent services.
5. Increase institutional capacity by developing competent human resources.
6. Grow the availability of digital and accessible financial services for apartment and housing.
7. Uphold ethical standards, accountability, and sound governance in all missions.
8. Become a reputable and prominent financial institution in Bangladesh's housing finance industry.

2.3 BHBFC mission

The primary mission of the Bangladesh House Building Finance Corporation is to alleviate the acute housing issues in the country, additionally for the lower-middle and middle-income process.

The minor mission and strategic target can be outlined as follows:

- Housing Finance Provision: To facilitate the availability of affordable housing through the provision of long-term financial support with low-interest rates for the construction, renovation, and purchase of homes.
- Targeted Outreach: In urban, peri-urban, and rural areas, concentrate on providing financial aid mainly to the low, lower-middle, and middle-class populations.
- Financial Strength & Discipline: Bolster the company's financial foundation and guarantee strict financial management and discipline.

- Digital Transformation: Digitalize the Corporation's operations to increase security, boost productivity, and improve customer service quality.
- Transparency and Accountability: Make sure that all official and lending actions are fully transparent and accountable.
- Innovative Financing Tools: Adopt and put into practice more recent, superior, and reasonably priced finance programs and technologies to satisfy the present housing need.
- System Development: Continue to improve and update the organization's asset and financial management systems.
- Mobility and Service Quality: Provide mobility for carrying out tasks and continuously raise the caliber and pace of the service delivery procedure.

2.4 The Strategy of BHBFC

- Resolve Housing Issues: In order to alleviate the severe residential issues that exist throughout the nation, building finance should be actively served.
- Strengthen Financial Base: Improve the organization's discipline and financial stability.
- Digitalize Operations: To raise customer service standards, guarantee security, and boost operational effectiveness, completely digitalize business operations.
- Boost Service Mobility: Become more mobile and well planned in carrying out works and providing services to peoples.
- Assure Accountability and Transparency: Uphold strict guidelines for accountability and transparency in all organizational and financial operations.
- Create Asset Management: Create a healthy system for managing money and assets.

3rd Chapter:
Analysis of Training & Development

3.1 Training and Development

Training and Development in the banking sector are critical for increasing employee skills, productivity and service quality. The training programs enable staff to understand banking operations, customer handling, hedging and digital banking processes. Development initiatives focus on long-term growth where leadership, decision-making and critical thinking are enhanced and the banks ensure through workshops, discussion, online learning and on-the-job training that employees are up-to-date with the latest regulations and technologies. Effective Training and Development also increase job satisfaction while decreasing errors and benefiting organizational objectives. Overall, it increases employees' competencies and the bank's operational efficiencies and customers' trust.

Training

Training is a planned process by which employees are given the necessary knowledge, skills and capacity to do their present job successfully. In banks, training focuses on technical expertise, problem solving skills, compliance issues and operational efficiency and it enables them to perform economical transactions with accuracy, manage changes in technology and comply with regulatory requirements. Training helps build confidence, enhances critical thinking and develops a pool of skilled human resources capable of shouldering higher responsibilities in the near future and good training programs help organizations maintain consistency in their improved service and minimize operational errors. This makes training an important concern for HRM in banking today.

Development

Development in the banking sector under HRM focuses on continuously increasing employees’ skills, knowledge and professional skills to meet dynamic industry demands. It emphasizes long-term growth through organized program, mentoring and results oriented learning. HRM ensures employees receive regular training on customer service, digital banking, risk management and obedience. Development initiatives such as workshops, job rotation and guidance grooming help employees adapt to new technologies and regulatory changes and by investing in continuous learning, banks enhance operational efficiency and employee productivity. Overall, development creates a competent workforce capable of supporting sustainable institutional success.

3.2 Importance of Training and Development

It upgrades the skill level of the employees through training and development; increases performance, productivity, institutional growth, service quality and competitiveness in the banking industry.

- Enhances Employee Skills and Knowledge: Training device employees with updated skills, banking laws and financial technologies.

- Improves Work Efficiency: Well-trained employees execute tasks quickly, make fewer mistakes and are more profitable.

- Comply with Banking Laws: Regular training will help staff adhere to economical laws, rules of KYC, process of AML and standards of internal audit.

- Enhances Quality in Customer Service: Workers are enlightened on how to handle customer queries, complaints and efficient services.

- Supports Technological Adaptation: Development programs help employees use new digital banking platforms, software and robotic systems smoothly.

- Reduces Workplace Errors and Risks: Proper training minimizes operational risks, fraud and service late in the banking process.

- Encourages Employee Growth: Development programs ready employees for publicity, guidance roles and career trajectory.

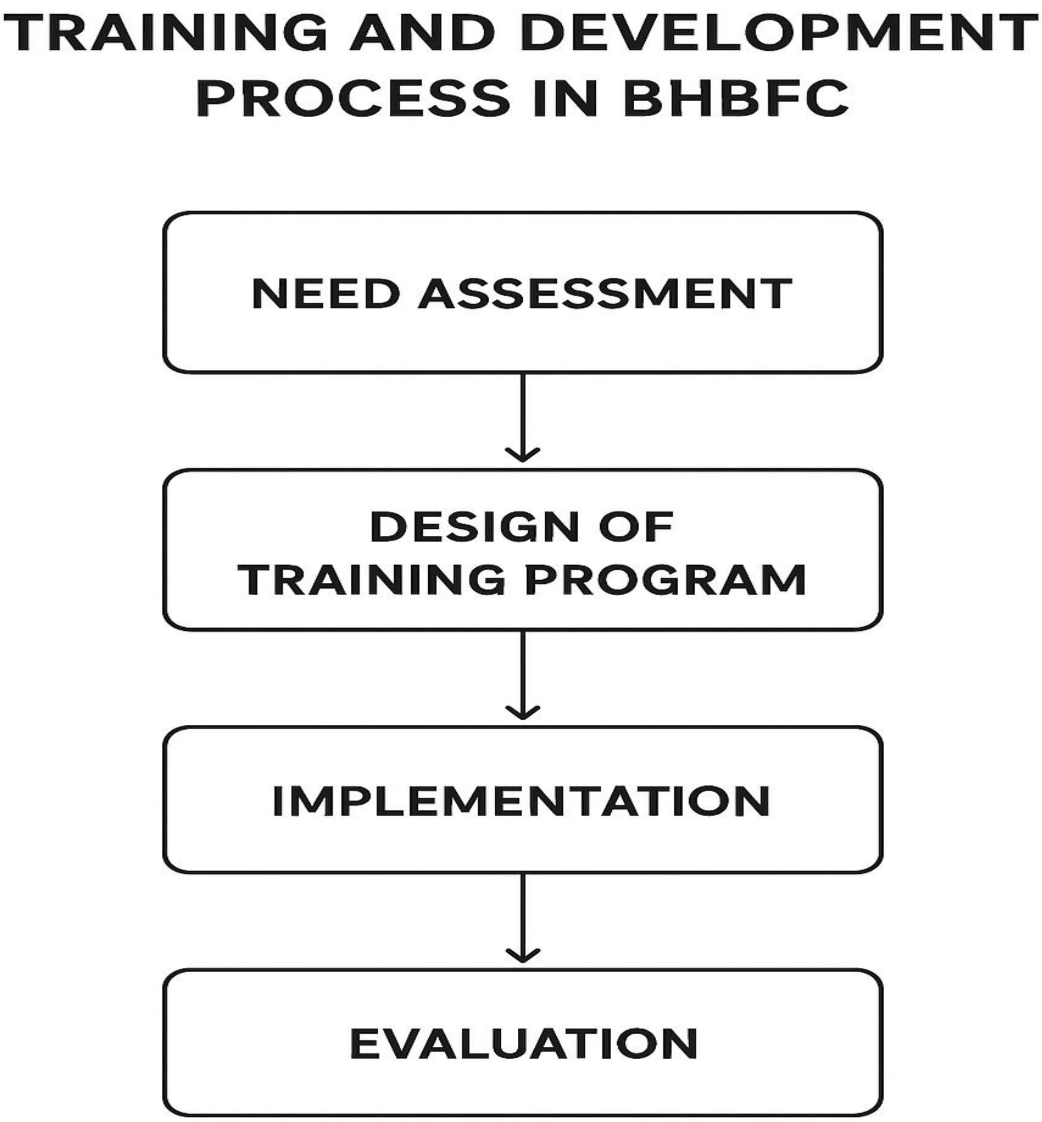
- It increases job satisfaction and motivation: The employees because the institution invests in employee improvement.

- Improves organizational performance through better service quality, productivity and competitiveness within the banking sector.

- Facilitates Change Management: Training capables employees to accept policy changes, new banking products and market demand.

3.3 Training & Development Process

Bangladesh House Building Finance Corporation (BHBFC) emphasizes employee skill improvement through structured training programs and these processes include finding out skill gaps, designing targeted training, conducting workshops, on-the-job coaching and evaluating results. Continuous development ensures staff efficiency, knowledge upgradation and alignment with institutional goals in the banking sector.



3.4 Training and Development Materials

- Employee Handbook: A document that helps new staff members to understand the company's policies, regulations, and other matters.
- Training Manuals: Comprehensive and gradual evidence of the bank's operations, processes, and systems.
- E-Learning Modules: Digital classes aimed at continuous education in the areas of banking products, compliance, and soft skills.
- Presentations & Slides: Visual presented during workshops and lectures to simplify the understanding of complex topics.
- Standard Operating Procedures (SOPs): Thorough instruction documents for uniformity in the performance of activities in the banking industry.
- Assessment Tools: Quizzes, tests, and evaluation forms to assess the effectiveness of training.
- Simulation Software: A risk-free environment to practice banking transactions and money management.
- Reference Books & Journals: A collection of the most current literature in banking, economics, and HRM that is available for the purpose of knowledge development.
- Workshops & Seminars Materials: Materials such as handouts, workbooks, and guides that are provided for the purpose of doing cooperative learning during the sessions.

3.5 Training and Development Practices

1. Training Needs Assessment

- Identify skill gaps among employees.
- Assess both hard skills (banking operations, IT systems) and soft skills (communication, leadership).
- Tools: Performance appraisals, feedback, HR reports.

2. Types of Training

- On-the-Job Training: Practical training while doing daily tasks.
- Off-the-Job Training: Workshops, seminars, external courses.
- E-Learning & Online Training: Digital modules for remote learning.
- Leadership & Management Development: For managerial employees.

3. Training Methods Used

- Case studies and role-playing.
- Rotation of jobs, shadowing of experienced staff.
- Simulation of Bank Operations
- Group discussions and teambuilding exercises.

4. Development Practices

- Career planning and mentoring programs.
- Succession planning for key positions.
- Performance improvement plans for skill enhancement.

5. Training Evaluation

- Use Kirkpatrick’s Four-Level Training Evaluation Model:

1. Reaction – Employee feedback on training.
2. Learning – Knowledge or skill acquired.
3. Behavior – Application of skills on the job.
4. Results – Improvement in productivity and banking service.

6. Models Suitable for BHBFC Training & Development

- ADDIE Model: This acronym embodies the steps of Analysis, Design, Development, Implementation, and Evaluation which is a systematic way to prepare and execute training.
- Kirkpatrick Model: It assesses the impact of training on various levels.
- 70-20-10 Model:
    - 70% on-the-job experiential learning.
    - 20% learning from others (mentoring, coaching).
    - 10% formal classroom training.
- The Competency-Based Training Model focuses on the development of required competencies for every banking role.

7. Key Focus Areas in BHBFC

- Improving technical knowledge of banking products.
- Improvement of customer-service skills.
- Strengthening compliance and regulatory understanding.
- Leadership development for career growth.

3.5.2 On-the-Job Training

Training and Development is one of the most important aspects of HRM in the banking industry, ensuring the workforce has updated knowledge, skills, and compliance expertise in an extremely regulated and changing environment. One of the cornerstones of T&D is On-the-Job Training, which is especially effective in banking due to its practical nature. It is an approach in which learning can be instantly applied, fast-tracking skill transfer and improving performance. HRM uses T&D programs, including OJT, for improvement in current performance, development of a talent pool for future leaders, mitigation of risks through training on regulatory compliance, and eventually achievement of organizational effectiveness and customer satisfaction.

3.5.2 Of-the-Job Training

Training and Development (T&D) is an analytical HRM function in banking, primarily due to the industry's complexity, rapid technological shifts and stringent regulatory environment and Off-the-Job training, conducted away from the immediate work environment, is essential for equipping banking staff with deep, theoretical knowledge and specialized behavioral skills that cannot be effectively learned through daily routines. Ultimately, Off-the-Job training is crucial for ensuring regulatory compliance, minimizing operational risks, and fostering the strategic capability required for long-term career growth within the sector.

3.5.5 Kirkpatrick's Four-Level Training Evaluation Model:

3.6 Analysis of data

Training & Development improvement In 2010 to 2020 in BHBFC:

Improvement in Training and Development in Banking sector under HRM.

Analysis of data in BHBFC

Year	Improvement (%)
2010	5%
2011	8%
2012	9%
2013	12%
2014	15%
2015	18%
2016	20%
2017	21%
2018	25%
2019	27%
2020	30%

Training & Development Budget in BHBFC in last 10 years (2014-2023):

Training and Development in the Banking sector under HRM

Analysis of Data in BHBFC

Budget in Training and Development in Last 10 Years

Year	Budget
2014	2.5 cr
2015	3.0 cr
2016	3.5 cr
2017	4.0 cr
2018	4.5 cr
2019	5.0 cr
2020	5.5 cr
2021	6.0 cr
2023	6.5 cr

Training and Development (T&D) under Human Resource Management (HRM) is pivotal for the Bangladesh House Building Finance Corporation (BHBFC), a specialized government economical institution and analysis suggests BHBFC places a strategic emphasis on T&D, often make use of its own Training Institute to facilitate personal programs.

Data Analysis Focus

The available data points to a focus on technical upskilling, particularly in areas driven by improvement and a notable example is the training prevalent for the General Accounting Software (GAS). This move towards IT-based accounting systems is indicative of T&D programs being designed to bridge the gap between existing employee competencies and the facilities of a digital banking landscape.

This suggests T&D in BHBFC is needs-driven, focusing on operational efficiency and compliance with new technologies and processes and while specific data on employee satisfaction or retention linked to T&D is limited, the existence of a dedicated training wing and programs for significant software indicates a commitment to human capital development to sustain its core function of housing finance. Further analysis of annual training reports and post-training evaluations would be necessary for a complete assessment.

4th Chapter:

BHBFC Human Resource Management

4.1 BHBFC HR Strength

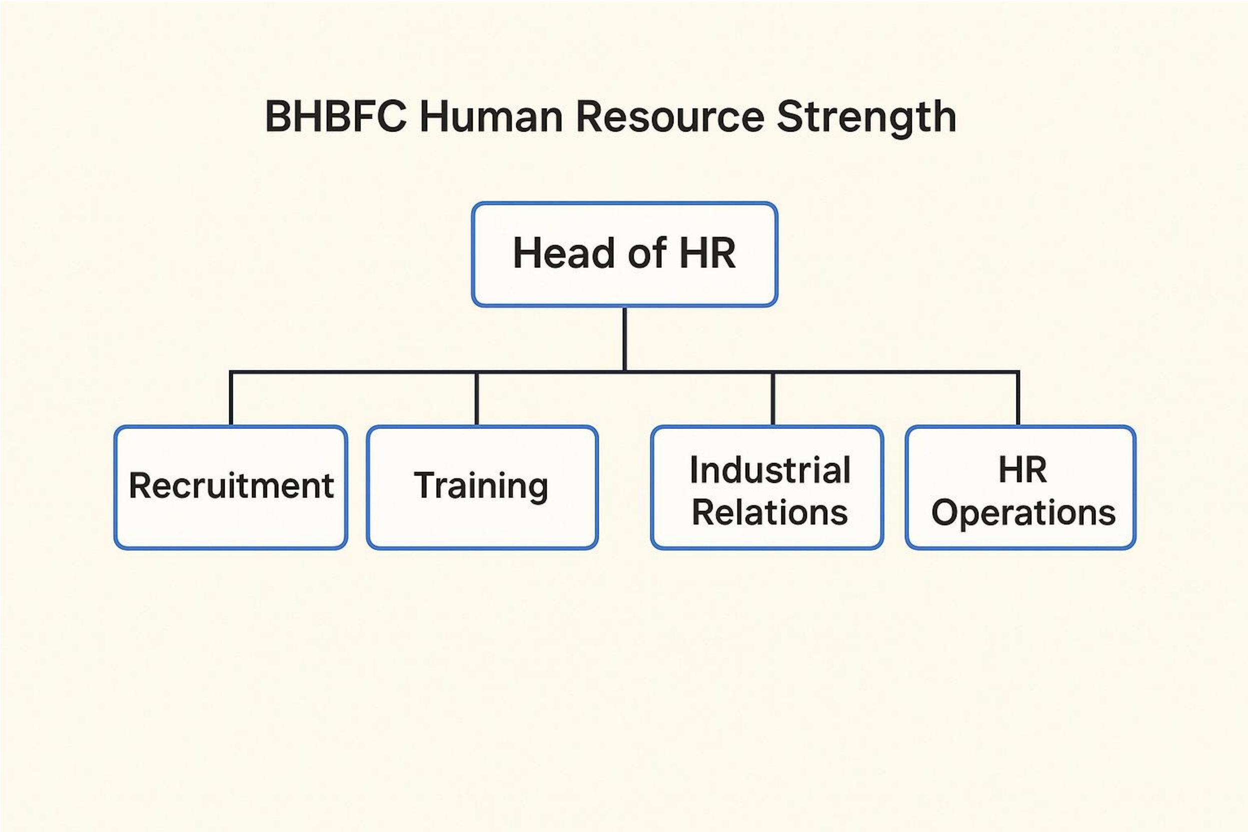
The BHBFC places much emphasis on training and development, which is a vital part of HRM. What gives BHBFC its HR strength is the systematic approach adopted in upgrading the skills, knowledge, and efficiency of all its staff. The BHBFC, therefore, regularly carries out orientation programs so that the newly recruited employees are oriented about the organizational policy matters, banking regulations, and ways of operation. Specialized training in financial analysis, risk management, customer service, and digital banking has also been imparted to the existing staff in order to upgrade their competencies. Continuous Professional Development (CPD) programs, seminars and workshops add to developing a skilled workforce within the organization, enabling them to take up changing perspectives in the banking sector. For its performance monitoring and identification of training needs, the HR Department ensures that such problems receive focused facilities for development and this emphasis on learning and capacity building strengthens employee engagement, reduces skill gaps and increases overall institutional performance.

4.2 HRD (Department of Human Resources) Mission

The HRD Department of BHBFC believes in continuous training and development for acquiring a skilled, motivated, and high-performing workforce. The philosophy of the HRD Department revolves around the issue of equipping staff with appropriate knowledge, technical expertise, and professional competencies to meet the dynamic demands in the banking sector. With a focus on holistic learning programs, HRD ensures that the staff remains current on modern banking practices, financial regulations, digital banking technologies, and customer service excellence. Training programs within BHBFC are plan to increase both technical aspects-developing skills such as credit appraisal, loan function and risk evaluation and soft skills in areas like communication, leadership and teamwork and workshops, seminars, on-the-job training, teaching and e-learning tools have been made for employee growth and career development.

These programs aim to gain an enhancement in productivity, operational efficiency and client contentment while infusing a culture of continuous learning and by focusing on human capital development, BHBFC strengthens not only its workforce but also its means for sustainable growth, innovation and competitiveness in the banking industry. In the final analysis, the HRD mission underlines the commitment of the organization towards building a competent and future-ready team through systematic training and development efforts.

4.3 Team HR- BHBFC Organogram



4.4 BHBFC Rank Structure

4.5 BHBFC HR Major Functions

1. Context: Education and Training in the Financial Industry

In the banking and specialized economical sectors, training and development are important in Human Resource Management tasks and T&D makes sure personnel have the most recent knowledge and skills because of the ongoing changes in process, FinTech and consumer expectations.

The T&D focus typically includes:

- Compliance Training: ensuring compliance with regulatory and central bank requirements.
- Skill Enhancement: cultivating advanced skills (financial modeling, credit analysis, digital banking tools) and normal skills (customer service, leadership).
- Succession Planning: Find out the future leaders via planned training initiatives.

2. Strength of BHBFC Human Resources (BHBFC Human Resource Strength)

The trained, committed, and continuously evolving team that BHBFC has raised for the housing economic sector is the company's greatest issue.

- Specialized Expertise: In contrast to conventional commercial banking, employees have extensive expertise in mortgage origination, home loan assessment, property-related legal documents, and long-term financial risk management.
- Stability and Institutional Memory: The workforce's stability, which preserves crucial institutional knowledge about long-term housing projects and state financing schemes, is frequently a key strength.
- Digital Adaptability: the workforce's increasing ability to adjust to computerized property valuation tools, online application systems, and contemporary digital loan processing.
- Customer-Centric Focus: Training places a strong emphasis on comprehending the needs of clients with regard to house financing, necessitating a high degree of empathy and consulting abilities.
- Structured Training Pipeline: a pledge to provide required yearly training on ethics, governance, and specific financial product knowledge, frequently through partnerships or its own training facility.

3. BHBFC HR Major Functions (Written in Points)

The following are the main tasks carried out by BHBFC's Human Resource Division, which are essential to achieving its specific operating objectives:

- Recruitment and Selection:
  - employing the specialists needed for housing financing, such as engineers, attorneys, and economical analysts.
  - Ensuring that merit-based hiring procedures adhere to public sector regulations.
- Training and Development:
  - Creating and executing specific courses on risk-based credit appraisal, property law, and mortgage finance.
  - Monitoring and coordinating the internal and external training programs as well as the career development objectives of the employees.
- Compensation and Benefits Administration:
  - Administration of salary structures, benefits (gratuity, pension), and allowances as per the laws and regulations of the government and the financial sector.
  - Supervision of employee performance rewards and recognition programs.

5th Chapter

Recommendation & Conclusion

5.1 Recommendation & Findings

Findings

- Most banking employees receive basic training, but advanced skill-based training (digital banking, analytics, risk management) is still limited.
- Very few training programs incorporate modern e-learning or blended learning systems; they follow a traditional classroom model.
- There is a gap between training needs and training delivery because banks do not update TNA (Training Needs Assessment) on a regular basis.
- Training is followed by improved employee performance; however, feedback and monitoring mechanisms remain weak.
- Training budgets are often insufficient, reducing the scope of professional development.
- Many employees feel that training sessions are short, theoretical and not fully job-oriented.
- The lack of post-training assessment makes the measurement of ROI (Return on Investment) difficult.
- Managers are not fully taking part in training planning, creating communication gaps.

Recommendations

- Banks suggest you to regularly perform Training Needs Assessments (TNA) to identify and provide up-to-date training.
- Introduce digital training platforms, simulation-based learning, and e-learning modules.
- Training budget allocation is to be increased so that the quality, frequency, and diversity of training programs can be improved.
- Develop job-specific practical training rather than theoretical sessions.
- A strong post-training evaluation system should be implemented including employee feedback and performance tracking.
- A continuous learning culture should be encouraged by providing incentives for skill development.
- Senior managers should be directly involved in training design and monitoring.
- Advanced training in the areas of cybersecurity, digital finance, customer analytics, and risk management should be given in order to keep pace with modern banking needs.
- Future leaders should be given training on leadership and soft-skills.

- Training institutes and universities should be partnered with for enhancing professional development.

5.2 Conclusion

High profitability and fewer categorized loans are indicative of BHBFC's impressive economical performance. Its strategic focus is on IT upgrades and full digitization to reduce services. Crucially, in order to meet its national mandate, the company is giving priority to expanding economical affordable homes into rural and urban areas and implementing sustainable, green building standards.

The results clearly show that efficient training and development is the strategic essential for the contemporary banking sector, going beyond simple upskilling to become the main factor encouraging the efficacy of human resource management. Banks must see T&D as an ongoing, proactive funding rather than a sporadic compliance exercise due to the convergence of accelerating digital transformation, changing consumer want and complicated regulatory working process.

Shifting training models toward blended, personally learning pathways that prioritize important competencies, advanced data analytics, AI literacy, and the sophisticated interpersonal skills required for great customer relationship management is crucial for success. High performance and personnel retention are ensured by smoothly integrating these programs into the HRM lifecycle, from hiring to succession planning. In conclusion, banks can make a workforce that is supply morally sound, and future ready by emphasizing an adaptive T&D framework and this will ensure sustained growth and provide them a crucial competitive advantage in the global economical market.

5.3 Reference

- Bangladesh House Building Finance Corporation, 2024. 2023–2024 Annual Report. BHBFC, Dhaka.

- Bangladesh House Building Finance Corporation. taken from https://www.bhbfc.gov.bd

- Bank of Bangladesh (2024). An overview of the financial sector. taken from https://www.bb.org.bd

- Finance Ministry (2024). Division of Financial Institutions. taken from https://mof.gov.bd

- M. M. Rahman (2020). Human Resource Management in Bangladesh's Banking Industry. University Press Limited, Dhaka.