Training and Development Process of United Commercial Bank PLC Limited (UCB)

Date of Submission: 12 October, 2025

Internship Report
On
Training and Development Process of United Commercial Bank PLC Limited (UCB)

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Date of Submission: 12 October, 2025

Letter of Transmittal

Date: 12 October, 2025

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Subject: Submission of Internship Report on "Training and Development Process of United Commercial Bank PLC Limited (UCB)".

Dear Madam,

I have the great pleasure to submit the Internship report on "Training and Development Process of United Commercial Bank PLC Limited (UCB)" as per the instruction of you. I hope there are some limitations even though this report may be informative and comprehensive. During the course of internship, I have achieved a very practical experience in implication and application of operations activities in UCBL and which, was an opportunity for me to have pragmatic comparison with the theoretical study and implication in reality.

Therefore, I firmly believe that this report will be able to fulfill your approval. I would be truly grateful to make further corrections where I think necessary by you.

Sincerely Yours,

Riya

Riya Chakraborti
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Declaration

This is Riya Chakraborti, hereby declare that the Internship Report entitled "Training and Development Process of United Commercial Bank PLC Limited (UCB)" is my original work and has been prepared by me. This report is submitted for partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA).

I also declare that this paper has not been submitted for the award of any other Degree, Diploma, Fellowship, or any other similar title or prizes.

Riya

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Letter of Acceptance

This is to certify that Riya Chakraborti, ID: 212-11-1304, Major in Human Resource Management, BBA program of Daffodil International University, has prepared an internship report on "**Training and Development Process of United Commercial Bank PLC Limited (UCB)"** under my supervision. This report is prepared for partial fulfillment of the BBA program. The data and findings presented in this report seem authentic. So it has been approved for internship presentation.

Nujhat

Ms. Nujhat Anjum Ani
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Acknowledgment

I want to express my deep gratitude to Almighty God for giving me the strength & composure to complete this internship report. Words will not be enough to express how grateful I am, but I will try my level best to express my gratitude to some people. This internship report could never have been completed without the necessary knowledge, many books, articles, websites, and initial information. It has also enhanced my knowledge of the banking business as well as my understanding of overall banking activities. Thanks to everyone who helped me.

Initially, I want to express my deep respect and thanks for the valuable time and all the necessary guidance provided by my respected supervisor, Ms. Nujhat Anjum Ani. Inspired by her continuous supervision, it became possible to make this report.

I am grateful to my job supervisors, Muhammed Alamgir Hossain (Vice President and Head of Branch), Sharmin Sultana (Senior Executive Officer), and Abu Jafor Molla (First Vice President & Manager-Operation) at United Commercial Bank PLC Limited (UCB), under whose supervision I successfully completed my internship. They were very generous and friendly to me, and I am greatly thankful to them.

Moreover, I express my gratitude to all the officers of United Commercial Bank PLC Limited (UCB) for their cooperation. Without their help, it would have been difficult for me to complete the internship and prepare this report.

Executive Summary

United Commercial Bank PLC Limited (UCB) Limited is one of the pioneer financial companies in Bangladesh. This organization organizes different types of training and development programs to increase its employees' performance for achieving better output. United Commercial Bank PLC spends a huge amount on its training sessions, which is not an expense but an investment for securing better returns.

The bank arranges training and development programs at different levels. For senior officers, the bank sometimes sends them abroad to join various types of seminars and training sessions organized by banking institutions. Junior officers and fresh recruits receive training from the bank's own training institute, which is located in Dhaka. All training sessions are coordinated and managed by the United Commercial Bank PLC Limited (UCB) head office.

These training sessions help identify the strengths and weaknesses of employees and provide them with ways to improve. This enables employees to better understand how to achieve the company's goals.

However, some trainees may not be initially interested in attending training programs. The importance of these programs must be clearly explained to the employees to motivate and encourage their participation. This will help employees understand and contribute to organizational goals more effectively. Without this buy-in, the training initiatives may fail to achieve their intended outcomes.

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Introduction

1.1 Background of the Study

Academic course of study provides theoretical knowledge, which when combined with practical experience in an organization, leads to comprehensive learning. When students engage themselves in practical fields to apply their theoretical knowledge, they truly understand the value of that knowledge. I had the opportunity to work with a leading financial institution that contributes significantly to the economy – United Commercial Bank PLC. It is a major player in the banking sector of our country. For my report, I have chosen the topic: "Training and Development Process of United Commercial Bank PLC."

1.2 Source of the Report

In today's competitive world, theoretical education by itself is not enough to prepare students for professional challenges. For this reason, internship programs play a vital role in helping learners acquire hands-on knowledge, develop practical skills, and build workplace experience. Daffodil International University, recognized as one of the leading private institutions in Bangladesh, has also secured a position in the QS Asia University Rankings. The Faculty of Business and Entrepreneurship has structured its curriculum in alignment with global academic standards, particularly the BBA (Bachelor of Business Administration) program, to produce skilled business graduates. As part of this program, I have completed 126 credits and needed to fulfill the remaining 3 credits through an internship. The preparation of this report is based on the practical experience I gained during my internship at United Commercial Bank PLC, a prominent private bank in Bangladesh.

1.3 Coverage of the Report

Through this internship, I was able to acquire hands-on experience in different operational sectors of United Commercial Bank PLC. I acquired firsthand experience regarding organizational culture and immersed myself in the organizational environment. While preparing this report, I gained deeper insights and knowledge about United Commercial Bank PLC.

1.4 Objectives of the Research

- **General Objectives:**

  This report is intended to investigate the current practices of training and development at United Commercial Bank PLC and to evaluate their influence on the organization.

- **Particular Aims:**

  - ✓ To explore the policies related to training and development at United Commercial Bank PLC.
  - ✓ To examine the approaches and techniques applied in the bank's training and development activities.
  - ✓ To assess the procedures used for evaluating training and development programs within the organization.
  - ✓ To identify key observations regarding the training and development practices of United Commercial Bank PLC.
  - ✓ To provide recommendations that may help address the issues observed in the training sector.

1.5 Research Approach

This report primarily draws on the experiences and observations I gained throughout my internship. During this period, I gathered both primary and secondary data. Primary data were obtained through interviews and discussions with various managers and officers of United Commercial Bank PLC. In addition, spending three months at UCBL during office hours allowed me to closely observe the complete banking operations of the institution.

- **Direct Sources of Data:**

  - ✓ Gaining insights into different organizational systems at United Commercial Bank PLC.
  - ✓ Interacting with relevant staff members at my assigned UCBL branch.
  - ✓ Collecting practical records and conducting interviews with bank officers.
  - ✓ Participating in field activities alongside officers and visiting select customers of UCBL.
  - ✓ Referring to official manuals and documentation of United Commercial Bank PLC.
  - ✓ The study involved direct communication with staff members and clients across several divisions.

- **Indirect Source of Data :**

    - ✓ Reports and statistical information of United Commercial Bank PLC from prior years.
    - ✓ Textbooks that provide banking knowledge.
    - ✓ Professional viewpoints of experts and officers, supplemented by formal publications.
    - ✓ Corporate information obtained through the company’s profile and related documents.
    - ✓ Websites of Bangladesh Bank, United Commercial Bank PLC and other authentic source.

1.6 Constraints of the Research

Most organizations has certain restrictions for external participants. During my internship, my exposure and access to critical company information were limited. Some limitations are listed below:

- The three-month duration was a short time constraint for thoroughly understanding the company.
- Banking policies often provide or disclose their information only after the following year.
- Comprehensive knowledge cannot be acquired or collected due to company privacy concerns.
- The company generally does not want to share its internal data with external individuals.
- Restrictions on accessing information about different bank sectors, primarily focused on the accounting and foreign direct investment (FDI) sectors.
- Officer’s sometimes limited access to concrete information, as major company information is limited to the main office.
- Due to the limited time available, I was unable to collect and organize all the necessary information for this report.
- Organizations maintain confidentiality over certain data, which restricted my ability to include some information in this report.

Company Profile

2.1 Company Profile

United Commercial Bank PLC Limited is a leading private sector bank in Bangladesh, providing a full range of Personal, Corporate, International Trade, Foreign Exchange, Lease Finance, and Capital Market Services. United Commercial Bank PLC is a preferred financial institution known for its excellent and personalized services, cutting-edge technology, customized business solutions, global reach in trade and exchange, and high returns on investments, ensuring Excellence in Banking Services.

United Commercial Bank PLC is currently one of the fastest-growing full-service scheduled commercial banks in Bangladesh, with both local and international institutional investors. It began its operations in 1983 and is now one of the leading financial institutions in the country.

2.2 History of United Commercial Bank PLC

United Commercial Bank PLC (UCB) was incorporated on 26 June 1983 as a public limited company and commenced operations the next day. It was listed on the Dhaka Stock Exchange in 1986 and on the Chittagong Stock Exchange in 1995. The bank started with an authorized capital of Taka 100 million and paid-up capital of Tk 35.5 million, which later increased to Taka 15,000 million and Taka 12,175 million respectively. UCB's early years were marked by leadership disputes, including the 1993 murder of its first chairman Humayun Zahir and a 1999 armed board takeover. Due to governance challenges, Bangladesh Bank appointed an observer in 2008 and later dissolved the board in 2024, forming a new one led by Sharif Zahir. Despite setbacks, UCB has expanded to over 230 branches, 714 ATMs/CRM booths, SME centers, and an Offshore Banking Unit, alongside launching UCB Cards in 2006 and digital banking services. In 2020, it formed UCB Investment Limited (UCBIL), which has won international awards from Euro money and Finance Asia. In 2025, UCB signed a digital cash management agreement with PRAN-RFL Group, reflecting its focus on innovation and SME support. Today, UCB stands as a leading private bank in Bangladesh with strong governance reforms and a commitment to digital transformation.

2.3 Objectives of United Commercial Bank PLC

The objective of United Commercial Bank PLC is clear and focused on innovation and customer-centricity, aiming to establish itself as a bank with a difference. The objectives of United Commercial Bank PLC are as follows:

- Mobilize savings and direct them into credit or investment opportunities to promote economic growth.

- Establish, manage, and operate a diverse range of investment and financial activities, including underwriting, managing, and distributing stocks, debentures, and other securities.

- Provide financing for international trade, covering both imports and exports.

- Conduct foreign exchange operations, including currency exchange, issuing travelers’ cheques, and providing international credit card services.

- Enhance the quality of life for low-income groups by offering consumer credit solutions.

- Support industry, trade, and commerce through traditional financing methods as well as customer-friendly deposit services.

- Encourage new entrepreneurs to invest, thereby strengthening the business sector and contributing to overall economic improvement.

2.4 Organizational Vision

The vision of United Commercial Bank PLC Limited (UCB) is guided by a philosophy termed UCBT3V. Through this framework, the Bank aspires to position UCBT as the bank of first choice by maximizing value for our clients, shareholders, and employees, while contributing to the national economy with social commitments

- Ranked among the leading banks in Bangladesh.
- Recognized as the bank of choice for customers.
- Acknowledged as a truly world-class financial institution.

2.5 Organizational Mission

United Commercial Bank PLC Limited (UCB) aspires to be the nation's most respected financial institution, recognized for its innovation, dynamism, and customer-centric approach. It seeks to deliver diverse products and services while upholding high standards of excellence and generating meaningful economic impact.

2.6 Core Values

- **Commitment:**

    - ✓ Shareholders - To deliver long-term monetary value to shareholders through a clear and efficient business framework.
    - ✓ Community - United Commercial Bank PLC Limited (UCB) is committed to contributing to society through job creation, backing community programs, and acting as a responsible corporate entity.
    - ✓ Customers - Provide modern services to our customers by offering various products and striving to fulfill their banking needs to the best of our abilities.
    - ✓ Employees - We value the inherent merits of our employees and honor our relationship as part of this renowned financial institution. We work together to celebrate and reward diverse backgrounds, viewpoints, skills, and talents of everyone in the workplace, regardless of their job role.

- **Accountability:**

As a bank, we are judged by the successful execution of our duties; we expect and embrace this framework of judgment. We are responsible for delivering the highest standard of service while meeting the strict requirements of regulatory standards and sound business practices.

- ✓ Agility:

We approach things from innovative perspectives; we are open to change and not constrained by how we have handled issues in the past. We respond quickly and adapt our methods to meet stakeholder needs and achieve our objectives.

- ✓ Trust:

We value mutual trust, which includes transparent and genuine communication among all parties.

2.7 Product and Services of United Commercial Bank PLC Limited (UCB)

- **Products**
  - ✓ Deposit Schemes
  - ✓ Saving Account (SB)
  - ✓ Short Term Deposit Account (STD)
  - ✓ Fixed Deposit Account

- **Customer Friendly Deposit Facilities**

  - ✓ Pension Savings Scheme (P.S.S.)
  - ✓ Education Savings Scheme (E.S.S.)
  - ✓ Marriage Savings Scheme (M.S.S.)
  - ✓ Savers Benefit Deposit Scheme (SBDS)
  - ✓ Bearer Certificate of Deposits (3, 6, 12 months)
  - ✓ Islamic Banking Facilities

- **Loan Facilities**

  - ✓ Consumer Credit Scheme (CCS)
  - ✓ Equity & Entrepreneurship Fund (EEF)

- **Services**

  - ✓ 24/7 ATM Service
  - ✓ Locker Service Facilities

- **Export department**

  - ✓ Issuance of export forms to exporters to facilitate trade transactions.
  - ✓ Assignment of FDBP (Foreign Documents Bills for Purchase) numbers for tracking and processing export documents.
  - ✓ Verification and reconciliation of duplicate export forms with the corresponding documentation to ensure accuracy.
  - ✓ Provision of customer support and guidance related to export activities, ensuring smooth transaction processes.

- **An export form normally contains the following particulars:**

  - ✓ The authorized dealer's full name and address.
  - ✓ Details of the commodity being exported, along with its code number.
  - ✓ Names and addresses of both the exporter and the importer.
  - ✓ Country where the goods originate.
  - ✓ Port of shipment and the date of shipment.
  - ✓ Port of destination.
  - ✓ Quality specifications of the exported goods.
  - ✓ L/C (Letter of Credit) value expressed in foreign currency.
  - ✓ Agreed terms of sale.
  - ✓ Bill of lading or relevant transportation receipt number.

- **Import Operations Division:**

The department overseeing imports maintains files according to invoice numbers, processes import forms, and transmits Letters of Credit (L/C) through the Bangladesh Bank's digital system.

  - ✓ Submit the import form through the Bangladesh Bank online portal.
  - ✓ Record details such as application name, beneficiary, LDBP, L/C number, date, value, tenor, liability, and sender bank at the top of the L/C file, and enter the LCAF number.
  - ✓ Update the registry with new information.
  - ✓ Maintain and update the Master Letters of Credit (L/C) folder.
  - ✓ Update client or transaction profile accordingly.

- **To open a Letters of Credit (L/C), Importers need to fill out the following**

  - ✓ L/C application and LCA documentation.
  - ✓ Pro-forma invoice.
  - ✓ Import registration certificate.
  - ✓ Debit account authorization.
  - ✓ Amendment request form.
  - ✓ Import form.
  - ✓ Insurance cover note and receipt.
  - ✓ Chamber of Commerce membership certificate.
  - ✓ Fluctuation undertaking rate.

- **UCBL account mandatory for importers and customers.**

I was responsible for issuing import forms, which included documents such as the LCAF, pro-forma invoice, and commercial invoice. In cases where multiple pro-forma invoices were involved, I maintained accuracy by calculating total values and updating the registry and master L/C file, including any revised values from amendments.

- **Updating the registry with vital information**

  - ✓ LCAF ID
  - ✓ L/C Number
  - ✓ L/C Date
  - ✓ Country of Origin
  - ✓ Destination Country
  - ✓ L/C type
  - ✓ L/C Expiry Date
  - ✓ L/C Expiry Location
  - ✓ Last Shipment Date

- **Additional Relevant Activities**

While working at UCBL, I was responsible for front desk operations at the bank, performing tasks such as:

  - ✓ Providing customer service and support.
  - ✓ Notifying the head office via email when FDRs or pay orders are canceled.
  - ✓ Informing customers by email when their visa cards or online cards are ready.
  - ✓ Processing pay order requests and related inputs.
  - ✓ Managing cheque requisitions for customers.
  - ✓ Distributing cheque books to account holders.
  - ✓ Assisting customers with completing forms and documentation.

Theoretical Framework

3.1 Introduction

Training and development are critical activities for organizations seeking to enhance productivity and achieve better results. They enable employees to acquire information, practical skills, and knowledge essential for career growth. Most organizations provide structured training programs to support both job-specific and personal development.

Today, companies are increasingly investing in the development of employees and officers, not only to improve work performance but also to strengthen relationships between supervisors and subordinates. During training, employees often receive certifications, and their salaries continue to be paid. Organizations allocate resources for training sessions, including facilities and equipment, to foster personal, operational, and organizational growth. This investment contributes to faster organizational development and maximized profitability.

Training and development initiatives directly impact production, marketing, operational efficiency, and overall business growth. Well-executed programs motivate employees, enhance their critical thinking, and improve performance in their roles. Ultimately, organizations implement training programs to ensure that all systems supporting daily operations function effectively and efficiently.

3.2 Professional Training & Development Programs

- Training: Training provides employees with opportunities to acquire new skills, improve their work performance, and implement creative solutions. Training can be described as a method designed to help employees perform their tasks efficiently and effectively.

- Development: Employee development involves enhancing personal growth via creativity, initiative, and independent learning. It enables employees to adapt to changes and gain deeper knowledge of their roles. As a forward-looking process, development strengthens managerial skills, fosters a positive work environment, and encourages the application of advanced techniques in daily work activities.

3.3 Objectives/Purpose of Development & Training

- Development and training help employees enhance their careers and contribute to organizational profitability, while creating a favorable work environment for growth.

- Institutions continuously monitor industry trends and innovations to maximize profitability and strengthen their reputation. Training and development help employees stay current with these changes, ensuring their skills remain relevant.

- Training is essential for all employees, but it is particularly important for new hires. It equips them with the knowledge and skills needed to start their careers successfully and integrate smoothly into the organization.

- Training and development enable employees to understand translate plans into action effectively. This helps align strategic planning with practical execution and improves organizational efficiency.

- Health and Safety Measures: Training programs raise employees' awareness of workplace health and safety practices. They provide guidance on risk prevention and contribute to creating a safe and productive work environment.

3.4 Importance of Training and Development

- Enhanced Workforce Performance: Training is crucial for employees within an organization. Both new hires and senior staff receive training to enhance their ability to perform job responsibilities effectively. Every employee contributes significantly to the organization's success and profitability. Well-structured training programs motivate employees, foster professional and mental growth, and boost confidence. This development not only improves overall job performance but also supports employees in building a successful and long-term career within the company.

- Strengthening Weak Points: Organizations identify weaknesses in their employees' skills and establish different levels of training. Additionally, a training program helps employees understand their own weaknesses and build a strong career while addressing these areas.

- Reliability in Output: A well-designed training and development program equips employees with the knowledge and skills needed to perform their jobs effectively, contributing to higher organizational profitability. To maintain consistency, employees must follow the company's policies and guidelines. Ensuring that all staff are properly trained and committed to their responsibilities is essential for achieving uniform performance across the organization.

- Higher productivity coupled with consistent quality performance: A company earn maximum profit its employees focus on increasing productivity while maintaining quality control. Training programs help employees understand and maintain these quality standards.

- Innovation: Continuous training helps employees innovate in their jobs. They stay updated with new developments and learn how to adapt to changes. When new changes occur, employees require additional training to stay competent.

- Reduced Staff Exit Rates: Inadequate performance can result in higher employee turnover and lower productivity. Providing proper training helps employees develop the necessary skills for their roles, improving job performance and reducing the likelihood of turnover.

3.5 Employee Development Process

- Evaluate Learning Needs: The initial step in training and development involves identifying employees' needs and evaluating their skill gaps. Using this assessment, along with the organization's objectives, a training plan is formulated. Typically, the human resources department is responsible for organizing and coordinating these training programs.

- Set Strategic Training Aims: This process identifies employee skill gaps and ways to address them. Clearly defined training goals enable employees to meet desired performance standards.

- Training Action Plan: Focuses on developing a training action plan, which outlines the concrete steps needed to meet the training objectives. This process involves employee management, planning, organizing, goal-setting, and formulating strategies to accomplish the set targets.

- Implement Training Initiative: The implementation of training programs is a key stage that highlights the role of training in organizational development. Companies deliver training using both internal and external methods, and may include topics that all are not directly tied an employee's job responsibilities. The program is executed comprehensively to support the achievement of the organization's strategic objectives.

- Evaluate & Revise Training: The final step involves evaluating the training programs delivered to employees. It is essential to assess the effectiveness of training and make necessary revisions. This helps justify training investments and supports employees in their organizational roles. After receiving training, employees should assess its effectiveness in their respective work sectors.

3.6 Workforce Training Assessment

Workforce Training Assessment is a systematic process through which an organization identifies the training and development needs of its employees. It helps determine the skills and knowledge gaps that may affect job performance. The process involves a detailed analysis at various levels of the organization to ensure that training programs are relevant and effective. By assessing these needs, the company can plan targeted development initiatives to enhance overall employee effectiveness and productivity.

3.7 Employee Development and Training Methods

- Technology- Driven Learning

The way of learning that is delivered using various technological tools and platforms. Some criteria for this are:

- ✓ Training programs delivered through computers.
- ✓ Learning using multimedia tools and applications.
- ✓ Education on computer components such as PC, RAM, and ROM.
- ✓ Video-based instruction projected for group learning.
- ✓ Training on website navigation and learning.
- ✓ Video presentations by officials from other countries.
- ✓ These types of training systems create technology-based training programs that help train employees quickly and cost-effectively.

- Simulators

Simulators provide real-life job experiences. The key features under this are:

  - ✓ Actual work experiences.
  - ✓ Practical idea that saves time.
  - ✓ Lower training costs for system understanding.
  - ✓ Reduced workplace risks.

- Training provided on the work floor

Training provided on the work floor involves performing actual job tasks, including how to complete specific duties. It has some features:

  - ✓ Job rotation practices.
  - ✓ Mentoring programs for newcomers.
  - ✓ Job instructional training.
  - ✓ Combination of observation and practice.
  - ✓ Significant for classroom presentation preparation.

- Guidance and Mentorship

Guidance and Mentorship provide employees with practical guidance and professional insights, enabling them to perform their tasks effectively and reach their desired goals. Examples of coaching and mentoring include:

  - ✓ Helping manager achieve more professional course.
  - ✓ Bridging relationships between officer and manager in a company.
  - ✓ Encouraging another to participate in coaching sessions.
  - ✓ Providing opportunities for questioning in seminars to explore topics in detail.
  - ✓ Facilitating knowledge sharing about desired skills.

- Lectures

Lectures typically involve classroom presentations where information is collected from other books. The advantage of lectures is that they convey many ideas in one place within a short time and at minimal cost, making them an effective training method. However, trainers may sometimes become monotonous, though lectures help complete the training task quickly.

- Team-based Discussions and Instruction

Team-based discussions and instruction sessions provide an accessible way for participants to share perspectives and collectively grasp important concepts. Features include:

- ✓ Making concepts easier for learners.
- ✓ Allowing participants to ask each other questions.
- ✓ Reducing boredom during training.
- ✓ Providing insights on best practices.
- ✓ Creating broader learning opportunities.
- ✓ These usually take place in a classroom setting where groups discuss specific issues.

- Management Skill-Building Exercises

Exercises designed to enhance management skills help staff simulate on-the-job situations. Some examples are:

- ✓ Handling real-world business scenarios within the organization.
- ✓ Allowing managers to assume and practice specific roles.
- ✓ Overseeing and navigating overall organizational situations.
- ✓ Showcasing employees' creativity in business-related tasks.
- ✓ Supporting effective problem-solving in the workplace.
- ✓ Encouraging the generation of innovative ideas.
- ✓ Facilitating the execution of new initiatives and tasks.

- Field-based Training

Field-based training involves learning activities conducted away from classrooms or virtual platforms, designed mainly to build employees' field-related skills.

Some features include:

- ✓ Adventure training - Employees engage in learning activities in natural environments where resources are limited, requiring them to rely on their own skills.
- ✓ Low-impact programming - Training with limited equipment availability.
- ✓ High-impact programming - Training with abundant equipment for outdoor activities.
- ✓ Outdoor training typically involves more participants with less equipment, utilizing natural resources, and carries certain risks associated with outdoor environments.

- Videos & Films

Using audiovisual materials, such as films and videos, provides a stronger approach to training. The features are:

- ✓ Films can deliver insights into the internal operations of an organization.
- ✓ They contribute to strengthening employees' values and sense of belonging to the company.
- ✓ Video-based training offers a quicker way to grasp information.
- ✓ The use of films makes the learning process more engaging and appealing to participants.
- ✓ Gathers broad knowledge in a short time.
- ✓ Opportunity to ask direct questions to the interviewer.

- Case Studies

Case studies serve as a practical tool for encouraging active participation within a company. Its features are:

- ✓ Delivers hands-on knowledge that enhances understanding of programs.
- ✓ Illustrates real-life situations within an organization.
- ✓ Offers practical experience in working toward set objectives.
- ✓ Supports lowering employee turnover by clarifying retention strategies.
- ✓ Gathers high-level information and makes it important for learners.

- Plan Reading

Plan reading is essentially stage preparation for obtaining more extended information about training topics. Some examples are:

- ✓ Conducted prior to the training program.
- ✓ Pre-reading or preparation helps employees absorb training more effectively.

3.8 Training Evaluation Methods

- **Knowledge Development**

The second approach to evaluating training is knowledge development, which focuses on assessing and analyzing the extent to which participants have gained learning from the training program. For this purpose, companies sometimes assign tasks to trainees to assess their performance. This method identifies what employees have learned during training, and they are often required to take an exam afterward. Trainers and instructors evaluate their performance based on deserved scores.

- **Measuring Business Improvement**

To measure business improvement, organizations arrange training courses to help employees develop their skills and achieve higher levels of success. Employees gain specialized knowledge in specific job areas. Training programs enhance their skills in particular fields and prepare them for professional development.

Analysis

4.1 Training and Development

United Commercial Bank Limited (UCBL) gives high priority to staff development and invests significantly in training programs. New employees are introduced to structure training session's right after joining, while existing staff are required to show noticeable progress and successfully pass interviews before moving into higher roles. To facilitate this, the bank has built a team of experienced trainers who focus on enhancing the capabilities of both managers and other employees.

At the start of every financial year, UCBL carries out performance evaluations for all employees. Based on the results, staff members are assigned grades, promotion lists are prepared, and top performers are highlighted. Those who receive lower grades are immediately enrolled in intensive training related to their work areas. This system covers both senior and junior employees, ensuring continuous improvement across the organization.

Training programs are arranged according to position and responsibility. Senior officials are sometimes nominated to participate in overseas seminars and professional courses conducted by well-known international banking organizations. In contrast, junior officers and fresh recruits usually receive training at the bank's own training centers in Dhaka. These programs are centrally coordinated by the head office and are designed to help employees recognize their strengths and weaknesses, address shortcomings, and align their efforts with the overall goals of the institution.

4.2 Training and Development Strategies

Workplace-Based Skill Development:

- Direction Training: Organizations use job instruction training to familiarize new hires with their roles and work procedures during the initial stage of employment. The primary instructions explain how to work within the organization.

- Job Rotation: United Commercial Bank PLC has established its own job rotation system. The bank initiates this process for better job outcomes and provides corresponding training to employees.
- Subordinate to Position: Advancement to higher positions in the organization, employees need to achieve advanced training and gain relevant experience. Receive training under successful managers within the organization.

- Committee Assignment: Committee assignments help both organizations and individuals with decision-making. This provides every employee with the opportunity to develop their own decision-making abilities.

- Training Practice Equipment: Equipment refer to mechanically used to train employees in product usage or job tasks. These are designed by senior trainers. This simulator-based training system does not rely on theoretical knowledge alone.

- Outdoor Training: United Commercial Bank PLC arranges outdoor training sessions for employees. For this purpose, they send officers abroad for company visits and international seminars, helping them understand the importance of teamwork and collaboration.

Off The Job Training:

- Practical Scenarios: The bank's head office organizes training sessions based on practical scenarios of successful individuals. Through analyzing these examples, employees can develop decision-making abilities, and key problems are addressed through decision-making exercises. Case studies of various individuals help senior officers and supervisors provide practical examples of career development, organizational behavior, and job responsibilities with integrity.

- Role Play: Role-playing is crucial for senior officers and supervisors. It involves real scenarios where each participant is assigned a role to perform. Role enactment by senior staff and supervisors helps boost their effectiveness and supports organizational objectives. This motivates them to work effectively for the company and trains them on handling challenging organizational situations.

- Lectures: Lectures provide a straightforward method for employee training. At United Commercial Bank PLC, this approach is used to train both new recruits and existing officers at the bank's training facility. Through lectures, learners can speak fluently and ask questions directly to trainers. Additionally, well-delivered lectures can clarify concepts effectively for employees.

- Demonstrations: Demonstrations are a visual method of training employees through fieldwork or natural environments. Through demonstrations, employees gain skills in various areas and acquire knowledge across different sectors. This is an effective training method used by United Commercial Bank PLC. The bank sends new employees to the market for account opening and loan sections, which serves dual purposes: training for employees and business benefits for the bank.

- Video and Films: Video and film presentations are among the most special methods for training employees and managers. These can be delivered using various media products in training centers.

4.3 Training Need Analysis

UCBL has a significant workforce spanning multiple sectors. A few of them are newcomers, while others possess professional expertise with experience from other organizations. However, when they join this bank, they still require training specific to the bank's systems and evaluation processes. Proper training helps employees understand their roles and contributes to achieving institutional goals.

Training aims to cultivate innovative thinking and build the skills necessary to make employees suitable for their jobs, enhancing their value and experience in the banking sector. Employees gain insights into their roles, which helps them score higher in performance appraisals. High performance appraisal scores often lead to promotions. Training sessions improve employees' skills, knowledge, motivation, attitudes, behavior, and lifestyle, all of which contribute to. Attaining the company’s objectives. Incorporating new technologies into training enables employees to adapt to contemporary systems and utilize databases efficiently.

Unlike general education, training is designed to address current technologies and modern workplace practices, fostering a supportive and efficient work environment. This broadens employees' knowledge and experience, aiding in the achievement of organizational goals.

4.4 Strategic Benefits of Workforce Training and Development

- Strengthened Workforce Stability: Implementing effective training programs fosters a positive perception of the organization among employees and supports their professional growth. In a competitive work environment, such initiatives serve as a strategic advantage by minimizing staff turnover and reducing related costs. Senior management reports indicate that the bank’s turnover rate has recently declined to 33%.

- Training future leaders: Training skills and development help employees become leaders and provide opportunities for leadership roles within the company. Future leaders emerge from newcomers and existing staff. The human resources department selects trainers as future leaders from both within the bank and externally.

- Workforce Empowerment: Workforce empowerment involves granting employees the authority and autonomy to achieve organizational objectives. When employees and leaders are entrusted with the ability to make decisions and take initiative, it enhances motivation and engagement. Individuals operating in a supportive environment with sufficient autonomy are better equipped to add value to their roles and perform confidently. Empowering employees is increasingly recognized as a modern approach to boosting motivation and overall organizational performance.

- Increase workplace engagement: Well-trained employees can integrate into an organization more easily, as trained individuals are in demand. Training and development reduce employee turnover and increase engagement among the best employees. Training also creates a favorable work environment, develops new skills, and helps employees understand processes.

4.5 Training Sessions Designed for Different Managerial Levels

- Entry level: Entry-level positions in an organization refer to employees with 5-10 years of experience working alongside senior officers. These employees have greater responsibilities in project management and business functions. Early-career individuals in mercantile banks receive training at the banks' own institutions.

- Mid-career: Mid-career Employees receive training at the bank's internal institutes, and occasionally they are sent to external organizations for further learning or fieldwork to learn about new developments in the sector. This helps develop managers' leadership skills and fosters new ideas.

- Leadership Tier: Top executives and CEOs belong to the leadership tier, responsible for organizing training programs that enhance employee skills, risk awareness, and workplace efficiency.

4.6 Methods of Evaluating Training Programs.

- Satisfaction and Participant Reaction

UCBL conducts satisfaction evaluations to measure the success of its training programs. Trainers survey participants after training sessions to assess their development skills and satisfaction levels.

This evaluation aspect focuses on gauging how satisfied participants are with the training program and the level of their engagement. It assesses whether employees actively participate in sessions, enjoy the learning process, and feel that the training meets their expectations. Collecting this feedback helps the organization understand the effectiveness of the program from the participants' perspective and identify areas for improvement.

- Knowledge Testing

This stage evaluates employees' knowledge gained from training. Employee knowledge gained during training is measured to ensure organizational goals are met. Assessments are conducted after training. Officers are sometimes sent to fieldwork to apply their knowledge practically, which helps reinforce learning.

- Teamwork and Problem-Solving

This evaluation area examines how training strengthens employees' capacity to collaborate efficiently and address work challenges together. It looks at improvements in team communication, coordination, and mutual support, as well as the ability to implement innovative solutions and make informed decisions. Tracking these factors enables the organization to assess how effectively training translates into enhanced team performance and overall workplace productivity.

- Assessing Business Performance

This stage emphasizes evaluating how training contributes to overall organizational success. It includes planning and managing programs that provide ongoing benefits to operations. The bank ensures that employees at different levels receive appropriate training while continuously improving the effectiveness of its learning initiatives.

- Productivity Analysis

This evaluation method examines how training impacts overall employee performance and operational efficiency. It looks at whether employees' complete tasks more quickly, make fewer mistakes, and maintain higher quality standards. Additionally, it assesses how training contributes to smoother workflows, better resource utilization, and measurable improvements in output. By analyzing these factors, the organization can determine the tangible benefits of its training programs on day-to-day productivity.

4.7 Approach to Management Development Program

Individual ability development can occur on the job. Several methods are used:

- On-the-job approaches include:
    - ✓ Rotating employees through different roles.
    - ✓ Assigning staff as assistants to higher positions.
    - ✓ Participation in committee work.
- Off-the-job approaches include:
    - ✓ Attending lectures and seminars.
    - ✓ Engaging in simulation exercises.
    - ✓ Participating in outdoor learning activities.

4.8 Learning and Development Center

Established in 2012, United Commercial Bank PLC Limited’s learning department is located at the Head Office. For extended workshops, multiple learning centers are utilized. Since its foundation, the department has organized various programs on different banking topics to enhance the knowledge, skills, and professional attitude of the bank’s employees.

4.9 Training Courses

UCBL Training & Research Academy offers regular foundation programs, specialized courses, and seminars across various banking sectors to meet professional development needs. Officers are frequently sent to the Bangladesh Institute of Bank Management (BIBM) and the Bangladesh Bank Training Institute (BBTI) for further training. International training opportunities for officers are also a common practice. Additionally, a dedicated research unit supports both human resource development and operational functions.

Findings, Recommendations and Conclusion

5.1 Findings

- The bank does not arrange off-the-job training methods like videos and films.
- The time period of the training program for officers at UCBL is too short.
- A portion of higher-level officers fail to obtain any instruction provided UCBL.
- UCBL currently lacks an efficient online or short-term training program.
- Compared to other banks, UCBL rarely provides its officers with opportunities to participate in overseas training or international seminars.
- For mid-level managers, UCBL Offer skill development programs only within a period of three to five years, resulting in an extended interval between training sessions.
- UCBL does not provide laboratory resources for its officers.

5.2 Recommendations

- It would be beneficial if UCBL arranged off-the-job training methods like video and film presentations. This would help employees understand situations more easily.
- It is recommended that UCBL increase the length of its officer training programs to ensure more effective learning outcomes.
- To improve service quality, the bank should arrange structured training for officers of every level through its own training facilities.
- The introduction of a well-designed online training system would enable UCBL to conduct short-term programs more efficiently for its officers.
- It would be encouraging if officers were given opportunities to attend international seminars and training institutes abroad to enhance their banking knowledge.
- UCBL needs to arrange training program needs to arrange training programs for officers at every level.
- The establishment of a laboratory training setup is essential to improve the communication and relationship-building abilities of the officers which would support them in carrying out their professional duties in the future.

5.3 Conclusion

UCBL is now recognized as one of Bangladesh’s most trusted financial institutions. Its well-organized structure sets it apart from many domestic and foreign banks currently operating in the country. The Bank is known for its commitment to innovation, constant improvement, and for positioning itself as a reliable partner in helping customers achieve financial growth.

With a workforce of skilled and experienced professionals, UCBL is equipped to take advantage of emerging opportunities within the banking industry. It has played a pioneering role in bringing new products and modern services to the market, shaping the direction of the sector. In addition, its extensive branch network spread across Bangladesh ensures a strong nationwide presence and makes its services easily accessible to people in both urban and rural areas.

This report has attempted to identify the key indicators of both the strengths and challenges faced by UCBL as a significant player in Bangladesh's competitive banking industry. Given the severe cut-throat competition in this sector, UCBL must explore various dimensions such as product diversification, market forecasting, and proactive initiatives, along with implementing the suggestions provided to address existing challenges.

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