



Daffodil
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**An Evaluation of the Training and
Development Process of Sonali Bank PLC**

Date of Submission: 16 March, 2025



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Internship Report

on

**An Evaluation of the Training and Development Process of Sonali
Bank PLC**

Supervised by

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Date of Submission: 16 March, 2025

Letter of Transmittal

Date: 16 March, 2025

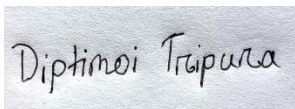
Professor Dr. Mohammed Masum Iqbal
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Subject: Submission of Internship Report on “An Evaluation of the Training and Development Process of Sonali Bank PLC”.

Dear Sir,

I have the great pleasure to submit the Internship report on “**An Evaluation of the Training and Development Process of Sonali Bank PLC**” as per your instruction. It is a great pleasure that you have given me this opportunity. I do my best to do this thesis report. This is a great source of learning for any student. I learned so many things from this work. Your guidance and suggestions help me greatly. I will be happy to provide any kind of further explanation about this report if it is needed. I have tried my best to avoid my fault and hope that my report will satisfy you and I also would like to thank you again for giving me the great opportunity to submit the report.

Sincerely Yours,



.....
(Diptimoi Tripura)

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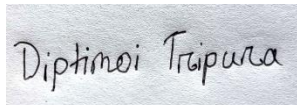
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Declaration

I am, **Diptimoi Tripura**, I do, hereby, solemnly declare that the work presented in this report entitled on “**An Evaluation of the Training and Development Process of Sonali Bank PLC**” prepared by me, is a partial accomplishment of the requirement for the reward of the degree of Master of Business Administration in Daffodil International University.

The work, I have presented, does not breach any existing copyright and no portion of this report is copied from any work done earlier for degree or otherwise.

I believe this is a genuine and honest analysis that will help you to have a positive viewpoint of me. I will be pleased to deliver you with added explanations or clarifications that you may feel necessary in this regard. I will be grateful if you sympathetic approve this effort.



.....
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Letter of Acceptance

This is to certify that the internship report entitled “**An Evaluation of the Training and Development Process of Sonali Bank PLC**” is prepared by **Diptimoi Tripura**, ID: 0242310004083052, as a requirement of the MBA program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.



.....
Professor Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

First and foremost, I would like to express my sincere gratitude to God for making the preparation of this report a success. I am deeply thankful to a few key individuals who have provided invaluable assistance throughout the process, offering their expert advice, support, and recommendations for this study and its relevant guidelines.

I extend my heartfelt thanks to my supervisor, Professor Dr. Mohammed Masum Iqbal at the Department of Business Administration, Daffodil International University. His constant guidance and support were essential in preparing the report titled " **An Evaluation of the Training and Development Process of Sonali Bank PLC** ". His insightful advice played a crucial role in the development of this report, and I am truly grateful for his assistance during my internship.

Additionally, I would like to express my sincere appreciation to the management and staff of Sonali Bank PLC, Begum Rokeya Sarani Branch, for their contributions. Their invaluable insights, training materials, encouragement, and assistance with surveys and data collection were pivotal in the preparation of this report.

Lastly, I am immensely grateful to my colleagues, whose support and insightful feedback were essential in helping me navigate through every aspect of this paper. Without their help, this report would not have been possible.

Executive Summary

This executive summary provides an overview of the training and development process of Sonali Bank PLC, highlighting key aspects of the bank's approach to employee growth and skills enhancement.

Sonali Bank PLC recognizes the importance of a well-trained and skilled workforce in achieving its business objectives and maintaining a competitive edge in the banking industry. The bank has developed a comprehensive training and development program to ensure the continuous professional development of its employees.

The training and development process at Sonali Bank PLC begins with a thorough training needs analysis, which helps identify the knowledge and skill gaps within the organization. This analysis is carried out on an individual as well as a departmental level, allowing the bank to tailor its training initiatives to specific requirements.

To address these identified needs, the bank employs a variety of training methods, including both internal and external training programs. Internal training programs are designed and delivered by the bank's in-house trainers, who possess extensive industry experience and expertise. These programs cover a wide range of topics, including banking operations, customer service, risk management, leadership development, and technological advancements in the banking sector.

In addition to internal training programs, Sonali Bank PLC encourages its employees to participate in external training programs and workshops conducted by renowned training institutes and industry experts. This enables the bank's employees to gain exposure to the latest industry practices and developments and fosters a culture of continuous learning within the organization.

The bank also emphasizes the importance of on-the-job training and provides opportunities for employees to acquire hands-on experience and practical skills. This is achieved through job rotations, where employees are given the chance to work in different departments and gain a broader understanding of the bank's operations.

To ensure the effectiveness of its training and development initiatives, Sonali Bank PLC regularly evaluates the impact of the training programs on employee performance and organizational goals. Feedback mechanisms, such as post-training assessments and performance evaluations, are used to measure the effectiveness of the training and identify areas for improvement.

Table of Contents

	Particulars	
	Title page	i
	Letter of Transmittal	ii
	Declaration	iii
	Letter of Acceptance	iv
	Acknowledgment	v
	Executive Summary	vi
	Table of Contents	vii-viii
Chapters	Particulars	Page Number
CHAPTER-01	Introduction	1-4
	1.1 Introduction	2
	1.2 Origin of the Study	2
	1.3 Objectives of the Study	2
	1.4 Scope of the Study	3
	1.5 Methodology of the Study	3
	1.6 Limitations of the Study	4
CHAPTER-02	Organizational Overview	5-12
	2.1 Historical Background of the Bank	6
	2.2 Features of Sonali Bank PLC	6
	2.3 Mission	7
	2.4 Vision	7
	2.5 Corporate Profile	8
	2.6 Core Values of Sonali Bank PLC	9
	2.7 Products and Services of Sonali Bank PLC	9
	2.8 Business Overview of Sonali Bank PLC	11
CHAPTER-3	Analysis	13-29
	3.1 Training and Development Definition	14

	3.2 Importance of Training and Development	14
	3.3 Need for Training and Development	15
	3.4 Process of Training and Development	15
	3.5 Materials of Training and Development	17
	3.6 Training and Development Practices at Sonali Bank PLC	18
	3.7 ADDIE Model Process used in Sonali Bank PLC	19
	3.8 Training Methods Used in Sonali Bank PLC	22
	3.9 Training Institution of Sonali Bank PLC	24
	3.10 Analysis of Data	25
CHAPTER-4	Problems, Recommendations and Conclusion	30-35
	4.1 Problems Identified	31
	4.2 Recommendations	33
	4.3 Conclusion	35
	References	36
	Appendix	37
	Plagiarism Results	40

Chapter 01

Introduction

1.1 Introduction

This report explores the training and development processes implemented by Sonali Bank PLC, one of the leading state-owned commercial banks in Bangladesh. It provides an in-depth analysis of various components of the bank's training and development framework, including the organizational vision and mission, policies, necessary resources, and the critical role that training and development play in achieving these objectives.

The aim of this report is to examine and evaluate the training and development practices at Sonali Bank PLC, with a particular focus on the methods used, the benefits derived, and the challenges faced. In the final section of the report, recommendations will be offered to improve and enhance the training and development procedures at Sonali Bank PLC, to ensure more effective growth and performance outcomes.

1.2 Origin of the Study

This report is initiated as the course requirement of the MBA program, Faculty of Business and Entrepreneurship, Daffodil International University as practical alignment is an integral part of the MBA program requirement, I went to Sonali Bank PLC, Begum Rokeya Sarani Branch to take the real-life exposure of the activities of banking financial institutions from. The study is on the “Training and Development Process of Sonali Bank PLC” Begum Rokeya Sarani Branch under the supervision of Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

1.3 Objectives of the Study

The objectives of the study are following:

- √To analyze the training process of Sonali Bank PLC;
- √To explain the development process of Sonali Bank PLC;
- √To Identify the problems related to the training and development processes of Sonali Bank PLC;
- √To make some recommendations to solve the problems.

1.4 Scope of the Study

The scope of this report is to provide a comprehensive overview of the training and development process implemented at Sonali Bank PLC. The report aims to cover the key aspects and initiatives related to employee training and development within the organization.

1.5 Methodology of the Study

Methodology defines how we go through all the processes of research and how have proceeded on. Here include the steps of conducting the report and the explanation of the sources of data.

This report has been prepared on the basis of experience gathered during the period of internship.

i. Nature of the study:

The study is exploratory in nature focusing on qualitative analysis and description. The report is based on primary sources of information. Interviewing the managers and officers of the bank, talking to the customers.

ii. Sources of Data:

For preparing the report, Data were collected from two sources, namely, Primary source and Secondary source as described below:

a) Primary Data:

In this report, data was collected from various primary sources. Information was gathered from employees and different departmental sectors of Sonali Bank PLC, along with observations of various organizational procedures.

b) Secondary Data:

- ✓ Sonali Bank annual report.
- ✓ Several textbook types of academic.
- ✓ Specific banking trend publishing features.
- ✓ Bank information from the company's profile.
- ✓ Bangladesh Bank & Sonali Bank PLC Website.

iii. Sample Size:

There is total 10 respondents.

iv. Sampling method:

A convenience sampling method has been performed for selecting samples.

v. Method of Data Collection:

For data collection – The interview method was used. With the help of questionnaire interview was taken at Sonali Bank PLC.

vi. Data Analysis Technique:

MS Excel was used for data analysis.

1.6 Limitations of the Study

This research is subject to certain limitations. The objective of the study is to gain insights into the organizational functions, particularly the Training and Development Practices at Sonali Bank PLC. Like all research studies, this one is not without its constraints. Despite substantial effort, diligent research, and a commitment to the task at hand, there were limitations encountered during the process. The following are the key limitations faced during data collection and analysis:

- Time constraints posed a significant challenge to the study.
- Some information could not be disclosed due to banking policies.
- This report does not cover the daily routines, level of supervision, or the social dynamics within the workplace.
- Large-scale research was not feasible due to access restrictions.

Chapter-2

Organizational Overview

2.1 Historical Background of the Bank

Sonali Bank emerged as the largest commercial and leading nationalized commercial bank in Bangladesh shortly after the country's independence, following the proclamation of the Bank's Nationalization Order in 1972 (Presidential Order-26). As a fully state-owned bank, Sonali Bank has been fulfilling its nation-building responsibilities by undertaking various government-entrusted socio-economic schemes, as well as engaging in money market activities, contributing to all sectors of the economy. On November 15, 2007, Sonali Bank was converted into a Public Limited Company, with 100% government ownership, and began operating under the name Sonali Bank Limited, absorbing the assets, liabilities, and business activities of the former Sonali Bank.

Sonali Bank PLC is governed by a Board of Directors and is led by a Chief Executive Officer (CEO) and Managing Director, who is a well-known and respected professional in the banking sector. The corporate headquarters of the bank is located in Motijheel, Dhaka, Bangladesh, which is also the main commercial center of the capital.

The bank operates a total of 1,215 branches across Bangladesh, with 123 of those branches located in Dhaka. Among them, the Begum Rokeya Sarani Branch is an important branch of Sonali Bank PLC, situated at 69-70 Motijheel in Dhaka. The Begum Rokeya Sarani Branch is headed by Mr. Golam Mohiuddin, the Assistant General Manager (AGM), and Mr. Anowar Hossain, the Principal of the branch.

2.2 Features of Sonali Bank PLC

Sonali Bank enjoys the prestige of acting as the agent of the central bank of Bangladesh in various locations where the central bank has chosen not to operate directly, contributing significantly to the country's financial sector.

Here are some notable features of Sonali Bank PLC:

- **Authorized Capital:** Tk. 6000.0 crore
- **Paid-Up Capital:** Tk. 3830.0 crore
- **Total Branches:** 1,215
 - **Branches in Urban Areas:** 745
 - **Branches in Rural Areas:** 467
- **Overseas Branches:** 2

- **Subsidiary Branches:** 3
 1. Sonali Investment Limited
 2. Sonali Bank UK Ltd, London
 3. Asset Management Arm
- **Representative Offices:** 3
 - Jeddah, KSA
 - Riyadh, KSA
 - Kuwait
- **Correspondent Banks:** 581

2.3 Mission

Committed to Offering a Wide Range of Quality Products: Sonali Bank is dedicated to providing a comprehensive range of high-quality products that cater to the diverse needs of its customers. The bank aims to enrich people's lives, create value for stakeholders, and contribute to the socio-economic development of Bangladesh.

Building an Efficient, Market-Driven, Customer-Focused Institution: The bank is focused on transforming itself into a more efficient, market-oriented, and customer-centric organization. It strives to strengthen its corporate governance structure to ensure transparency, accountability, and long-term growth.

Cost Reduction Through Integration of Technology: Sonali Bank is committed to reducing operational costs by integrating advanced technology at all levels of its operations. This technological integration aims to enhance efficiency, streamline processes, and provide better services to customers.

2.4 Vision

Socially Committed Leading Banking Institution with Global Presence: Sonali Bank is recognized for its commitment to social responsibility and its strong presence not only within Bangladesh but also internationally, offering comprehensive financial services across borders.

Mission to Be the Best Commercial Bank in Bangladesh: Sonali Bank aims to be the top commercial bank in Bangladesh, focusing on achieving excellence in key areas such as:

- **Efficiency**
- **Capital Adequacy**
- **Asset Quality**
- **Sound Management**
- **Profitability**
- **Strong Liquidity**

2.5 Corporate Profile

Name of the company	: Sonali Bank PLC
Chairman	: Mr., MD. Ashraful Mobul.
CEO & Managing Director	: Mr., MD. Obayed
Ullah Al Masud Company secretary	: Mr., A.K.M. Sajedur Rahman Khan
Legal Status	: Public Limited Company
Genesis	: Emerged as Nationalized Commercial Bank in 1972 following the Bangladesh Bank (Nationalization) Order No, 1972 (PO No-26 of 1972).
Date of Incorporation	: 3 June, 2007
Date of Vendors Agreement	: 15 November 2007
Registered Office	: 35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh.
Number of Branches	1215
Phone- PABX	: 9550426-31, 33, 34, 9552924
FAX	: 88 02-9561410, 9552007
SWIFT	: BSONBDDH
Website	: www.sonalibank.com.bd
E-mail	: itd@sonalibank.com.bd

2.6 Core Values of Sonali Bank PLC

Core values are the fundamental beliefs that guide the actions, decisions, and behaviors within an organization. These values help the organization distinguish between right and wrong and set a clear direction for achieving its goals. For Sonali Bank PLC, core values play a critical role in shaping its operations, establishing a framework for ethical behavior, and ensuring that employees adhere to high standards in their professional conduct.

The core values of Sonali Bank PLC are deeply ingrained in the organization's culture, and all employees are expected to uphold these values, particularly in financial dealings. These guiding principles ensure the bank's operations remain transparent, responsible, and aligned with its mission to contribute to the socio-economic development of Bangladesh while maintaining financial integrity.

Some of the core values maintained by Sonali Bank PLC include:

- **Integrity:** Acting with honesty and fairness in all business transactions.
- **Customer Focus:** Prioritizing customer satisfaction by understanding and addressing their needs.
- **Transparency:** Ensuring open and clear communication with stakeholders.
- **Excellence:** Striving for the highest quality in all services and processes.
- **Social Responsibility:** Committing to contribute to the socio-economic development of the country.

2.7 Products and Services of Sonali Bank PLC

Sonali Bank PLC offers a wide array of products and services to cater to the diverse financial needs of its customers. These services are designed to ensure convenience, security, and efficiency for both individual and corporate clients. Below are the key products and services provided by the bank:

1. Personal Banking:

- **Fund Transfer:** Easy and secure transfer of funds between accounts.
- **Locker Services:** Safe deposit lockers for securing valuables.
- **Issuance of Payments:** Facilitating payment services such as drafts, pay orders, etc.

2. Rural Credit:

- **Rural Development Loans:** Providing loans to support rural development projects and agriculture-related activities.

3. International Banking:

- **Letter of Credit:** Facilitating international trade by guaranteeing payments for exports and imports.
- **Bid Bond:** Offering financial security in case of a default in the bidding process.
- **Correspondent Banking Relations:** Maintaining relationships with international banks to facilitate cross-border transactions.

4. Industrial Banking:

- **Pharmaceutical Industry:** Providing loans and financial services to support the pharmaceutical sector.
- **Textile and Garments:** Financing the textile and garment industries, key sectors of Bangladesh's economy.
- **Power Generating Plants:** Offering financial support for power generation projects.

5. Import Products:

- **Xining Mill:** Financing for mills that produce essential items.
- **Garment Accessories:** Providing financial solutions for businesses dealing with garment accessories.
- **Washing Plants:** Supporting the washing plants industry by providing the necessary funding.
- **Packaging and Washing Plants:** Financial assistance for packaging and related services.

6. Export Products:

- **Fringing Plant for Fish:** Financial support for fish farming and processing industries.
- **Tannery Business:** Assisting the leather and tannery industry with capital and services.
- **Export Furniture:** Supporting furniture manufacturers and exporters with loans and services.

7. Online Banking:

- **Foreign Remittance:** Easy transfer of money from abroad through secure channels.
- **ATM Services:** Convenient ATM facilities for withdrawals and other banking services.

- **SWIFT Services:** Enabling international transactions through SWIFT messaging network for global banking.

8. Ancillary Services:

- **Utility Bills:** Payment facilities for utility bills like electricity, water, etc.
- **Hajj Deposit:** A service to facilitate Hajj pilgrimage payments and savings.
- **Land Development Tax:** Assisting customers in paying land development taxes.
- **Government and Non-Government Payments:** Providing a platform for paying various government and non-government fees.
- **Teacher's Salary:** Managing salary payments for teachers through the bank.

2.8 Business Overview of Sonali Bank PLC

The core business of Sonali Bank PLC revolves around providing comprehensive financial services to individuals, businesses, and government entities. These core operations are central to the bank's purpose and strategy, ensuring that it remains a key player in Bangladesh's banking sector. The main core business areas of Sonali Bank PLC are:

Core Business of Sonali Bank PLC:

1. Retail Banking (Personal Banking):

- Offering various banking services such as savings accounts, fixed deposits, personal loans, and other financial products designed to cater to the needs of individuals.

2. Corporate Banking:

- Providing financial services to businesses, including short-term and long-term loans, working capital financing, trade financing, and other services aimed at business growth and development.

3. Credit Management:

- The management of loans and credit products, ensuring that the bank offers loans to eligible individuals and businesses while maintaining risk management procedures to minimize defaults.

4. International Banking:

- Engaging in global banking operations, including international trade services like letters of credit, foreign remittance, and other cross-border banking services that help facilitate international business and economic relationships.

5. Agricultural and Rural Banking:

- Focusing on rural development and providing agricultural loans to farmers and rural entrepreneurs, contributing to the socio-economic development of rural areas.

6. Investment Banking:

- Offering services related to financial markets, including underwriting, asset management, and investment advisory services.

7. Government Banking:

- Providing financial services to government departments and agencies, including managing government accounts, facilitating government payments, and handling public sector financing.

8. Online and Digital Banking:

- Offering digital services such as internet banking, mobile banking, and ATMs to ensure that customers have convenient access to banking services at any time.

Chapter-3

Analysis

3.1 Training and Development Definition

Training and development are key components of human resource management, focusing on enhancing knowledge and skills to improve organizational performance. This aspect is essential for cultivating effective performance, which in turn boosts productivity and broadens the skill sets of employees. Offering training and development opportunities is vital for any organization aiming to strengthen its capabilities. When viewed as an investment, this process, which requires time and dedicated effort, is fundamental in driving a company toward success.

Training:

Training refers to the process of using structured programs or activities to improve a specific skill set. It helps employees understand where they currently stand in terms of their abilities and where they aim to be in the future. According to Edwin Flippo, training is "the method of improving skills and abilities for a specific job." It is a short-term process designed to enhance the skills and competencies needed for current tasks. Training typically targets operational staff, helping them meet the immediate needs of their roles.

Development:

Development, on the other hand, focuses on the growth of the entire organization rather than just individual employees. It is a long-term process that demands attention from senior leadership. Development addresses the future needs of employees, with senior managers and executives taking the lead in their own growth and advancement. These individuals continuously study and work on enhancing their intellectual and professional knowledge. Development is a learning process aimed at helping managers grow and evolve in their specialized fields.

3.2 Importance of Training and Development

Training and development have a significant impact on the success of an organization. Companies must invest in training and developing their employees to ensure continuous progress. Without proper training, employees may struggle to adapt in a competitive environment where competition is constantly increasing. The following are key benefits of training and development:

1. It helps acquire new skills and refine existing ones, enabling the workforce to adjust to a dynamic and challenging environment.
2. It fosters the development of essential skills such as leadership, time management, and teamwork, which are crucial for driving organizational operations.

3. It contributes to the overall growth of the organization.
4. It enhances organizational productivity by equipping employees with the skills needed to perform efficiently.

3.3 Need for Training and Development

Conducting training across the organization is essential as it addresses gaps in employee knowledge, skills, and attitudes (KSA). Training and development become particularly crucial when employees face challenges, such as struggling to adapt to changing environments, difficulties in integrating new technologies, weak interpersonal skills, or communication issues.

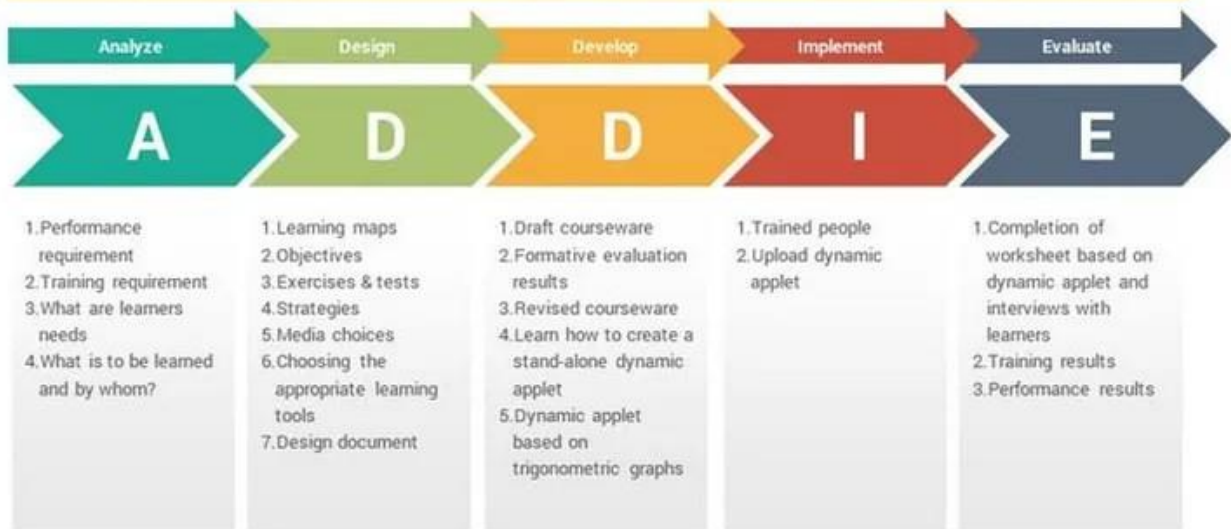
Employees who work for organizations that prioritize training and development have better opportunities for growth. This not only drives organizational revenue and expansion but also fosters personal development, helping employees achieve higher levels of self-realization.

Numerous studies emphasize the importance of training in shaping an effective business strategy. When training aligns with company goals, organizations can more effectively adapt to changes in their operations. Often, poor performance is a result of deficiencies in knowledge, skills, and attitudes among professionals. Therefore, training becomes the most effective way to acquire the essential knowledge, abilities, and mindsets needed. A well-structured training program can significantly enhance workplace performance, inspire increased productivity, and support organizational growth.

3.4 Process of Training and Development

Training becomes essential when actual performance does not meet the desired or expected outcomes. To better understand the training process, we will utilize the ADDIE model, which outlines five key steps that encompass the entire training program. The five steps are as follows:

5 Stages of ADDIE instructional design model



1. Analyze:

The analysis phase is crucial for defining the objectives and challenges of the training, as well as assessing the learning environment and the current knowledge and skills of the learners. Key activities in this phase include identifying learner characteristics, outlining desired behavioral outcomes, recognizing learning constraints, exploring delivery methods, considering pedagogical factors, applying adult learning theories, and establishing a timeline for the project. This process, often referred to as a needs analysis, allows instructional designers (IDs) to recognize available resources and limitations, ensuring the strategic plan is adjusted accordingly.

2. Design:

In the design phase, learning objectives, assessment tools, activities, content, subject matter analysis, lesson plans, and media selection are developed. The design process should be systematic and focused. A systematic approach involves a logical, structured method of identifying, creating, and evaluating various plans to achieve the project's objectives. A specific approach ensures that each component of the instructional design is carefully executed. The design phase may involve creating a proposal, design document, or concept notes to guide the final development process.

3. **Develop:**

During the development phase, instructional designers and developers create and compile the content assets defined in the design stage. For e-learning, programmers focus on building or integrating relevant technologies. Designers create storyboards, and materials are rigorously tested and refined by testers. The team undergoes a thorough review and revision process based on feedback. Once the course materials are finalized, a pilot test is conducted, involving key stakeholders to ensure the course functions properly and to identify areas for improvement.

4. **Implement:**

The implementation phase focuses on preparing both trainers and learners. Trainers are equipped with the expertise to deliver the course material, communicate learning outcomes, understand delivery methods, and manage assessment procedures. Learners are prepared by training on new tools (whether software or hardware) and managing student registration processes. This phase also includes evaluating the design to ensure its effectiveness in real-world scenarios, ensuring the training can be delivered successfully.

5. **Evaluate:**

The evaluation phase of the ADDIE model is divided into formative and summative evaluations. Formative evaluation occurs throughout the entire process, allowing for ongoing refinement and improvement. Summative evaluation takes place after the instructional program is completed, assessing the overall performance and effectiveness. During this phase, Donald Kirkpatrick's Four Levels of Learning Evaluation are often used, providing a comprehensive framework for measuring the impact and success of the instructional design.

3.5 Materials of Training and Development

Several materials and methods are essential to creating an effective training program for employees within an organization. Some of these methods are outlined below:

→ Lectures and Demonstrations:

Lectures and demonstrations are among the oldest training methods, where the trainer presents information in a broad manner, explaining key concepts. Trainees are encouraged to engage in discussions, facilitating deeper learning on the topic. Demonstrations are used to show how

something works in real life, and to be effective, they should be paired with explanatory talks to enhance understanding.

→ Case Studies:

Case studies involve presenting real-world scenarios, asking employees to identify challenges and propose solutions. This method encourages critical thinking and allows employees to conduct further research, helping them gain a deeper understanding of the subject matter.

→ Coaching and Mentoring:

Coaching focuses on quickly imparting specific skills to participants and typically ends once the trainee has gained proficiency. Coaching often comes from external sources and emphasizes technical skills. In contrast, mentoring is a long-term relationship where senior staff members provide guidance to junior employees, helping them develop their abilities and knowledge over time.

→ Internship:

An internship is a short-term learning and skill-development opportunity in which participants work—either for free or with compensation—to gain hands-on experience in a particular profession. It offers valuable exposure to the work environment and specific industry skills.

→ On-the-Job Training:

On-the-job training enables employees to enhance their skills within the company, with guidance and support from managers and colleagues. Experienced workers mentor less experienced staff while they perform their tasks, fostering skill development and hands-on learning in the workplace.

3.6 Training and Development Practices at Sonali Bank PLC

Sonali Bank PLC, like any other successful organization, recognizes the importance of training and development to foster employee growth and strengthen organizational performance. The bank prioritizes enhancing employees' skills, competencies, and knowledge. While focusing on improving organizational proficiency, Sonali Bank also strives to nurture its workforce's development. The bank aims to develop employees with the right skills to excel in their roles and to build a strong future leadership pipeline. Clear objectives for training and development would be beneficial for both the organization and its individual employees. These objectives can be categorized into two sections:

Bank-related Objectives:

1. To enhance Sonali Bank PLC's organizational function proficiency: This involves improving internal processes and systems for smoother operations.
2. To develop innovative methods for knowledge enhancement: Introducing cutting-edge learning methods to stay competitive and improve organizational adaptability.
3. To reduce employee turnover and improve retention: By providing continuous training opportunities, the bank seeks to keep staff motivated and satisfied with their careers.
4. To drive organizational growth: Empowering employees with necessary skills and knowledge to support the bank's expansion plans and future goals.
5. To improve service quality and increase organizational productivity: Ensuring employees are well-equipped to provide high-quality customer service and contribute to the bank's overall productivity.
6. To reduce operational costs: Optimizing the training processes to ensure efficient use of resources and the reduction of unnecessary expenses.

Individual-related Objectives:

1. To support employees in achieving self-actualization: Offering employees the opportunity to grow personally and professionally, aligning their skills with their potential.
2. To enhance individual performance: Providing targeted training to improve employees' job performance and make them more effective in their roles.
3. To offer a chance for self-reflection and career development: Allowing employees to assess their strengths and areas for improvement while setting clear career goals for their growth.

3.7 ADDIE Model Process used in Sonali Bank PLC

Sonali Bank PLC also places great emphasis on training and development, adopting a structured approach similar to the ADDIE model for long-term operations. This model ensures that training programs are effective and aligned with both organizational goals and employee growth. Here's how the training methods at Sonali Bank PLC can be explained through the ADDIE model:

1. Analysis Phase:

In this phase, Sonali Bank identifies performance gaps by analyzing both current and future performance needs. Understanding these gaps is essential to design training programs that address

skill deficiencies and prepare employees for future organizational changes.

- Present performance gap: For example, when new hires at Sonali Bank struggle with basic banking software or essential tools like Microsoft Excel, a performance gap is identified. These gaps are revealed when employees struggle to carry out day-to-day tasks due to lack of knowledge or skills.
- Future performance gap: As new technologies or banking regulations are introduced; Sonali Bank anticipates that employees will need to adapt to these changes. Training will be essential to help employees adjust to technological upgrades, new banking products, and processes.

To identify gaps, Sonali Bank conducts:

1. Performance analysis: Identifying where employees fall short in their current roles.
2. Job analysis: Understanding the requirements of various banking jobs and skills necessary to perform them.
3. Needs analysis: Determining the educational and training needs of employees to bridge performance gaps.

2. Design Phase:

The design phase at Sonali Bank involves creating training programs based on the objectives established in the analysis phase. This phase focuses on tailoring training programs to address specific employee needs, resources, and goals.

- Training facilities: Sonali Bank has multiple training centers located in key regions, including Dhaka, Chittagong, and Sylhet, to facilitate regional training.
- Trainers: The bank uses a mix of internal trainers (seasoned employees) and external trainers (specialized experts) to ensure high-quality and diverse learning experiences.
- Training resources: Trainers use a variety of resources such as presentation slides, written notes, training manuals, case studies, and interactive learning tools.
- Trainees: New hires, employees in need of upskilling, and managers seeking leadership development are the primary trainees.
- Costs: Sonali Bank allocates budgets for essential training supplies, including pens, notebooks, printed materials, and transportation to training facilities. Additional costs include food, accommodation (if required), and trainer fees.

3. Development Phase:

In this phase, Sonali Bank prepares the training environment to foster a positive learning experience. Classrooms and learning spaces are well-equipped, providing both comfort and functionality.

- Training setup: Classrooms are equipped with modern furniture, projectors, and other necessary tools. Sonali Bank may use a classroom-style arrangement or theater-style seating for larger groups.
- Interactive sessions: To enhance engagement, training sessions may involve group discussions, role-playing, or practical exercises.

By creating an environment conducive to learning, Sonali Bank ensures that employees can focus on the training without distractions.

4. Implementation Phase:

Once the design and development phases are complete, Sonali Bank focuses on the successful implementation of its training programs. Key factors include the quality of trainers, the effectiveness of training materials, and the overall delivery of the program.

- Trainers' expertise: Sonali Bank ensures that its trainers are well-equipped to communicate the material effectively. They use their expertise to ensure that employees understand both theoretical concepts and their practical application in the bank's operations.
- Physical setup: A critical factor in successful implementation is the physical training environment. With state-of-the-art facilities, the learning experience is optimized.

Training impacts Sonali Bank's performance by improving employees' skills, which directly enhances productivity, service quality, and customer satisfaction.

5. Evaluation Phase:

After training, Sonali Bank evaluates the effectiveness of its programs to determine whether they have met the desired goals. This phase is vital for understanding the impact of training on employees and the overall organization.

- Employee performance assessment: Sonali Bank uses both formal and informal assessments to evaluate employee performance. Managers observe the employees'

behavior, productivity, and customer interactions to see if the training has translated into improved performance.

- **Feedback collection:** The bank collects feedback from employees and managers to assess the quality of the training programs. This feedback includes ratings of the trainers, the relevance of the materials, and suggestions for improvement.
- **Action plan:** Based on the evaluation, Sonali Bank decides if further interventions are necessary. If performance gaps persist, additional training or an action plan may be implemented to address the issues.

3.8 Training Methods Used in Sonali Bank PLC

Sonali Bank PLC, like many other banking institutions, recognizes the importance of a comprehensive and adaptable training strategy for the development of its employees. The bank employs a combination of on-the-job and off-the-job training methods to address the diverse learning needs of its staff. By tailoring these training strategies to specific circumstances and objectives, Sonali Bank ensures that its employees receive both practical and theoretical knowledge, contributing to their professional growth and enhancing overall organizational efficiency.

On-the-job Training: At Sonali Bank PLC, on-the-job training is a crucial component of employee development. Experienced professionals, including managers and senior staff, provide training to new employees, mentoring them through daily tasks while teaching them the essential aspects of their roles. This hands-on approach allows employees to gain real-time, job-related knowledge that is directly applicable to their responsibilities. Several on-the-job training techniques are employed, such as job rotation, internships, and apprenticeships, to help employees gain practical experience and improve their productivity.

- **Job Rotation:** Job rotation at Sonali Bank PLC is designed to make employees more adaptable by exposing them to various departments within the organization. By learning a wide range of tasks in different areas, employees can step into different roles when needed, ensuring operational continuity. This practice fosters flexibility and broadens the skill set of employees, helping them grow within the organization.
- **Internship:** Sonali Bank PLC offers short-term internship programs where new employees are paired with mentors who provide guidance and training. These interns learn essential

job skills under the supervision of experienced staff, which enables them to perform their roles more effectively in a short period.

- **Apprenticeships:** Similar to internships, apprenticeships at Sonali Bank PLC focus on the practical application of theoretical knowledge. Apprentices are trained by senior professionals who guide them through real-life scenarios, helping them understand how to implement what they've learned in the workplace.

Off-the-job Training: Off-the-job training at Sonali Bank PLC focuses on enhancing employees' interpersonal skills, leadership abilities, and communication proficiency. These training programs are designed to foster overall professional growth and prepare employees for challenges in the banking sector.

- **Classroom Training:** One of the core methods for off-the-job training at Sonali Bank PLC is classroom training. This approach utilizes various educational materials, including presentations, TV programs, and slide decks, to educate employees on critical banking topics. This method is especially useful for new hires who are unfamiliar with the industry or specific banking practices, providing them with foundational knowledge in a structured setting.
- **Behavioral Model:** The behavioral model used by Sonali Bank PLC focuses on teaching employees' new behaviors that align with the bank's organizational goals. This training approach helps employees develop positive habits and work practices that contribute to the bank's overall effectiveness and success.
- **Case Study:** Another prominent off-the-job method used by Sonali Bank PLC is the case study approach. Employees are presented with real-world scenarios in the form of case studies, where they analyze problems and propose solutions. This technique sharpens their decision-making skills and enables them to tackle complex issues with confidence.

Methods for Developing Managers:

For Sonali Bank PLC's management staff, on-the-job training is a key strategy for skill development. Job rotation is particularly beneficial for managers, as it allows them to gain experience in various departments within the bank. Typically, managers spend a set period—often three years—working in one department before transitioning to another. This horizontal shift,

which can be influenced by factors such as career interests and organizational needs, gives managers a deeper understanding of the bank's operations and strengthens their leadership skills. Through exposure to different departments and functional areas, managers can develop a well-rounded perspective, which enhances their ability to make informed decisions, improve team collaboration, and drive the bank's objectives forward. This method ensures that the bank's leadership is highly skilled, adaptable, and prepared for future challenges.

By integrating both on-the-job and off-the-job training methods, Sonali Bank PLC fosters a culture of continuous learning and development, ensuring its employees are well-equipped to meet the demands of the ever-evolving banking industry.

3.9 Training Institution of Sonali Bank PLC

Sonali Bank PLC has established three state-of-the-art training facilities in key locations—Dhaka, Rajshahi and Comilla—to support the professional development of its employees. These training centers are dedicated to enhancing employees' interpersonal, leadership, and communication skills, which are critical for success in the banking sector. The training programs at these facilities cover a broad range of banking-related topics, ensuring that employees receive comprehensive education that aligns with the needs of the industry.

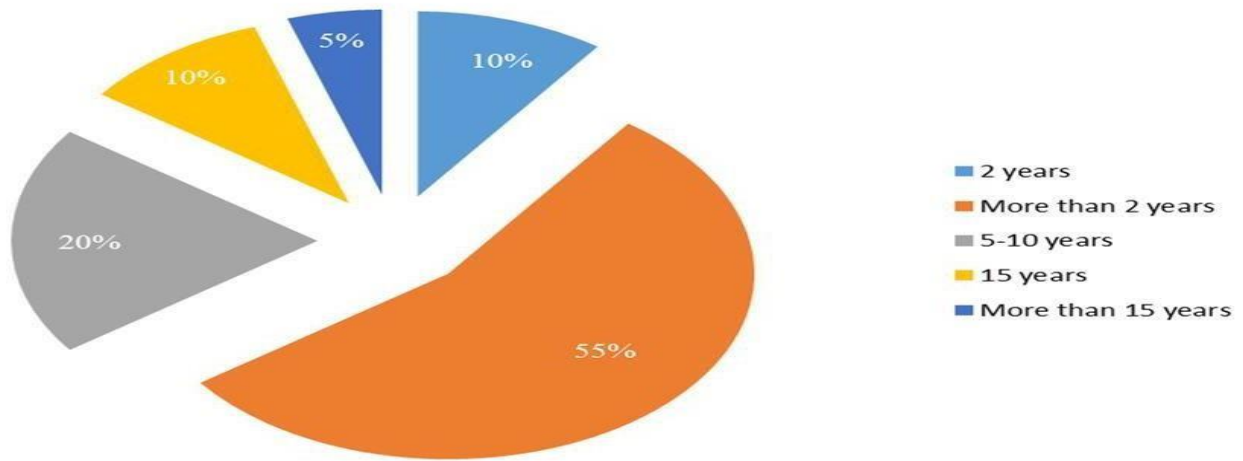
For probationary employees, Sonali Bank PLC offers specialized training courses designed to build a strong foundation in key banking practices. These courses include, but are not limited to, Credit Management, Manager's Induction, Credit Risk Analysis, Money Laundering Awareness, and Induction Training for Managers. These programs are carefully structured to equip employees with the necessary knowledge and skills to succeed in their roles, ensuring that they understand critical aspects of banking operations from the outset.

Sonali Bank PLC views training as an ongoing effort aimed at continuously developing its human resources. Through these dedicated training facilities, employees are given ample opportunities to enhance their Knowledge, Skills, and Attitudes (KSA). This focus on personal and professional development not only benefits the individual employees but also contributes to the bank's overall growth and success in the competitive banking landscape.

The bank's commitment to training and employee development through its training centers underscores its dedication to maintaining a highly skilled and motivated workforce, ready to meet the evolving demands of the banking sector.

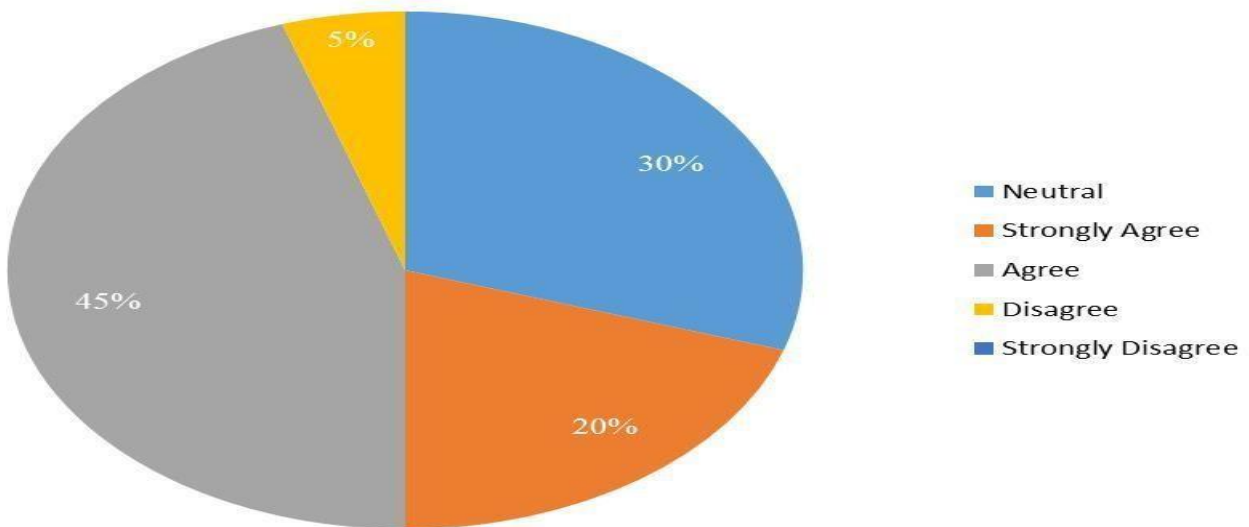
3.10 Analysis of Data

Question-1: You have been working for how long in Sonali Bank PLC?



Here working for this organization more than 2 years is a greater part of the employees. Here for about 2 years is 10% and after that 10% was work for 15 years & an additional 20% are employment here for 5-10 years. More than 15 years is 5%.

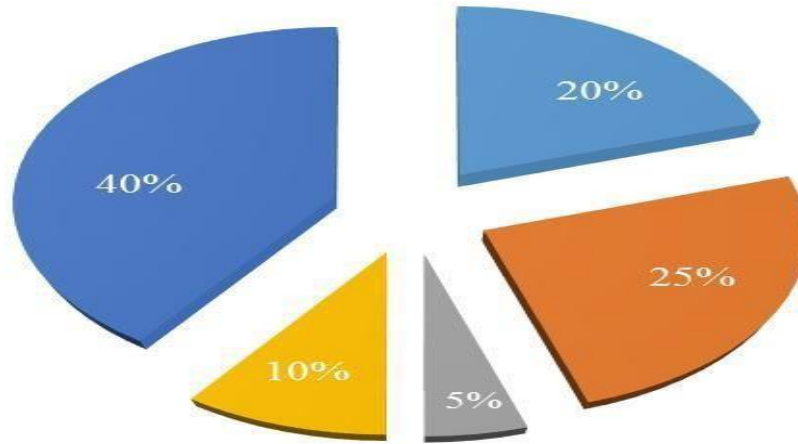
Question-2: Does Sonali Bank PLC offer high-quality training methods & environment facilities during training?



About 45% says they fully have the same opinion that in the training institution, they found a

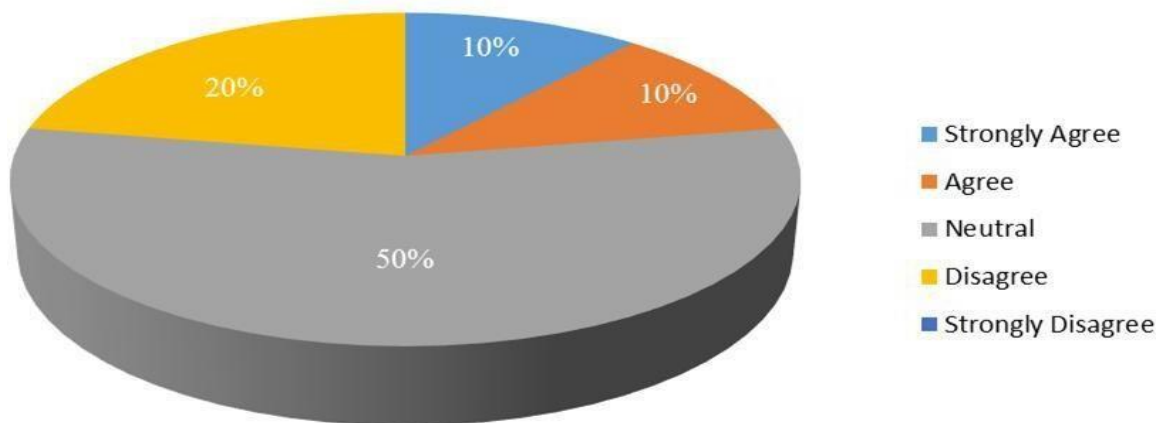
good training environment and strongly agrees is 20% and 30% say the environment was neutral. But 5% say Disagree.

Question-3: During the training session, which types of equipment and technique used?



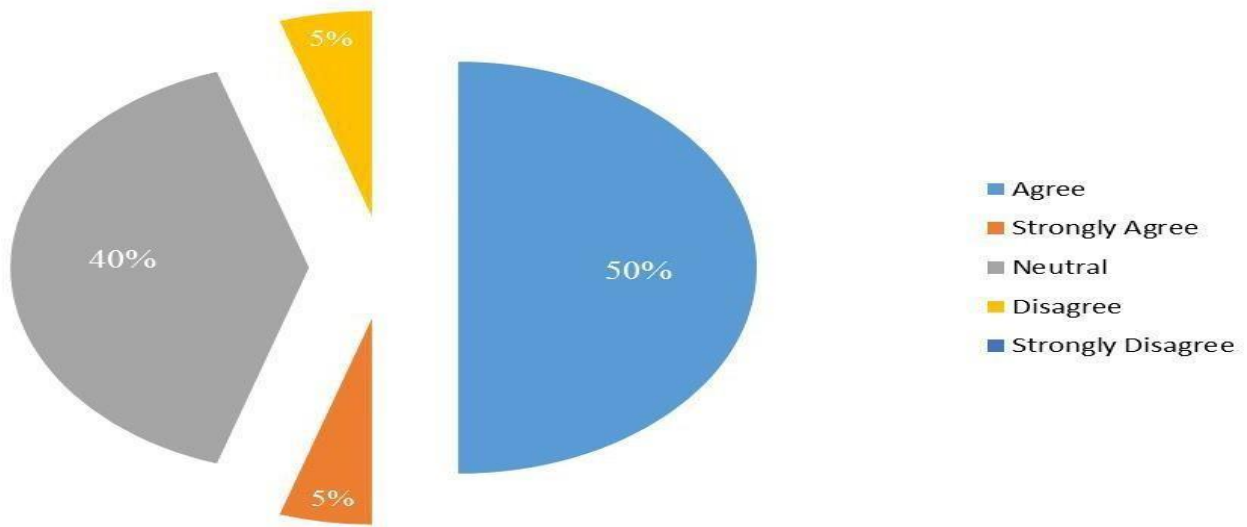
■ Case Study ■ Lectures Note ■ Role Playing ■ Slides ■ All of them
 All of the employees have different opinions, but approximately 40% of employees say the organization uses all the equipment and technique.

Question-4: In the training session, the training topic was illustrated by the trainer?



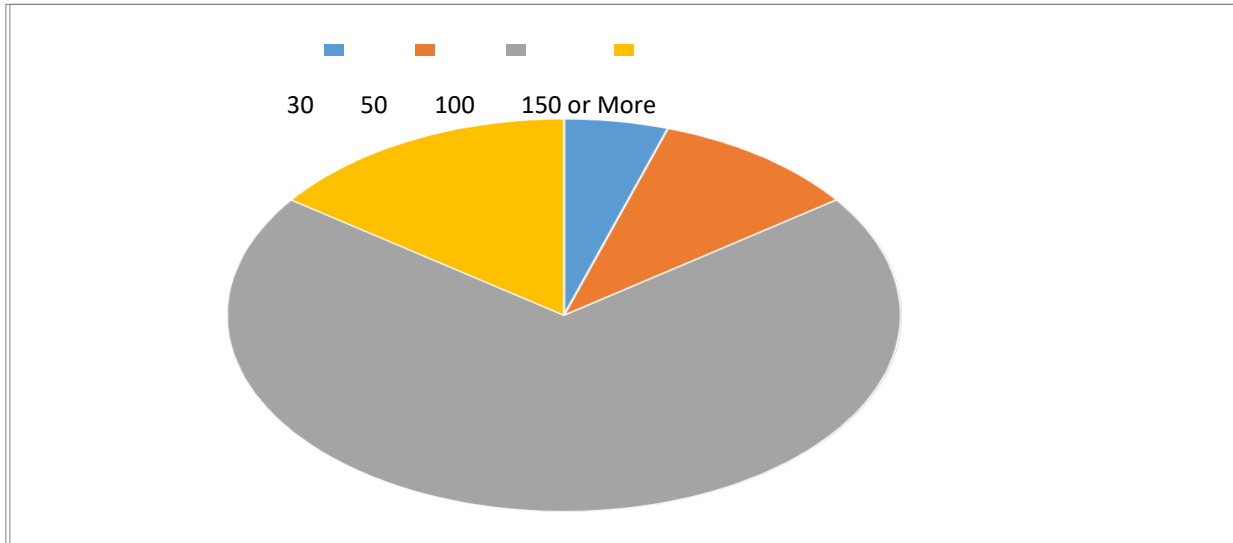
Around 50% were neutral and 20% says illustration level was bad and rest 30% provide mix opinion.

Question-5: To achieve the organizational goal, do you think that the training program is effective?



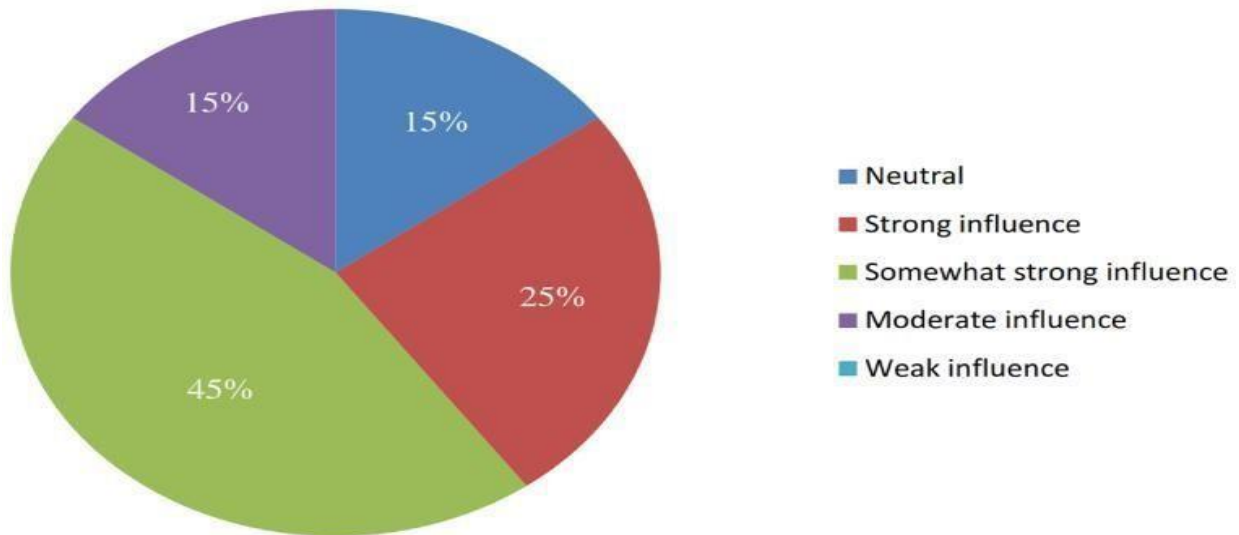
50% of employees said it helps to reach organizational goal & 40% was neutral. But rest 10% have mix opinion.

Question-6: How numerous employees will attend the training meeting?



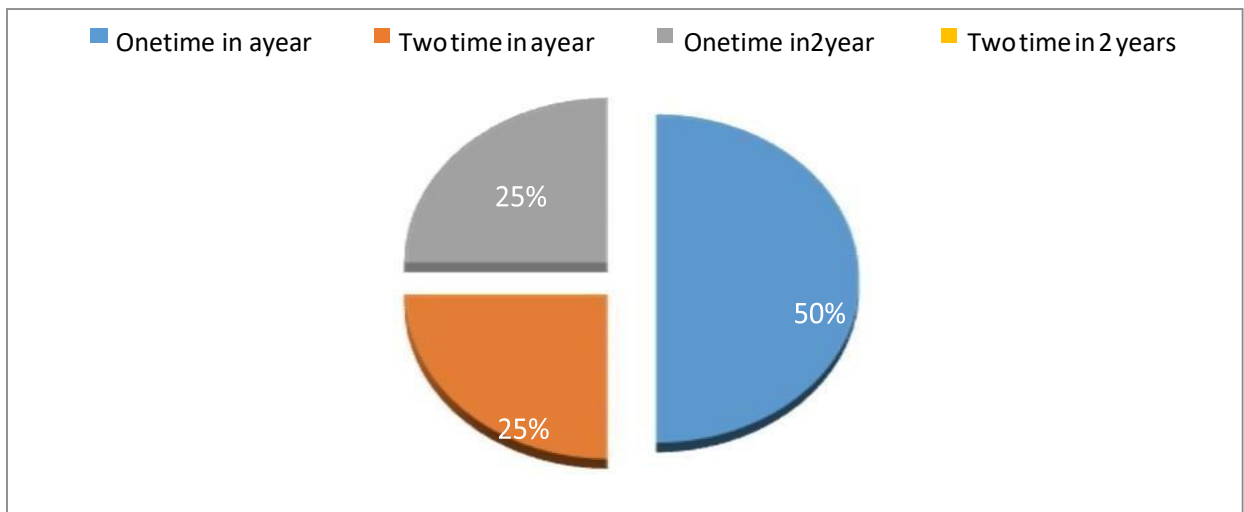
As using a classroom training plan, they have space for 100 employees. Here 70% consent on it. 15% says there be supposed to be 150 or more employees in training. Other 15% say 30 to 50 arrangements.

Question-7: Is there any influence for training & development on employee's overall performance?



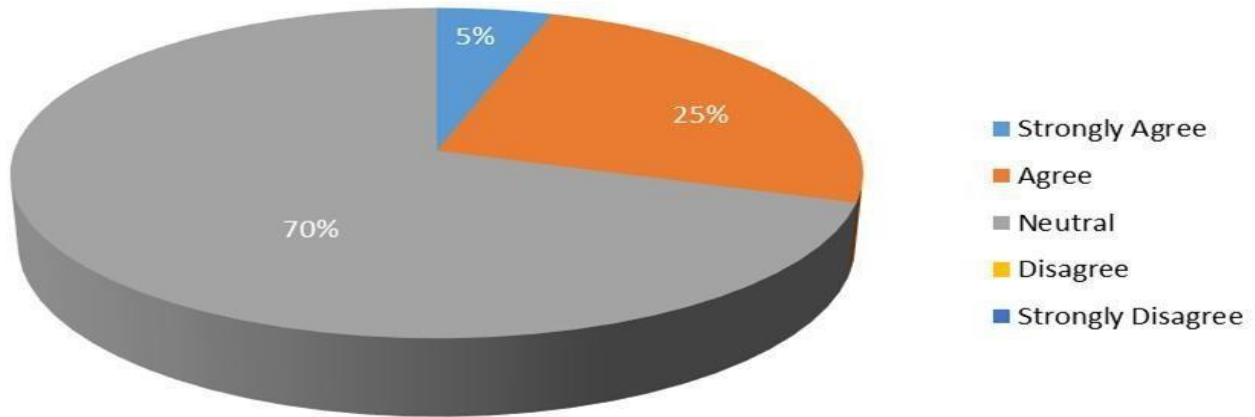
Training has a superior influence as the greater part (45%) says it has a somewhat strong influence. 15% is neutral & 25% strong influence on performance and 15% says moderate influence.

Question-8: For training program, you have been sent for how many times?



Training is the most important and essential part of every organizational progress. So that they send their employees when it is needed. Mainly here 50% write that they have been sent just the one time in a year.

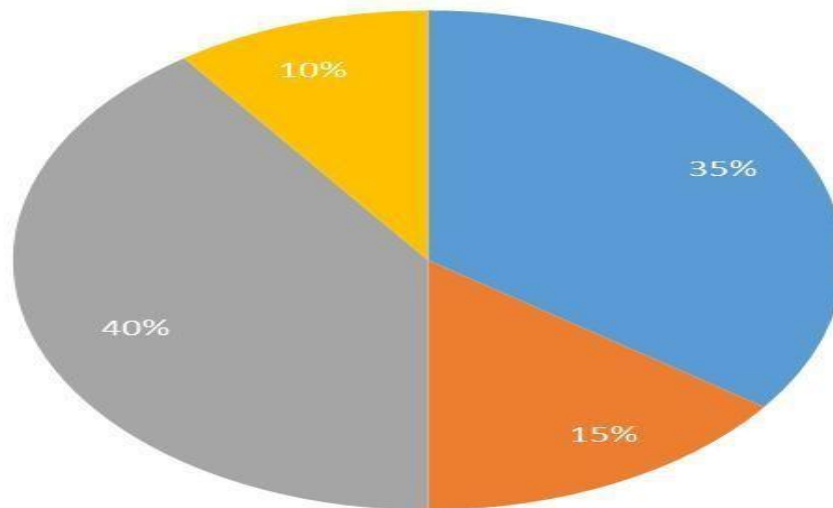
Question-9: Do you agree that trainer reply right away to the trainee?



Most of employee's reaction around 70% say instruction response was neutral and 25% agreed on it however 5% strongly agreed.

Question-10: The point in the time frame of the training and development way is suitable enough?

■ Neutral ■ Strongly Agree ■ Agree ■ Disagree ■ Strongly Disagree



At the opening 40% of employees think that the point in the time frame way was suitable for the training program, whereas others have a different estimation.

Chapter 4

Problems, Recommendations and Conclusion

4.1 Problems Identified

After a three-month internship at Sonali Bank PLC, both positive and negative aspects of the organization's training and development process were explored. Information was gathered through surveys, employee interviews, observation of collaboration and work environments, and a review of management policies. The following findings emerged:

1. **Organization of Training Processes:** There appears to be a lack of systematic organization in the training processes at Sonali Bank PLC. The training programs could benefit from a more structured and well-coordinated approach to ensure consistency and efficiency across different departments.
2. **Utilization of On-the-Job and Off-the-Job Training:** A positive aspect of the bank's training strategy is its use of both on-the-job and off-the-job training methods. This combination allows employees to gain practical experience while also benefiting from structured learning outside of their immediate work environment, enhancing their overall skill set.
3. **Encouragement and Motivation for Participation:** Sonali Bank PLC effectively encourages and motivates its staff to engage in training programs. Employees feel supported and are incentivized to participate in these development opportunities, contributing to a culture of continuous improvement within the organization.
4. **Training and Development Impact on Employee Turnover:** Despite the emphasis on training, the current processes do not appear to significantly reduce employee turnover. While employees gain valuable skills through training, factors beyond professional development seem to influence their decisions to stay with the organization.
5. **Training Materials and Procedures:** The training materials and procedures at Sonali Bank PLC still follow traditional methods, which is leading to a decline in the overall quality of the training programs. The content and delivery methods may need to be updated to align with modern training techniques and the evolving needs of the banking industry.
6. **Professional Advancement Through Training:** Employees at Sonali Bank PLC generally believe that the training programs provide opportunities for professional growth and career advancement. Many employees view the training as a stepping stone to higher positions within the bank, helping them to enhance their skills and knowledge.
7. **Workplace Materials vs. Training Materials:** There is a notable similarity between the

materials used in the workplace and those used during training. However, there are occasional discrepancies, with certain contexts or situations in the workplace not being fully represented in the training materials. This gap suggests there may be room for improvement in aligning real-world applications with the training content.

These findings indicate that while Sonali Bank PLC has made efforts to support employee development, there are areas for improvement in organizing and modernizing the training programs. Addressing these issues could enhance the overall effectiveness of the bank's training and development initiatives.

4.2 Recommendations

1. **Training Processes:** To enhance overall effectiveness, Sonali Bank PLC should implement a comprehensive overhaul of its training processes, integrating contemporary methodologies and interactive learning techniques. This approach will ensure that training is more engaging and effective in meeting the evolving needs of employees and the organization.
2. **Improve Training Quality:** To ensure high-quality training is sustained over time, Sonali Bank PLC should make consistent investments in updating training materials. These updates should align with industry standards and technological advancements, ensuring that employees receive the most current and relevant information to perform their roles effectively.
3. **Innovative Training Strategies:** To foster a more dynamic and engaging learning environment, Sonali Bank PLC should incorporate innovative training strategies such as simulations and e-learning modules. These strategies would diversify the training approaches and cater to different learning styles, making the training experience more interactive and effective.
4. **Assessing the Effect of Employee Turnover:** Sonali Bank PLC should thoroughly examine the factors influencing employee turnover despite the availability of training programs. By understanding the root causes of turnover, the bank can adapt its retention strategies and ensure that training contributes to greater job satisfaction and long-term employee retention.
5. **Align Training Materials with Workplace Reality:** It is essential for Sonali Bank PLC to update training materials to more accurately reflect the realities of the workplace. By aligning training content with real-world situations and challenges, employees will gain more practical knowledge and be better equipped to handle their day-to-day tasks effectively.
6. **Encourage Career Advancement Opportunities:** Sonali Bank PLC should create structured mentorship programs, clearly communicate well-defined career pathways linked to successful training, and provide resources that foster ongoing professional development. These initiatives will help employees see a clear connection between their growth within the bank and the training they receive, motivating them to take an active role in their career.

advancement.

7. **Regularly Review and Update Policies:** To keep pace with changing organizational needs and industry standards, Sonali Bank PLC should regularly review and update its management policies related to training. Continuous evaluation of these policies will ensure they remain relevant and effective in addressing the bank's evolving training and development requirements.

By implementing these strategies, Sonali Bank PLC can strengthen its training and development programs, improve employee satisfaction and retention, and ensure the continued success of the organization.

4.3 Conclusion

For any organization to thrive in today's highly competitive business environment, it requires skilled, well-trained, and experienced employees. As technology continues to rapidly evolve, creating more complexity in the corporate world, the need for continuous training becomes even more critical. Employees must consistently update their skills and knowledge to meet the demands of modern business operations. Rahman (2014) emphasizes that the implementation of training programs is essential for equipping employees with the necessary skills to adapt to a constantly changing workplace.

Sonali Bank PLC has made a significant contribution to the nation's banking sector, playing a vital role in the development of various industries and businesses. Many of the country's major industrial players have either been founded or significantly grown with the support of Sonali Bank. These include leading companies in diverse sectors, which continue to collaborate with the bank. Today, a significant portion of the bank's lending portfolio is dedicated to the industrial sector, which remains a key focus area for the bank's growth and impact.

Drawing from this context, it can be concluded that Sonali Bank PLC's training and development programs are critical to its goal of becoming a leading financial institution in the country. Recognizing the essential role that employees play in achieving organizational objectives and driving revenue growth, the bank understands that effective training is necessary to maximize the potential of its workforce. Well-designed training programs are crucial for enhancing employees' skills, leadership abilities, and decision-making capabilities, all of which contribute to improved management and operational effectiveness.

The primary goal of Sonali Bank PLC's training initiatives is to improve employee performance and productivity. These efforts are aligned with the bank's overarching objective to become the top state-owned bank, ensuring that its employees are equipped with the knowledge, expertise, and attitudes needed to meet the challenges of the modern banking industry. By investing in comprehensive training and development programs, Sonali Bank PLC continues to strengthen its position and further its commitment to employee growth and organizational excellence.

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Appendix

Dear Sir/Madam,

As a student of Business Administration of Daffodil International University, the purpose of the questionnaire on “**An Evaluation of the Training and Development Process of Sonali Bank PLC**” for my internship report. I will appreciate your valuable time & support in answering the questions. All information collected will be kept strictly confidential and shall only be used for research purpose. Your kind cooperation will be highly appreciated.

Thanks in advance

Name : _____
Age : _____
Designation: _____
Gender : _____

1. You have been working for how long in Sonali Bank PLC.

- 2 years
- More than 2 years
- 5-10 years
- 15 years
- More than 15 years

2. Does Sonali Bank PLC offer high-quality training methods & environment facilities during training?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

3. During the training session, which types of equipment and technique used?

- Case Study
- Lectures Notes

- Role Playing
- Slides
- All of them

4. In the training session, the training topic was illustrated by the trainer?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

5. To achieve the organizational goal, do you think that the training program is effective?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

6. How numerous employees will attend the training meeting?

- 30
- 50
- 100
- 150 or more

7. Is there any influence for training & development on employee's overall performance?

- Neutral
- Strong influence
- Somewhat strong influence
- Moderate influence
- Weak influence

8. For training program, you have been sent for how many times?

- One time in a year
- Two time in a year
- One time in 2 years
- Two time in 2 years

9. Do you agree that trainer reply right away to the trainee?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

10. The point in the time frame of the training and development way is suitable enough?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

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