



## **An Internship Report**

**On**

## **Training and Development Practices of Sonali Bank Limited**

### **Submitted to:**

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## Letter of Transmittal

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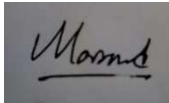
**Subject: Submission of Internship Report.**

Respected Professor,

Regardsfully, I wish to say that, I have completed the internship program of ‘Sonali Bank Ltd’ (Rajendrapur Cantonment branch). I shall like to share my internship report on “Training and Development Practices at Sonali Bank Limited,” which I got the chance to cover. I extend my thanks for your ongoing encouragement that allowed me to finish the report. I recall that the report was assigned to you and you are very good at your task to finish this report.

Thus, it is the deepest pleasure that I feel to express my sincere gratitude to you for your guidance, support, and all your wonderful experiences. Thank you for accepting the report. I am pleased to present the report below to you.

Sincerely yours,



Md. Mahamudul Hasan Masud

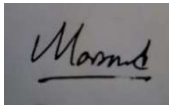
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## Students Declaration

I am Md. Mahamudul Hasan Masud stating that as for the internship titled “Training and Development of Sonali Bank Limited” which I did for three months period of working at the Sonali Bank Limited, this internship report is written by me. In this regard, I would also like to clarify that the report prepared for academic purposes is limited in scope and intended for academic use alone, not for any other purposes.



Md. Mahamudul Hasan Masud

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## **Certificate of Approval**

The internship report titled ‘Training and Development Practices of Sonali Bank Limited’ was prepared by Md. Mahamudul Hasan Masud bearing ID: 191-11-802 of the Department of Business Administration has sought approval of defense & presentation under my supervision. He was employed an internship for the company “Sonali Bank Limited” for six months.

The report is created and all the data and results were gathered by him. I recommend this report for further academic purposes. He is well- mannered and has good values. To him I wish all the good.

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Khadiza Rahman Tanchi, PhD

Associate Professor

Department of Business Administration

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Daffodil International University

## **Executive Summary**

It can be quite observed that internship in the financial institutions is one of the best ways that students can get practical experience in the field of Human Resource Management. It can be highlighted that in this sector banking is the central financial institution, and therefore it has an important influence on the economic operation of the country.

The main task of a bank is to help the money flow and to produce goods for the people and business owners. This has been done in banking through giving to the people and lending the money to the investors. Other economic institutions that cover the process of inter-bank remittances is to include financial institutions including the payment and settling of bills, or the remitting of inter-bank remittances. All of which are, therefore, customer centric. Thus, commercial banks can be considered service organizations whose type of business is directly influenced by the type of service the commercial bank provides.

This report “Training and Development Practices at Sonali Bank Limited conveying the quality of the services being offered by a leading public commercial bank of Bangladesh.

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Chapter-1  
Introduction

## **1.1 Background of the study:**

Internship in organizations for four months is more effective because such training helps the candidates to apply theoretical knowledge of practice. After this period, they are supposed to present an account of their experience.

In this report, my internship experience was at Sonali Bank Ltd. where I was supervised by the supervisor & the training and development program was the main theme. This documents provides information on the bank's training & development programs.

## **1.2 Scope of the study:**

My work has all the basis & it is ready to be conduct for my internship. This report greatly helped me comprehend a company culture & workplace dynamic. During internship period, I can see various parts like accounting & other related departments. Trying to learn everything about banking within a limited time period is was not possible because of the size & complexity of the financial field.

## **1.3 Objective of the study:**

Broad Objective:

This aspect of this study revolves around training & development program in SBL.

Specific objectives:

- i. On how & how much Sonali Bank employees are trained.
- ii. To assess the specific issue relating to employee training & development within the bank & propose improvements to such areas.

#### **1.4 Methodology of the study:**

This report requires various kinds of information & files gathered from different places, such as:

Secondary data sources:

- i. Annual report of Sonali Bank
- ii. Several academic books.
- iii. Sonali Bank information from the company's profile.
- iv. Bangladesh Bank website.

#### **1.5 Limitation of study:**

This analysis has some limitations as there are some limitations as there are some boundaries that restrict how extensive this analysis is.

To achieve this aim, it is necessary to minimize this impediment which are:

- i. This policy only reveals the information data that have been documented by banks throughout their history.
- ii. As such, the study could not be more comprehensively expended without the limit.
- iii. There is no possibility of going other branches.

## **Chapter-2**

### **Sonali Bank Limited**

## 2.1 Historical background:

The bank established in Bangladesh with a population of 165 million. Hindustan Bank, the first major bank in the country that is and has also been. One reason why the bank was switched off is in nation development strategies, that is how social economy of the government could be observed by studying their operations, especially in relation with money market and other sectors of the economy. President's Order No. 26,1972 of President and People's Republic of Bangladesh which allowed Sonali Bank to establish a huge commercial bank and was the biggest bank to start in the country which was Sonali Bank. The private banks were developed by the past branches of the Bank of National Organization for jute crops while East Pakistan National Organization for jute crops was also established as government-owned organization to support the sector. It was one of the biggest commercial banks of the country with over 1000 branches and also constructed 1207 branches in a couple of years. Bangladesh has only one commercial bank namely Sonali Bank Limited which has the capacity to serve all other commercial banks in the country's banking system. Hence, the study on current biggest and most dominant bank as per the research on this period of my field of study, as well as on this period in the time when this study is written.

Type	:	Public Limited Company
Industry	:	Banking Financial services
Founded	:	1972; 52 years ago
Headquarters:		Motijheel, Dhaka, Bangladesh.
Area served	:	Bangladesh & Overseas
Key people	:	Mohammad Muslim Chowdhary (Chairman) Md. Shawkat Ali Khan (Managing Director and CEO)
Products	:	International banking. SME banking. Deposit & credit schemes. Personal banking. Foreign currency A/C
Net Income	:	₳ 3,536,044,196 (2024)
Total Assets	:	₳141,229,011,089 (June 30, 2024)

Sonali Bank LTD Branches:

Total branches are 1233, from all this category there are 536 in urban areas. 695 in rural & 02 of them are in India.

This company is also operational in US. Sonali exchange company in UK based Sonali Bank in Bangladesh to minimize its complexity of foreign currency reduction to 14 board objectives in Dhaka, Chittagong & Tajur.

## **2.2 Vison:**

To become one of the major banking institutes & contribute to our countries development to protect depositors & satisfy the investor's desire to help growth in countries economy.

## **2.3 Mission:**

To be the best banking company that meets customers banking needs safety & also the best banking technology company that supports the countries development though the provision of better service to the depositor & the shareholders also supports the development of nations economy.

- i. To put the minds of Bangladeshi expatriates on the security, potential return on investment of products offered by our services to such investment product of financial products.
- ii. Adding the potential to address the intended, and job creation, dependence and reliable intermediates for the wage earners.
- iii. To achieve a quality service and relevance to current, contemporary, premium, quality and timely product offerings to retailers and corporate clients.
- iv. To help the business sustain its growth in future years.
- v. To maximize shareholder's wealth.
- vi. To grow human capital, respond to the crisis that is in the society at this present time.

## 2.4 Corporate profile of Sonali Bank LTD:

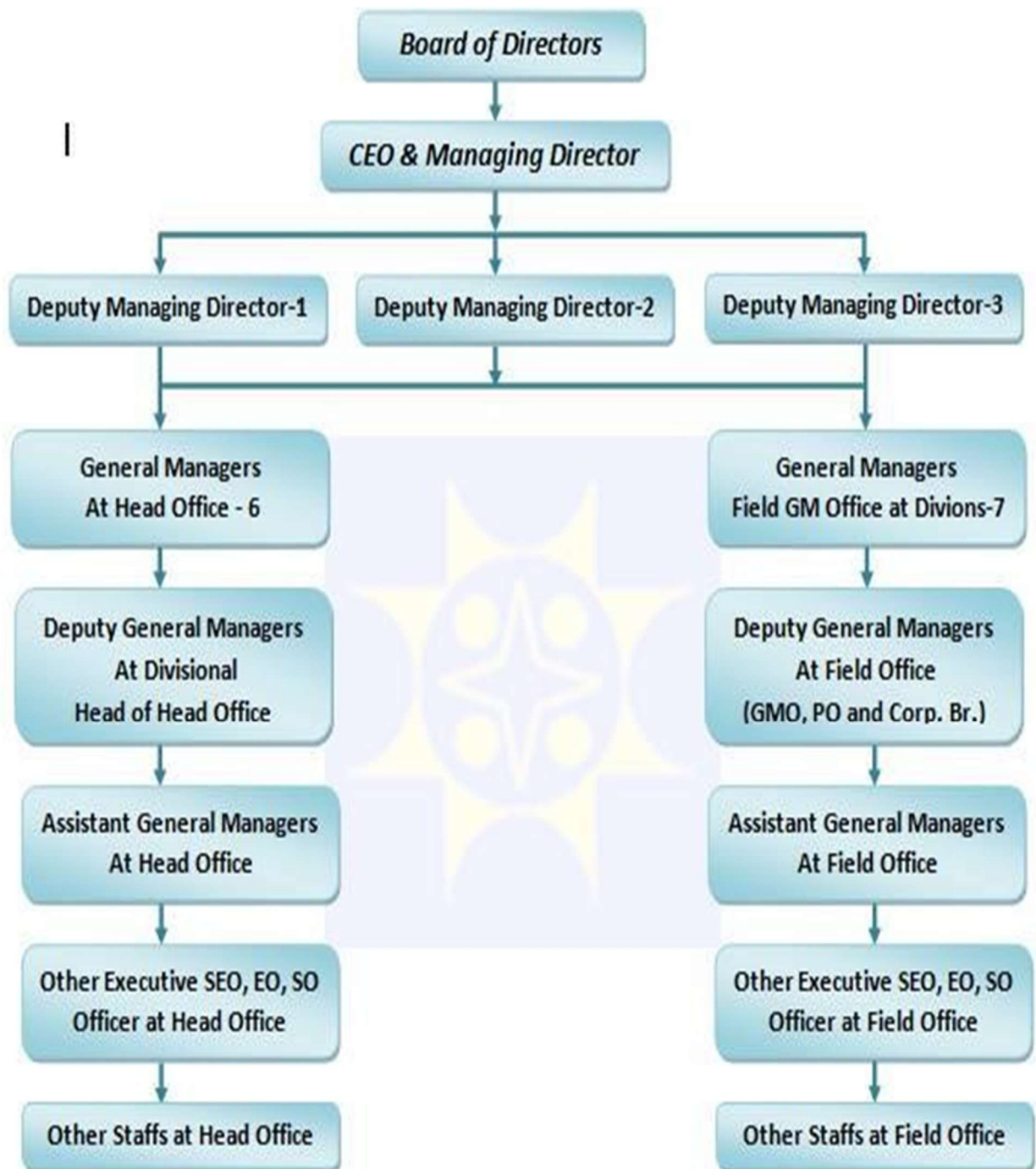
Name of the company	:	Sonali bank limited
Chairman	:	Mohammad Muslim Chowdhary
CEO& Managing Director	:	Md. Shawkat Ali Khan
Company Secretary	:	Mr. Tauhidul Islam
Legal Status	:	Public Limited Company
Genesis	:	Emerged as Nationalized Commercial Bank in 1972, following the Bangladesh Bank (Nationalization) Order No. 1972 (PO No.26 of 1972)
Date of Incorporation	:	03 June, 2007
Date of Vendor's Agreement	:	15 November, 2007
Registered Office	:	35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorized Capital	:	Taka 6000.00 Crore
Paid-up Capital	:	Taka 4530 Crore
Number of Employee	:	18,187
Number of Branches	:	1233
Phone-PABX	:	0257161080-88
FAX	:	88-02-9561410, 9552007
SWIFT	:	BSONBDDH
Website	:	<a href="http://www.sonalibank.com.bd">www.sonalibank.com.bd</a>
E-mail	:	<a href="mailto:info@sonalibank.com.bd">info@sonalibank.com.bd</a>

## 2.5 Main goal:

Providing services that the consumers to utilize to instill customer's interest.

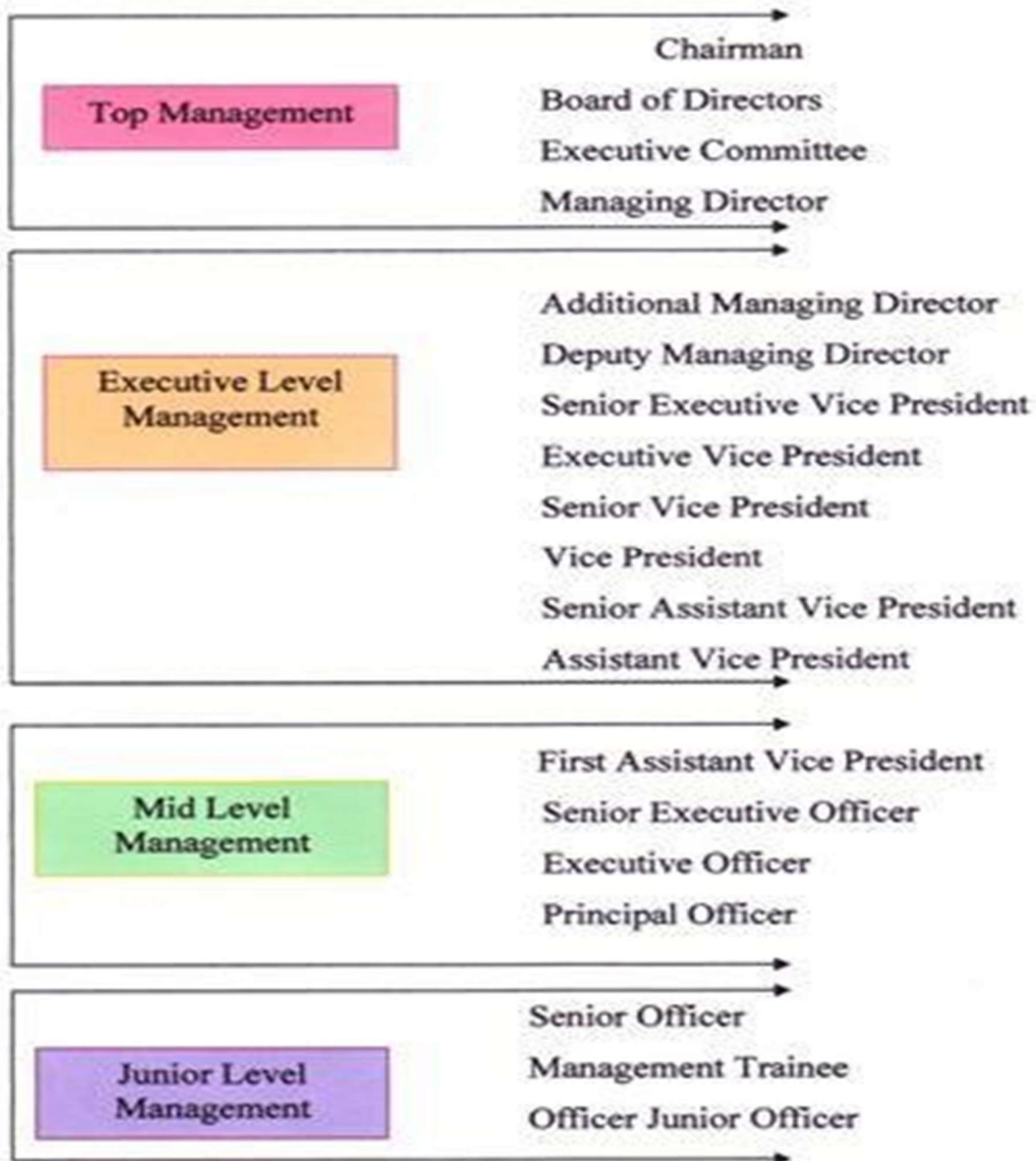
- i. Exporting both old and new product lines will help to maintain the appeal for face gain.
- ii. Return-adjusted business with more risks.
- iii. More attention should be paid to the value of the assets and less to their rapid growth.
- iv. It lowers the cost by altering the amount of deposits made.
- v. Make sure all new distributions are quick to be available to the customers that support our distribution service.
- vi. Business ideas that could boost the profit.
- vii. Services remain free based to minimize cost.

## 2.6 Organizational structure of SBL:



## 2.7 Framework of SBL:

### Managerial Hierarchy of Sonali Bank Ltd:



## **2.8 Aims of Sonali Bank LTD:**

Sonali Bank is one of the government owned financial institutions in public sector. It was created so as to enhance access to other banking products and services for the people. Therefore, it had perfectly mapped out its objectives from the inception of the institution.

The objectives are discussed below:

### **Earning Profit:**

Since the main objectives for the bank are to achieve profit and this was stated as another of the main objectives. No bank, no matter how good it is at managing risks, is stable because it never makes a profit. This means that it is very difficult and it will not run properly and a lot of problems have to be faced. This can be achieved by working to improve the deficit units, investing in stocks and bonds and purchasing “Treasury Bills” in an effort to minimize costs and create profitability.

### **Collecting Savings:**

Sonali Bank Limited attempts at generating some revenue from surplus units through different accounts, fund facilities and so on.

This offers the persons to open the accounts for current balance, savings account, and deposit account. It provides a multitude of job opportunities which include dual-benefit schemes, to boost the morale of people. For the past few years, it was able to increase its numbers of deposits.

### **Creating Capital:**

It finances the country; it buys the assets it needs to maintain the country’s structure. It is necessary for countries development & managing its assets.

### **Develop the medium of trade:**

Sonali Bank Limited enable mediums of exchange conveniently. It is capable of printing check, bank draft, bill, draft, payment, letter of credit, letter of payment, and transfer to the level of wire transfer or letter for mail to settle a given level.

**Supplying money:**

The main goal of this project is provide local currency to the people which is issued by Bangladesh Bank.

**Issuing Loans & investments:**

That assistance offered to the people of Bangladesh, especially with their personal work activities, can assist in the development of the economy in the country. Therefore, it is among the targets set by Sonali Bank Limited.

**Maintaining the security of money:**

The primary objective is to find money to aid the people. The bank gives a locker, collections and transfer of the money across different places. In this context, it is another benefit that allows them to invest in the bank for a number of benefits.

**Local development:**

Bangladesh is a small country with 64 districts & they are different one from other in term of development. Some areas are developing modern banking facilities; other side, some aren't from banking services though it is the largest bank of Bangladesh. Sonali Bank Ltd. has agreed to work on underdevelopment areas.

**Removing poverty:**

Poverty is an infallible and lethal strategy for a developing country like ours. It mostly affects people and especially in rural areas most people live in. A few of the common problems faced by rural people are malnutrition, hunger, and other forms of diseases. There is a considerable contribution made by Sonali Bank Limited toward alleviating this suffering. This way, they are offered lower credit and thus encourage them to be microcredit service providers.

**Creating employment:**

Poverty and its various implications on life and society in Bangladesh is reflected in their living conditions. Unemployment is constantly falling. It has another strategic direction which is to decrease this price as much as possible. Thus, the Board of Directors of Sonali Bank Limited has decided to rent out at least 250 people in a year.

**Economic development:**

Despite profitability, Sonali Bank Limited always proclaims itself for encouraging the country's growth with loans, capital mobilization, exchange, currency offers, cash, and guarantees, and even employment.

**Key Values:**

Sonali Bank propose 10 main core objectives as per below. This will be help to the employees to work together as like team with same goals.

**Team work:** Collaboration, dialogue and teamwork are clear examples of how the activities & efforts are coordinated to reach goal.

**Ethics:** Everyone must commit to adopting ethical banking practices.

**Objectivity:** In the process, all participants will have stated their objectives.

**Integrity:** Promotion and management of the consumer protection as one of the principles of the trust of society.

**Innovation:** These needs of the time which still require action-oriented research are newer and more special items.

**Commitment:** Each one of the employees is focused on performing work level that can deliver on the customers' expensive level of satisfaction.

**Self-Reliance:** The workers will experience ownership of the bank, and the confidence level to carry out their assigned duties will help build the bank.

**Transparency:** The bank data is free for everyone and it is possible that investors would provide accurate and thorough views on its operations and efficiency.

## **Chapter-3**

# **Theoretical Background of Training & Development**

### **3.1 Concept of training:**

Training is the process of acquiring the knowledge, competencies & attitude necessary for completing a particular task or taking on a certain duty. It refers to a structured and organized procedure for gathering knowledge and development, skills, and awareness within an individual or an organization for advancement. Another form of coaching in this training is through lessons in school, on-the-job training, workshops and seminars, as well as training through the internet that will require coaching. Training is done to improve productivity in organizations by training employees and to increase their performance and to enable them carry out their responsibilities efficiently. Training is as good for individuals and organization alike in the sense that both receive training. Therefore, it is also beneficial for them to obtain additional education, skills and professional qualifications that would enhance their competence, career opportunities and success. It helps companies to improve their performance of employees, to save their costs and to satisfy their employees.

### **3.2 Concept of Development:**

The word ‘development’ may be put in an adjective’s form as means through which one goes from one state or form of an organization or society to another state of increased complexity, sophistication, or maturity. The activities can be used in the following fields: individual progress, social progress and economic progress and even technological progress.

However, when analyzing development, it can be said that the things being done can be beneficial for now: Improvement and advancement. For instance, Economic Development may target a country’s economic development process. However, the social aspects should rather be dedicated to improving people’s living conditions, such as quality of life, education, health, etc.

In terms of countries of developed economies, one has a fairly impressive level of development in economics, culture, and technology compared to most other countries. Development level of the world population, with some being industrialized, developing, and the rest the underdeveloped countries which have poverty, inequality, and political problems. In summary, development can be interpreted as the process aimed at improving the situation as they are. This process involves consideration of variables that might affect development. Participation with local customs, tradition, politics, and resources.

### 3.3 Difference between training & development:

Training and development are two processes that can increase the size and effectiveness of an organization; it is indeed crucial. However, it may merely be stated that it is all about just substituting the word, but that is just through the use of different methods and objectives.

#### **Training**

Training is process that involves instructing one on how to carry out a particular activity, allowing one to improve on that level of competence, whether in an individual or a group. Both classes of training can take place in class, or training can take place on a job. The primary objective of training is to improve the performance of an individual while carrying out a specific task.

#### **Development**

In contrast, development refers to the broader process of improving an individual's total capabilities knowledge, and potential. Development can include formal training, but it also includes activities like mentoring, coaching, job shadowing, and networking. Development's purpose is to assist individuals in growing and developing in their professions, as well as to prepare them for future positions and responsibilities.

In conclusion, as stated, training is mainly geared towards enhancing particular competencies, or in other words, improving certain traits within a specific domain, which is a fundamental component in the field of education.

### 3.4 Training & development goal:

The main goal of training & development is to enhance skills, employee development, growth in Sonali Banks operation. Main goals are:

**Improving Job Performance:** Training programs are put in place to enhance employee's performance by providing them with necessary knowledge, skills, knowledge, information and skills required to complete their job.

**Improving Employee Satisfaction:** Workforce loyalty arises due to the availability of training programs offered by the organization and this subsequently minimizes the likelihood of dissatisfaction among the employees.

**Encourage Career Advancement:** It includes training and development so that the employees get ready to develop their skills as the company is the organization that employs them.

**Addressing Skill Deficiencies:** This will also assist in solving the skill scarcity problem by fostering training and development programs that can enhance employees to perform their tasks even better.

**Increasing Organizational Effectiveness:** These experienced and trained personnel add value to the organization by improving the efficiency, productivity and output quality as well as satisfaction of customers.

Inclusive, the main target is to make a competent, adaptable employee that can help in organizational growth.

### **3.5 Stage of training & development:**

There are 05 steps of training & development as per below:

- i. **Need Analysis:** The first stage that can be overcome during the training is, in a way, psychology. It finds the actual need for ability that the particular pupil should be in position to demonstrate and assess how well the potential pupil has in order to establish the need for setting of the capabilities on a level that is mild and that is as expected of the particular child.
- ii. **Instructional Design:** This entails making a decision on the composition of the material that forms part of the schooling application which is known as second foot degree mentioned layout.
- iii. **Endorsement:** Thirdly, the risk is exposed by using a small & selected delegate listener from a speech lesson session.
- iv. **Execute the process:** When virtual education is in place, then it's time to implement the curriculum.

- v. **Analysis:** The final analysis of this program is done and check by management to achieve the goals.

Training & development program can be adding an organization which can reform itself. By this program, new & those employees are inexperienced can get development opportunities that can increase productivity.

### **3.6 Methods for employee development:**

There are two way of employee development.

#### **i. Job Based Training:**

This is one of the major part of employee training. It's also called soap training. This part explained how to carried out job training program.

**Trainer Planning:** Concepts are taken as separate to construct a lesson plan and choose appropriate trainings by the instructor.

**Trainee Preparation:** Position the trainee for that specific assignment based on what the teacher has in mind for the trainee. Align employees to their self-assessment with their promotion chances.

**Explain the job:** Total work is distributed & explained to the employees both easy & the challenging part. Employees might need help from expert or it can be other sources.

**Provide the task:** Allow the trainee the full work and submit the work to the team. Tell him about the existing and unknown, as well as basic and complex. If something needs to be changed about him, do so; Walk the reader through every action taken during the assignment.

**Performance evaluation:** This would allow the trainer to bring up the previous procedures of the student at the same time to boost learning and motivation. It should be emphasized that the output should be offered for feedback.

**Follow Up:** Begin by sending a friendly follow-up.

## **ii. External Training:**

Here are some examples of external job training program:

**Lectures:** These lessons are designed to show the problem solving strategy & approaching.

**Video content:** To effectively show the different teaching methods, it is better if these teaching methods are done through various forms of media talents.

**Role-playing exercise:** This type of training for do the work properly. It includes case analysis, group discussion & role play among other employees.

**Digital skill training:** This is the most important equipment in a workplace. Teach every employee how to utilize other tech. properly it's the best way to boost employee's outcome.

**Case study:** Assigning them a case study and instructing them on how to solve it can be quite useful. Theoretical aspect will be demonstrated through a case study that will provide the support needed to justify the theory.

**Outdoor lectures:** Teaching/lecturing with staff for instance, some institutions arrange seminars where students can learn from lecturers from other institutions.

**University-Related Events:** Several universities offer programs to give inspirational talks to the students & also sent to boost their interpersonal skills.

### 3.7 Training Evaluation:

This is a method find the lack between what is actually known & the desire capabilities, their attitude and performance of the workforce in an organization. Another way of doing this is by the training and assessment of employee training requirements in addition to pinpointing out the right type of training that will meet this requirement. TNA can also be viewed as crucial to the organization, as it facilitates the employee's training according to the organization's needs.

The following are the processes outlined in the Training Needs Analysis:

**Identify The Training Objectives:** Training objectives in TNA training will begin to form by identifying the training objectives. This implies assessing the minimum of requirements and desired qualities to perform a certain duty.

**Implement a job analysis:** The next step is judge employees training to review his skills, knowledge & personal qualities which are required to sustain in his workplace.

**Determine performance gaps:** After this, it is a strategic approach to locating the performance gaps. This means to compare the employees who are currently doing certain job and see how they need to be enhanced.

**Determine the causes of performance gaps:** Following having those gaps in performance, the next step would logically be to try and determine why such gaps exist. One of them could be: lack of information, learners' insufficient practice, or a restricted attitude.

**Apply training program:** The last step is applying training solutions also includes those training effectiveness & employees performance in every issue.

Overall, after training its need analysis on organization for define the skills, employee knowledge & attitudes. All are needed to improve employee's productivity & efficiency. This is how can an organization can be benefited by training & development to an employee.

### **3.8 Training Effectiveness Measurement:**

Training measurement is one the most important part of training & development process. We can measure the impact & value created by the training program. There are few ways to measure training & development, which are:

**Kirkpatrick's four level learning evaluation:** This is another form of assessment that involves four levels such as reaction, learning, behavior and results. Here are the reactions, knowledge gained, learning acquired, knowledge developed, learning applied on the job, and results concerning the training outcome.

**Surveys and Questionnaires:** Surveys or questionnaires may be used by qualitative methods in evaluating the respondents' experience of a training program. And also try to get the feedback from the survey so that we can understand how the survey results will be used to make some improvements or even solve the problem.

**Observation and Feedback:** This involves supervising workers at the workplace and providing them with advice on their work performance. It can help in determining whether learning transfer exists between training and the actual job, in case additional training is needed.

**Before & after testing:** We can measure employee's knowledge before & after training by using different lesson. This can also use to find training lacings & improve employee's knowledge & skills.

**Advisory groups:** This a group discussion of how can employees have experience of training within a time frame. This may be done as feedback that will inform the next steps or maybe an assessment of how effective the current training is.

**Performance Measurement:** In order to determine the impact of the training program in the organization, it is possible to establish different performance indicators such as consumer satisfaction, profit development & employees productive output.

## **Chapter-04**

# **Training & development System at Sonali bank**

## **Training & development System at Sonali bank:**

Education is learning about changing patterns or behaviors, which will help a person gain the necessary ability to be successful in the new job.

In training processes, it is usual to describe the situation of acquiring the new knowledge or skill in order to achieve the objectives that need to be accomplished in different contexts. It may affect how employees understand how to perform their duties, their attitude towards work or even their interaction with other coworkers or a supervisor.

For example, it is vital to distinguish between employee training and workforce development when the four reasons provided in the research require that the distinction be made. While both strategies they choose when evaluating learning outcomes, both are similar. Today, training is a different approach; training now is aimed at the job in progress, day by day and practice, and to develop the individual's necessary skills for performing his job quickly. For example, it should be explained that after working as a marketing assistant in your college senior year that you are now looking at job opportunities on the job market.

However, if one only has a degree in marketing, they would need to learn many things because the job they are doing means they need to understand the policy and apply the business practice. This principle means the instruction given to an individual based on how he or she will perform in the work environment to enhance their efficiency.

### **4.1 Training & Development Practices of Sonali Bank Ltd:**

**Training:** Learning can be defined as the process whereby an employee is supposed to improve his or her competency in a certain position or role in the organization.

**Method of training:** Organizations use various training methodologies that could be grouped under the organization simulation methods, Additionally the trainer can also watch how another career progress as a trainee the point of view on organizational discipline and rules gets better as an aspect for a trainee.

**Cognitive Methods:** It includes both aspects of organization and behavioral opinions theories. And different methodologies for mental coaching of workers and also the regulatory view and the perspectives and perspectives.

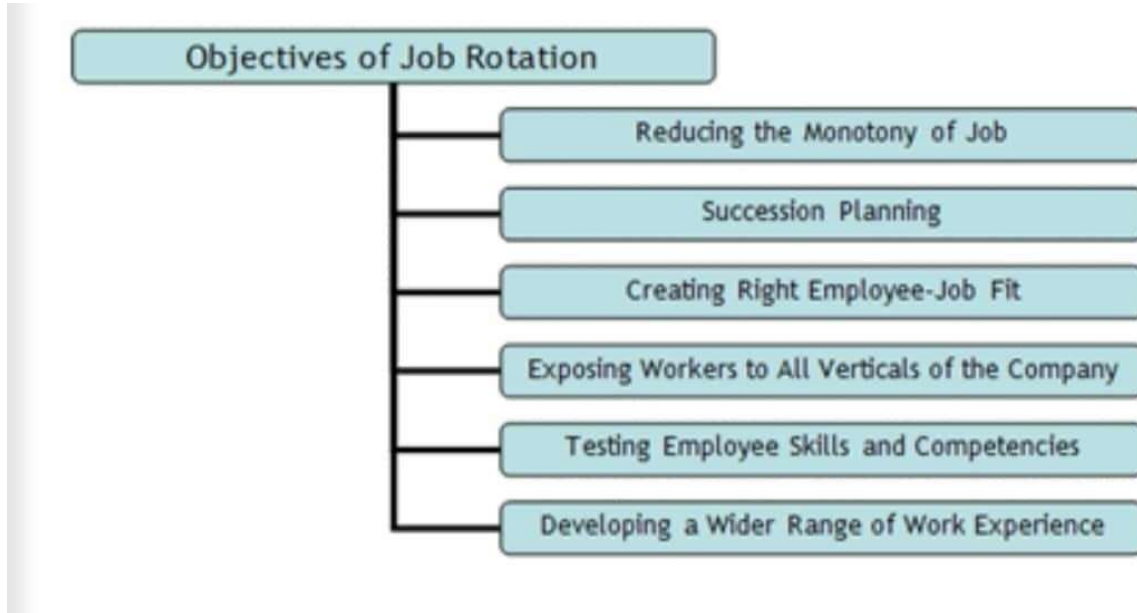
**Describe on the job Training Method points:**

#Job instruction

#Management education

The meaning of job rotation is the alternation between two or more job postings of the employees, and the goal is to have all possible intervals of time.

**Objectives of job rotation:**



**Reducing the monotony of job:**

A relevant justification for job rotation is that it is intended to minimize job boredom and monotony with a specific job and responsibility. It entails employees taking part in activities for knowledge and skills in different work roles and conducting productive work for eventual job replacement periods.

**Succession planning:**

Job rotation through succession planning is more about the transfer of younger generation into a pool of existing staff capable of continuing with existing organization when an elderly member of the organization is dismissed and leaves the organization.

**Ensuring proper alignment between employees & their roles:**

The success of an organization depends on its employee’s performance. It also recommended that not to extend the excess limit, that can hamper in employee’s performance.

### **Exposing employees to all departments within the company:**

Other part of responsibilities of job rotation is to train the staff about the organizational structure and the responsibilities of the managers to keep employees informed about the functioning of the organization and how they are controlling it.

### **4.2 Current Training & Development Scenario of SBL:**

Sonali Bank staff college, Dhaka and the following four Training Institutes/Centers located in Chittagong, Rajshahi, Khulna, and Bogra conducted banking training programs to train officers and employees in all aspects of their services. In the year 2003, the training institution & Staff College of the aforesaid institution trained a total of 8430 officers and staff in 383 batches of various courses, workshops and seminars.

### **4.3 Training Need Analysis of SBL:**

- i. As employee is the primary focus, pre-possession is used as an instrument of control.
- ii. On the financial side, the studies have desirable effects.
- iii. These include worker's awareness, performance is monitored, planned, sustained, and improved.
- iv. Employees receive training on new skills, which have been practiced to achieve business goals.

### **4.4 Process of Training and Development of SBL:**

Firstly, it should be necessary for the new entrant to understand about the organization and all things about the work the new entrant is expected to undertake, including all the details such as how one is supposed to complete the job. This is done in the order of maintaining the employee's input into the company and enhancing their capacity and advancement in their job.

They also provide employment and job security training. The cost incurred by the training in Sonali Bank Ltd. is not related to the way they are going to be used because they are capital expenditure. All the employees should be given a training of 30 days after they have been given the job for the extended periods.

## **4.5 Methods of Training and Development Followed by SBL:**

The training program contains the following information:

### **Orientation Training:**

A five-day workshop of summer topics on the company which is divided into summer idea on HR as well as for the company's HR, Negotiable Act and Financial essay. In that time period training is given from their section when the contracted.

**Onsite training:** This lesson provided to the workers as also need for the new employees. It combines the actual practice of the job with learning of the fundamental knowledge required.

### **Job-Specific Training:**

The training to all the workers in general with regard to the information that the workers need and the level of quality to provide their services about certain job hazards and safety.

**Foreign Training:** This training is provided from an outdoor trainer. As a result, all employees are unable to learn and take the training because of the costs. Each department provide this training with the responsibilities with the HOD & those directly involved.

**Supervisor mentoring:** In this system, senior or the supervisor are given direction to the employees.

**Digital learning:** This is with regard to the service charges. Everybody has to try their best or 50% as hard as a real worker. The courses one is required to take are human resources management which includes the four-course requirement. The other two class are related with employee's department. The output & feedback are implement in employee's performance assessment system.

**Assessing the training & development process at Sonali Bank:** Normally this process is assessing by an employee's performance or service. Sonali Bank have an additional center in their administration dept. to measure this employee's quality after their training.

## **Chapter-05**

### **Findings, Proposal & Final Conclusion.**

## **5.1 Major Findings:**

- i. Insufficient resources hinder the execution of comprehensive training. A limited budget and resources can restrict training programs.
- ii. Training materials need frequent updates due to fast changes in technology.
- iii. It's hard to keep employees regularly attending and engaged in training.
- iv. These challenges also offer opportunities to try new training methods, like virtual sessions and online learning.

## **5.2 Recommendations:**

- i. Provide more resources to support full training programs.
- ii. Make the best use of the budget by focusing on key programs and finding extra funding.
- iii. Keep training materials updated to match new technology.
- iv. Increase employee engagement with rewards, interactive content, and flexible schedules.
- v. Use online platforms for virtual training to make it easier and cheaper.

## **5.3 Conclusion:**

Regulations are well upheld, and in their organization of day to day jobs in the banking sector, Sonali Bank Limited properly follows all stipulated norms, thus SBL, the human resources sector is expending with every new opportunity every day.

At the edge of every banking system, other countries have interest to have other branches because of speedy & width bank network. It aims to establish the main factors that explain the persistence of opportunities for employment and the need for employees for training and development in the banking sector of our region.

## **Chapter-6**

## **Reference**

## 6.1 Yearly reports & publications:

- i. Sonali Bank Limited annual report.
- ii. Sonali Banks circulars.
- iii. Various information sheet of Sonali bank.
- iv. Financial markets & institution.

## 6.2 Internet Pages:

- i. [www.sonalibank.com.bd](http://www.sonalibank.com.bd)
- ii. <http://www.assignmentpoint.com/business/HRM/sonali-bank-limited.html>
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