



**Daffodil**  
*International*  
**University**

**‘Training Process of Jamuna Bank Ltd.’ A study on  
Rupshi Branch.**

**Prepared For**

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**Date of Submission: 13 February 2019**

## Letter of Transmittal

13 February 2019  
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**Subject:** Submission of internship Report on “**Training Process of Jamuna Bank Limited.**”

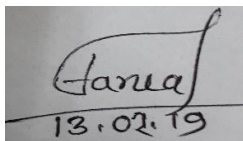
Dear Sir,

This is a great pleasure for me to submit the internship report, which is particular requirement for the degree of BBA. I have been assigned to do my internship for gathering particular experience. I have completed my internship program in **Jamuna Bank Limited**, Rupshi Branch, from 1st Sep 2018 to 31st Dec. I have prepared my internship report on the **Training process of Jamuna Bank Limited**. I have tried to explain my learning and experience in this report which I have gathered from my internship Program.

I will be very glad if the report can serve its actual purpose and I am ready to explain anything to you if necessary.

Thanking you and looking forward to receiving your gracious approval of my submission

Sincerely yours



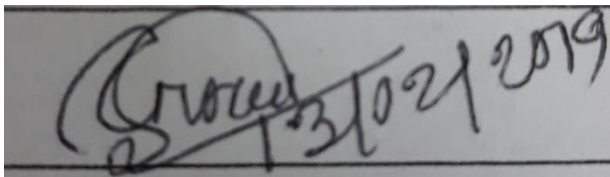
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## Certificate of Approval

This is to certify that, **Tanea Akter**, ID: 151-11-4462, a student of Daffodil international University, BBA program completed the internship report on the **Training process of Jamuna bank Ltd** .Under my supervisor. Her internship Placement was at Jamuna Bank Limited, Rupshi Branch. I think that the report is admirable of fulfilling the requirements of BBA program. I also acknowledged that the study has been prepared for educational purposes only and this paper may not be used in actual market situation.

I wish her every success in life.

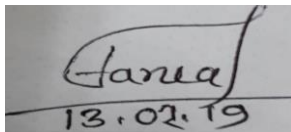


.....  
Gouranga Chandra Debnath  
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## Student Declaration

I, Tanea Akter, hereby state that the presented report of internship titled “**Training process of Jamuna bank Ltd**” is exclusively prepared by me after the completing of three months’ work at Rupshi branch, **Jamuna bank Ltd**.

I also confirm that, the report is only complete for my academic requirement not for any other use. It might not be second-hand with the interest of conflicting party of the company.



Tanea  
13.02.19

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## Acknowledgement

At the very beginning I would like to state my deepest gratefulness to the massive Allah for giving me the mighty and the self-control to finish the task within the schedule moment. This paper would not have possible without the control and the help of several individuals who is one way or another contributed and comprehends their valuable assistance in the preparation and completion of this study.

I started this internship report and finally it has been completed. However, the out of the ordinary thanks go to my helpful supervisor, Gouranga Chandra Debnath Assistance professor and Head, Department of business administration. The supervision and support that he gave truly help the progression and softness of the internship program. The co-operation is much definitely valued.

I'm thankful to all the senior officials of Rupshi Branch; **Jamuna bank Limited**, Who had created the opportunity to get the practical knowledge. Besides, this internship program makes me realized the importance of working together as a team and as a new experience in working surroundings, which challenges us every minute.

## Executive summary

Modern banking is an outcome development driven by changing financial activities and lifestyle. It offers the widest range of financial service-specially credit, savings, and payment service and performs the widest range of financial functions of any business firm in the economy .By definition bank collects deposits from the money holders and invest the accumulate saving of the depositors in the form of credit and other financial services to the clients. At one hand the bank pays interest at a higher rate from borrowers to Realize profit. So, we find that money works both as the input and output of the banking industry. The important feature of banking operation is to earn a good image of trustworthiness to deal with the money of the depositors.

Jamuna Bank is one of the recognized Banks in our country .commercial banks are one key contributor in the economy of developing countries. The act as financial intermediaries by performing of mobilizing the funds for one group and leading the same to another while making a reasonable amount of profit after meeting the cost of fund. Banking sector in Bangladesh has been pursuing the policy of expansion and growth of branches. People and the government itself are very much dependent on the services provided by the 55 banks perform actually .The banking practice of conventional banking and Islamic banking is highly different from the concept.

The report is beginning introduced chapter. Then this report shows the banking sector in Bangladesh. After that the report represents Jamuna Bank ltd. which shows the organizational chapter, the establishment, mission, vision, objectives, the next chapter shows the main part of the report Training and Development of Jamuna bank .the last chapter shows findings of the study, Recommendations, conclusion and reference.

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# **CHAPTER-1**

## **INTRODUCTION**

## 1.1 Background of the study

It's very imperative that all BBA students to engage in any institute for minimum three month as an internship to gain practical knowledge. After three month he or she has to submit an internship Report. The report is the result of the assigned internship suggested by the guide teacher. The topic of my internship report is "Training process of Jamuna Bank Ltd." I have completed my three month internship on Jamuna Bank Ltd, Rupshi Branch, Narayanganj.

## 1.2 Objectives of the Study

**Broad Objective:** The general objective of this report is to explore the overall training processes of Jamuna Bank Ltd.

### **Specific Objectives;**

- To investigate training process of Jamuna Bank.
- To analyze the training system followed by Jamuna Bank Limited.
- To explore the methods of Training conducted by Jamuna Bank Limited.
- To find out the problems of training of Jamuna Bank Limited.
- To make some suggestions to overcome the problem detected.

## 1.3 Methodology of the study

Different data and information are requisite to gather the goal of this report. Those data and information were composed from different sources, such as primary and secondary which is showed below.

### **Primary source of data**

- Observing various organizational procedures.
- Conversation with the bank officers and staffs.
- Manuals of Jamuna Bank Ltd Limited.
- Face to face conversations with the employees at various fields.

### **Secondary source of Data**

- Annual report of Jamuna Bank Limited.
- Several types of Academic text books.

- Different publication regarding Banking functions.
- Information about the organization from their company.
- Website of Bangladesh Bank.
- Website of Jamuna Bank limited.
- Internship report.
- Internal / external data.

## 1.4 Scope of the study

Jamuna Bank is now well known bank in this banking sector & it's containing 1200 branches. Out of them 342 are positioned in metropolitan areas, 854 in rural areas, and 2 are located abroad. The scope of this report will be limited to the managerial setup, task and operation of the Jamuna bank ltd in the Bangladesh in particular focused on Jamuna Bank ltd operations in foreign exchange Branch but not the entire land of the Jamuna Bank Ltd.

As I was sent to Jamuna Bank Ltd, Rupshi Branch, the scope of the study is only limited of this branch. The report covers its Training process of Jamuna bank ltd. The report also covers details as regards Jamuna Bank Ltd.

## 1.5 Limitations of the study

There have certain limitations to cover this study. To realize the goal of the study throughout knowledge about the executive occupation in particular Human resource management practices of Jamuna bank Ltd.

Like any other articles and other theories, this study is not free from limitations through widespread study, hard and truthful attachment to the assigned obligation. The major boundaries are given below.

- Time limitation was a major problem in the study.
- One more drawback of this report is the banking policy is not disclosing.
- Any information in advance, which will make public in future.
- Large-scale research was not possible due to access constraints.

- Relevant data and document collection were difficult to the organization confidentiality.

# **CHAPTER-2**

## **COMPANY PROFILE**

## 2.1 Introduction

The major objective of JBL is to server their customer for achievement of their financial objective & reaching in life henceforward. JBL not only stands for material interests but also stands for ethical improvement of its customers. It is committed to carry out all banking & savings activities on the basis of interest-free profit loss sharing scheme. Now Jamuna bank limited has earned the exclusive point of a leading private commercial bank in Bangladesh.

JBL offers the full assortment of managing an account administrations for individual and corporate customers, covering all section of society inside the structure of saving money organization act and principles/control which set somewhere near our national bank. Expansion of items and administrations incorporate corporate saving money, Retail managing an account and client keeping money directly from to horticulture. The bank gives a wide range of help to trade, exchange, industry and in general business of the nation. JBL accounts are likewise accessible for new business people to set up promising new pursuit and existing mechanical units.

## 2.2 Company History

Jamuna Bank Limited is a keeping money organization enrolled under the organizations demonstration, 1994 with its head office at chini shilpa Bhaban (second floor, third floor, and eighth floor), 33 Dilkusha C/A, Dhaka-1000. The bank began its task from third June 2001. Jamuna Bank Limited is a very promoted new age Bank with an approved capital and paid-up capital of Tk.10000 million and TK.4488 million individually. The paid-up capital has been raised to 840 million and the all out value of the bank remains at 8325 billion as on December 31, 2012. At present the bank is containing 1200 branches. Out of them 342 are situated in metropolitan territories, 854 in country regions, and 2 are found abroad.

Jamuna bank Ltd., the main Bengali named new age private business was set up by a gathering of winning nearby business visionary imagining a thought of making a model managing an account foundation with various viewpoint to other esteemed clients. Presently Jamuna bank give constant web based keeping money system of both urban and country regions.

## 2.3 Company mission, vision, & objectives

### Company mission

**JBL mission:** JBL mission is to provide quality services and introduce innovative services to their customers. The bank is also committed to maintain ethical standard in their business operation, satisfying customers at a competitive price by using strong technology & providing real time service so that a sustainable growth, reasonable return and contribution to the development of the country. JBL also committed to ensuring benefit to the stakeholders.

- To provide quality services.
- To maintain ethical standard.
- To introduce their customer with innovative services.
- To satisfy customer at a competitive price by using technology.
- To provide real-time service.
- To make quality investment.
- To ensure benefit to their stakeholders.
- To make contribution to the development of the country.
- To set high standard of integrity.
- To ensure maximization of shareholders wealth.
- To ensure sustainable growth in business.

**JBL vision:** To become a leading banking institution and to play a significant role in the development of the country.

Strategic priority,

- To create true customer value, providing desired customer services.
- To ensure a comfortable position of foreign exchange all the time.
- Introducing new service by restructuring existing services.
- Bringing unbanked people to JBL delivery channel.
- Entering new invest to increase profitability.
- Operating businesses which have higher risk adjusted return.

### **JBL objectives:**

- To make and uphold CAMEL score 'Strong'
- To create connection banking and progress service excellence during expansion of Strategic Marketing strategy.
- To stay one of the best banks in Bangladesh in terms of abundance and property excellence.
- To begin fully automatic systems through combination of progression tools.
- To make sure sufficient rate of come back on savings.
- To remain risk point at a tolerable series (including any off balance sheet risk).
- To continue enough liquidity to meet maturing obligations and commitments.
- To maintain a healthy growth of business with preferred image.
- To keep enough organize systems and simplicity in events.
- To develop and keep a quality work-force through an efficient human Resources Management System.
- To ensure best consumption of all accessible capital.
- To pursue an effective system of management by ensuring observance to ethical norms, clearness and answerability at all levels.

### **2.4 The organizational structure of JBL**

The objective of organizational structure and corporate governance of Jamuna Bank Ltd Limited is to establish clear management and well-built customer oriented. Being a 3rd generation Bank of Bangladesh, it focuses on

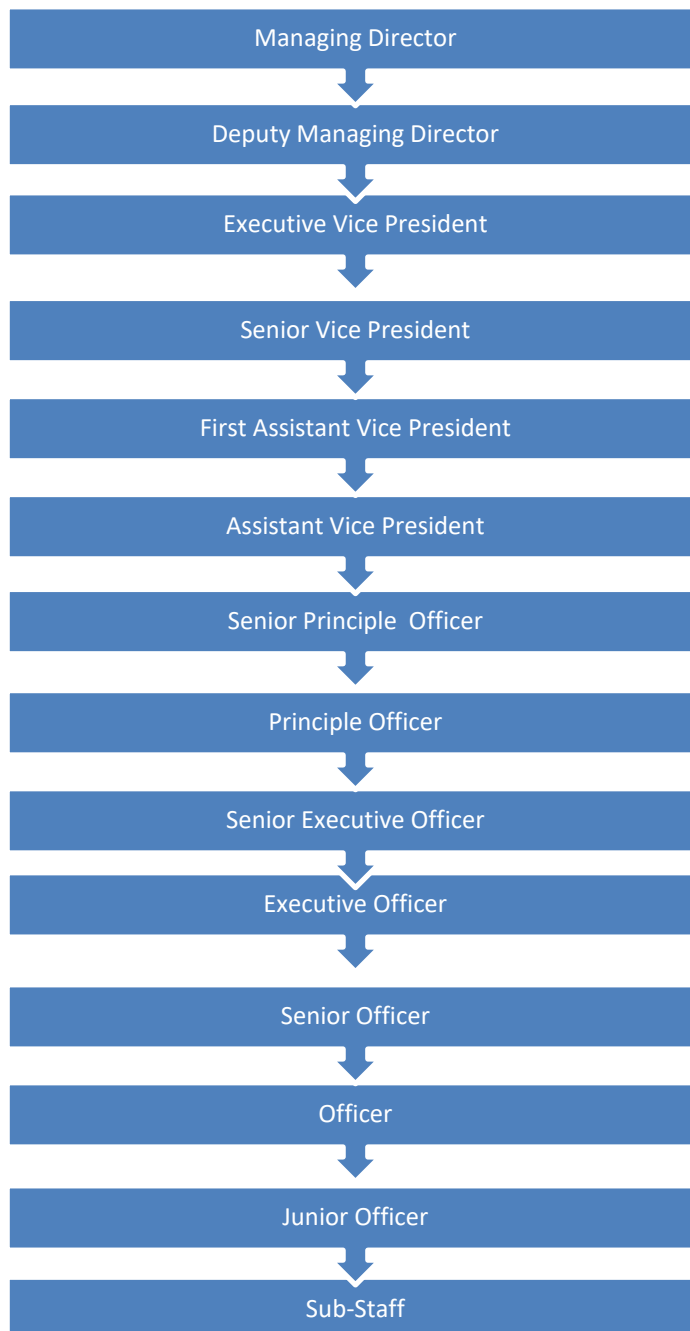
- Remaining with time.
- Managing change.
- Developing human capital.



- Creating true customer's value.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

## 2.5 Management Organgram of Jamuna Bank Ltd.



# **Chapter-3**

## **Literature Review**

### 3.1 Training concept.

#### **Training:**

Preparing is a program that encourages workers to learn particular information, for doing the activity viably, skillfully and subjectively. Preparing is certainly not a constant procedure yet it is planned at occasional interims with the end goal to keep worker expertise capacities at a most extreme dimension. Essentially preparing is given by the specialists or experts in that related field or employment.

**Purpose of Training:** - Preparing is required at each phase of work for each individual at work. Preparing prompts expanded operational profitability and expanded organization benefit. With the end goal to keep one-self refreshed with quick evolving advances, ideas, qualities and condition preparing assumes an indispensable job. In this way, preparing developers are likewise essential in any association for enhancing the nature of work of the representatives at all dimensions. Furthermore, preparing gives workers a more extensive mindfulness, a broadened aptitude base and that prompts improved self-awareness.

**Training Types:** - There are different kinds of preparing can be masterminded representatives of any organization, for example, - introduction preparing, consistence preparing, security preparing, limited time preparing, boost preparing, temporary position preparing, administration preparing, delicate aptitude preparing, specialized preparing, proficient preparing, legitimate preparing, Managerial Training and so on. In any case, these trainings ordinarily rely upon the sort of association, the accessibility of the measure of assets for preparing and the need of that preparation for the organization.

**Methods of Training:** - Basically two kinds of strategies for preparing are utilized to adapt the workers to new occupation or to new post inside any organization. The strategies are: - Off the activity preparing and at work preparing.

**Training Evaluation:** Preparing assessment is a constant and orderly procedure of evaluating the estimation of the preparation program course, movement or occasion. The principle motivation behind the assessment is to quantify adequacy of preparing program course identified with the arrangement and usage of that preparation. Through member response, member social change/execution, information exchange, member learning, Organizational effect, and course fruition of report from the members.

**Development:-** Enhancement is a structure, which is more extensive, and spotlights on delegates' mindfulness and future through, progressive aptitudes, data, and limits instead of a provoke work. Generally, progression implies those learning openings, proposed to empower specialists to create. It isn't on a very basic level capacity arranged. Or maybe, it gives general learning and perspectives which will be helpful to delegates in higher positions. Tries towards, enhancement as often as possible depend upon individual drive and yearning. Progression works out, for instance, those given by organization developmental, programming engineers, are overall purposeful.

**Purpose of development:** -The executive's advancement endeavors to enhance, administrative execution, by conferring learning, changing mentalities and expanding aptitudes. The real goal, of advancement is administrative viability, through an arranged and a conscious procedure of learning. This accommodates arranged, development, to meet the future hierarchical necessities.

**Impact of Training and Development** To affect the examination following penniless and self-ruling elements, are showed up in the speculative, structure. The readiness and enhancement is the independent variable and various leveled, execution is the dependent variable. These two components have been seen the association between these variables is to see the impact of Training and headway, on the definitive result. The speculative edge work can in like manner be seen from the going with graph. Elements, and to complete the results on the commence of discretionary and fundamental data. By far most of the results, include discretionary data.

### 3.2 Training VS Development

Preparing is the procedure of progress the conduct. Giving the Knowledge arranged address, aptitudes and capacity to an individual. Preparing enables workers to do their present place of employment, the preparation advantages of preparing mat degree all through an individual's profession and help build up that individual for future duties.

Then again, by and large spotlights on future employments in the association. As model, on the off chance that you turn into a business domain supervisor, the abilities expected to play out that activity are very unique in relation to those required for moving the item. Presently you will be required to administer various deals agents; requiring a wide based learning of advertising and quite certain administration abilities like relational abilities, assessment representative execution, and teaching issue people.

### 3.3 Objectives of Training.

- The objectives of Training, which should state the desired behavior and condition under individual performance and program, can be measured.
- Improves the job knowledge and skills at all levels of the organization.
- Help employees identify with organization goals.
- Improves relationship between Boss and Subordinate.
- Proper guidelines for work.
- Provide information for future needs in all areas of the organization.
- Create an appropriate climate for growth and communication.
- Employees adjust with new change.
- Provide information for improving leadership knowledge, communication skills and attitude.
- Increase job satisfaction and regeneration.
- To improve the level of the skills, attitudes.
- To enhance the effectiveness of the org.

### 3.4 Importance of Training process.

**Optimum Utilization of Human Resources-** Training process helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals.

**By training process Development of human resources is ensured-** Training process helps to provide an opportunity and broad structure for the development of Human Resources technical & behavioral skills in an organization. It also helps the employees in attaining personal growth.

**Development of skills of employees-** Training process helps in increasing the job knowledge & skills of employees at each level.

- Organization's get more effective decision making and problem solving.
- Develops sense of responsibility to the organization for being competent and knowledgeable.
- Training reduces outside consulting cost by utilizing component internal consulting.
- Through the Training & Development, motivational variables of recognition, achievement, growth, responsibility are internalized and operational zed.
- Training & Development program increase job satisfaction and reorganization.

### 3.5 Method of Training & process.

a) **Job Instruction Training** is received directly on the job, and so it is often called on the job training. It is use primarily to teach workers how to do their current jobs.

b) **Job Rotation**: To cross train in the verity of the jobs, some trainers move a trainee from job to job. Through the rotation is most often associated with hourly employees, it can used for jobs on many levels within the organization.

c) **Coaching**: In the coaching program coach attempts to provide a model for the trainee to copy. Most company uses the coaching method.

d) **Assistant To Position** Employees with demonstrated potential are same times given the opportunity to work under a second and successful manager, often in the different areas of the organization.

e) **Committee Assignment** can provide an opportunity for the employee to share in decision making, to learn by watching others, and to investigate specific organization problem.

f) **Equipment Simulators**: are mechanical devices that require trainee to use the same producers, movement, or decision processes they would use with equipment back on the job. It is imp. That the simulators be designed to replicate, as closely as possible, the physical aspects of the equipment and operating environment trainees will find at their job site.

g) **Outdoor Training**: A trend in employee development has been the use of outdoor training. The primary focus of such training is to trainees the importance of working together, of galling as a team.

#### Off the job Training:

a) **Case Studies**: attempts to simulate decision-making situations that trainees might find on the job. The trainee will usually presented with a written or videotape history, key elements

and the problems or area or imaginary org. or submit. The written case study can be from a few pages to 100 or more. A series of questions usually appears at end of the case. The trainee must then make certain judgments and identify possible solution to the problem. The learning objective is to get trainee to apply known concepts and solutions and discover new ones.

**b) Role Play:** is an enactment of a scenario in which each participant is given a part to act out. Trainees are provided with a description of the context-usually a topic area, a general description of a situation, a description of a situation, a description of their roles and the problem they each face. For example, the topic area could be managing conflict and the situation and might revolve around scheduling vacation days with the two parties in conflict being the supervisor and subordinate.

**c) Lectures:** is an extensive presentation of information which the trainee attempts to absorb. The lecture is typically thought of in terms of a person (the trainer) speaking to a group the trainees about the topic. Lecture may also take the form of printed text. The only differences between a straight lecture and the same material in print are the lectures control of the speed at which material is presented, voice inflections and body language used to emphasize points and the visual image of the lecturer.

**d) Demonstrations:** is a visual display of how to do something or how something work. Trainee shows how to perform the tasks of the job. To be effective, a demonstration should at a minimum be accompanied by a lecture and preferably by a discussion.

**e) Video & Films** Using various media production to demonstrate specialized skills that are not easily presented by other training method.

### 3.6 Training needs analysis.

It distinguishes the system of assessing the present aptitudes of a worker and the hole between the present capacity and the capacity to work. TNA additionally recognizes the significance of the particular abilities of those representatives who need preparing for accomplishing business goals and aptitudes. There are numerous approaches to oversee TNA, execution evaluations, tests, interviews, client criticism, perception, studies, and so forth. It is constantly useful to utilize various techniques for broad assessment of preparing for work.

#### Techniques for Training process

Innovation Based Learning

Regular techniques for learning through innovation include:

- Basic PC-based, programs.
- Interactive mixed media - utilizing a PC-based CD-ROM.

- Interactive video - utilizing a PC related to a VCR.
- Web-based preparing programs

### **Simulators**

Test systems, are utilized to copy true blue work encounters. Most test systems are remarkably costly at any rate for specific occupations, for instance, understanding how to fly a 747, they are crucial. Space pilgrims moreover train, test structures to mirror the inconveniences and little scale gravity experienced on a space mission.

### **On-The-Job Training**

Jumping specifically into work from, the simple first minute can all over be the best sort of getting ready.

Here are two or three models of at work getting ready:

- Read the manual - some degree depleting, yet concentrated technique for grabbing data of around an endeavor.
- A blend of observation, illumination, and practice.
- Trainers encounter the, arrangement of working duties to, elucidate commitments and answer questions.
- Use the intranet, so students can post questions concerning their occupations and authorities inside the association can answer them.

### **Coaching/Mentoring**

Instructing grants delegates, to get setting one up on-one from a refined skilled. This generally happens, after another more formal process has struck make what understudies have legitimately made sense of it

Here are three points of reference of preparing/mentoring:

- Hire capable tutors for administrators (see our HR.com article on Understanding Executive Coaching).
- Set up a formal instructing program among senior and junior bosses.



- Implement less formal training/coaching to, invigorate the more experienced delegates to guide the less experienced.

### **Role Playing**

Imagining licenses administrators, to continue with issues that could occur in the workplace. Key aptitudes occasionally came to upon are arranging and collaboration. An occupation, play could occur between, two people copying an, issue that could make in the workplace. This could occur with a social gathering of people split into sets, or whereby two people imagine before the classroom.

## **3.7 Steps of Training process.**

The readiness and headway process is a principal procedure gone for upgrading the execution and consequences of individuals and social occasions inside the business. There are a couple of phases of getting ready and enhancement process.

### **Identify the Need**

Your agents have differing necessities. Despite whether those necessities are individual or as a specific assembling inside the association, you should separate those prerequisites already you structure an arrangement or enhancement program.

### **Plan the Training Process**

When you perceive the need, you'll pick which data you plan on passing on. In the event that you beginning at now have clear business and definitive objectives set up, utilize this data to empower create to your program. Affirmation your objectives line up with the status and progress process.

### **Implementing the Training Plan**

Having a great preparing and advancement process on paper is a beginning. However, it's the means by which you convey the data those issues. Contingent upon your sort of business, this procedure may occur in-house, on the web or off-webpage at a corporate base camp.

### **Track the Progress**

A compelling preparing and advancement program dependably includes development. Begin following a representative when they finish the underlying preparing and improvement program.

## **3.8 Methods of evaluating Training progress.**

1. **Satisfaction and participants' reaction:** Satisfaction, appraisal is the most fundamental measure for, assessing the accomplishment rate of any readiness. For the reason, the coach, normally, goes out an audit, around the complete of the course to test
2. **Knowledge acquisition:** Learning, obtaining is the second dimension, of the preparation assessment and includes the examination as the connection of the preparation, course to watch that how social, Application.
3. **Behavioral Application:** The third level of evaluation answers the question- Are they applying what they learned. What behaviors are you seeking to change as the knowledge as the knowledge and skills are applied on the job following training? For our custom training programs, manager evaluates behavior in addition to reaction and knowledge acquisition.
  4. **Measurable business improvement.** The fundamental, focus of pretty much all of the affiliations coordinating the instructional classes is to make an explicit business improvement. Thusly, it suggests, that we can review the accomplishment measurement of a readiness program by the improvement, made in that explicit field individuals have picked up from the instructional class.
5. **Return on investment (ROI):** The last part, of our once-over of getting ready appraisal techniques, is related to the estimation of rate of return. It deals with the, arrangement regarding costs and returns. Costs like those of the course cost, office charge, staff organization and their wages, time used for, the readiness.

### 3.9 Training procedure.

- Successful Training Procedure
- Develop strategic training budget to support organizational objectives.
- Manage the need analysis process.
- Manage the design of training program.
- Deal with instructional design challenges.
- Select the best vendors and consultants.
- Assess the core competencies of your staff.
- Apply a competency –based hiring approach.

- Manage the course evaluation process.
- Manage the delivery of training programs.
- Select the most appropriate training strategies.
- Write mission statement for the training function.

# **CHAPTER-4**

## **Training process practices of Jamuna Bank Ltd.**

## 4.1 Training process of Jamuna Bank Limited.

Jamuna Bank Ltd. giving preparing offices to its administrators or representatives the specialist has set up a preparation establishment. This foundation was built up in September, 2006. This establishment has just led various establishment and specific courses. For practice preparing reason various officers were sent to Bangladesh Institute of Bank Management and other preparing foundations at home and abroad. Preparing is produced and executed in association with line directors, so a reasonable connection is make between what occurs at work. This content will take total preparing process as it is directed under perfect conditions. Lamentably the greater part of the associations perfect conditions are not exist.

Jamuna Bank Ltd accentuation on need based trainings. Amid the advancement talk with, they attempted to distinguish the shortcoming and the individual requirement for preparing and improvement. From the workers yearly execution evaluation report they have taken the information and data on preparing need. Since the greater part of the bosses/directors are included with the arranging , along these lines, in such manner they have given due significance to their suggestions, HR Division sent a draft Training and Development proposition to all worried of the bank and acquired their remarks/recommendations.

JBL tried to identify the need for training in developing new product based on the retail banking. From the different level interview and management interview, it has been found that our potential managers need development on different skills (i.e. managerial skill, leadership skill, decision making skill, communication skill etc.)

## 4.2 Benefits of Training and Development of JBL

**Association Culture and Climate** – Training and Development makes sound and solid workplace inside the association as it shows the representatives the association arrangement.

**Nature of Work** – because of appropriate preparing and advancement program the working nature of the representatives enhances and the works turned out to be smooth for the representatives.

**Advancement of abilities of representatives** – Training and improvement helps in expanding the dimension of expertise of the workers additionally increment the speed of the work.

**Most extreme Utilization of Human Resources** – Because of giving the preparation and advancement the human asset of the association can be genuinely used.

**Advancement of Human Resources** – Training and Development gives a chance and wide structure for the improvement of HR's specialized and social abilities in an association.

### 4.3 Training methods of JBL

Jamuna bank provides several training method. Methods in training include: Discussion/lecture/workshop/case study/games/role Play/Film show/Simulation/Group work & presentation/Project visit and so on.

The Major types of training are:

1. Freshmen orientation.
2. Continues orientation.
3. On the job training.
4. Off the job Training.

**Freshmen Orientation:** Green beans introduction can cement the new representative's association with your association. Here's the manner by which to ensure your introduction incorporates new representatives into your organization and makes them feel great and welcome. First year recruit situating the new worker is a basic advance in helping him conform to the working environment and the activity. This article gives tips to the procedure and the substance of introduction.

**Continuous Orientation: Jamuna Bank** arrange also orientation for other employees likes for Account section, Foreign Exchange, or Marketing division going to introduce some new technology or upcoming new service. Jamuna Bank management evaluates their employees within every six month and they try to find lacking of employees. Then they are going to arrange this orientation.

**On the Job Training:** Establishment courses have two sections: hypothetical preparing in the institute and employment turn. The officers on post trial supervision are required to experience both in a time of one year. Amid this period, three-staged preparing modified is viable. On hypothetical preparing state, general managing an account, the officers are required to experience turn as a rule saving money exercises under the supervision of HRD. Comparative procedure is followed in the event of CRM and Foreign Exchange.

**Off the Job Training:** Which employees are already exist in the Jamuna Bank for these employees better performance need some special training which are called Off The job Training in that case Jamuna Bank take some Off The Job training like

Class Room Training or Lecture

Video Presentation

Laboratory Training

Case Study

**Class Room or lecture** is best use to create understanding of a topic or to influence attitudes through education about a topic. In its simplest form the lecture is merely telling someone about something.

**Video Presentation** allows the trainee to be placed into a real-life job situation, solve a specific problem, and receive immediate feedback as to effective of the decision made. This training can be as simple as providing some declarative or procedural knowledge, or complex as teaching how to diagnosis or improve communication skills.

**Laboratory Training** designed the interpersonal skills, which can be help for future job responsibilities; its main form is sensitivity training which increases a person's sensitivity to other.

**Case Study** attempt to simulate decision making situation that trainee might find on the job. The trainee must make certain judgment and identify possible solution to the problem. This training is very much important for top management employees. By this training they learn about the real hypothetical circumstances.

**LECTURE-** A method training: It is one of the oldest methods of training. This method is used to create understanding of a topic or to influence behavior, attitudes through lecture. A lecture can be in printed or oral form. Lecture is telling someone about something.

**Demonstration training method:** This method is a visual display of how something works or how to do something. As an example, trainer shows the trainees how to perform or how to do the tasks of the job. In order to be more effective, demonstration method should be accompanied by the discussion or lecture method.

**Discussion training method:** This method uses a lecture to provide the learners with context that is supported, elaborated, explain, or expanded on through interactions both among the trainees and between the trainer and the trainees. The discussion method consists a two-way flow of communication i.e. knowledge in the form of lecture is communicated to trainees, and then understanding is conveyed back by trainees to trainer.

**Development:** corporate preparing and advancement exercises, which have as their center guideline to construct vital aptitudes for workers, official improvement assumes a unique job for the association. Undoubtedly some official improvement is lead for building key abilities, yet official advancement is likewise used to assess future potential, future administrators just as a system for the CEO and the official group to course their procedures, objectives, and even components of the way of life to whatever is left of the supervisory crew and in the long run the association. In the best of cases, official improvement not just enables an association to execute its key methodologies, it can likewise push enrich with contribution to the procedure creation process.

#### **4.4 Training institutes of JBL**

At the absolute starting point the bank established a framework by setting up an institute at Head Office under Human Resource Development Division to human asset inside. Outfitted with an expert library, present day preparing helps, educated personnel and different offices, the foundation of the bank had been a main one among the banks on private segment. The institute routinely directs establishment course, specific courses and workshops in various zones of managing an account to deal with the expert saving money needs. Moreover, officers are routinely sent to Bangladesh Institute of Bank Management (BIBM) and Bangladesh Bank Training Institute (BBTA) for expert preparing. Sending officers to another country for higher preparing is ordinary element. An exploration office likewise works in help of HRD operational territories.

#### **4.5 Objectives of Jamuna Bank Ltd. academy:**

Jamuna Bank Academy, establish in 1983 as an in-house training institution, takes care of the training need of the employee of the bank. The objectives of the Academy are to:

- Ø Make available skilled and dedicated workforce within shortest possible time by reducing time required for on the job training.
- Ø Develop understanding about law and practice of banking through foundation training.
- Ø Impart technical skill to the operation level officers through case studies/practical exercises/ demonstration/project visit for efficient desk operation.
- Ø Develop analytical & decision making skills of the officers.
- Ø Develop understanding about human/conceptual skill and organization culture.

#### **4.6 Training for Jamuna Bank employees:**

Jamuna Bank utilizes an extensive number of workers for performing different occupations. Some of them are newcomers. They need more information and aptitude for better execution of employments. They are, hence, needing appropriate preparing to add to the accomplishment of the authoritative objectives. There are a few occupations that require practically zero preparing however a considerable lot of them should be performed by sufficiently preparing. The utilization of present day innovation has made new occupations in the association, which required preparing.

Preparing includes the difference in abilities, learning, mentalities or conduct of workers. In spite of the fact that preparation is like advancement in the strategies used to draw in learning, they contrast in time periods. Preparing is increasingly present day arranged; its emphasis is on people's present employments, upgrading those particular aptitudes and



capacities to quickly play out their occupations. Worker improvement, then again, for the most part centers around future occupations in the association.

Preparing varies from instruction. Preparing is worried about increment in learning, aptitudes, and capacities of the representatives in completing a specific occupation. It has a restricted point constrained to increment in learning and expertise identified with an occupation. Training, then again, expands the intellectual capacities and skyline of learning. It is worry with upgrading general information and inspiring one to comprehend the all out condition.

Preparing is frequently comprehended as a learning background. In this way, if workers are to comprehend what preparing can make to enhance a representative's showing with regards to execution, worker should start by clarifying how learn.

Preparing enlarges work related learning of the worker. Workers turn out to be progressively gifted and refresh their insight through preparing. Preparing gives vital guidelines to playing out the present place of employment effectively. Preparing varies from training and advancement.

Giving of preparing to the representatives has turned out to be especially vital in present day times for better execution of the activity. Here it very well may be said that the subject of preparing does not emerge but rather settling on decision of the strategy for preparing emerge

## **4.7 Training courses of JBL**

### **Jamuna Bank provide different Training course in different time**

- Jamuna Bank Limited organized a foundation training course for its probationary officers at Jamuna Bank Training Institute (JBTI) at Ring Road in Dhaka recently.
- Jamuna Bank Training Academy arranged a training course on “Orientation on Banking Operations for Executive Officers” for its officials at the bank’s training academy recently.
- Jamuna Bank Institute of Information, Communication & Technology (JBIICT) an initiative of Jamuna Bank Foundation was inaugurated with a simple ceremony.
- JBIICT will give free ICT training to poor but meritorious students.120 Students were primarily selected for training.

- Jamuna Bank Training Academy (JBTA) arranged a training program on "Credit Operation and Management" for credit officers recently. A total of 40 officers of the bank participated in the training.

#### 4.8 Objectives of the training plan:

- To encourage growth and career development of employees
- To improve the Bank's effectiveness by providing employees development of job related KSAs (knowledge, skills & attitudes)
- To meet the needs of Bank's business while simultaneously responding the needs of individual employee's development
- To prepare & make ready our workforce to comply with the new changes in the banking business
- To create an outstanding professional image in the banking industry by developing our workforce through need based & future requirement training.

#### 4.9 Organizational strategy of Jamuna Bank Ltd.

**Work Test:** The Jamuna Bank Ltd has a two stage business test. To begin with, composed test and after that up close and personal meeting. The bank contracts with some different associations, as IBA, BIBM or some other establishment, to lead the composed test for them. The bank cruises the watercraft in that association, where their cost will be insignificant. The chose association at that point steps through the composed exam, screen out the appropriate response sheets and sent the number sheets to the bank. The bank has a present standard score and the individuals who have score more than or equivalent to that score are required the meeting. The bank itself conducts rumored saving money pro inside the nation for directing the meeting. After the meeting the all out signs of the composed test and the meeting are included. The individuals who are at the highest point of the last rundown motivate the chance to serve in the association.

**Last business choice:** The competitors who pass both the composed and the meeting are thinking about for the last arrangement. Inside those competitors the required number of representatives are taken and given the last arrangement. These workers need to top off an arrangement structure at the season of joining. Those of them, who are as of now utilized, don't have a past saving money experience need to go fill in as a learner for something like two years. The individuals who have past experience not really should be prepared. At times the chose representative needs to present a bond that the person in question won't leave the association before specific long stretches of administration.

#### 4.10 Current scenario of Training process of Jamuna Bank Ltd.

**Meeting** – Jamuna Bank Limited Study assembling through talking representatives and faculty associated with the intercessions, organization and different exercises.

**Field visits** – Jamuna Bank Limited Visit to the field level exercises to produced crucial data and improved the examination.

**Dialog** – Jamuna Bank Discussion with the staffs and other related people to created benchmark data for the investigation as an including device and furthermore essential guidelines from the venture chief.

#### 4.11 Training schedule of Jamuna bank Ltd.

##### Time table

<b>Meeting</b>	<b>Field visits</b>	<b>Dialog</b>
SUNDAY	SATURDAY	MONDAY
MONDAY	SUNDAY	TUESDAY
TUESDAY	MONDAY	.....

# **Chapter 5**

## **Findings, Recommendation & conclusion**

## Major Findings:

- I found throughout my analysis that majority of the employees don't know every type of works of their branch. Because they don't get an on job training. Like an employee of general banking department don't know the work of clearing department.
- The employees of Jamuna bank only get the traditional banking training. The other training like Managerial training, quick customers service training English speaking/reading/writing training etc. are absent.
- From the employees response I realize that some of the employee thinks that training time need to be expanded for some specific training.
- Throughout my analysis I found that employees think they will be able to apply their knowledge that they have learned from the training in their work if they get proper training after a certain period.
- Sometimes Jamuna Bank Limited provide same types of training for different types of post. But we know the job responsibilities vary from different post to post.
- The employees of Jamuna Bank thinking that outside institution trainings are more useful than in house trainings.
- There is no training on emergency repair electronic Items to the employees of Jamuna Bank.

Besides the problem of the training system, there have been other findings, that's it

1. Lack of accurate customer information.
2. Flora Web Bank software or system is not developed.
3. Taking more time to provide customer check book and customer Debit card.
4. Nominee information is not available in Customer Relationship Management (CRM) profile.
5. Mobile network is not at all in Rupshi Branch.

## Recommendations

- Jamuna Bank should arrange on the job training for multipurpose activities. So that employee can do all kind of work. Like, in the absence of any employee of clearing department, the general banking department employee can work.
- Jamuna Bank Limited should provide different types of training (Managerial training quick customer's service training English speaking/reading/writing training etc.) rather than only traditional banking trainings for their employees.
- Training time need to be expanded for some specific training.
- Jamuna Bank Limited also needs to hire more skillful trainer to drive the training so that employee can apply their knowledge that they have learned from the training.
- Jamuna Bank Limited should provide different types of training for different types of post. Because we know the job responsibilities vary from different post to post.
- The HR Department of Jamuna Bank Limited Should find out the reason behind the employees thinking that outside institution trainings are more useful than in house trainings.
- Jamuna Bank Limited should provide training on emergency repair electronic item so that they can utilize their working time. Otherwise they have to send their wasted electronic item to the Head office of Jamuna Bank.

Recommendation for other findings,

1. NID card must have to be verified by the employees of Jamuna Bank.
2. Uses software and programming system should be developed.
3. Customer service providing procedure should be faster so that customer can quickly get their check book & debit card.
4. Nominee information must have to keep in the customer CRM profile. That can be easily shown.
5. Jamuna Bank Limited Need to improve telecommunication network in Rupshi Brach.

## Conclusion

Banks are profoundly focused in Bangladesh. The achievement of one bank relies upon the better administration from the brokers to clients. Effective preparing can grow exceptionally prepared investors in the banks, who can work well for the client and can accomplish consumer loyalty for the association, by a legitimate preparing process representatives turned out to be more productive and can contribute well in the association in each work. Very much organized and helpful preparing can guarantee upper hand by the workers for the association. So this is the correct time for the HR divisions of Bangladeshi saving money parts to begin compelling preparing programs for the workers by actualizing viable Human Resource Management.

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