



Daffodil
International
University

Internship Report

On

Training and Development Practices on Meghna Bank Limited

Submitted to:

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Date of Submission

Letter of Transmittal

Date:

To,

Mr. Sheikh Abdur Rahim

Associate Professor

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on "Training and Development Practices of Meghna Bank Limited".

Dear Sir,

It is a great pleasure for me to submit this internship report on "Training and Development Practices of Meghna Bank Limited ". This program is valid from 5th December, 2018 to 5th March, 2019. This is a special opportunity to fulfill my partial supplement - Bachelor of Business Administration, in this report, I tried to illustrate Training and Development practices of Meghna Bank Limited. At the time of the internship program you can represent and monitor the organization at any time Noticed arrested.

I owe you really for your suggestions and recommendations I would be glad if you render your valuable comments and observations.

Sincerely, Yours

Tanmoy Bakshi Raju

Roll No: 151-11-4467

Program: BBA (Batch 40th)

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Letter of Acceptance

This is to certify that Tanmoy Bakshi Raju is a student of Daffodil International University ID No.115-11-4467. He has completed three months internship program at Meghna Bank Limited has prepared his internship report under my supervision. The data and findings presented in this internship report seem to be authentic. Thus, it is accepted for the presentation in the internship defense.

I wish him every success in life.



.....
Mr. Sheikh Abdur Rahim

Associate Professor

Faculty of Business and Entrepreneurship

Daffodil International University

Declaration

I do hereby announce that the report of Meghna Bank Limited's Training and Development Practices of Meghan Bank Limited was prepared after completing all my courses under the extensive supervision and guidance of Mr. Sheikh Abdur Rahim, Associate Professor, Daffodil International University. The university I have written this report on my own and have not been stolen from any sources other than help from books, journals and web pages mentioned on the reference page.

I declare that the paper is only for academic purposes and not for a prize in degrees.

Sincerely,



.....

Tanmoy Bakshi Raju

ID: 151-11-4467

BBA Program (Major: HRM)

Department of Business Administration

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Acknowledgement

This Internship has been a very good experience for me in the way that it has given me the chance to understand the real world outside the classroom. I've learnt a lot about the office environment and my interpersonal skills & self-confidence have also improved significantly.

I would like to take this chance to convey my sincere gratitude to those without whose cooperation this report would not have been possible. I would like to give my heartiest gratitude to **Mr. Sheikh Abdur Rahim, Associate Professor**, Faculty of Business and Entrepreneurship, **Daffodil International University** for issuing a cover letter to Meghna Bank Limited, where my internship program has been carried out. Then my grateful appreciation goes to Meghna Bank Limited for rendering me their expertise, knowledge and giving me the opportunity of having a particular experience through this internship program.

I express my deep sense of gratitude to my honorable supervisor **Mr. Sheikh Abdur Rahim, Associate Professor**, Faculty of Business and Entrepreneurship, Daffodil International University, for his endeavor approach and outstanding supervision by which it has been possible for me to make a good combination of theoretical & practical knowledge in preparing this report.

I forfeit my respect to **Md. Alauddin , Branch Manager, Hasanat Mahmud , Deputy Manager, Meghna Bank Ltd. of Moitijheel Branch**. I would also like to express my deep gratitude to Mrs. Farzana Bably, Mrs. Parvin Islam & Mr. Rony Ray the senior officers of Meghna Bank Ltd. under whom I have learnt a lot of practical knowledge about HR practices as well as general banking. I am also grateful to other employees of Meghna Bank Ltd. of Motijheel Branch.

Last but not the least I also acknowledge my family and friends for their support and encouragement throughout my internship period and also while preparing this report.

Executive Summary

Meghna Bank Ltd is a scheduled commercial bank registered by the Bangladesh Bank. It follows the rules and regulations prescribed by Bangladesh Bank. The functions of the bank cover a wide range of wide range of banking and functional activities of individuals, firms, corporate bodies and other multinational agencies. Here the report has been prepared based on 12weeks of practical experience on Training and Development Practices of MGBL and it covers detail about Training and Development Practices performed by the bank.

Besides it also consists of general information of MGBL, financial information, learning points, findings, and recommendation. Banking industry is the knowledge based industry. Knowledgeable and well equipped employee is essential to operate the business. People can be transformed in to human resources when they are equipped with adequate knowledge, skills and competencies.

In this report I tried to discuss about the various services offered under Training and Development Practices. In the organizational overview I described MGBL profile, MGBL objectives, management hierarchy and MGBL corporate culture. In the main body of the report, I discussed about the HR operation of MGBL .

This report may also help others to understand the Training and Development Practices of Meghna Bank Ltd. This project is done by a survey and face to face Interview with real executives and employees from Meghna Bank Ltd. This Project provides an analysis and evaluation of the current situation of Traing and Development Practices of MBL. One researcher has gone to the MGBL to conduct some survey and conducted some face to face interview with some of the executives of MGBL. Some financial data of the organization is also analyzed in this part. I mentioned some findings of the organization, which I follow in my internship program. In this part of the report, I tried to explain those findings. This report will be helpful for the person who has intention to learn about Training and Development Practices and some other banking institute who wants to launch Training and Development Practices beside this it may help the management of Meghna Bank Ltd. Under retail banking, general banking department contains all deposits name, its activity, interest rate, cash, foreign remittance/ bills, money laundering, prevention of money laundering dispatch, public service.

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Chapter-1

Introduction

1.1 Background of the Study

This report was prepared as partial supplement of the BBA program at Daffodil International University. In order to successfully complete the BBA program, each participant will have to conduct an internship program in a company for three months to learn the practical knowledge of the business organization. To accomplish the aforesaid requirement, I am assigned as an intern in Meghna Bank Ltd, Sonargaon Road Branch for 3 months starting from December 5, 2018. The topic of my internship report is **“Training and Development Practices of Meghna Bank Limited”**. Mr. Sheikh Abdur Rahim, Associate Professor of Daffodil International University has given me the permission to do the report on this topic.

1.2 Scope of the Study

This report will mainly focus on the steps taken by Human Resource Development for Meghna Bank Limited. It also focuses on the understanding of the employees of the organization and the training process of this organization. After reading this full report, anyone can know about the "Meghna Bank Limited" training process and how they can further help their employee development website.

1.3 Objectives of the Study

- a. To explore the training and development practices of Meghna Bank Limited.
- b. To analyze the training and development practices of Meghna bank Limited.
- c. To identify the problems of training and development practices of Meghna Bank Limited.
- d. To provide some recommendations to overcome the problems of training and development practices of Meghan Bank Limited.

1.4 Methodology of the Study

This report relies on the clash between the provisional jobs of Meghna Bank. The basic information collected from Meghna Bank Limited is not used in any basic research paper. In addition to working with different departments, numerous information was collected in the interviews of that office staff.

Sources of data

Primary Sources

- a. By taking the interview of the officers of meghna Bank limited.
- b. The training Manual of the company
- c. Official records

Secondary sources

- a. Meghna Bank's annual report
- b. Website of Meghan Bank Limited
- c. Study of various report

1.5 Limitations of the Study

- a. Some information was not provided to me because of the confidentiality of HR and the competition between banks which is growing.
- b. Research has done in one organization only.
- c. Researcher was only one person to complete the project work.
- d. Time management was difficult.
- e. The research has done by an inexperienced researcher.
- f. Questionnaire lacings.

Chapter – 2
Company Profile

2.1 Profile of Meghna Bank Limited

A fourth generation bank started its operations from May 9, 2013 through Meghna Bank Limited

Meghna Bank's pay-off line "Together Way Sail" gives examples of bank's commitment to contribute to building a vibrant and prosperous nation.

The bank has started profit making its diversified and innovative customer-friendly services and products for the first 10 months of operations. It provides all types of commercial banking services and rules and regulations made by Bangladesh Bank from time to time to the customers of all levels of the society between the conditions laid down by the Bank Company Act 1991.

Meghna Bank is a modern, progressive and dynamic bank and plays a constructive role in the economic development of the country. For better customer service, best productivity and higher returns on investment, the bank is professionally managed using modern information technology in every aspect of its operation.

The bank should be recognized as a supporter of the new and still banking sector; Meghna Bank tries to draw attention from the customer and actively activates banking and marketing activities for more potential customers. The bank already receives a good response from customers.

2.2 Company's Milestones

PARTICULARS	DATE
Memorandum and Articles of Association signed by the Sponsors	02 March 2013
Incorporation of the Company	20 March 2013
Certificate of Commencement of Business	20 March 2013
License issued by Bangladesh Bank	28 March 2013
Enlistment as a Scheduled Bank	03 April 2013
Shifting to Head Office	26 March 2013
Formal launching of the Bank	21 April 2013
License issued for opening the first Branch – Principal Branch	08 May 2013
Commencement of Business from the Principal Branch	09 May 2013

♣ Authorized Capital Tk.2000 Crore

♣ Paid-up Capital Tk. 443.30 Crore

2.3 Slogan of meghna bank limited

Meghna Bank's slogan is "together we sail"

2.4 Mission statement

Meghna Bank Limited is recognized as an essential institution unbanked through the strong participation in the financial inclusion process. To ensure continuous improvement of its business policies and procedures and skills through the integration of a skilled, market-driven, well-organized corporate governance framework, and the integration of all-round technology.

2.5 Vision statement

The establishment of a leading banking establishment with socially working process

2.6 Objective of Meghna Bank Limited

Ensure satisfaction through the application of technology, professionalism and nursing, as well as being one of the best service providers in the industry.

Commitments

- Brown to be recognized as the best quality bank .
- Provide a superior and consistent banking service to all customers.
- Creating and sharing values with all stakeholders, especially with long-term partnerships with customers.
- To be a solid and trustworthy financial faith mark.

Nature of business

The policy activities of the bank include providing all kinds of commercial banking services to its customers. The activities can be classified in the following ways,

- Corporate Banking.
- Project Financing.
- SME Finance.
- Consumer Credit.
- Trade Finance.
- Foreign Exchange Dealing.
- NGO- Linkage Loan.
- Investment.
- Remittance.

2.7 Corporate culture of Meghan Bank Limited

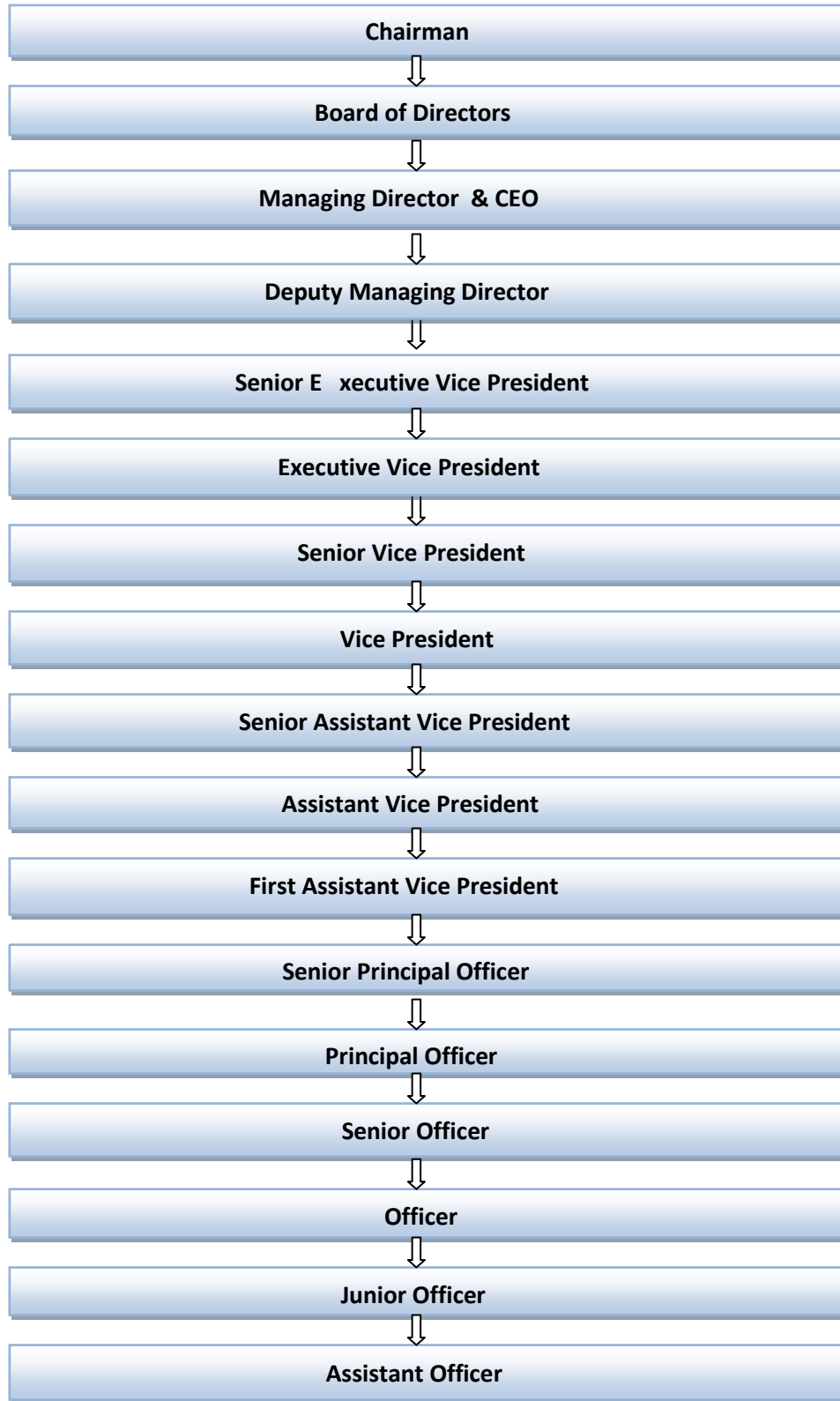
- The client comes first.
- Search for professional excellence.
- new ideas for new ideas and exposure to encouraging creativity
- Quick decision making
- Promote flexibility and feedback.
- A sense of professional ethics.

2.8 Products and services of MGBL

Products& Services	Categories
Saving Deposit Products	I. Regular Savings Account II. Young star’s Account III. Senior Citizen Savings IV. Meghna Salary Account V. Meghna SND Account VI. Sreyoshi Savings Account VII. Platinum savers
Meghna scheme Products	VII. Deposit Pension Scheme VIII. Monthly Income Scheme IX. Meghna Child Eduplan X. Money Multiplier Scheme
Current Deposit Products	XI. Regular Current Account
Meghna Time Deposit	I. Meghna Fixed Deposit II. Meghna Gift Cheque
Meghna Loan Products	III. Meghna Personal Loan IV. Personal Professionals V. Meghna Express Loan VI. Meghna Home loan VII. Meghna Doctor’s Loan VIII. MeghnaAlponaAloy
Meghna SME Products	IX. MeghnaNabarupa X. MeghnaMoushumiRin

Meghna Agri Products	XI. Meghna Khamar Rin XII. Meghna Motsho Rin XIII. Meghna Fashal Rin XIV. Meghna Poultry Rin
Meghna Card	XV. Meghna Debit Card XVI. Meghna Fast Cash Card
Meghna Student File	Meghna Student Service Centre- I. Open & Maintain Student File II. Fund Transfer Choice

2.9 Management Hierarchy of MGBL



Departments of MGBL

- i. Human Resource Department
- ii. Operation Department
- iii. General Service Department
- iv. Internal Control and Compliance Department
- v. Retail Banking Department
- vi. Credit Risk Management Department
- vii. Anti-Money Laundering Department
- viii. Central Trade Operation Department
- ix. Central Credit Administration Department
- x. Remittance Department
- xi. SME Division
- xii. Recovery Department
- xiii. Alternative Delivery Chanel.
- xiv. Cash Management Department
- xv. Information & Technology Division.

2.10 Branches of meghna bank limited

Meghna Bank Limited operates its activities and services in 34 different branches across the country. The branches have been mentioned as follows:

1. Principal Branch, Gulshan, Dhaka.
2. Shathibari Branch, Mithapukur, Rangpur.
3. Chawkbazar Branch, Chawkbazar, Dhaka.
4. Motijheel Branch, Motijheel, Dhaka.
5. DEPZ Branch, Ashulia, Dhaka.
6. Kalampur Branch, Dhamrai, Dhaka.
7. Agrabad Branch, Chittagong.
8. Bormi Bazar Branch, Sreepur, Gazipur.
9. Narayanganj Branch, Tanbazar,
Narayanganj.

10. Madambibirhat Branch, Bhatiary,
Chittagong.
11. Bandura Branch, Nawabganj, Dhaka.
12. Hatikumrul Branch, Salonga, Sirajgonj.
13. GazipurChowrasta Branch, Joydebpur,
Gazipur.
14. Choyani Bazar Branch, Begumgonj,
Noakhali.
15. Madhabdi Branch, Narsinghdi.
16. Dhanmondi Branch, Dhanmondi, Dhaka.
17. Jubbllee Road Branch, Jubilee Road,
Chittagong.
18. Munshirhat Branch, Choddogram, Comilla.
19. Uttara Branch, Uttara, Dhaka.
20. Mohipal Branch, Mohipal, Feni.
21. Zamindarhat Branch, Zamindarhat,
Noakhali.
22. Bogra Branch, Borogolai, Bogra.
23. Laldighirpar Branch, laldighirpar,
Sylhet.
24. South Surma Branch, South Surma,
Sylhet.
25. Patherhat Branch, Raozan,
Chittagong.
26. Takerhat Branch, Takerhat,
Madaripur.
27. Rangpur Branch, Station road,
Rangpur
28. Khulna Branch, Sheikhpara, Khulna
29. Barisal Branch, BIUSSL building
116, Sadar Road, Barisal.

30. Chehelgazi Branch, Chehelgazi
Union, Dinajpur
31. Mirpur Branch, Section#7, Mirpur,
Dhaka
32. Zirabo Branch, Yearpur, Ashulia,
Dhaka
33. Rampal Branch, Rampal, Munshigonj
34. Aman Bazar Branch, Hathazari,
Chittagong.

2.11 ATM information of Meghna bank limited

ATM services are operated at 8 different locations. ATM location as follows,

1. Principal Branch, Gulshan, Dhaka.
2. Chawkbazar Branch, Chawkbazar, Dhaka.
3. Motijheel Branch, Motijheel, Dhaka.
4. GazipurChowdhuri Bari ATM, Gazipur.
5. Hatikumrul Branch, Salonga, Sirajganj.
6. Bogra Branch, Borogolai, Bogra.
7. Sathibari Branch, Mithapukur, Rangpur.
8. Mouchak ATM, Mouchak, Dhaka.
9. Beribadh ATM, Mohammadpur, Dhaka
10. Rangpur Branch ATM, Station Road, Rangpur
11. Khulna Branch ATM, Sheikhpara, Khulna
12. Chehelgazi Branch ATM, Chehelgazi Union, Dinajpur

2.12 SWOT analysis of Meghna bank limited

Strengths	Weaknesses
<ul style="list-style-type: none"> • Young & talented workforce. • Modern computerized system. • Good working environment. 	<ul style="list-style-type: none"> • Lack of effective offers; • Higher interest rate against loan amount; • Lack of fund • Lack of effective promotional activities.
Opportunities	Threats
<ul style="list-style-type: none"> • Providing faster service. • Creating a long term positive impression among the customers. • Chances to employ new talented and skilled manpower. 	<ul style="list-style-type: none"> • Existing established private banks. • Other 4th generations banks • Restrictions by Bangladesh Bank. • Lack of customers' beliefs on the new private bank.

Chapter-3

Analysis

3.1 Introduction

Concerning with structure action intended for inhibitory the execution of individual groups in structure setting, is that the field which is called preparing and advancement. Generally, this is called Human resource advancement (HRD) which is a consolidated job. The occasion of human assets to remain focused inside the commercial center by HRD. To create staff for his or her current employments, training centers around doing exercise nowadays. on the other hand, prepared staff for future jobs and duties are being made by advancement. Relate degree examinations are performed by it, that is the objective of training and advancement. Training can be called one kind of teaching technique which works for various kinds of skills.

To master the knowledge, skill, and behaviors is the goal of training for employees emphasized in training programs and to apply them to their day to day activities. to develop the skills of its employees the HR of Meghna Bank Limited is establishing the same goal, so that they can master in banking profession.

Effectiveness of an organized Human Resource practice of that bank is reflected by an effective training system of a Bank. For the employees of Meghna Bank Ltd Training is a continuous process. On the other hand the culture of this bank is to develop the employee. For supporting this statement Meghna Bank Limited has its own training institute. With a closely monitored way their employees are trained. The training includes all the traditional, modern trainings that are needed for the banking activities to carry on by the employees. Well structured trainings are offered to the employees to ensure the highest development of the employees those participates. The training also includes and modifies according to the change of banking needs everyday to cope up with the contemporary world.

3.2 Training

Training is a very popular teaching technique by which an employee can improve the skills, knowledge and behavior. Various kinds of skills are improved in the area of training program. Gaining the ability to perform is the main focus of training. Now a day's companies are giving training to the employees for the development of the company. Generally employees are trained by the professional trainer or an experienced employee. By providing training a company increases their effectiveness and efficiency of their employees. Training techniques are provided for building up the person's data, abilities and aptitudes to acquire a change point of view. For serving to specialists performs at an abnormal state, training might be an endless technique. On the other hand it is a deep rooted strategy.

3.3 Development

by which the employees develop their skills, behaviors, attitudes, actions, and other abilities with continuous trainings or learning is known as a method called Development. For performing effectively and smoothly in an organization these methods are needed. appropriate change in individual behavior, attitudes, and activity are delivered by a successful development process which are directly related to organizational goals and measurable results.

3.4 Discussion of Training and development:

To master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities is the goal of training is for employees. Gaining competitive advantage have acknowledged recently more than just basic skill development has been involved to training.

This border perspective has been adopted by Many companies and this is called high leverage training. strategic business goals and objectives is linked with High Leverage training. For ensuring that training is effective, an instructional design process is used. the company's training programs against training programs in other companies is compared by It.

Creating knowledgeable capital who can participate to the organizational improvement competing against the market antagonists is the ultimate objective of employee training and development.

Source: Employee Training and development, By Raymond A. Noe.

3.5 Training Process and ideas:

Here the simple reference model, methods and equipment can be successfully outlined in the configuration and structure of the concocting training. There are many variant instructions and progress strategies in training.

Action training

- Casual Instructions
- School Room Training
- Internal training courses
- Externally instructed courses
- Life training
- Training
- Training recruitment and errands.
- Eligibility guidelines
- Item directions
- Special training

- Action progress training
- Playacting and asserting amusements and activities
- Behavioral guidelines and improvements.

3.6 Training Methods

Methods of delivering training	
On the job training	Of the job training
1. Rotation of work	1 lecture
2 coaching	2. case study method
3 apprentice	3. event method
4. internship training	4 management education
5 job instruction	5 conference

1. Rotation of work:

In this training process, trainees from one occupation to other professions, knowledge and experience of various jobs are being transported to the trainees. This method of training helps other employees to understand the problem.

2.Coaching:

Under this procedure, the trainee is trained as a training instructor and is placed under a special supervisor who responds to the trainees. Sometimes the trainer will not have the opportunity to express his ideas.

3. Apprentice

An apprentice is a method of training new profession training in professional or profession professional profession and often co-study (classroom work and reading). Apprenticeship also

enables regulators to get a license to practice a controlled profession. Most of their training has been completed while working for an employer who helps employers learn their business or profession, instead of their continued labor for agreed time after achieving measurable skills. The beginner usually lasts for 3 to 7 years. Those who successfully completed an apprenticeship "Passenger" or skillfully reach the level of professional certification.

4. Internship Training:

Under this method, the theoretical and practical directions are given to the trainees. Generally, students of engineering and commerce colleges receive such training for a short stipend.

5. Job instructions:

Also known as step-by-step training, which educators explain the way to get the job done by the coach and the mistakes, correct the coach.

Off the job training

1. Lecture:

It will be a suitable method when the number of trainers is quite large. Speeches can be very helpful in explaining lectures and principles very clearly and face-to-face interaction is very possible

2. Case Study Method:

Police deals with any problem usually faced by a business which can be resolved by a staff in case study. Training is given the opportunity to analyze and solve all possible solutions in this field. This method can improve an employee's analytical and critical thinking

3. Event method:

Events are organized on the basis of actual circumstances, and on the basis of every employee of the training group in different organizations, so that they are asked to make a decision as a real-life situation. Later, the whole group discussed the incident and decided on the basis of personal and party decisions.

4. Management Education:

At present the emphasis on education and management of the University and Management Institute. For example, the University of Mumbai started graduating and postgraduate degrees in the university. Many management institutes not only provide degrees, but also offer collaboration experience with business concerns.

5. Conference:

Many people are called a meeting conference to discuss a topic. Contributed by analyzing and discussing topics related to each participant. Everyone can express their own opinion.

3.7 TRAINING Cycle

Training cycle includes,

- Skill requirements and the next establishment
- Workshop training is needed.
- The most suitable events and the most effective design.
- Training methods for your organization
- Distribution of training with additional support for any Open Learning aspects.

3.8 Training and Development criteria

Training for the people:

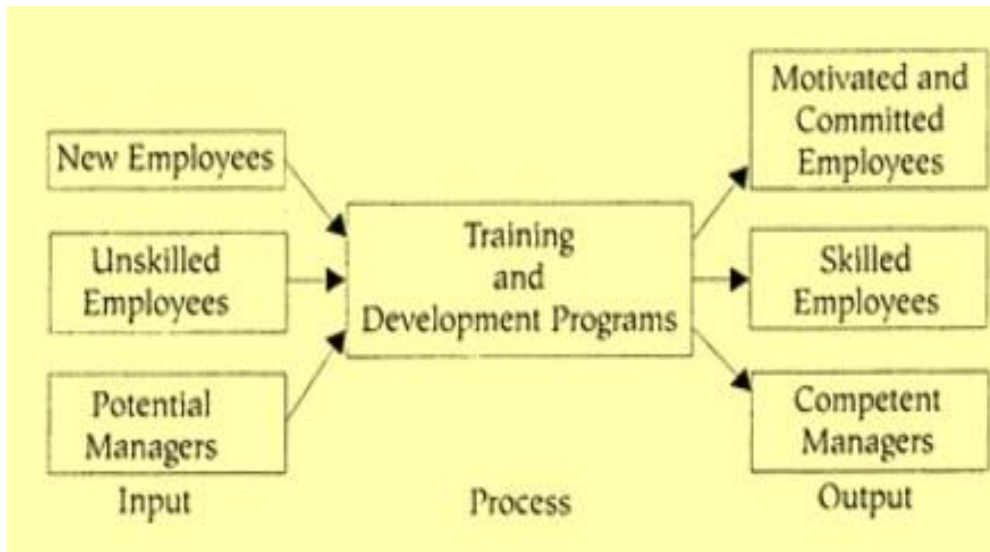
Some training is designed for people, only for them
Employees are individually responsible for their own development.

Training for teams:

Teams served for training teams when performance needs.

Training for organizations: Organizational training that can create fair and

3.9 Training and development programs



Training and development process an organizational activity aimed at improving the team's performance in the organizational settings of the individuals and staff. It is an organized activity to increase employee knowledge and skills. It has a systematic method of handing over technical and management skills to employees. Efficiency increases staffing career as well as career advancement opportunities.

In modern industrial environments, where technological advances exceed all other things, there is a continuous need for proper training and development of employees. Employee's personality and management skills are improved through 'training' when employees' specific skills are taught through 'development'. An organization requires training:

- Technology Progress
- Customers' demand
- Thrusts to increase productivity
- Requirement for improvement
- Motivation levels
- Required for quality improvement Output
- Requirements for management functionality.

Training is a steady process and it will not stop at any stage. The management should make sure that the training program will try to bring positive changes between employees' knowledge, skills and attitude. The purpose of a training program is as follows.

- organization to prevent obsolescence
- Enhance the knowledge of employees for specific tasks
- To give employees the ability to systematically learn so they can learn the same
- to provide multi-skill among the employees so that they are able to handle different task.
- To change the attitude of employees towards organizations and colleagues.
- Improving the overall performance of the company by understanding the staff's technical expertise
- Training of skilled handling staff of materials, plant and equipment
- Educate the employees to protect the organization, prevent pollution and prevention
- people and equipment to provide security and professional health training for health and safety workers
- Develop employees' management skills so that they are ready to take higher duties and positions.

3.10 Training Benefits

Employee training is expensive, but if an organization refuses to train its staff, the final price is much higher. Therefore training is required by the training organization as well as staff has many benefits. The facilities of the organization are listed below.

- Quickly learning new skills
- Increased productivity
- Standardization of the system
- Needs to be relaxed under supervision
- Increased motivation and morale of employees
- Operation Economy
- Mental development

Employees have the advantage as follows.

- Increase confidence level
- Learning new skills
- Support in career advancement and high earnings.
- Change elasticity to change
- Safety Improvements at Work
- Teamwork work and so on # Improve interpersonal relations

3.11 Analysis for identification of training needs

Organizational Analysis –

It is basically the purpose of the organization, resources, allotment and utilization, increase prospects and a regular study of its environment. The emphasis is on the training of the organization where it is set up so that the effectiveness of the organization increases.

Task Analysis –

The main focus of the task analysis is to work. It effectively requires a variety of skills and training to work effectively. It is a systematic analysis of the job to identify the skills needed for work, knowledge, skills and work. Perform important aspects, use methods, how employees learn these methods and how to learn the necessary performance standards from employees.

Manpower Analysis –

Both internal and external environment affect the quality of manpower required by an organization. Manpower values depend on the social, economic, political and technological environment that the agency manages. Manpower Analysis These factors are taken into consideration to determine the skill of the people in need. Manpower specific training is required to meet the quality standards required for manpower analysis.

These requirements include

- specific areas where employees need training,
- the ability of the current employees to learn new skills and behaviors,
- training periods,
- Design and redesigned new working procedures and technologies by identifying tasks.

3.12 Need and type of training

Training needs can be raised in an organization, due to changes in work, individual change and lack of performance. A new job is given in the organization of employees when things change. When an employee leaves the organization and a new person changes his person when he takes his position. There are mainly three categories of training needs. The organization's training requirements cover each employee of the first-class organization. The second division of training is related to the particular group within the organization. The third category relates to the need for training of individual workers who have been identified for taking new positions within the organization

The development policy of a training program

The following policies are important for the development of a training program.

- The trained person must be motivated to learn
- The training material should be meaningful and should be related to the purpose of the training program.
- Training should be boring and different to prevent fatigue.
- People forget about what they have learned in the first 48 hours, so it should be used to train new workers to learn in a required training program.
- The training material should be well organized and not properly presented, but it should also be provided for trainers.
- On the advice of a coach to effectively absorb new training, it is suggested that the training program is divided into holidays spread over long periods of time rather than long periods.
- Helps improve the training program for a response to the training of trainees.

3.13 Training and development practices of Meghna Bank Limited

Meghan Bank Ltd. has always given importance to the training and development of its staff. That's why Bank Asia has its own training institute, for which there is a hartal HR people who are training Bell staff. Bank Asia believes that only if employees are given good training, they will have to provide better services. The HR department wants to ensure a dedicated team of well-trained workers who can serve the customers on the basis of their expertise as well as their clients. Different types of training were provided to employees according to the bank's rules. Most training related to banking activities and training are well-arranged.

Meghan Bank Limited's staff training methods are as follows:

Meghan bank Limited provides on job and off job training for workers.

On job training

Job Instruction Techniques

The Meghna Bank Limited Instruction is a systematic procedure that assures that the worker can perform properly, safely and consistently, the work done.

Mentoring

The goal of Meghna Bank Limited should always be able to develop their own skills, strategies and capabilities so that they can increase the next obstacle and deal effectively.

Rotation of job

Workers of Meghan Bank Ltd proceed to different positions of the organization in an effort to expand their knowledge, skills and expertise.

Assistant–To positions: Meghan Bank Limited employees sometimes work under various departments of the bank under successful managers; This helpful helps to get successful qualities from her superior. It helps a lot to get an informal but most effective training.

Assignment of Committee: The committee allows the recruitment staff to decide, others can learn by watching and investigating organizational problems. Meghna Bank Limited organizes the committee for its staff and the bank permits its employees to express their best towards organizational development by their personal potential.

Off the job Training:

Orientation training

Orientation Provide new employees in Meghna Bank with basic information about employers. The training program is used to make sure that the new employee has the basic knowledge needed to complement the work.

Product and service training

The most important tool for the sale is product knowledge. It introduces customer trust, trust and respect, which creates a positive customer experience.

Speech Courses and Seminars:

Meghna Bank Limited organizes its staff training, its own training institute. Trainers use lecture courses and seminars for training.

Employee overall training records:

Meghna Bank Limited always believes that it is a great contribution to the activities of human resources department. So the bank tries to keep complete information regarding employees training for proper recording reporting.

Meghna Bank Limited records the HR related activities of banks by software giant and Oracle using Orbit's HRD solution. Both employees and HR staff can see training information according to their accessibility. Privileged HR managers or administrators can add, delete, and modify information about the system.

All training programs designed for the employees of the HR department are placed in the system and any employee will be trained on this matter when the matter is set to the system. Employers get information about the training programs needed to participate on a specific date. Based on Oracle's advanced HRD system, Meghna Bank Limited works as a complete training matrix.

3.14 Evaluation of training program

Questionnaires

The wide range of questions, feedback, and feedback from trainers cannot be obtained.

Tests

Standard examinations may be unable to understand whether good trainers have learned and learned to coach.

Interviews

The interviewer may be managed to find the usefulness of the training given to the operator.

Studies

Extensive research can be done to expand the opinions and decisions of trainer Suiarrier and Peer Group about training.

Human resource factors

The training on the idea of employee satisfaction can be evaluated, that the concept of consistently decreasing proportion, absence, accidents, complaints, reduction, dismissals, etc. will be examined.

Analysis of cost benefit

Coaching can be compared to its value so that an educational program can be calculated.

3.15 Feedback

After the analysis, the case should be examined for spot reasons for the gap between performances. Coaching analysis information should be provided to various teams involved in improving the training, training and training activities for trainers, trainees and management.

Chapter 4

Findings, Recommendations And Conclusion.

4.1 Findings of the Study

1. Policy of Training and Development

The HRD of Meghan Bank Limited has some policy for Training and Development Practices. But the problem is these policies are not being communicated with all types of employees of Meghna Bank Limited.

2. Environment of the Training Institute

The environment of training institution is very important for the Training and Development Practices of an organization. The HRD of Meghna Bank Limited has already created a training institution for the employees of the bank. But the environment of this training institution is not satisfactory.

The institution is not enough updated. Evaluation of training requirements is not scientific. They do not use modern technology. Because of that the employees have to face with some difficult situation.

3. Professional Trainers

Professional trainer is essential for the Training and Development Practices of an organization. The HRD of Meghna Bank Limited does not hire any professional trainer for the employees. The employees of the Bank trained by the senior employees which is not sufficient for the employees to improve their skills and knowledge.

4.2 Recommendation

- 1.** The HRD of Meghan Bank Limited should have to communicate the policies and procedures of Training and Development Practices to employees.
- 2.** The training institute of Meghna Bank Limited should be updated enough by the HRD of the bank. They should use modern technology to make the Training and Development Practices easier.
- 3.** The HRD of Meghna Bank Limited should hire some professional trainers to train the employees properly.

4.3 Conclusion

Banks have deeply concentrated in Bangladesh. The acquisition of one bank depends on the better administration of the brokers from the customers. Potential preparations for consumer and company achievement can be best done; it can be more effective for the representative of the legal preparation process and works well. Highly organized and helpful preparations can guarantee overhead. Therefore, the right time for the HR department of the Bangladesh Savings Fund part is preparing for preparations for the workers by understanding the effective Human Resource Management.

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