



Daffodil
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Internship Report
On
Evaluation of Training and Development Practices of
Uttara Bank Ltd.

Submitted by:

Sarowar Hossain Asif

Program - M.B.A.

ID: 171-14-724

Batch: 46th

Major: Human Resource

Daffodil International University

Date of Submission: 18th November, 2018



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On

**Evaluation of Training and Development Practices of
Uttara Bank Ltd.**

Supervised by:

Mr. Sheikh Abdur Rahim

Associate professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

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Letter of Transmittal

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To:

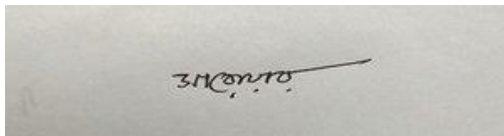
Mr. Sheikh Abdur Rahim
Associate Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Sub: Submission of Internship Report.

Dear Sir,

It is my pleasure to submit the report on “Evaluation of Training and Development Practices of Uttara Bank Ltd” as a part of my Internship program. I enjoyed preparing this report which enriched my practical knowledge of the theoretical concept. I tried to reflect the practical operational aspects of the Bank which is complementary to the theoretical lessons.

Should you need any further information to evaluate the report, it would be my immense pleasure to furnish you the same.

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'Sarowar Hossain Asif' written in a cursive style.

Sincerely Yours

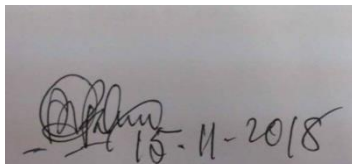
Sarowar Hossain Asif
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Certificate of Approval

I am pleased to certify that the Internship Report on “Evaluation of Training and Development Practices of Uttara Bank Ltd” prepared by Sarowar Hossain Asif, ID No. 171-14-724 Program-M.B.A. of the Department of Business Administration, Faculty of Business & Economics has been approved for presentation and defense. Under my supervision he worked with Uttara Bank Ltd., Uttara Branch, Dhaka as an intern.

I am pleased to hereby certify that the data and the findings presented in the report are the authentic work of him I strongly recommended the report presented by Sarowar Hossain Asif, Id No. 171-14-724 for further academic commendations and defense.

He bears a strong moral character and a very pleasing personality. It has indeed been a great pleasure working with him. I wish him all success in life.



(Mr. Sheikh Abdur Rahim)

Associate Professor

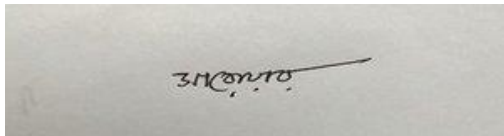
Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Student Declaration

I, undersigned, hereby declare that the Internship Report “Evaluation of Training and Development Practices of Uttara Bank Ltd” has been prepared by me under the guidance of Mr. Sheikh Abdur Rahim. Associate professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted elsewhere for any other purpose.

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'Sarowar Hossain Asif' written in a cursive style.

Sarowar Hossain Asif
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Acknowledgement

In the context of rapidly changing global scenario the importance of practical knowledge can no longer be ignored. In this view Department of Business Administration, **Daffodil International University** always encourages the students for improving their skills and efficiency. I am in a learning process. Hence, whatever is the yield, this internship report undoubtedly enriched my learning with a lot of potential knowledge not available in the traditional education system. Thus, I express my humble gratitude and thanks to my honorable internship Supervisor **Mr. Sheikh Abdur Rahim**. Associate Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for his co-operative approach that enabled me to taste such an outstanding experience.

I express my sincere to the person I meet who helped me a lot by providing valuable information along with enough articles and theory while preparing this internship report. I believe that this report will be helpful for the next students who are going to prosecute further research in this important field.

Last of all I express my gratefulness to all mighty Allah, without whose will and help nothing would be possible in this world.

Executive Summary

This report card provides for an acceptable thought in regards to those activities, those operation strategies, and the execution of UBL. UBL consolidated for 5th July 1965 and constantly under its business operation for 1983 for an perspective will furnish elite administration offices to its customer. Also appropriately meet the interest from claiming saving money administration everywhere Bangladesh. Throughout the short compass about its operation those bank required been broadly acclaimed by those business group from little business persons will mechanical conglomerates for forward taking a gender benefits of the business viewpoint. Furthermore inventive monetary result.

The report has been made by a cautious survey of distributed yearly report, contextual analysis and exchange with capable people of Uttara Bank Ltd. who are locked in and associated with my related office. While working with general saving money division in Uttara Bank Ltd., I have attempted to discover a few issues. Uttara Bank Ltd has muddled figuring process, deficient number of ATM corners, absence of online framework, wasteful workers, and so forth. Finally, I have endeavored to give a few proposals against the made reference to issues of preparing division, for example, making less demanding computation process, organizing adequate training and advancement, presenting on the web framework, and so forth.

I hope and believe, by implementing the mentioned recommendations Uttara Bank Ltd. can reach the pick of its success.

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Chapter-1

1.1 Introduction:

We can simply say that Bank is financial organization that deals with money. it will be the exact A large portion meaning regarding bank. In advanced ageists it may be imposable will surmise a nation without bank. Banks assume differentiated part clinched alongside an economy. Those practically vital errand that is finished by a bank will be building for money. That is the way element of the advancement about a economy. Industrialized countries manufacture their modern segment for those assistance for saving money segment. Those Growth of the economy also relies on the execution of the saving money division. Banks secure cash of the particular social order. Administration takes Different fiscal strategies. These approaches need aid executed for those help for saving money division. It will be imposable will would outside exchange with those help for bank. Banks give administrations that assistance those business segment a considerable measure should bear on those benefits of the business. Case in point: providing for guaranty, different sorts of certificate, finesse exhortation will businessmen. Banks also help will establish beneficial confidence Around benefits of the business persons.

1.2 Origin of the Study:

It will be exceptionally imperative that all mba understudies on take part Previously, any association to base three months Concerning illustration a internship will pick up useful knowledge, What's more following three months he/she need will submit an internship report card. Those report card will be those Conclusion of the doled out internship suggester Eventually Tom's perusing those aide instructor's testament.

The topic of my internship report is “Evaluation of Training and development Practices of Uttara Bank Ltd” and I have completed my three months internship on Uttara Bank Ltd, Uttara Branch, Dhaka.

1.3 Scope of the Study:

Training and development covers all aspects of sectors and it is a broad complex issue for better understanding the study focus on the commercial Bank of Uttara training and development

practice and cover training need assessment, timely deliver method, trainees and trainers selection and major strength and weakness of the training practice in UBL.

Uttara Bank Ltd is now well known and it's containing 1200 branches. Out of them, 342 are located in urban areas, 854 in rural areas, and 2 are located overseas. The extent of the report will be restricted to the authoritative setup, capacity and task of the Uttara Bank ltd in the Bangladesh uniquely focusing on Uttara Bank Ltd activities in Foreign Exchange Branch however not the whole domain of the Uttara Bank Ltd

As I was sent to Uttara Bank Ltd, Uttara Branch, the extent of the investigation is just restricted of this branch. The report covers its Training and advancement of Uttara Bank Ltd . The report likewise covers insights about Uttara Bank Ltd.

1.4 Objective of the Study

1.4.1 General objective

There are two types of objectives, such as general objective and specific objectives. To evaluate the HRM practices in banking sector in Bangladesh with special emphasize to training and development system by conducting an empirical study on **Uttara Bank Limited**.

1.4.2 Specific Objective

Beyond the above general objectives the study was undertaken with the following specific objectives:

- 1) To assess the training need assessment in Uttara Bank Limited.
- 2) To assess whether trainings are provided to employees timely.
- 3) To examine the trainees and trainers selection practice of Uttara Bank Limited.
- 4) To assess training evaluation in Uttara Bank Limited.
- 5) To find out employees attitudes regarding training and development practice of Uttara Bank Limited.

1.5 Methodology of the Study

diverse information Furthermore data need aid needed with help the objective about this report card.

Primary sources of data

- a. Official records of UBL
- b. Face to face conversation with the bank officers & staffs
- c. Daily diary
- d. Practical work exposures from the different desks of the departments of the branch covered.
- e. Informal conversation with the clients and customers.

Secondary sources of data

- a. Official Website
- b. Annual Report
- c. UBL Newsletter
- d. Various publications on the Bangladesh Bank
- e. Other manual information
- f. Annual report of Uttara Bank Ltd. Several types of Academic text books.

Data Analysis Technique

a. Measuring Quantitative Data

Quantitative analysis methods rely on the ability to accurately count and interpret data based on hard facts.

Hypothesis Testing

Otherwise called “T Testing”, this examination system think about those information you need against hypotheses and presumptions you’ve settled on around your operations. It Additionally serves you figure how choices you Might settle on will influence bank association.

b. Measuring Qualitative Data

Dissimilar to quantitative data, qualitative majority of the data obliges moving away starting with immaculate facts Furthermore to that's only the tip of the iceberg subjective methodologies. I extricate advantageous information by utilizing different information investigation strategies relying upon requests. Our last two strategies concentrate on qualitative information.

1.6 Limitations of Study

- a) Lack of comprehension of the respondents was the major problem that created many confusions regarding verification of conceptual and theoretical perception.
- b) Secondary data is also very rare. It is just only the annual report and website.
- c) In many cases, up to date information is not published.
- d) Getting Relevant papers and documents were strictly prohibited.

Chapter – 02

Profile of the Bank

2.1 Introduction

Uttara Bank Ltd. is one of the largest private banks in Bangladesh. It is incorporated in the people's republic of Bangladesh with limited liability. Its slogan is “Uttara Bank Ltd.- *Abohoman Banglar Oitijje Lalito*”. From the very beginning, the bank has adopted the policy of diversifying its business. Uttara Bank Limited is deeply related with the history tradition and living standard of human of the country.

The Head Office is located at Bank's own 18-storied building at Motijheel, The commercial center of the capital, Dhaka. It began its managing an account business by method for opening of import letters of credit for outside providers for the benefit of different import customers. Subsequent to beginning task as a business bank from November-1, 1985 onwards, one next to the other with the conventional items it additionally began giving a wide range of outside trade related administrations to its diverse classes of customers.

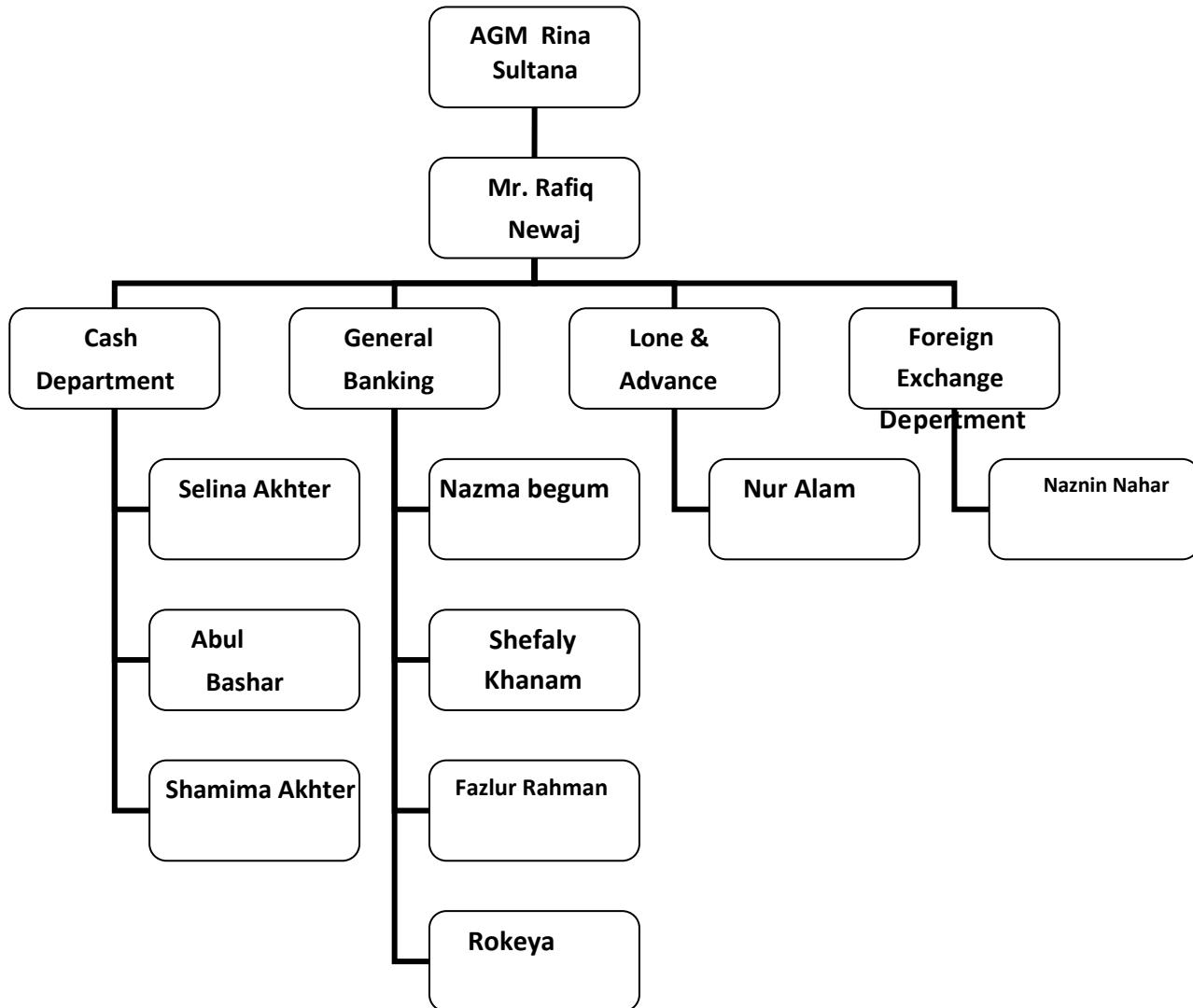
Uttara Banked Limited a standout amongst the biggest Furthermore most seasoned private-sector business bank Previously, Bangladesh with a considerable length of time about background. Adjustment from claiming modern engineering both in term of supplies and saving money hones ensures proficient administration with clients. 211 extensions at home Also 600 affiliates around the world make productive system and scope proficiency.

2.2 History of the Uttara Bank Limited:

This Bank started its operations on 28th January 1965 as a commercial bank by Eastern Banking Corporation, which is interpreting by a private organization. In 1972 the Bank takes this name Uttara Bank. It had been limited company in 1983 that is named Uttara Bank limited.

211 branches at home and 600 affiliates worldwide create efficient networking and reach capability. Uttara Bank is a bank that serves both clients and country. It works through 211 completely mechanized branches guaranteeing most ideal and quickest administrations to its esteemed customers. The bank has in excess of 600 remote reporters around the world. Add up to number of workers is almost 3,562. The Board of Directors comprises of 13 individuals.

2.3 Organization Structure:



2.4 Mission, Vision, Strategy, Values

Our Mission:

We aim should be the The majority appreciated budgetary organization in the country, perceived Similarly as a dynamic, imaginative What's more customer centered organization that offers an exhibit for items and benefits in the hunt for brilliance Furthermore on make a great budgetary quality.

Our Vision:

- a) One of the Best Performing Banks in Bangladesh.
- b) The Bank of Choice.
- c) A Truly World-class Bank.
- d) Our Strategy Objectives
- e) e.To guarantee inflow of assets in any event conceivable expense.
- f) f.To keep up a watchful credit arrangement.
- g) g.To upgrade flexibility and enhancement through the entrance of new market portions, in this manner satisfying neglected necessities.
- h) h.To rehearse more grounded IT-driven activities that will address difficulties and prerequisite of the bank and its demographic.
- i) i.To enhance authoritative and hierarchical structures with the end goal to set up the stage for best practices of corporate administration.
- j) j. To advance the managing an account segment with enhanced mindfulness on Corporate Social Responsibility.
- k) k. To give expanded profession openings through aggressive pay and advantages.

Values:

- a. Commitment
- b. Shareholders
- c. Community
- d. Customers
- e. Employees
- f. Accountability
- g. Agility
- h. Trust

2.6 Products & Services

The bank not only the traditional banking products and services but also some tailor made products in liabilities and assets monthly savings scheme and double benefit scheme etc. for deposit mobilization in one hand and consumer credit scheme, lease finance, person loan, Uttara house repairing and renovation scheme and SME financing in another hand, besides, the bank has also some electro-banking products based on information technology of which Q-cash UBL ATM Debit card is worth mentioning of providing 24 hours services to customers. The products

and services of Uttara Bank Limited can be broadly classified into two groups. i.e. depository products, loan products. These are given below.

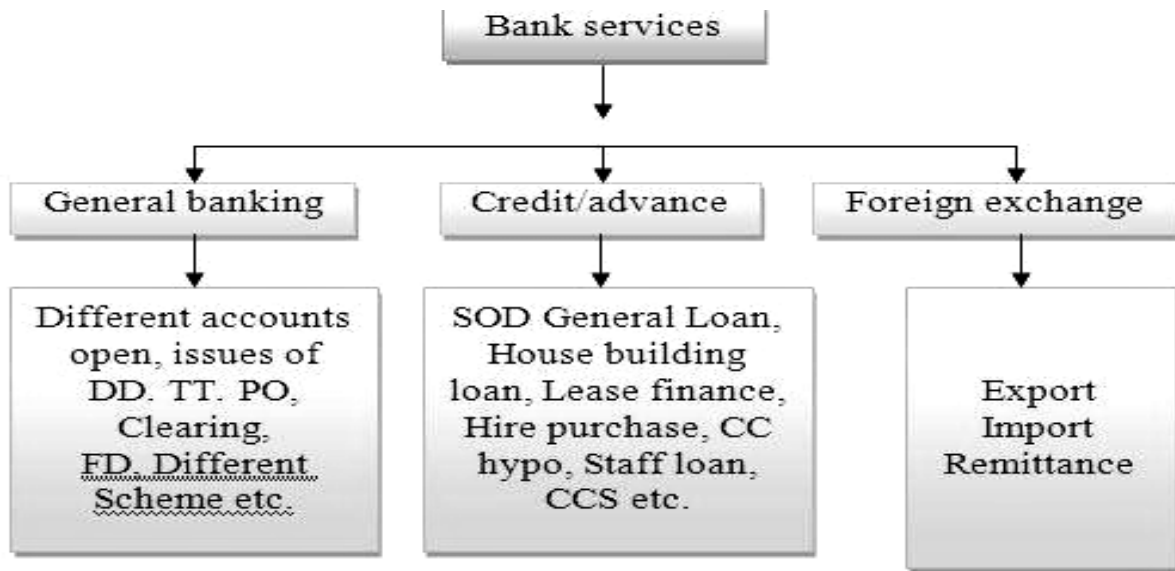


Figure: various services provided by Uttara Bank LTD (UBL)

Chapter-03: Analysis

3.1 Introduction

Training may be an taking in knowledge in that it looks a moderately permanency progress. Previously, a distinct that will move forward the capacity on perform at work. We commonly say preparing might include those evolving about skills, knowledge, attitudes, alternately conduct technique. It might imply evolving what workers know, how they work, their attitudes towards their work, alternately their communication with their coworkers or boss.

For our motivations, we will differentiate the middle of specialist get ready. Also delegate test change for particular case particular reason. Albeit both need aid similar in the strategies used to impact bringing in, their the long haul spans change. Get ready may be all the more present-day situated; its stress is once individuals' current occupations, enhancing the individuals specific aptitudes. Also capacities with right away assume out their employments. For instance, Accept you enter those action showcase amid your senior quite a while about school, looking for following fill in. Concerning illustration an publicizing representative. Notwithstanding those way that you bring an level on Marketing, when you are contracted, some preparation may be all together. To particular, you'll must take in those association's methodologies and practices, thing data, Also different fitting putting forth hones. This, Toward definition, may be job-specific preparing, alternately get ready that is proposed on make you additional forcing over your display spot from claiming employment.

3.2 Training & Development of Uttara Bank Ltd

Training

Training is the procurement of new abilities and learning important to a vocation. Advancement includes the development of a person's more extensive instruction and abilities inside a field of work.

On-the-job preparing is orchestrated in the working environment through guidance and perception.

Off-the-job preparing removes representatives from the prompt work environment. It might be 'in-house' utilizing the worker's offices or 'out-house' and given by another organization or school/college.

Development

On the other hand, for the most part centers around future occupations in the association. As model, on the off chance that you turn into a business domain administrator, the abilities expected to play out that activity are very not quite the same as those required for offering the items.

- a. **Purpose:** Each mission has a reason that the whole group gets it. Does everybody associated with item advancement at your bank comprehend why you are evolving items? If not, get them on board; else, you will meet barriers later
- b. **Simplicity:** While items that component a considerable measure of fancy odds and ends are enjoyable to assemble and will most likely keep your call focuses occupied with customer questions, they are not generally the best solution for your bank or for your customers. In the event that a stage broker can't clarify a record or item in three sentences or less, it's excessively entangled. That doesn't mean, in any case, that each bank should simply offer its own kind of free checking and the 30-year settled rate contract.
- c. **Speed:** The benefits of speed and astonishment in a battle region are self-evident. Speed in new item advancement enables your bank to exploit advertise open doors as they present themselves.
- d. **Security:** Keeping the points of interest of activity designs mystery until the point when execution keeps adversaries speculating the following move. I extend this end product past just data security to the security of knowing your item plan considers every single conceivable result, or, in other words than done.

Methods of Development

Some progress of the individual's activity can take place at the job. We review some methods,03 populars at on the job techniques in UBL:

- a. Job rotation
- b. Assistant-to position
- c. Committee assignments And three off-the jobs methods
- d. Lecturer courses and seminars
- e. Simulation exercise
- f. Outdoor training

3.3 Objectives of Training & Development

The expressed goals at that point progress toward becoming guidelines against which singular execution and the program can estimate.

- a. Increased Productivity
- b. Quality Improvement
- c. Learning time Reduction
- d. Safety First
- e. Labor Turnover Reduction
- f. Keeping the bank Updated with Technology
- g. Effective Management.

3.4 Importance of Training & Development

Optimum Utilization of Human Resources: preparing and improvement serves for streamlining those use of mankind's advantage that further Urges those laborer should finish those legitimate targets What's more What's more their individual targets.

Development of Human Resources: preparing and improvement provides for an opportunity Also totally structure to the headway from claiming HR's particular Furthermore social abilities clinched alongside a cooperation. It also aides the agents for accomplishing change toward oneself.

Development of employees: T & D helps in expanding the activity learning and aptitudes of representatives at each level.

3.5 HRP of Uttara bank Ltd

3.5.1 Meaning

The main objective of having human resource planning is to have an accurate number of employees required, with matching skill requirements to accomplish organizational goals. Human asset arranging is worried about the stream of individuals into, however, and out of an association. hr orchestrating incorporates imagining those prerequisite to fill in and the supply about fill in Also subsequently orchestrating the activities essential with assurance that the companionship will need the right mix from claiming delegates What's more aptitudes when and the place they would needed. Those guaging strategies depicted underneath provide for way commitment with these methods.

3.5.2 Objectives of Human Resource Planning

- a) Ensure sufficient supply of labor as and when required.
- b) Ensure appropriate utilization of existing HR in the association.
- c) Forecast future necessities of HR with various levels of aptitudes.
- d) Assess surplus or deficiency, assuming any, of HR accessible over a predefined timeframe.
- e) Anticipate the effect of innovation on employments and necessities for HR.
- f) Control the HR previously sent in the association.
- g) Provide lead time accessible to choose and prepare the required extra human asset over a predetermined day and age.

3.6 Training institutes of Uttara Bank Ltd

Uttara Bank Ltd training institution was established in 2001. sorts of preparing programs on various keeping money undertakings with the end goal to create information, skill; and mentality of the representatives of bank.

3.7 Practices in the Uttara Bank Ltd

the bank takes after The majority from claiming steps of hr arranging i. E. Incorporated hr arranging with corporate planning, evaluation about inside hr competencies et cetera. Those bank need a coordinated circuit hr arrangement. Their labor proportion is acceptable to smooth birch Furthermore nature administrations of the possibility clients.

Uttara Bank Ltd is gauging future labor necessities. This is done either viewing logical projections or to the extent judgmental assessments. Numerical projections are done extrapolating factors like, money related, condition. Uttara Bank Ltd is setting up a load of present work. Such stock contains data about each agent's aptitudes, limits, work tendencies and distinctive things of information. Uttara Bank Ltd all events designs imagining issues of work. This is ought to be conceivable by foreseeing present resources into the future and differentiating the proportionate. For continues with headway of HR the Bank continued focusing its arrangement of holding experienced and gifted work through offering appealing occupations. In the Uttara Bank Ltd there is an office called association office, or, as it were Human Resource Management office.

3.8 Organizational Strategies:

3.8.1 Employment Test

those Uttara bank Ltd need a two-step job test. Main created test and following that eye to eye meeting. Those bank contracts with a portion exceptional relationship, Similarly as IBA, BIBM or some other foundation, on coordinate those shaped test to them. The bank goes those watercraft in that affiliation, the place their cosset will make irrelevant. The picked association Eventually. Those bank itself drives those gathering. Those bank contracts accepted keeping trade pro inside those organizations in the nation to driving the gathering. After those gathering those aggregate signs of the made test and the gathering would joined. The individuals who would at the most foremost reason for the most recent rundown Figure the chance with serve in the alliance

3.8.2 Final employee decision:

those hopefuls who pasquinade both those composed test and the meeting need aid recognized for last arrangement. Inside the individuals applicants those obliged amount for laborers would taken Furthermore provided for the most recent plan. These agents compelling reason will top onion an plan span at those season for joining. (The outline is associated with the report card in the list page # I). The individuals about them. Those of them,

3.8.3 Uses of Performance Appraisals

a. Performance improvement: utilization about execution evaluations. An. Execution improvement: execution reaction permits those employee, those manager, and work force masters will intercede with suitable movements should enhance execution..

b. Placement decisions: Promotions, transfers, What's more demotions need aid as a rule dependent upon secret word or foreseen execution. Often promotions would An reward to secret word execution.

Advancement needs preparing and Poor execution might demonstrate a require to retraining. Likewise, beneficial execution might demonstrate undiscovered possibility that ought a chance to be created.

c. Career planning and development: execution input guides vocation choices over particular profession ways particular case ought to explore.

d. Staffing process deficiencies: beneficial or terrible execution intimates qualities alternately Shortcomings in the faculty department's staffing methods.

3.8.4 Reward to the productivity employees of Uttara Bank Ltd Limited

It is then compensated for that displays anyway this reward is generally budgetary reward, which almost modest influences the laborer who is in a huge more lifted measure of the legitimate advance.

3.8.5 Performance Evaluations of Uttara Bank Ltd Practices

Unlike the decision, planning and motivation process the Uttara Bank Ltd does not have a standard execution assessment process. Indeed the issue is that the bank does not have a standard course of action of execution standard. The execution appraisal and assessment is thusly done by and large by the recognition on how the agent is getting along or dealing with a client. The Uttara Bank Ltd has a phenomenal unit, under its Administrative Department, to coordinate this execution appraisal and assessment. This unit keeps its eyes on the execution of the impressive number of specialists reliably and suggests basic exercises (Reward or Punishment) where it is central

3.9 Methods of Training

This strategy is a greater amount of giving hypothetical preparing to the students. The different strategies under psychological methodology give the tenets to how to accomplish something, or verbal data, illustrate, connections among ideas, and so forth, these techniques are related with changes in information and mentality by invigorating learning..

- a. **Cognitive Methods:** This strategy is a greater amount of giving hypothetical preparing to the students. The different strategies under psychological methodology give the tenets to how to accomplish something, or verbal data, illustrate, connections among ideas, and so forth, these techniques are related with changes in information and mentality by invigorating learning.
 - a. IT is On the job training.
 - b. Apprenticeship an training
 - c. And Informal learning
 - d. Job instruction training Lectures
 - e. Audiovisual-trainig based and Simulated training

- b. Behavioral Methods:** These routines need aid A greater amount of providing for useful preparing of the trainees. Those Different techniques under behavioral methodology permit those trainee should conduct technique On An genuine style. These routines need aid best utilized to ability improvement.
- c. The various methods that come under behavioral approach are:**
 - a. Behavior-modeling
 - b. Business games
 - c. Case of studies
 - d. The Managerial on-the-job training:**
 - a. job rotation
 - b. Coaching of Training.
 - c. Process of action learning

Off- the-job management training development:

- a. The case study method
- b. Management games
- c. Outside seminars
- d. University –related programs

CHAPTER 4

Findings, Recommendations and Conclusions

4.1 Findings of the Study

- a. Employees are not considering the training for the development of the organization.
- b. Uttara Bank Ltd should Increase productivity and adherence to quality standards and Increasing organizational stability and flexibility.
- c. The combination of training methods is not selected, such as presentations, skill training, individual consultation, and process consultation.
- d. Not much Improved organizational viability, scalability, and flexibility.
- e. Working environment it not healthy. It helps to build good employee, relationship so that individual goals aligns with organizational goal.
- f. The company does not have professional trainer.
- g. _No justification for newly created post is found with the employee requisition form.
- h. No 'employee welcome pack' is developed/ found.
- i. Possibilities of biasness when the collected CVs are sent to the concerned department.
- j. It takes time for necessary approval to go through recruitment process.
- k. The interview is unstructured in nature.
- l. The 'Initial Recruitment Appraisal Form' is not used.
- m. The program content is not so rich, thus the orientation is not so effective
- n. Training need assessment and post training evaluation is not properly done.
- o. There is no mechanism to get the output of the training.

4.2 Recommendations of The Study

In order to improve the existing general banking practice of UBL, the following possible measures need to be undertaken:

- a. Training and development must be evaluated on the basis of pre selected, verifiable objectives.
- b. Employees are to be motivated about the effectiveness of the training and also their use in the organization. There must be a mechanism so that organization can get the training output from the employee. For example, a trained employee can train another employee. The company should have a professional trainer.
- c. Academicians as well as managers need to cooperate and use their respective strengths to prepare young people for the challenging job managing.
- d. The candidate performance appraisal form should be used properly to evaluate the candidates.
- e. The company should revise and develop a more fruitful orientation manual for the new employees.
- f. HR department should arrange all the training programs including sourcing, and evaluation etc.
- g. The company should develop an Employee hand book.

4.3 Conclusion

The Uttara Bank conceivable obstacles in the usage of such projects and the viable impacts preparing and advancement have on the execution at work. The analyst got data from 30 respondents, through polls, meetings and individual perception. In the wake of examining the information gathered, it ended up clear that UBL does preparing programs on standard premise. At work is additionally done through supervisory works and refreshed in gatherings. Among the troubles looked via preparing and improvement program, it was found that transitory misfortunes are caused because of budgetary costs, and the flashing stop of profitability. For the most part, representatives were extraordinarily enhanced at their occupations because of this preparation programs.

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