



Daffodil *International* **University**

Internship Report

On

An Analysis of Training and Development Practices of Southeast Bank Limited

SUPERVISED BY

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Date of Submission: 05th December 2018

Letter of Transmittal

05th December 2018

To

Prof. Dr. Masudur Rahman
Bureau of Business Administration
Staff of Business and Economics
Daffodil International college

Subject: Submission of temporary position provide details regarding "An Analysis of Training and Development Practices of Southeast Bank Limited".

Dear sir,

I am exceptionally satisfied to my temporary position provide details regarding "**An Analysis of Training and Development Practices of southeast Bank Limited**". I have endeavored to best of my earnestness and exertion to set up the report covering the parts of the theme according to your guidance and recommendations.

I have attempted my best to increase handy experience and endeavored to mirror the equivalent in this report with constrained degree and information. I wish your caring healthy thought, if there is any deviation in my report.

I need to thank for your inviting coordination to set up my entry level position report effectively.

Truly Yours

.....

(Md. Abdullah-Al Mamun)
ID.171-14-2261
Program: MBA, Major HRM
Division of Business Administration

Declaration of Student

I, Abdullah -Al Mamun, hereby declare that the report of internship title “An Analysis of Training and Development Practices of Southeast Bank Limited” is prepared by me after completion of three months work in Southeast Bank Limited.

I also would like to confirm that, the report is prepared exclusively for academic purpose not for any other purpose.

.....

Abdullah-Al Mamun

Id:171-14-2261

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Letter of Acceptance

This is to guarantee that Abdullah-Al Mamun an understudy if MBA ID:171-14-2261 has effectively arranged temporary position provide details regarding "An Analysis of Training and Development Practices of Southeast Bank Limited"- under my watch. The information and discoveries displayed in this entry level position report appear to be bona fide. In this manner, it has been acknowledged for introduction in the entry level position resistance.

I wish him satisfaction, great wellbeing and simple accomplishment throughout everyday life.

.....
Prof. Dr. Masudur Rahman
Branch of Business Administration
Personnel of Business and Economics
Daffodil International college

Acknowledgement

The effective achievement of this task work is the result of the commitment of number of individuals, particularly the individuals who have since its getting late and exertion to share their contemplations and recommendations to enhance the report. At the bearing, I might want to pay my modest appreciation to the Almighty for enabling me to buckle down under strain. In any case, the space included does not enable us to make reference to everyone exclusively. It gives me colossal joy to thank countless for their agreeable collaboration and consolation who have contributed specifically or in a roundabout way in setting up this undertaking.

This is an incredible delight for me to be doled out under the direction of Prof. Dr. Masudur Rahman, Professor, Department of Business Administration, Daffodil International college. I am extremely thankful to my instructor for all his benevolent participation and direction in setting up this undertaking paper. At that point, I might want to offer my Thanks to a few officers of SEBL Bank, who helped me by giving essential data about setting up this report.

This report isn't free from constraints. There might even now be some minor mix-ups, for example, composing blunders notwithstanding my most extreme consideration, I am sorry for this.

Executive Summary

SEBL is one of the biggest fruitful banks in Bangladesh. In Bangladesh it has great market notoriety and market position. This report for the most part manages the current Analysis of Training and Development Practices of SEBL. In light of my useful information and experience I have made this report. I have overviewed poll among 10 workers of SEBL Kazi Nujrul Islam Avenue Branch. I have arranged my report dependent on the data and information that I have from the Branch office and from the head office. I have additionally attempted to gather data with respect to the specific theme. I have attempted different sources like web, survey, field date and so on.

Preparing and Development is a standout amongst the most noteworthy territories that each bank stresses on to build up their labor to disjoin their client best and to get by in the market. so is SEBL, the HR of SEBL keeps up an organized and sorted out preparing structure to prepare their representatives by better mentors. A definitive target of the preparation is only guaranteeing the general advancement of the workers and accomplishing upper hands through gifted representatives.

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CHAPTER- ONE

INTRODUCTION

1.1 Introduction

Bank is one of the essential signs for the economy. Bank makes and control currency showcase and advances development of capital while the business produces products and wares. In a creating nation like Bangladesh, saving money is an incredible medium to bring financial changes. The majority of nation's riches is given by three essential areas which are-Agriculture, Commerce and Industry. Along these lines, the sustenance of these three segments is just conceivable through agreeable office.

It has turned out to be fundamental for each individual to have some thought on the bank and managing an account strategy. As our instructive framework is transcendently message based, incorporation of down to earth introduction program, as a scholastic part is a special case to the standard. Perceiving the significance of useful experience, three-month handy presentation is a standout amongst the most imperative parts of MBA program. This is on the grounds that hypothetical learning gets its flawlessness with down to earth application. By an entry level position program in bank, understudies can get down to earth information, which knows the genuine circumstance, helping them to dispatch a vocation with some useful experience.

This program makes a remarkable open door for the understudy to apply their hypothetical learning into training and increase significant down to earth business encounter. In this association, Southeast Bank Ltd gives me the chance to finish the temporary position program. As a piece of MBA course prerequisite, I was allotted to do my entry level position in this Bank for a time of three months. Here my fixation lied on the "An Analysis of Training and Development Practices of southeast Bank Limited". The data was gathered from the Bank's Website, Service manual, Training Manual and Direct dialog and Survey led by the poll with the administrators and operational workers.

Southeast Bank is one of the biggest banks in Bangladesh. It was an extraordinary delight to be a piece of their undertaking through the temporary position program and accumulate some functional learning about it. While setting up this report, I had an incredible chance to have a top to bottom information of HR exercises, particularly on the Training and Development arrangement of Southeast Bank Ltd. This report brings builds up a comprehension about their nitty gritty preparing and advancement program.

1.2 Statement of the Problem

From the preparation the representatives enhance their viability which empowers them working in various branches in various managing an account employment. The sprinkling programs sorted out by SEBL are additionally will in general increment representative execution, so the workers can work well for the association and serve the clients with zero gripe.

The trainings assist the representatives with developing their vocation development. And further more increment fulfillment among the representatives. Representatives move toward becoming in

the know regarding most recent keeping money information and practice and the bank can do well in contending market by their gifted and all-around prepared workforce.

1.3 Objectives of the Report

There are two types of objectives, which are:

- ⇒ Broad Objective
- ⇒ Specific Objective

1.3.1. Broad Objective:

The ultimate objective of the study is to gain real life exposure in the banking sector and get a clear idea about training and development procedure and program of SEL. The training and development procedure of SEBL is going to examines by this report.

1.3.2. Specific Objectives:

To know the detail information about the process of Training and Development program of SEBL. The specific objectives of SEBL are:

- I. To identify the training and development process of SEBL
- II. To explore the different methods of training used by the SEBL to provide training to the employees.
- III. To find out the problems of training and development practices of SEBL
- IV. To provide some suggestion to overcome the problems of training and development practices of SEBL

1.4 Methodology

Right and smooth finishing of research work expects adherence to a few principles and approaches. With the end goal to direct the report, the choice had been taken to gather different sorts of essential information and auxiliary information. Information have been gathered by oral meeting the dependable officers. Distinctive type of factual designs, for example, table rates and proportions has been utilized to the examination important and practical. Subsequent to gathering information from the meeting and material given by them. It was examined and after that sorted out.

1.4.1. Study design

My investigation's structure is extremely straightforward. It is to see and learn. As I work both in HR division and in branch it was simple for me to gather data and see for all intents and purposes that how preparing is been given, program are held, exams are taken, term, individuals as student and coach are chosen and execution subsequent to preparing is assessed additionally pay and advantages alongside determination enrollment subtle elements was accessible for me. I simply

needed to gather HR data from the PCs there how students are instructed and in branch I perceived how they apply things they have learned.

These reports and records have been breaking down in the light of diagnostic survey. Some graphical introduction, development rate and examinations have been utilized.

1.4.2. Sources of data and information

To make understanding about something data is required about that thing. For this reason, I need to gather genuine and right information from solid source. There are two sorts of hotspots for gathering data to be specific essential and auxiliary source. Essential information are more solid however it is expensive to gather. Then again, optional information are less dependable yet accessible to gather effectively.

With the end goal to make the investigation viable and proficient, after the two wellsprings of information and data have utilized astutely.

1.4.2.1. Primary sources:

- II. Face to face conversation with the bank officers and staffs
- III. Study of different files of different sections of the bank
- IV. Official records and observing practical work
- V. Practical Deskwork

1.4.2.2. Secondary sources:

- I. Official Website of the Bank and Bank records
- II. Different books, training papers, manuals etc. Related to the topic
- III. Different websites and publications, newspapers
- IV. Other internship report

1.4.3 Analysis of Data

It was finished by getting some information about their exercises, methods for doing work, reference booklet, methodology, length and individuals identified with this and variables identified with the examination.

The information assembled from both essential and auxiliary sources were masterminded methodical to get an unmistakable image of the SEBL's exercises principally, preparing and improvement division.

Information gathered from auxiliary sources have been prepared physically and subjective methodology has been utilized through the investigation.

Subjective methodology has been received for information examination and translation accepting the handled information as the base. With the goal that report depends principally on an expository judgment and basic thinking.

In view of the perception data I additionally endeavored to assess and investigate the issue associated with different periods of preparing and advancement of the bank.

1.5 Limitation

Preparing and Development are impalpable resources for an association. Breaking down the aggregate preparing project of bank isn't so natural. Besides, because of evident reasons of investigation and privacy, the bank faculty as a rule would prefer not to reveal all the data about their arrangement and method with respect to the preparation program's. Working in a branch where the HR exercises are not polished. It was impractical to accumulate the adequate information from the Head Office of SEBL.

Be that as it may, a portion of the restriction confronted while setting up this report are demonstrated as follows:

- Limitation of time was a noteworthy requirement in making an entire report.
- It was excessively constrained, making it impossible to cover all the saving money region. Numerous viewpoints couldn't be talked about in the present examination.
- It was extremely hard to gather information in view of representative's bustling working timetable.
- In numerous cases state-of-the-art data was not accessible. Huge scale explore was unrealistic because of limitations and confinements presented by the association.
- Another restriction of this report is Bank's strategy of not revealing a few information and data for evident reasons, which could be especially helpful.

CHAPTER-TWO

COMPANY PROFILE

2.1 Company Overview

Southeast Bank Limited is a booked business bank in the private segment built up under the ambit of Bank Company Act, 1991 and fused as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank began business saving money tasks on May 25, 1995. Amid this limited ability to focus time the Bank is fruitful in situating itself as a dynamic and dynamic money related establishment in the nation. The bank had been broadly acclaimed by the business network, from little business people to extensive brokers and modern combinations, including the top of the line corporate borrowers for its forward - looking business standpoint and creative money related arrangements. In this manner, inside this brief timeframe it has possessed the capacity to make a picture and gain critical notoriety in the nation's saving money area as a Bank with Vision. Directly, it has 65 branches.

Southeast Bank Limited has been authorized by the Government of Bangladesh as a Scheduled business bank in the private part in compatibility of the arrangement of advancement of saving money and monetary administrations and offices in Bangladesh. In perspective of the abovementioned, the Bank inside a time of 10 years of its task made an amazing progress and got together capital ample prerequisite of Bangladesh Bank

It has been developing quick as one of the pioneers of the new age banks in the private segment in regard of business and gainfulness as it is obvious from the budget summaries throughout the previous 10 years.

Southeast Bank Limited rose as another business bank to give proficient keeping money administrations and to contribute financial improvement of the nation.. Southeast Bank Limited(SEBL) was set up on seventeenth April, 1995 with an Authorized Capital of Tk. 1000 Million and Paid up Capital of Tk. 100 Million (raised to Tk. 200 Million out of 1997) by a gathering of exceptionally fruitful business visionaries from different fields of financial exercises, for example, shipping, oil, fund, articles of clothing, materials and protection and so on. It is a full authorized planned Commercial Bank set up in the private division in compatibility of the approach of the Government to change Banking and Financial administrations.

The previous Government of the Bangladesh Bank Mr. Lutfar Rahman Sarkar was the first Managing Director of the Bank. The Bank is being overseen by exceptionally proficient individuals having wide involvement in local and global Banking.

The Bank gives a wide scope of monetary administrations to its clients and corporate customers. The Board of Directors comprises of famous identities from the domain of business and ventures of the nation. The Bank is kept an eye on and overseen by qualified and effective experts. The name of the respectable director is Md. Alamgir Kabir, Mr. Ragib Ali is the Vice Chairman of the bank.

The Bank isn't depending just on premium profit; rather it endeavors hard to go for charge-based pay from non-subsidize exercises of the bank. This sort of business incorporates capital market activities like endorsing, portfolio the executives, shared reserve the board, speculators' record and additionally commission-based efficient Letter Of Guarantee, Inland settlement, Foreign settlement and so on. These organizations generally don't include Bank's store, yet despite what might be expected, offer enormous chance and degree to extend bank administrations to the individuals from open on the loose. The head office of the Bank is arranged at 61, Dilkusha Commercial Area, Dhaka-1000.

2.2 Financial Performance

Southeast Bank Limited has managed to perform well in the difficult economic environment. Five years performance at a glance

Particulars	In million taka				
	2018	2017	2016	2015	2014
Authorized Capital	15,000.00	15,000.00	10,000.00	10,000.00	10,000.00
Paid up Capital	9,169.50	9,169.50	8,732.86	8,732.86	8,317.01
Reserve Fund/Others	19,312.13	18,292.59	13,074.71	10,864.68	10,683.056
Deposit	210,431.09	18,472.54	177,519.45	152,901.24	127,178.22
Advance	168,878.45	147,070.81	138,863.82	126,968.97	107,288.56
Investment	58,829.27	56,378.59	57,589.06	37,656.56	29,846.60
Import Business	155,812.58	155,169.00	131,645.82	112,537.50	98,509.01
Export Business	126,426.89	112,137.55	95,220.56	84,465.20	75,987.56
Guarantee Business	15,245.19	13,603.40	17225.45	21,506.65	25,685.90
Remittance Business	60,705.50	48,745.50	39,295.41	41,455.40	49,544.10
Total Income	26,260.75	27,667.10	26,918.30	23,134.18	19,931.95
Total Expenditure	18,226.45	19,337.34	20,218.15	17,698.85	13,846.25
Operating Profit	8,034.27	8,289.76	6,700.20	5,495.19	6,085.67
Net Profit After Tax And Provision	3,069.42	3,836.94	3,378.82	1,648.72	1,912.19
Fixed Assets	7,886.23	7,913.65	7,795.45	7,677.51	7,373.11
Total Assets	260,718.03	23,608.40	220,930.85	189,921.58	158,078.59

2.3 Management Hierarchy of SEBL

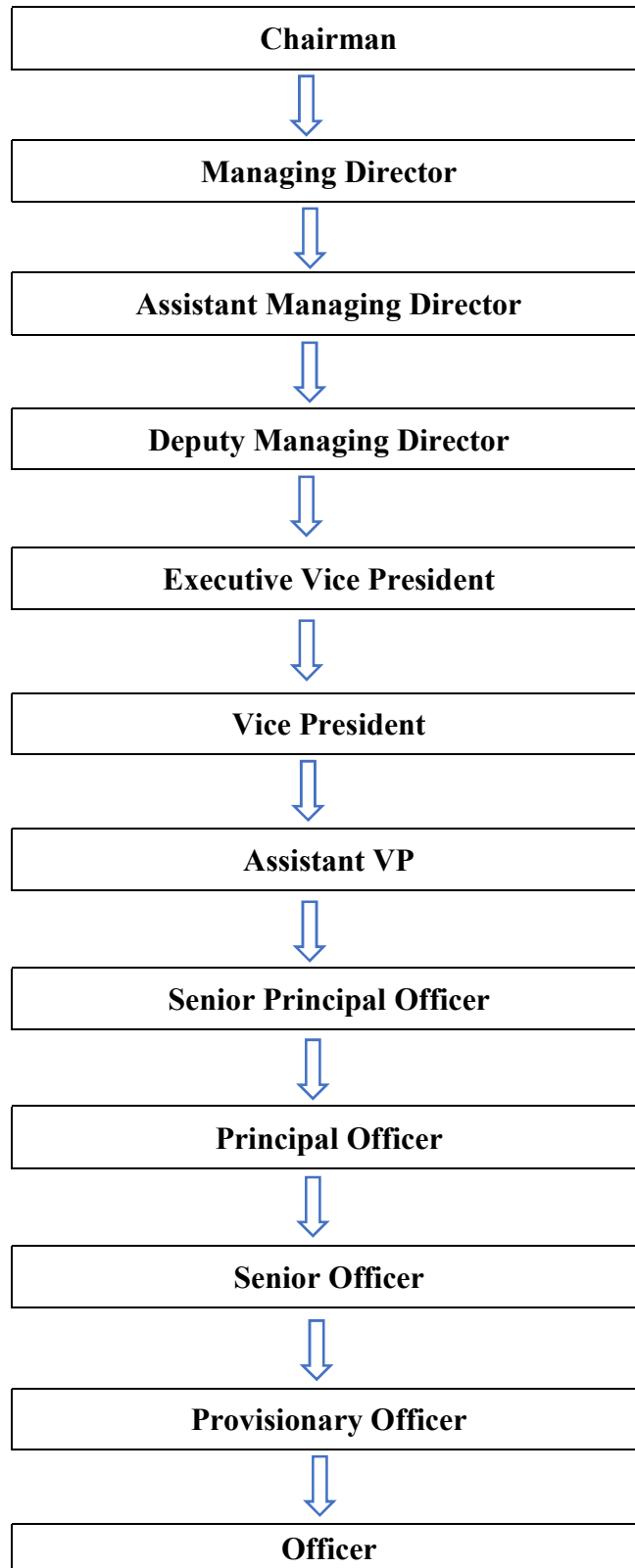


Figure 2(a): Management Hierarchy

2.4 Vision

To be a premier banking institution in Bangladesh and contribute significantly to the national economy.

2.5 Mission

- High quality budgetary administrations with best in class innovation
- Fast client benefit
- Sustainable development procedure
- Follow moral measures in business
- Steady return on investors value
- Innovative keeping money at a focused cost
- Attract and hold quality human asset
- Commitment to Corporate Social Responsibility

2.6 Commitment to clients

- Provide benefit with high level of demonstrable skill and utilization of present-day innovation
- Create long haul relationship dependent on shared trust
- Respond to client needs with speed and exactness
- Share their qualities and convictions
- Grow as our clients develop
- Provide items and administration at aggressive estimating

CHAPTER-THREE

THEORETICAL OVERVIWE ON TRAINING AND DEVELOPMENT

3.1 Introduction

In the field of human asset the board, preparing and advancement is the recorded which is worried about association action at bettering the execution of people and gatherings in association settings. It has been known by a few names, incorporating human in the field of human asset the board, preparing and advancement, human asset improvement, and learning and improvement.

The partners in preparing and improvement are sorted into a few classes. The supporters of T&D are senior administrators. The customers of T&D are business organizers. Line directors are in charge of training, assets and execution. The members are the individuals who really experience the procedures. The facilitators are HRM staff. Also, the suppliers are authorities in the field. Every one of these gatherings has its own plan and inspirations, which now and again struggle with the plans and inspirations of the others. The contentions are the best piece of profession outcomes that occur among representatives and their supervisors. The main reason individuals leave their activity is strife with managers. But, as creator, working environment relationship specialist, and official mentor, DR. John Hover brings up, "Enticing all things considered, no one at any point improved his or her vocation by making the supervisor look dumb." Training a representative to coexist well with power and with individuals who engage assorted perspectives is extraordinary compared to other certifications of long haul achievement. Ability, information, and aptitude alone won't make up for a sharp association with an unrivaled, companion, or client.

3.2 Theory of Training and Development

Preparing and advancement is a subsystem of an association. It guarantees that irregularity is decreased and learning or social change takes in structures arrange. Preparing and Development programs are intended to help representatives to completely comprehend what working is about in the association and help them turn out to be completely profitable as quickly as time permits. At the point when representatives better comprehend and acknowledge practices the association sees as alluring, probability increment that every worker will achieve his or her objectives.

Subsequent to enrolling and putting the workers in the ideal place the following stage is to prepare and build up the Human Resources gathered as of late. There are distinctive techniques if preparing and advancement. Preparing is a learning procedure whereby relationship building abilities', ideas, states of mind and information to help in the accomplishment of objectives.

3.3 Difference between Training and Development

Training	Development
1. Training is a process of learning a sequence of programmed behavior.	It is a related process.
2. It gives people an awareness of the rules and procedure to guide their behavior.	It covers not only those activity which improve job performance but also those which brings about growth of personality.
3. Training is short term process utilizing a systematic and organized procedure by which non-managerial personnel learn technical knowledge and skills for definite purpose.	Development is a long-term process utilizing a systematic and organized procedure by which managerial personnel learn conceptual and theoretical knowledge of general purpose.
4. It refers only to instruction in technical and mechanical operations.	It refers to philosophical and theoretical educational concepts.
5. It is designed for non-managerial.	It is designed for managerial personnel.

Table 1: Difference between Training and Development

3.4 Training and Development Objectives

The vital goal of preparing and advancement division is to ensure the accessibility of a talented and willing workforce to an association. Notwithstanding that, there are four different targets: Individual, Functional and Societal.

Individual Objectives: Help employees in achieving their personal goals, which in turn enhances the individual contribution to an organization.

Organization Objectives: Assist the organization with its primary objective by bringing individual effectiveness.

Functional Objectives: Maintain the departments contribution at a level suitable to the organization's needs.

Societal Objectives: Ensure that an organization is ethically and socially responsible to the needs and challenges of the society.

3.5 The Goals of Training and Development

- Empowering every individual part to uses and builds up their maximum capacity.
- Outfitting equipped substitution.
- Guaranteeing the long-haul steadiness and adaptability of the association.
- Operational missteps will be evacuated.
- Expanding certainty among the specialists.
- Give immaculate and exact information.

3.6 Importance of Human Resource Training and Development

- The HR preparing and advancement guarantees the idea of TQM add up to quality administration.
- This office guarantees EEO - Equal Employment Opportunity.
- This office deals with the preparation framework for the new enrolled representatives, feeble workers and if any new innovation or hypothesis is received.
- Likewise cares for dealing with representative's remuneration and advantages.
- Presents with most recent and best modules and themes of preparing offering significance to the changing innovation and recently embraced strategies in the association.
- This division takes care of the execution evaluation, advancement and exchange.
- Set up and keep up levels of leadership and the board chain of importance.

3.7 Training Steps

Developing a training program within an organization consider the following four basic training steps. Four of these steps are mutually necessary for any training program to be effective and efficient.

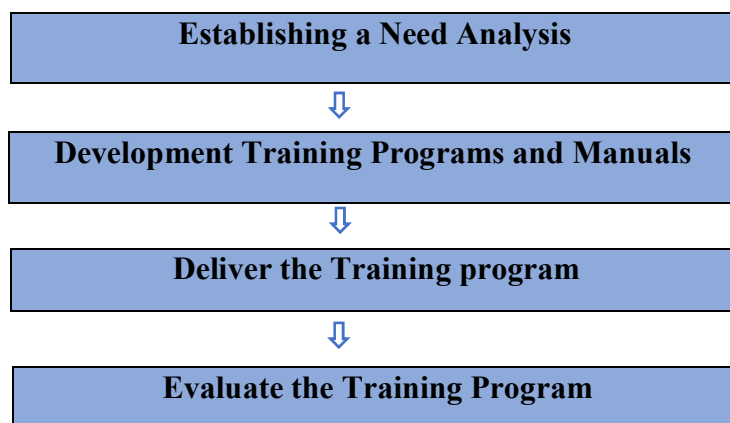


Figure3(a): Four Basic Training Steps

Steps 1: Establishing a Need Analysis

This progression recognizes exercises to legitimize a speculation for preparing. The systems fundamental for the information accumulation are reviews, perception, meetings and client remark cards. A few instances of an examination sketching out explicit preparing needs are client disappointment, low assurance, low profitability and high turnover.

Step 2: Developing Training Program and Manuals

This step establishes the development of current job description and standards and procedures. Job descriptions should be clear and concise and may serve as a major training tool for the identification of guidelines. Once the job description is completed, a complete list of standards and procedures should be established from each responsibility outlined in the job description. This will standardize the necessary guidelines for any future training.

Step 3: Deliver the Training Program

This step is responsible for the instruction and delivery of the training program. Once you have designated your trainers, the training technique must be decided. One on one training, on the job training, group training, seminars and workshops are the popular methods.

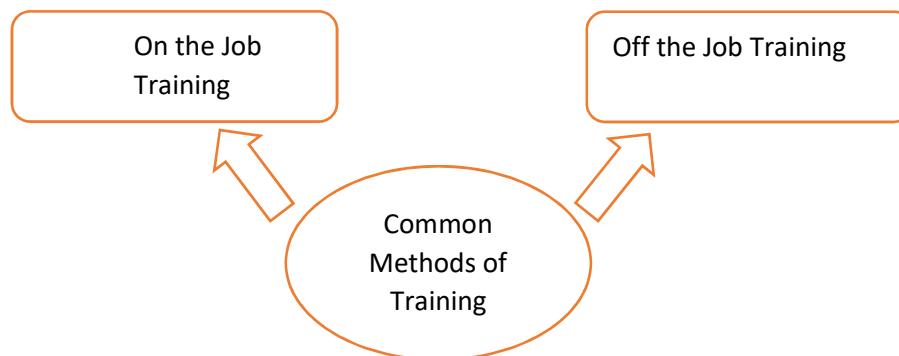
Step 4: Evaluate the Training Program

The reason for an evaluation system is simple. The evaluations of training program are without a doubt the most important step in the training process. It is this step that will indicate the effectiveness of both the training as well as the trainer.

3.8 Common Training Methods

Training is crucial for organizational development and success. It is fruitful to both employees of an organization. An employee will become more efficient and productive if he is trained well. Training is generally imparted in two ways:

Figure 3(b): Common Methods



Source: Training and Development Manual of SEBL

On the Job Training: At work preparing is a type of preparing occurring in an ordinary working circumstance. At work preparing is preparing that happens while representatives are really working. It keeps an eye on that abilities can be picked up while learners are completing their employments. This advantage the two representatives and the business. Representatives learn in the genuine workplace and gain encounter managing the errands and difficulties that will meet amid an ordinary working day. The business benefits by guaranteeing that the preparation is explicit to the activity. It likewise does not need to meet the extra expenses of giving off the activity preparing or losing working time.

Off the Job Training: Off the activity preparing is directed in an area explicitly assigned for preparing. It might be close to the working environment or far from work, at an uncommon instructional hub or a resort directing the preparation far from the work environment limit diversion and enables students to commit their complete consideration to the material being educated be that as it may, off the activity preparing projects may not give as much exchange of preparing to the genuine activity as di in the jib programs.

CHAPTER- FOUR

TRAINING AND DEVELOPMENT IN SEBL

4.1 Training and Development Practices of SEBL

The recently contracted individuals must be arranged with the association and their occupations as well. They should likewise be prepared legitimately to play out their allotted employments effectively and to learn refreshed occupation aptitudes. One of the significant duties of HRD is to give fundamental introduction and at work preparing to the recently utilized individuals and in addition to the current representatives for better and enhanced execution.

Association is the acquaintance of new representatives with the associations, their work units, and their occupations. Representatives get introduction from associates and from the best administration of the association. The introduction got from colleagues is typically spontaneous and informal, and it frequently furnishes the new worker with deluding and erroneous data. This is one reason that the official introduction given by the association is so vital. A viable introduction has a quick and enduring effect on the new worker and can have the effect between his or her prosperity and disappointment.

Occupation candidates get some introduction to the association even before they are procured. The association has a notoriety for being to the kind of manager it is and the sorts of items or administrations it offers. Amid the choice procedure, the new representatives additionally about general parts of the association and what the obligations, working conditions and pay it will be.

Subsequent to enlisting the representatives, the association starts a formal introduction program. Notwithstanding the sort of association, introduction ought to as a rule be led at two particular dimensions:

- ⇒ Organizational orientation-presents topics of relevance and interest to all employees.
- ⇒ Departmental and job orientation-describes topics that are unique to the new employees specific department and job.

Preparing and Development projects of SEBL empowers the representatives to upgrade their abilities, keep them refreshed with ongoing changes. They offer both at work and off the activity at both hypothetical and useful preparing openings through a scope of Local, Regional and International Training programs that incorporate both useful and administrative dimensions based on Training Need Assessment. Preparing Need Analysis is Conducted by office heads and Human Resource Department mutually based on employment investigation.

4.2 SEBL Training Institute

SEBL preparing organization in New Paltan has set out on a few "require based" trainings sessions for its officers working principally in the work areas of the branches. It has a primary, bad habit chief and a group of mentors from the VPs and visitor speakers, they are the leading body of the establishment and the preparation projects to occur are chosen by the HR and the executives divisions. Goals of this endeavor were to redesign and refresh the officers on the ongoing changes in the zone assuming any and to make them more fit and equipped to convey capable administrations so the bank can accomplish heightening development. In order to materialize this bank, perpetual aim of training institute has designed its training program in 5 annual training plan

in sequential order giving proper weightiness to all the areas of banking operations so that present workforce of the bank grows with harmony to become all-rounder and there by the bank creates its second line of defense to help prevent the ominous impact of indispensability in the day business and administrative operation of the field and corporate office.

During the quarter under reference training institute has conducted as many as 22 short term and medium training courses in the area of general banking, credit, outside exchange, remote settlement, money the executives, documentation on advance and advances, avoidance of illegal tax avoidance, client administrations, inner consistency and control, implicit rules and privacy, contextual analysis, debate of outside exchange, SME financing, etc. In the following quarter together with different courses it will initiate the program to prepare exceptionally the ultimately enrolled trainee and collaborator officers so they can be certain to intensely add to the sound labor solidarity to pull the bank up further in future more.

4.3 Training and Development Program and General Benefits

Training and Development program comes with a lot of general benefits for the employees of a company. SEBL has experienced these benefits through their training and development program. They realize the strength and importance of the benefits and view these benefits from different angles.

4.4 Benefits to the Organization:

- Leads to enhanced gainfulness as well as more uplifting states of mind towards benefit introduction.
- Improves the activity information and aptitudes at all dimensions of the association.
- Improves the spirit of the workforce.
- Helps individuals relate to authoritative objectives.
- Helps make a superior corporate picture.
- Fosters realness, receptiveness and trust.
- Improves connection among supervisor and subordinate.
- Aids in authoritative improvement.
- Learns from the learner.
- Helps get ready rules for work.
- Aids in comprehension and doing authoritative arrangements.
- Provides data for future needs in every aspect of the association.
- Aids in expanding more powerful basic leadership and critical thinking abilities.
- Helps minimize expenses in numerous territories, e.g. creation, faculty, organization and so on.
- Develops an awareness of other's expectations to the association for being able and proficient.
- Improves Labor the executive's relations.
- Reduces outside counseling costs by using capable inner conference.
- Stimulates preventive administration rather than putting out flames.
- Eliminates imperfect conduct, (for example, concealing devices).

- Creates a proper atmosphere for development, correspondence.
- Helps workers conform to change.

4.5 Benefits to the Individual which in turn ultimately should benefit the Organization:

- Help the person in settling on better choices and viable critical thinking
- Through preparing and improvement, persuasive factors of acknowledgment, accomplishment, development duty and headway are disguised and operational.
- Aids in empowering and accomplishing self-advancement and self-assurance.
- Helps a man handle pressure, strain, dissatisfaction and strife.
- Provides data for enhancing initiative, information, relational abilities and dispositions.
- Moves a man towards individual objectives while enhancing intuitive abilities.
- Satisfies individual needs of the mentor.

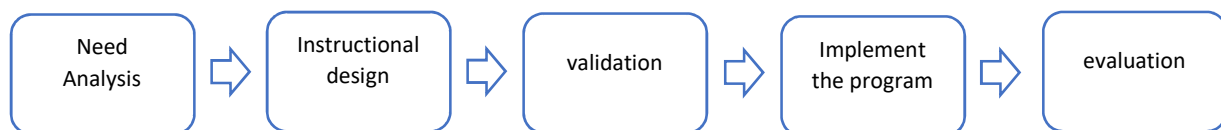
4.6 Benefit to Personnel and Human Relations, Intra group and inter group Relations and Policy Implementation:

- Improves correspondence among gatherings and people.
- Aids in introduction for new representative and those taking new employments through exchange or advancement.
- Provides data on equivalent chance and regulatory arrangements.
- Improves relational abilities.
- Makes association approaches, tenets, and control practical.
- Improves confidence.
- Builds cohesiveness in gatherings.
- Provides a decent atmosphere for learning, development and co-appointment.

4.7 The Five steps of Training and Development process of SEBL

Training is most important for every employee for growth in an organization. The five steps of training and development process that SEBL follows are:

Figure 4(a): Five Steps of Training and Development Process of SEBL



Source: Training and Development Manual of SEBL

1. Need Analysis: Need investigation is the initial step of the preparation procedure. It distinguishes the explicit activity execution aptitudes require, evaluates the imminent students' abilities and creates explicit quantifiable learning and execution objective dependent on any insufficiencies.

2. Instructional Design: In the second step guidance plan, people settle on arrange and create the preparation program content including exercise manuals works out.

3. Approval: Validation is the third step in which the bugs are socked out of the preparation program by introduction it to a little portrayal gathering of people.

4. Execute the program: The Fourth step is to actualize the program by really preparing the focused-on worker gathering.

5. Assessment: Fifth is an assessment venture in which the executives evaluates the projects triumphs or disappointments.

4.8 Training Need Assessment of SEBL

The motivation behind preparing need appraisal of SEBL is to distinguish execution prerequisites and the information, aptitudes, and anilities required by the workforce to accomplish the necessities. A compelling preparing need appraisal will guide assets to territories of most prominent interest. The appraisal should deliver assets to satisfy association mission, enhance profitability and give quality items and administration. A need evaluation is the way toward distinguishing the hole between execution required and current execution. A total need appraisal additionally thinks about the ramifications for overlooking the hole. There are three dimensions of a preparation require evaluation, these are:

Figure 4(b): Levels of Training Need Assessment



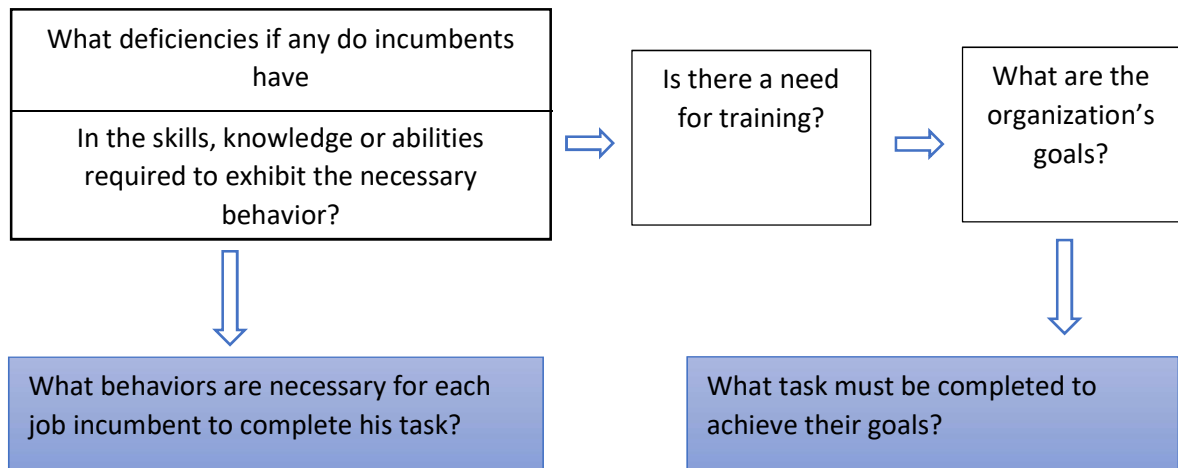
Source: Training and Development Manual of SEBL

1. Organizational Assessment: Organizational appraisal assesses the dimension of hierarchical execution. An appraisal of this sort will figure out what aptitude, learning and capacities an association needs. It figures out what is required to mitigate the issues and shortcomings of the association and in addition to improve quality and skills, particularly for Mission Critical Occupations (MCO).

2.Occupation Assessment: This evaluation inspects the aptitudes, information, and capacities required for influenced occupation gatherings. This distinguishes how and which word related errors or holes exist and furthermore decides better approaches to do work that can dispose of the holes.

3.Individual Assessment: This breaks down how well an individual worker is completing a vocation and decides the person's ability to do new or distinctive work. SEBL decides their preparation needs by noting the accompanying inquiries:

Figure 4(c): Questions for Determining Training Needs



Source: Training and Development Manual of SEBL

4.9 Formally informing employees for Training

Employee need to be formally informed about the training program. The subject, time duration and trainer of the training program have to be given to the employee.

In SEBL the general practice of informing employees is to use an inter-office memo send to the head of the department carbon copies send to employees. Also, a session guide is given to the trainee in order to give them a sort of preview to the program, some time employees are informed informally i.e. through telephone, email.

The employees of SEBL are enthusiastic about the training program. They instantly accept the training program generally.in fact the employees are eager to learn new ways and develop their kills.

4.10 Training Courses of SEBL and Their Duration

Training Program Name	Duration
Anti-money laundering Branch Management (Need Based)	1 day
General Banking (Special)	1 day
Documentation on loans and advances	2 days
Case study of General Banking	1 day
Prevention of Fraud, Forgeries and Malpractices	2 days
Bangladesh Bank ICT compliances and awareness	1 day
Recovery of loans, treatment of NPA and filling of suits with fore closure	2 day
Basel-II Implementation	2 day
Basic training for TAO	18 day
Trade finance and swift payment	2 day
Basic Accounting course	1 day
Credit Management	10 day
Internal control and compliance	2 day
SME and Micro credit	2 day
Money laundering prevention act 2009	1 day
Foreign exchange and foreign trade	10 day
Basic training for Assistant officers	30 day
Export import finance	2 day
Basic training for bankers	30 day
Leadership, team building and negotiation skills	1 day
Bangladesh bank compliances awareness amongst the branches	1 day
Computer training for IT division	1 day
Basel-II and credit risk grading	2 day
Accounting non-accountants	2 day
Managing banking risks	1 day
Correspondent banks service in Bangladesh	4 day
Correction of CL reporting	1 day
Financing readymade garments	1 day
International trade payment methods	1 day

4.11 Development

Traditionally development has a focused-on management level employee. While line employees receive training, designed to improve a specific set of skills needed for their current job. Development is the process of increasing efficiency and changing behavioral pattern. Development refers to formal education, job experience, relationship and assessments of personality and abilities that help employees perform effectively in their current or future job and company. Because development is future oriented, it involves learning that is not necessarily related to the employee's current job.

4.12 Management Development

SEBL is very much concern about Management Development. Management development is an effort that enhances the learner's capacity to manage organization. Very simply put, managing includes activities of planning, organizing, leading and coordinating resources. A critical skill for anyone is the ability to manage their own learning.

4.13 Career Development

In SEBL, Career advancement includes overseeing profession either inside or between association. It additionally incorporates adapting new abilities and making enhancement to help in vocation. Vocation advancement is a continuous, deep rooted procedure to learn and accomplish more in profession, regardless of whether anybody takes a gander at rolling out a vocation improvement or climbing inside an organization, arranging his/her vocation advancement will succeed. By making an individual profession advancement plan; one can objectives and goals for individual vocation development.

4.14 Methods of Development

SEBL follows the following methods of developments:

A. **On the job:** On the job method includes-

Job rotation: Moving employees horizontally or vertically to expand their skills, knowledge and abilities.

Assistant to positions: Employees with demonstrated potential are sometimes given the opportunity to work a seasoned and successful manager.

B. **Off the Job:** Offer the job methods includes-

Lecture course and seminars: Traditional forms of instruction revolved around formal lecture course and seminars. These offered on opportunity for individuals to acquire knowledge and develop their analytical abilities.

Simulations: Any artificial environment attempts to closely mirror an actual condition.

CHAPTER- FIVE

FINDING, RECOMMENDATIONS AND CONCLUSION

5.1 Finding of the Study

After analyzing all the factors related to HR training and development some positive and negative factors were found, these are highly affecting the bank in many ways.

- Training programs take place when management decides its needed rather than asking employees that do they need training or not.
- From the employee's response it is seen that the trainers were knowledgeable to operate the training operation to the trainees. But SEBL training department has average number of trainers.
- In this organization fresh employees training is compulsory but in some case for senior employees training is not compulsory.
- Most of the employees think the trainers do not encourage themselves to participate in the class and to do interaction regarding the training topics.
- Most of the employees are motivated for training because it directs them towards remuneration, job security and relationship with supervisor or subordinate except few employees.
- Mostly used off the job training method is lectures given by the training teachers and also some other methods like case study, video presentation etc. are used.
- In my three months survey, it was found that the entry level employees are highly dissatisfied because of benefits, repetitive task, working hour and work force stress. The mid-level employees starting at senior principle officer (SPO) to top level employees starting at vice president (VP) are fully motivated because of strong compensation package, decision making power and benefits packages.
- Some employees think that training time for specific training is not enough to learn that thing easily

5.2 Recommendations

It is very difficult to give any recommendation with very little working experience. But some recommendations that are related to Training and Development are given below:

- Training department should be made more independent for easy decision making process. Performance appraisal report should be followed to know which employee need training and also employees must get the freedom to discuss their weak points with their supervisors that helps them to get training up.
- As in SEBL training institution has average number of trainers so they should recruit more skilled trainers to train in different topics. Also, there must have some training programs for the trainer.
- Training at all level must be compulsory. New employees may need training but other employees must get training on compulsory basis in order to sharpen up their skills.
- Trainers must have the influence power for that they must get trained up to encourage the employees to participate in the training sessions. Some motivational tools should be introduced with training program. Trainer may influence the employees by giving them break in the training session, encourage them to ask questions, give them a chance to present their opinion.
- Using lectures in training as a training method may be a reasons not to attend the training session by the employees. Trainer should use methods like case study, video presentation and presentation of rationale behind key behaviors, video of a model performing key behaviors, practice opportunities using role play, evaluations of performance in the videotape and a planning session devoted to how key behaviors can be used on the job.
- Most of the employees are motivated for training because it directs them towards remunerations, job security and relationship with supervisor or subordinate except few employees. This situation may discourage those employees. Training session must be neutral and its objective should training up all level employees. Also should not any difference in giving benefits their employees.
- Training time should be enough that helps the employees to learn properly.
- Other functions like compensation and salary management gets the second priority, selection and recruitment process in the third one and performance appraisal should get much attention.

5.3 conclusion

The SEBL human resource division and its training and development play a very role for total performance of the organization. The world is very competitive in this new millennium. Every organization is increasing the usage of technology. In this position human asset is the preparation which can have the effect. In this paper it has attempted to break down the preparation and improvement of SEBL from various perspective. To prepare workers adequately, association need to comprehend what things need to realize. For this SEBL TI and the executives assesses what kinds of preparing is required by different exercises like choosing themes to prepare, choosing learners and mentor, organizing workshops, having a place as TI, refreshing innovation and assessing and estimating execution, giving pay and diverse different exercises ate done. In this focused universe of keeping money business having a preparation establishment and dealing with this is generally vital. SEBL TI is very active and dedicated towards working for the employees and organization. It also helps the bank to bring the ultimate success and work efficiently.

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