



Internship Report
On
**An Analysis of Training and Development Practices of Social
Islami Bank Ltd.**

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Submission Date: 26th November, 2018



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Letter of Transmittal

Date: 26th November, 2018

To

Mr. Sheikh Abdur Rahim

Associate Professor

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

It is, indeed, an honour to prepare my Internship Report on “**An Analysis of Training and Development Practices of Social Islami Bank Limited**” as a prerequisite for the completion of BBA degree. This report is based on primary and secondary data available as well as the information generated from my experience of three months internship period. I have invested the best effort I can to prepare this report and eventually come up with a worthwhile conclusion.

However, had any clarification required, I would be glad providing them as best as I can.

Sincerely yours,



.....

Sadia Sharmin Surovi
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Student's Declaration

I, the undersigned, hereby declare that the Internship Report on titled “An Analysis of Training and Development Practices of Social Islami Bank Limited” has been prepared by me under the guidance of Mr. Sheikh Abdur Rahim, Associate Professor, Daffodil International University as a requirement for the accomplishment of BBA degree from the 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.

Sadia Sharmin


.....

(Sadia sharmin surovi)
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Letter of Acceptance

It gives me immense pleasure to certify that Sadia Sharmin, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, student of BBA, bearing the ID No. 142-11-756 has prepared her internship report on “An Analysis of Training and Development Practices of Social Islami Bank Limited” under my supervision. To the best of my knowledge, she has completed all the courses of the program and the report has been prepared by her and it is accepted as authentic one.

I wish her every success in life.



25.11.2018

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

Acknowledgement

It was a great pleasure to prepare Internship Report on the titled An Analysis of Training and Development Practices of Social Islami Bank Limited. I would like to thank and convey my gratitude to honourable Supervisor, Mr. Sheikh Abdur Rahim, Associate Professor, Daffodil International University, for letting me to prepare this report and I would also like to express my sincere appreciation to her for his whole hearted support and guidance.

I am so much grateful to all the employees of Social Islami Bank Limited, for their whole hearted co-operation. Finally, I am very much thankful to my honourable teacher **Mr Sheikh Abdur Rahim, Associate Professor, Department of Business Administration, Faculty of Business and Entrepreneurship, DIU** who always gave guideline suggestions & during the period of completing my internship report.

Executive Summery

In the age of globalization and free trade, the process and the system of running a bank is changing. Social Islami Bank Ltd.is continuously managing itself with this changing environment. The company strategies are clear and concise.

I have completed four chapters. First Chapter is the introduction part of the report which is origin, objectives, scope, methodology, limitations.

Second chapter is the history of Social Islami Bank ltd, mission, vision, organ gram, and SWOT analysis.

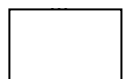
Third chapter is the main part of the report. Here I described the Training and Development practices of social Islami Bank limited.

Fourth chapter is findings, recommendations and Conclusions.

Social Islami Bank Limited is running successfully taken all in all, it can be safely said that Social Islami Bank Limited action program is directed towards development of an authentic participatory economy beyond market economy.

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CHAPTER: ONE

Introduction

CHAPTER: ONE

Introduction

1.1 Introduction

Social Islami Bank Ltd. is a station of modern banking. Now their working process and systems are changing day by day. SIBL is constantly changing with ne environment. Their strategies and methods are vivid and short. If their working way is running this way, they can perform well in banking sector. SIBL one of the famous institution in Bangladesh. They are efficient for contribution in our economy in a better way. Their working situation fascinating. Not only are they performing well in banking sector, but also in international affairs, better than average.

1.2 Origin of the Study

This report has been prepared as a requirement of the internship program of BBA students of Daffodil International University. The organization attachment started on **May to July 2018**. This Three months internship period has helped me to match our theoretical knowledge with practical understanding. My report is on “An Analysis of Training and Development Practices of Social Islami Bank Limited”. Experience, which has been achieved in my Internship time, I have tried my aim best to display in it.

1.3 Objectives of the study

- To analyze the Training and Development practices of Social Islami Bank Limited
- To explore the training and development methods used by practices of the bank
- To identify the problems of training and development practices of the bank
- To provide some solicitation to defeated problems of training & development practices of the bank

1.4 Scope of the Study

This report has been prepared on the basis of experience gathered during the period of internship. This report will be dealing with the overview of Social Islami Bank Ltd. & mainly with the training and Development Process of this company. But the report will try to cover overview of Social Islami Bank Limited objectives, functions, management, business policy and other activities.

1.5 Methodology of the Study

I have used both primary and secondary data for creating the report. But most of the data are collected from primary source. I observed many activities of Social Islami Bank Ltd. My practical experience in SIBL was a great fountain of information.

(A) Primary source of Data:	<ul style="list-style-type: none">• Primary data is collected through unstructured personal interview with officials of SIBL• Day to day desk job (Informal conversation with the employees)
(B) Secondary source of Data	<ul style="list-style-type: none">• Recent published brochure of SIBL• Prospectus of SIBL

1.6 Limitations of the Study:

The major limitation faced to car mainly time constraints. It is really difficult to gather data from the planet know me. They have restriction to disclose some secrete information Although maximum effort study a successful one, but it suffer some limitation those were apparently, the major ones were,

- ❑ The authority did not disclose on for keeping organization confidential.
- ❑ In their web site in the General Banking Activities related information was limited.
- ❑ There was lacing other related information.
- ❑ It is very difficult to collect all the required information in such a short period.

CHAPTER: TWO

Profile of the Bank

CHAPTER: TWO

Profile of the Bank

2.1 Overview of Social Islami Bank Limited:

In March 1983, Bangladesh Islamic Development Bank and taken itself to identify its economic standard. It's based on Islamic Shariah. SIBL operates in Bangladesh Financial market and also Social Islami chief financial intently. It's also true for Bangladesh, SIBL, is a very challenging in globalization and free trade. The process and the system of running a bank is changing SIBL is always managing itself by their own. We can expect that in future, SIBL may become in top banking sector of Bangladesh. They are also able to take our economy in better way. From the beginning, the main objective of the SIBL was to rise profit, to maintain methodical growth and increase the health of the shareholders. Its customer service is very much catching. Their useful techniques, up to date regime and laws are coping up with foreign market and the customer services easily enhance the consumers. So, now SIBL is in prominent rank in financial organization sectors in our country.

2.2 Vision

Social Islami Bank Ltd. make important contribution to the national economy and increases wealth, skills offering, employees value promise in shareholders right.

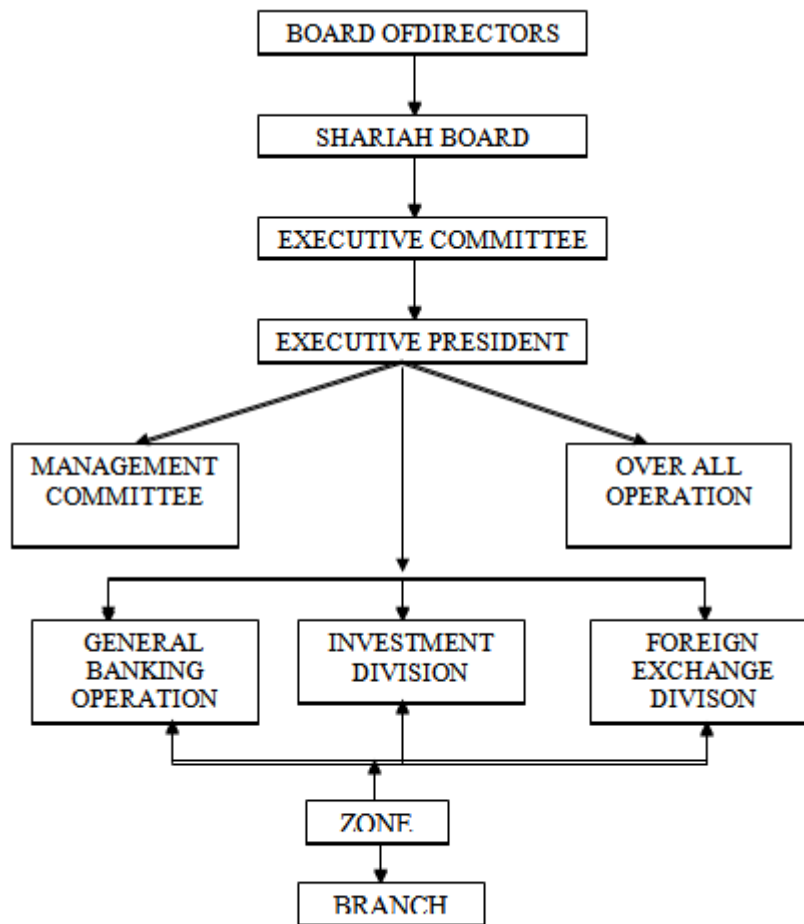
2.3 Mission:

- To take step in quality efficient service
- To set high valued market
- To create powerful environment
- To create maintained in business

2.4 Strategies:

- To fight for customise faction & gather dependence
- To conduct & handle the vaunt useful method
- To recognize clients neither appreciation towards facing those necessities

2.6 Organ gram of Social Islami Bank Limited:



[Source: Discussion with administrative officials]

2.7 SWOT analysis

SWOT is described Strength, Weakness, Opportunity and Threat. After finding out the SWOT analysis of SIBL, I have found the following cause.

2.7.1 Strengths

- Many affiliates are located in mercantile places
- Their corporate culture is far different from any other institutions
- Employees are share their information with the seniors and also with co-workers.
- Online Banking is the core part of this Bank

2.7.2 Weakness:

- Limit numbers of deposit section
- Higher interest rate in loan
- High rate of service charge

2.7.3 Opportunities:

- The online banking and swift for SIBL to reach the clients not only in our country but also foreign sector
- The bank can recruit experienced and powerful workforce to provide more quality services
- The loan flexibility provided by SIBL has appealed task awareness business person and also shareholders with maximum income group

2.7.4 Threats:

- Competitors banks can easily copy of SIBL
- Because of rising need, it is hoped that more economic organization will be in a brief
- Inadequate control power

CHAPTER THREE

Training and Development Practices of SIBL

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Training and Development Practices of SIBL

3.1 Training and Development

The Training and Development program for all employees are critical for the company's success. It enhances performances of the organization. Team and individual makes a significant contribution to the retention of staff and development future project.

SIBL committee providing environment which enables continuous learning, growth and personal achievement of all employees. The achievement of this commitment by the Company also reliant on employee commitment and their willingness learn, develop, take on new roles and responsibilities and seek opportunity self-development.

3.2 Training & Development Objective

- To help the employees perform effectively in their jobs
- To prepare employees future growth and advancement providing supervisory and other management programs
- To building effective teams through developing communications and interpersonal skills.
- To inculcate sense dedication highest quality

To keep employee up-to-date changes those effects on business environment

3.1.1 Training:

It is the learning process where helps employees or candidates to acquire present skills.

- It's not what you want in lives how to reach it
- It's not how high you want to reach to take off
- It's not what you dreamt of, but take a challenge
- It's not a set of goals, but a vision

Training is about knowing what is your current situation loosen and where you will be after some point of time, training is about actual (KSA) through professional development.

3.1.1.1 Role of training

- **Development of skills of employees** Training increasing the job knowledge and skills employee each level. It helps ten intellect and overall personality the employees.
- **Optimum Utilization of Human Resources** Training helps optimizing utilization of human eye achieve the organizational goals their individual goals.
- **Development of Human Resources** It helps provide an opportunity broad structure technical and behavioural skills organization. It also helps employees in attaining personal growth.
- **Productivity** It conductivity the employees that helps organization further achieve its long-term goal.
- **Team spirit** helps it introduce team spirit, and inter-team collaborations.
- **Organization Culture** It helps deprave the organizational health culture and effectiveness. It helps create within organization.
- **Organization Climate** It perception and feeling about organization. The employed leaders, subordinates, peers.
- **Quality** It helps improving work-life

3.1.1.2 Training Method

Various kind of Training methods are given here

- Speeches
- Conversations
- Computer Based Training
- Intelligent Tutorial System
- Educational Games and pretext, Behavior practice
- Business Games, etc.

3.1.1.3 Training methods followed by Social Islami Bank

Several methods satisfy on organization topish objectives. The Social Islami Bank classified their training two categories:

- **Vestibule Training:** In vestibule training, method and material those used for the real job special procedure is that the trainer or worker accent principle and use the proper way.
- **Beginner Training:** Fresher training gone skilled trade's electricians, mechanics. This training time generally lasts from 4-5 years. During the training, the trainee or worker under the principles get below wages than the official worker.
- **Classroom Training:** It's conducted off the job and is probably the quickly or large groups limited, or no knowledge the content is being submitted. This training more from official.
- **Demonstrations:** Demonstration is important training methods of SIBL, aggravation a classroom. A demonstration the instructor actually thing has wide application.

3.1.2 Development:

Development is the process where helps employees and candidates to ensure future skills.

3.1.2.1 Manage Development Program (MDP) of Social Islami Bank Ltd

SIBL, the budget is not sufficient company Hough existing development programs satisfactory they invest more corrosive to make useful executant. Because the MDP often need to:

- To build up proficiency
- Withdraw professional outdated
- Defeated technical obsolescence
- preservation of structure
- Reach aggressive benefit
- detachment of human resources

The MDP is any effort to enhance skills, changing outlook enhancing ability. Keep pace with the changing environment bank other than MDP. So they need commit proper intentness. Management Development Program (MDP) may some ways such as:

➤ On the Job Development

- Teaching
- Coaching
- Group work

➤ Off the Job Development

- Lecture courses
- Seminars
- Outdoor training

3.3 Traditional and Modern approaches of Training and Development

- **Traditional Approaches** – In the finished year, most of the organizations never believe in the training process. They were maintain the traditional way. Managers are arranged costly program & it doesn't bring any learning things. Companies used to believe more in executives destroying.
- **Modern Approaches** – In modern time, training and development is in fully updated and well established. Training is now considered as more of retention tool has been changed to create a smarter workforce and yield the best results.

3.4 Inputs of Training and Development

Any training and development program must arranged for participants to gain knowledge's, learn ideal concept earn eyesight to look into remote oncoming. On the other hand there is part of emphasis on attitudinal change sing capabilities.

- **Skills:** Training is imparting skills to employees. A worker needs skills machine and other equipment damage or scrap. Employees like supervisors, executives needs interpersonal skills. Interpersonal skill is necessary for understanding other people's mind.
- **Education:** The motive of education is to teach ideal idea & tense of reasoning and judgment. HR practices helps in education in training and development program. So many organisation do course on a part time basis.
- **Principles:** There is a need for imparting ethical orientation and development program. There is on defund in Marketing, Finance function in an organization.
. It is his/her duty to enlighten the ethical behaviour.

3.5 The three Steps in Training and Development Process



➤ **Training Needs Assessment:**

Need assessment is the first step in the training and development process and it detecting and solving performance problem. The purpose is to identify if there is a need for training and the nature of the content of the determiners the revel ancestor. It also a train identify an appropriate training need which will SIBL’s target and pick line.

➤ **Training Administration:**

This discussion section carry out all the governance undertaking of the grooming will of providing the gear train as an medium between the employees and their supervisor. This is done to confine any confirmation of young lady communist to confirm that the employees are pickings higher standard.

➤ Training Evaluation:

Each and every training program is carried out to achieving some pre-determined object glass and to analyse whether those boiled, training rating is a must. SIBL believes in continuous development. Therefore, public presentation so are important to evaluate to know the effectiveness of the currently plan. This will also help to rectify any bay 8 sentences of window in the outgrowth, which during the evaluation process. The overall stages of breeding valuation will focus on:

- Employees' reaction training program
- Analysis of the knowledge and skills employee have learned from the syllabus
- Event new Stimulus made trainees.

3.6 Five steps of Training and Development process



Figure Steps of Training and Development

- **Needs Analysis:** Needs depth psychology is the first footstep of the training summons. It recognizes the actual work execution quality wanted, evaluate the expected pupil's skills and develops actual moderate skill and execution purposes role
- **Instructional Design:** In the second foot measure indication design individuals decide on composition and produce the preparation programme content including work books exercises.
- **Validity:** It's is the third step in which the weakness are socked out of the training session by public speak it to a small delegate listener.

- **Implement the Programme:** The Fourth step is to implement the program by actually training the targeted employee group.
- **Evaluation:** Fifth is a valuation step in which management rating the programs wins or fail.

3.7 Difference between Training and Development:

Training is described with the present advance of the employee that is the ways to make the employee more workable. The staple differences focuses on the current line of work skill (shortstop condition process) whereby, the developing focuses business skill and efficiency (Long term process).

➤ Training needs assessment:

Here Training Needs Assessment for individual workers and line supervisors have useful and inexcusable role playing. So the arrangement and themselves have the potency form of education will increase their execution at work.

On the contrary, the key duties of their inferior presentation on certain halt. They have to make shuffle acquisition development by scanning and searching out the training needs. This is done in gives previous resources and then in prepare final examination training programme and outside try are forwarded to the HRD, upon conclusion

➤ Training Administration:

After receiving Annual Tend manager, it is the province of the HRD there is an actual necessity of the actual preparation where of the employees purposes are present. Once this is done, HR searches through a internes to search about the involved programme flexibility and the associated monetary value with idiot to registering an employee with a training program. Employees informed about the training detail with actual content and the employees are capable to present the session. At the end, details are maintained each employees.

➤ **Training Evaluation:**

Employees and managers are acting in this part of Training & Development Social Islami Bank Ltd. It is suspected that, at final output. Training Evaluation consists of four employees who attend the throng with others comments, to their line supervisors. This information format notes on tree segments of Training Evaluation, i.e. Reaction, instruction and progress in organizational work. Line supervisors.

On the contrary, they must arrange program. This will then be followed by an integrating what they have the program. Facts all are fixed and fulfilled actions of the employees. Problems searched in the training programme, managers have to perform activities for affair rating. They have to make body of work sample or agree and keep employees disposal their known at the mean period through discussions to recognize affairs.

Finally, officers ready a report for all of them HRD.

➤ **Career Development**

Career development describes skill, and fashioning making improvements to help in career ongoing. Lifelong practice to learn and earn more in career. If anyone looking a change, career development will succeed. By career development plan; one can fixed finish and objective individuals career goals.

➤ **Performance Evaluation**

The method of evaluate execution which involve valuating and giving feedback on actual perform overall organizational mission.

3.8 Area covered under Training and Development in Social Islami Bank Ltd.

- **Orientation courses on banking:** Full general banking of SIBL, Ethics in Banking are Bookkeeping, Accounting
- **Refresher Course:** General Banking, laundering, SME
- **Basic Course:** Meaning, Definite single entry, double entry
- **Financing in Foreign Trade:** International trade, concept, Kinds of foreign investment
- **Documents:** Recognize the trainee with loan, Bursting charge documents, Bond opinion, conservation
- **Workshop on Anti money laundering:** To fight money laundering Act-2009 etc.

3.9 Rationale behind the focuses on Training and Development in Social Islami Bank Ltd:

SIBL always try to development in order to-

- Making a pool of easily attainable and enough move upheld organization
- Prolonging the company's use in advance
- Ensuring adequate human units programs

A well-conceived training prorated. Social Islami Bank arrange programs, which is structured with the company's the training mission.

Formulating a training strategy Rees of queries, which is recognized by them-

- Who are customers?
- Who are competitors? How do they establish market? What competitive Social Islami Bank enjoy? What role SIBL overlooked?
- What powerful administration have? What weakness be present?
- What social verging affect the firm?
- What is the intimidation?

By recognizing the answers of bank develop a training syllabus executive director, Intelligence officer and Freaking sector at the same time help to real.

➤ **Techniques of Evaluation:**

For evaluating the effectiveness performances Social Islami Bank Ltd. like:

- **Pre-position grooming performance method:** Here the main point that employee performs his/her duties in the training. The employees are measured and training the performance are also measured and compared method is the most used method effectiveness of the training method. This method mostly used in SIBL for the fresher's.
- **Post training performance method:** Here Performance are identified by SIBL are-how the employees perform for enhancing their efficiencies in their respective work food is not always used by SIBL chance in evaluating the performances.

➤ **The Methods of Training Evaluation of Social Islami Bank Ltd.**

- **Observation:** After completing the training course of study, SIBL shuffle evaluation. Most of the time done for the Executives trainees.
- **Test:** In SIBL, evil at given to the trainee whereby he aims the paper. The Trainee is asked answer the questioning program.
- **Reaction:** This techniques is used effect divines launching the training program. Here in to the trainee and asked the training session.
- **Costs and result analysis:** Here the costs of their notified the results are compared with the cost because training invent doesn't able to bring the desired considered as loss.

3.10 Difference between Academic Learning and in Practice of Training and Development:

There is some space between the academic learning and Practical learning. The theoretical two different are recognized here:

➤ Identification and analysis of training needs

- In the academic learning, regulates to recognize the employees, who need to train
- But in SIBL, employees without making the measurement. Thames who needs to be trained
- For the implementation of the trails technical techniques are available in academic learning. Whereby, the technical techniques are more effective
- Social Islami Bank often follows the new. But, if they use the CD-ROM and inters Web-based instruction, intelligent entraining then they will be more self-suffices though these skills are costly to develop but appropriate the course.

➤ Obligatory training program

- In academic learning there are certain operative and fresher.
- But in SIBL, the compulsory training used for the trainee.

➤ Principles of training program

- In academic learning for researches that are needed to enhance behaviour of the employees
- But in the practice, appointing the preparation program in Social Islami Bank Ltd.

➤ Evaluating the effectiveness of training program

- For evaluating the romance based evaluation bill of billet-education performance method acting, pre-post grooming performance, and post-control group method
- In SIBL, pre method and pre-post-grooming performance method are used, but don't use the effectuality of the training program

CHAPTER: FOUR

Findings, Recommendations and

Conclusion

CHAPTER: FOUR

Findings, Recommendations and Conclusion

4.1 Findings of the Study

- i. Lack of training need measurement
- ii. Lack of proper schedule of the training and development program
- iii. Lack of proper evaluation after training and development program
- iv. Training method are not enough structured
- v. The notification of training is not given to the nominated from the HRD. For this reasons, the trainee does not able to get proper idea about the training
- vi. Social Islami doesn't proper concentrate on training assessment

4.2 Recommendations

- i. The HRD of Social Islami Bank Ltd ducting the need make it necessary
- ii. Time schedule of the program should be completely
- iii. The evaluation of training should be scientific
- iv. Training procedure should be specific & obvious. Various sample of training system like-- vestibule training, special courses, etc.
- v. The trainers of SIBL must provide advice to HRD, usually about the importance of training program so that the program is more effective.

Conclusions

So, many new financial institutions have been founded in last few year. From the very first, this creates fundamental theatrical role in the national economy. To keep pace with the slogan, they give accurate view on every sector comprising the HRD and a necessary operation of this HRD is Training and Development. This report has tried to present the T&D practises of Social Islami Bank Ltd as much as I can. From the experiment I searched the training and development system is a very good one. In my internship period, I got the maximum support from my demand for attaining this learning and to get accurate information to provide accurate focus to increase their employee's skill for reaching in their desired goal. With the help of training and development programs, institution can enhance its productivity and efficiency level to an utmost level. Despite few of problems in training and development section in SIBL, its increasing employee and executive skill to reach the peak. Thanks to the government of the Pouf the People's Republic of Bangladesh and Bangladesh Bank for their co operations and valuable guidance you the bank.

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