



Internship Report

On

**An Analysis of Training and Development Practices
of Southeast Bank Limited**

Date of Submission:



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On
An Analysis of Training and Development Practices of
Southeast Bank Limited

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Letter of Transmittal

Date:

To: Mr. Sheikh Abdur Rahim
Associate Professor,
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “An Analysis of Training and Development Practices of Southeast Bank Ltd”.

Dear Sir,

I am here submitting my internship report that is a part of The MBA program. It is really a matter of great attainment that I have done this under your active oversight. The report is on analysis of training and development practices of Southeast Bank Limited. Being an internee I have got the opportunity to learn about SEBL up to close. Therefore, this report and analysis are completely based on my own skill and own standpoint. This was my three month internship of SEBL from the principle. This report has given me both scholarly and realistic revelation. It has been three months of my working life in SEBL. These three months of my career in SEBL has been profitable experience and valuable for me.

I will be highly indebted if you are kind enough to grant my internship report and provide your expensive assessment about this report. It would be my colossal pleasure if you find this report useful and informative to have a manifest perspective on the issue.

Thank you

Md. Ruman Akanda
ID: 162-14-2087
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Student's Declaration

This internship report is submitted as a partial fulfillment of the requirement of Masters of Business Administration (MBA). I am MD. Ruman Akanda , ID no.162-14-2087 hereby states that the work presented in this titled “**An Analysis of Training and Development Practices of Southeast Bank Limited**” has been put into effect by me and has not been previously submitted to any other University , College or Institution or any academic qualification certificate, diploma degree.

MD. Ruman Akanda

ID: 162-14-2087

Program: MBA (HRM)

Faculty of Business and Economics

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Certificate of Supervisor

This is to affirm that MD. Ruman Akanda, ID: 162-14-2087, MBA Program, Daffodil International University has disposed his internship report on **An Analysis of Training and Development Practices of Southeast Bank Limited**” under my supervision successfully. The data and findings presented in this report seem to be authentic. Thus, it has been accepted for presentation in the defense.

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

Acknowledgement

This report is the consequence of the enlargement of the help, guidance and suggestion of a number of people without which it would be remain imperfect.

First of all I would like to express my thankfulness to Almighty Allah for giving me the strength and the serenity to finish the task within the planned time. Then I am really grateful to the authority of SEBL for providing me relevant data and information to make this report. I got genial cooperation from the personnel of SEBL. I would like to express my affable gratitude to them for their cooperation, without which it would not be possible to complete the report.

I am obligated to a number of persons for their kind counsel, suggestion, directions cooperation that enable challenging environment of the HR sector ultimately to prepare this report. Then I like to thank from the nucleus of my heart to **Mr. Sheikh Abdur Rahim sir**, Associate Professor, Department of Business Administration, Faculty of Business and Entrepreneurship for his excellent guidance which has helped me preparing this report properly.

Executive Summary

I have prepared the report based on Southeast Bank Limited about analysis of training and development program of Southeast Bank Limited recently.

Having completely fresh to banking zone, this report has refined my philosophy and Human Resource Management. Notwithstanding, these all are important for my job. The corporate business in the world is very much rival and prosperity in the competitive atmosphere depends greatly on the execution of the staff connected to it.

Banking sector is such a corporate business. The banking sector is a service oriented organization that provides different services to its clients in various ways using Human Resource. Therefore, a banking organization should be intense to identify the Human Resource as the asset of the company and should train them to shape up the banking operation smartly.

It is very important for a bank to run without a hitch. Training and development always create a great impact for the economy of the country. Therefore, Southeast bank also should have some training and development facilities to enlarge the knowledge and skill of the staff. Southeast bank limited can be the best among the banking sector in Bangladesh with a proper Human Resource Department and proper training and development facilities.

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Chapter-1

Introduction

1.1 Introduction

The term “bank” relates with the economic organizations and it deals with currency negotiation in various paths. So we can call the bank a profit maker roots. Bank gathers money at the minimum feasible charge and gives credit and debts at maximum charge. The banking sector has been suffering quick and basic variations. The quick change has been preserved in spite of the worldwide economic disorder skilled throughout the last some years. Therefore, this is good acknowledged that there has been a crucial desire for greater and competent administration with developed employee in the energetic worldwide economic field.

The control of this field creates the economic field defenceless and simultaneously it emphasizes the need of asset mitarizations and financial improvement. The function of the banking field in quickening is accidental. In our country the field of banking has distressed with an excursion in which the field has a skilled several back and forth. Converts measurement has been initiated to develop over the several constrains of the field. Bank study is an adapted study and this field is going through a herdship although there is a bright future in this sector. Banagladesh bank is known as a central bank and it rules, oversees, and deals with the listed private commercial banks and nationalized commercial bank by combining before 1971. Post liberation the twelve comercial bank were nationalized by the government of Bangladesh.

In few years, the Bangladesh bank is going through a competetive way. People are very choosy for the banking sector. This competition makes a competetive and choosy environment in Bangladesh. Advanced technology makes this sector more easy and suitable. Southeast Bank Limited has been a leading bank with the reputation in Bangladesh. This is one of the fast growing banks now. The continious growth rate is going on.

1.2 Origin of the Study

This report has been ready as a prerequisite of the internship program of M.B.A students of Daffodil International University. The organization attachment started on 19 March and ended on 19 June 2018. This three months' internship period has assisted me to much our academic knowledge with practical understanding.

1.3 Objectives of the Study

1. To investigate the training and development.
2. To assess the Training and Development practices of SEBL.
3. To distinguish the problems of Training and Development practices of SEBL.
4. To indicate some findings to overcome those problems.

1.4 Methodology of the Study

The primary sources of data and information are-

- Face to face conversation.
- Informal conversation with clients.
- Important document provided by the officer of SEBL..

The secondary and indirect sources of data are-

- Yearly report of Southeast Bank Limited.
- Web site of the Institutions.
- Different related Financial Institution documents.

1.5 Limitations of the Study

- Time constraint was the major problem.
- Unavailable of data.
- Inaccuracy of data.
- Web site and home are restricted by password.

Chapter-2

Company Profile

2.1 Organizational History of SEBL:-

Southeast Bank Limited was set in 1995 with a goal and vision to become leading company of the country and furnish greatly to the prosperity of the financial sector. It was determined by the foremost business characters and prominent organizations in Bangladesh with the portions in different section of the national field of economy. The officeholder Chairman of the bank is Mr. Alamgir Kabir, FCA, a professional Chartered Accountant

Some efficient experts direct Southeast Bank. They've formed and developed an environment of faith and methodical by which everyone motivates to work jointly for accomplishing the goal of the Bank. It has been developed the employee for their further reputation, better in the face of direction ambitions by the culture of the maintaining friendly environment. Promptness to feature and superiority of the assistance is the trademark of their personality.

Southeast Bank Limited proves dignity for involving female in the field of banking sector substantial amount for the gender equality. Now 19.24% of Southeast bank engages are women.

2.2 Overview of SEBL:-

Commitment to Clients:-

As it believes to expand as customers grow Southeast Bank committed so. It develops strong relationship by acknowledging clients want and servicing of qualification with product and quality services as rival value and use of the advanced technology with accelerate and exactness. Customers valuable trust are ensured by its security

2.3 Core, Vision, Mission:-

Core Strengt:-

SEBL satisfy customers by clear and quick decisionmaking, effective execution of team, expert risk direction, control and acceptance. There are some core strength of SEBL.

Core competencies:-

Intelligence, skill and proficiency, customer attention, speed, accuracy, dependability, perseverance, quest of the work growth and quest for success these are the core competencies of SEBL.

Vision:-

It is important to have a clear vision for developing a comprehensive mission declaration to gaining the long run goals and objectives. The vision of the Southeast Bank Limited is to set apart among banking institutions in Bangladesh to contribute national economy.

Mission:-

Business missions are the long term objectives which aid the vision to overcome the mission. SEBL is very much interest to overcome their mission concerning best client assistance and experts economic assistance with state of the best methodology and it pursue appropriate in the field of banking sector and creative banking rival cost, endurable improvement process and firm to organizational responsibility.

2.4 purposes:-

Training is essential for every person at work. Operational productivity and company profit is increased by the proper training. Training plays a vital role to satay with the smart with quick

changing devices, ideas, knowledge, divices, esteem and sarroundings. Training programmers are also necessary in any banking sector for developing the skill of the staff at all stages. Moreover, training gives a clear knowledge to work accurately

Chapter-3

Analysis

3.1 Training needs analysis (TNA):-

It is a methodical process of analysing present capabilities of an staff and similarities the space within present skill and wanted skill for the job. The importance of particular competencies goals and the % of the staff who desire training for achieving the capabilities are identified by the TNA. For conducting TNA, Evolution, exam, viva and staff feedback, notice, statistics etc are the ways of collecting information. To get complete feedback of the training for the job it is important to have more than one method.

3.2 Training

Training:-

Training is a scheduled plan that helps staff to learn specific knowledge to do the work efficiently, accurately, expertly, proficiently. It is a scheduled way but have a periodic interval to keep employee skilled at a meximum level. Usually, the expert's professionals in the related field or job give training.

Training types:-

Orientation training, smooth skill training, technical training, professional training, managerial training etc are the types of training for an organization. But these training generally depend on the types of institution, the availability of resources for training and the importance of the training for the organizatiuon.

Methods of training:-

There are two types of methods for training to adapt the employees to new job. One is “On the job training” and another is “Off the job training”. Off the training is set in a classroom designed. This training can be held in a separate training center or near the work place or can be away from the work place. Lecture, presentation, case study, problem solving, role play, exercise etc Lecture, presentation etc are being taught on the job training.

On the job training concern with new or skilled staff to know by attaining a special job or work observing equal, top level staff, colleague, manager. In this way learners can learn practical things. On the job training can be also managed by ordering by classroom type applications.

Training aids & facilities:-

Training plays a vital role in training learning process. Sometimes training aids affects the training learning program. Different types of instruments available in the classrooms affects training-learning program. Projector for displaying slides, power point, white or black board, paper handout, flip chart, sound system etc are the training aids instruments.

Training helps various ways concerning opportunity need to be given particular thought conducting training. These are location and accessibility of training organizations, training building gives with spacious room, library satisfactory with sufficient informative books, better cafeteria, seminar room, computers lab with updated devices.

.

Training Evaluation:-

Training measurement is a scheduled and methodical way of rating the quality of the training course, action and event. The Preparation and implementation are the primary objective of training program course. Through participant, knowledge, attitude, perseverance, skill, staff learning, organizational impact and course completion of report from the staff, it is very important to get appraisal from the top level and unit manager of the company. We call it the post training utilization. PTU study helps to recognize the staff improvement after training.

3.3 Development:-

Development is a structure that is more valuable and concentrates on employee’s individual prosperity and bright future by organizational experience, knowledge, and capabilities rather

than an immediate work role. Typically, development means the learning probabilities planned to help staff growth of knowledge. It is not initial skill oriented but it gives general knowledge and attitude that help the staff of top positions. Personal drive and ambition are very important towards development. Development activities are generally voluntary.

Purpose of Development:-

Increasing knowledge, attitude, and skill are the main purpose of development by managerial performance. The major objectives of development are executive effectiveness with a scheduled and a continuous way of learning. This gives the pre-planned improvement to meet the future organizational needs.

3.4 Difference between training and development:-

Training is a temporary process that is concerned with guidance in mechanical and technical problems. It has specific job related purpose.

Development is a long term and persistent process that refers to reflective and hypothetical educational issue and it has a general knowledge perspective. An employee can be developed by personally or professionally by personally with the continuing training. Time, effort and money are related to training and development both by an organization. So any organisation should be prudent at the time of designing the training and development program. The goals and need for training and development should be carefully recognized and the method or type of training should be carefully selected. An organization should be taken result on the training and development programs from the trainees in the forms of questionnaires.

3.5 Training Facilities for Bankers in Bangladesh:-

The Bankers have to go with various important training. They have time schedule for training by BIBM. Bangladesh Institution of Bank Management training schedule:-

SL No	Title	Duration
1	Agricultur Finace of Product Market	02 days
2	Asset- Liability Management in Bank	05 days
3	Banking Technology - Branch Managers	05 days
4	Human Resource Management-branches	02 days
5	Management and Simulation-branches	07 days
6	Bank Guarantees	02 days
7	Banking Supervision and Regulatory Compliance	03 days
8	Basel – III for Bank Executives	02 days
9	Project Financing and PPP	05 days
10	Credit Appraisal and Management	01 days
11	Financial Offense and Compliance issues in Banks	01 days
12	Mobile Banking and Agent Banking in Bangladesh	02 days
13	Team Setting for Work Excellence in Branch Banking	02 days
14	Case-based Analysis	02 days
15	Enlarging Service Quality and Digital Marketing in Banks	02 days
16	IT Security and fake Prevention in Banks for non-IT Executives	05 days
17	Domestic and International Factoring	02 days
18	Management of non-performing loans : Case-based	02 days
19	Governance of IT Operation Management and Information security in Banks	02 days
20	Legal views of Security and Documentation	02 days

3.6 An Overview of Training & Development Program in SEBL:-

Everyone should choose one's career carefully. The profession that is selected once will be the doorway of next instructions for the sake goal. Therefore, it's very important to begin in this famous scholarship atmosphere that will aids smooth bright future progression. SEBL provides such kind of learning facilities with fair environment, profession development tactic, opportunities for developing individual skill. SEBL offer superb weather and fine fringe benefit in a process which perpetually increase the employee wants. In a change of the topic that suggested, it seeks for person with proper learning, group work, work pushing attempts for job merit, outstanding advances that can create needed feedback.

Near to the Head Office of Southeast Bank Limited there is a training center in Dilkusha, Matijhil, Dhaka. That training center is supervised and managed by the experts of Southeast Bank and a group of top skilled special superior.

Each of the staff must have to go within a mandatory organization of training course (FTC) considering official level like probationary officer, lower level officer, trainee helping officer after finishing the selection of recruitment process. SEBL follow Week long FTC for junior officer, 15-30 days for FTC probationary officer and 3-4 days for trainee helping officer. The main purposes of the groundwork of training are to get staff accustomed with SEBL and service rules. There have some training of groundwork courses as in the NI (Negotiable Instrument)) Act- 1881, ICT security management and bank's security awareness, clients service with service excellence guidelines, common lapsed irregularities by internal and external audit group are the core banking system of SEBL. Besides, Employees are to scattered skill on AML (Anti Money Laundering) and CFT (Combate Financing Terrorism) and related any circulars BFIU (Bangladesh Financial Unit) and Bangladesh bank by this training. SEBL regulates training in every month for the employees on various banking related topic.

Lawful problems related to banking actions training for getting employees squinted other court cases, title suit, case suit.

The goals of the training are to familiarize the trainers with Islamic banking service and profit dispenstion under Islamic shariah- Islamic Bank operation.

The purpose of extensive credit policy training equitant the trainee with newly developed are credit policy, risk management, credit appraisal, credit collection etc.

The objectives of Export Finance appraisal and monitoring are develop the capacity of associates for appraising export finance appraisal and monitoring to increase skills of staff.

Staffs are rated after every training session by the supervisor and the feedbacks are recorder by Human Resource Management for any kind of job improvement. To get marks and opinion supervisor encourages employees about training course for the improvement of the training process.

SEBL manages perticular Emotional Intelligence training course renderd by Workplace Skill Development Academy in New Zealand for development part. The purposes of this training program are to promote staff to planned needed methods to gain their desired success in future to have vision having entire banker who will have various types of knowledges, skills and capabilities to manage various risk bankin.

3.7 Analysis of Training and Development of SEBL:-

Having the part of southeast bank and a student of Human Resource Management of Daffodile International University my anlysis of training and development should go under the training and development process for individual and academic. As SEBL believe to accomplish prominent work execution, expansion and procedure perfection of maximum size of moral standers and expertise. Every staff should be developed by SEBL in order that they can the elite for the organization. Therefor, relavent training and development opportunities can increase abilities of SEBL extra interactional and effective.

Chapter-4

Findings, Recommendations and Conclusion

4.1 Findings of the Study:

1. There is lack of facilities training and development in SEBL.
2. The methodology of the training and development practices is not up to date.
3. Human Resource Department is not well trained for back dated training and development system.
4. SEBL does not follow the proper time in training and development practices.
5. There is lack of entertainment facilities of training and development practices of SEBL.

4.2 Recommendations of the Study:-

1. Development facilities should be available at the local branches also.
2. SEBL should use up to date devices of training and development.
3. SEBL should develop Its Human Resource Department by the well training system.
4. SEBL should follow proper time maintenance in training and development practices.
5. SEBL should have more entertainment facilities in the training and development practices.

4.3 Conclusion:-

The development of a commercial bank depends largely in the quality of service provided to the customers. Quality of service depends on the proficiency and the quality of the employees of the organization. Therefore, the authority of SEBL has to be alert in training and development practices. It has been seen, the training and development practices of SEBL has accomodation for further improvement. The methods and process should be rearranged. Although both the training and development have been adopting so far effective, the process should be revised and streamlined.

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