

*Training and Development  
Of  
Jamuna Bank Limited*



**Daffodil**  
*International*  
**University**

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## Letter of Transmittal

October 15, 2019

To,

Gouranga Chandra Debnath  
Associate professor and Head  
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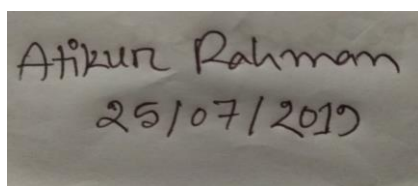
Subject: Submission of internship report on “Training and Development Practices of Jamuna Bank Limited”.

Dear Sir,

This is a great pleasure for me to submit the internship report, which is a partial requirement for the degree of MBA. I have been assigned to do my internship for gathering practical experience. I have completed my internship program in Jamuna Bank Limited, Chowmuhani Branch, from 13<sup>th</sup> march to 13<sup>th</sup> June 2019. I have prepared my internship report on the **Training and Development Practices of Jamuna Bank Limited**. I have tried to explain my learning and experience in this report which I have gathered from my Internship Program.

Therefore, I will be very glad if the report can serve its actual purpose and I am ready to explain anything to you if necessary. I am submitting this internship report for your kind consideration and thanking you for your constant assistance and guidance.

Sincerely Yours

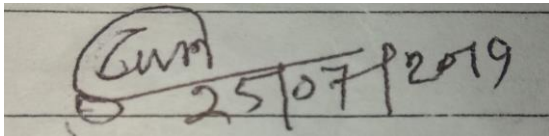
A rectangular box containing a handwritten signature in black ink. The signature reads "Atikur Rahman" on the top line and "25/07/2019" on the bottom line.

Atikur Rahman Atik  
Dept. of Masters Business Administration  
Faculty of Business and Entrepreneurship  
Daffodil International University.

## Certificate of Approval

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I, hereby declare that the concerned report entitled “**Training & Development Practices of Jamuna Bank Limited**” is an original work by Atikur Rahman, ID-181-14-2649, Major in Human Resource Management, Faculty of Business & Entrepreneurship, Daffodil International University, who has completed her internship under my supervision and has submitted for the partial fulfillment of the requirement of the degree of Masters of Business Administration (MBA) at Daffodil International University. I think it will help him in near future to build his career.

A photograph of a handwritten signature and date on a piece of paper. The signature is written in blue ink and appears to be 'Guram'. Below the signature, the date '25/07/2019' is written in blue ink.

**Gouranga Chandra Debnath**

Associate professor and Head  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Preface of Forward**

At the beginning I would like to express my deepest gratitude to the almighty Allah for giving me the strength and the composure to finish the task within the scheduled time. Internship report is an essential part of MBA program as one can gather practical knowledge within the period of three months by observing and doing the daily works in the chosen organization. I have done internship program in Jamuna Bank Limited, Chowmuhani Branch, Noakhali .

At first I express my gratitude and indebtedness to my respected Supervisor Gouranga Chandra Debnath for his constant guidance, valuable advice, encouragement and suggestions during the internship study. I acknowledge my indebtedness to, Md. Ahsan Uddin Patwary, FAVP & Manager of Chowmuhani Branch for his continuous guidance and valuable suggestion from time to time. I am also grateful to Mohammad Nizam Uddin, SEO & Manager Operation, Mr. Akhtarul Islam Officer & General Banking In-charge, Mr. Gautam Kumar Dey, FO & Credit In-charge for their guidance during the internship. I am also indebted to all of the officers who extended their wholehearted cooperation to me despite of their huge workload during this period. At last I must mention the wonderful working environment that has enabled me a lot deal to do and observe the banking activities during my internship period.

## **Abstract (Summary)**

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Jamuna Bank is one of the recognized banks in our country. Commercial banks are one of the key contributors in the economy of developing countries. They act as financial intermediaries by performing the mobilization of funds for one group and leading them to another while making a reasonable amount of profit after meeting the cost of funds. The banking sector in Bangladesh has been pursuing the policy of expansion and growth of branches. People and the government itself are very much dependent on the services provided by the 55 banks in the financial markets. To know how well commercial banks perform actually, the banking practice of conventional banking and Islamic banking is highly different from the concept.

The report begins with an Introduction chapter. Then this report shows the overview of Jamuna Bank Limited. After that, the report represents Training & Development of Jamuna Bank Ltd. which shows that the value of training and development in an organization, its importance, purposes of T&D, training needs analysis (TNA), methods of T&D. Then the report shows an analysis of training and development and its importance on the basis of Jamuna Bank Limited. The last chapter shows findings of the study, Recommendations, conclusion and bibliography.

Here I also discussed about some findings that I faced during my internship period. Like the bank cannot practice proper HRM guidelines. The HRM has some objectives but the bank cannot follow all those objectives. Besides the training sector of JBL takes a short training period for training their officers and some senior level officers do not receive training from training institutes. Another lacking is there is no effective online banking system for the customer. Then I made a recommendation for the problems like for better banking service the bank should practice proper HRM guidelines and its objectives and all types of officers should receive proper training for better banking services. Besides Jamuna Bank should develop an effective online banking system to compete with other commercial banks and all officers must need to join international seminars for increasing banking knowledge and creating a proper working environment in the bank.

## Table of contents

Serial no.	Particulars	Page no.
	Letter of Transmittal	<b>I</b>
	Approval Certificate	<b>II</b>
	Preface or forward	<b>III</b>
	Abstract	<b>IV</b>
Chapter 1  (Introduction)	Introduction	1
	Background Of the Study	1
	Scope of The Study	1
	Objective of The Study	2
	Methodology Of The Report	2-3
	Limitations Of the Study	3
Chapter- 2  (company Overview)	Overview of training In Jamuna Bank	4
	Objectives of the training & development plan	5
	Basic objectives of training & development	5
	The training & research academy of Jamuna Bank Ltd	6
	Training & development of Jamuna Bank	6
	Types of training program	7
Chapter- 3  (Literature Review )	Introduction	8
	Training and development	8
	Training vs. Development	9
	Objectives/ Purposes of Training and Development	9
	Importance of Training and Development	10-11
	Steps of Training and Development	11-12

	Training Needs Analysis (TNA)	12
	Methods of Training and Development	13-17
	Training evaluation methods	17-18
Chapter- 4	Training & development of JBL	19
	Process of training and development of JBL	19-21
	Training needs analysis (TNA) of Jamuna bank limited	21-22
	Benefits of Training & Development	22-23
	Training programs of different level of Management	23
	Methods of evaluating training program of Jamuna Bank	24-25
	Methods of management development program of Jamuna bank	25
	Training Institutes of Jamuna bank limited	25
	Training Courses of Jamuna bank limited	26
Chapter- 5	Findings Of The Study	27
	Recommendations	28
	Conclusion	29
	Appendices	30
	References	31



# Chapter -1

## Introduction

It is very important that all MBA students to engage in any organization for minimum three months as an internship to gain practical knowledge, and after three months he/she has to submit an internship report. The report is the outcome of the assigned internship suggested by the guide teacher.

So as per University requirement of MBA I started my Internship in Jamuna Bank Limited. The topic of my internship report is “**Training and Development Practices of Jamuna Bank Ltd**”. Jamuna Bank Limited is a banking company registered under company act, 1994 of Bangladesh. The bank provides all types of support to trade, commerce, industry and overall business of the country.

## Background of the Study

As a student of Daffodil International University all MBA students are required to do three months internship in any Institution. So here got an opportunity to complete of my three month internship In Jamuna Bank Limited. This is one of the first growing private banking companies. Here my Study area Includes Training & development of Jamuna Bank Limited.

## Scope of the Study

Jamuna Bank Ltd is now well known and it's containing 120 branches. Out of them, 69 are located in urban areas, 43 in rural areas. The scope of the report will be limited to the organizational setup, function and operation of the Jamuna Bank Ltd in the Bangladesh specially concentrating on Jamuna Bank Ltd operations in Foreign Exchange Branch but not the entire realm of the Jamuna Bank Ltd.

As I was sent to Jamuna Bank Ltd, the scope of the study is only limited of this branch. The report covers its Training and development practices of Jamuna Bank Ltd. The report also covers details information about Jamuna Bank Ltd.

## **Objective of the Study**

### **Broad Objectives**

The main objective of this report is to find out the actual picture of training and development processes and effects of Jamuna Bank Ltd.

### **Specific Objectives**

1. To find out the training and development policies of Jamuna Bank Ltd.
2. To analyze the training and development methods of Jamuna Bank Ltd.
3. To evaluate the impact of training and development practices in Jamuna Bank Ltd.
4. To recognize some findings in training and development sector of Jamuna Bank Ltd.
5. To recommend suggestions for overcome the findings in training sector.

## **Methodology of the Report**

This report is based mainly on observations that I experienced during the internship period. At the time of my internship period, I tried to collect both primary and secondary data. Some primary data are collected by taking interview and by discussion with the manager and officer of JBL. Here primary data are collected through spending three month in the JBL during the working hour. Here I observed the total banking process of Jamuna Bank.

### **Primary sources of data:**

- Knowing about various organizational system from Jamuna Bank .
- By communicating relevant personnel of JBL of my branch.
- Some practical records and interview with officers.
- Field work with officers and visit some customer of JBL.
- Manuals of Jamuna Bank Ltd
- Face to face conversations with the employees and customers at various fields.

### **Secondary sources of data:**

- Relevant data and last some years report of Jamuna Bank Ltd Limited.
- Some text books that provides banking knowledge.

- Experts or Officers personal opinion and some publishers Journal.
- Information about the organization from their company profile.
- Web sites of Bangladesh Bank, Jamuna Bank Ltd etc.

## **Limitations of the Study**

In every organization, there are some limitations for the outsiders. So as an internship student my learning area and companies major information's are limited. Some limitations are below:

- a) As it was for three months, so time constraints were short for knowing about the company.
- b) Another limitation is that the banking policy provides or discloses their information after the next years.
- c) The bigger knowledge one cannot earn or collect because of company privacy problem.
- d) Normally the company didn't wants to provide their internal data to someone.
- e) Restriction of knowing about banks different sector mainly accounting and FDI sectors.
- f) Lack of actual information to the officers because companies some major information limited on Head office .
- g) I had to complete this report within a very short span of time that was not sufficient for managing actual information.
- h) Every organization has their own secrecy that is why I cannot disclose much information of the organization.

I am not experienced enough to complete the study because I am a person of new hand on such study.

## **Chapter-2 (Discussion)**

### **Overview of training In Jamuna Bank**

Training is needed for a person or an employee to perform better in his or her organization and making their job secure by earning profitability of the company. It is the way through which employees can learn about the company and go through the process by which company can raise maximum income for their own. Company designs some major plans for their employees to train and also motivating themselves how to perform better in their work area.

Training is the developed idea of the company that provides employee the information by which they can ensure earning maximum profitability. The main purpose of training is providing motivation and creating positive work environment for the company and raising positive employee mindset for their work sector. Training also gives an employee the chance of improving their skills and also developing their career growth. Training is not only for employees official requirement, it also raising their individual improvement. There are some secrets in a company's training plans that a company provides only their employees. Companies also follow some ideas that emphasizes on earning maximum profit. Overall training and development creates the opportunity of a company to grow fast and operate their ideas with skilled workers.

Human resource division of the company arranges mandatory training for the workers. HR specially arranges training for managers. And they also careful about employee relationship within the company and the reason is positive result of the workers in their working sector . HR provides motivational training that creates a clear relation between line manager and supervisors. Besides , proper training improves employees skills and do better in their working sector. Proper training helps employees to earn maximum benefit and other types of compensation

## **Objectives of the training & development plan:**

- To raise career growth and development in employees working sectors.
- To improve the effectiveness of company and making employee fit for their work by achieving own skills, motivation, ideas and development.
- To make a creative and effective team in the organization for continuous benefit.
- To develop a maximum profit earning ability and environment in banking business.
- To create a high professional and standard images between the companies.

## **Basic objectives of training & development:**

Training and development objective has some basic objectives that is need for almost every sectors , is given below

- It improves the knowledge about job and raise employees motivation.
- Helps an employee to identify the goal and measuring the way of attaining it.
- Creates motivation and effective working system.
- Creates relationship between line managers and also boss with his subordinate.
- Provides better guidelines for attaining goals.
- Understand the area that needs to improve for a better banking service.
- Helps employees to make an effective communication system for proper banking service
- Provide employee satisfaction in their work sector
- Helps employees to cope with new things and changes.
- Provide information for improving leadership knowledge, communication skills and attitude.
- Increase employee skills, knowledge, working environment and other organizational development.
- Improve the image of organization and the employees.
- To enhance the profitability of the company.

## **The training & research academy of Jamuna Bank Ltd.:**

Jamuna bank has its training and research academy at Head Office under Human Resource Development Division to human resource internally. Equipped with a professional library, modern training aids, knowledgeable faculty and other facilities, the academy of the bank had been a leading one among the banks on private sector.

The academy regularly conducts foundation course, specialized courses and seminars in different areas of banking to take care of the professional banking needs. In addition, officers are regularly sent to Bangladesh Institute of Bank Management (BIBM) and Bangladesh Bank Training Institute (BBTA) for professional training. Sending officers abroad for higher training is regular feature. A research department also works in aid of HRD operational areas.

In the year 2008, the academy has conducted 33 programmers where a total number of 1173 Executives and Officers attended.

Besides, 56 Executives and Officers for BIBM training, 13 Executives and officers sent for BBTA training and 7 Executives and officers were sent abroad for foreign training.

## **Training & development of Jamuna Bank:**

As this report mainly based on training and development , so we have given more emphasis on Jamuna Banks Training and development. Whenever the bank realizes the training session of their employees, that time they just tried to understand the lacking of their employees, their contribution to job and their daily job activities. After that the manager makes their performance appraisal and sends it to their head office. Then the human resource department of the bank makes a sheet for different level of officers for training them. The officers then committed to train in their own training institute. Training institutes trains employees about achieving best output for their job. Earning most value to their career and raising profitability and the high images of their company. From the different training employees learns to work with motivation and create a superior work environment for their company.

## **Types of training program:**

Jamuna bank arranges different types of training program on basis of their positions

**Foundation courses:** It is the common type of training for the new comers in the company and almost every new comer had to receive these courses as training before joining in the job. This course is about marketing policy and foreign exchange, Accounts, Loan etc. Various programs are arranged to train fresher.

## Chapter – 3 (Literature Review)

### Introduction

Training and development is the most important activities for an organization to make better output of their work. It helps employees to gather information's and also practical knowledge for their career build up. Almost all organizations provide their employees proper training or their working sector and personal development.

Now day's companies are trying their best to train employees and officers for their development in working area and also help creating a relationship to their boss and subordinates. During training they receive various types of certificates and the company also pays them salaries. Company invests in training session for the employers and also for the staff training. Companies invest in training for their own and employee development, maintaining space and other equipment. It helps an organization to develop their employee personnel, operational and organizations business activities. This helps an organization to grow faster and raises maximum profitability. A company's production, marketing, growth, maintenance etc are based on its training and development. A perfect training creates motivation on the employee's workplace and improves their thinking in their job sector. Overall companies arranges training program to maintain the all system that continues in a company daily.

### Training and development

**Training:** Training is a system that a company arranges to develop skills and ideas of their officers. Normally, it is the learning that helps employee to improve themselves and gives much idea of making better performance and show creativity in their job sector. On the other side training can say the way to do your work perfectly.

**Development:** Development means a employees own personal improvement, that is done with creating their own creativity. Development helps employee to cope with new changes and gathering knowledge about his or her work. Development is future oriented program. A employees development means management skills, creating own positive area for work and using of techniques in work.



## Training vs. Development

Training	Development
Training means learning skills and knowledge for doing better performance in a company or organization for better efficiency.	Development refers to the growth of an employee in all respects. It is more concerned with shaping the attitudes.
Training generally gives specific skills to the employees of the organization.	Development is more general in nature and aims at overall growth of the executives.
Training is concerned with maintaining and improving current job performance. Thus it has a short time perspective.	Development builds up competences for future performance and has a long time perspective.
Training is job centered in nature.	Development is for those people who are in mid career. It can say as Career oriented.
A trainer provides the role of making more efficiency to the company.	All development is self-development and the executives has to be internally motivated for the same

## Objectives/ Purposes of Training and Development

**Enhance employee growth:** Training and development of a company helps an employee to growth his career and making good profitability. Training helps an employee to create environment favorable for his work and career growth on his or her company.

**Prevents Obsolescence:** Organizations always look for changes and what's new in between the companies and what they are looking for earning most profitability and build up high images of their company. By training and development, an employee keeps him update.

**Assisting New Comer:** Training is needed almost for every employee of a company and it becomes compulsory, when a new comer joins in company. New comer need training and development for building his career.

**Bridging the gap between planning and implementation:** By training and development employee can understand how to achieve goals and how to made plans in effective way. It makes the relation between planning and implementation.

**Health and safety Measures:** Training and development helps an employee be conscious about health and safety measures in a company. It also teaches how to keep stay from risky things in an organization and also helps in creating favorable environment for job.

## **Importance of Training and Development**

**Improved employee performance:** Training is compulsory for almost every employee in an organization. Organization provides training to the new comer and seniors. That helps them to perform better and fulfill job duty and responsibilities perfectly. In an organization, every employee have to play a vital role in raising maximum profit. A proper training gives employees motivation and builds his mental growth towards the job and rises up confidence. This growth helps employee increase overall performance and make a strong career in his company.

**Improved employee satisfaction and morale:** Training helps employee achieve higher supportive knowledge that is needed for raising profitability and helps to create a supportive work environment with safety and motivation. It helps to build up employee satisfaction in increases job security. .

**Addressing weaknesses:** Employees in every organization have some lacking and weaknesses. A training program seeks for these lacking to their employees and trains them on their weaknesses. It helps employees widen their knowledge with reducing stress. Organizations look for identifying the weakness on their skills and set up different level of training. Also training program helps a employee to understand his own weakness and to build a strong career with fulfill the lacking. Training basically removes the competency of relying on other person in organization.

**Consistency:** A Proper training and development program make sure that employee have better knowledge about his job and experiences over that and it also makes sure of raising maximum profit. For consistency, employee needs to maintain an organizations term and policies. In case of consistency, all employee of the company need to be trained and dutiful to their job.

**Increased productivity and adherence to quality standards:** A company earns maximum profit, when there employee has full attention on increasing productivity and maintains quality control. For increasing productivity they need to maintain quality standards with training policies.

**Innovation:** Continuous training helps employee create new innovation on their job. They care about what's new and how to work with these new changes. When new changes came, employee needs to train again for these changes.

**Reduced employee turnover:** Poor performance in organization causes employee turnover and causes less productivity. A proper training makes employee fitted for job and reduce employee turnover in the company.

**Enhances company reputation and profile:** Employees with good knowledge and skills have more value in an organization and they help in company growth and development. Best employees have his own policies to make company proficient. Training helps organization maintaining and creating positive images in Job sector. A company's reputation basically depends on employees training and development with skills, duties and responsibilities.

## **Steps of Training and Development**

**Assess Training Needs:** The first step of training and development is to understand the needs of employee that what type of lacking they have. After that the organization develops training plan for them on basis of their development and organizational goals. The human resource division of an organization arranges the training program.

**Set Organizational Training Objectives:** At the second step, the organizations set some training objectives for the company that need to be developed. Company asses the need of

employer and then arranges training program for them. It generates the employee lacking and the way to remove the lacking. Setting training objectives helps removing the gap between employee and the organizational goals. It also help employee to achieve their desired performance on the organization.

**Create Training Action Plan:** The third step is about creating training action plan. It refers the action required for achieving a goal. Managing employees, plan, organize, and learning about the goals and also design the plan of achieving goals. When a action plan is developed, it need to be checked by a supervisor and the number of participants should be counted before it.

**Implement Training Initiatives:** Implementing training initiatives is a phase of knowing about the importance of training in organizational life. An organization shows the way of training that delivered an employee internally and externally. An organization also shows training on organization related factors that may not be related employees job. After that the training program fully conducted and helps in progressing & company's ensuring goal.

**Evaluate & Revise Training:** The last part is about the training program that is delivered an employee in his organizational life. We should evaluate the training program and revise training. We need to determine the usefulness of all training that employee receives during work time in an organization. It helps to justify training needs and helps to survive an employee in his or her organizational life. After receiving training employee check it's effectiveness in work sector.

## **Training Needs Analysis (TNA)**

Training Needs Analysis (TNA) is the process in which the company recognizes training and development needs of its employees so that they can do their job effectively. It involves a complete analysis of training needs required at various levels of the organization.

## Methods of Training and Development

1- **Technology-Based Learning:** The way of learning that receives by different types of technology. Some criteria under this are –

- ▲ Computer based some basic programs and learning.
- ▲ Multimedia based programs.
- ▲ Designing and learning about PC, RAM, ROM
- ▲ Videos that operated by using projector.
- ▲ Training on website visiting and learning.
- ▲ Video presentation of other country officials.

These types of training system are arises in a technology based training program and this helps a lot in training employees in short time using less cost.

2- **Simulators:** Simulators are needed for using real experiences on their job. The keywords under this are -

- ▲ Real experiences on work.
- ▲ Practical knowledge that helps reducing from taking time
- ▲ Less cost in training for knowing the system.
- ▲ Reduces risk on work time.

**3. On-The-Job Training:** On the job training means the task of doing the actual job, that includes how to perform a task. It has some features-

- ▲ How job rotation to be performed.
- ▲ Mentoring program to the fresher.
- ▲ Job instructional training is need for this sense.
- ▲ It is the combination of observation.
- ▲ It is significant in case of classroom presentation.

On-the-job training helps employee's to start the job and gives confidence to prepare reports that indicates efficiently on what they learn in an organization. It is known as on-the-job training system where coaching are trained by the supervisors.

#### **4. Coaching/Mentoring**

Coaching or mentoring gives employees the experience to do work as professional and make ease the target that one desire for.

There are the examples of coaching and mentoring:

- ▲ Helps managers achieving more professional courses.
- ▲ Bridge a relation between the officers and managers in a company
- ▲ Encourage others for receiving this type of coaching at a time.
- ▲ Provides the chance of questioning in a seminar for knowing the details on topic.
- ▲ Helps to know from others about the desired skills.

#### **5. Lectures**

Lectures normally provide those who receive classroom presentation and collects information from various books. A lecture gives the information that noted on books and receiver sometimes didn't understand this.

It gives the advantage of receiving too many ideas at a place within short time in minimum cost and is also effective system in between the methods. Sometimes trainers become boring in training time and lectures helps to complete the task within short time.

#### **6. Group Discussions & Tutorials**

Group discussion and tutorials are the common and easiest form of training, where a group of people discuss some issue and co operate each other to know the concept. Its features are-

- ▲ Make easy the concept to the learner.
- ▲ Chance of making questions to one another.

- ▲ Reduces boring modes during training.
- ▲ Provides ideas about how to work best.
- ▲ Creates broader area of learning.

These most likely take place in a classroom where a group of people discuss issues.

## **7. Role Playing**

Role playing means how better an employee performs in an organization. Key skills of an employee needs for the role playing factor. Its features are-

- ▲ Employee performs his works and knows about the job.
- ▲ Helps gathering information of teamwork
- ▲ Practical knowledge gathered during role playing
- ▲ It gives chance of practicing one's own knowing.
- ▲ Effective way of learning.

## **8. Management Games**

A management game helps an employee to simulate real life things in the workplace.

Some examples of management game is-

- ▲ Managing business situation for the organization.
- ▲ Helps managers to play role.
- ▲ Managing overall business situation.
- ▲ Showing the creativity of an employee in business sector.
- ▲ Helps Solving problems in the work place.
- ▲ Generates innovative ideas.
- ▲ Implementation of new tasks.

## **9. Outdoor Training**

Outdoor training means the training except classroom or computer-based training. The main purpose of training is developing fieldwork knowledge of an employee.

Some features are:

- Adventure training - participants need to train up themselves in a natural situation , where unavailability consists.
- Low-impact programming - Where is the shortage of equipment for training program.
- High-impact programming - High impact training means having more equipment for outdoor training system.

Outdoor training have more participants and less equipment and what they need to work with is natural equipment and here has some risk for training in an outdoor environment.

## **10. Films & Videos**

Films and videos are better and effective way of training. The features are-

- ▲ Films can give people knowledge on internal things.
- ▲ It helps creating ones morality in between him and the company.
- ▲ Film and video presentation are shortest way of learning.
- ▲ Filmy concept makes learners interesting to his concept.
- ▲ Gathers broader knowledge in short time.
- ▲ Chance of making direct question to interviewer

## **11. Case Studies**

Case Studies are known as a shortest way of interviewing participants of a company. Its features are-

- ▲ Gives Practical knowledge to understand the program.
- ▲ Shows the Real scenario of one's organizational life .
- ▲ Gives experiences over working with desired goals
- ▲ Reduce employee turnover and know hot it need to reduce.
- ▲ Gathering higher level of information and make it important for the learner.



## **12. Planned Reading**

Basically planned reading is pre-stage preparation for getting more formal information for the things that one learned for the training. Features are-

- ▲ It takes before the training program.
- ▲ Planned reading arranges for receiving training easily.

## **Training Evaluation Methods:**

### **1. Satisfaction and Participant reaction**

Satisfaction evaluation is the common task for the measuring a employees motivation and eagerness on training. As for example, when an employee get satisfied from the training environment, then he feels comfortable in learning.

The participations reaction makes the question creating ability. When there are a lot of participation in a seminar or training program, some of the participants ask question and by this other peoples clear their concept and that is the clear way of learning. Normally the training evaluation system generates the eagerness of employee positive reaction and fulfills their expectations.

### **2. Knowledge Acquisition**

Knowledge acquisition is the second method of the training evaluation. It involves taking an overview and examination on what the participants have ever learned from the training system. For this, sometimes company gives them assignments on their training and discovers their performance over it.

It discovers about what they have learned on their training and after training they supposed to take exam. The trainers and the instructors gave numbers on what they deserve. This system fill ups the gap of an employee's knowledge and his achievable goals.

### **3. Measuring the Business Improvement**

For the measurement of business improvement, organizations arrange training courses and by this employee create his own skill and level of success. They gain knowledge on particular job area. Training program make their own skills on job particular field and make ready to their knowledge for development.

### **4. Return on Investment (ROI)**

The last stage of training evaluation methods is return on investment. It means the training regarding costs and returns. Organizations invest on training like trainer fee, course installment fee, administrative costs, other facility fee, staff management fees, and the others cost. These costs are for the improving business conditions.

## Chapter- 4

### Analysis

#### **Training & development of Jamuna Bank limited:**

Jamuna bank always given more emphasis on their employee training and also arranges training for the fresher. In the bank no employee can reach a higher position without taking interviews and gaining high development in his job. Besides Jamuna bank met numbers of high qualified trainers for the improvement of their employees and managers. At the beginning of the banking year the bank makes performance appraisal of each employee and making number on it and separate themselves by grade and arranges a chart of high rated employees and creates a chart of promotion list of every employees and the below graded employee gives emergency training on their work. Seniors and promotion getting employees get training in this case.

The bank arranges different level training periods like, for the senior officers the bank sometimes sends them abroad for joining various types of seminars and banking organizations training sector. Also the Junior and fresher receives training the banks own training institutes that was located in Dhaka. The Training session is covered by the Jamuna Bank head office.

The training session identifies the strength and weaknesses of the employee and provides them the way to remove it and employee better understand how to achieve a company's individual goals.

#### **Process of training and development of Jamuna bank limited:**

##### **On the job Training**

- a) **Job Instruction Training:** Job instruction training means the system that is provided to an employee when he or she joins the job primarily. The primary instruction shows the system of how to work in an organization primarily.
- b) **Job Rotation:** Jamuna bank creates his own job manner for the job rotation system. The bank primarily creates initiatives for the better outcome from the job and gives training for the employee.

- c) Coaching:** The coaching program creates the question making ability and expands knowledge's for the job experiences and organizational development. It increases an employee's bookish knowledge and primarily important ideas.
  
- d) Assistant to Position:** For better position in an organization, employee needs to achieve higher training and services. They receive training under an successful manager of that organization.
  
- e) Committee Assignment:** Committee assignment helps an organizations individuals in decision making. That gives the chance of every employee creating his own decision making ability.
  
- f) Equipment Simulators:** Equipment simulators mean the mechanical devices that are used for using products or making decision process for the learners in the job. It is designed by the senior trainers. This equipment creates the simulators training system that didn't follow any bookish knowledge.
  
- g) Outdoor Training:** Jamuna bank training session arranges training for employee in outdoor system. For this they send their officers in abroad and others company visit. They also visit international seminars and that's how they receives importance of how to work together.

#### **Off the job Training:**

- a) Case Studies:** Jamuna bank head office creates training on case studies of success people. By reading case studies, employee can create their decision making ability and key problems are created on training over decision making. Case studies of different people helps company seniors officers and supervisors to give a practical example about career life an organization and job duty with honesty.
  
- b) Role Play:** Role playing is very important for a company's senior officers and supervisors. It is the real scenario in which each participant is given some part to work

out. The supervisors and the senior officers play role for the company and making their performance up. That helps get motivated them in working the company. It trains about how an employee play role in the hard situation of an organization.

- c) **Lectures:** Lecture is the easiest way to train employee in a company. Jamuna bank uses lecture system training for the fresher and the officers in their training center. By lecture system training a learner can speak fluently and can make question to his trainer. Besides a strong lecture can make the concept clear to the employee.
  
- d) **Demonstrations:** Demonstrations is a visual way for sending someone in work in a natural environment or field work. By demonstrations employee get the skills of working different areas and achieve ideas on different sectors. It is the effective way of training system of jamuna bank. The bank sends their fresher for opening accounts and loan section to the market. That raises two benefits. One is training and another is benefits.
  
- e) **Video and Films:** The most special way for training to employee and managers are using video presentation and film show in training session. That can do with using various media production and specialized trainer in banks own training center.

### **Training needs analysis (TNA) of Jamuna bank limited**

Jamuna bank attaches a large number of employees in various sectors. In between them some are fresher and some are skilled employee and worked in various organizations before. But when they join in this bank, they also need this banks training system and evaluations. Proper training of a employee helps in achieving ideas about the job and helps to contribute achieving more organizational goals.

Training involves generating ideas and creating skills that makes an employee fit for his job and raises his value and experience of banking sector. The bankers receive many ideas about the job. That helps them raise a high score in their performance appraisal system. When an

employee receives high performance appraisal, it turns him in promotion of his level in organizations.

The training session increases an employee's skills, knowledge, motivation, attitudes, behavior, and lifestyle contributes to achieve more organizational goals. New technologies in training helps employee to work with modern and unique system and use database properly.

Training differs from knowledge and education system. It gradually indicates the current technologies and modern system in work. That enhance the chance of create a positive environment for work. It increases broader knowledge about the work and this experience helps in achieving organizational goals.

## **Benefits of Training & Development**

- 1) Positive employee retention:** When company gives proper training to employee, employees create positive images of their company in their mindset and that helps growing their career development in this bank. Training has competitive advantage in developing work sector. It reduces employee turnover and also raises eagerness in work within the company. In recent years the banks turnover rate decreases at 33% according to senior manager's opinion.
  
- 2) Training future leaders:** Training skills and development helps employee be the leader and gives chance of making leadership opportunity on his company. Future leaders arise from the fresher and new comer in an organization. Human resource of the organization select trainers as a future leaders in between the bank and from outside.
  
- 3) Employee empowerment:** Employee empowerment means giving power to the employee for their desired goals. Employee and leaders feels comforted when they get power for

operating goals in a company. Employee who gets autonomy in the workplace and positive environment can create value to his life and can work confidently. Employee empowerment regarded as new formula of giving motivation.

**4) Increase workplace engagement:** A better trained employee can engage in an organization easily and trained person have the demand in top organization. Training and development reduces employee turnover of the company and increases the best employee engagement in the organization. Training also creates workplace favorable, makes new skills and helps to know the process.

### **Training programs of different level of Management:**

- **Early career:** Early career in workplace means having work experience of 5-10 years with senior officers. These types of employee have more responsibility in project management, business functions. Early career people of jamuna bank receive training in jamuna banks own training institutes.
- **Mid-career:** Mid career people of company receives training from banks own institutes and sometimes company sends them in some other company and field work for knowing about what's new on that sector. It helps creating managers leadership skills and generating new ideas and strategies. This training skill is effective for motivating, inspiring and leading others in organization.
- **Top level:** Senior executives and CEOs are called top level managers. They arrange training for company's success. They arrange corporate training programs that helps employee to identify the risk and manage it also increases the possibility of creating better and favorable work environment.

## **Methods of evaluating training program of Jamuna Bank**

### **^ Satisfaction and Participant reaction**

Jamuna bank limited followed satisfaction evaluation for the success in banks own training sectors. For this, the trainers make a survey on the participants after the training. Trainers also test their development skills and satisfaction level of training.

Sometimes there comes the questions about what participants have enjoyed in their training session and are they been able to develop their skills. Training helps an employee create broader knowledge about the job and creates motivation and satisfaction on the workplace for the better outcome from job.

### **^ Knowledge Acquisition**

Knowledge acquisition is the second level on training evaluation. It involves how much knowledge they have ever achieved in their training period. Knowledge is important for an employee's achieving organizational goals.

After achieving knowledge, the bank takes step for examine their employees. For this bank sends officers to the field level. Field level helps generating more practical knowledge and example that helps gathering knowledge.

### **^ Behavioral Application**

Behavioral application is the third step of evaluating training method of Jamuna bank. This method deals with the new skills that employees need to achieve knowledge about it. It includes changing the work system and environment also increases employee's knowledge and skills. Behavioral application also helps monitoring and achieving new ideas. Behavioral application is needed for satisfaction in an organization. Behavioral application is the combination of satisfaction and knowledge acquisition. According to this method, the employee will apply new things on their work sector.

### **^ Measuring the Business Improvement**

The fourth step is about measuring the business improvement. It includes managing training courses for continuous benefit from organization. It arranges by the company for success in



organization life. For this the bank need to train employee in different level and the organization needs improvement in their organization training level.

### ▲ **Return on Investment (ROI)**

The last step of training evaluation method is return on investment. It refers that how much an organization get returns on their cost. In training sectors, costs be like wages of training institution staff, administrative cost, managing staff, course installment fee and other charges that related with training institutes. After that the company calculates gain on their training cost.

## **Methods of management development program of Jamuna bank**

Some development of an individual's abilities can takes place on the job. We will review several methods,

### Three popular **on the job techniques**

- Job rotation
- Assistant-to position
- Committee assignments

### And three **off the jobs methods**

- Lecturer courses and seminars
- Simulation exercise
- Outdoor training.

## **Training Institutes of Jamuna bank limited**

Jamuna bank ltd training institution was established in 2001. It is situated at the Head Office. For long term workshop they use different training center place. Since then, institute has been conducting various types of training programs on different banking affairs in order to develop knowledge, skill and attitude of the employees of bank.

## **Training Courses of Jamuna bank limited**

**The training & research academy of Jamuna Bank Ltd** regularly conducts foundation course, specialized courses and seminars in different areas of banking to take care of the professional banking needs. In addition, officers are regularly sent to Bangladesh Institute of Bank Management (BIBM) and Bangladesh Bank Training Institute (BBTI) for professional training. Sending officers abroad for higher training is regular feature. A research department also works in aid of HRD operational areas.

## Chapter-5

### Findings of the Study

- Training and development sector, there are on-the-job and off-the-job training techniques the bank follow some technique, but the bank cannot follow arranges off-the-job techniques video and films show.
- The training sector of JBL takes short time training period for training their officers.
- Some senior level of officer does not receive training from training Institutes.
- There is no effective online or short course training system in Jamuna Bank.
- JBL usually do not send their officers to abroad for training and join in International seminars what other bank does.
- In case of mid level manager, JBL provides training after 3 to 5 years later. It is long time gap for training period.
- There are no facilities of Laboratory training system for the JBL officers.

## Recommendations

- There are some techniques for the training and development sector. Both the officers and senior level of managers should follow this.
- JBL should take long time training period for training officers.
- All types of officers should receive proper training from their own training institutes for better banking services.
- Jamuna Bank should develop effective online training system for short time training system to their officers.
- Officers must need to join international seminars for increasing banking knowledge and traing institutes in abroad.
- JBL should provide training to all types of officer twice in a year.
- Laboratory training system is needed for improving interpersonal skills of officers. This can be help for future job responsibilities.

## **Conclusion**

As an organization the Jamuna Bank Ltd has earned the reputation of top banking operation in Bangladesh. The organization is much more structured compared to any other bank operating local or foreign in Bangladesh. It is relentless in pursuit of business innovation and improvement. It has a reputation as a partner of consumer growth. With a bulk of qualified and experienced human resource, Jamuna Bank Ltd can exploit any opportunity in the banking sector. It is pioneer in introducing many new products and services in the banking sector of the country. Moreover, in the overall-banking sector, it is unmatched with any other banks because of its wide spread branch networking thought the country. This report tries to figure out most of the indicators of problems and strengths of Jamuna Bank Ltd as a valid pretender in the competitive banking sector of Bangladesh. A severe cut throat competition is going on currently in this sector and that's why JamunaBank Ltd has to work out with different dimensions like product diversification, market forecasting, proactive activities undertaken by Jamuna Bank Ltd and some suggestion to get rid of the predicaments that exist.

## **Appendices**

Survey Questions regarding Training & Development of Jamuna Bank Ltd.

1. What are the different training methods Jamuna Bank follows for their employees?
2. How do they design of training program and also conduct the training program?
3. What is the barriers employees face when it comes to participating in our training program?
4. What types of challenges Jamuna Bank faces that could be resolved with training?
5. What steps they make to the employees for training program?
6. How do they evaluate after the training program of their employees?
7. How Jamuna Bank Ltd evaluates the effectiveness of training program meeting company goals and objectives?
8. What kind of development Jamuna Bank Ltd can address to improve time management, technical skills as well as business communication skills for their employees?
9. What kind of improvements Jamuna Bank Ltd can think about in terms of safety and health of the workplace for their employees?
10. Does Jamuna Bank Ltd takes any off-the-job-training for their employees?

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