



Daffodil
International
University

Internship Report
on
An Analysis of Training and Development
Practices of Southeast Bank Limited.

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Date of Submission: 19.12.2019

Letter of Transmittal

19th December, 2019

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

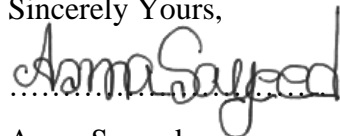
Dear Sir,

I am hereby submitting my Internship Report, which is a part of the BBA Program curriculum. It is a great opportunity to work under your active support and supervision. This report is based on, “An Analysis of Training and Development Practices of Southeast Bank Limited.” I have got the opportunity to work into bank’s “Human Resource Department” under the supervision of Mr. Md. Khalid Mujahid.

To make this report potential I have accumulated most recent data to ensure this topic more logical and reliable. My primary sources of information completing this topic is my superiors and colleagues. I have tried my best to achieve the objectives of the report and hope that my effort will serve the purpose.

I shall be grateful if you are kind enough to enlighten me by providing your valuable judgment regarding this report. It would be my huge pleasure if you find this report useful and informative to have an apparent perspective on the issue. Thank you for your concentration and patience.

Sincerely Yours,



Asma Sayeed

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Acknowledgement

All glory and praises goes to my creators almighty Allah without his mercy it was difficult for me to complete my report.

The report titled as “**An Analysis of Training and Development Practices of Southeast Bank Limited.**” has been prepared to fulfill the requirements of BBA internship program. While preparing this report I have received utmost and sincere guidance, supervision and co-operation from numerous persons and organizations.

First of all, I would like to express my deepest appreciation to my academic supervisor Mr. Dr. Gouranga Chandra Debnath sir, Associate Professor and Head of Daffodil International University, who inspired me to take this study and advised me continuously during preparation of the report. His sincere guidance, untiring cooperation, valuable advice and endless inspiration enabled me to overcome all the problems that cropped up during the course of my internship program and while preparing this report.

I am also really grateful that I got some great people who have helped me in various way by their help it was way much easy for me to complete my assign report successfully. So, I would like to gives them all credits of my completion of this report who gave me their valuable time though they have lots of burden of work in order to guide me in doing my report work.

I would like to thank all who provided me necessary information and helped me in every step. I express my deepest sense of regards and gratitude to them.

Declaration

I am Asma Sayeed, hereby I assured that the presented report of internship entitled “**An Analysis of Training and Development Practices of Southeast Bank Limited.**” is uniquely prepared by me after completion of three months internship program in Southeast Bank Limited.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.



Name: Asma Sayeed

ID: 151-11-4326

Major in Human Resource Management

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Certificate of Approval

This is to inform the authority that I am approving this report which is entitled “**An Analysis of Training and Development Practices of Southeast Bank Limited.**” submitted to Daffodil International University for the purpose of the institutions internship program this is an authentic record of work done by Asma Sayeed under my supervision at the Southeast Bank Limited, HR Division, Dhaka from Mirpur Branch. I may assure you that the report was uniquely prepared by her.



.....
Dr. Gouranga Chandra Debnath

Associate Professor and Head

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Executive Summary

I have prepared the report based on Southeast Bank Limited about analysis of training and development program 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 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, SEBL bank also should have some training and development facilities to enlarge the knowledge and skill of the staff. SEBL bank 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:

Human Resource Management is part of the organization that is concerned with the 'people' dimension. HRM can be viewed in one of two ways. First, HRM is a staff, or support in the organization. Its role is to provide assistance in HRM matters to line employees, or those directly involved in producing Organization's goods and services. HRM is a function of every manager's job. Whether or not one in a 'Formal' HRM department, the facts remain that to effectively managers to handle the activities. Human Resource planning helps determine the number and types of the people an organization needs. In simple term training and development refers to imparting of specific skills, abilities and knowledge to an employee.

The term "bank" relates with the economic organizations and it deals with currency negotiations 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 acknowledgement 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 defenseless and simultaneously it emphasizes the need of asset motorizations and financial improvement. The function of the banking field is quickening is accidental. In our country the field of banking has distressed with and 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 hardship although there is bright future in this sector. Bangladesh 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 commercial banks were nationalized by the government of Bangladesh.

In few years, the Bangladesh Bank is going through a competitive way. People are very choosy for the banking sector. Thus, competition makes a competitive and choosy environment in Bangladesh. Advanced technology makes this sector easier and more suitable. Southeast Bank Limited (SEBL) has been one of the leading private banks in Bangladesh. This is one of the fast-growing banks now. The continuous growth rate is going on.

1.2 Background of the Study:

This report has been prepared as a requirement of the internship program. I am very glad for getting the opportunity to accomplish my practical training in the private bank like Southeast Bank Limited at the HR department, Branch, Dhaka. This report is a partial requirement of BBA Internship Program of Daffodil International University and has been prepared after three months of the organizational attachment in Southeast Bank Limited. There organization supervisor was Mr. MD Khalid Mujahid, Senior Principal Officer of HR department of Southeast Bank Limited and institution supervisor is Dr. Gouranga Chandra Debnath sir, Associate Professor and Head of Department of Business Administration, Daffodil International University, the report will definitely increase the knowledge to know the Training and Development practices done at banks.

1.3 Objectives of the Study:

The general objective of this study is to find out and analyze the training and development practices of Southeast Bank Limited (SEBL). The specific objectives are given below-

1. To understand about the principles of training and development practices of SEBL
2. To analyze the training and development practices of SEBL
3. To assess the training and development practices of SEBL
4. To explore the problems of training and development practices of SEBL
5. To provide some recommendations to overcome the problems of training and development practices of SEBL.

1.4 Scope of the Study:

As most of the information was confidential so the scope of the study was limited. In order to analysis of the present condition of training and development practices of Southeast Bank Limited, more data and information was needed. In this report mostly focused on practical observation. It was little bit tough to get the whole information as this study was conducted only at a single branch office of Southeast Bank Limited, branch. So, for that reason scope of the study was restricted.

When started doing this report the areas have found focused are as follows:

- a) Acquirement of employee or employer
- b) Development of employee or employer
- c) Facilities, benefits and compensation

1.5 Methodology of the Study:

To prepare this report there are mainly two types of sources are used. They are-

- Primary Data
- Secondary Data

The primary sources of data and information are-

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

The secondary and indirect sources of Data are-

- Yearly report of SEBL.
- Annual report of SEBL.
- Web site of SEBL.

1.6 Limitation of the Study:

There are some limitations which are faced when preparing this report. They are given below-

- Time constraint was the major problem.
- Unavailable of data.
- Inaccuracy of data.
- Web site and home are restricted by password.
- The latest information was not available.

Chapter-2

Organizational Overview

2.1 An Overview of Southeast Bank Limited (SEBL):

Southeast Bank Limited is an organized commercial bank in the private sector established under the territory of Bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank started commercial banking operations on May 25, 1995. Southeast Bank Ltd. started operation with an authorized capital of BDT. 500 million & paid up capital of BDT.100 million. During this short span of time the Bank is successful in positioning itself as a progressive and dynamic financial institution in the country.

Southeast Bank Limited has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank within a period of 23 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank. Southeast Bank Limited has 135 branches throughout Bangladesh and its aim is to be the leading Bank in the country's principal markets. The bank by concentrating on the activities in its area of Specialization has achieved good market reputation with efficient customer service. The Bank is committed to providing continuous training to its staff to keep them up to date with modern Practices in their respective fields of work. The Bank also tries to fulfill its share in community responsibilities. By such measures the Bank intends to grow and increase shareholders' earning per share. Southeast Bank Limited pledges to maximize customer satisfaction through services and build a trusting relationship with customers, which has stood the test of time for the last 23 years.

The company philosophy “*A Bank with Vision*” has been precisely the essence of the legend of bank’s success. It has been growing faster as one of the leaders of the second-generation bank of the private sector in respect of business and profitability.

The founder chairman of the bank was M. A. Quesum, a prominent business man of the country. The first Managing Director was Sayed Aniasul Haque. The bank is being managed by highly professional people having wide experience in Commercial Banking.

The present Charmin is Mr. Alamgir Kabir, FCA who is also a renowned business person of the country. The present Managing Director is Mr. Shahid Hossain who has long experience in Commercial Banking System. The Bank has made significant progress with in a very short

period of time due to its very competent Board of Directors, Dynamic management and introduction of various customer friendly deposit and loan products.

2.2 Mission of SEBL:

Southeast Bank is very much concern about their mission because divergent views among managers can only be revealed and resolved through the mission statement.

The mission of the Bank is stated below:

- ❖ High quality financial services with the help of latest technology.
- ❖ Fast & accurate customer service.
- ❖ Balanced growth strategy.
- ❖ High standard business ethics.
- ❖ Steady return on shareholders' equity.
- ❖ Innovative banking at a competitive price.
- ❖ Deep commitment to the society and the growth of national economy.

2.3 Vision of SEBL:

The vision is to be a premier banking institution in Bangladesh and contribute significantly to the national economy.

2.4 Objective of SEBL:

- a) Maintaining a high-quality assets portfolio to achieve strong and sustainable returns and to continuously build shareholders value.
- b) Maintaining adequate capital in line with risk appetite of the Bank.
- c) Strengthening trust and partnerships with customers by focusing on the Banks core values of quality customer service, professionalism, teamwork and integrity.
- d) Hiring professionals with strong background and knowledge.
- e) Strengthening technologies that reduce operational risks and promote the implementation of best practices in the industry.

- f) Developing innovative products and services that attract our targeted customers and market segments.
- g) Exploring new avenues for growth and profitability.
- h) Practicing efficient risk management principles in line with all six core risks in banking operation, green banking and environment risk management.
- i) Practicing efficient corporate governance and compliance processes though meeting all regulatory requirements and disclosures in line with national and international best practices by ensuring best internal control monitoring practices.
- j) Upholding Banks brand image as a customer friendly bank through efficient and prompt customer service, product diversification with a view to establishing a long-term profitable relationship with our customers.
- k) Serving the society as part of our Corporate Social Responsibility (CSR) by giving stipends to poor students, distributing warm cloths to winter-hit people, providing financial assistance to disadvantaged people and contributing to different relief funds.
- l) Extending banking services to the un-banked people for financial inclusion for meeting socio-economic requirements.

2.5 Core Values of SEBL:

- ❖ Integrity
- ❖ Respect
- ❖ Fairness
- ❖ Harmony
- ❖ Team Spirit
- ❖ Courtesy
- ❖ Commitment
- ❖ Service Excellence
- ❖ Insight and Spirit
- ❖ Enthusiasm for Work
- ❖ Business Ethics

2.6 Commitments of SEBL:

- ❖ Knowledge
- ❖ Experience and Expertise
- ❖ Customer Orientation and Focus
- ❖ Transparency
- ❖ Determination
- ❖ Zeal for Improvement
- ❖ Pursuit of Disciplined Growth Strategies
- ❖ Reliability

2.7 Product and Services of SEBL:

2.7.1 Products:

- ❖ Islamic Banking Deposit Products
- ❖ Conventional Banking Deposit Products
- ❖ Loan Products
- ❖ Treasury Products

2.7.2 Services:

- ❖ Value Added Services
- ❖ Retail Banking Services
- ❖ Card Services
- ❖ Import Services
- ❖ Export Services
- ❖ Off-Shore Banking Unit Services

2.8 Organogram of Southeast Bank Ltd:



Chapter-3
***An Analysis on Training and
Development Practices***

3.1 Training Needs Analysis (TNA):

It is a methodical process of analyzing present capabilities of a staff and similarities the present skill and wanted skill of employees 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 is 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 maximum level. Usually, the expert's professionals in the related field or job gives the training.

Types of Training-

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

Methods of Training-

There are two types of methods for training to adapt the employees to new job. They are-

- On the Job Training
- Off the Job Training

3.2.1 On the Job Training:

- Job Rotation
- Coaching
- Action learning

3.2.2 Off the Job Training:

- The case study method
- Management games
- Outside seminars

- University- related programs
- Role playing

3.2.3 Behavioral Methods:

These methods are more of giving practical training to the trainees. The various methods under behavioral approach allow the trainee to behavior in a real fashion. These methods are best used for skill development. There are various types of behavioral methods they are given below-

- Games & simulations
- Behavior-modeling
- Business games
- Case studies

3.3 Development:

Development is a structure that is more valuable and concentrates on employees' 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 grow knowledge. It is not an initial 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.

3.4 Objective of Training and Development:

Needs result in training and development objective, which should state the desired behavior and the condition under which it is to occur. These stated objectives then become standards against which individual performance and the program can measured. Specific, measurable, time –targeted objectives like those listed above for a preservationist give the trainer and the trainee specific goals that can be used to evaluate their success. If the objective are not met, failure gives the HR department feedback on the program and the participants.

3.5 Importance of Training and Development:

Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals. Training and Development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of Human intellect and an overall personality of the employees.

The Five Step of Training and Development-

1. Needs analysis step, identifies the specific job performance skills needed, assesses the prospective trainees' skills, and develops specific, measurable knowledge and performance objectives based on any deficiencies.
2. Instructional design, you decide on, compile, and produce the training program content, including workbooks, exercise, and activities, here you'll probably use technique like those discussed in this chapter, such as on the job training and computer assisted learning.
3. Validation step, in which the bugs are worked out of the training program by presenting it to a small comprehensive audience.
4. Is to the implement the program, by actually training the targeted employee Group.
5. Is an evaluation step, in which management assesses the program's success or failures?

3.6 Training and Motivation:

Training and Motivation are utmost important to bring about positive change in the outlook of the manpower and to increase efficiency. Sets of trained and efficient workforce are indispensable for any commercial bank and they are the fundamental strength of the bank. Well trained and highly motivated personnel are a prerequisite for running a bank. Training is one of the most effective and well recognized weapons in developing human resources. Training programs are being carried out for the Probationary Officers. Assistant Officers, Junior Officers, Branch Managers and Officers of different grades and Executives.

3.7 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 continuous training. Time, effort and money are related to training and development both by an organization. So, any organization 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.

3.8 Training and Development Practices of SEBL:

Methods are the ways through which employees are trained. SEBL uses several methods of training depending on the situation and training objectives. However, the methods of training can primarily classify into two types. On-the-job Training (OJT) means having a person learn a job by actually doing it. Every employee, from mailroom clerk to company president, gets on the job training when he or she joins a firm. In many firms, OJT is the only training available.

The most familiar type of on the job training is the coaching or understudy method. Here, an experienced worker or the trainee's supervisor trains the employee. At lower levels, trains may acquire skills by observing the supervisor. But this technique is widely used at top-management level too. A potential future CEO might spend a year as assistant to the current CEO, for instance. Job rotation, in which an employee (usually a management trainee) moves from job to job at planned intervals, is another OJT technique. There are some steps to help insured OJT Success.

Step: 1. Prepare the Learner:

1. Put the learner at ease- relieve the tension.
2. Explain why he or she is being taught,
3. Create interest, encourage – encourage find out what the learner already knows about this or other jobs.
4. Explain the whole job and relate it to some job the worker already knows.

5. Place the learner in the normal working position as possible.
6. Familiarize the worker with equipment, materials, tools, and trade.

Step: 2. Present the Operation:

1. Explain quantity and quality requirements?
2. Go through the job at the normal work pace.
3. Again go through the job at a slow pace several times; explain the key points.
4. Have the learner explain the steps as you go through the job at a slow pace,

Step: 3. Do a Tryout:

1. Have the learner go through the job several times explaining: slowly, explaining each step to you. Correct mistakes and, if necessary, do some of the complicated steps the first few times.
2. Run the job at the normal pace.
3. Have the learner do the job, gradually building up skill and speed.
4. As soon as the learner demonstrates ability to do the job, let the work begin, but don't abandon him or her.

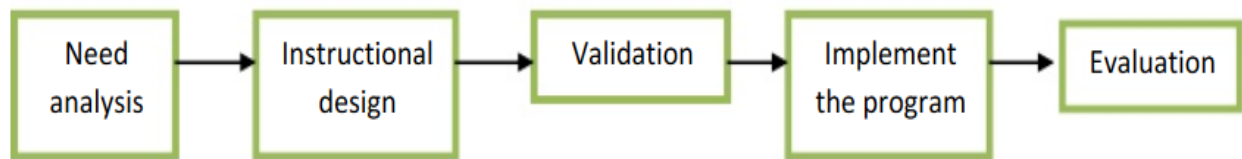
Step: 4. Follow Up:

1. Designate to whom the learner should go for help
2. Gradually decrease supervision, checking work from time to time against quality and quantity standards.
3. Correct faulty work patterns before they become a habit. Show why the learned method is superior.
4. Compliment good work; encourage the worker until he or she is able to meet the quality and quantity standards.

Benefits for employees:

- The opportunity for promotion and self-improvement;
- Improved job satisfaction through better job performance
- A challenge: the chance to learn new things;
- Adaptability: greater ability to adapt to and cope with changes
- Increase job scope and allow for job rotation

3.9 Training and Development Process of SEBL:



Needs Analysis-

Needs analysis is the first step of the training process of SEBL. It identifies the specific job performance skills needed, assesses the prospective trainee's skills and develops specific measurable knowledge and performance objectives based on any deficiencies.

Instructional Design—

In the second step instruction design individuals decide on compile and produce the training program content including work books exercises.

Validation—

Validation is the third step in which the bugs are socked out of the training program by presentation it to a small representative audience.

Implement the program—

The Fourth step's to implement the program by actually training the targeted employee group.

Evaluation—

Fifth is an evaluation step in which management assesses the programs successes or failures.

3.10 Analysis of Training and Development of SEBL:

Having the part of SEBL bank and a student of Human Resource Management of Daffodil International University my analysis 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 be the elite organization. Therefore, relevant training and development opportunities can increase abilities of SEBL.

Chapter-4
Findings, Recommendations
& Conclusions

4.1 Findings of the Study:

1. There is lack of facilities in training and development of 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 in facilities of training and development practices of SEBL.
6. The training objectives are not fully clear to employees and as a result employee don't know why they are having trainings and how it will help them.
7. On the outside bank tries to show professional image but on the inside employees especially human resource managers lack professionalism.

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.
6. Training objectives should be clear to employees and should be given department wise so that they could know why they are having trainings.
7. HR managers should be trained as they are the standards that will keep other employees well trained and help the bank improve.

4.3 Conclusions:

The development of a private commercial bank depends largely in the quality of service provided to their customers. Quality of service depends on the proficiency and the quality of the employees of the bank administration. Therefore, the authority of SEBL has to be alert in training and development practices of employees. It has been seen, the training and development practices of SEBL has accommodation 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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