



Daffodil
International
University

INTERNSHIP REPORT ON

Training and Development Practices :A Study of Islami bank Ltd.

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Letter of Transmittal

20 October 2019

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Subject: Submission of Internship report.

Dear Sir,

With awesome delight, here I submit my internship report on “Training and Development Practices: A Study of Islami bank Ltd” merely have affirmed and allotted as a portion of MBA completion. This report is based on the information and encounters I have picked up my internship period at the Islami Bank Bangladesh Limited, Mirpur branch, Dhaka. Consequently, I would be greatly enchanted and regarded on the off chance that you acknowledge my internship report and recognize difficult work and assurance I have put together within the arrangement and completion of this report. I have attempted my best to bring out the initial situation of the Administration Operations with full of viability and proficiency.

I would like to thank you for your bolster, direction and perception of my works which made it simple for me as well as give information of learning in common sense.

Thanking you



Fatamatuji Johora

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Program: MBA, Major HRM

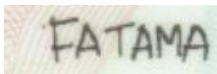
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Declaration of Student

I, Fatamatuj Johora, thusly announce that the internship report titled " Training and Development Practices :A Study of Islami bank Ltd " is independently arranged by me after completing the 60 days internship at IBBL Mirpur branch, Dhaka and a comprehensive think about on the speculation administration handle of IBBL. Nothing of this report is copy and no data is utilized which is exceedingly private of IBBL and the data of this report isn't against the law of the country.

I would like too to announce that the report is ready solely for scholarly reason and not for any other reason.



.....
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Certificate of Supervisor

This is often to certify that Fatamatuj Johora, bearing ID no M-181-14-2653, is a regular student of MBA Program, Daffodil International University, Dhaka. Her internship has effectively been completed at Islami Bank Bangladesh Limited, Mirpur Branch and the report titled "Training and Development Practices: A Study of Islami bank Ltd" at Mirpur branch has been arranged beneath my supervision and direction. She collected the desired data in discussion with me.

The learner is found to be intelligent, sincere and dedicated. The learner has put in a part of work and has too brought her sees and concepts which are being considered for usage at suitable time. It could be a record of internship carried out by Fatamatuj Johora beneath my supervision. No portion of the venture has been submitted for any degree, confirmation, and title of acknowledgment before.

I wish her with a very successful life.

A rectangular box containing a handwritten signature in black ink and the date "5-12-19" written below it. The signature is somewhat stylized and difficult to read. The date is written in a simple, clear font.

Khadiza Rahman Tanchi

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Acknowledgement

I, Fatamatuj Johora would like to earnestly thank my much loved Department of Business administration Information Systems for giving me this opportunity to thrive my capacity and execution some time recently open within the genuine world.

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The report required a lot of information from various journals and articles which were available in the internet. So, I owe credit to those people who have done related research on this topic and have shared their reports with the world through websites. I am thankful to the bank employees and clients who've taken their valuable time out of their busy schedules to give me the necessary data that was essential for my report. Especially thankful to Muhammad Qamrul Bari Imami, SVP and Head of the Mirpur Branch; Md. Maksudur Rahman, Principal Officer, Mirpur Branch; Nargis Banu, Senior officer, Mirpur Branch; Md. Abdul Hie, Senior Officer, Mirpur Branch.

I would like thank from the bottom of my heart to Khadiza Rahman Tanchi Assistant professor of Department Business administration, Daffodil international University, who given me rules, guidance, made a difference me in planning my report. She has upheld me with her rousing personality.

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Executive summary

This report based on current training & development program of Islami Bank Limited. As being totally new to this section, this report has improved my information related to HRM. All things considered, they were all valuable for my career. Any corporate commerce world is very much competitive and the success within the competition depends largely on the execution of the individuals connected to it. Banking could be a awesome division consolidate commerce. The Banking process may be a benefit arranged industry which gives diverse administrations to its clients in different ways with the assistance of its human assets. Hence productive and well prepared human assets can have a tremendous affect on the result of the financial trade.

IBBL is one of the biggest effective Banks in Bangladesh in terms of serve clients. In Bangladesh it has great showcase notoriety and advertises position. There are different sorts of training programs organized by IBBL, these are generally related to Islamic monetary framework, proficient morals, difficult aptitudes and delicate abilities. This report basically deals with the review of present training and development program of IBBL. Based on my viable information and practical experience I have made this report I likewise attempted to some gather data with respect to the specific subject. I have attempted different sources like web, survey, field date and so forth. My experience about Internship Position and Duties give me many learning facts and lacking in training process. AT IBBL, all classes' workers are to join related training programs on a normal timetable. The people have National and International resource, direct training course or workshop at IBBL. Islami Bank training is Research Academy (IBTRA) is responsible for sorting out different training program for the representatives of IBBL. Training program for the "Entry level position Student" by IBTRA is an training program that causes the internees to build up their learning aptitudes. Training programs and the instructor are assessed by the intern members toward the finish of every session that causes the concerned authority to modernise their mentors and training materials .This report found absence of legitimate down to earth training and Development program, absence of expectation of sending Employee to remote nation. There is also abundance of less experienced mentor. IBBL give less time to worker to gain from self-learning process. The Training technique ought to likewise be more explained and organized. HRM must to likewise accentuation on on development of soft skill.

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CHAPTER-ONE

INTRODUCTION

1. 1 introduction

"Bank" alludes to the budgetary organization. This budgetary institution manages cash exchange in various manners. Along these lines, banks are benefit winning sources. Banks gather stores at the least conceivable cost and give credits and advances at greater expense. The financial world has been experiencing fast and key changes. The speed of these progressions has been kept up considerably after the worldwide money related strife experienced during the previous barely any years. Thus, it is very much perceived that there is an earnest requirement for better and qualified administration with training staff in the dynamic worldwide monetary market. Bangladesh is no exemption of this pattern.

The strength of the financial division makes our budgetary part powerless and simultaneously it features the significance of the asset activation and monetary development. The job of the financial part in increasing speed development is unexpected .In Bangladesh the financial segment has gone through a voyage where the division has encountered a few good and bad times. Changes measures have been embraced trying to enhance the basic limitations of the part. Banking sector is a training focused instruction and in Bangladesh, this focused sector is confronting difficulties from various edges however its possibility is brilliant later on.

Bnagladesh's central bank is Bangladesh Bank. It is the head of all bank and it controls, administers, and cares for the booked banks in the private business banks just as the nationalized business banks framed by amalgamating the matter of the twelve banks working together in Bangladesh before freedom. After the freedom of Bangladesh the twelve Banking organizations who were working together in Bangladesh, were nationalized by the Government of the People's Republic of Bangladesh under president's ordinance No.26 of 1972. This entitlement known as "The Bangladesh Bank (Nationalizations) Order, 1972 on March 26, 1972".

With years, banks are also adding organizations to their customers. The Bangladesh banking industry is experiencing a time of customers publicizes. The customers have more

alternatives in picking their banks. A test has been developed inside the banks working in Bangladesh for determining people attitude. With firm challenge and movement of advancement, the organizations gave by banks have gotten even more basic and accommodating. Islami Bank Limited is one of the principle private business Banks and has a respectable reputation in corporate industry. IBBL is rapidly growing in its second era. It has been expanding incessant advancement rate in different circles of banking exercises since its establishment. IBBL passes on the perspective of "A Bank with vision: that shows its genuineness, trustworthiness and nature of mind of degree with overall force and progress".

1.2 Background of the study

Training and development suggest the arranged exertion an organization for office representative learning work related skills. It rehearses these are abilities talk about information, aptitude, frame of mind, individual capacity, carry on these basic for productive movement execution. Training and development is the teaching, or development oneself or others, any skill knowledge and explicit valuable skills.

Training and development successful companies that employee not as important assets but critical partners. These individuals progressively significant in today business atmosphere for some explanation. Training and development more topic cover this internship report. The old and new adage that "Employees is our significant assets". From the training and development, the representatives improve their adequacy which empowers them working in various branches in various financial occupations. The training programs organized by Islami Bank Bangladesh Limited are also tend to increase employee performance, so that the employees can serve the organization well and serve the clients with zero complain .

The trainings help the employees to develop their career growth. And also increase Satisfaction among the hierarchical representatives. Employees become up to date with latest banking knowledge and practice and preparation the Bank can do well in competing market by their talented and very much prepared workforce. Training and development are more effective for organizational employees or representatives.

1.3 Objective Of the report

Broad Objective:

The principle target of the inspection is to assess the “training and development practices of Islami Bank Bangladesh Limited.”

Specific Objectives:

- a. To find the training and development process of IBBL
- b. To explore the different methods of training used by the IBBL to provide training to the employees or worker.
- c. To investigate training offered by IBBL to the staff
- d. To find out the problem, complications of training & development practices of IBBL
- e. To give a few proposals to overcome the problems of training & development practices of IBBL.

1.4 Methodology of the study

Data have been collection from two Sources.

- a. Primary sources
- b. Secondary source

The primary source of data includes such as:

- a. Direct Interviewing of bank officers and staffs.
- b. Study of various records of various areas of the bank.
- c. Official records and watching down practical work.
- d. Practical Deskwork.

The secondary sources data includes such as:

- a. Bank and bank records and official website
- b. Training papers, various books, manuals etc. Related to the topic
- c. Newspapers, various websites and publications
- d. Various Internship report.

Procedure for data analysis: “The Microsoft Office Package” has been used in this study for “analysing the data and information”.

1.5 Scope of the study

In this report, it is featured the few stages of general banking training and development of the Islami Bank Bangladesh Limited. The extent of the homework is confined to hierarchical arrangement, capacities, and exhibitions of Islami Bank Bangladesh Ltd. the primary task is on “employee practices on training and development in general banking of Islami Bank Bangladesh Ltd”. The substances presented in this report were not to be appropriate anywhere out of the Islami Bank Bangladesh Ltd. & were not to be used anywhere but in Daffodil international university.

1.6 Limitations of the study

The topic means “a vast thing” but the procedure of study contains lot of limitation. So that for preparing these reports there were some problems which created some troubles. The limitation is as follows:

1.6.1 Time limitation

The length of intern training program was around 9 weeks. This is genuinely enough in the event that it is just spotlight on the report just however the thing is during this time it is important to do the day by day official duty. That is the reason there was a period limitation to requirement to complete it inside the predefined time period.

1.6.2 Lack of information

As the bank drives across the nation portion base part of methodologies are made by the more significant position authority of the nation, and as an assistant it was so difficult to get all the data. So it was one of the troubles for setting up this report.

1.6.3 Communication gap

It is very hard to converse regularly with the supervisor while preparing this report because of there was too much pressure for the regular tasks at the bank. So that it made a communication gap.

1.6.4 Lack of practice of experience

While preparing this report, there were some complications to reach the top level executives and directors. Like as

- a. Information identified with the HRM is too much private. It is also very confidential.
- b. Challenging to complete the entire investigation dependent on deficient extent of study.

1.6.5 Lack of experience

The internship period was only 2 months. So that it is not possible to get adequate experience to know each and everything about the banking procedure of IBBL and their duties and responsibilities.

1.6.6 Secrecy of Management

There is huge management confidentiality available. That's why it was not possible to get the detail information about the organization and their working process.

1.6.7 Busy working environment

It was a bustling workplace accessible in the branch and the representatives are so occupied with their work. Along these lines, they couldn't such a great amount of accessible to giving all the data in subtleties.

1.6.8 Shortage of time for preparing the report

It is a very short time to prepare this report because of there are a lots of things those should be included in the report in details. In any case, in this brief time frame period it couldn't conceivable to incorporate those things

CHAPTER-TWO

COMPANY PROFILE

2.1 Introduction

The association of Islami Bank Bangladesh Limited as "to form a monetary foundation in which rules and techniques explicitly express its pledge to the standards of Islamic-Sariah and prohibited the interest system or ribah on any of its activities". Islami Bank Bangladesh Limited is the greatest association of Bangladesh. IBBL ranked top in private bank positioning in Bangladesh.

IBBL has the worldwide ranking in 994 out of one thousand. The time 1930 to 1940 is considered as the period of Philosophical foundation of islami system of banking. Islami Bank Bangladesh limited head office situated at Dilkhusa commercial area, Motijhil, Dhaka, Bangladesh.

Islami Bank Bangladesh limited managing director is Md.Nazul Hossain and CEO is Md.Mahbubul ul Alom. This bank is more popular bank in this Dhaka city. There are total branch 332 branch in all division in Bangladesh. This bank does worldwide money transaction in very stress-free way. The bank essentially a regulating idea and could well-characterized the goal for Islami economy. Islami Bank Bangladesh is arrangement of monetary that stays away from and instalment of ribah for conducts its activity such that that it achieves the objectives of in Islami economy.

2.2. History of IBBL

The nations which are Muslim were arousing by the start of Islami Bank which was given the financial skills without enthusiasm for late seventies and mid-eighties. In the present day, there are above of 300 associations are accessible which are sans intrigue in the entire world. Presently a day, Islami Banks are working in the greater part of the Muslim nations and they have extended their financial service toward the western world that Muslims and Non-

Muslims can appreciate this administration. In the event that there ought to be an incident of Islami Banking, the establishment of "Mitghamar Local Savings Bank in 1963" is said to be an accomplishment for present day Islami Banking can by the by be moved back to the introduction of Islam.

"Islami Banking Act 1983 of Malaysia" portrayed about Islami Banking and that is Islami Bank is an association which bears on "Islami Banking Business" implies banking trade entire looks for and exercises don't ensnare anything which is sudden by the Islamic religion.

At long last in 1983 "Islami Bank Bangladesh" constrained out to the test of doing banking activity. "Islami Bank Bangladesh" is to be first premium free bank in Bangladesh of Southeast Asia. It was 13 march of the year 1993. It built up an open organization with constrained risk under the "Company Act 1983". So "Islami Bank Bangladesh limited" start its activity with overseas business people.

Those are the some history of "Islami Bank Bangladesh limited". It is very cooperative and must need in Bangladesh economy. At present the bank have total 332 branches in Bangladesh (all division). All these are modern branches with online facilities.

2.3 Vision of IBBL

The vision of "Islami Bank Bangladesh Limited" is continually attempting to accomplish the best monetary result, and be made a decision about a top Islamic Bank by the generosity and their exhibition. The objective is to build up and hold the cutting edge banking strategies, to guarantee sufficiency and improvement of the monetary framework dependent on Islamic standards. This will turn into the solid and successful foundation with profoundly energetic expert, working for the welfare of individuals, in view of responsibility, straightforwardness and genuineness. This whole action will guarantee dependability of money related frameworks.

2.4 Mission of IBBL

A strategic Mission is the long run material closures to execute by an organization. It considers association is currently and the foreseen needs of its customers. "The missions of IBBL" are as per the following:

- a. To form “Islami Banking” through the presentation of advantage situated financial framework.
- b. Ensure valuable “Financial System”. Also ensure equal rights to all clients.
- c. To execute “adjusted development and unbiased improvement”. This will be done by lot of diversified investment especially to underdeveloped areas.
- d. To motivate “financial improvement and money related administrations” to the misfortune salary society. This facility will benefit to remote country area people.

2.5 Objectives of IBBL

The primary objective of founding "Islami Banks" all over the world is to promote, nourish and improve the application of Islamic morals. The targeted area is the business areas. Many people say we are "Islamic" but Islam is nothing to do in business. But Islam is the best way of life in every sector including economic solution. This is the main objective of "Islamic Banking". "Objectives of Islami Banking" are indexed as following:

- a. Establish “ribah or interest” free Economy.
- b. Make relief to “supplier” as well as “user”. Ensure Justice to both parties.
- c. Motivating “private entrepreneurship” and patronizing them.
- d. Generating “employment” by creating more business dependent people.
- e. Lessen the gap of “surplus and scarcity”. Though it is the basic of all “bank”. IBBL do it by Islamic way.
- f. “Client Service” by providing utility service.
- g. Developing “a healthy money market”. So no scarcity of “capital”.
- h. Increase percentage of “Middle class standard” people.
- i. Swishing around to “mass banking”. Lessen “class banking”.
- j. Equal justice to all people with any “transaction” amount.
- k. Give Zakath so that money flows toward poor people. The poor people will also benefit from “Profit Sharing micro finance”.

2.6 Management Organizational of IBBL

17 Top level “official” form management committee in "Islami Bank". These "Officials" are ranked as "Executive". Head is the Managing Director (CEO) of the bank. He has supreme power of the bank. The Committee has monetary, regulatory and business optional power. This power is designated by the Board. This committee is predominantly answerable for usage of the strategies and rules endorsed by the Board. The Management Committee altogether examines any issues. After finishing the examine, the put the issue to the Executive Committee/Board. The Management Committee altogether assesses "the exhibition of the bank". It makes vital move intend to accomplish different focuses of the bank set by the Board of Directors.

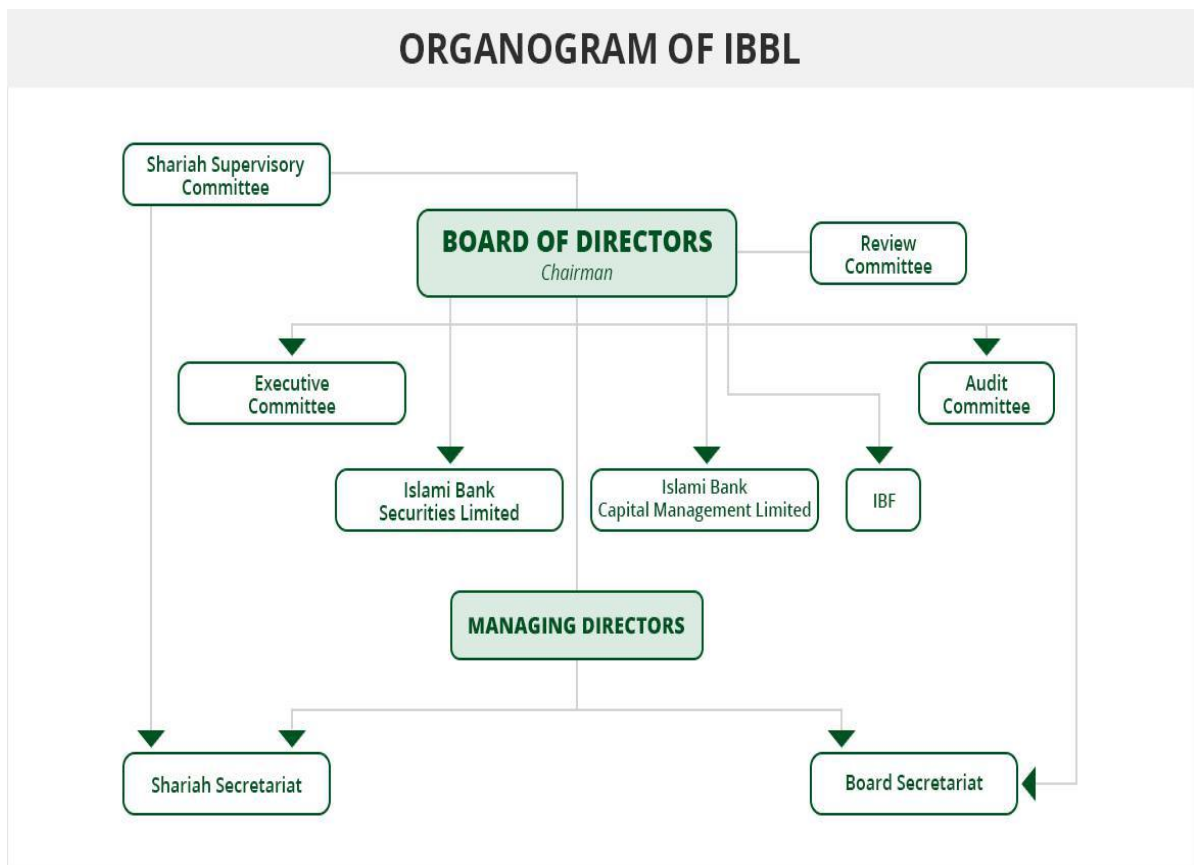


Figure 2.1: Organogram of IBBL

CHAPTER-THREE

3.1 Training and Development Concept

3.1.1. Training

“Training” is a program that encourages workers to learn explicit information for carrying out the responsibility viably. This makes Employee skilful. Successful Training can also make employee subjective. “Training” is definitely neither constant nor continuous procedure. Yet it is planned at intermittent (or “periodic”) interim. This is to keep representative aptitude capacities at a most extreme level. By and large Training is given by the specialists. This expert should have vast knowledge to the subject which training is to given.

3.1.2 Development

“Development” is a casing work. This casing work is progressively broad and spotlights on representatives' self-improvement. It also focused on the future of the worker through hierarchical aptitudes, information, and capacities as opposed to a prompt activity job. For the most part, “development” alludes to those learning openings intended to enable representatives to develop in their profession. It isn't essentially expertise arranged. Rather, it gives general information. It also helps to grow mentalities which will be useful to workers in higher positions. Endeavours towards development frequently rely upon individual drive and aspiration. Development practice is commonly wilful. But it is very necessary in order to get organisation success.

3.1.3 Purpose of training

“Training” is required at each phase of work for smooth running. Each individual at work should take regular training. Training prompts expanded operational efficiency. It also expanded organization benefit. So as to keep one-self refreshed with quick evolving advance ideas, “training” is very essential. It also increases qualities of employee. In this way, "Training programs" are likewise fundamental in any association for improving the nature of work of the representatives. It is needed at all the levels at regular interval. Furthermore, Training gives workers a more extensive mindfulness and that prompts upgraded self-awareness. And last not the least training broadened ability base for every employee

3.1.4 Types of Training

There are different sorts of training. All these type can be masterminded workers of any organization. For example -

- a. Direction training
- b. Security or “safety” training
- c. Consistence training
- d. Special training
- e. Boost training
- f. Entry level position training
- g. Initiative training
- h. Delicate expertise training
- i. Specialized training
- j. Proficient training
- k. Lawful training
- l. Managerial Training and so on.

In any case, these trainings typically rely upon the sort of association. It also depend on the accessibility of the measure of assets for training .And last not the least, It alter farm to farm due the realisation of training need for the organization.

3.1.5 Purpose of development

After Feeling necessity of development, the management take development attempts. This attempt endeavours to improve administrative execution by granting information and changing frames of mind. This action is to expand aptitudes of the employee. The significant goal of development is administrative effectiveness through an arranged procedure. It is the fundamental global procedure of learning. This accommodates arranged “development” to meet the future hierarchical needs.

3.2 Training vs. development

“Training” is a momentary procedure which is alluded to guidance in specialized and mechanical issues. So it can describe as “short term process”. It mainly focused on explicit occupation related issues.

“Development” is a long haul procedure. So organisation cannot benefit from it immediately but eventually benefit in “long run”. It is alluded to philosophical and hypothetical instructive ideas. The main reason for “development” is to get general information. Be that as it may, through normal “development” program a worker can be acted expertly.

“Training & development” both are time consuming. It also need exertion and cash for running this kind of programme. For each initiative of it organisation should think thoroughly. It cannot take immediate action. They have to cautious while structuring “training & development” programs. The targets and requirement for “training & development” ought to be obviously recognized. What they really want from the programme should be defined. Strategy or sort of training & development should be feasible and ought to be picked by the necessities of the organisation. Association should take criticism on the training & development program from the students as swaggered surveys. It will help to measure of time and cash contributed on training & development programs that transformed into a venture or absolute consumption for an association.

3.3 Objective of Training & Development

“Training and development” objective in a successful organisation is to bring result. This objective should express the ideal conduct. Furthermore this objective should also express the condition under which it is to happen. These expressed targets at that point become norms against which singular execution. So the program can select the organisation objectives.

The objectives of Traveling organisational receptionist who make the booking of ticket are described below:

- a. Provide departure time data at instances.
- b. Provide the cost involved in this process.

Explicit, quantifiable, time – directed destinations like those recorded above for a receptionist give the mentor and the student explicit objectives. This can be utilized to assess their prosperity. If the goals are not met, disappointment gives the HR division criticism on the program. This may result criticize of member also.

3.4 Importance of ‘Training & Development’:

By good “Training and development” organisation can use all his employee 100% . So it insures no loss of labour. It further encourage worker to accomplish the organisation landmark just as their individual objectives. So we can say it is ideal for any organisation.

“Training and Development” gives an expansive structure. It also gives a chance of improvement of HR's specialization. Thus eventually improve social aptitudes in any organisation. It additionally helps the workers in accomplishing individual progress. This individual progress make successful organisation.

In order to increase skill of employee “Training and Development” is must. Worker gather “knowledge and information” by it. It additionally helps in building capacities of each agent at each level. It extends the horizons of Human keenness. It likewise changes general

3.4.1 Output – “Training and Development” aids in expanding the output of the representatives. This Output further achieves its long haul objective. Solidarity – “Training and Development” benefits in instilling the feeling of cooperation, camaraderie, and between group coordinated efforts. It bolsters in instilling the enthusiasm to learn among the staffs.

3.4.2 Institute Philosophy – “Training and Development” helps in creating the learning society inside the association. It makes the authoritative wellbeing society and viability. Eventually it makes good organisation philosophy.

3.4.3 Association Climate –The workers get positive discernment and feeling from pioneers, subordinates, and companions in “Training and Development” process. So it forms great organisation surrounding climate.

3.4.4 Well work atmosphere – Training and Development constructs great representative, relationship. So each staff's objectives lines up with association objectives. Thus a sound workplace forms in this process.

3.4.5 Class –Training and Development helps in enhancing the nature of work .It also improve work life.

3.4.6 Healthiness and Security – “Training and Development” improve the healthiness and security of the organization. Consequently it counteracts out of date quality.

3.4.7 Self-esteem – Self-esteem is improve by “Training and development”

3.4.8 Corporate culture – Training and Development helps in creating superior corporate culture.

3.4.9 Productivity – “Training and Development” prompts improved gainfulness and increasingly uplifting demeanours towards benefit direction. Thus increase productivity. “Training and Development” helps in hierarchical advancement for example Association gets progressively powerful basic leadership and critical thinking. It helps in comprehension and doing institutional approaches. It also creates administration aptitudes, inspiration, devotion, better frames of mind and different perspectives within its staffs.

3.5 The Step of Training and Development:

There are different phase in “training and development” so as to be successful and realize the ideal outcomes regarding upgraded information, abilities and mentality. The phase is as per the following:

- a. Defining training objective is the most significant part of the “training and development” procedure. It provides guidance. It is a benchmark to evaluate accomplishment. If all assigned work of staff is performed successfully then only we can say the programme was a successful one.
- b. Needs investigation step. In this step organisation distinguishes the particular employment execution aptitudes required. Then organisation evaluates the forthcoming learner's abilities, and creates explicit, quantifiable information. And finally execution destinations subject to any deficiencies



Figure 3.1: The flow chart of Step of Training and Development

- c. One most likely use procedure like those talked about in this part. The HR should decide the goal of the organization. This is to be viable. HR will communicate with the director level about what is feasible. Together they will decide the goal. Sometimes Computer oriented learning may save huge cost. HR will go thoroughly towards Instructional structure, his choosing order and produce the Training program.
- d. Validation means certification. It is the confirmation procedure. It guarantees worker have accomplished the abilities and information. So training programme is successful. It certifies the whole training process. And obviously the end result.
- e. The next step is “implementation step”. Training has to be the same way as planned by HR. It is observation step that result 100% success of arranging training programme.
- f. The last step is evaluation step. It is review of the whole process. It give idea of the “How successful was the procedure of training process”. Not only successful rate but it also act as feasibility step for future training.

3.6 Training needs analysis

The need assessment process: there are three process these are-organization analysis, person analysis and last one task analysis. These are three important step for need assessment process

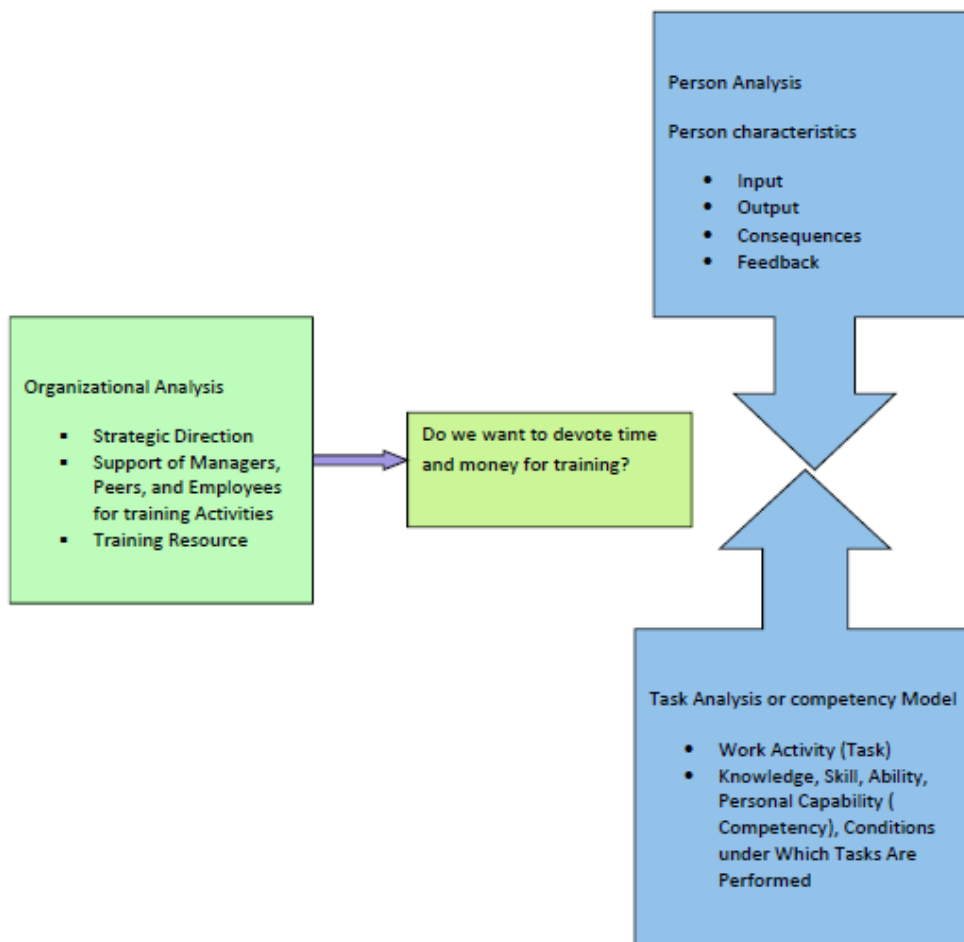


Figure 3.2 Training Organisational analysis

“Organization analysis” detects training support. It also spot company’s tactical route, administrators, peer and staffs care movement and last one “training” assets. Organization analysis the first step of needs assessment process

3.6.1 Company’s strategic direction

The strategic role and regulation on training is how to function the training programme in the company. Company strategic direction is most effective for organization analysis.

3.6.2 Training resources

Organization analysis includes the training resources. Training resources is the company improvement depended so it's must needed for needs assessment process.

3.6.3 Personal Analysis

In Personal analysis there are four characteristics.

These are –

- a. effort
- b. productivity,
- c. consequences and
- d. Response.

Personal analysis these are four characteristics include these are to recognize the staffs who require “training”. Its include four person analysis characteristics

3.6.4 Person characteristics: It need to employees skills, knowledge, ability, and attitude.

3.6.5 Input: input is the second characteristics for person analysis.

3.6.6 Consequences: consequences are the last characteristics of person analysis. These characteristics more important

3.6.7 Task Analysis

Task analysis is the third need assessment process. Task analysis is discussion on the man or women personal capacity analysis that means employee individual ability, skills, behaviour, work activity measurement or evaluation.so need assessment process more effective issue task analysis. This one must need for ‘training’ assessment process and more important and helpful. Task analyses these are discuss the personal work activity.

3.7 Methods of Training and development:

Lot of Training and development approaches existing.HR will select method in connection of goals of the organisation. So It manly depend on objectives and need of “training”. “Training methods” are of two types:

3.7.1. On-the-Job Methods

It is the procedure where an individual deals with work and learns. So the worker creates ability simultaneously. So it is "training process" like learn by practically doing something.

It is vast feasible way of training. "on the job training" can be in many ways. Such as:

3.7.1.1. Job rotation

This rotation is seen in bank. Where employee circles towards all desk of the office and take overall idea. It is happen in regular interval. As an intern of "Islami bank", I have been through this procedure.

3.7.1.2. Understudy

The best example of understudy is future pilot do training under present pilot. So the learner is appended with their senior. Here staff receives training by assisting.

3.7.1.3. Board task

In this process organisation form a committee. Trainee becomes member to it. The committee decide the action plan. So the final recommendation is board centred.

3.7.1.4. Special assignments

It is learning by doing of the specific task alone. The worker will get the information on the doled out work. Furthermore figure out how to function with others. This procedure entirely related to organisation objectives.

3.7.1.5. Coaching

This is direct learning by training. This includes broad showing and ceaseless basic assessment and remedy. So staff acts as learner and manager act as instructor.

3.7.1.6. Experience

This is probably the most seasoned technique for hands on training. It alludes to learning by repeatedly doing something. This is compelling technique but it may be tedious and inefficient. So if a ranking done on suitable technique then it should be ranked last.

3.7.2. Off-the-Job Methods

Nowadays' off-the-work training strategies have gotten famous. It is impediments of the hands on training techniques. In that case there is absence of gathering discourse .In the off-the job strategies rest everything is optional, only prime job is training. The staffs need not to take order from the superior. So they became more focused and refreshed.

3.7.2.1. Special courses and lectures

These are the brisk and most basic approaches to give information to an enormous gathering of staffs. Organizations support their staffs to go to these courses or lectures. These are the most customary and even practise now a days. Organisation structured training on special course or lectures. The main fund is by the institution itself.

3.7.2.2. Selected reading

In this way, Staffs stay informed concerning most recent advancements in their separate fields. It is self-improvement technique. Employee can developed himself by self-study or internet based learning, reading various journals and magazine etc. Sometimes there may be in-house library in the institution itself.

3.7.2.3. Case study method

A case is a composed record of a genuine business circumstance/issue. It is monitored organisation itself. The case is given to the staffs to discourse and examination. By solid proof, a review is done by specific committee. So it the learning by feasibility report making. After the case study Substitute game-plans are recommended from members.

3.7.2.4. Programmed instruction/learning

This is an efficient technique for showing work aptitudes. This technique includes displaying questions of realities. In this way staff reaction is taken into counting. So employee can give quick input. This is bit by bit self-learning technique. The medium might be a course book, PC or the web.

3.7.2.5. Brainstorming

In this strategy, the students are allowed the chance to create thoughts transparently. So no dread of judgment needed. This is innovativeness “training” procedure. Analysis of any

thought isn't permitted in order to diminish hindering powers. It causes individuals to tackle issues in another way. It creates diverse training. First step is to review the “amount of new thoughts created”. Then comes requirement of feasibility study in terms of money and time.

3.7.2.6. Conferences and seminars

Sometimes conference and seminar are arranged by organisation itself. But most of the cases employee attends by third party seminar. Any way or the other these is the win-win situation for both employee and organisation. In this, the members are required to pool their musings, thoughts, perspectives, proposals and suggestions. Staffs attempt to take a gander at an issue from various points as the members are regularly from various fields and segments.

3.7.2.7. Role-playing

In this strategy whole situation is reviewed by acting other character. This system brings about better comprehension of one another's circumstance by placing themselves from other's perspective. Staffs need to play in a misleadingly made circumstance. Staffs are appointed a job. A employee is solicited to assume the job from a worker's organization chief and another student is required to play out the job of a HR director.

3.7.2.8. Apprenticeship training

Apprenticeship “training” approach is an organized procedure. This “training” approach started in the medieval times. In this way employee expertise bound themselves to an ace skilled worker. Individuals become gifted labourers through a blend of homeroom guidance. So employee can worked as an expertise.

3.7.2.9. Vestibule schools

The usefulness of a vestibule school is specialization. Huge associations portrayed as vestibule schools. A vestibule school is worked as a specific undertaking by the staff office. Vestibule schools a fundamental to genuine shop understanding. It is operated by personal department. This kind of school now days are very useful as scarcity of in-house experienced trainer.

3.7.2.10. In-basket exercise

In this procedure, the staffs are given in-bushel of reminders, letters, reports, demands and different records related with the firm. The staffs are also given foundation data on a

mimicked firm and its items, and key staff. After this, staffs should make idea about document for filling the paperwork. It should be done in short time.

3.7.2.12.11. Commercial games

“Commercial games” involve teams of trainees. It is way of examine any matter and land by selections. It is done by “groups talk”. For the most part, problems connected with records, deals, Research and Development, generation procedure. All these should be taken care of.

3.7.2.12. Sensitivity (T-group) training

There is no set motivation or calendar or plan in this procedure. It is an unstructured circumstance of gathering. It is gathering of learners comprising of 10 to 12 people is framed. The gathering meets in detachment with no conventional plan. The fundamental targets are more receptiveness with one another. It expanded listening aptitudes, trust, backing, resilience and worry for other people. There is incredible spotlight on between close to home conduct. The mentors serve a reactant job. The mentor gives steady input to individuals on how they collaborated with each other.

3.7.2.13. Multiple management

It is two stage management training. It is way of Inventive and gainful thoughts passing from lower to higher level. In this way some power are given to lower level that is junior board. Finally any solution of certain will approve by senior board. But this idea of solution may come from junior board meeting.

3.7.2.14. Behaviour modelling

This depends on the social learning hypothesis. In this way employee is furnished with a particular model of conduct .The result of this process make Employee well educated ahead of time. This is organized way to deal with employee’s explicit supervisory ability.

3.8 Methods of Evaluating Training

Successful “evaluation of training” empowers an association to screen and alter the “training” program. An appropriately structured and directed technique for assessment gives valuable experiences of the adequacy of the “Training process”. Some helpful techniques for assessing “training” viability are as per the following:

3.8.1. Observation Method

Under this strategy, direct perception stories put in on request to evaluate the changed information, abilities and mentalities of the staffs. Perception considers the thoughts of firmly watching the exercises during the conveyance of “training program”. During perception, the blunders and slip-ups in real work circumstance are deliberately observed. Then the mistake is recorded as data. Sometimes to have more “effective training” reaction of staffs should also recorded.

3.8.2. Test-retest Method

“Test-retest” strategy is alternative significant technique for assessing “training” viability. First step is evaluation of existing condition of trainee. The learner should give test for the purpose. Then the training is given to them. Same test is done to them again after “training”. On the off chance that a significant change is seen in the conduct cooperation of the learners, the “training” is said to be viable.

3.8.3. Pre-post Performance

Under this technique, the genuine activity execution is first evaluated before any “training” is given. It is like the pre-test strategy. Then the training is given. Then staffs activity is again evaluated. The difference in activity measures the credit of “training”. It gives future guidance for training programme.

3.8.4. Experimental Control Method

In this strategy employee is divided in two groups. Group-1 (excremental group) are fascinated with training. Group-2(control group) did not have training. They have no direction given from HR. At last, at the finish of training, the exhibition of these two gatherings is revaluated. If the performance of group-1 has significantly greater by the group-2, then one can say training is viable.

CHAPTER-FOUR

Training and Development Practice of Islami Bank

4.1 Current Scenario of Training and development of IBBL:

Right now, in excess of 300 “interest or ribah free” bank in the planet. “Islami Bank Bangladesh limited” was the first to start that service in Bangladesh.. Islami Bank Bangladesh is also first interest free bank in of Southeast Asia. “Islami Bank Bangladesh limited” maintains the Islami rules and regulation fully. The basic if this bank is islami “Shaariah”. Under the “company Act 1983” Islami Bank Bangladesh limited starts operation on march 30, 1983 with major foreign financiers. The bank activity is very helpful for Bangladesh economy and must need in many aspects. At present the bank total branches of 332 in Bangladesh (all division). These are all modern branch.

In associations “training and development” functions as a changing procedure. New untalented workers go into the association get appropriately training. After this they create themselves as talented representatives. In Islami Bank also staffs goes through this process for improvement of their ability. This process is needed as Compelling “training and development” program can guarantee inspiration, promise to the prepared representatives simultaneously. Those persuaded workers takes to prompt be able in the market to serve the association their best for the hierarchical advancement.

4.2. Step and Process of Training and development of IBBL:

There are three basis of “training and development” of Islami bank

- a. “Ideological”
- b. “Theoretical”
- c. “Practical.”

4.2.1 Ideological training

Ideological training may be related with the holy Quran and Sunnah and Shariah issues on banking. The practical training may be conducted through discussions and exercises on banking issues in a classroom setting. In addition, some training may be administered while the employee is on the job, to allow the employee to learn Islami Banking through training. The theoretical training may furnish an employee with Islamic information and qualities, which is viewed as basic for Islami Banking.

This training might be managed while the worker is at work. Sometimes handy training may also be directed through talks and activities on banking issues in a study hall setting. “Ideological training” might be connected with the sacred Scriptures. It is based on “Quran, Sunnah and Shariah” issues on banking. First essential “materials” for Islami banking are selected. Then the “training” gives to workers with Islamic data and characteristics.

4.2.2 Theoretical training

This kind of “training” is done by reading or teaching. Hypothetical training may give a calculated clearness on the comprehension of Islamic banking.

4.2.3 Practical training

A worker ought to have a wide range of training in order to best set him up to play out his action necessities. Practical training of Islami Banking gives these abilities.

4.2.4 Possible Areas of Training

Since Islami Banking mainly practices general banking, investment and foreign exchange, training should focus on these three areas of banking. Islami Bank may consider the following areas while devising their training programs:

General banking is the main area for Islami Banking. Although it also does business on investment and foreign exchange. So training is needed in these sectors. Islami banks focus on many areas of training. Such as:

- a. Investment Management
- b. Initiation / Base Training

- c. Performance Budgeting
- d. Inspection or Audit
- e. Islamic Finances and Investment
- f. Foreign Exchange and Foreign Trade
- g. Banking Laws and Practices
- h. Branch Management
- i. Diploma in Islamic Banking (DIB)
- j. Customer Services Development
- k. Islamic Insurance and assurance
- l. Dealing the Administrators

Islamic worth situated clients are fundamental for development in Islami Banking. Islami Banking needs ethically stable clients. It will ensure smooth activity. Along these lines, esteem arranged clients training might be another principle territory of training for Islami Bank. Training ought to be intended to address the necessities of senior administration right down to the line labourers. It will make profitable business. Moreover, Islami Banks should be mindful so as to tailor the training session to the particular representative's needs.

4.2.5 The Lecture Method

One teacher can deal with an enormous class. Lectures have a few focal points. Likewise, practically no other thing is required. At last, a solid and steady lecture can be rehashed with no extraordinary exertion with respect to the lecturer. These steady lectures enable enormous gatherings of individuals to be prepared on the precise material in littler gathering discussions. A significant decent number of training techniques by and large utilized in scholarly and training foundations can be successfully applied to faculty advancement of Islami Bank. This exchange of lecture technique might be important for Islamic banks too. Lectures stir a basic disposition in learners. Lectures can give stylish delight moving countless learners in an affordable manner.

Lectures are particularly important for presenting another subject and it enables the students to cooperate all the while, which would some way or another be scaring to them. Where information is progressing quickly, course readings may not be accessible. The lecture some of the time offers no open door for class investment. So sometimes there is of little use in giving abilities. In this manner there are favourable circumstances and drawbacks so an appropriate blend must be seen all together as viable.

4.3 Training Needs Analysis of IBBL:

4.3.1 Need for Training

Islamic Banking is different in many aspect compare to other banking. Its highlights and utilitarian techniques are very unmistakable than that of the conventional financial framework. It needs to work such that advantages society in general. Because Islami Bank is an Sariah-based “premium or ribah” free financial framework. Islamic banking system must be confronted the test of following century. So the step of islami banking should be progressively specialized. The activity of Islami Banking is turning out to be increasingly confounded. The work force of Islamic Bank require uncommon ask. Because extra line of action is require for “dealing with sariah”. These can be created through legitimate “training”. Clearly, that an enormous number of appropriately prepared representatives would bring about expanded yield and decreased costs. This action will ensure about most extreme usage of HR. These will at last advantage the whole country.

The main Islamic Banks of the nation additionally have perceived the significance of training for their workers. This can be substantiated from the accompanying sections:

Islami Bank Bangladesh Limited (IBBL) stated "since our system is new, training is considered to be sin-qua-non for successful operations of the Bank. Before establishment of the Bank, Bangladesh Islamic Bankers' Association (BIBA) conducted several Orientation Courses on Islamic Banking in which senior and mid-level bankers, lawyers, chartered accountants, media-men, management experts participated. Most of the officers of the Bank were selected from their list. Training academy of the Bank has also been established. Orientation and skill development courses are conducted regularly. Special attention is paid to on-the-job training on the basis of job rotation plan. Besides, the officers and employees periodically attend seminars and symposiums organized by the Bank and other bodies.”

Al-Arafah Islami Bank Limited mentioned "Since Islamic banking is different in many respects than that of conventional system of banking, the officers are, therefore, required to attain thorough knowledge about the Islamic banking system in order to explain the same to the clients properly. Therefore, effective training program for the officers are being undertaken. Side by side, on-the-job training is also being imparted specially for the new employees. The Board of Directors is aware that the objectives of the Bank might be defeated if the officers don't practice the Islamic rituals in their daily life. Therefore, all officers are being motivated to be practicing Muslim in their daily life apart from saying prayer in Jamaat. It may be mentioned that every branch has hours at the time of prayer. Nevertheless Dars-e-Quran and Hadith is also being held after Asar-Prayer everyday".

The Social Investment Bank Limited (SIBL) mentions "training is the basic need for the development of Human Resources. Accordingly, SIBL has decided to establish one training academy in the name of University School of Social Economics and Management. The new recruits (officers) would be inducted with basic foundation training including advanced training courses to get them fully acquainted with the basic concept and objectives of SIBL. There is an ultimate aim of development this training academy to a real-life university which will be staffed by eminent professional bankers, economist and scholars from home and abroad."

Al-Baraka Bank Bangladesh Limited has also indicated the necessity of the training mentioning that "Despite their unequivocal commitment to provide only Islamic banking they were unable to deliver full Islamic finance which was a major disappointment. The Shariah Council had, once again, pointed out these failures."

Former Governor A.K.N. Ahmed stated "the exercises of training foundations ought to be resuscitated to guarantee that each bank is getting appropriate yield from these organizations." He also mention that each bank official and staff should go through to serious training on banking morals and client support. Then they become capable to put to the activity.

4.3.2 Valuation of Training Needs:

Wise and appropriate “assessment or valuation” of training needs and conferring the workers in those regions may bring huge outcome for the association. Each organisation has a definite goal. Appraisal of training prerequisite and requirements are especially significant for accomplishment of these hierarchical objectives. So as to achieve training needs appraisal, proposition of Relationship Managers all things considered. Divisional Heads at Head Office and senior administration are mulled over to get ready Academic Calendar for training plan for every year.

4.3.3 Selection of participants:

HRM select official that should be attending training session. Besides that all new recruit obligatorily are going under the domain of foundation “training” Courses. After training of top experienced official, the training academy, IBRTA select top three candidates who are eligible for abroad training. The selection procedure is transparent enough that head office can monitor regularly.

4.3.4 Selection of speakers:

There is proper selection of speaker. Speaker may be in house or hired from any organisation. Proportion of interior and outer speakers is around 80:20. Outside Speakers are welcomed while organizing training/workshops identified with new themes. Those new themes are being presented in banking tasks by the Central bank or whatever other administrative bodies. Need is given to use the in-house speakers those are in the rundown of pool while directing training/workshops according to Academic Calendar.

4.4. Benefits of training and development of IBBL

Representative training and development programs get ready staff to effectively complete the crucial task of the association. Employment quality influences specialist assurance, work fulfilment, and the extension labourers need to apply their aptitudes and capacities to the activity - every single key supporter of profitability execution. Development chances help to guarantee that association is an alluring work environment. Staffs training and development programs additionally help with representative maintenance. Worker training and development programs additionally positively affect execution. If the task of the organisation need to carry out smoothly then “training and development” procedure must be feasible.

The benefits are described below:

- a. The staffs going through training program are more productive than the staff who not going through trading.
- b. No observation needed to employee who gone through training.
- c. Staffs feel more enthused.
- d. No need specific person. Anyone can replace anyone.
- e. Staffs take more challenges.
- f. New aptitudes and information can be procured.
- g. Existing aptitudes and information can be upgraded or refreshed, empowering individuals to additionally improve demonstrated qualities.
- h. Faults can BE easily addressed. Remedy can be done easily.
- i. Developments in ability, self-assurance, and competency.
- j. Staffs feel upheld and empowered in task.
- k. Knowledge is advanced to rehearse in the work environment.
- l. Knowledge is utilized to improve execution at work.
- m. Knowledge is shared, upgrading group execution.

4.5 Cost-effective Methods for Employee Training and Development of IBBL

It is imperative to recollect the learning procedure while choosing representative training and development strategies. Worker training and development needs to suit association's unique situation. Employee also needs to fulfil expectations, business agreements and aggregate understandings of the organisation. It should be done in a very cost effective way. In Islamic bank there are numerous approach of “training and development”. Such as:

4.5.1 On-the-job experience

4.5.1.1 Committees

- a. Committees enable individuals to see issues from alternate points of view. Committees made up of staff from various regions of association will upgrade learning.
- b. Sometimes some trend may hamper organisation activity later all. Committee discuss the issue in broad. Try to find solution of it.

- c. Committees can likewise be powerful learning instruments. It ensures the correct core interest. Committees are a piece of consistently action in any association.

4.5.1.2 Conferences and forums

Staffs can go to conference that accentuation on subjects of relevance to their position and the affiliation. Upon their arrival after meeting, representative can make an “overview of the meeting” for other staff strategy improving and learning up gradation. This way institution finds best way of fulfilment the objectives.

4.5.1.3 Field trips

- a. Staffs can be furnished with a chance to visit different sites. This procedure is convenient when organisation have staffs more than single location.
- b. Trip to other organising of same kind of work.
- c. Give new knowledge and idea.
- d. Fieldtrips can likewise be an off-the-work movement. There should be follow up after every field trip. Staff will have to mention that the things they have learned.

4.5.1.4 Critical incident notes

- a. Employee can learn from daily activity.
- b. Staff will note down every incidence and occurrence. Then write down what he gains from the specific occurrence. This occurrence may be “the complain of customer”. A review of a short rundown of the occurrence can distinguish the worker's activities that prompted fruitful goals.
- c. Sometimes customer is not treated well. Share the notes with the representative in question and with others as suitable. again compose a short portrayal of the circumstance distinguishing territories for development
- d. There may be meeting for critical incidence among employee.

4.5.1.5 Job expanding

After an employee successful in any task they are given additional task. This called job expanding. Because he may need to face more challenges otherwise he may fill boring. Allotting new extra obligations to the representative must be considered by managers. Organizations with level hierarchical structure are beginning to give some administrative

errands to experienced staff. This method will keep making those experienced staff in challenge.

4.5.1.6 Job aids

- a. “Job aids” helps are exceptionally valuable for new staffs. This will help in taking on new obligations and for exercises that happen rarely.
- b. Manuals, agendas, telephone records, procedural rules, choice rules, etc tools are given to each staffs. This is to perform job better.

4.5.1.7 Coaching

The job of the mentor “in coaching” is to exhibit abilities. Mentor also gives the worker direction, input, and consolation while he rehearses the new expertise. Coaching alludes to a pre-organized understanding between an accomplished administrator and their worker.

4.5.1.8 Special projects

A representative might give chance to fill in as a major aspect of an uncommon occasions group. This is outside of the scope of his work. These special project are many time act as a cost effective training process.

4.5.1.9 Mentoring

Just like coaching, there is a process called” Mentoring”. In this process the two individuals included have typically built up a working relationship dependent on shared intrigue and qualities. Here senior officer are supervisor to junior officer. This way junior officer can easily take direction.

4.5.1.10 Networking

In Networking, Individuals meet to examine current issues and to share data and assets. It is way for share data among employee in informal network. The basic goal is the development of employee.

4.5.1.11 Performance appraisal

In customary performance appraisals the chief and worker assess the representative's qualities and shortcomings. The consequences of an evaluation can be utilized to recognize zones for further advancement of the worker or outside. Performance appraisals are mostly assessment

and halfway formative. This process also includes “criticises”. This Criticism may come from manager, supervisor and even customer in this process.

4.5.2 Off-the-job learning

4.5.2.1 Courses offered by colleges or universities

Sometimes university or college offer course. The course is offered in non-profit way. Organisation may send employee with payment or without payment, with time or without time. But most of the cases organisation bears the course fees because organisation is main beneficiary.

4.5.2.2 Reading groups (also called learning circles or reading circles)

It’s a gathering outside office. Gatherings as a rule happen outside typical working hours, for example, early evening hour or just after work. Staffs meet to talk about books or articles. This article is pertinent to the working environment/association.

4.5.2.3 Professional associations

Professional association make employee up to date all the time. It works as a network.

4.5.2.4 Self-study

The worker participates in the learning action by decision and at their ideal pace of learning. Self-paced free perusing, e-learning courses and humanitarian effort all give learning openings. Course offered by online web called e-learning. E learning can be done both in house and outside of the office. The employee sometimes takes the decision what is suitable to him. Sometimes self-study can be done in college or university.

4.6 Training institutes of IBBL: Islami Bank Training & Research Academy (IBTRA)

IBTRA is "Transforming of Human Resources into Human Capital". IBRTA is responsible for arranging training programme of “Islami bank”. It considers all the things. Training for the participants and workshops, courses and symposiums for the accomplished authorities on different themes in every year is organized. It has a definite calendar. But “calendar” change

year by year. The change is upon the financial prerequisite and necessities. The organiser fixed the programme taking direction from head of HR division. Not a single person is out of the organisation reach. Establishment Training Course for every participant is an absolute necessity.

4.6.1 Training

Training is a profoundly helpful device that can bring a worker into a position. By training they can carry out their responsibility accurately, viably, and scrupulously. It helps human asset movement. . Training is the way toward learning the aptitudes that you requirement for a specific activity or action. Different specialist defines training differently. According to Ricky W. Griffin “Training usually refers to the teaching operational or technical employees how to do the job for which they were hired.” According to Jack Halloran “Training is the process of transmitting and receiving information related to problem-solving.” According to Jackson “Training is a learning process whereby people learn skills, concept, attitudes and knowledge to aid in the achievement of goals.” Edwin B. Flippo Said, “*Training* is the act of increasing the knowledge and skills of an employee for doing a particular job”

4.7 Training courses of Islami Bank Bangladesh Limited for employees

- a. Foundation course
- b. General Banking
- c. Foreign trade payment & Finance.
- d. Credit Management
- e. SME Financing
- f. Islamic Banking and Finance
- g. Information technology system of bank
- h. Report of ”CIB”
- i. Banking Rules plus Principles
- j. To prevent “money laundering”
- k. BASEL-II Implementation
- l. Customer Service Intelligence
- m. SBS I, II & III
- n. “Credit Risk” Ordering
- o. Money Managing

- p. Guide of CRM.
- q. RAPID transection
- r. Avoidance of Misuses in Bank
- s. Exhibition of Misconducts in Bank
- t. Wholesale Funding
- u. Inside risk Management control of IBBL
- v. “Treasury” procedure
- w. House keeping
- x. Seminar on problem solve
- y. Advance reporting for loans
- z. Foreign exchange risk management of IBBL
- aa. Foreign exchange regulatory Act- 1947 of IBB

4.7.1 Employee overall Training records

Islami Bank Bangladesh Limited uses “Orbits HRD solution” in for monitoring activates of HR department. Bank always believe on “IT”. It always maintain proper recording on this software. For this reason staff and HR both can go through detail about “training”. This is depending on the limit of accessibility. The training procedure that was designed by HR is inputted in system. System also answer “who and which training is to given.” HR is supreme power of adding or discarding anything from training program.

4.8. Training Schedules of IBBL

After getting Asian Bank Award, Islami bank wants to maintain their position on top. For these reason they need almost perfect employee. Training makes good employee to perfection. The authority of this bank has set up a training establishment named “Islami Bank Training and Research Academy (IBTRA)” in 1984 to give important training to the representatives. It helped the demand of skilled HR in the bank. This training institute has been leading different training courses and workshops for the representatives of Islami Bank Bangladesh Limited and other Islami Banks, branches, divisions, or wings.

IBRTA run various training programme. It evaluates each training programme by following steps:

- a) Response
- b) Learning
- c) Behaviour
- d) Results /Outcomes measurement

a) Response: There are two sorts of responses, for example, positive response and negative response. Response implies the assessment of the training program. If positive response is higher than negative, then we can say training is successful.

b) Learning: Learning is managed how the standards, realities and abilities were comprehended by the mentors.

c) Behaviour: Trainer should able to change “behaviour pattern of student”. Then we can say programme is successful.

d) Results/Outcomes Measurement: Training programme must be cost effective. It should reduce cost and also improve efficiency of employee. Quality of task management of every employee should also improve.

Besides training, IBRTA also run research activity. There is huge library in IBRTA. These books include “Islamic economics, banking, comparative philosophies and journals”. Staffs are very lucky to have such type of collection. Besides training to “IBBL staffs”, IBRTA also cater to other Islamic bank system of Bangladesh. Because its capacity created in consideration of future need but now the resource is of surplus. It is prominent academy of “training and research”.

The training courses of IBRTA are Investment Operations and Management, Islami Banking, Banking Law and Practice, Foreign Trade and Foreign Exchange, Shariah Based Audit and Inspection, and so on. The Academy conducts training courses and workshops regularly over the year. Employee of IBBL and other bank attend the workshop. In designing the training programme IBRTA consider “appropriation of Islamic Shariah standards, reception of

apparatuses & procedures, innovation in the Banking activity, better human asset the executives, worldwide challenge.”

IBRTA also run direction, acceptance, establishment and inspirational course round the year. It also arrange seminar on “financial aspects and banking and such other related points” at regular interval. IBRTA also run "Executive Development Programme" in Dhaka since 1988. The success of this programme makes the programme arrangement outside Dhaka also. Now it is run all over the country. The academy also published journal regularly. The name of the journal is “Journal of Islamic Economics, Banking and Finance”

Top three ranked student of “the Department of Finance and Banking of Dhaka University” have been received award from bank since 1994. Customer direction program are orchestrated at various branches for dispersing the idea of Islamic financial matters and banking. It is to familiarize the customers with the activities of Islamic financial framework. Plus, an inspirational program has been presented since 1987 for the customers of the Bank

The Bank, in 1993, co-supported a multi-day long International Seminar on “Islamic Common Market”. In this seminar, researchers, financial analysts, brokers, industrialists and agents of exchange collections of 15 nations partook. The bank also co-arrange international seminar on “Islamic Banking” in 1985 and “on Islamic Banking and Insurance” in 1989.

Islami Bank Training and Research Academy (IBTRA) inaugurated “Diploma in Islami Banking (DIB) for the bank authorities” in 1998. This is done to build up their polished skill in the field of Islami Banking. IBTRA masterminds DIB assessment in Dhaka, Chittagong, Rajshahi, Khulna, Sylhet, Bogra and Rangpur Center. There are two session each year. One in March and another one in November.

IBRTA also run Internship Program for the Students of Different Universities in 4 seasons per year. Student select by online submission of for only one day per season. Selected candidate will have to take part in training class for 15 days in IBRTA office. They will learn Islami Banking procedure and many aspects of Islami Bank in this training time. They will also have to pass exam for theory class. At last stage of this 15 days programme each candidate will get a branch for practical training. The have to attend 45 days practical exposure in branch. After successfully attend all sixty days they will be given interne

certificate. I also was a proud part of this interne programme. I do practical training in Islami Bank, Mirpur-10 Branch.

4.8.1 Branch Overview

Islami Bank Bangladesh Limited, MIRPUR Branch, mobilizes deposit mudaraba and al wadiah current account basis under Islamic Sariah. The mirpur branch business partner share the profit of the bank. But partner also have to share loss if it is happen anytime. Muhd. Qamrul bari imami is the dean of the branch. For the better use of deposit fund of “Islami bank Bangladesh limited” the percentage recovery of investment of Islami Bank Bangladesh, mirpur branchis nearly 90 to 95%. The bank considers the entrepreneur of Islami Bank Bangladesh limited, mirpur Dhaka. So, investment performance of Islami Bank Bangladesh limited of mirpur branch. Moreover public all of life can easily transact with Islami Bank Bangladesh limited to other commercial private bank in Bangladesh.

4.8.2 Products & Services of the Bank

Islami Bank Bangladesh limited product and services are as follows: mudaraba savings bond, mudaraba saving account,monthly profit deposit, investment, credit management, general banking, and retail service

4.8.3 Duties and position

I have done my internship program for Islami Bank Bangladesh limited in mirpur branch .it is biggest commercial bank for private bank for Bangladesh. This bank training procedure total 60 day. Firstly 15 day training in IBTRA than 45 day training in mirpur IBBL bank sectors that means Islami Bank official work practices. This bank establish in 13th march 1883 base on islami Sariah. I got lot of information and gather experience about “Islami Bank Bangladesh Limited” as well as “interest” free banking system.

CHAPTER-FIVE

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Findings of the study

On the basis of the objectives and analysis, findings of the study these are follow:

1. Lack of proper content of more practical training and development program
2. IBBL have very limited opportunity for their employees for foreign training.
3. Lack of experienced trainers at “Islami Bank Training and Research Academy (IBTRA)” to train its staffs.
4. “Learning by Doing” is missing at IBBL training or development programme.
5. HR department is very reluctant on the Development of soft skill of the employees.
6. There is no such training program facility for non-official staff and support staff of the bank.

5.2 Recommendations

On the basis of the Major findings of the study some recommendations are given:

1. IBBL need to maintain proper content of more practical training and development program,
2. Experienced trainers need to be developed by “Islami Bank Training and Research Academy (IBTRA)” to train its employees.
3. In addition to on the job training, handsome number employees of IBBL should be sent for higher training abroad.
4. IBBL need to organize training under the title “Learning by Doing”
5. More emphasis should be given on the Development of soft skill of the employees.
6. There should have regular training programs for the non-official staff and support staff of the bank

5.3 Conclusion

Islam is complete way of life and Allah give guidance into all areas of our lives. Islam has given explanation regulation for economy life. Islami bank Bangladesh limited founded 13th march based on 1983. My internship bank Islami bank Bangladesh limited this bank internship report topic on Training and Development Practices: A Study of Islami bank Ltd. This report many training and development issue cover these are such as: training and development definition, type, method, needs assessment process, training and development process, training and development bank training offer by employees, features, finding recommendation and finally conclusion. Islami Bank Bangladesh Limited is not secular in its orientation and in overall training and development activity measurement the bank.

Finally islami bank Bangladesh limited has established view to conduct interest free banking activity. Finally establish welfare banking of debtor and creditor relationship its investment operation that would lead to just its final step.

CHAPTER-SIX

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