

**Internship Report**  
**on**  
**Training and Development of Sonali Bank Ltd.**  
**(A study at Uttara Branch)**



**Submitted By**

Mitu Nandi

ID: 161-11-1002

Batch: 43th

Bachelor of Business Administration (BBA)

Major in Human Resource Management

Faculty of Business & Entrepreneurship

Daffodil International University



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

**Date of Submission: 6<sup>th</sup> December, 2019**

**Internship Report**  
**on**  
**Training and Development of Sonali Bank Ltd.**  
**(A study at Uttara Branch)**

**Supervised By**  
Dr. Gouranga Chandra Debnath  
Associate Professor and Head  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

**Submitted By**  
Mitu Nandi  
ID: 161-11-1002  
Batch: 43th  
Bachelor of Business Administration (BBA)  
Major in Human Resource Management  
Faculty of Business & Entrepreneurship  
Daffodil International University



**Date of Submission: 6<sup>th</sup> December, 2019**



## Letter of Transmittal

Date: 6<sup>th</sup> December, 2019

To

**Dr. Gouranga Chandra Debnath**

Associate Professor and Head

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Subject: Submission of Internship report on “Training and Development of Sonali Bank Limited”.**

Dear Sir,

This a great pleasure to submit my internship report on “Training and Development of Sonali Bank Ltd. at Uttara Branch”. It was a golden opportunity for me to gain knowledge and practical experiences regarding the procedures and functions while working at the Uttara Branch of Sonali Bank Ltd. So, I firmly believe that, these knowledge and experiences will help me in my professional life.

I have tried hard to fulfill your expectations by sharing details of each and every topic and avoiding unnecessary amplification of the topics.

Therefore, I will be very much glad to hear from you for further clarification.

Sincerely yours,

(Mitu Nandi)

ID: 161-11-1002

Batch: 43th

Department of Business Administration

Daffodil International University



## Approval Certificate

I am pleased to certify that the internship report on ‘Training and Development of Sonali Bank Limited’ conducted by Mitu Nandi bearing ID: 161-11-1002 of the Department of Business Administration has been approved for the presentation and defense under my direct supervisor. Mitu Nandi worked with Sonali Bank Limited as an intern.

The data and the findings are presented in the report are genuine work of Mitu Nandi. I recommend the report prepared by Mitu Nandi for further academic recommendations. She bears a good moral character and pleasing personality.

I wish her all the success in life.

**(Dr. Gouranga Chandra Debnath)**

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



## Preface

Being the student of Business Administration, It is my pleasure to have successfully completed my internship report on Training and Development of Sonali Bank Limited, (Uttara Branch). In my report, I have covered topics Training and Development of Sonali Bank Limited. Within this short duration, I have tried my level best to gather information as much as I could regard the banking practices of Sonali Bank Limited. However, it is needless to say that, there may be some lacking and mistakes in my report preparation. So, I acquit for my inaccuracy. I worked as an internee in Sonali Bank Limited at Uttara Branch. The purpose of my internship program was to know about the banking practices and have access to the professionals and expertise from whom I could learn about how by the help of team work the activities are performed in a financial institution.

In this report, I would like to express the appreciation to my honorable supervisor Associate Professor Dr. Gouranga Chandra Debnath, Department of Business Administration, Daffodil International University. Sir Has enabled me to complete my internship report successfully. Therefore, I totally comply with the instructions of supervisor for preparing my report.

Moreover, my practical knowledge of working as an internee in Sonali Bank, (Uttara Branch) has enhanced me to develop my knowledge and skills.



## Acknowledgement

My acknowledgement begins with thanking my academic supervisor Dr. Gouranga Chandra Debnath who has provided me suggestions for making this Final Internship Report. I like to thank sir for his generous cooperation and supervision that made me really confident about the desired outcome of my internship project.

I would like to show my warm hearted gratitude to the whole Sonali Bank Limited. Which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Department. I am especially grateful to Mohammad Rafiqul Islam, (Assistant General Manager) for invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under him and really grateful to him for a big time for helping me in my each and every step of work at office.

I am also grateful to Mahmuda Siddique (Officer), Naznin Akter (Principle officer), Mr. Tuhina Matin Foreign Exchange Department, Muhammad Omor Faruk (Junior Officer) General Banking Department for his valuable suggestions that make me confident to walk my desire way to construct my report.

I am very much thankful to Sonali Bank Limited and its management specially the employees of the entire Department for their cordial support to prepare this difficult study with important information and data. Without them it would not possible for me to complete this difficult task. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.



## Declaration

I am Mitu Nandi, hereby declare that the report of internship titled “Training and Development of Sonali Bank Limited” is prepared by me after completion of three months works in Sonali Bank Limited. I also would like to confirm that, the report is prepared exclusively for academic purpose not for any other purposes.

Mitu

(Mitu Nandi)

ID: 161-11-1002

Batch: 43th

Major in HRM

Department of Business Administration

Daffodil International University



## **Executive Summary**

The internship is designed to bridge the gap between the theoretical Knowledge and real life experience. It is designed to have a practical experience while passing through the theoretical understanding. The report is combination of Three months of internship program with Sonali Bank Ltd., Uttara Branch.

This report has been segmented into five different chapters.

The first chapter contains Introduction, Objective, Methodology, Scope, limitations of the Report.

The second chapter contains about the Training and Development of Sonali Bank, Introduction, Training and development system, Purposes of training, Types of Training programs, Methods of Training, Current scenario of employee training of this branch, Records of previous five years training of this branch and Training Institutes of Sonali Bank Limited.

In chapter three mention Findings, Recommendations, Appendices and References of the Sonali Bank in the better ways.



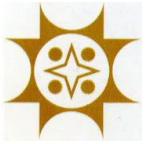


## Tables of Contents

SL. No	Contents	Page No
	<b>Letter of Transmittal</b>	i
	<b>Approval Certificate</b>	ii
	<b>Preface</b>	iii
	<b>Acknowledgement</b>	iv
	<b>Declaration</b>	v
	<b>Executive Summary</b>	vi
	<b>Table of Content</b>	vii-viii
<b>Chapter 1 / Introduction</b>		<b>01-08</b>
1.1	Introduction	2
1.2	Background of the Study	2
1.3	Literature Review	3-5
1.4	Scope of the Study	5
1.5	Objective of the Study	5
1.6	Methodology	6
	1.6.1 Survey Instrument	6
	1.6.2 Methods of Collecting data	6
	1.6.3 Primary data	6
	1.6.4 Secondary Data	7
	1.6.5 Data Analysis Procedure	7
1.7	Limitations of the Study	7-8



<b>Chapter 2 /Employee Training and Development system of Sonali Bank Ltd</b>		<b>09-20</b>
2.1	Introduction	10
2.2	Definition of Training	10
2.3	Definition of Development	10
2.4	Training and Development System	11
2.5	Purposes of Training	11
2.6	Types of Training Program	12
2.7	Methods of Training	12
2.8	Evaluation of Training Programs	13
2.9	Benefits of Training and development of Sonali Bank Ltd.	14-15
2.10	Disadvantages of Staff Training	15-16
2.11	Disadvantage of staff development	16-17
2.12	Current scenario of employee training of this branch	17
2.13	Before Five years record of training of this branch	18
2.14	Training institutes of Sonali Bank Ltd.	18-20
<b>Chapter 3/ Findings, Recommendation &amp; Conclusion</b>		<b>21-30</b>
3.1	Findings	22
3.2	Recommendation	23
3.3	Conclusion	24
	Appendices	25-27
	References	28
	Plagiarism	29-30



# Chapter - One

## *Introduction*



## **1.1 Introduction**

In the time of globalization, the significance of banking part is amazing. Banking part is proceeding with the improvement new mechanical advancement. Presentation of current innovation has made financial part easy to use and progressively aggressive. The banks of Bangladesh are not fall behind. The banks of Bangladesh are keeping pace. Sonali Bank Ltd. requirements to contend with private banks just as with the remote banks. By giving gifted labor, in which Department of Management Studies has given the financial segment a vitality and the temporary position program has made the supportive. By learning at the Daffodil worldwide college, one increases a broad hypothetical information and the entry level position program makes that information viable. Hypothetical information has an incredible worth however without having hypothetical information it may be futile. In such manner, the temporary job program is satisfying the lacking of useful information on the alumni of Department of Management Studies. Subsequent to finishing the entry level position program the alumni become increasingly supportive in that demanding ground.

## **1.2 Background of the Study:**

One of the essential pieces of BBA program is temporary position. Toward the finish of scholarly course work one have to finish the temporary job to increase commonsense information to have an encounter of execution of obtained hypothetical information. This report means to give extensive perspective on the bank. Advance and progress is just wellspring of salary of the private bank just as Sonali Bank Ltd. Presently a day current financial framework generally relies upon preparing arrangement of the bank. Without appropriate preparing, no business is conceivable. Preparing division is a lot of worry to fulfill client wants. The bank is proceeded with its activity in profitable and need areas. So preparing is especially imperative to the advancement of HR. To work preparing programs, the bank embraces loads of capacities and activities. As a BBA understudy, we have to know the method of preparing and improvement framework. Since it relates our activity just as it has utilitarian significance additionally as far as working together.



### 1.3 Literature review:

#### ❖ Definition of training:

Preparing is the way toward building up person's information, aptitudes and capacities so as to acquire a change frame of mind in order to improve present and future association execution. Preparing shows aptitudes for use in the present and not so distant future. It is 'Assignment' situated. Where T=training, A=Attitude, S=Skill, K= information. At the point when a worker can get an ideal change disposition about a specific subject by getting information and ability through preparing one can undoubtedly say that the representative gets prepared. In this manner preparing is a constant procedure of helping workers performs at a significant level and it is a deep rooted procedure for self-improvement.

#### ❖ Concept about training:

The main concepts of training are.

Knowledge and Action

Training and Learning: Two points of view –

- Andragogy, means Adult learning and it is Self learning.
- Pedagogy, means child learning and it is spoon feeding.

#### ❖ Learning and Action:

The participant and his organization.

- Responsibility for training
- Action through training and Action through force.
- The aim of training and Action should be to inspire action rather than to fill with knowledge.

#### ❖ Definition of development:

Development is a way of preparing someone for the new and greater challenges he or she will encounter in another more demanding job. Again development focuses on the future. It helps employees acquire the background and skills they need to continue being successful as their careers progress. Development is more educational than skill oriented. All development is really self-development and it is a continuing progress. Without a personal commitment, self-development cannot occur.

#### ❖ Difference of training and development:

Preparing contrasts from improvement in that it depends all the more intensely upon the teacher; advancement then again depends upon the member's drive posing inquiries to bring



out significant focuses and their importance. Again preparing as equipped to improving workers' abilities so they can play out their activity just as conceivable, improvement centers around what's to come. Improvement assists representatives with obtaining the back ground and abilities they have to keep being fruitful as their professions progress. It is more instructive than aptitudes situated. Advancement is in certainty self-improvement.

❖ Techniques of training:

Preparing of representatives includes two undertakings, direction and abilities preparing. Direction alludes to ensuring comprehend the standards, rules, arrangements, targets, reasoning and hierarchical structure and furthermore acknowledge the authoritative culture. The different procedures are;

- On the job training (OJT)—instructing employees in how to do a job while they are working at it.
- Off-the-Job training—Taking employees away from the Job for education that will improve their Job performances.
- Vestibule training—This system simulates the work environment by providing actual equipment and tools in a laboratory setting.
- Job rotation – in a job—rotation program, trainees move from one job to another i.e. the business acquire knowledge and skill by doing practically from one desk to another.

As such in an adult learning situation the training should always remember the wise saying of Confucius, the greatest Chinese educationist and philosopher as noted below.

- I hear and I forget.
- I read and I know.
- I do and I learn.

❖ Development:

Improvement is a method for setting someone up for the new and more prominent difficulties the person will experience in another all the more requesting activity. Again improvement centers around what's to come. It assists representatives with procuring the foundation and aptitudes they have to keep being fruitful as their vocations progress. Improvement is more instructive than aptitude situated. All improvement is extremely self-advancement and it is a proceeding with progress. Without an individual responsibility, self-advancement can't happen.



#### ❖ Self-development techniques:

Improvement strategies incorporate occupation pivot, sending individuals to proficient workshops or classes, supporting participations in proficient affiliations, paying for a worker's conventional instruction pressures, and giving an individual a Sabbatical (Leave of nonattendance) to seek after further training or take part in network administration. Advancement endeavors ought to never end; for sure, they can be a piece of a day by day schedule. By perusing proficient Journals business productions normally and by cooperating with specialists at proficient gatherings, representatives can help stay up with the latest. Once more, meeting extreme difficulties urges an individual to extend their capacities. Representatives can't rely upon their workers for self-advancement openings. For self advancement in banking Job a representative must have a proactive and inspirational disposition. Every one of the representatives of the bank must be careful about their self-advancement. Proficient advancement just as expert belongingness finished relies upon workers' self-improvement duty. In the event that the workers are self-roused for their vocation working there is no other option without being expertly.

### **1.4 Scope of the Study**

As I was sent to Sonali Bank Limited, Uttara Branch, the scope of the study is only limited to this branch. The report covers details about Sonali Bank Limited (especially Training and Development)

### **1.5 Objective of the Study:**

Broad Objective:

- To present the procedures of training and development system of Sonali Bank Ltd.

Specific Objectives:

- To make an overview on over all Training & Development process of Sonali Bank Limited.
- To evaluate the different methods of Training & Development of Sonali Bank Limited.
- To find out the problems of Training & Development of Sonali Bank Limited.
- To analyze the problems of Training & Development of Sonali Bank Limited.
- To make some recommendations on the basis of problems.



## **1.6 Methodology:**

The report is set up on the fundamental of preparing and advancement arrangement of Sonali Bank Limited. To lead the general examination, from the outset I investigated the wellsprings of Primary and Secondary data and information. I have met the authorities for getting more data. To display numerical information, I utilized the Annual Report of 2017 and 2018 of Sonali Bank Limited of Uttara Corporate Branch. For setting up this report I have utilized some graphical portrayal to discover various sorts of scientific and elucidation.

### **1.6.1 Survey Instrument:**

In the examination I utilized an organized poll to gather essential information from the example. The survey utilized in this investigation is included two sections. In the initial segment the poll required some close to home data. Anyway this segment was discretionary. In the second piece of the poll there were inquiries on impression of the respondents on preparing nature of the Sonali Bank Ltd, Uttara Corporate branch.

### **1.6.2 Methods of collecting data:**

The study was conducted based on both the primary and secondary sources of information.

### **1.6.3 Primary data:**

The primary data are gathered from the employees they were provided questionnaire for participating in the survey. Besides these:

- Official records of Sonali Bank Limited:

When I preparing my internship report, I have collected many official record from Sonali Bank limited. I got mostly supported from FDR department.

- Face to face conversion:

To prepare my internship report I discuss with many employees who have trained.

- Training class of SBSC:

The SBSC authority cordially received us and..., faculty members of SBSC briefed us about Sonali Bank & its Organizational and Managerial Functions respectively. This training helps me a lot to prepare my report.





#### **1.6.4 Secondary Data:**

- Annual report:

I have collected Sonali Bank Limited annual report of 2018, on the basis of this report I prepared this internship report.

- Working papers:

I have collected working paper which is related with the subject matter of report. The employees of SBL co-operate very much to prepare my internship report.

- Office files:

I got lots of information from office files of Sonali Bank Limited.

- Selected Books:

Preparing this report I got various help from lot of books. I have selected few chapters which are relates of my subject matter, on the basis of this information I prepared my internship report.

- Printed forms:

I have collected monthly and annually printed forms, on the basis of these printed forms I prepared my internship report.

#### **1.6.5 Data Analysis Procedure:**

After completing the survey the data were analyzed by Microsoft Excel and then the findings were made. Based on the findings the situation was explained and recommendations were made.

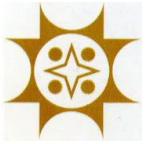
#### **1.7 Limitations of the study:**

The present study was not out of bounds. But as an intern, it was a good chance for me to learn about banking activities in Bangladesh especially of Sonali Bank Limited. Some constraints are appended bellow:

- Lack of Information or Data: Adequate and in-depth well-organized information is not available for access. Though the officials tried to assist, sometimes their working pressure couldn't give me proper assistance what I needed. There is some information which need special permission from top level is not always achievable.
- Lack of Experience: Though I have prepared many reports before, I had no experience of internship. So one of the major obstacles of the study is inexperience.



- Time Constraint: It is something like impossible to cover the entire foreign exchange banking services exploiting Forty Five days time period while an employee or an officer is awarded with one or two year probationary period to do his or her particular job.
- Secrecy of Information: Some of the information needed to explore the current marker scenario of the company was not disclosed.
- Comparison Status: I have had no opportunity to compare the foreign exchange banking system of the Sonali Bank Limited with that of other contemporary and common size banks. I had compared the banks that information is available. It was mainly because of the shortage of time and internship nature.



# Chapter - Two

## *Employee Training and Development system of Sonali Bank Ltd.*



## **2.1 Introduction:**

Human asset is the most important resource of an association. Through preparing this human asset can be transformed into an ideal workforce to adapt to any adjustments in the association. So as to play out their activity successfully the representatives require refreshing their insight, aptitudes and mentality and being familiar with contemporary advancement.

## **2.2 Definition of Training:**

Preparing is the way toward building up person's information, aptitudes and capacities so as to acquire a change frame of mind to improve present and future association execution. Preparing shows aptitudes for use in the present and not so distant future.

It is 'Undertaking' focused .Where T=training, A=Attitude, S=Skill, K=knowledge. At the point when a worker can get an ideal change frame of mind about a specific subject by getting information and expertise through preparing one can without much of a stretch say that the representative Becomes prepared. Along these lines preparing is a consistent procedure of helping workers performs at an elevated level and it is a long lasting procedure for self-improvement.

## **2.3 Definition of development:**

Improvement is a method for setting someone up for the new and more prominent test she or she will experience in another all the more requesting activity. Again improvement centers around what's to come. It assists representatives with securing the foundation and aptitudes they have to keep being effective as their vocations progress. Improvement is more instructive than expertise situated. All advancement is extremely self-improvement and it is a proceeding with progress. Without an individual responsibility, self-advancement can't happen. Preparing contrasts from advancement in that it depends all the more vigorously upon the educator; improvement then again depends upon the member's drive posing inquiries to bring out significant point sand their importance. Again preparing as outfitted to improving representatives' abilities so they can play out their activity just as conceivable, advancement centers around what's to come. Advancement assists workers with securing the foundation and abilities they have to keep being fruitful as their vocations progress. It is more instructive than aptitudes situated. Advancement is in certainty self improvement.



## **2.4 Training and development system:**

Preparing and improvement programs incorporate direction exercises that illuminate workers regarding strategies and techniques, instruct them in work abilities and create them for future headway. Preparing and advancement are progressing exercises for fruitful business. Since innovation and different powers are always showing signs of change and making new difficulties, preparing and improvement become significant ways for the business to keep pace with the elements of its condition.

## **2.5 Purposes of training:**

There are usually two major categories of objectives:

Training helps the participants:

- To increase knowledge and skills.
- To increase motivation to succeed.
- To improve changes for advancement.
- To simplify work procedure.
- To improve moral and sense of competence and pride in performance and
- To lessen time for completion of work.
- To render better customer service.
- To increase quality and productivity.
- To reduce stress and tension among the employees and
- To create a feeling relationship.

Aptitudes and information Skill goals power on creating physical capacities to achieve a Job well and page can be gained by rehashed practice. Information targets are worried about scope of data getting, frames of mind and ideas.

Again preparing is an instrument for arranged change for advancement. So as to accomplish this each study hall circumstance the speaker are to be cautious and mindful about the regular demeanor of the members.

As consistently SBL initiates countless workers, so it needs to prepare them. The bank prepares the new comers as well as it prepares the present workers who are moved starting with one division then onto the next, or after their advancements.



## 2.6 Types of Training programs:

Generally a bank conducts various types of training programs. SBL also arranges some training courses. Those are:

- Training about general banking for newly appointed employees,
- Executive training,
- Technical training,
- Computer training,
- Both in-house and overseas training, etc.

## 2.7 Methods of Training:

Training of employees involves two tasks, orientation and skills training. Orientation refers to making sure understand the norms, rules, policies, objectives, philosophy and organizational structure and also accept the organizational culture. The various techniques are;

- On the job training (OJT)—instructing employees in how to do a job while they are working at it.
- Off-the-Job training—Taking employees away from the Job for education that will improve their Job performances.
- Vestibule training—this system simulates the work environment by providing actual equipment and tools in a laboratory setting.
- Job rotation – in a job—rotation program, trainees move from one job to another i.e. the business acquire knowledge and skill by doing practically from one desk to another.

As such in an adult learning situation the training should always remember the wise saying of Confucius, the greatest Chinese educationist and philosopher as noted below.

- I hear and I forget.
- I read and I know.
- I do and I learn.

SBL conducts both of the training methods. It provides off-the-job training to the new employees. Here the employees are sent to the divisional Training Institutes i.e. for the employees of Dhaka division they are trained in the Sonali Bank Staff College.



## 2.8 Evaluation of training programs:

Various methods can be used to collect data on the outcomes of training. Some of these are:

- ✓ Questionnaires:

Comprehensive questionnaires could be used to obtain opinions, reactions, and views of trainees.

- ✓ Tests:

Standard tests could be used to find out whether trainees have learnt anything during and after the training.

- ✓ Interviews:

Interviews could be conducted to find the usefulness of training offered to operatives.

- ✓ Studies:

Comprehensive studies could be carried out eliciting the opinions and judgments of trainers, superiors and peer groups about the training.

- ✓ Human resource factors:

Training can also be evaluated on the basis of employee satisfaction, which in turn can be examined on the basis of decrease in employee turnover, absenteeism, accidents, grievances, discharges, dismissals, etc.

- ✓ Cost benefit analysis:

The costs of training (cost of hiring trainers, tools to learn, training centre, wastage, production stoppage, opportunity cost of trainers and trainees) could be compared with its value (in terms of reduced learning time, improved learning, superior performance) in order to evaluate a training program.

- ✓ Feedback:

After the evaluation, the situation should be examined to identify the probable causes for gaps in performance. The training evaluation information (about costs, time spent, outcomes, etc.) should be provided to the instructors, trainees and other parties concerned for control, correction and improvement of trainees' activities. The training evaluator should follow it up sincerely so as to ensure effective implementation of the feedback report at every stage.



## 2.9 Benefits of training and development of Sonali Bank Ltd

The following mentioned are few benefits of training and development of Sonali Bank Ltd.

- 1. Improves employee morale:** With the assistance of preparing, the representatives gain work fulfillment and security. At the point when representatives are extraordinarily a ton of cheerful, at that point his resolve is more noteworthy. By along these lines the representative contributes more to hierarchical achievement and thus the non-appearance and turn over would be less.
- 2. Minimal supervision:** At the point when a worker is prepared he is all around acquainted with the activity and henceforth requires less supervision. By along these lines times and endeavors are diminished.
- 3. Opportunities for promotion:** Now and again of preparing, representatives find the opportunity to gain upgraded abilities and information which offers them a reasonable way and improved open door for advancement. Along these lines, they become an advantage for the association. This is one of the advantages of the preparation staff.
- 4. Profitability increments:** With prepared representatives, the effectiveness is expanded which thusly builds efficiency. Amount, just as quality execution, is accomplished by the representatives as they are very much prepared.
- 4. Better economic usage:** Prepared staff would have the information to make the best financial utilization of materials and hardware. There will be less wastage, aside from mishaps; harmed hardware's in the association would be negligible on account of prepared workers.
- 5. Uniform procedures:** The best techniques required for the particular work are institutionalized and received by all the staff as an impact of preparing. With the assistance of institutionalization, there is an improved degree of execution.
- 6. Systematic usage of skills:** The fundamental advantage of a preparation program in an association is that it decreases the learning time with the goal that a degree of execution is come to. The workers can gain from preparing techniques as opposed to tailing others or by experimentation strategy.
- 7. New inventory skills are developed:** An association might be needing new aptitudes for its activity and may confront impediment with business. Preparing can be valuable in choosing the ideal fit and killing deformities if present in the enlistment procedure. Another reasonable proposal is select staff from inside the association and train them as opposed to enrolling new staff.





8. **Updated with the latest technology:** There are consistent changes in the business and subsequently it is significant for representatives to be refreshed with the most recent patterns. It is frequently that new innovation springs up and consequently one-off instructional course would not be finished. So as to make sure that the association is making utilization of the most up to date innovation, customary preparing is directed.

## 2.10 Disadvantages of Staff Training:

The following mentioned are few disadvantages of training

1. **Waste of time and money:** There is doubtlessly a misuse of significant assets, as the bank needs to go through cash, time, and contract others for preparing. They additionally need to pay compensation for both the mentor just as the workers.
2. **Increased stress:** So as to stay up with the latest with the most recent patterns and proficient in their particular territory, preparing staffs for progressively number of hours can make them focused. As they are focused on, their activity levels may go down as well.
3. **Too much of theory:** Preparing programs for specific divisions are a lot of hypothesis than application. These sorts of talks make it intense for workers to become familiar with the subject. In this way hypothetical talks make the entire preparing program exhausting when it's for a drawn out period.
4. **Loss of interest:** Now and again of instructional meetings which lead for extended periods of time, representatives are exhausted and aren't keen on their session. Information and data are in this way not held for representatives who don't tune in. When preparing programs are led constantly with similar information or hypothesis, over and over, the workers lose intrigue.
5. **Leave for the new job:** At the point when a representative is prepared and refreshed with all the most recent information and abilities. They are prepared and arranged to jump to an alternate association that offers reasonable advantages and standard installment.



6. **Time requirements:** The other primary significant disservices of worker preparing are that there may not be sufficient time for staff preparing with the every day furious timetable. There square measure a few associations World Health Organization devote horrendously less time, which may not be useful in making the worker beneficial or educated. With horrendously less time, the mentor normally hurried through the principle parts of the activity which is to be comprehended by the representatives.
7. **Control of training:** At the point when your duty of preparing for new workers is designated to some other mentor or representative, at that point it is obligatory to consider what the workers are realizing. The mentor probably won't be an and gifted one like you; hence the laborers could choose some unfortunate propensities and wind up with quality less instructing. This would ruin the total preparing. Subsequently having great command over preparing is essential.

## 2.11 Disadvantage of staff development

The following mentioned are few disadvantages of development

1. **Cost:** Hierarchical improvement can't practically restore a venture without a changeless commitment as per convey contacting solid trade in someone on the bank frameworks. This requires a clear speculation in regards to every period then cash. The proprietor then every organization stages must make their assets to the procedure. Since authoritative improvement is an entrance of presence due to a partnership as opposed to a one-time exertion, the dedication not the slightest bit closes.
2. **Resistance:** Individuals face up to change. It implies question and a potential debilitating on an individual's position. Sonali money related establishment ltd. convention yet nearby climate may likewise flaunt inactivity, additionally braking change. Proprietors should assemble the abilities in similarity with beat this obstruction, depending about gifts alongside the conduct sciences - brain research, financial aspects, and human science - who are focal as indicated by OD. Information joined including a grip about the roots about hireling capture be capable assistance a proprietor find techniques after summon specialist participation



- 3. Complexity:** OD sees Sonali budgetary foundation ltd. so a guideline gathered with respect to related sub-frameworks. Individuals, innovation, structure - a trade as per certain sub-framework impacts each dishonorable sub-framework, and each need to arrange helping changes. Evaluating entire the potential implications may overpower a proprietor, and the spread required through whole the formative stages may moreover assimilate even long to stand with respect to uses between fundamental ventures. Procuring OD experts can likewise keep an answer

### 2.12 Current scenario of employee training of this branch:

Serial No.	Level of training	Training method	Title of the course	Number of trainee	Duration	Training Place
01	Senior Officer	Investment and Merchant Banking	Lecture, Group Discussion and Case Study	01	2 working days	Head office
02	Senior Officer	Micro and Small Enterprise Financing	Lecture, Group Discussion, Case Study and Project Visit	01	3 working days	Head office and rural office
03	Assistant General Manager	Corporate Governance and Corporate Social Responsibility	Panel Discussion and Formulation of Recommendation	01	2 working days	Head office
04	Senior Officer	Appraisal and Management of Working Capital Financing	Lecture, Group Discussion and Case Study	02	60 days training	Staff college
05	Senior Principal Officer	Management of Non-Performing Loans and Recovery Strategies	Lecture, Group Discussion, Case Study, Panel Discussion and Formulation of Recommendation	01	1 working days	Head office
06	Principal Officer	Human Resource Management For Executives	Lecture, Group Discussion and Case Study	01	2 working days	Head office

Source: Attendance records and books from the branch



### 2.13 Before five years record of training of this branch:

SBL offers the preparation chances of official preparing, specialized preparing, PC preparing, both in-house and administers preparing, and so forth. The accompanying table shows the portrayal of office savvy preparing of Uttara Branch:

Year	Number participants	Total duration of training	Types of training	Place
2014	02	30 days	Computer training	SBL staff college
2015	-	-	-	SBL staff college
2016	01	20 days	Executive training	SBL staff college
2017	03	45 days	Oversees training	SBL staff college
2018	2	60 days	Technical training	SBL staff college

Source: SBL staff college website

### 2.14 Training Institutes of Sonali Bank Limited.

Sonali bank Ltd. has its own training institutions. A brief summary of the institutions are given below:

#### 01. Sonali Bank Staff College

Sector # 8, Plot # 6 Uttara Model Town, Dhaka-1230

Phone : 8951621(Principal) 8951629(AGM)

E-mail : sbstaffcollege@yahoo.com

#### 02. Sonali Bank Limited Training Institute, Chittagong

Karnaphuli Road, Sonali Bank Limited Officers Colony, CDA Area, Agrabad Chittagong

Phone : 2525513, E-mail : sbtictg@gmail.com



03. Sonali Bank Limited Training Institute, Khulna

Sonali Bank Limited Staff Quarter, Old Junction Road, Khalispur , Khulna.

04. Sonali Bank Limited Training Institute, Mymensing

Sonali Bank Building (4th Floor), Jublighat Road, Mymensing

Phone : 091-55790

05. Sonali Bank Limited Training Institute, Rajshahi

General Manager's Office, Sonali Bank Limited, Laxipur, Rajshahi

06. Sonali Bank Limited Training Institute, Bogra

Sonali Bank Building (4th Floor), Court Building Branch, Bogra.

07. Sonali Bank Limited Training Institute, Comilla

Monaharpur, Comilla

**2.15** Different facilities provided through SBL coaching institutes:

The consequent services are furnished by using the training base about SBL:

- ✓ Faculty:
- ✓ SBL offers the preparation chances of official preparing, specialized preparing, PC preparing, both in-house and administers preparing, and so forth. The accompanying table shows the portrayal of office savvy preparing of Uttara Branch
- ✓ Guest speakers:

In coaching publications visitor instructors are invited to part their ideas on banking.

- ✓ Hand-out:  
Themes included inside the course plan are bolstered by materials sort of fastener, freebies rundown and so forth.
- ✓ Training methods and aids:

Disseminates statistics by way of lectures, give-and-take, exercise, litigation study, multimedia presentation, on projector then action exposure.



✓ Class room:

Class rooms are geared up with AC base comfortable seating arrangement because of participants.

✓ Computer lab:

The establishments hold a properly outfitted laptop lab including the extra than 30 officers, with a try according to familiarize every officers along the current pc activities.

✓ Library:

There is a wealthy library consisting of as regards 1000 books with Newspaper or journal facilities.

✓ Hostel:

Hostel adapt because 50 trainees arranged along TV.

✓ Food:

During training time training institute will serve meals for five times (breakfast-tea with refreshment-lunch-evening tea and dinner) daily.

✓ Evaluation:

To examine the utility about the coaching, entry or end assessments are in accordance with inflexion by the participants. Evaluation is instituted after enrich speakers, college members then publications as a whole.

✓ Performance:

Total 746 members were educated over with the aid of Sonali Bank Training Institute, Rajshahi along 34 coerces & 2 workshops among the 12 months 2017.

(I)Plan:

As per aegis concerning the authority 9750 (30 courses) participants wish stand educated of the year 2018.



# Chapter - Three

## *Findings , Recommendation & Conclusion*



### 3.1 Findings

- Sonali Bank Ltd. offers a suitable system for training. Employees are not motivating about the training system of Sonali Bank Ltd.
- The training system of Sonali bank ltd. can effectively train the newly selected employees. And the lectures are easy to understand.
- The internal environment of Sonali Bank training institutes is visually beautiful.
- Employees get IT based training from this bank.
- Sonali Bank's employees treat with customer in a good manner.
  - i. Say how I can help you.
  - ii. Say thank you.
  - iii. Look people in the eye when you speak to them.
  - iv. Apologize.
  - v. Smile and have a good attitude.
  - vi. Make small talk





### 3.2 Recommendation

- The bank need to take suggestion in imitation of strengthen the personnel among modernized way in accordance with worship the Clients. The precedence percent over Sonali bank clients are eagerly interested of the work so much Sonali Bank Limited imparting towards their potential client. For as reason, Bank should furnish strong training in imitation of the bank personnel in imitation of enhance their trainer ship for delivering certain instant service
- To redact the employees' high-quality in imitation of the clients, cutting-edge verbal exchange is surprisingly wished together with the clients. And the Bank is observed altogether a great deal urban leaning; as like a result the giant advantage of the bucolic disadvantaged humans are being disadvantaged services. Sonali Bank Limited can also consider innovation on thoughts to train their employees in accordance with treat including clownish customers.
- The trainers have to always receive epoch in imitation of hear the problems on the trainees. It will help to them according to deliver the right service.
- The trainees deliver gamble to bitch as regards their dejection. For this the bank ought to have an energetic grievance system. From that the bank may also find the employees feedback
- The bank needs to make bigger the speed concerning officers services. Toughness stability

By ensuring the on guidelines the administrations over Sonali Bank Ltd. execute boost their employees and propagate a good picture in the customers' mind.



### 3.3 Conclusion

So, many new financial institutions have been founded in last few years. From the very first, this creates fundamental theatrical role in the national economy. To keep pace with the slogan, they give accurate view on every sector comprising the HRD and a necessary operation of this HRD is training and Development. This report has tried to present the T & D procedures of Sonali Bank ltd as much as I can. From the experiment I searched the training and development system is a very good one. Training and development section help employee for gained knowledge and learn something new. In my internship period, I got the maximum support from my demand for attaining this learning and to get the maximum support from my demand for attaining this learning and to get accurate information to provide accurate focus to increase their employee's skill for reaching in their desire goal. Sonali Bank ltd tries to provide proper attention to enrich their employee's skill for reaching in their desired goal. With the help of training and development procedures, organization can improve its productivity and efficiency level to an at the top position.



## Appendices

### Appendices1:

#### Questionnaire

A study to establish the training and development system of Sonali Bank Ltd.(Uttara Corporate Branch).

This review is being led to decide the preparation and advancement arrangement of Sonali Bank Ltd. It might take roughly 6 to 8 minutes to finish this poll. There is no set in stone answer gave. Cooperation in this overview is totally willful. You can have confidence that all your given data will be kept carefully secret. It would be ideal if you attempt to top off in the entire poll.

Please tick (✓) the best answer as per your opinion.

v	iv	iii	Ii	i
strongly agree	agree	neutral	disagree	strongly disagree

Personal information: (Optional)

Name:

Age:

Sex: (i)Male (ii)Female.

Occupation: (i)Teacher (ii) Student (iii) Officer or Employee. (iv) Others



## QUESTIONS

## RANKINGS

1. It (Training) is avital for conducting banking business.	v	iv	iii	ii	i
2. It is a compulsory in every year.	v	iv	iii	ii	i
3. Sonali Bank Ltd. offers a convenient system for coaching.	v	iv	iii	ii	i
4. workers area-unit attention-grabbing concerning the coaching system of Sonali Bank Ltd.	v	iv	iii	ii	i
5. The coaching system of Sonali bank ltd. will withsuccessful train the recently appointed workers.	v	iv	iii	ii	i
6. The lectures area unit simple to grasp.	v	iv	iii	ii	i
7. You are feeling safe in your coaching institute.	v	iv	iii	ii	i
8. After you have a drag, Sonali Bank's authority shows sincere interest in finding it.	v	iv	iii	ii	i
9. Sonali Bank Ltd. is providing all services that you simply need.	v	iv	iii	ii	i
10. The interior setting of Sonali Bank coaching institutes is visually enticing.	v	iv	iii	ii	i
11. Materials related to the service area unit simply perceivable and visually enticing.	v	iv	iii	ii	i
12. You get onto based mostly coaching from this bank	v	iv	iii	ii	i
13. it's a very important criterion for worker development.	v	iv	iii	ii	i
14. You are feeling a stronger improvement of yourself.	v	iv	iii	ii	i
15. Sonali bank's workers treat with you in a very smart manner	v	iv	iii	ii	i



## **Appendices 2:**

### List of Tables and Charts

#### Tables:

1. Current scenario of employee training.
2. Records of previous 5 years training.



## References

1. Bangladesh Bank, Bangladesh Bank Annual report, 2018
2. Basis, joel (2001), Risk Management In Banking, 3rd edition, John Wiley and Sons INS, Newyork.
3. Hempel, GH and Simonson, DG (1998), Bank Management, test and cases, 5th edition, South Western Pub, Newyork.
4. Macdonald, S. Scott,( 2002) Bank Management, 4<sup>th</sup>edition, The Dryden press.
5. Banks and legal environment, By R.M. Debnath, NabajugaProkashani
6. Business of banking, by R.M. Debnath, Lotus Publishers
7. Sonali Bank Limited, annual report of SBL, 2018
8. HR report of SBI, 2017-2018
9. Website of SBL-[www.sonalibankltd.com.bd](http://www.sonalibankltd.com.bd)
10. Website of SBL inland branch –[www.sonalibank.com.bd/inland\\_branch](http://www.sonalibank.com.bd/inland_branch)
11. Website of SBL - [www.sonalibank.com.bd/training.php](http://www.sonalibank.com.bd/training.php)
12. Website of SBL - [www.sonalibank.com.bd/location.php](http://www.sonalibank.com.bd/location.php)



## Plagiarism

161-11-1002

### ORIGINALITY REPORT

**48%**

SIMILARITY INDEX

**27%**

INTERNET SOURCES

**0%**

PUBLICATIONS

**35%**

STUDENT PAPERS

### PRIMARY SOURCES

1	<a href="http://ecenter24.blogspot.com">ecenter24.blogspot.com</a>	22%
	Internet Source	
2	Submitted to Amity University	16%
	Student Paper	
3	<a href="http://repository.library.du.ac.bd">repository.library.du.ac.bd</a>	3%
	Internet Source	
4	Submitted to Daffodil International University	2%
	Student Paper	
5	Submitted to University of Dhaka	1%
	Student Paper	
6	Submitted to St. Patrick's College	1%
	Student Paper	
7	Submitted to MAHSA University	1%
	Student Paper	
8	Submitted to North South University	1%
	Student Paper	
9	Submitted to University of London External System	<1%



Student Paper

---

10	Submitted to Arab Open University	<1%
	Student Paper	

---

11	dspace.library.daffodilvarsity.edu.bd:8080	<1%
	Internet Source	

---

12	Submitted to National Tertiary Education Consortium	<1%
	Student Paper	

---

---

Exclude quotes	On	Exclude matches	< 10 words
Exclude bibliography	On		