

Daffodil International University

Internship Report

On

"Training and Development Process of Prime Bank Ltd."

Submitted to

Dr. Gouranga Chandra Debnath
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Submitted by

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Letter of Transmittal

9th February, 2020

To

Dr. Gouranga Chandra Debnath

Associate Professor and Head

Department of Business Administration.

Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

With due respect, I would like to inform you that, it is an incredible joy for me to present the report on "Training & Development of Prime bank Ltd. as a compulsory prerequisite for BBA Program. This temporary position program was my absolute first hands on introduction and gave me a learning experience and information in a few territories.

I am appreciative to find the opportunity to set up this report under your bearing. I will remain profoundly thankful in the event that you generously give your important time to experience the report and assess my presentation. I will be glad to give any further clarification if important.

Yours faithfully

Faria Rahman Rosy

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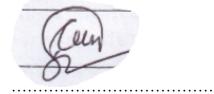
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Supervisor's Declaration

This is to inform that, Faria Rahman Rosy, a student of BBA Program, ID# 161-11-4937 has completed her internship report on "Training & Development of Prime Bank Ltd. as a prerequisite for attaining BBA degree. She has prepared the report by herself under my supervision and it maintains the standard of BBA internship report too,

I wish her all the success in her life ahead.



Dr. Gouranga Chandra Debnath

Associate Professor and Head

Department of Business administration

Faculty of Business & Entrepreneurship

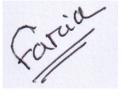
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Student's Declaration

I, Faria Raman Rosy, student of BBA program at Daffodil International University declare that, the internship report on "Training & Development of Prime Bank Ltd. has been prepared only to meet the academic requirement.

I further assure that the examination illustrated right now is unique and that, for any degree or award or other reason, no part or entire of the report has been sent to some other institute or establishment.

The research I've shown violates no copyright created. I also support the reimbursement by the University of any misfortune or damage resulting from failure to do so without any commitments.



.....

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Acknowledgement

Most importantly, I want to thank all compelling Allah for invigorating me the comprehension and to finish the temporary position report effectively on schedule. It is a delight to accept this open door to express gratitude toward certain individuals who have energized, coordinated and upheld me all through the entry level position program.

I am exceptionally obligated to my supervisor, Dr. Gouranga Chandra Debnath, Associate Professor and Head, Faculty of Business and Entrepreneurship, Daffodil International University for allowing me to get some answers concerning the advancing activities of Prime Bank Limited. Without his proper bearing, it is immeasurable for me to set up the report. I am astoundingly exceptional full to Dr. Gouranga Chandra Debnath for giving me the standard to the completion of this report.

Additionally, it has been extraordinary delight for me to work in Prime Bank Limited as a representative. Finally, I should make reference to the magnificent workplace and gathering duty of my associates of Prime Bank that has empowered me a ton of arrangements to do and watch the occasion the executive's exercises during my three months of working life in Prime Bank Limited.

Executive Summary

The report includes an overview and information gathered on Training & Development that Prime Bank Limited is undertaking and implementing. Results and research methods include both the primary and secondary data. The analytical approach contains the frequency distribution of the data collected. This report likewise incorporates diagram Prime Bank Limited, administrations and items, working experience during the entry level position period and activity of remote trade branch of PBL. The report additionally incorporates the way that the examination led has restrictions. In view of the information, this report finds that the vast majority of the clients are happy with nature of administration gave by the outside exchange branch of PBL. Unfortunately, Prime Bank doesn't lead legitimate preparing need appraisal carefully. Prime Bank HR-TDC has lack of labor for supporting preparing programs and the administration and being a reputed association, Prime Bank Ltd doesn't give well mentor to their representatives. Moreover, Prime Bank does not offer a variety of training opportunities to improve the skills, marks, disciples, encouragement & communication of the employees. In that case, Prime Bank HR-TDC ought to expand their labor with the goal that they can effectively keep up the showing programs and the association. The IT Lab of HR Training and Development Center ought to be overhauled with most up to date mechanical types of gear and dependable web availability.

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Chapter- 01

Introduction

Banking is the foundation of an economy. As the business produces products and wares, so does the bank makes and controls currency advertise and advances development of capital. Bank is the organization that can control the cash supply through loaning and speculation. It gathers store at the most minimal conceivable cost and give advances and advances at greater expense. The distinction between these is the benefit for the Bank. Administrations to its clients are the results of banking industry other than being an urgent factor in advancing capital development in the nation. As all financial and monetary exercises rotate round this significant 'Industry', the job of banking can barely be over underlined. During the time spent acknowledgment of stores and arrangement of advance, bank makes cash. This trademark highlight separates bank from other money related establishment.

1.1 Objectives of the report

1.1.1 Broad Objective

The broad objectives of the study is to illustrate the training & Development program of Prime Bank Limited

1.1.2 Specific Objectives

This study is undertaken with the following specific objectives:

- 1. To analyze different method of need assessment of the policies relating to training & development;
- 2. To evaluate the method implemented by the Prime Bank Limited;
- 3. To find out the response of employees to the training of Prime Bank Limited;
- 4. To provide recommendation for further development;

1.2 Methodology of the study

The methodology of this report is altogether different from regular reports. I will stress on the down to earth perception however this report containing satisfactory information assortment. In the long run greater part of the report will be a gathering of information that are accessible on the

web and the reports just as my useful perception. Two types of data have been used to prepare this report, those are-

1.2.1Primary Data:

It was gathered through survey which contains applicable inquiries that were just close finished. I have gathered predominantly the Primary Data for my academic purpose by using the questionnaire and one to one interview techniques.

1.2.2 Secondary Data:

These data are collected from published sources such as Magazines, several books, and also from the help of websites and other sources. Like: Prime Bank Limited - Website: (www.primebank.com.bd) - Annual report of Prime Bank Limited.

1.3 Limitations of the study

- From the start, the authority would not like to uncover much about their preparation procedure as it doesn't fall under any bank's arrangement.
- The head office consistently stays occupied as it needs to manage stroll in clients from 10 am to 6pm, accordingly the officials are in a surge and get busy with their own work as a result had not many opportunities to converse with them appropriately.
- ➤ One of the significant containments is the inadequacy of short time period. Since three month isn't adequate to know it all of the bank, so this report doesn't contain all the scope of it.

Chapter-02

Overview of prime Bank Limited

In the scenery of monetary progression and money related segment changes, a gathering of profoundly effective neighborhood business visionaries pictured a thought of presenting a business keep money with various standpoint. For them, it was skill, greatness and steady conveyance of solid help with predominant worth items. In like manner, Prime Bank was made and beginning of business began on seventeenth April 1995.

Prime Bank Limited has just gained critical ground inside a brief time of its reality. The bank has been evaluated as a top class bank in the nation through globally acknowledged CAMELS rating. As the financial situation experiences changes so is simply the bank and it repositions in the changed economic situation. The bank offers a wide range of Commercial Corporate and Personal Banking administrations covering all fragments of society inside the system of Banking Company Act and rules and guidelines set somewhere near our national bank. Expansion of items and administrations incorporate Corporate Banking, Retail Banking and Consumer Banking directly from industry to farming, and genuine state to programming.

2.1 Vision:

To be the best classified beneficial Bank in Bangladesh in states of capacity, resources adequacy, advantage predominance, jingle association and efficiency having truly amazing liquidity

2.2 Mission:

To make Prime Bank Limited into a productive, advertise driven, client centered establishment with great business administration structure. Ceaseless improvement of our business approaches, process, furthermore, effectiveness through joining of innovation at all levels.

2.3 Major Departments of prime Bank:

A. General Banking

- 1. Account opening
- 2. Issuance of DD/TT/PO/FDR
- 3. Inter-bank transaction
- 4. Account section

- 5. Clearance section
- 6. Foreign remittance

B. Credit department

- 1. Credit proposal processing
- 2. Document and loan disbursement procedures
- 3. Overview on all returns

C. Foreign exchange department

- 1. FC account opening
- 2. FC currency disbursement
- 3. Authorized dealer activity
- 4. Export-import document dealing
- 5. Opening of L/C

2.4 Corporate Philosophy

> For the customers

To give the dominant part obliging and efficient fix in each component of its Industry. To be imaginative in the extension of new financial gather and military.

> For the employees

- By advancing their solace through attractive installment and fringe repayment.
- By advancing high-class representatives assurance through great staff planning and development, and stipulation of chances for occupation extension.

> For the shareholders

- By manufacturing in front and solidifying its area as a steady and dynamic money related association.
- By generating income and light go reverse on their asset.

> For the community

By egotistically adhering in a touchable way to country-wide policies and objectives causative to the country's development, our role as a shrewdly responsible business inhabitant.

2.5 HR training & Development of Prime Bank

2.5.1 HR Vision

Association an affiliation progress where laborers appreciate process with self-importance are capably bothered to increment and safeguard master greatness to trade the human hold into human cash.

2.5.2 HR Principle

Ideas law the world and contemplations bring in cash, even an idea can alter our life. The lines on paper here are precise, we assume, we support, perceive and complete extraordinary considerations. We think just specialists are the significant premise of unique contemplations. Our data sharing, proposition box, open discussion, representative running meets are the establishment of our thoughts. In the event that you want to roll out the improvement with your extraordinary considerations place talk us and grow sooner. Our HR detachment acting consolation occupation and goes about as a viaduct between the laborers and chief. We run an evaluation association that plainly relations individual act to our business objectives.

2.6 Core Functions of HR:

Recruitment: Recruitment is the process by which an Institute recruits, reviews and employs workers.

Selection: Selection is the mechanism that chooses a qualified job applicant for a position that can do it effectively and add value to the company.

Orientation: Live orientation strategy to give new employees sequentially enough to control, resulting in their job being accepted and effective.

Performance: Execution estimation is the strategy of assesing a staff work execution regularly for a particular period of case.

Career Path Management: Profession path management requires HRM to chart and afterward development run representative abilities in the pursuit of winning master vocations.

Chapter-03

Training & Development of Prime Bank Limited

3.1 Current scenario of Training & Development Centre of Prime Bank Ltd.

In Prime Bank, Human assets (HR) division much of the time embraces gainfully intended preparation programs focusing on the right assortment of staff through great arrangement and assessment. Prime Bank accepts that unremitting firm work ought to be known so staff acquire and develop the correct arrangement of aptitudes important to confront the stand up to of regularly differing business sector. In Prime Bank the specialist development chart depends on great readiness need assessment. In 2014. Prime Bank's internal HR readiness and development Center set arrangement on 62 different subjects for 4,370 energized members. Also, an aggregate of 644 representatives be sent to incorporate in a assortment of showing programs, conferences in residence and abroad.

3.2 Role of Training

- Business surrounding
- ➤ Learning & Completion
- ➤ Business Excellence

3.3 Training policies of Prime Bank Limited

- ➤ Distinguishing the preparation needs of the considerable number of representatives, it is seen structure the workers perspective just as from the particular division's perspective.
- ➤ Preparing and advancement is a structured action. Human Resource Department of PBL sets the preparation arranging and spending plans for all the divisions.
- ➤ In PBL, a preparation motivation arranged for every representative. This preparation motivation contains the quantity of long stretches of preparing for every one of the workers in the different regions on which preparing would be conferred.
- ➤ The instructional meeting would be led either by inside or by remotely.
- ➤ The particular office heads are the obligated for the preparation programs or a particular division.
- ➤ When a worker has been chosen for a preparation program he/she will undoubtedly go to the program.

- Preparing criticism would be created from the members and their separate bosses.
- ➤ Prime Bank Limited advances interior coaches also outer. Preparing strategies of Prime Bank Limited.

3.4 Some problems related to training & development of Prime Bank Limited

3.4.1 Individual interview through annual interview

The deficiency and the person requirement for educating and extension have been known from side to side individual gathering of Annual Appraisal types of HR.

3.4.2 Business Demand

Since the bank and the administration have given essentialness on little and center Enterprises, cultivating, exchange Banking, regular Banking and Finance the requirement for educating has been perceived in rising new item dependent on the retail banking, Agriculture and SME.

3.4.3 Policy Compliance Need

Diverse service issues have been analyzed and instructing necessities were known therefore. Preparing focuses everlastingly takes sitting on Anti tax evasion, Anti Terrorist Financing, CTR and STR, FATCA towards threatening vibe illegal tax avoidance and radical financing. Our inward oversee and recognition division likewise finds a way to direct out-arrive at workshop with the assistance of Bangladesh Bank authorities to defender against fear based oppressor financing.

3.5 Training program at different level of Prime Bank Limited

Prime Bank Limited accepts that a legitimate type of preparing ads to the improvement of HR and HR can be created by method for redesigning the activity understanding and capability. Preparing is on a very basic level a planned steady learning procedure and endeavor by the executives to improve representatives competency levels and along these lines to build up the individual capacity to perform at work

3.5.1Training for entry level officers

An excellent number of induction level officials in the evaluation of Management Trainee (MT) and Trainee Assistant (TA-General and Money) were selected in 2014. They are running

specifically branches and divisions. They have establishment educating on banking activities. consistency of premise preparing pathway relies upon the absolute figure of confirmation level officials forgot about for the readiness The premise instructional class will be for 20 working days for MTs and 18 working days for TA (general) 10 days for TA (cash) in which all the lion's share all subjects packaging helpful operational realities on banking tasks, person and get together assignments, introductions, business declaration.

3.5.2Training on Base II & Basel III and stress testing

Basel II training means set up the base of the representatives. Their insight about the bank about the work. After that mentor gives the fundamental general information about the product T24 by which bank perform their work. The Base1 III related with the pressure issues. The trainer sees the feeling of anxiety capacity of the workers that how the person deal with the clients.

3.5.3Training on UCP UCP 600, 600, ISBP-745 Inco terms-2010 and Foreign Remittance (Uniform Customs and Practice) for Documentary Credits is a position of rule on the issuance and use of print of acknowledgment. The ISBP (International ordinary Banking Practice).It is critical to update that the ISBP can't in any strategy change the UCP 600 framework which be important to composing of acknowledgment, yet it is in any case a costly partner direct to UCP.

3.5.4Training on business issues

Banks increment relies upon the business. Right now savage business environment collect ought to be urbanized according to the customer base require industry and promoting not at all like reap need efficient client stress, fix and capacity of examining client's worth. Issues related to exchange banking cultivating, SME, buyer stress and so on have been being used enthusiastic about due idea to structure planning courses.

3.5.5 Training on Islamic banking

Significance is likewise referred to Islamic Banking educating as well as T24 programming process underneath Islamic style with the assistance of in arrangement information (IT) Division.

3.5.6 Professional Development

Instructing is the passage for any master development which expands data, abilities and changes the methodology of the staff. Expertly builtup and gifted staff are the assets/pay for any Bank.

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Some instructing has been intended to create divergent abilities and data of the authorities of the Bank to assume control over any requesting ordinary employments included their assortment.

3.5.7 Customer Care:

HR educating and development Center are giving fundamental tension to the agent Customer affiliation. Right now will be directed on the associated issues like participation aptitudes, customer Relationship Management (CRM), customer Administration, exchange Banking, habits and way in banks.

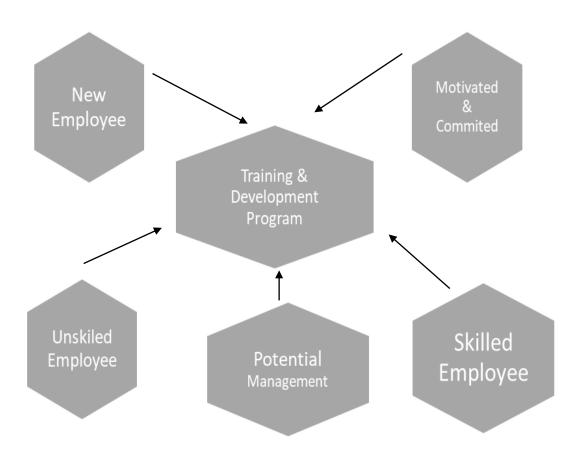


Figure: Training & Development Process

3.6 Methods of training & development:

The methods applied by Prime Bank includes-s

i) On the job training

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ii) Off the job training

3.6.1 On the job training

Hands on preparing is normally given by a higher-positioning representatives or supervisor hands on destinations of the bank. The staff are revealed how to carry out the responsibility and are admissible to do it beneath coaches' bearing. The assortment of types of hands on instructing involve the accompanying:

3.6.1.1 Job instruction training

During World War II a systematic approach to on the job training was developed to prepares supervisors to train operatives. This approach, called job instruction training was part of the training within industry programs. It becomes highly popular and considered as most effective too. Hands on preparing is typically known by an unrivaled worker or supervisor at work and is adequate to do it beneath coach's course. It basically involves four steps:

- 1. Getting the trainees prepared about the job and overcome their uncertainties.
- 2. Providing the instruction and essential information in a proper manner.
- 3. Let the trainees trying out to demonstrate their job.
- 4. Placing the workers into the job.

3.6.1.2 Apprenticeship training

Apprenticeship programs engage the trainees under experience hand. In the Apprenticeship Training mentors give the information to the representatives about the way of life, discipline, decorum arrangement of the bank. The complicated misconception about apprenticeship program is that the required job skills and knowledge are so complicated as to rule out anything less than a long time period where the trainees understudies a skilled master journeyman.

3.6.1.3 Transfers, promotion, lateral moves

Albeit a progressively aberrant type of on location preparing, elevating or moving representatives to different situations inside the organization is a helpful method to set them up for higher positions later in their professions. Advancements power representatives to dedicate themselves completely to an absolutely new position and either make a solid effort to discover new achievement, or crash and burn simultaneously. Moving a representative to another situation inside the equivalent or totally separate office, or horizontally moving them to a position

equivalent to that of their present one, likewise opens them to various features of the business or industry, and opens up the likelihood for an entirely different profession way for the worker.

3.6.1.4 Online Training Material

Most organizations presently offer preparing modules and recordings on their organization sites that representatives can access on their first day of work. These modules normally spread organization strategies, work desires, prerequisites, and undertakings, just as other online assets to assist representatives with completing their individual obligations. For instance, an insurance agency would give its representatives a citing program so they can precisely give clients data with respect to their month to month rate and approach subtleties.

3.7 Off the job training

For the most part off the activity arrangement is given at the Prime Bank Constrained Institute. The normal types of off the activity trainings are follows:

3.7.1 Classroom training

This will be a reasonable technique when the quantities of students are very enormous. Talks can be particularly useful in clarifying the ideas and standards plainly, and up close and personal connection is especially conceivable. Prime Bank encouraging affiliation commonly gives the off the work educating and likewise figures out where the preparation would happen study hall instructing is the most unmistakable off the activity educating procedure.

3.7.2 Video presentation

Toward the finish of preparing held video introduction where a learner speaks to their introduction. Can provide knowledge & specifically illustrate abilities that other strategies do not easily present. Motion pictures are often used in conference discussions to explain and reinforce the points presented by the film.

3.7.3 Simulation exercise:

Simulation can be considered any training activity that explicitly places the trainee in an artificial environment that closely mirrors actual working conditions. Simulation activities include case experiences, experiential exercises, training in the vestibule, games and role-play management.

3.7.4 Cases:

Present an inside and out depiction of a specific issue a representative may experience at work. The worker endeavors to discover and break down the issue, assess elective game-plans and choose what strategy would be generally good.

3.7.5 Management Games:

The game is contrived on a model of a business circumstance. The learners are partitioned into bunches who speak to the administration of contending organizations. They settle on choices simply like these are made, in actuality, circumstances. Choices made by the gatherings are assessed and the possible ramifications of the choices are taken care of back to the gatherings. The game goes on in a few rounds to take the time measurement into account.

3.7.6 in Basket Exercise:

Otherwise called In-plate technique for preparing. The students is given a pack of papers and documents in a plate containing managerial issues and is approached to take choices on these issues and are approached to take choices on these inside a stipulated time. The choices taken by the learners are contrasted and each other. The students are given input on their presentation.

3.8 Behavioral strategy

This procedure is a greater amount of giving judicious getting ready to the students. The various systems underneath conduct approach license the student to conduct in a certifiable form. These methodologies are best used for mastery improvement.

3.9 Advantages of on-the-job training

- 1. It involves cheap cost to organize.
- 2. Trainees get high voltage motivation.
- 3. It sets a link between the job responsibility and job related content.
- 4. It is sometimes informal.
- **5.** It involves high level of efficiency as it is learning through experience.

3.10 Steps followed by Prime Bank to provide training

- Right off the bat the HR-TDC gives the preparation to the new representatives about the essential data of banking organization.
- ❖ After that they assess the preparation needs of the current workers about the new programs.
- ❖ HR-TDC gathers the data from various branches about their workers' execution and assesses the requirements with the goal that they can give legitimate preparing to them.
- ❖ HR-TDC selects the employees from the various branches.
- ❖ The HR-TDC creates a training plan or framework after gathering the details of the employee's training needs.
- ❖ HR-TDC gathers the correct data, knowledge and resources for executing the program.

3.11 Training Institute of Prime Bank

Prime Bank has their own preparation organization. Subsequent to joining the workers get legitimate preparing from their own preparation organization. The preparation establishment of Prime is in Head office in Motijheel. Some of the time the courses additionally sorted out in their administrative center.

3.12 Impact of Training

Prime Bank has a comprehensive presentation management agenda which evaluates the annual presentation of employees at year-end alongside business goals. The evaluation of the performance is a pace by pace by process where a worker himself / herself tariffed first. She / he is then ranked by the first elevation manager and then by the next stage manager at last. To ensure a good presentation and performance evaluation.

3.13 Training session arranged so far by Prime Bank;

SL#	Title of Training/Workshop	Duration (Day)
	Training	
1	Advanced Credit Management (ACM)	5
2	Advanced International Trade Payment and Finance	5
3	Assessment of Working Capital	3
4	Asset Liability Management (ALM) in Banks	3
5	Entrepreneurship Development & SME Business	3
6	Foundation Training Course for MT's	20
7	Foundation Training Course TA (Cash)	10
8	Foundation Training Course TA (General)/JO/Officer	18
9	Islamic Banking Operations & Finance	3
10	Managing Future Business Challenges	3
11	Risk Management in Banks	3
		Ì
	Workshop	
1	ADC Products and Operational Procedure	1
2	BACPS and i-Banking	1
3	Basic Accounting for Bankers	1
4	Cash Management and Detection, Disposal of Forged & Mutilated Notes	1
5	Communication Skills Development	1
6	Credit Card Operation	1
7	Credit Risk Management (CRM)	1
8	Customer Relationship Management (CRM) in Banks	1
9	E-Learning, E-Commerce and E-Banking	1
10	Etiquette, Manner & English Communication Skills for Front Desk Officials of Banks	1
11	Executive Development through Practical Operations	1
12	Fraud Management Best Practices	2
13	General Banking Operations	2
14	Green Banking	1
15	IT Audit & Security and prevention of Fraud in Banks	1

Chapter-04

Problems & Recommendation

4.1 Problems Identified:

- ➤ Prime Bank doesn't design the training & development arrangement empathically.
- ➤ Prime Bank HR-TDC has lack of labor for supporting preparing programs and the administration.
- ➤ There is no variation in their offered training to improve the skills, marks, disciples, encouragement & communication of the employees, the authority is only concerned about their performance in the bank.
- > Prime Bank training materials are not enough and not comprehensible to all employees.
- ➤ The IT Lab and Training focal point of prime Bank isn't up to the mark rather it is designed in traditional way.

4.2 Recommendations

- Training & development activities should be designed emphatically which involves close understanding of employee's point of view, their feelings etc.
- ➤ Prime Bank HR-TDC need to expand their labor with the goal that they can effectively keep up the showing programs and the association. The IT Lab of HR Training and Development Center ought to be overhauled with most up to date mechanical types of gear and dependable web availability.
- The instructor must be well talented. As supposed affiliation, Prime Bank Ltd ought to amass improved educating for their staff. Current modern apparatus ought to be utilized as instructing execute. They need to expand the staff's participation so they can use their information to better portray the bank.
- > Training instruments and language should be easily understandable to the employees so that they can absorb the learning effectively and bring development in their outcome.
- > The IT lab & training point should be equipped with modern instrument so that the employee can get the best training which is up to date with current scenario.

4.3 Conclusion

Banks have crucial impact inside the present day economy. Human Resource Management (HRM) issues have a basic influence in each association and inside the banks also. No association can achieve its target or can be incredible until or except if it satisfies laborers. Authoritative people can fill the role of group who convert the corporate targets into the real world and triumph. Inside the keeping cash portion exceedingly educated and indispensable work power are required to make a serious position and to hold it for quite a while. Enrolling, Training. Rule of consistency, work satisfaction and profession improvement are significant inside the bank. Prime Bank Limited is playing out its best inside the financial business. They are building up their system and are endeavoring to get its financial organizations increasingly modernized step by step. They regard their customers in each possible manner and serve to every exercise of people inside the general public for their explanation. The quantity of customers for the bank is extending than thought about to other inside the business for its quality organizations. What's more, for giving its incredible administrations Prime Bank has well-orchestrated planning sessions each independently and deliberately sketched out to set up the most phenomenal enrolled official.

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