



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

**Internship Report**  
**On**

**Training and Development Programs of Agrani Bank  
Limited: An Evaluation**



## **INTERSHIP REPORT**

**On**

**Training and Development Programs of Agrani Bank Limited: An Evaluation**

Prepared for

**Associate Professor Dr. Sheikh Abdur Rahim**

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared by

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Major: Human Resource Management

Program: MBA

Daffodil International University

Date of Submission: 19.12.2020

## LETTER OF TRANSMITTAL

**Date: 19<sup>th</sup>December2020**

**To,**

Associate Professor Dr. Sheikh Abdur Rahim,  
DepartmentofBusinessAdministration  
Faculty of Business & Entrepreneurship

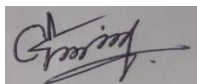
**Subject:Application for the submission of Internship Report on “Training and Development Programs of Agrani Bank Limited: An Evaluation”.**

Dear Sir,

As the requirements of internship program, this report has been prepared by me on “**Training and Development Programs of AgraniBank Limited: An Evaluation**” It gives a pleasure in preparing the report. It has been a large opportunity for me to gain a real life experience. It provided me with a great scope of applying the stored knowledge learned through the whole university life in practical field. This report discusses the training and development practices of Agrani Bank Limited. During this task, I tried to relate my theoretical knowledge about HRM with practical experience.

Finally, I would like to thank you for giving me this opportunity to familiarize myself with this concept of training and development and my research skill that would be valuable in my future endeavors

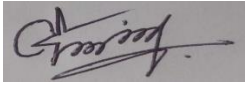
Sincerely yours.



MoushyMonmila Rose  
ID NO: 192-14-3029

## DECLARATION

I do hereby declare that this report is the result of my own research, except where otherwise stated. I also declare that to have not been previously submitted as a whole for any other degrees at Daffodil International University.



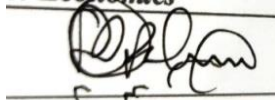
**Moushy Monmila Rose**

**ID NO: 192-14-3029**

## Letter of Acceptance

This is to certify MoushyMonmilaRose, ID-192-14-3029, Program: MBA, Major HRM is a regular student of the department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. Her assigned internship topic is “**Training and Development Programs of Agrani Bank Limited: An Evaluation**”. She has completed her internship at Agrani Bank Limited and has prepared her report under my supervision. The data and finding presented in this internship report seem to be authentic. Thus, it has been accepted for presentation in the internship defense.

I wish her success in life.

A handwritten signature in black ink, appearing to read 'Dr. Sheikh Abdur Rahim', is written over a horizontal line. The signature is cursive and somewhat stylized.

**(Associate Professor Dr. Sheikh Abdur Rahim)**  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## ACKNOWLEDGEMENT

The accomplishment and completion of this report would not have been viable without the contribution of some accommodative people, who gave their valuable time from their busy schedule to guide me in doing my project work. I sincerely remind their suggestions and guidance with full respect.

I would like to take this opportunity to express my deepest appreciation to all those who provided me the possibility to complete this internship report. My acknowledgement begins with thanking my academic supervisor **Associate Professor Dr. Sheikh Abdur Rahim Sir**, whose help and guidance mattered a lot regarding certain aspects of this report and also for giving me the opportunity to learn how the theories in the book are actually implemented in real life situations.

Would you like to speedy my honest thanks to Mr.Md.LutforRahman, Assistant General Manager for their support. I especially grateful to Mrs.SabinaYeasmin for her invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under her supervision and grateful to him for a big time for helping me in my each and every step work at office.

After, I would like to thanks Mr.Md.Wahidul Islam, Deputy General Manager for his kind assistance regarding the report. Without him it would be impossible for me to complete this internship period. I also convey my deep gratitude to him for sharing his vast experience and knowledge with me and helping me to get reliable information about the Bank. I got all necessary information, guidelines, cooperation and advice from him to complete this complicated task.

Yours truly,

MoushyMonmila Rose

MBA program

ID: 192-14-3029

## **EXECUTIVE SUMMARY**

This internship report is a regional requirement for the Masters of Business Administration. As a part of the internship program of Agrani Bank Limited. During this three month internship program, I have learned a lot about training and development process, how to identify work lacking conditions of employees how to employee worked and maintain requirements and how to motivate a client at any situation, how a bank gain their profit. These reports compose two major parts such as: Organization part and learning part. In the Organization part, discussed about company's management perspective which include Historical Background, Mission, and Vision, Goal, management system and Employees performance analysis.

In the learning part, Discussed about the employee performance appraisal of this company on the basis of different methods and performance analysis and training is arranged for the staff as per the work requirement. Employees are properly trained through the use of advanced technology. Agrani Bank works with plan so that they can work properly. Due to this vision and success, Agrani Bank became one of the top Bank in Bangladesh.

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# CHAPTER ONE

## INTRODUCTION



**Agrani Bank Limited**

## **1.1 Introduction**

Agrani Bank is a state possessed driving business Bank with 958 sources deliberately situated in practically all the business zones all through Bangladesh. Trade house and hundreds and abroad journalists, appeared as a public restricted organization on May 17,2007 so as to assume control over the business ,resources, liabilities rights and commitment of the Agrani Bank which arose as a nationalized business bank in 1972 following the development of Bangladesh as a free state. Agrani Bank Limited began working as a going concern premise through a merchants Agreement marked between the service of Finance, Government of the People's Republic of Bangladesh for the previous Agrani Bank and the Board of Directors of Agrani Bank restricted 15, 2007 with review impact from 01 July, 2007.

Its central command is arranged at Motijheel in Dhaka, the capital city of Bangladesh. They have tremendous number of representatives and they offer numerous types of assistance helping customer and spur them to their work. Each worker is an excessive amount of accommodating in Bank. They are conversing with other well-disposed and kind. This Bank is designed wonderful and calm climate and each individual are exceptionally instructed. The bank has 11 circle workplaces, 37 divisions in head office, 53 zonal workplaces and 958 branches including 34 corporate, 42 approved vendor branches and 5 auxiliary organizations.

Agrani Bank restricted is the primary state proprietor business bank in Bangladesh to present Agent Banking. Presently ABL has 280 specialist stalls. In Agrani Bank Limited, Islamic Banking framework in worked 'Islamic Banking Unit' since February 28, 2010.

This report is being set up on Agrani Bank for the M.B.A program under Daffodil International college of Bangladesh. In this report, I attempted to communicate all my viable information that, I accumulated on my entry level position period just as hypothetical information on human examination the board.

## **1.2 Nature of the Study**

Since, I improve information which gathered in as internee the temporary job time and attempt to right insight of Agrani Bank Limited. I have assembled the defining moment their creating

thoughts and preparing measure. This point broke down to propel their worker to accomplish their objective. Centered the objective and assess the worker's exhibition for banking area

### **1.3 Objectives of the Study**

- To explore the various training and development programs organized by the authority of Agrani Bank Limited for the employees
- To determine the significance of training and development programs on employees performance
- To identify the objectives of the training and development programs of Agrani Bank Limited
- To find out the problems of training and development programs of Agrani Bank Limited
- To provide some recommendations to overcome the identified problems

### **1.4 Methodology of the Study**

This analysis is based on the primary and secondary data of the bank. There have some limitations to giving any information but when I ask them some information. They give me some information from their bank limitation place that would help me create my report and they would not face any problem for us in future. Every organization have some own restrictive and confidential. Secondary data collected from various external sources like internet, annual report and visit the Bank.

- The steps involved with HRM
- Upgrade system updated
- Modernize the Banking process
- Employees skill development
- In short time best service provide to the customer

## **Sources of data:**

There are two types of data:

- ✓ Primary data
- ✓ Secondary Date

## **Primary Data:**

Primary data are collected from their bank staff and other people related to banking activities. Apart from that some information is also known through oral communication. Factors that wanted to know the activities that are involved in training and development process.

Primary Sources:

- Officials records of Agrani Bank Limited
- Face to face interview with the respective personnel

## **Secondary Data:**

Secondary data is collected from various books, journals, thesis paper, project etc. Apart from that the annual report of the bank is collected from the project profile, Bank related data, and financial statements, wed link ,brochure etc are procured from the bank and outside.

## **1.5 Limitations of the Study**

There was some limitation in this report to finish.

- The bank protect their Limited secret, I get consider some data this report.
- Bank worker are not share all data with other people they are maintain some restriction.
- Bank website was not enough to update spontaneously to collect essential data.

# CHAPTER TWO

## Company Profile



**Agrani Bank Limited**



## 2.1 Historical Background:

Agrani Bank restricted is the principal state claimed Commercial Bank in Bangladesh to present Agent Banking. With an honorable perspective on monetary incorporation of unbanked individuals of Bangladesh Agrani Bank restricted has effectively run the Agrani-DOER pilot venture in Habasha, Rajbari, Madhabpur, Shayestagonj, Habigonj. In the progression of pilot ventures bank have begun their cross country activity of specialist banking. A group of productive representatives in Agrani Bank Limited will screen the Agent Banking exercises around the country regions of Bangladesh. Sub-Agents will give banking administrations of Agrani Bank restricted through shrewd innovation. As per Bangladesh Bank Guideline on Agent Banking, "Specialist Banking implies giving restricted scale banking and budgetary administrations to the underserved populace through connected operators under a substantial office arrangement, instead of a teller/clerk. It is the proprietor of a source who behaviors banking exchanges in the interest of a bank." Agrani Bank Limited has joined association with Doer administrations Limited to serve the operator banking administration.

All approved financial operators will show a public specialist banking logo along with the logo of the budgetary people in general to recognize the approved specialists and the accessibility of the fundamental financial administrations.

### Islamic Banking Unit:

The bank got the Islamic Banking unit on 22 July 2009. The Bank initiated activity of its five Islamic windows on February 28 2010. Presently, there are 15 Islamic Banking windows working. Banking windows are administered under the principles and rules of Bangladesh Bank. The key exercises of the windows are to give a wide range of Islamic business banking administrations to its client.

## 2.2 Mission and vision

### **Mission:**

We will conduct work smoothly with ethics through the framework set by our regulators. We will discover new ways to stay stronger and more efficient, nimble and adaptable and customers. We will make our banking journey stronger day by day. We will manage the work more efficiently keeping pace with the present demand and ongoing technology. We provide our best services to the banking sector with maximum convenience to the customers. We will recruit more staff in the workplace if needed.

### **Vision:**

To become a leading bank of Bangladesh operating international levels of an efficiency, quality and customer service.

The Government of the people's republic of Bangladesh has provided guidelines for the development of SME to Agrani Bank for industrial policy. As a development partner of the government, Agrani bank Limited is expanding for the year 2020 there is vision. Under this approach SME credit will be extended to the masses. Agrani Bank Limited is currently working to alleviate social development and poverty as promised by the government.

- To improve employee and customer relationship through improving customer service.
- To develop new and innovate product and service through integration of technology and policy and principle.

### **Hierarchy of Agrani Bank:**

The main principal of banking is to provide all kinds of commercial services to its customers and to arrange remittances from its subsidiaries. Generally the bank collects remittances from various sectors for conducting transactions and banking activities.

### **2.3 Main objective of Agrani Bank Limited**

- To establish Participatory Banking instead of Banking on debtor- creditor relationship.
- To accept deposits on profit sharing basis.
- To play a vital role in human development and employment generation
- To contribute in achieving the ultimate goal of economic.

### **2.4 Nature of Business:**

The bank is carrying out commercial, corporate, investment retailing banking related services as follows:

- Corporate Finance
- Correspondence Banking
- Documentary credits
- Foreign exchange
- Syndicated finance
- Other related Business.

## 2.5 Business Overview of Agrani Bank Limited:

A definitive test for an organization in the present quickly developing and fast changing world is to get by in the opposition by accomplishing better execution relative than its opponents. To accomplish this, it requires key arranging and one of the significant parts of the formal key arranging measure is to choose the corporate mission, vision and destinations or objectives.

Mission: An organization's central goal portrays what it is that the organization does at the end of the day, the explanation behind the presence of the organization. To clarify this, the case of Agrani Bank.

All around developed objectives have the accompanying attributes:

1. They are exact and quantifiable. Quantifiable target give supervisors a measuring stick or standard against which they can pass judgment on their exhibition.

2. They address pivotal issues. To look after center, directors should choose a set number of significant targets to evaluate the presentation of the organization. The goals that are chosen should be significant or significant ones.

3. They are testing yet sensible. They give all representatives a motivation to search for methods of improving the activities of an association. On the off chance that the goal is ridiculous in the difficulties it presents, representatives may surrender a target that is too simple may neglect to inspire supervisors and different workers.

4. They determine a time-frame in which they should be accomplished when that is proper. Time imperatives tell representatives that achievement requires a goal to be accomplished by given

information. Not after the information. Cutoff times can infuse a need to keep moving into objective fulfillment and get as a spark.

## **2.6 Main Focus of tanning process:**

- Increase foreign remittance.
- Up-gradation of online banking.
- Introduce credit card.
- Diversify Business & product in case of both deposit and investment.
- Dividend is Stable. Skill man power through different training.

## **2.7 Administration/ Monitoring:**

Observes the papers of the senior employee of the bank and notice which side they have weakness in their work. Arrange training accordingly so that they can improve in the right way to keep pace with the times. Through work management and monitoring, top management understands which aspects of employees need more work skills. They take any step after judging and analysis.

## **2.8 Line of Banking:**

- Investment Banking
- International Foreign Tread Finance
- Foreign exchange dealing
- Corporate finance
- SME Banking
- Personal Banking

- Transport Investments
- Broker house
- Merchant banking
- House building investments

## 2.9 Economic impact

Financial effect can be characterized as any expansion or lessening in profitable capability of an economy. By dissecting the financial effect we can see how a bank increases the value of the general public. Monetary effects can be comprehensively arranged as:

- i. Direct Impact
- ii. Indirect Impact

### **Direct Impact:**

Direct effects are the quick monetary impacts coming about because of the banks budgetary exchanges. Bank's immediate commitment to the economy brought about the production of work openings, installment of expense to the administration and boost of investors riches.

### **Indirect Impact:**

Aberrant effects are the overflow financial impacts that happen through Bank's ordinary course of tasks. Banks produce aberrant effect by tending to the insufficiency of capital in the economy by preparing store and channelizing the equivalent to forthcoming speculators. Through providing food money related administrations, the Bank help disperse the abundance among all the partners for instance investors got profit, contributors and financial specialists got benefit, worker got pay and different advantages.

# **CHAPTER THREE**

## **Training and Development Programs of Agrani Bank Limited**



**Agrani Bank Limited**

### **3.1 Human Resource Management:**

HR must plan the work considering the strategic aspects and manage all the aspects of the organization in line with the work and development. Customers need to arrange satisfactory service. Both the customer and the bank have to work by analyzing whether they are satisfied with the work. People in the HR position should be advised to work on each issue in a subtle way. Bank employees need to have broad understanding of division and objectives. In order to have a good relationship between the administration and the employees, there must be a good communication system between them. A good management works by planning before work and having this specialty quality is very important for banking activities.

### **3.2 Manpower Planning:**

Manpower planning for each organization is a special aspect that prepares the basis of its plan in a more robust way to manage the activities. Institution think long-term and analyze these aspects of achieving the bank's goal is to select skilled workers. The success of the bank can be achieved through the selection of skilled workers.

Training and development skill help to form a work structure. By acquiring skill, an employee acquires more knowledge on his/her assigned subject and became proficient. Employees learn these aspects through training and development.

The organization provides training to employees to develop their skill and to give them the opportunity to use them in the right way. Provides training to develop the talents of the workers and to make the banking work more beautiful and accurate and to keep pace with the present time. Workers receive training to enhance their work efficiency. It is the only way to acquire or



enhance skills through training and development of employees. On the other hand, through training, employees get motivated towards work and interest in learning something new.

This is undoubtedly a great idea for any organization. There is no doubt that a good training and development staff is a valuable resource for the future of the organization and thus they will increase their efficiency in carrying out their responsibilities.

### **Recruitment:**

Before hiring an employee in the organization, they review some special aspects. They hire the employee for the bank depending on his current skills and previous skills. In the case of the automatic elections, the aspects of what he has done in the past are kept in the discussion. The main consideration of recruitment before selecting for a bank, managers analyze its prior knowledge in any particular area.

:

- Use methodologies which are unmistakably perceived by applicants and which are available to public examination.
- Be reasonable, giving up-and-comers who meet the specified least necessities equivalent open door for choice.
- Select up-and-comers based on legitimacy and capacity

### **3.3 Performance Management:**

Performance management is another very important part of the Human Resource Management function is to work with honest work ability and potential to improve the work in the most productive and efficient way.

- To improve the work collectively and individually
- Taking advantage of management expectation from supervisors and staff shows that the job is worthwhile.
- Improving communication between top management and supervisors and bottom level staffs.

- Employee's work helps to motivate them for the next day's work by being rewarded for showing work skills.
- The aspects of low efficiency are analyzed and solved.
- Emphasize training in the workplace and work according to the training.

### **3.4 Training and Development of Agrani Bank:**

Preparation and use of advanced technology in one of the aspects of human resource management. Which arranges the aspects of development in a well planned manner along with the development. Agrani Bank training organization opened on 24<sup>th</sup> December 1976. ABTI work with responsibility and planning with reliability. Employees need to be committed to the job after the training. ABTI grants preparing do diverse financial issues to improve proficient and authoritative effectiveness, everything being equal, and directors. ABTL additionally direct workshops, meetings, symposia. Adapt to progressions and presentation of new instruments and strategies for usage of rules of government and administrative bodies and furthermore with the end goal of execution of different change programs, ABTI weights on genuine need based preparing.

Agrani Bank preparing establishment has just covered an all out number of 46880 officials and staffs under various pennant of preparing through 1460 courses and workshop from its commencement.

In 2007 ABIT conducted 68 courses and conducted about 2069 official staff.

Agrani Bank Training established embraced exhaustive preparing program. The accompanying courses merit referencing: Documentary credit, Branch management, Banking foundation, course human relation and correspondence development, Basis accounting and leading bank accounting strategy audit training and use money laundering prevention foreign remittance management and risk management and methods of suit repayment, Maintaining Records , strategy of suit recording and procedures of suit repayment keeping up records of fixed Assets Government Receipt framework and announcing measure, PC: PC-MS office, Computer: Application and activity of Branch Banking Software, Computer: Its utilization in Agrani Bank Branch Banking programming: Bexi Bank-4000 etc.rses being offered by the ABTI, 298 chiefs/officials were

named for going through different instructional classes at BIBM, BPATC, BBTA, ICCB, ICICI, BAFEDA, Academy for arranging and Development , and so on

Aside from the instructional classes being offered by the ABTI, 298 chiefs/officials were assigned for going through different instructional classes at BIBM, BPATC, BBTA, ICCB, ICICI, BAFEDA, Academy for arranging and Development , and so forth ficers were sent to another country .

On greeting from any unfamiliar association, 19 chiefs/officials were sent to another country to go to different instructional classes, workshop, courses, meetings and symposia to obtain refreshed information and procedures of banking

### **3.5 Training and Developing impact:**

#### **Training:**

Preparing can be essentially of two sorts in an association: Internal and External instructional class. When preparing is the inward preparing, It is including that associations HR office or preparing division is utilizing a ranking staff or any exceptional staff in explicit areas as an asset individual. Then again outer preparing typically led outside the organization, fundamentally is coordinated preparing establishments or specialist. Regardless of which preparing, it is critical for all staff and aides in building profession and readiness of staff for more noteworthy difficulties. The business should empower staff to seek after work preparing and improvement toward a path that they pick and are keen on, not simply on the side of the current information laborers required for the work or next anticipated. It should be noticed that the key factor is to guarantee workers occupied with the interest of, joining in and spurred and held.

The business should empower staff to seek after work preparing and advancement toward a path that they pick and are keen on, not simply in allotted explicit bearing. The associations should uphold the learning, as a rule, and not simply on the side of the current information laborers

required for the work or next anticipated. It should be noticed that the key factor is to guarantee representatives occupied with the interest of, joining in, and propelled and held.

Each representative attempts to perform well particularly administrator or managers. There is requirement for kept preparing and advancement. The correct staff preparing, advancement and schooling offer large benefit for the business to the expanded profitability, information, unwaveringness and commitment to normal development of the association. By and large, External preparing for the members of the model gives another approach to meet individuals in a similar field organization. The gathering will allow them to think about issues, It is better to work according to what the person on the opposite side wants. It brings the benefits of the next day's work.

Training and development further develops the thinking and work of the staff. Banks train employees to gain more skill and improve their work. When an employee receives training at the expense of the bank, she/he has to understand the purpose of the bank and should take on appropriate responsibilities after training. Undoubtedly it improves the bank by applying the skills of the bank staff by following a strategic approach. The Bank organizes the training by dividing the class according to the rank. The Bank works by connecting training and development with department goals and objectives.

- Commitment to closed improvement and development.
- Work analysis and verification of staff skill
- Linking training and development with departmental goals and objectives.
- Employees receive training to provide the best service to customers.
- Employees keep an eye on its work every day.
- Assigning work responsibilities according to skills.
- Joint responsibility between directors and staff to identify and meet training requirements.
- Different training and development methods for different situations.
- The organization provides training to properly maintain the organization.

### **Development:**

Keeping pace with the times and eras is an essential rule for a business organization. Every organization likes to work in tandem with the running business. They take these initiatives to provide various benefits to the customers and to meet the demand. Customers are not interested in working with them unless they develop timely work. This development often involves a variety of approaches, such as: Orientation about a role, Training in different fields, ongoing job training and training for one's own development. Some training and development play an effective role throughout life.

### **Staff Relation:**

Staff relation is an aspect of special importance for every organization. Having good communication between the top to bottom management gets beneficial; the work improves. If the relationship is good, there is no conflict, as a result of which everyone can work together in harmony. Good relationships with each other create beautiful relationships and no one else is jealous of anyone's progress. By this reason, the reputation of the work is increased and the work is expanded.

The rules for managing employee relationships are:

- Managers and staff should be contacted regularly and openly
- Employees need to inform management about thematic knowledge.
- They need to know the issues of interest.
- Problems and sections should be resolved through discussion and consultations.
- Management should create and encourage activities that contribute to employee well-being

### 3.6 Management Information System:

The management information system regularly collects information from various sectors on human resource issues. So the departments can monitor and define the effectiveness of the policy branch, Human resource management programs and provide accurate rules through information system. Top management has the advantage of making proper plans and future plans for this sector.

- The concept of monitoring and development of current human resource management performance.
- Provide information on what updates are needed to enhance policy development
- The services of protected representatives also provide protection and provide true accountability to management.
- Verify and demonstrate departmental effectiveness of HR management.

Analyzing this concept we get:

Human resource management is a policy and guideline that helps to analyze the position of a system. Employees involved in managing human or human resource issues are given training evaluation and compensation and their relationship with health care and various initiatives. These concepts provide strategy help us manage or plan the people or personal aspects of any business.

Include those \_

- Analyze work.
- Plan and recruit job seekers as per demand.
- Picking new staff
- Managing wages and salaries and providing benefits.
- Understand the value of incentives and benefits towards work.
- Arrange nice communication with the staff
- Accept training and developing directors.
- Evaluate advice and conduct work in accordance with guidelines

Most analysts agree that managers use a number of basic functions to help them succeed. they make choices based on planning, organizing ,personnel, leadership sustainability and control

Those are:

- ✓ **Planning:** Before the work a structural direction is fixed with the concept of work which is very important for every work. Banks analyze the market before doing anything and make a proper plan for their work. Planning help to forecast the situation can help to choose the right decision.
- ✓ **Organizing:** After gaining an idea about a subject, a framework is formed on how the specific work will be done. The raw materials, staffing, financing and how the work will be done the management works accordingly.
- ✓ **Staffing:** At this stage the management decides. what kind of people will be hired, how the work will be done, how to give direction, what kind of skill the product needs, how the staff will be trained and how the work done properly in a short time.
- ✓ **Training:** In order to increase the skill of the employees, training must be given before working according to any specific direction or before hiring increases the skills of the employees and increases the interest in the work. Then he likes to know himself and inform others. When one worker receives training many others become interested in the things that are very important in the work place.

### **3.7 Training needs Assessment:**

A preparation need appraisal is a bunch of broadly embraced principles, capabilities and rule use to perceives and evaluate the abilities and information individuals need to perform emotionally in the working environment. Preparing bundles are created by industry through industry aptitudes gatherings or by undertakings to meet the preparation need of a bank or businesses.

Purpose of training & development:

While a few people consider preparing objective a misuse of significant time. The counterargument here is that assets are constantly restricted and the preparation targets really lead the plan of preparing. It gives the reasonable rules and builds up the preparation program in less time since targets center explicitly around needs.

This report helps to follow a plan. Below are the training and development objectives given in a scientific way:

### **Information:**

Training gives many types of information:

- What kind it works.
- Institutional status and their expectations before work.
- Competitors of the organization.

### **Knowledge:**

Having previous experience about the job makes it easier to do the job or the bank management makes an effort to make the employees interested by learning new things through training. This increases their attitude towards work and their knowledge of acquiring information. The main purpose of training is to give employees the opportunity to acquire knowledge so that they are interested in new things.

- Work Experience.
- Know about the organization.
- Inform them about the business organization outside of the organization.

### **Skill:**

A good result depends on the work efficiency of the employees. An employee takes his place through work. If he can do a good job by showing his skills, he is rewarded for his work. When the skills of the employees are developed, all the good work will get results and the quality of work will increase. Every organization wants to hire a skilled workers in the bank to develop them as skilled through training.

- Enhancing the professional skills of the staff
- Employees in this sector will be able to learn about the organization environment.



- Employees will know how to deal with the organization situation.
- The resource creates human resource employees.

**Task:**

The work is divided according to the skill of the employees. Employee job title depending on job positions qualifications and skills. The senior staff determines all the major events and the middle and bottom levels staff works according to the plan. Top management explains to the employees what work will be done or whose responsibility it is.

- You will know what the organizational purpose in through a training and development.
- The company will be able to know which sector it is suitable for.
- You will be able to know how to serve the customers by working in the company.

**Role:**

- The organization manages the appropriate rules and regulations.
- Employees play a role in organizational maintenance.
- Resources identify violators.
- The organization conducts its work according to the rules.
- Finds and corrects work errors.
- Follow up on whether it is working according to the training.
- Maintain good communication and relationship with employees.

**Learning:**

Employees are being encouraged more and more to increase education level and knowledge. Banks provide training to employees on the other hand some employees take training or reading book for better learning or acquire knowledge from outsources for future. We all know that there is no end of learning. If there is interest, Employees can gain knowledge about new things that are good for their future. Employees who have thematic knowledge as well as skills in other

subjects will be highly valued. Its evaluation is more than o theirs. For these qualities it will be an advantage to get a promotion in his future job.

- Employees learn how to work.
- Learns the principles and how to apply them.
- There is a sense of responsibility towards work.
- Learn how to build business relationship.

### **3.8 Training Process:**

Training an organization usually involves its rules principles and procedures. Employees work according to those rules and receive training. Management provides training to employees as per job requirements. Many times their training is provided for special purpose. The importance of every training is that it works according to importance. Because, management spends extra money and time behind an employee outside of work for their benefits.

1. The Bank takes initiative to increase the skills and knowledge of the employees as per the need of the bank. By selecting the bank employees , they provide training for their skill and development
2. By analyzing top management, they set the program according to how much skill an employee needs to develop. If a workers cannot benefit from the training. He is not allowed to participate in the next level training. give him time to acquire thematic knowledge and asks him to learn something new later.
3. The bank analyzes the effectiveness and successor the training. If there in any mistake or error somewhere, they try to work correct it as soon as early. Banks work with a visionary plan so they have to work with proper verification in all aspects.
4. Managers as well as non-managers try to solve problems in their workplace and work out what steps can be taken and try to correct work error so that the future path can work neatly according to plan. Works by keeping an eye on whether the expected goals are being achieved through training and development. The HR department needs to initiate

appropriate training efforts to bridge the gap through disclosure and results. Situations such as designing training plan. Designing training lessons, selecting training and preparing trainers depend on the banking activity.

Often, this turns to be the most critical part of the training process, focusing on the results achieved after training. The main idea is to analyze the effects of training and determine. Whether, the set goals have been achieved. Reactions such as the participant's feedback, trainer's feedback, learning behavior and results of the training are being measured.

### **To measure the impact of training level:**

1. It is special quality to start working with a plan. Employees need to work according to plan and feel about the experience can work by understanding job evacuation
2. Need to have experiencing confidence in the workplace .Here the scope of knowledge is measured before and after training. Which is a blessing for the future work and promotion of the employee.
3. Behavioral impact is an important aspect in the workplace. Need to get along well with both customer and employee. Bank transaction are made through good use And good relations between employees and top management are built within the bank through good use.
4. As a result, we can say they the purpose for which the training is given is to analyze how effective it is on the employee during the work and till the next time. How much encouragement the person is gaining from the training experience and how much importance is being placed on its use.

We all know that, Education and experiences is important but the right use of knowledge in important and the band always pays attention to move this goal forward. The bank is working tirelessly to give a good result to the country and the nation.

## **Development:**

The purpose of developing a job is to manage it more efficiently. Bank wants to improve their banking services in order to increase the quality of their work and increase demand from consumers. Development is an aspect that needs to be changed according to the consumer. This method is applicable not only to banks but to all sectors to all business sectors. All types of organizations want timely development.

As the work environment improves, the attitudes of the workers change and they become interested in creating them as skilled craftsmen. This is the ultimate goal of the development of a nation. Agrani Bank is a government bank. This is one of their main goals in managing tasks.

1. Evaluate the needs of the organization.
2. Advise managers and evaluate their plans.
3. The directors themselves are also skilled with new development trying to achieve.

## **3.9 Method of Training and Development:**

A discipline for the development and improvement of executive progress for any organization. The structure of which is formed serves as an open door or opportunity for the inspection and improvement of the development and improvement of executive progress for any organization. The structure of which is formed serves as an open door or opportunity for the inspection and motivation.

In addition to the activities of the bank, two strategies are adopted for acquiring skills. To take such training as per the order of a bank to increase the efficiency and other is to take training for new ventures and to increase skills at own expense. So that his work is facilitated and skills and abilities and knowledge are spread.

Companies provide many types of training. Short-term training are becoming more popular because it is not possible to take long-term training along with a job. In different organizations arranging different types of facilities, cost and time based.

### **On the job training:**

The structure of this training is structured according to the need of the bank. Determining which person will receive training on specific topics. This types of training based on the banks need. The training is provided only for the convenience of thematic work of the bank and bank pays all of this training cost.

Only selected employees of the bank do these training. Those who receive the training then teach other employees specific topics. As a result, the time and cost of the bank in less. If an employee learns new ideas many more in the bank can gain skill through him. Teaching others also becomes his practice and through this activity personal relationship improves.

### **Off the job training:**

It implies preparing gave to the workers out of the workplace in a preparation organization for a specific timeframe .During this time the representative doesn't need to go to office some time. A few representatives need to go to office previously or in the wake of instructional meeting. The reason for this technique for preparing at a spot other than the occupation region is to give a quiet area to the workers where they can zero in on learning. Learning material is given to the students, for a total hypothetical information. The students can communicate their points of view and suppositions during these instructional meetings. Moreover, they can explore new and inventive thoughts. Contextual analyses, meetings, audiovisuals, courses, reproductions, pretend and talks are some essential frameworks that the worker needs to encounter during, off-the-work preparing. This is one of the expensive preparing techniques. It incorporates decision of the spot of preparing, course of action of offices for the workers, employing specialists to confer the preparation.

There are some training and development methods which is\_

Training	Development
<ol style="list-style-type: none"> <li>1. On the job Training</li> <li>2. Apprenticeship Training</li> <li>3. Informal Learning</li> <li>4. Job Instruction Training</li> <li>5. Lecture</li> <li>6. Program Learning</li> <li>7. Vestibule or Simulated Training</li> <li>8. Computer Base Training</li> <li>9. Training Via CD- ROM and the internet</li> </ol>	<ol style="list-style-type: none"> <li>1. Managerial on- the- job Training</li> <li>2. Job Rotation</li> <li>3. Role Playing</li> <li>4. Behavior Modeling</li> <li>5. In HouseDevelopmentCenter</li> </ol>

### 3.10 Performance Appraisal:

Performance appraisal is determined by the current and past history of the work. Person promotion and other aspects depend on performance management. Seeing the benefits of the job provides him with a variety of facilities such as training arrangements, giving him importance for responsible position, gaining credibility with the top management and building a good relationship with top management and HR's .

1. Determining the quality of work.
2. Work in harmony with the current situation and increase the quality of work.
3. Eliminate work errors and motivate employees to achieve goals.

Why organization did performance appraisal:

There are four reasons for this evaluations\_

1. Positions are increased based on the skill of the staff and all benefits including pay are created.

2. Employees need to be given the opportunity to make decisions in consultation with top management and supervisors and both parties need to maintain good relation.
3. Through this observation, employees can know the wrong aspects of their work and have the opportunity to correct the mistakes in the future.
4. After all. Through management and with the help of supervisors, employees can work together for work resources and development goals.

#### Steps of Performance Appraisal:

There are three steps of performances Appraisal\_

1. Define the job stander: To verify that the training and development processes are being carried out properly. To monitor whether the subordinates are performing their duties properly and to ensure that the work is being done at cost
2. Evaluate skill and work, In a word, to observe whether the subordinates of the staff are working for training and development goals. flow up the work in being done according to the standard set by the management
3. After reviewing the work of the employees, the senior management has to give the information of their work orally or in writing from. So that top management is aware of every issue and individually employee's performances. In this case, The supervisors list the them as a name, ID and position wise prepare a work report and submit it to the high authorities.

### **3.11 Environmental issues:**

The climate benevolent banking in others words green banking is another idea in our nation. To talk, it is an advancement of Bangladesh Bank. It is a more seasoned and especially well known issue in the western world. Be that as it may, from Corporate Social Responsibilities, Agnari Bank Limited has presented climate in house and out house green banking. The bank has just presented a credit line for green financing to the areas like sun powered energy, bio-gas malleable and gushing treatment plant.

### **3.12 Products and Banking system of Agrani Bank Limited:**

#### **Savings Bank Account:**

A saving account is a basic type of bank account that allows to deposit money, keep it safe , and withdraw funds, all while earning interest.

**Rate of Interest:** 3.50%

#### **Current Deposit Account:**

Current Deposit Account is the net flow of current transaction with on restriction. It is suitable for those customers who need unlimited transactions because of no restriction on withdrawal either in amount or in frequency.

**Interest Rate:** 0%

#### **Fixed Deposit Account:**

It is a deposit with fixed amount of time agreed upon between the bank and the depositor in exchange for not withdrawing the money during the agreed-upon period of time.

**Interest Rate:**

3 Months 5.75%

6 Months 5.85%



1 Year and above 6.00%

### **Special Noticed Deposit Account:**

Any individual or corporate body can open special Notice Deposit Account, which is an interest bearing deposit account, for a short period of time. However, 7 days of notice is required if the customer wishes to withdraw money from this account.

### **Interest Rate:**

Up to 50 croer 3.50%

50 to 100 crore 3.75%

100 corer and above 4.00%

Cheque-book real time Online Banking facility

### **Business loan:**

- Applicable for any service holder who has worked for atleast 5 years or has service left for atleast 5 years
- loan limit upto 3.00 lac
- Intt. Rate 9% (changeable)
- 5 years period & repayment by monthly installments.
- Clients personal guarantee from a solvent person is requird
- Easy loan processing

### **Islamic Banking:**

Islamic banking, in contrast to conventional banking, involves the provision of financial products and services by institution offering islamic financial services for shariah approved underlying transaction and economic activities, based on contracts that comply with islamic shariah laws.

To provide shariah based banking services to the valued clients, Agrani Bank Limited has launched islami banking facility. Agrani Bank limited is the first state-owned commercial Bank in Bangladesh to introduce shariah Based Islamic Banking system. Banking system is operated under “Islamic Banking Unit” since February 28, 2010 through 5 Islamic Banking Windows. Overall Business performance of Islami Banking Unit is increasing in all areas. Now they operate 15 islami banking windows.

Islamic Banking Activities:

- Collection of Deposit
- Investment
- Fund Transfer
- Foreign Remittance

### **3.13 Analysis & discussion:**

Training is an important element of human resource management. The special aspects are written below:

From the above we know that, why training is essential for employees and what types of relation with development. We know that it is important to have a good idea of what a new job is. In order to keep pace with the work of the bank as well as new discoveries, running time and demand based service to the customer. The staff is trained on various subjects to prepare them as skilled craftsmen. The main goal of every employee is to prove himself through good work in the workplace. Increase the quality of work with intelligence, skills and knowledge.

- Training helps recruit staff and gives fresher's better job opportunities.
- Training reduces fear of work and increases confidence.
- Training serves as an observation component for the employees of any organization.
- This leads to greater efficiency and productivity.
- It increases employee's loyalty and adaptation to their work.
- Improves the ethical behavior and character of employees.
- Learn how to work together through training.
- Gains knowledge about intuitional use.
- Learns to understand the importance of communication and builds relationships with employees of other organizations
- Through training correct knowledge is gained by overcoming much misconception.

**Goals of training and development:**

- Enabling each individual member to utilizes and develops their full potential.
- Operational mistakes will be removed
- Increasing confidence among the workers.
- Provide prefect and accurate knowledge.
- Supervision activities can be reducing.
- Stability of organizational employee turnover.
- Usefulness of employees.

Employees have a personal desire to receive training as we as the need to learn something new. Even if the bank organizes the training, there will be no benefit if the employees are not interested. In this case bank justifies the employees learning desire and selects interned parties for training. Because not only get benefitted by this task employees are also benefitted by this. For this, management analyzes many aspects and recruits staff for the training

- increase in long term efficiency
- Proper management program.
- Development of personnel.
- Take proper decision
- Reduce accident
- Use of technology. Etc.

Emphasis is places on training employees to develop employee skills to help meet the personal life objectives of an employee. I feel that it is possible to increase skill through coaching and good guideline.

### **Analysis Training & Development**

Employees need to be adapted to the environment and situation with efficient creative attitude and safety measures and build self-reliance towards work. In the workplace it falls under the responsibility of the bank. The bank provides training to the employees to achieve its objectives. Care should be takes so that they do not get involved in any unethical activities while receiving the training and not get involved in anything that harms. This is because the training venues are staffed by workers of different ages, backgrounds and cultures. People from different background and environments can often have negative habits or ideas. Which may pose a risk to the employee's personal and future life. The bank must keep an eyes on these aspects during and after the work to see if any nagative attitude in manifested in the person. Then it has to be corrected immediately or arrange for individual placement. Training is given for the purpose of development but as a result if any aspect of the product is discovered by learning for the bank then it has to be solved immediately with proper measures for it. We know banks works for long-term plans. Many employees work in this organization and the bank tries to fix the defective aspects through training which is very normal. On the other hand, I also get training on how to clean the customers and how to deal with them through training. The sole purpose of these activities is development. The extra cost behind the bank staff and for the quality of banking

services and work for the time being will make the development suitable for fair, beautiful. This is the main goal of the bank.

A success training needs to identify those issues like: who need training and what kind of training is needed. It is counterproductive to offer training to individuals who do not need. It is to offer the wrong kind of training. A training needs analysis helps to put the training resources to good use.

Training is an important and imperative tool for the organization to restore the performance of all the personnel for organizational growth and success. It is beneficial to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. In this study we take the fact of observation that training leads to important benefits for employees and organizations. Throughout this study we can come to a point that it is very beneficial for the organizations to develop the employee development programs. An organized and efficient development program with supportive apparatuses will significantly assist the organizations to retain the most valued human resource, especially those who have a lot of experience with the organization. So, for the organizations, it is also required to evaluate the success of employee training and development program. If organizations are capable to support all employees in meeting their requirements then both, employees and organizations will get the long term benefits. Thus, the implications of our proposed recommendations in the organization could bring a remarkable change in employees' performance which tends to organization efficiency and country's growth as well. at last we can say that , The concept of training required for a successful plan, identifying the reason, Finding work errors before training and analysis the need for it and implementing the work according to the purpose . On the basis of all these issues, The bank provides training to the employees for the purpose of development. When a worker is well trained, he becomes more productive at work. Through this research we can know different aspects of training and development and gain a clear knowledge of the purpose of the organizations. Stand by the study to learn that the resources are working simultaneously for the development of the staff and development of the bank. The core of the organization is that the bank tries to implement its objectives by utilizing human resources. The main basis of which in to improve the country and the nation

### 3.14 SOWT Analysis:

SWOT Analysis is the point by point system of an organization's presentation and potential in context of its quality, shortcoming, opportunity and danger. This examination utilized the association to make their current line of execution likewise anticipate the future to improve their exhibition in contrast with their rivals.

By SWOT Analysis, an association can likewise notice their present position. It can likewise be considered as a significant device for making changes in the vital administration of the association. By SWOT Analysis, an association can likewise notice their present position. It can likewise be considered as a significant instrument for making changes in the key administration of the association.

SWOT is an acronym for the internal strength and weakness of a firm and the environmental Opportunity and Threat facing that firm. So if we consider Agrani Bank as a business firm and analyze its strength, weakness, opportunity and threat the scenario will be as follows:

#### **Strength:**

- Energetic as well as smart team work
- Good Management
- Lending rate is relatively competitive
- Strong Financial Position
- Strong corporate identity

#### **Weakness:**

- Lack of proper motivation, training and job rotation
- Lack of experienced employees in junior level management
- Limited advertising and publicity of bank's products and activities

- Absence of strong marketing activities

**Opportunity:**

- Growth of sales volume
- Change in political environment
- Increased training sector
- Expansion branches of online
- Experienced Managers

**Threats:**

- Upcoming Banks/Branches
- Similar products are offered by other banks
- Default Loans
- Financial Crisis
- Government has been controlling industrial credit
- Recession of global economy

**CHAPTER FOUR**

**Findings, Recommendations and  
Conclusions**



## 4.1 Findings of the Study

1. Aged employees are less interested in training:
2. Communications and ideas are needed to improve the work.
3. Trainings are not enough for the development of the bank.
4. HR needs to be more prudent and active for work.
5. Lack of management.

## 4.2 Recommendations

### **Aged employees are less interested in training:**

They are prefers to work according to the conventional rules instead of working according to the training. As a result of working for a long time, their analog rules seem easier than digital rule. Their work hours seem to be longer as before and the cost of training and training of staff is not being met. By this reason banks are being harmed and work is being hampered. Sometimes they want help from others to do something digitally. For that the work of two employees was disrupted.

### **Communications and ideas are needed to improve the work:**

Top Management and HR need to be more careful about their employees. They have to create more motivation towards work. Ideas are limited to top managers. They give guidelines but do not share the importance of achieving work goals with employees. That is why employees work without understanding goals. As a result, dedication to work is less and communication with top management is less. This is a bad thing for a workplace.

**Trainings are not enough for the development of the bank:**

Training is not enough to improve an organization. It is necessary to work according to the training. This is the main purpose of training employees. Management must pay attention to the reasons for the training and act accordingly. After training, many people forget the goals and reasons of training and do not work according to the training. As a result the Bank suffers and faces loss.

**HR needs to be more prudent and active for work:**

Employees do not work properly due to lack of work ethic. In this case HR has to take the right decision and steps so that the work is done properly. Not only employees also HR needs to be more dedicated towards work and responsibilities. While working, I felt that HR has less interest in the training session. They are taking training but they are not using it properly.

**Lack of management:**

Top management needs to be more vigilant. They need to be aware of the pace of work and whether the work is going according to plan. While working, I notice that there is some negligence in management due to which the employees do not work properly according to the rules of training.

Agrani Bank is one of the leading public sector banks in Bangladesh. I hope it will be better to keep pace with the current era and technology.

### 4.3 Conclusions

Agrani Bank Limited one of the biggest bank in the nation having enough sources everywhere on the nation just as abroad plan out of the nation is advancing gradually than the third or second-age banks. They additionally couldn't hold their representatives simply because of their some absence of fixation in certain regions. It ought to be remembered that effective representatives of an association is the resources of that association and that is the reason it ought to be taken up cautiously. On the off chance that they can get together their lack they will improve in the financial area in Bangladesh.

Banks have their own remarkable system, which prompts their destinations. A few wishes to become quicker and accomplish some long reach development. Despite the fact that the money related examination on the banks execution appears to be the banks doing very well in the financial business of Bangladesh and has prosperous future. Agrani Bank has set up generosity through inventive items and administrations. Step by step they overhauled their mechanical headway its current status.

Agrani Bank in more equipped for commitment towards financial improvement contrasted and other regular Banks by dint of instructing the greater part of their assets. The bank sanctions interest in profitable task prompting increment underway and advancement and furthermore in fare and import business. It very well might be normal that by building up an organization over the nation and expanding assets this bank will have the option to assume an impressive function in the arrangement of advancement of financing. Venture the executives arrangements and strategies utilized in SJIBL are practically identical to worldwide understudy. The authorities follow the approach carefully. They are finicky and traditionalist in authorizing credit.

The aim of the internship program in to gain knowledge of practical banking and to compare this practical knowledge with theoretical knowledge. During the 12 weeks internship program, it is not possible to go to the depth or each activities of division because of time limitation. So,

objectives of this internship program have been fulfilled with complete satisfaction. However, highest effort has been given to achieve the objective of the internship program. I figure this report may show a rule to Agrani Bank for its future arranging and its fruitful activity to accomplish its objective in the serious climate.

I think this report may show a guideline to Agrani Bank Limited for its future planning and its successful operation to achieve its goal in the competitive environment.

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