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*An Internship Report on  
“Training and Development  
process of Bangladesh  
Commerce Bank Ltd (BCBL)”*

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An Internship Report on “Training and Development process  
Of Bangladesh Commerce Bank Ltd (BCBL)”  
Uttara Branch, Dhaka

**Submitted to:**

Siddiqur Rahman  
Faculty of Business and Entrepreneurship  
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**Submitted by:**

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## Letter of Transmittal

Date:

To

The Dean

Faculty of Business Administration

Daffodil International University

Subject: Submission of Internship Report.

Sir,

I am very delighted to submit my internship report on training and development. Myself, Sadia Samanta Badhon from business administration department majored in Human resource management (HRM). I have gathered knowledge from practical learnings in Bangladesh commerce bank ltd and of course academic knowledge from our university and have implemented this in my report which will give a through comprehension of my overall learning here.

I will be very grateful if you took your precious time to read my report which has gather my overall learnings of Human Resource practices especially, training and development. For more thorough understanding, I am ready to answer any inquiry you may have. Thank you sir.

Sincerely,

Sadia Samanta Badhon

172-11-1112

Program: BBA

Major: HRM

## Declaration

I , hereby Sadia Samanta Badhon (172-11-1112) , declare that the report I have presented which is “Training and Development Process of Bangladesh Commerce Bank Limited” is completely written by me after experiencing my Internship period in Bangladesh commerce Bank limited .

So I assure you that this is a genuine report of my experience which is meant for my academic requirement for not any other purpose.



.....

Sadia Samanta Badhon

172-11-1112

Program: BBA

Major: HRM

Department of Business Administration

Daffodil International University

## Letter of Acceptance

This is to certify that Sadia Samanta Badhon ID: 172-11-1112 Major in Human Resource Management, BBA program of Daffodil International University. He prepared internship report on “**Training and Development process of Bangladesh Commerce Bank Ltd**” under my supervision. This report is prepared for partial fulfillment of the BBA program. The data and findings presented in this report seem authentic. So it has been approved for internship presentation.



.....  
Siddiqur Rahman

Faculty of Business and Entrepreneurship

Assistant Professor and Associate Head

Department of Business Administration

Daffodil International University





বাংলাদেশ কমান্স ব্যাংক লিমিটেড  
BANGLADESH COMMERCE BANK LTD.

প্রধান কার্যালয় : ইউনিস ট্রেড সেন্টার, লেভেল-২২, ৫২-৫৩, দিলকুশা বণিকিক এলাকা, মাকা-১০০০, পি.বি.ও. নং : ৯৫৫৯৩১, ৯৫৭১৫১, ৯৫৮৫৭০৬  
Corporate Office : Eurocos Trade Center, Level-22, 52-53, Dilkusha CA, Dhaka-1000, PABX : 955931, 9571581, 9585703  
Hot Line: 16270, Fax : 88-02-9568218, E-mail : info@bcbl.com.bd, SWIFT : BCBLSDDH. G.P.O. Box No. 475

REF: BCBL/UTTARA/INTERNSHIP/314

DATE:07/06/2021

TO WHOM IT MAY CONCERN

This is to certify that **Sadia Samanta Badhon, ID # 172-11-1112** a student of Daffodil International University ,Address-House-04&06 Road -07,Sector-3,Uttara Dhaka-1230 has successfully completed her internship program with Bangladesh Commerce Bank Ltd, Uttara Branch, Dhaka from **Februry-2021 to April - 2021**. She has practically acquainted with total functional operation of **"Human Resource Management"**. Her performance is found to be in satisfactory level.

We wish her bright prospect with her career.

Thanking You,

Yours faithfully,

(I. Ipe Azad)  
SVP & Branch Manager



Ref: Internship Placement/1706/001

31 Jan 2021

To  
Head of HR  
Bangladesh Commerce Bank Ltd  
5253 Dilkatha road, Dhaka

Subject: To accord permission for internship placement.

Dear Sir,

This is to bring to your kind attention that the following student of BBA Program, major in HRM, under the

Department of Business Administration of Daffodil International University, Uttara Campus, Dhaka, is interested to undergo a three months long Internship Training Program in your esteemed organization. In that training program, the student will carry out a study and is doing so observe the different activities and collect necessary data and information (financial and/or operational) from your organization under the supervision of one of the teachers of this department. The confidentiality of data and information will be strictly maintained. We need your kind co-operation and necessary permission in this regard.

After completion of the said program, the student will have to submit an Internship/Project report to the department. The report must embody a certificate from your office stating successful completion of a three-months-long practical experience by the student in your organization. Therefore, you are requested to provide a certificate in question to the student after completion of the program.

It will be highly appreciated if you kindly accord the following student the permission to undergo a three-month-long Internship program in your esteemed organization.

Name of the Student	Program	ID No.
Sadia Samanta Baidon	BBA	172-11-1112

Thanks

Yours Sincerely,

Yours Sincerely,

*Mr. Adil Mahmud*  
Mr. Adil Mahmud  
Academic Director (In-Charge)  
Uttara Campus  
Daffodil International University  
Telephone: 51052710/48056772 Ext. 209

*Touhid*

## Acknowledgement

Thanks to Almighty, I have come this far. From 1st semester to internship and being able to study under the protection and guidance of all the teachers who have taught me and helped me grow so much. I am also very happy that I have been given a wonderful opportunity to showcase my theoretical and practical understanding in my report. I get to grasp the idea how important of an internship report of a student is. An internship report contains over all learnings of a student who is through his academic life and gets the opportunity to experience as internee to learn how to relate academic studies in practical field.

I want to thank my supervisor Siddiqur Rahman Sir , Associate Head of Daffodil International University for his guidance and support and the way he made me understood how to study for the report was very helpful which put me in a position where I believed in myself that I can write a wonderful report too. And I also want to thank my supervisor from Bangladesh Commerce Bank Ltd, Ali Mol Razi Sir, EU and Operational manager who is 2nd in command and Lipe Azad Ma'am who is Branch manager of Uttara Branch who gave me the opportunity to work as an internee and to learn about practical Human Resource activities. And I also want to thank all the other officers in the Bank for their all-time support and guidance who taught me and supported me for the last 3 months. It's been an amazing journey where I got help from my both supervisor, it would have been impossible for me to complete my journey and to experience what I have experienced.

And I want to share about the positive environment of the office where I get to learn about the office culture, traditions, and manners and norms which helped me grow and helped me believe that working environment is very vital for working people. To learn and to expand ones point of view, studying and observing people and environment plays a vital role and if one get optimistic and supportive people around them, they are bound to grow out of the box.

Lastly, being able to cope up and to adapt in a new environment taught me so much, it was very challenging and very different from my university life but people around me made me so comfortable to enter into a new chapter of my life, so I want to thank everyone who helped in the process.

## **Executive summery**

An internship gives a student an opportunity where he/she can grow and come out of the box to understand practical lives responsibility where they can relate their academic knowledge in the work field how to utilize it in corporate life. I am also given an opportunity to do intern in Bangladesh Commerce Bank Ltd, and to write a report on my learnings.

Well, I choose to do internship in Bank because I was always fascinated by the financial functions of Banking. In this report, in first chapter introduces the Bangladesh commerce Bank and my personal experiences of being an internee in Bangladesh Commerce Bank Ltd and how I adapted the corporate environment.

And the second chapter describe my analysis of Training and development process of BCBL where I have put down my observations, learnings of the managements, culture and of the platform.

And in Third part I have written about Major findings of BCBL while analyzing Training and development process and few recommendations for the Bank and last part includes conclusion of this amazing journey.

Through this report I have expressed my learning of various HRM practices such as customer relationship, training and development, performance appraisal and also others practices which I have given descriptive information in my report. Because my report topic mainly focuses on Training and Development, you will find out more about this specific topic narratively which will sure give you the broader idea of what I have learned.

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# Chapter one: Introduction of BCBL

First let us get the idea of Bangladesh Commerce Bank limited which is a commercial Bank and like all other commercial bank BCBL what mainly does is gains deposits from public who have surplus unit with them and providing various sort of loans to people who are in financial need . BCBL also introducing a wide ranges of financial services for businesses, organizations, and individuals who are need for financial help and among them their notable financial services are providing loans to female entrepreneurs, providing saving accounts to home makers, as well as to the students who wants to save money from early age and also for the elders who are retired. After transforming into BCBL, they are always trying to cope up with the changing demands of modern banking and continuously evolving themselves with time .Now Bangladesh Commerce Bank is turning themselves into modern Banking system bringing Remittance payment system such as western union, Ria, Money gram and also bringing E-banking, so to be said Bangladesh Commerce Bank is evolving and turning a better version of themselves day by day.

Also BCBL is being recognized for providing for training to its employees also Bangladesh Commerce Bank has opened an institution just for training where BCBL arranges time to time diverse workshop that motivates on learning , and thinking creatively which may open their mind and to have more open perspective to give better customer care . BCBL training institute helps employees enhancing their capabilities of with the resources are available to them so that they can face challenges and changing demands of financial market. Undoubtedly BCBL is contributing into the economy and has already opened 69 branches all over the Bangladesh. From its establishment in 1998 it's been working for the betterment of economy and to improve financial services that has been providing to the customers. As they want to become consumers first choice they are really putting customers' requirements first and forming the financial institute as much as convenient for the people seeking financial aid.

In recent year it is been seen that Bangladesh commercial Bank trying focus on more on technological side of finance bringing new extraordinary financial methods that has been very popular among common people . BCBL is trying heart and soul to capture people who are seeking financial help and tries their best to provide financial aid.

# 1. Origin of the report

This report is the outcome of my three whole month's journey in Bangladesh Commerce Bank limited where I get to learn various Human resource management practices that happens in a bank and corporate cultures which is a new concept I learned through help of my supervisors. My topic was Training and Development process of Bangladesh Commerce Bank Ltd and I have successfully completed my 3 months internship in BCBL, Uttara Branch learning about how Bangladesh commercial bank helps new comers through training and how training has helped working employees career there and witnessing and learning these process had me writing about it in my report.

If we look at the banking history, Bank was created to serve common people to give them more grasp of understanding of how to manage their money, right now modern banking focuses on deposits and loans where they give money to the people who are in needs of it, which is lending them with an interest and on the other hand people with surplus unit deposits their money to get interest out of it. In simple words Bank is giving financial services to all classes of people and also helps economy to grow.

Bangladesh Commerce Bank Ltd is a commercial bank and as like all the other bank its functions the same way. Bangladesh commercial Bank was that opportunity for me where learning about Training and Development was very fascinating. Throughout this report you will find out about information's about Bangladesh commerce bank Ltd such as its chronological process as when it was established, how it evolved to what it has become now and how it was developed and how its functioning in modern time while full filling consumers demands and then how I acknowledged different functions of this bank through learning and observation, how HRM practices are done here and how much training and development means here for the employees working here and also the limitations and problems I have faced and on the hand how much I have learned and broaden my knowledge from this journey.

## 1.1 Chronological process Of Bangladesh Commerce Bank

Bangladesh commerce bank Ltd has undergone many challenge's and development throughout the years and have become what we call is a modern banking financial institution. What we known as Bangladesh commerce bank Ltd. Back then Bangladesh commercial Bank was not always BCBL it was known as former Bangladesh commerce and Investment Limited which was

established in 27th January 1986 as a non- Bank Financial Institute and the institute continued its journey till 1992, but due to liquidity crises it faced downfall and was suspended by Bangladesh Bank. But in 1998, Government of Bangladesh established the Bangladesh commerce bank ltd from the failed Bangladesh Commerce and Investment limited and turned BCBL from BCIL.

In 1st June 1998 Bangladesh commerce bank ltd was created under the company Act 1994, Bank Company Act 1991 and in accordance with parliamentary Act no 12 of 1997.

In 1999, Bangladesh commercial Bank thought of broadening their capacity so from 6th august Bank started operating all over the country while giving services and started operating to total 24 branches that were actively providing services . In 2011 BCBL transferred their head office to improve public relation with their clients from Tanga complex to dilkush Trade Centre Dhaka 1000. In 2012, BCBL launched mobile banking which helps customer by providing them mobile financial services. It was a new and developing step for BCBL. In 2014 they BCBL has started using system of central processing unit. In recent years till 2021 BCBL has already opened 69 branches all over the country and 3 sub-branches. Bangladesh commerce bank ltd has undertaken a strategic journey where they are assessing IT. Using automation and modernization they are creating a sustainable corporate culture and improvement of better customer service. BCBL has come a very long way facing various challenges and limitations.

So from 1998 to till its date Bangladesh commercial bank keeping up with the trends of world financial market as they always trying to evolve according to the consumers requirements. At first they may had rough start but now they have solid foundation.

Years	Chronological process
1998	BCBL was created with the help of Bangladesh government and BCBL directors of board were formed.
1999	24 branches of Bangladesh commerce bank limited has been opened all over the country
2002	New grand branch has been opened in comilla
2011	BCBL relocated its head office from Tanga Complex to Dilkush Trade Centre
2011	BCBL lunched credit card of BCBL
2012	BCBL launched amazing technological banking system which is mobile financial services
2014	BCBL has started operating central processing unit
2019	BCBL opened their 63rd and 64th branches
2021	Right now operating total 69 branches and 3 sub-branches

## **1.2 Current Activities of BCBL**

Bangladesh Commercial Bank limited mainly focuses on providing financial aid to the consumers and The current activities of Bangladesh commerce bank limited revolves around providing financial help to people and that are done by Bankers who are providing loans and advances, any liability products who needs money as loans and advances also issuing L/C for business people for their security, diverse loans and advances that are available here. Also providing different finances, short term long term loans, commercial loans, transportation loans, trading loans, women entrepreneurship etc. mainly , Bangladesh commerce bank ltd banks currently works with their liability products , deposit products , SME products , agro products and also providing remittance payment, transferring , clearing cheque and also other financial services to its customers.

And also they are helping people with their remittance money via various options as customers convenient. It does not not only limited in the Bank, there are also E- banking, mobile banking where continuously bankers helping people with it via mobile and internet.

Opening and creating a scope where different classes' people can come and can conserve their savings in their choice of A/C. In Bank, Bankers who are in customer service helps people to open, transferred, give or to take interest of their deposit account. Different sort of deposits products are available in the bank and they are saving accounts, current accounts, fixed account and other schemes and especial schemes for especial situations. SME products are also this bank's one of the especial product line where seasonal loans, term loans, especial SME for Covid19 is being given nowadays. SME which is based on small medium ranged enterprises, giving them loans to continue their enterprises successfully daily with SME product also falls under the current activities.

Also providing agro rural loans, agriculture loan is given to the farmers or to people who are related to agriculture for their betterment. These activities are done via various department of this Branch where they work together to help people.

### **1.2.1 Department of the BCBL**

In Uttara Branch of BCBL this departments are continuously carrying out BCBL financial activities and operating sustainably to give proper customer services and these departments are:

- Department of customer care: where people who needs financial aid can come and talk to the employees to have better understanding of what they need to get the financial help or what may suit them in their circumstances, or any other financial help. This department helps employees to create public relation and provide information.



- **General banking department:** In this department junior officers helps customers with writing their form, filling up with their information, taking necessary documents or opening accounts is their job.
- **Cash department:** In this department money Transaction happens, where customers withdraw or deposits money from their accounts.
- **Foreign Trade department:** In this Department , Bankers help customers to get foreign exchanged money from their relatives or family or outsourcing money via various options such as Ria , money gram etc.
- **Investment Department:** in this department of BCBL, the bankers profoundly take the surplus unit of money from customer and make investment with that money, so that they can return the money with more interest.
- **Clearing department:** in this department bankers clears the check of customer through Bangladesh bank and helps with their need.
- **Remittance department:** this department is mainly responsible for transferring of money or fund of customer. They are also responsible for transferring or wiring money from abroad to domestic.
- **Human resource Department:** in BCBL in Uttara branch they have human resource depart with two employees who over sees all the other department.

## 1.2.2 Products of BCBL

Bangladesh commerce bank limited has been providing various customer services through diverse products of them for the reason they can meet the demand of the clients and they are providing liability products, deposits products, SME products and also Argo products .BCBL another notable thing is that they created products basis on people such for working women, for house-wives, for retired elders, for women entrepreneurs, for students, for health, for marriage etc. to understand more about their products the list is below:

Liability products	Deposit products	SME products	Agro products
Short and long term loans	Saving Deposit Short notice deposits	BCB seasonal loans	Agri and rural loans
Cash credit	FDR's (Bibah ,sikkha , chikitshasharid )	BCB Term loans	Agriculture loans

Overdraft	BCB Nandita for house wives	BCB kollani	
Commercial loans	BCB Srijoni for working women	Especial SME for covid19	
House building loans	BCB Nirvar (DPS)		
Transportation loans	Double benefit scheme		
Trading loans	Monthly benefit scheme		
Marriage loans	Student saving account , BCB Tarunnya		
Education loans	BCB senior citizen		
Women entrepreneurs loans			

### 1.3 Company profile

Bangladesh Commerce Bank Limited is known for being a private sector commercial bank in Bangladesh. It was founded in 1998 and its head-quarters is in Dhaka. And have opened 69 branches and 3 sub branches all over the country. Its main products are liability products, deposit products, SME products, agro products and other especial products and it has subsidiaries which are Commerce Bank Securities and Investment Ltd., BCBL, Asset Management Arm. the key people of Bangladesh Commerce Bank Ltd are Mr. Omar Farooque who is Managing Director & CEO, Mr. Zafar Alam Additional Managing Director, Mr. Kazi Md. Rezaul Karim Deputy Managing Director and Mr. Ziauddin Sawlet Ghani Senior Executive Vice President. Total Manpower of BCBL is currently 447 who are working directly or indirectly. In 1998, Government of Bangladesh established the Bangladesh commerce bank limited from the failed Bangladesh Commerce and Investment limited and turned BCBL from BCIL so in 1st June 1998 Bangladesh commerce bank ltd was created and has been producing fruitful result from then.

## **1.5 Vision**

BCBL desires to be a financial institute of first choice by the consumers with significant contributions to the society.

Bangladesh commerce bank wants to be meaningful financial institute where they provide sincere and best customer care to its client who ever needs financial help.

## **1.6 Mission**

Bangladesh Commerce Bank Ltd. is pledged to perform its consumer needs and become their first choice in banking industry so that can carry out a sustainable growth of the BCBL , reasonable return and to devote themselves to contribute to the development of the country throughout a motivated and professional work force. BCBL pledges to devote themselves to work hard for their own, for the consumers and for the country where they hope to flourish.

## **1.7 BCBL's Strategic Priorities**

BCBL wishes to maintain a positive image for themselves and This is why they are maintaining their business growth in very effective manner on the other hand, they wants to emerge with modern technologies and adapt new concept or innovative ideas for financial institute because modernization can also gain a significant growth of the business and of course customers always look for advanced technology and BCBL gives priority to their customers the most.

One of the top priority of the BCBL is making a strong culture of their own where they can strengthen their risk management methods to maintain a significant level with the market. Also creating a large consumer base who will be loyal customer to them and who will maintain and their relationship with the bank while providing deposits.

BCBL desires to be able to carry out appropriate corporate governance system and culture within the financial institute through best HRM practices which will be best suited in the bank. Other strategic priorities are to establish public relation with their consumers and continuously improving service quality day by day and modernizing customer services to their likings.

Also their strategic goal is expanding financial services to all classes of people in the country which they are doing by establishing 69 branches already all BCBL wishes to ensure environment friendly investment in line keeping in mind that the “Green Banking Guideline” issued by Bangladesh Bank in upcoming years also and producing HRM practices regarding green banking. Always taking effective measures to increase capital base and provision shortfall and to enrich the quality of management & human resources quality and standard to create an active work force with a satisfactory compensation package which will suitable for the employees and lastly giving hand to in the socio-economic development of the country .

## 1.8 HRM practices in BCBL

What we understand through human resource management is people transforming into human resource when they are well equipped with various skills such as knowledge, communication, it could be technical skills or any interpersonal skills etc., to manage human resource of any organization can result in effective advancement for their organization. Well manage human resource is capable of improving the ability of whole management, transforming and of the organization. HRM practices are done to bring out the potential of every element that exist in a organization and in simple words HRM practices are must for any organization in the modern world. Human resource management practices are basically guidelines which helps management enhance their expertise.

HRM practices teaches us how to manage employees and what is needed in the organization and what resource is fit for the organization's business strategies. Like other organization, human resource management practices are also seen in BCBL bank, in here a wide range of HRM activities can be seen and these are:

### i) Providing safety and security:

HRM one of the major practices providing safety and security to the employees. to make them feels are and secured in their workplace in BCBL it can be witnessed that BCBL provide positive work environment where safety is ensured such as installed security camera , fire extinguisher , fire alarm ,security guards and also providing health insurance , medical allowance is part of HRM practices' here

### ii) Staffing and recruitment:

HRM what they do is bring people in the organization who are best fitted for the wanted position who can add value to their given position in an effective manner. In BCBL , noticeable HRM practices that can be seen staffing segment is hiring best suited people for vacant position using various recruitment technique , making appointments or termination contracts and also maintain ethical practices are also falls under recruitment practices.

### iii) Fair treatment and compensation

Providing compensation, incentives and other benefits also includes in HRM best practices in BCBL. HRM practices that are done related to compensation are providing standard compensation to the employee through benchmarking market standard also providing other benefits with basic pay such as home rent , convenience allowance, medical allowance , home maintainance allowance , entertainment allowance , utility allowance , leave fair assistance etc.

### IV) Training and development:

After finding the best suited employee for the position what is needed is training and developing the employee. For turning the new recruited employee into manpower of BCBL, they have arranged different programs through its own establishment which is their own Training institute also it goes by BIBL.

v) Employee relation:

HRM tries to maintain positive atmosphere where employees can create bond and have healthy relation between themselves, In BCBL a positive relationship can be among the co-worker and their making effort to prevent conflict and resolving problem is remarkable.

## **1.9 Corporate culture of BCBL**

Any firm needs a resourceful and valued corporate culture because corporate culture is a framework that ensures effective growth of any organization. Corporate culture is all about overall operations which means how is the relationship between employees, how employees are rewarded or hired or fired, how resources of an organization is managed or how an organization takes upon challenges or opportunities greatly depends upon the corporate culture a firm establishes.

In BCBL it is apparent an optimistic corporate culture that revolves around all the employees has make them trust in themselves. Where employees are inter-related not only within their teams only also it can be seen that they are being co-operative with the other departments or other teams as well. Here employees share value, knowledge and feedback among themselves to create a more effective and improved customer services that can provided to the customers of the bank. Clearly in BCBL all the employees have the same belief that providing better customer service will bring more opportunity for the bank for that reason employee here not only works for the bank but also for themselves.

## **1.10 Social commitment of BCBL**

BCBL has been very much active in participating in various social, humanitarian and environmental activities and has been seen to take many approaches regarding this perspective. As for that BCBL has contributed in the area of education for young and underprivileged child's, in health sectors, and self-employment. Most noticeable CSR contribution of BCBL are contribution to the freedom fighter museum, in Bangladesh Thalassemia Hospital, Nazipur United College and in Dhaka Ahsania Mission. Soon they are thinking of taking an initiative to

found a foundation for CSR activities where it will mostly focus on young entrepreneurs and underprivileged students. And every year they have been creating social services for the poor people who are either in poverty or has been effected by the natural disaster and the percentage of social activity is been increasing every year.

## **2. Background of my study:**

Although Bangladesh itself a small country, but for economic development it highly depend on Banking sector, and commercial banking sector connected the outside world through trade remittance and other channels. Financial system of a country is dominated by commercial transactions and these transactions are being done by these commercial bank and they are doing business in a very competitive market. So Background of my study mainly focused on Training and development done in a commercial Bank and how employees are taking upon challenges and opportunity in this competitive environment, my studies will also discuss about the commercial banks limitations and problems.

## **3. Scope of the study:**

I was given an opportunity to work as an internee in the Bangladesh commerce bank limited. It is a well-known commercial bank in Bangladesh in the private sector and has over total 69 branches and 3 sub-branches. I was assigned in the Uttara Branch of the Bangladesh commerce bank ltd from the Head office. Although my scope of the study was very much limited within this branch and what this bank had to offer .As in the report it is concluded about the Organization set up, performance, functions , operations of each segment of the branch as I have learned and observed basis on the scope of my study here in Uttara Branch. This report will present how Training and Development is done here in Uttara branch of BCBL and also will cover the information about the BCBL for through understanding how it's operated. But my scope was only within Uttara Branch, what would I have learned, observed and expressed in my report. Even if the scope of my study was in limited portion I tried my best and studied whole heartily to present a proper report regarding BCBL through learning from different sources. This study will first introduce Bangladesh commerce Bank limited and then it will mainly focus on Training and Development of this Bank and how much knowledge I have gathered throughout my journey.

## **4 .Objective of the study**

The objective of the study is intended to present practical and operational knowledge that I have gathered during the internship period about bank's training and development system and other practical HRM experiences. The objective of the study is to understand following this-

- Objective of the report mainly present a over-view of training and development Process of BCBL
- To analyze the Training process of Bangladesh Commerce Bank limited
- To define the development process of BCBL and how BCBL helps to develop their employees
- To identify the problems of Training and Development process in BCBL
- To develop a list of recommendations for BCBL

## **5. Methodology of the study**

This study a for internship report on the basis upon training and development system of BCBL, Uttara branch. To create a proper internship report, various information and data is needed of an organization and these information were collected from different sources of BCBL and they are -  
Primary sources of Data

- Having Face to Face conversation with the employed officers here has provided me with various internal Information.
- Directly observing bank's day to day operations and how officers here perform these functions.
- Studying the manuals and reports of BCBL owned by themselves.

Secondary Sources of Data

- Studying Annual report published by the BCBL bank in 2019 latest publications.
- Getting secondary information from online articles, BCBL owned website which is [Www.bcbl.bd.com](http://www.bcbl.bd.com).
- From various publications that has been published by media, Bangladesh bank in recent years.
- Collecting information about products, directors, revenue, and staff from the company profile of BCBL.

## 6. Limitations

In every research one is bound to face some limitations, and my study has also faced some limitation where I was unable to get proper information for my report. Although I tried my heart and soul to overcome my limitations through hard work, study and through pure observations. In here, in Uttara branch, BCBL.

The limitation I have faced:

- That large scale of research is not possible due to the banking policy and the administration was not very supportive as it might disclose some confidential information's related to the Bank.
- While making the report the problem I faced is that the scope of study was limited to Uttara branch only for that I was not able to gather more information regarding my report.
- Also due to the Covid-19 crisis it was hard to get information from the other branches or even from the head-quarter we did not have much of an opportunity or chance to get to visit the other branches of BCBL.
- As the Branch was small, here for the departments of the branch were also small or formed with estimated of 2/3 people in every team so the learning scope were limited although they were very co-operative but due to lack of manpower sometimes it was hard to communicate with them.
- Due to short number of employees, interns were being placed in different department to help out because of that we were not able to get broader idea or time in the human resource department to understand the HRD department.
- In Uttara branch I was able to grasp the training and development activities within this branch, so my idea of training and department is limited to this branch bank, even though I tried to understand Bangladesh Commerce Bank limited training and development program though other sources and have to take a lot of help from this secondary sources.
- Many HRM policies and practices were confidential data's such as performance appraisal, or methods they using to evaluate, these were very private about this in bank and didn't disclose these data's to the interns.
- Limitations I faced within myself that it was my first time in a working environment where I needed to adapt to this place, it might have taken a considerable time to finally adjust in the workplace and to get to understand daily to daily functions, it could be part of my own limitation that I might not be able to portray the whole aspect of BCBL in my report.



# **Chapter Two: Analysis of Training and Development process of BCBL**

## **2. Training and Development Process of BCBL**

BCBL also stands for Bangladesh Commercial Bank Limited has been always known for learning culture. As soon as the Bank was established they thought how to increase efficiently of the existing employees and how to help them in such manner that they become confident individuals who will not only enhance their skills but also will enhance the organizations productivity. Therefore Bangladesh Commercial Bank Limited created their own establishment which is BCBL training institution which is for employed workers of the organization. This establishment has helped uncountable young employees as well as many higher level employees, managers to develop themselves and has prepared themselves for the future. BCBL not only relies on their establishment they also seek training and development from Bangladesh Bank as well as

from the international banking training and development programs to gather the knowledge of central bank training procedures that also gather knowledge of international ways. In BCBL has known working really hard on this particular segment and prioritizing training and development of employees. BCBL understand the need of training and development as Bangladeshi graduates don't get any practical knowledge of work field so they are really eager to help new comers and to make them feel welcome and wanted they held various seminars , workshops , and programs to help in their journey . BCBL believes that they can turn human resource into human capital. Bangladesh commercial Bank Limited helps human resource to shape up for their future career and gives them the opportunity to work in a real learning environment where they can build their skills and device themselves through modern performance management system. Bangladesh commercial bank limited helps employees to show a sustainable career path through measuring their performance and developing themselves into a strong individuals. BCBL has always been focus on growth of employees and they take different measures to encourage employee's weather its reward based on growth or its development based on growth. Bangladesh commercial bank limited believes that the best performance relies on Training and developing in such a way that they can become self-motivated and eager to complete any task they are given. BCBL also teaches new comers and existing employees to cultivate ethical norms and set of principles that will create a very powerful corporate culture. Bangladesh commercial bank limited hopes that the employees who are working or has worked in the past they all have created a strong , confident , empower personality in themselves which will definitely help them in the long term.

## **2.1 Objective of Training and Development at BCBL**

In every organization, Training and Development is being taken as the guideline for effective management and has become an valuable segment for employees where not only individuals growth can be seen but also organization are being deeply benefitted through training and development . The purpose of the Training and Development are –

Employee's constant growth:

- Employee's growth is the one of the main purpose of Training and Development, to make them aware where they lack and how they can improve themselves. Training and Development programs can help employee's asses their ability and their plan for future.

Employees Motivation:

- Training and developments objective maybe creating a workforce where they can easily adapt to the changes , challenges and compatibility by learning constantly but Training and development programs are also created to motivate employees , especially those employees who are introverted or yet to open up with other co-workers and to get a lot of help through this programs. Well most of people thinks training and development is about learning new things developing skills, it's not limited to this only. When an organization creates training and development programs it means to help new comers who are the probation period or those who feel like an outcast or those who feel they need to learn to work more proficiently. So training and development helps all sorts of employees in the organization.

#### Increasing Productivity of the organization

- The common goal of the training and development programs is helping every employee in such manner that they become self-sufficient work-force who can effectively maximize the profit of the organization which means increasing the productivity of the organization. Training and development brings out the best of individuals who can put their all in their work in a productive manner. Helping employees, management to reach their highest productive level where they can enhance productivity of the whole organization.

#### Improved employees Job performance

- Of course training and development are meant to improve performance of the employees who are working for an organization. Organization held these type of training and development programs , seminars , workshops and from that employees get to have the proper knowledge of how and what they need to perform and what their responsibilities are .

#### To create a Good company image

- training and development helps the company uphold a good company image by showing how they are responsible for their employees and also makes new comers feel more welcomed and comfortable in the workplace. People also see the company as a more with respect when training and development programs are arranged to help employees. Training and development also teaches employees of work etiquette which represent a good company image. Training and development gives off a positive attitude to the out lookers and bring an optimistic view towards the organization.

## **2.2 Training Practices at BCBL**

With many challenges, technological advances, organizational strategies, employees in every organization needs to cope up with these changes. Every employee need to align themselves to be changed, modified, even diverse knowledge, ability with skills to be able to align with these

changes one needs training. Training continuously and learning about new changes in workplace can enhance one's ability where they can assess oneself to see if they are capable or not. Even if they lack in some aspects, after having consistent training one can improve themselves. So training gives opportunity to the employees to grow out of the box, gives them the room for improvement and providing them with more practical job skills which will definitely help them to become more effective in workplace. Training is not about only enhancing one's ability it also means about preparing an employees for greater responsibility and showing them the organization cares about employee's value and wants to help them grow. So over the years BCBL has always prioritized Training employees in such was that they become asset in the organization and develop themselves into better self of them.

## **2.3 Need for Training**

After assessing employees need for training employer can easily make training programs basis on that .The purpose of need for training is for who may lack in performance requirements or in knowledge wise , skill or ability wise but employees must feel the need of the training only when organization can help them achieve their required skills. Hence, Providing training and development to employees allows the employers to point out the knowledge and skills they want to have in their employees. Training and Development is what every organization needs in modern time so in recent time people are educating themselves about training and development and it is indeed needed to utilize it in practical life . Training is an amazing framework that is organized is such way in the organization that creates opportunity for the existing employees to enhance the quality so that they can develop themselves. Training is an intended approach of learning something new or about acquiring set of skills and developing is basically improving individual, groups, or an entire entity which can help in growth of skill, quality, or any interpersonal skill which can help in long term purpose. Not only Training helps to increase productivity of employees, it also increases the productivity as a team, department hence this increases the productivity of the overall organization. On the other hand, employees does not only enhances their capabilities but also training and developing programs provide them with career opportunities in the future to learn from their job and to take upon the challenges ahead , opportunities more competently. Where positive impact of training and development is apparent it is seen in those organization are tend to do better at decision making, team work, problem solving skills, interpersonal skills and to have better employee relation among themselves. Continuous training gives employees a better understanding of their capability and gives them a chance of improving themselves. It also motivates them to do better and improve, which uplift their morals and also uplift the morals of the other employees within the organization. Therefore, Training and development programs can educate employees where they can learn about new skills or provide updates on existing skills to enhance productivity.

## **2.4 Training Activities of Bangladesh commerce Bank ltd (BCBL)**

Conducting training activities basically deciding where and how the training will be done. As for now we have learned about why we need to training and developments programs and how to find out employees who needs training. Now understanding the part how to hold training programs is important. So deciding where to hold the programs comes first. it can At the job itself following on the job training method or On site but not in the middle of the job for example in a training room in the company or it can be Off site such as a university, college classroom hotel where employee can relax and take the training programs very seriously.

### **2.4.1 Training room set up**

Training room set up is very important as I have learned during my internship in Bangladesh commerce Bank about how they creates a Training room. So here are numerous considerations to take into account while setting up a Training room.

- First trainer needs to develop the training materials that will be needed, and ensure that all employees who will participate know the venue location and correct starting time, and it can done via message or email.
- One of the key issue while preparing for the training room that the training room needs to be comfortable and safe environment for employees.
- And it is also important to provide a clean and tidy environment for employees so that they can be at ease and learns efficiently.
- Training room should have corner for coffee breaks or for refreshment, participant should take breaks or otherwise the training programs will become dull also they won't be concentrated.
- Creating all the materials, supplies, and equipment participated employees may need is also vital. Such as note paper, pens, and name cards and also laying out materials in proper sequence where they will be needed.
- Also creating personal of space about 30-35 sq. ft. For every participant will help them concentrate in programs more.
- And lastly checking out the temperature, light of the room.

### **2.4.2 Seating arrangements**

Seating arrangements obviously impacts the learning process so selecting a location with comfortable and moveable chairs or any seating arrangements is very vital in creating a learning environments. In BCBL they always arranges traditional seating arrangements as they want to make the training session very formal they choose traditional seating system. There are also various seating arrangement that I have learned about and they are:

- U-shape seating arrangements are best for 12-22 people which encourages large group discussion if the trainer plans to make the sessions interactive and want to make a less formal space, then forming the chairs into U shape is great idea.
- On the other hand Traditional seating arrangement are for large group of people which is very formal and non-interactive for the participants.
- Single Square or Round is best for groups of 8 to 12 people, this seating arrangements is very interactive as trainer and participants can easily communicate with each other.

### **2.4.3 Creating Training climate**

A good training climate is very important for training session, if a good training climate is created then employees will very satisfied and will be very eager to learn. Training room set up and seating arrangements and creating training programs are all part of creating training climate, basically creating an atmosphere where employees become eager to learn and the environment itself educate the trainees.

## **2.5 Different Training Methods of BCBL**

Designing Training programs must be basis on employees like who are the trainees that needs to be trained. In which skills they lack, or how to increase their productivity. Who should be their trainer or which method should they use or which level of training is needed is basically determined in the designing period. BCBL training methods are based on employee need so what they do is they conduct a case study or mostly survey to understand their employees and then basis of that they design training and development programs such as on the job training method is very much seen in the BCBL such as monitoring, understudy and job instructing and from the off the job training method management games, stimulators, case study, lectures, seminars, work shop are mentionable. And other ways of training is also mention above.

### **2.5.1 on the Job Training Method**

This method is basically learning by doing as one is working to complete a task. In this meantime they can also learn how to do it, how to work more efficiently and this method has been practices all over the corporate industry due to being less expensive. On the job training method is actually giving direct guidance and supervision while one is doing the work. There are many on the job training methods and these are being practiced in BCBL and those are:

- Coaching:

Putting employee under supervisor's guidance so that they can get direct training on the job. Here supervisor will help the employees by presenting demonstration of how to do the work and also will provide the information that is essential to completely learn the work. And supervisor will monitor the employee step by step, if employee is doing the work properly and he needs help or lacks somewhere, supervisor will guide him. And this coaching method is being used by BCBLs all the branches for a quite a long time and their work has come to in fruition. This method helps employees to prepare themselves for their future.

- Mentoring:

Mentoring is just like coaching but the difference is this, this training is given to the managerial level employees where they can learn from their immediate supervisor and they are already very experienced and they need to learn to acquire higher position so that they train themselves with the help of higher level manager to develop themselves. Here manager is considered mentor, who shall be giving the guidance by one to one training. In BCBL when employee wants to acquire higher position they seem to use this method to gain guidance from their immediate supervisor.

- The job instruction training:

In this method, employees are given instruction step by step how to complete a task and also given information to the employees that are required to complete the task. So the employee gets the idea and then perform the job after the completion of the task employees are given

the feedback of how well they did or where they lack and then they repeat this method again as cycle. So the continuous process creates skills and expertise employees and eliminates incompetency. His kind of method has been used in BCBL for a long time and i have personally seen that this method is very effect but time consuming.

- Job rotation:

In BCBL often seen that employees rotate their job so that they can gain expertise and skills. Customer service rotated to cash departments and clearing departments to foreign exchange sometimes, by rotating they learn new things and can be seen this doing in BCBL. Basically job rotation is changing ones job to another job so that they can have all rounded knowledge and also get refreshed from their designated work.

- Understudy:

In BCBL, when vacancy arises for senior position employees goes to supervisor for understudy so that they can grasp the idea of the position and study its job specification and description for better understanding.

## **2.5.2 off the job training**

This method is obviously opposite of the on the job training method. In the on the job Training method the training is directly given to the workplace but in the off the job training method is where employee get trained even when they are not in the workplace. In this method Employees get acquainted with tools. Techniques, methods that will be needed in the workplace.

- Lectures and Seminars:

In BCBL training institute often held seminars lectures for employees and this lectures tells employees the requirements and necessary skills they need to develop to grow out of their comfort zone. Attending these lectures obviously helps employees to develop themselves.

- Stimulations:

In BCBL they all use Banking software's that connects them with the main branch and also uses various devices and technologies to advance the banking system. Employees who are new comer doesn't have the proper knowledge of these simulations so to make them prepare to do their work properly BCBL arranges off the training programs where they teaches employees how to use this simulations properly such as teaching how to use the central software of Bank , cash counting devices, clearing devices and many others.

- Case Study:

Case studies are effective training method to find a solution and helps employee develop strategically mind. In this method employees are given problems that need to be solved. In BCBL it can be seen that employees are given case studies often related to BCBL; s own problems and they expect employees to generate a solution.

- Management games:

Dividing employees into groups and making them compete with each other in various management games can make them learn from each other and to become competitive in positive manner. BCBL it is said to held different management games every year in different occasions unfortunately because of my short internship period I could not witness it.

- Learning from video content:

Different motivated movies, videos are given to the employees on a daily basis on their email in BCBL which can be helpful for them.

## **2.6 Other ways of training in BCBL**

- Professional library: contains different genres of book that can help the employees gather more knowledge and BCBL has given the employee this opportunity to study in the library.



- **Modern Training aids:** Various programs are held such as in-depth foundation programs for entry level employees, specialized training programs for different area such as foreign exchange, IT, management and Accounts.
- **Professional Faculties:** outreach programs are held in order to meet the demand of the new changing market and new skills to adapt. And this programs are held by professionals in BCBL.
- **Redesigning continuously:** In BCBL employees are given training of redesigning continuously to make them feel self-motivated and refreshed in their work.
- **Workshop:** BCBL arranges many workshop for helping the employees such as green banking, workshop on CTR, STR, E-learning, E banking, HRM ICT and etc.

## **2.7 Development Process at BCBL**

Bangladesh commerce Bank limited not only prioritizes training of employees also they make sure employees personal development happens within their job career. Often employee feel that they are being efficient in work but for long term carrier they feel uncertain. This is why BCBL took the approach of creating development programs where employees are being educated about self-development. Development is all about bringing positive change or expected change in one's life or is directed in a way that will improve one selves in the process. Employees development is shaping ones career for future, developing oneself in such way that they become prepared and competent. Where Training helps employee to perform their job effectively on the other hand, employees development teaches employees how to take upon challenges for greater responsibility. Therefore, Development later becomes self-development which can help employees in long term.

### **2.7.1 Employee Development Practices in BCBL**

- **BCBL learning culture:** BCBL over the years has created learning culture where employee can seek self-development when they feel the need of development. Of course good manager and supervise always support employees who are eager to learn about self-development.
- **Personalized Development programs:** Every employee is different and has different level of experience or expertise so BCBL has created personalized Development programs for employees, keeping that in mind that each employees has different priority and values when it comes to development.

- Virtual development programs: BCBL offers virtual development programs in their app. often employees need flexible and assessable programs for different areas of development in their life, so creating a mobile app where they have the access to understand more accurately about their development and realizing their goals is a good idea.
- Career path: Often employee feel stressed about their current position within a company or might not be satisfied with it so BCBL creates programs to show where is room and opportunities within the organization which helps employees to see a clear career path.

## **2.8 Benefits and opportunities of Training and development in BCBL**

BCBL established their training Institute to help employees and give them opportunity they need. BCBL understand individuals, teams, managements need and basis on that BCBL has been always giving benefit and opportunity to its employees. BCBL understand that Banking industry in Bangladesh is growing and in this industry competent people are needed so that BCBL try to create competent individuals who will not will be beneficial to BCBL but to the whole banking industry

- BCBL give opportunity to its employees for personal development:

Bangladesh commercial bank limited is renowned for its training method where they not only focuses on enhancing ones skill but also BCBL also tries to help individuals with their personal development and many renowned directors in BCBL often held seminars and lectures for employees personal development where they try to talk about various career opportunity, and how create oneself, how to develop personality etc. Employee get opportunity to think about their future career path here in BCBL.

- BCBL gives opportunity to create ones morals:

BCBL trains employees in such way that they get the opportunity to create their own principals and morals. many people thinks it is not important to give space to employee have their own ethical point of view but BCBL understands employee and gives them to space to have them their own morals as BCBL believes they are training future leaders.

- BCBL creates empowered employees:

In BCBL shows employees that they are valued and through training and development employees gets the opportunity to understand better about themselves, their goals, which creates a empowered workforce. Training and developing employees is best way to show employees that they are valued and BCBL cares about every and each employees.

- BCBL gives opportunity to work on weaknesses:

Employees are bound to face challenges which may become their weakness later where they lack in that case BCBL addresses the weaknesses of employees and through Training they strengthen their skills and eliminates their weaknesses.

- BCBL helps employees to determine their future goals:

In BCBL many career case studies are given where employee solve for better understanding of their current position in their career and seek to determine their future goals through personal development programs of BCBL.

- BCBL helps employees to improve performance:

- Of course employees trains to better themselves in order to carry out their duties and responsibility but in BCBL they try to help employee as much as possible to improve employees performance also they care about their personal growth.

## **2.9 Training Institution of BCBL**

From the beginning Bangladesh Commerce Bank has been establishing its own institute for better education and teaching purpose. it has helped many young employee and newbies to adjust to new work environment and enhance their work skills , which will help them in the long run .

BCBL training institute is very much filled with modern technology and necessary equipment for training such as- modern training technology, a professional library and professional faculties. The Library is full of different books of different working segment of banking, economy, management, marketing, accounting etc. BCBL mainly focuses on training programs for improving the foundation of new comers. Especially in the area each employee lack or where they should improve their skill. BCBL has different special programs held with the intention of helping them to become proficient in their selective work segment and improve the organization as a whole.

BCBL's academy holds many programs, seminars, skill improving courses and workshop for training and improvement .not only that but the programs also changes according to the changes of work trend and to the need of the employee.

BCBL encourages different work approach and creative work. there are many Workshops areas in BCBL such as - IRG for Investment, Investment Classification, Green Banking, CTR & STR system Provisioning system & re-scheduling , SME, ALM, , E-banking, E-commerce , Corporate governance, Cash management Behavior & Work Environment , E-learning , CRM, Executive development programs, Leadership in banks, HRM, Ethics in Banking, Etiquette & Manner in banks and many more .

# **Chapter Three: Major Findings and Recommendations**

## **3.1 Major Findings of Bangladesh commerce Bank limited**

- The one thing I have noticed that BCBL do not send their officers to abroad for training and to join in International seminars on the other hand others bank does join international banking training programs by sending their officers in the abroad, BCBL do join international training programs that are only held in the country.
- Middle level manager when their time comes for transfer they have to wait for a long period In this case for mid-level manager, BCBL does not provide immediate transfer which result in a long time gap which may demotivate employees.
- Although off the job training method exist in the BCBL , here often employees are given videos , contents that might help them via email but there's no monitoring weather these sort of offline training methods are being effective or not.
- Some training programs such as workshops , seminars , lectures in BCBL are often can be seen very short lengthen in this case employee may miss some important seminars or lecture that could have helped them .
- While Rotation of the jobs BCBL does not train employees about what job responsibility they are going to take which result in hazards sometimes. Job rotation might be fun but to understand if the employee have the ability to face off the responsibility should be understood by BCBL.
- Senior level managers are doesn't get training here. As BCBL does not send employees to abroad for higher responsibility and higher position BCBL does not have the resources to train senior level managers. So senior level manager often take upon the responsibility to get trained by their own.

## **3.2 Recommendations for BCBL**

Bangladesh commercial Bank was a wonderful experience but they may use some recommendations that may help them as good feedback and they are:

Having one main training institution is not enough for all the 69 branches that are being operated all over the country, they may put some thought into making more training institution for example coming from chottogram to Dhaka will be very tough .

1. They shouldn't only create seminars for newcomers but also for senior officer for carrier development more often.
2. Although BCBL is a modern bank, they should held virtual seminars for other branches employees so that they can learn together.
3. BCBL should provide child care center for working women which is not been seen yet in BCBL.

4. They should take feedback from their employees on HRM policies to create a neutral working environment.
5. The seating arrangements of their training room is traditional which is formal and non-interactive so they can different seating arrangement to improve learning environment.

# Chapter four: conclusion

## 4.1. Conclusion

Bangladesh commercial bank limited is an amazing bank which always thinks about customer satisfaction as well as about their employees. They believe they are together as family who work for betterment of people, society and the banking industry of this country. BCBL of course one of the great commercial Bank in Bangladesh who aspire to become the best in commercial banking sector by providing helping hands to the public and to the society . The most especial thing about this Bank that they wants to create young leaders who will bring more prosperously in the banking industry of Bangladesh that is why they Train employees as they are Training young leaders.

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### **Journal**

Annual report of BCBL 2017

Annual report of BCBL 2019

Others:

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### **The end**

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