



**“An Analysis of the Training and Development Practices of EXIM  
Bank Limited”**

**Date of Submission: 25<sup>th</sup> April, 2021**



**“An Analysis of the Training and Development Practices of  
EXIM Bank Limited”**

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**Major in HRM**

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## Letter of Transmittal

25<sup>th</sup> April, 2021

Md. Abdur Rouf, PhD

Associate Professor of Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

**Subject: Submission of Internship Report on “An Analysis of the Training and Development Practices of EXIM Bank Limited”.**

Dear Sir,

This a great pleasure to submit my internship report on “Training and Development of EXIM Bank Ltd. at Uttara Branch”. It was a golden opportunity for me to gain knowledge and practical experiences regarding the procedures and functions while working at the Uttara Branch of EXIM Bank Ltd. So, I firmly believe that, these knowledge and experiences will help me in my professional life. I have tried hard to fulfill your expectations by sharing details of each and every topic and avoiding unnecessary amplification of the topics.

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

Sincerely Yours,

.....  
Mitu Nandi

ID: 201-14-951

Program: MBA

Major in HRM

Department of Business Administration

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## **Certificate of Supervisor**

I am pleased to certify that the internship report on ‘Training and Development of EXIM Bank Limited’ conducted by Mitu Nandi bearing ID: 201-14-951 of the Department of Business Administration has been approved for the presentation and defense under my direct supervisor. Mitu Nandi worked with EXIM Bank Limited as an intern.

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

.....  
**(Md. Abdur Rouf, PhD)**

Associate Professor of Accounting

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

### **Student's Declaration**

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

.....  
Mitu Nandi

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Daffodil International University

## **Preface**

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

In this report, I would like to express the appreciation to my honorable supervisor Md. Abdur Rouf, PhD (Associate Professor), Department of Business Administration, Daffodil International University. Sir Has enabled me to complete my internship report successfully. Therefore, I totally comply with the instructions of supervisor for preparing my report.

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

## **Acknowledgement**

My acknowledgement begins with thanking my academic supervisor Md. Abdur Rouf, PhD who has provided me suggestions for making this Final Internship Report. I like to thanks madam for his generous cooperation and supervision that made me really confident about the desired outcome of my internship project.

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

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

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

## **Executive Summary**

This report is a result of my knowledge on Training and Development Center of EXIM Bank Limited. EXIM Bank Limited is one of the leading private commercial banks among the financial institutions of Bangladesh. They have some corporate philosophies for their customers, employees, shareholders and for the community. EXIM Bank focused on the quality of services, customer satisfactions. In this report I discussed about the Human Resource Training and Development Center (HR-TDC) system of the EXIM Bank Limited. HR-TDC follows some steps to give training to the employees. They follow the rules, steps, principles, core functions of HR department. In this report I show the different type of training of EXIM Bank Ltd. the needs, demand of the executives, the employee's needs are also important for giving the appropriate training. HR-TDC plays an important role for the employees. They collect the information from their different branches and plan for the training and execute this. So the report shows the overview of HR-TDC of EXIM Bank Ltd. EXIM Bank provide some training on IT, Training on Base1 II and Base1 III related issues & stress testing, Training on UCP 600, ISBP-745 Inco terms-2010 and Foreign Remittance. EXIM Bank Ltd. also a sector of Islamic Banking and they also provide the training on this topic.

EXIM Bank has some problem in the HR-TDC such as: They don't conduct proper training need assessment strictly; shortage of manpower for supporting training programs and the management, It Lab and Training center of EXIM Bank is not so update. So for these problems I have given some recommendation that can be helpful for these kinds of problems. The recommendations are upgrade the IT Lab of HR Training & Development Centre, increase their manpower, and training need assessment should be conducted more strictly for the betterment of the employees.



# Chapter 1

## Introduction

## 1.1 Introduction

As I am a student of major in Human Resource Management, I had a choice to develop my skills under working in a well-known financial institution of our country. As a balancing course of MBA program in Daffodil International University has given me a chance. Doing three months extensive internship program from 1<sup>st</sup> January, 2021 to 28<sup>th</sup> February, 2021 at EXIM Bank HR Training & Development Centre, I really learnt a lot from realistic completion of my knowledge and skills. This not only satisfied the necessity of the program but also facilitated the diffusion of knowledge in the banking area of Bangladesh and helped me a lot to match up to theoretical knowledge with practical knowledge. By doing those things this report is therefore the result of the assigned internship, recommended by the EXIM Bank HR Training & Development Centre and I knew for any business background student only academic knowledge is not sufficient to face the real world operations. During my internship period, the attitude and behavior of all the staffs were very pleasant towards me. During my stay at the office as an intern, I never felt vague and ambiguous. Rather from the very first day, all the people treated me like part of the organization. I was never treated as an outsider.

## 1.2 Background of the Training and Development Practices

Training and Development assume a significant part in the adequacy of associations and to the encounters of individuals in work. Training has suggestions for profitability, wellbeing and security at work and self-improvement. All organization utilizing individuals need to prepare and build up their staff. Most organizations are insightful of this prerequisite and put exertion and different assets in preparing and improvement. Such speculation can appear as utilizing expert preparing and improvement staff and paying pay rates to staff going through preparing and advancement. Interest in preparing and improvement involves getting and keeping up space and hardware. It likewise implies that operational staff, utilized in the association's primary business capacities, like creation, upkeep, deals, showcasing and the board uphold, should likewise coordinate their consideration and exertion occasionally towards supporting preparing improvement and conveyance. This implies they are needed to concentrate on exercises that are clearly more gainful as far as the association's primary business.

### 1.3 Scope of the Study

The report has been ready through bank employees and with the clients. Catalog provided by the bank also helps to prepare the report. At the time of preparing the report, I had huge chance to know in distance downward knowledge of all the banking actions skillful by the EXIM Bank Limited. I wanted to enrich the report with all the information and activities of EXIM Bank Limited that I deserved from the head of EXIM Bank Limited but as some training information are confidential and the HR was too much centralized so I could not do what I wanted to do. I tried to collect the training information of all the employees of that particular branch and survey on training evaluation by them with a questionnaire. After preparing the report I can say that the study on that particular branch about the training will be same for all other branches as the EXIM Bank head office offers same training for specific level of employees, and I can assure that the report will be enough to show the practice of employee training and development activities of EXIM Bank Limited.

### 1.4 Objectives of the Study

#### **Broad Objective:**

The broad objective of this study is to find out and analyze the training and development practices of EXIM Bank Limited.

#### **Specific Objectives:**

1. To analyze the training and development practices of EXIM Bank Ltd.
2. To identify the objectives of the training and development of EXIM Bank Limited.
3. To find out the problems related to training and development practices of EXIM Bank Limited
4. To provide some suggestions on the basis of problems.

### 1.5 Methodology of the Study

#### **Research Design**

Research design is a vital part of the research. There are different types of data collection methods. Among them this research is conducted on the basis of both primary data and secondary data analysis. To collect all the primary data survey method has been used. In survey method, primary data was collected by a questionnaire.

The report has been prepared mainly based on secondary data, furnishing by the EXIM Bank Limited officials have also been incorporated in the report wherever it was considered necessary to maintain the singleness and lucidity of the report. This report has been prepared on the basis of experience gathered during the period of three months internship. Personal experience gained by visiting different desks during internship period. The collected data are taken from various sources which are mentioned in the below:

### **Primary Sources**

- Practical experience of banking.
- Conversation, exchange of ideas and views with senior officials of bank.
- Informal conversion with the employees

### **Secondary Sources**

The major parts of information are collected from the secondary such as:

- Annual report and Audit report of EXIM Bank Ltd.
- Office files and Documents
- Study related book and journals.
- Web site.
- Documents supplied by the executives and officers of EXIM Bank Limited.

### **Sampling Technique**

A sample is a subset from a large population. The process of using a small number of items or parts of larger populations to make a conclusion about the whole is called sample. If 30 people are drawn from 100 people, this 30 people are sample and researcher has to make conclusion from this about whole population. There are different sampling techniques. For my study, I have chosen random sampling techniques.

### **Sampling Size**

The aim people of this cram cover the recent workers of EXIM Bank Ltd at Uttara Branch, about the whole worker of that branch was 30, and yet my assigned division was HR including 12 members. Common in the in turn I include composed from that workforce. Workers are certain

from dissimilar organization level of EXIM Bank Limited such as officers, HR executives, Managers Etc.

### **Instrument Used**

The Instrument Used for primary data collection is questionnaire. The questionnaire is used to facilitate the tabulations and analysis of data to be collected.

### **1.6 Limitations of the Study**

The story is on paper mostly on the origin of face to face talk with the officials and small realistic knowledge in the bank. So, no ideal learn is conducted to calculate the feasibility of the account. Though I will try on the stage best to create this statement based on details and total in order accessible, there are some boundaries that are predictable. The following are some boundaries:

- The major impediment while preparing this statement was time. As the occupancy of the placement agenda was only three months, it was not likely to emphasize all extremely.
- Privacy of in sequence was one more fence that caught up the lessons.
- Enough proceedings, publications were not accessible as per my condition.
- Flash hours on the teaching phase were one more cause that acts as an obstruction while assembly information.
- On the main sources, so there power is some level of imprecision with those composed in sequence.

## Chapter 2

# Company Profile

## 2.1 Historical Background of EXIM Bank Limited

EXIM Bank Limited was started under the rules & regulations of Bangladesh bank & the Bank companies" Act 1991, on the 3rd August 1999 with the leadership of Late Mr. Shahjahan Kabir, founder chairman who had a long dream of floating a commercial bank which would contribute to the social-economic development of our country. He had a long experience as a good banker. A group of highly qualified and successful entrepreneurs joined their hands with the founder chairman to materialize his dream. Indeed, all of them proved themselves in their respective business as most successful star with their endeavor, intelligence, hardworking and talent entrepreneurship. Among them, Mr. Md. Nazrul Islam Mazumder became the honorable chairman after the demise of the honorable founder chairman.

EXIM Bank Bangladesh limited was known as BEXIM Bank of its very beginning, which stands for Bangladesh Export Import Bank Limited. But for some legal constraints the bank renamed as EXIM Bank, which means Export Import Bank Of Bangladesh Limited.

The bank starts its functioning from 3rd August 1999 with Mr. Alamgir Kabir, FCA as the advisor and Mr. Mohammad Lakiotullah as the Managing Director. Both of them have long experience in the financial sector of our country. By their pragmatic decision and management directives in the operational activities, this bank has earned a secured and distinctive position in the banking industry in terms of performance, growth, and excellent management.

## 2.2 Objectives of EXIM Bank Limited

Bangladesh is now an integral part of global market. As such there is an urgent requirement for Bangladesh to place the traditional Banking practices in harness with the global trades of a free market economy by following international Banking customs, practices and standards. Today clients of a Bank in Bangladesh are exposed as well as international markets. They have to stay update with their practice and standards to meet the demands of achieving harmony in the high standards of a free economy. Hence, by getting into both corporate and retail Banking and rapid innovation and networking the Bank believes that it can accomplish its goals.

The core objectives are:-

- To carry on, Transact, undertake and conduct the business of Banking in all its branches and to transact and do all matters and things incidental there to in Bangladesh and abroad.

- To receive, borrow or raise money on deposits, loan or otherwise, upon such terms as the Company may approve and to give guarantees and indemnities in respect of all debts and contracts.
- To establish welfare oriented Banking systems.
- To play a vital role in human development and employment generation.
- To invest money in such manner as may from time to time be thought proper.
- To carry on the business of buying and selling bullion, gold and other valuable assets.

## 2.3 Corporate Vision

The substance of our imaginativeness is "**Together towards Tomorrow.**" EXIM Bank relies on togetherness with their customers. It believes that togetherness is very important for the organization growth and success. To achieve the expected goal, EXIM Bank ensures continuous improvement of their organizations. EXIM Bank also believes that strategic plan and networking provide competitive advantage over the rapidly changing environment. It also provides quality services to the customers which trend to continuous improvement which helps to achieve organizational goals.

## 2.4 Corporate Culture

In every organization culture is a very important part which helps to members together. A good organizational culture provides EXIM Bank a competitive advantage. EXIM Bank maintains very good employees and customer relationships and these culture practices important for their organizational success.

## 2.5 Banking with Shariah Principles

EXIM Bank is the first Bank in Bangladesh which turns all kinds of conventional Banking into the Islamic Banking. EXIM Bank offers various services for Muslims and Non-Muslims customers which provide them flexibility in their Savings and Investments. EXIM Bank can be called as specialized in Islamic Finance.

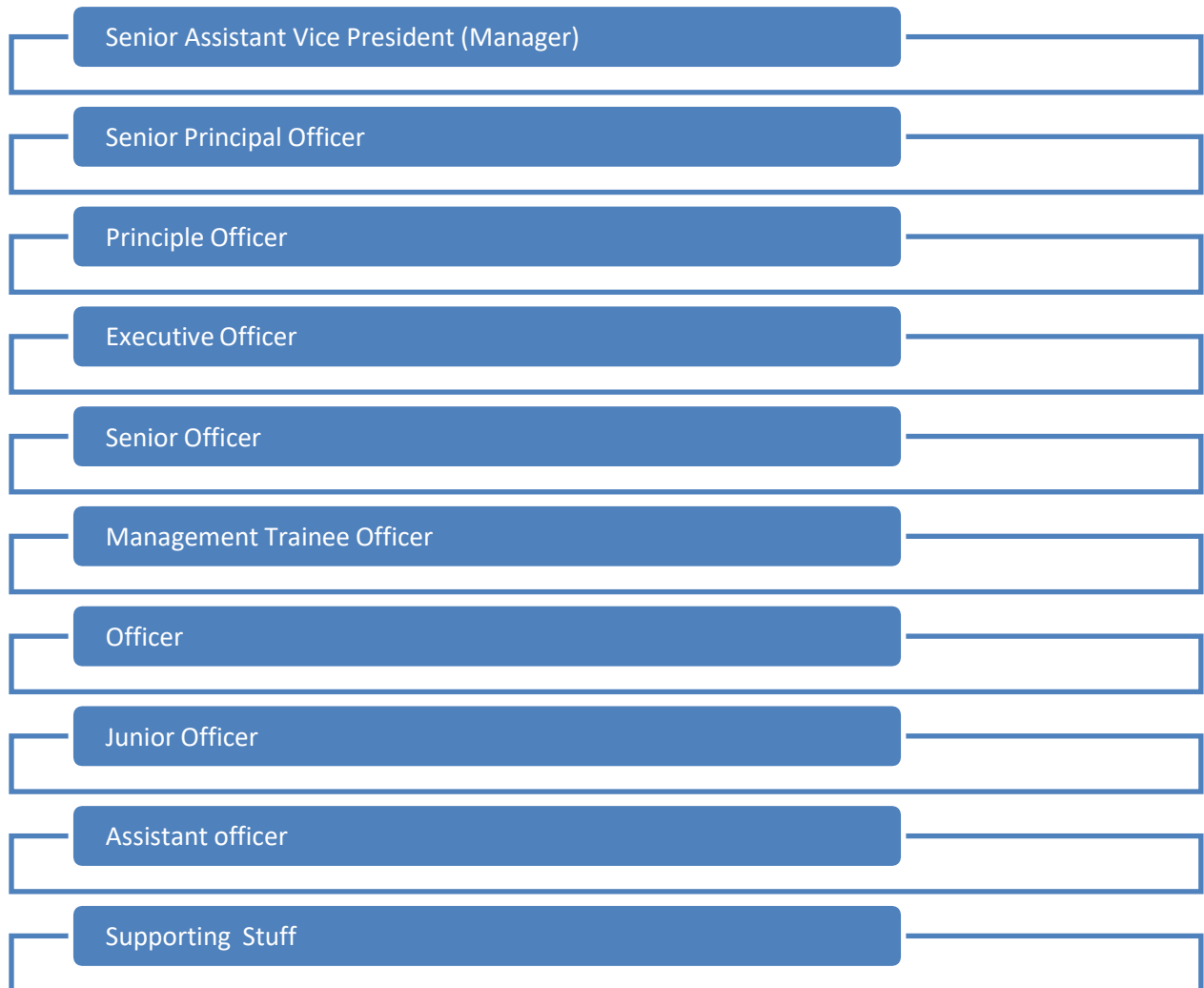


## 2.6 Products of EXIM Bank Limited

Export Import Bank Limited offers its customers' general banking facilities which ensure the safety of their money along with fair and smart return of their money. EXIM Bank collects their deposits from the customer by following ways:

Investment/ Finance	<ol style="list-style-type: none"><li>1. Industrial Finance</li><li>2. Project Finance</li><li>3. Corporate Finance</li><li>4. Mode of Investment</li><li>5. Bai Murabah</li><li>6. Bai Muazzal</li><li>7. Izara Bilbaia</li><li>8. Quard</li><li>9. Local documentary bill purchased</li><li>10. Foreign documentary bill purchased</li></ol>
Foreign Exchange	<ol style="list-style-type: none"><li>1. Foreign currency deposits accounts</li><li>2. Non-residents foreign currency deposits accounts</li></ol>
Deposits	<ol style="list-style-type: none"><li>1. AlWadia current deposit</li><li>2. Mudaraba savings deposit</li><li>3. Muaraba short term deposit</li><li>4. Foreign currency deposit</li><li>5. Mudaraba savings scheme</li><li>6. Monthly savings scheme</li><li>7. Mudaraba Hajj Deposit</li></ol>

## 2.7 Hierarchy Structure of EXIM Bank Limited



# **Chapter 3**

## **Training & Development of EXIM Bank Limited**

### 3.1 EXIM Bank HR Training and Development Program

#### HR Vision:

Organizations an association civilization where workers enjoy process with arrogance are powerfully aggravated to increase and preserve expert excellence to exchange the human reserve into human money.

#### HR Principles:

Ideas law the world and thoughts make money, even a thought can modify our life. The lines on paper here are very accurate, we suppose, we support, recognize and carry out great thoughts. We think only workers are the major basis of original thoughts. Our information sharing, proposal boxes, open conversation, employee running meets are the foundation of our ideas. If you think you can make the change with your great thoughts place converse us and develop sooner. Our HR separation acting encouragement job and acts as a viaduct between the workers and boss. We run an assessment organization that clearly relations person act to our business goals and priorities.

#### Functions and Activities of HRM:

In arrange to get the objectives of a group, the HRM segment or subdivision must take out a figure of functions. The enter functions of HRM be able to be summarized as the acquisition, maintenance, growth and total destruction of workers. Attainment this is the receiving stage of HRM. It includes estimating together the outlook need and provide for human capital and integrating these capital into a total human reserve plan. In additional utterance the objectives and outlook orders of the association must be recognized before any dependable estimate of people wants can be complete. The acquiring path includes recruiting, assortment and the socialization or training of new workers. Maintenance this is maintenance purpose and involves providing reimbursement, armed forces and operational state of affairs that are wanted if persons are to stay dedicated to the workplace.

#### Core Functions of HR:

**Recruitment:** Recruitment is the method attracting, evaluating & hiring staff for an institute.

**Selection:** Selection is the systems of selecting a capable job applicant for a job who can successfully do it and add worth to the organization.

**Orientation:** Orientation strategy live to give new workers enough in sequence to regulate, ensuing in approval and efficiency in their position.

**Performance:** Performance estimation is the procedure of assessing a staff job performance typically for a specific era of instance.

**Career Path Management:** Career lane management requires HRM to diagram and then movement run employee skills in the chase of winning expert careers.

#### Seven main functions of HR:

- Purpose 1: Manpower preparation.
- Purpose 2: employment and collection of staff
- Purpose 3: Employee inspiration
- Purpose 4: Employee assessment
- Purpose 5: Organizational family members
- Purpose 6: Provision of member of staff services
- Purpose 7: Employee learning, preparation and expansion.

### 3.2 Role of Training

- Business surroundings
- Learning and completion
- Business Excellence

### 3.3 Human Resources Development & Administration

The functions of Human capital section are planned preparation and strategy formulation for recompense, staffing, endorsement, preparation, expansion and assessment. This section also contributes to employees' presentation by as long as high usual of preparation.

#### Operations:

- Top stage choice assembly procedure on recompense, endorsement, preparation, growth & assessment

- Expansion of member of staff
- Assists all HR performance
- Communicates with the exterior & inner entities
- Monitors go away, payroll, augment & allowances etc.
- Maintains monetary run connected to HRD
- Maintains journal cost scheme
- Generates account for appraisal supplies
- Plans for the growth of the member of staff
- Arranges preparation according to the provisions
- Ensures characteristic of the groups
- Ensures price achievement
- Controls of minutes & folder & preparation & recital
- Facilitates the preparation reason
- Maintains communiqué amongst teacher & the beginner and additional Facilitators
- Looks suggest all the property of the bank
- Ensures in service events in the good method
- Provides occupied logistic take to the departments as healthy as staff
- Deals with Intra & outer message for the management issues
- Ensures merit actability
- Diagram for the expansion of corporation
- Facilitates organization officers occupation
- Maintains all minutes
- Looks following maintaining of possessions
- Develops diagram for grasp up repair
- Ensures security of the corporation
- Maintains journal information about HR
- Analyses take action
- Prepares journal explanation
- Executes recruitment understanding
- Wheel motionless and stock up

- Deals with secretarial action linked to the management
- Works on ready height on the holdup system of the corporation

### 3.4 An Overview of EXIM Bank HR Training and Development Centre

The challenges linked with the varying natural world of work and operational surroundings are as real for EXIM Bank Ltd. as compared to others in somewhere else. The scientific expansion and new policies frameworks require an accomplished and information labor force who are adaptive, supple and listening carefully on the aim of the Bank. They consider and take out all labors to hold up enlargement and vocation expansion of the workers by education and serving them to reach both their private and qualified goals at EXIM Bank and further than. They also think that employee expansion requires a common liability among the Bank organization, all Heads of brushwood, Divisions, Departments, Units, Cells and human income themselves.

In EXIM Bank, Human resources (HR) separation frequently undertakes productively intended preparation programs targeting the correct collection of staff through good preparation and assessment. EXIM Bank believes that incessant firm work should be known so that staff acquires and build up the right set of skills necessary to face confront of ever varying market. In EXIM Bank the worker development diagram is based on good preparation need assessment. In 2014, EXIM Bank's inner HR preparation and expansion Centre set preparation on 62 dissimilar topics for 4,370 excited participants. As well, a total of 644 employees are sent to put into practice in a variety of teaching programs, conferences in domicile and overseas.

### 3.5 Objectives of the Training and Development Plan

- To shove enlargement and occupation expansion of all staff of the bank.
- To pick up the Bank's efficiency by given that employees expansion on job connected information, skill and move toward.
- To gather the needs of Bank's trade while concurrently responding to the wants of human being employee's expansion.
- To obtain ready and create the workforce to fulfill with the new changes in the countrywide and worldwide banking business.

HR preparation and expansion Centre took all out solid work to give confidence growth and

career expansion of the employees overseas on fire issue of the age. Employees are also distribution to Bangladesh Bank teaching Academy (BIBM) by helping them to attain both their individual and specialized goals at Prime Bank and further than.

### 3.6 Training Need Analysis of HR of EXIM Bank Ltd.

In the 2015 importance has been agreed on call for workshops and preparation. The following preparation requires psychoanalysis methods have been sensible to recognize the need for workshops and teaching.

- **Individual Interview through Annual Appraisal:** The fault and the human being need for teaching and expansion have been known from side to side human being meeting of Annual Appraisal forms of HR.
- **Business Demand/Need:** Since the bank and the management have given significance on little and middle Enterprises, farming, trade Banking, common Banking & Finance the need for teaching has been recognized in rising new product based on the retail banking, Agriculture and SME.
- **Policy Compliance Need:** Different ceremony issues have been examined and teaching requirements were known for that reason. Training centers everlastingly takes sitting on Anti money Laundering, Anti Terrorist Financing, CTR and STR, FATCA towards hostility money laundering and radical financing. Our inner manage and observance division also takes essential steps to conduct out-reach seminar with the help of Bangladesh Bank officials to protector against terrorist financing.
- **Others:** With the leadership of the MD & CEO, senior organization and skull of HR teaching centre place workshops for the Heads of brushwood and director Operations on different modern and future issues like pressure difficult, decision-making review procedure on common banking. BACH & RTGS etc.

### 3.7 Training Program of Different levels of Department of EXIM Bank Ltd.

Constant speculation in teaching and expansion is essential for improving the presentation of the EXIM Bank's labor force. Training and expansion is necessary in attracting and retaining a well- informed and accomplished labor force. Based on the need analysis and staffing rule, the



training plan for 2015 has been calculated. The whole teaching unit has been separated in two parts- teaching and seminar based on period and kind.

- **Training for the Entry Level officers:** A high-quality number of admittance level officers in the grade of Management Trainee (MT) and Trainee Assistant (TA-General & Cash) were recruited in 2014. They are running in particular branches and divisions. They have got foundation teaching on banking operations. regularity of basis training pathway depends on the total figure of admission level officers left out for the preparation The basis training course will be for 20 working days for MTs and 18 working days for TA (general) 10 days for TA (cash) in which all the majority all subjects casing useful operational facts on banking operations, human being and assembly assignments, presentations, business announcement.
- **As per Instruction of Audit committee:** The Human Resource-Training and Development Center (HR-TDC) place teaching agenda for all staff of the bank on T-24 which is the software in Prime Bank use for performing their whole functional work. As per teaching of review group of the panel organization of an IT Lab at the HR-TDC is below procedure. The HR-TDC suggests training on T-24 organization & IT safety as calculated by the IT review & safety Department. In the year 2015 we have diagram to wrap 490 staff of the bank counting HOB/MO below the supposed agenda.
- **Training on Base1 II and Base1 III related issues & stress testing:** Base1 II training means set up the base of the employees. His or her knowledge about the bank about the work. After that trainer gives the basic general knowledge about the software T24 by which bank operate their work. The Base1 III related with the stress issues. The trainer sees the stress level ability of the employees that how he or she manage the customers.
- **Training on UCP 600, ISBP-745 Inco terms-2010 and Foreign Remittance:** UCP 600 (Uniform Customs and Practice) for Documentary Credits is a place of rule on the issuance and utilize of print of recognition. The ISBP (International typical Banking Practice).It is significant to memorandum that the ISBP cannot in any method modify the UCP 600 system which is relevant to writing of recognition, but it is nonetheless a expensive companion direct to UCP. Inco Terms or International Commercial Terms extensively used in International commercial transactions. The Inco terms -2010 rules

have become a necessary part of the daily language of trade. So Prime Bank employees obtain this training and foreign remittance training.

- **Training on Business Related Issues:** Banks increase depends on the industry. In this violent business surroundings harvest should be urbanized as per the clientele require industry and advertising unlike harvest need well-organized customer worry, repair and ability of analyzing customer's value. Issues associated to trade banking farming, SME, purchaser worry etc. have been in use keen on due thought to design preparation courses.
- **Training on Islamic Banking:** Importance is also known to Islamic Banking teaching as well as T24 software process below Islamic style with the help of in sequence knowledge (IT) Division.
- **Professional Development:** Teaching is the entry for any expert expansion which increases information, skills and changes the approach of the staff. Professionally built-up and skilled staff is the possessions/income for any Bank. Some teaching has been designed to develop dissimilar skills and information of the officials of the Bank to take over any demanding everyday jobs added in their collection.
- **Customer Care:** HR teaching and expansion Centre are giving main anxiety to the financier Customer association. In this connection workshops will be conducted on the connected issues like cooperation skills, client Relationship Management (CRM), client Service, trade Banking, manners and manner in banks.
- **Font Line Managers:** In order to wait pace with the series preparation, managerial developments we have comprise a new region of preparation for attentiveness of future best of the Bank. They will converse of all areas of bough process like universal Banking, business Banking, global Trade and also manners and way in banks.

### 3.8 Evaluations of Training

Training is a speculation which ensures its productivity from side to side employee efficiency. How the workers are the stage and how they have conventional/predictable the teaching, this can be judged from side to side assessment. There are total and question test every teaching course. Evaluation is alienated into 4 (four) areas for the basis teaching.

- **General Banking:** In first steps employees get the training about General Banking and it's include: account opening, Pay order, Cheque Requisition, Clearing Check, Check posting etc and after this the trainers evaluate the employees capacity to capture.
- **General advance:** After the general banking training the employees get the general advance training it's include: Credits, Deposits, Posting the deposits to authorizer etc.
- **Foreign Trade:** A first line employee gets the knowledge about foreign trade and remittance because when bank rotate employees this knowledge is important.
- **Group Assignment and Presentation:** For evaluating the employees the trainers give group assignment and presentation to create a friendly environment on the work place. When the employee discuss about the assignment they are able to communicate with each other and able to understand the mentality of his or her colleague.

### 3.9 Training & Development policies of EXIM Bank Limited

EXIM Bank Limited believes that a high-quality from of teaching contributes to the expansion of human capital & human property can be urbanized by way of improvement the job sympathetic & ability.

Training policies of EXIM Bank Limited is given below:

- A training inbox identifying the teaching requirements of all the workers, it is seen from the employees' end of view as well as from the individual departments' end of view.
- Teaching & expansion is a designed movement. Human Resource Department of EXIMBL sets the teaching planning & budget for all the departments based require & appraisal & gets it established & allowable by the individual subdivision heads at the beginning of every year.
- The teaching meeting would be conducted also by inside or by outwardly.
- The individual section heads are the responsible for the teaching programs or an exact subdivision.
- Training criticism would be generated from the participants & their personality superiors. Bases on the rating received, decision shall be in use to continue the program in future.

- EXIM Bank Limited also promotes internal trainers as well external. Senior employees with knowledge in a particular area & having the desire & aptitude to train would be motivated to hold such programs at regular intervals.

### 3.10 Identifying Training Needs at EXIM Bank Limited

- Who needs to be trained?
- What skill must an employee learn in order to be more productive?
- Where training is needed?

The purpose of the needs assessment is to identify how to improve the quality of the personnel that is recruited, hired, oriented, & trained. A training needs assessment is a three step process. Decide how to complete each type of analysis using these three phases.

- Collect Information
- Analyze information
- Develop a training plan

These need assessment of training & development programs are completed through a three phase of process which are:

- **Personal Analysis:** Personal analysis is course for formative whether workers need teaching and whether staffs are ready for teaching. The bank identifies about the information, skills and abilities do trainees already have in position to contribute in the teaching.
- **Organizational Analysis:** Organizational analysis involves formative the business suitability of teaching given the banks business plan.

### 3.11 Training Method of EXIM Bank Ltd.

The two Training way EXIM Bank follows: (i) On the Job Training Methods (ii) Off the Job Training Methods

**On the Job Training Methods:** On the job training is usually given by a higher-ranking employees or boss on the job sites of the bank. The staffs are uncovered how to do the job & are

permissible to do it below trainers' direction. The variety of forms of on the job teaching comprises the following:

- **Job Instruction Training:** On the job training is usually known by a superior employee or boss on the job & is acceptable to do it below trainer's direction.
- **Apprenticeship Training:** In the Apprenticeship Training trainers give the knowledge to the employees about the culture, discipline, etiquette system of the bank.

**Off the Job Training Methods:** Generally off the job preparation is provided at the EXIM Bank Limited Institute. The common forms of off the job trainings are follows:

- **Class Room Training:** EXIM Bank teaching association typically provides the off the job teaching & also determines where the training would take place classroom teaching is the most recognizable off the job teaching technique.
- **Video Presentation:** At the end of training held video presentation where a trainee represents their presentation.

### 3.12 Steps of Training and Development of EXIM Bank Ltd.

- Firstly the HR-TDC gives the training to the new employees about the basic information of banking corporation.
- After that they evaluate the training needs of the existing employees about the new programs.
- HR-TDC collects the information from different branches about their employees' performance and evaluates the needs so that they can give proper training to them.
- HR-TDC selects the employees from different branches.
- After collecting the information of the training needs of the employee the HR-TDC make a training plan or structure.
- HR-TDC collects the proper data, information, tools to execute the plan.

### 3.13 Training Institute of EXIM Bank Limited

EXIM Bank has own training institution. After joining the employees get proper training from their own training institution. The training institute of Prime is in Head office at Gulshan. Sometimes the seminars also organized in their Head Office.

### **3.14 The Impact of HR Training on the Financial Performances**

EXIM Bank has a complete presentation management agenda that evaluates employees' yearly presentation alongside business targets at the year-end. The presentation appraisal is a pace by pace by procedure where workers first tariff him/her. Then she/he is rated by the first elevation manager and then lastly by the next level manager. To build sure a good presentation assessment and rate the workers based on their relative performance, the line organization is guided by the Human Resources separation.

### 3.15 Training and Workshop arranged by HR Training and Development Centre

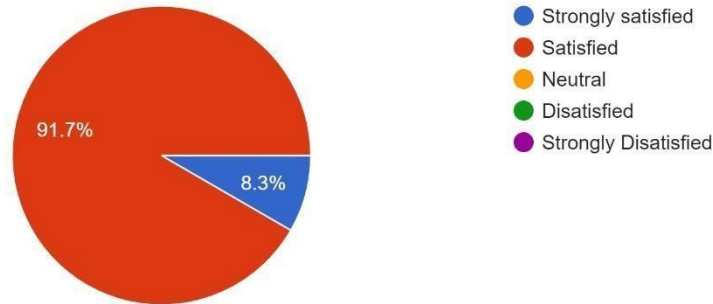
SL#	Title of Training/Workshop	Duration (Day)
	Training	
1	Advanced Credit Management (ACM)	5
2	Advanced International Trade Payment and Finance	5
3	Assessment of Working Capital	3
4	Asset Liability Management (ALM) in Banks	3
5	Entrepreneurship Development & SME Business	3
6	Foundation Training Course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

16	Laws, Regulations & Practice in Banks	2
17	Leadership and Negotiation Skills in Banking	1
18	Legal Aspects of Securities and Documentation	2
19	Lending Strategies and Loan Portfolio Management in Banks	1
20	Liquidity Risk Management	2
21	Loan Classification, Provisioning & Rescheduling	1
22	Management of NPL & Recovery Strategies (MNPL & RS)	1
23	Managing Risk in Agro-Sector Financing	1
24	Motivation and Counseling in Banking Business	1
25	Organizational Behavior, Work Environment & Job Performance	1
26	Preparedness of Basel III in banks	1
27	Prevention of Money Laundering and Terrorist Financing	1
28	Retail Banking (RB) and consumer Finance	2
29	Risk Based Audit, Internal Control, Compliance and Supervision	1
30	Rules and Procedures in Foreign Remittance	1
31	SBS-1, SBS-2 & SBS -3 Reporting to Bangladesh Bank	1
32	Small and Medium Enterprise (SME) Financing	1
33	Spreadsheet Analysis in Banking Operation	2
34	Stress Testing	1
35	UCPDC 600, ISBP-745 & Incoterms-2010	1
36	Understanding Customers expectation & Perception in Banking Services	1
37	Induction Program	2
	Program at IT LAB, HR-TDC, Head Office	
1	T-24 System* (for HOB, MO & Dept. In-Charge)	10
2	T-24 System* (for Other Common Users)	8



### 3.16 Analysis

1. I am satisfied with my training process.



Here, 12 respondent most of the employees are satisfied for their training session. On the other hand 8.3% respondent are highly satisfied for their training process and 91.7 respondent are satisfying their training session.

2. Training session is very helpful for every employee.

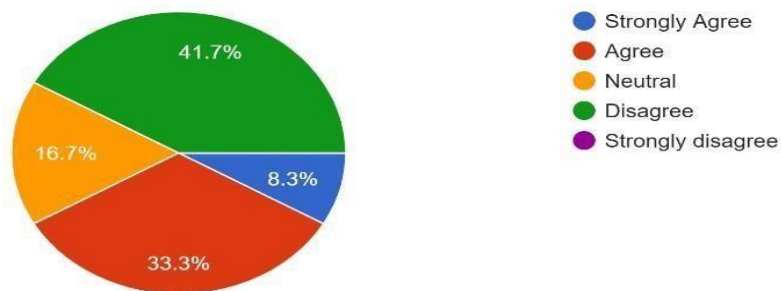
12 responses



In this case, most of the employees are say about they are satisfied. 66.7 percent respondent are agree with the statement, as well as 33.3 percent respondent are highly satisfied.

3. The contents that are used for training program are attractive and easy to do.

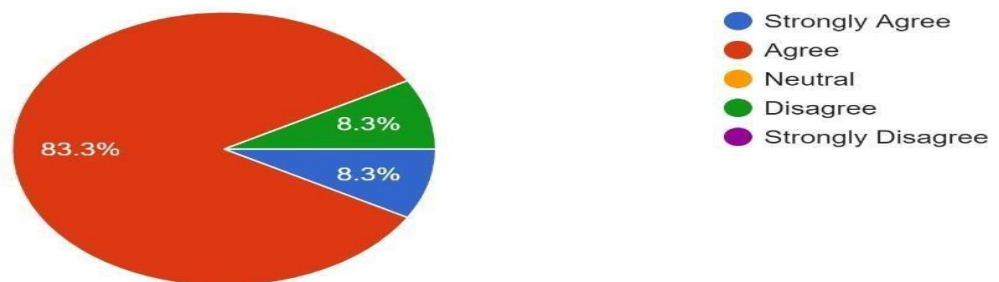
12 responses



Contents of the training program not attractive and easy because here, 41 percent are disagree with the statement, agree with the statement 33.3%, mostly satisfied 8.3 and rest of the respondent are neutral. So we can say that trainee need to set their content more easy way to the respondent.

4. My organization follows latest training method.

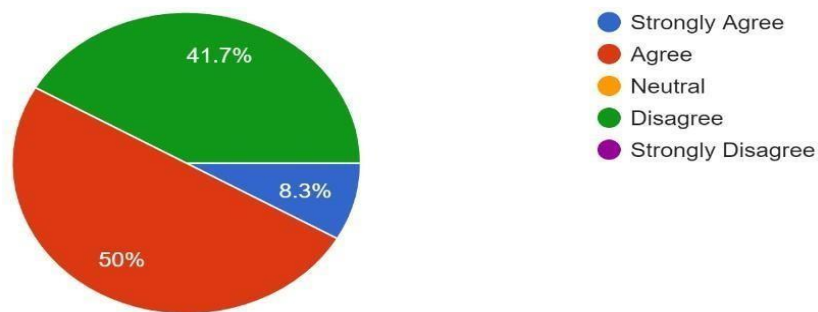
12 responses



In this case organization provide latest training method, the major number of respondent positive response which is 83.3 percent are agree with the statement as well as 8.3 percent highly satisfied rest of the respondent are negative response.

## 5. After completing training session my organization takes exam for testing

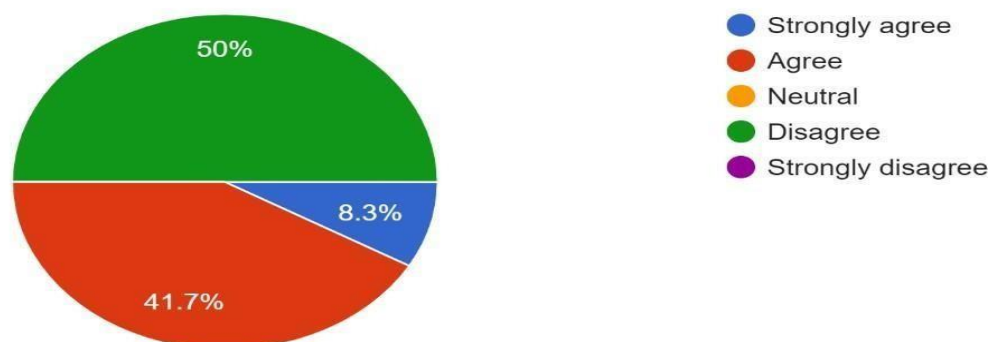
12 responses



After completing training session mercantile bank takes exam for testing its work. 50 percent of the respondent are agree with the statement and 8.3 percent respondent highly satisfied as well as rest of the respondent are negative response. I thing organization need to focus in this steps.

## 6. Trainees are much friendly with the employees.

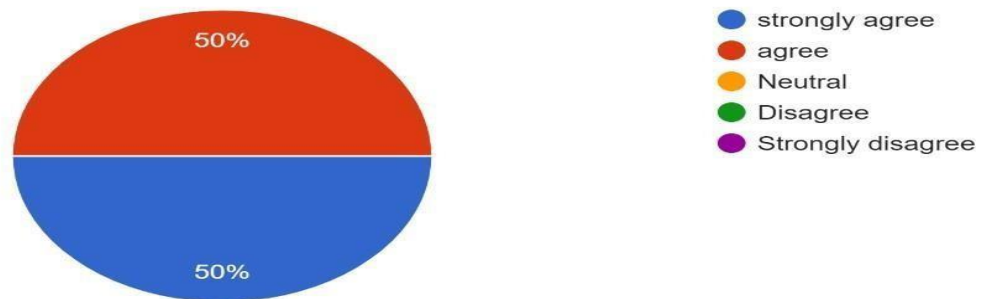
12 responses



Trainees are not much friendly with the employees because 50 percent re said negativereponse and 50 percent are positive response. Need to improve that.

## 7. Training session takes long time to complete.

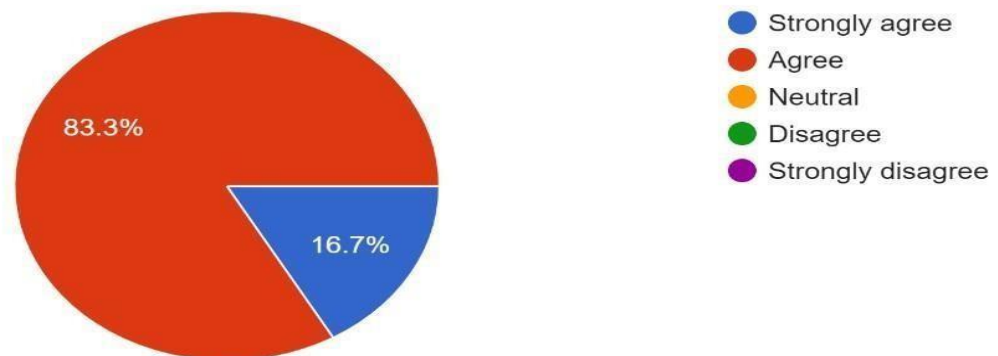
12 responses



Every training session design about a long term if they not break in this session so it is not effective and in this case 50 percent are agree with the statement and 50 percent are negatively represent they are not satisfied.

## 9. Training motivate me greatly for doing work effectively

12 responses



In this chart 83.3 percent respondent are agree with the statement and rest of the respondent are highly satisfied with the statement

## **Chapter 4**

# **Findings, Recommendations & Conclusion**

## 4.1 Findings of the Study

From the research and questioner analysis some major findings are identified regarding training and development programs of The EXIM Bank Ltd. Those findings are given below:

1. **Inadequate Software Related Training:** No formal software related training is provided to the employee of EXIM Bank Limited.
2. **Lack of participation and interaction session:** Employees think the trainers do not encourage themselves to participate in the class and to do interaction regarding the training topics.
3. **Shortage of office Machinery:** There is a shortage of computer, printing machine and scanner of this branch as these are important to provide.
4. **Review System:** Review system is not strong enough. As a result it becomes quite difficult to understand how effective the training was.
5. **Lack of Motivation:** EXIM Bank Limited doesn't motivate the employees to take part in training program. They took training just like they are doing their regular jobs.

## 4.2 Recommendations

Training and Development is very important for an organization. So every organization needs to perform training program timely with proper materials to encourage the employees. For the betterment of the organization training is the best path. Training and Development make it possible from side to side optimizing the optimum exploitation of human resources that will inspire the employees to attain managerial goals as well as their personal goals. By analyzing the current position of EXIM Bank's training and development program the following are recommendations:

1. EXIM Bank Limited should take proper initiative to train up their employees about their internal software uses. Because if employees don't know about how to use those software then there will be some problem regarding accounts issue.
2. Sometimes employees of the organization think that the internal trainers are not much impressive to encourage the trainees. So, training & development department should concentrate on it.

3. There have some shortage of computer and other printing machineries in this branch as these are more important to provide better service to the client. So, higher authority should take proper initiative regarding this matter.
4. Review system of training program is not so good. Respective department should take proper initiative to review the training program effectiveness.
5. They should motivate employee to give more concentration on their training. The reason is that motivations don't cost enough money, but it helps to the employees to learn rapidly. If they are motivated and learn the job then not only they will be benefited, at the same time they will serve the company with their best effort. And also need to provide sufficient training materials to the employees.

### 4.3 Conclusion

Banks plays an important role in the modern economy and Human resource management issues play an important role. Basically the HR department of any bank is most important part. Here they build an employee for organization needs through training. As a Private profitable Bank, EXIM Bank Limited has had a significant donation to the banking division as well as the financial system of Bangladesh. Since the start of EXIM Bank Limited, it is incessantly determined for fineness in banking by contribution ground-breaking crop and services to the customers ranging from Consumer Banking, commercial banking, SME Banking, Islamic banking etc. For this EXIM Bank Ltd organization evaluates what types of teaching is required according to that other behavior like deciding topics to teach, selecting trainees & trainer, arranging workshops, having a place as updating knowledge after all these evaluating & measuring presentation, giving pay and dissimilar other behavior are complete. EXIM Bank HR-TDC has some limitations like they don't have sufficient materials or tools for the employees. Sometime trainer provides some irrelevant training program which is not helpful for the employee.

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## Appendix

Dear valued respondents,

This is Mitu Nandi and I am conducting a survey on “**Training & Development practices of EXIM Bank ltd.**” which will be used for my academic Internship purpose. Please read each question carefully and answer it based on your personal opinions. My heartiest thanks to you for spending your valuable time to complete this questionnaire.

Name:

1) I am satisfied with my training process.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

2) Training session is very helpful for every employee.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

3) The contents that are used for training program are attractive and easy to do.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

4) My organization follows latest training method.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

5) After completing training session my organization takes exam for testing knowledge.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

6) Trainees are much friendly with the employees.

- a. Strongly agree.      b. Agree.      c. Neutral  
d. Disagree.      e. Strongly disagree.

7) Training session takes long time to complete.

- a. Strongly agree.      b. Agree.      c. Neutral
- d. Disagree.      e. Strongly disagree.

8) Trainees are rewarded for doing better performance.

- a. Strongly agree.      b. Agree.      c. Neutral
- d. Disagree.      e. Strongly disagree.

9) Training motivate me greatly for doing work effectively

- a. Strongly agree.      b. Agree.      c. Neutral
- d. Disagree.      e. Strongly disagree.