



Daffodil
International
University

An Evaluation of the Training & Development Operations of Jamuna Bank Ltd.

Prepared for:

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Prepared by:

Afrin Sultana

Id: 193-14-161

Program: MBA

Major in Human Resource Management

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 19 December 2021

LETTER OF TRANSMITTAL

Date:

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration.

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report titled, **“An Evaluation of the Training and Development Operations of Jamuna Bank Limited.”**

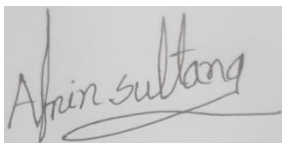
Dear Sir,

With immense pleasure, I am submitting my internship report on **An Evaluation of the Training and Development Operations of Jamuna Bank Limited.”** which was allotted to me as a portion of my MBA Program. I finished an internship program at Jamuna Bank Limited, Barishal Division, from October 1, 2020 to December 31. I have done my greatest to whole this report with the essential evidence and your proposal.

I confidence the report meets your prospects.

Thank you

Yours faithfully,



.....
Afrin Sultana

ID: 193-14-161

MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

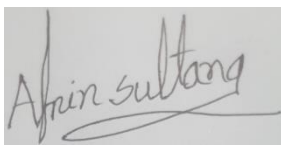
Daffodil International University

STUDENT'S DECLARATION

I, Afrin Sultana, hereby certify that the submitted internship report titled “An Evaluation of the Training and Development Operations of Jamuna Bank Limited” prepared completely by me after finishing three months of work at a division of Barishal, Jamuna bank Ltd.

I also confirm that the report has been completed only for my academic necessities and not for any other purpose. It cannot be used in the best interests of the Company's incompatible parties.

Yours Sincerely,



.....
Afrin Sultana

ID: 193-14-161

MBA

Major in Human Resource Management

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

CERTIFICATE OF APPROVAL

This is to confirm that the internship report titled “An Evaluation of the Training and Development Operations of Jamuna Bank Limited” ready and submitted by Afrin Sultana, ID No. 193-14-161, as a condition of the MBA program of the Department of Business Administration and the Faculty of Business and Entrepreneurship of Daffodil International University.
Submitting a report is recommended.

I wish her all triumphs in life.



.....
Professor Dr. Mohammed Masum Iqbal
Department of Business Administration.
Faculty of Business & Entrepreneurship
Daffodil International University

ACKNOWLEDGEMENT

From the very start, I would comparable to express my earnest gratitude to the great Allah who has given me the strength and self-control to complete the task at the appointed time. This work would not have been conceivable without the supervision and assistance of several individuals who contributed in one way or another and realized their invaluable aid in the groundwork and achievement of this research.

I ongoing this internship report and it was lastly finished. However, I would especially like to thank my kind academic advisor, Prof. Dr. Mohammed Masum Iqbal from the Business Administration Department. The guidance and provision you provided really contributed to the progress and smoothness of the internship program. Collaboration is certainly a top priority.

I am grateful to all the senior administrators of the Barishal Division; Jamuna bank Limited, which made it possible to gain applied information. In addition, through this internship program I realize the importance of teamwork and new involvements in a working situation that tasks us all minute.

EXECUTIVE SUMMARY

The modern banking system is the result of development due to changes in economic actions and existence. It provides the broadest range of financial services, particularly credit, investments and expense services, and achieves the broadest range of financial purposes of any commercial venture in the cheap. A bank, by meaning, gathers credits from money containers and capitalizes the accrued investments of investors in the form of credit and additional economic facilities for customers. On the one hand, the bank wages developed interest rates to borrowers to make a profit. So, we see that money acts as the entrance and exit of the banking sector. An important characteristic of a banking company is obtaining a good picture of the reliability in management investors' money.

Jamuna Bank is one of the greatest famous banks in our country. Commercial banks are one of the chief participants in the economies of emerging countries. They perform as financial intermediaries, raising funds for one group and transferring them to another while creating a realistic profit after covering the costs of the assets. Bangladesh's banking sector follows a policy of branch growth and growth. The persons and the government itself are extremely dependent on the facilities of the 55 banks in the financial markets. To find out how well profitable banks really work. The banking reputation of conservative banking and Islamic banking is very dissimilar from the impression.

The report starts with the Introduction chapter. Then this the report expresses the banking segment in Bangladesh. Then the report represents Jamuna Bank Ltd. The next chapter shows the establishment and development of the organization, creation, mission, vision, goals and shows the main body of the report on the establishment and progress of Jamuna Bank. The final chapter presents the results of the study, commendations, conclusion and references.

Table of content

CHAPTER	Chapter Description	Page No
CHAPTER-1	Introduction	1-3
	1.1 Background of the study	2
	1.2 Objectives of the study.	2
	1.3 Methodology of the study	2-3
	1.4 Scope of the study	3
	1.5 Limitations of the study	3
CHAPTER-2	Company profile	4-9
	2.1 Introduction	5
	2.2 Company history	6
	2.3 Company mission ,vision ,objectives	6-8
	2.4 The organizational structure of JBL	8-9
	2.5 Management Organgram of Jamuna Bank Ltd.	9
CHAPTER-3	Literature Review	10-21
	3.1 Training concept.	11-12
	3.2 Training Vs. development.	12
	3.3 Objectives of Training process.	13
	3.4 Importance of Training process.	13-14
	3.5 Method of Training process.	14-15
	3.6 Training needs Analysis.	15-17
	3.7 Steps of Training process.	17
	3.8 Methods of evaluating Training progress.	17-18
	3.9 Training procedure.	18-21

CHAPTER-4	Training and Development Operations of Jamuna Bank Limited	22-30
	4.1 Training and Development Process of Jamuna Bank Ltd.	22
	4.2 Faculty of Jamuna bank Training Program	22
	4.3 Benefit of Training and Development of Jamuna Bank Ltd.	23
	4.4 Types of Training Programs	23
	4.5 Training Methods of Jamuna Bank Ltd.	24
	4.6 Training Institutions of Jamuna Bank Ltd.	25
	4.7 Objectives of Jamuna Bank Ltd. academy	25
	4.8 Training for Jamuna Bank employees	25
	4.9 Training Courses of Jamuna Bank Ltd.	26
	4.10 Objectives of The Training Plan	27-28
	4.11 Organizational Strategy of Jamuna Bank Ltd.	29
	4.12 Current Scenario of Jamuna bank Ltd.	30
CHAPTER-5	Problems, Findings, Recommendations, Conclusion, Referencess	31-37
	5.1 Problems Identified	32
	5.2 Recommendations And Conclusion	33-34
	5.3 Appendices, Referencess	35-37

CHAPTER-1

INTRODUCTION

Background of the study

It is imperious that all MBA students participate in an institution for a smallest of three months as an internship to improvement practical knowledge. After completing these three months, he or she succumbs an internship statement. The report is the consequence of an allocated internship offered by the senior lecturer. The subject of my position report is “Jamuna Bank Ltd Learning and Development Process”. I did an internship at Jamuna Bank Ltd, Barishal Branch, Barishal for three months.

Objectives of the Study

The purposes of the study are following.

- To identify the different types of training conducted by Jamuna Bank limited;
- To explain the training process of Jamuna Bank Limited;
- To find out the problems of the training and development operations of Jamuna Bank Limited.
- To create few commendations to overcome the problems .

Methodology of the study

Various data and information are essential to achieve the purpose of this report. This data and information have been obtained from various sources such as primary and secondary as shown below.

Primary source of data

- Face to face discussion with the workforces at the fields.
- Detecting several organizational actions.
- Discussion with the bank officers and operates.
- Booklets of Jamuna Bank ltd Limited.

Secondary source of Data

- Annual report of Jamuna bank limited.
- Website of Jamuna bank limited.

- Website of Bangladesh bank.
- Information about the association from their corporation.
- Internship report.
- Interior / exterior data.

Scope of the study

Jamuna Bank is currently a famous bank in this banking sector with 1200 divisions. Of these, 342 are situated in metropolitan zones, 854 in country parts and 2 abroad. The possibility of this report will be inadequate to the management organization, duties and activities of Jamuna Bank Ltd in Bangladesh, especially on the foreign exchange dealings of Jamuna Bank Ltd, but not on all Jamuna Land Bank Ltd.

Since I was assigned to Jamuna Bank Ltd, Barishal Division, the possibility of the investigation is limited to that industry only. The report protects his learning and expansion method at Jamuna bank ltd. The report also contains detailed information about Jamuna Bank Ltd.

Limitations of the study

There are some restrictions to the scope of this study. Realize the purpose of the education through information of the decision-making career, especially the practice of HRM Jamuna bank ltd.

Similar any other thing and other concepts, this study is not exempt from limits due to the generality of the study, rigid and honest add on to the assigned obligation. The main limitations are listed below.

- Time restriction was a main problem in the study.
- One additional problem of this report is the banking strategy is not disclosing.
- Any information in advance, which will make community in future.
- Significant research was not conceivable due to admission restraints.

CHAPTER-2

COMPANY PROFILE

Introduction

The main purpose of Jamuna bank Ltd. from now on it is serving their customers to achieve their economic goals and get ahead in life. JBL positions not only for material benefits, but also for the moral development of its clients. It aims to conduct all banking and investments actions on the base of an interest-free loss-sharing arrangement. Now Jamuna bank limited has received the exclusive status of the important private marketable bank in Bangladesh.

JBL proposals a full suite of account management services for separate and company clients, cover all walks of life under the Savings Organization Performance and the principles/controls established wherever close to their national bank. The growth of products and management includes commercial money redeemable, trade account management and customer money directly in gardening. The Bank provides various aids to the commerce, conversation, industry and, in over-all, the affairs of the country. JBL accounts are also available for new corporate persons to create hopeful new applications and present mechanical devices.

Company History

Jamuna Bank Limited is a money custodian established in 1994. The Bank commenced its duties on 3 June 2001. Jamuna Bank Limited is a highly acclaimed new century bank with registered capital and paid-up capital of 10 billion and 4488 million separately. The paid-up capital increased to \$840 million and the total worth of the bank as of December 31, 2012 is \$8.325 billion. The bank currently has 1,200 branches. Of these, 342 are located in metropolitan areas, 854 in rural areas and 2 abroad.

Jamuna Bank Ltd., a leading private company of the new Bengali era, was founded by a collection of successful local commercial visionaries who had the idea to create an account management model from a different perspective for other valued clients. Currently, Jamuna bank provides an internet-based permanent money scheme for city and rural areas.

Company mission, vision, & objectives

JBL mission: JBL's mission is to offer high-quality and innovative facilities to its clientele. The Bank is also dedicated to ethical business practices, customer satisfaction at a inexpensive price through the usage of reliable technology and real-time facilities to achieve sustainable development, good performance and influence to the growth of the country. JBL is also dedicated to delivering value to their stakeholders.

- ☐ To offer quality facilities.
- ☐ To preserve moral standard.
- ☐ To present their client with innovative facilities.
- ☐ To content customer at a inexpensive price by consuming technology.
- ☐ To offer real-time facility.
- ☐ To brand quality investment.
- ☐ To confirm benefit to their investors.
- ☐ To make influence to the growth of the country.
- ☐ To set tall standard of truthfulness.
- ☐ To confirm expansion of shareholders affluence.
- ☐ To confirm sustainable development in commercial.

JBL vision: To develop a top banking institute and to play an important role in the growth of the country.

- ☐ To make true client value, providing wanted customer facilities.
- ☐ To confirm a comfortable situation of foreign exchange all the period.
- ☐ Presenting new facility by re arrangement remaining services.
- ☐ Bringing unbanked persons to JBL distribution station.
- ☐ Inflowing new capitalize to increase effectiveness.
- ☐ Working industries which have advanced risk attuned re appearance.

JBL objectives:

- ☐ To create and support CAMEL score 'Strong'
- ☐ To make assembly banking and development service fineness during growth of planned marketing plan.
- ☐ To stay one of the greatest banks in Bangladesh in footings of profusion and property fineness.
- ☐ To start fully automatic schemes through mixture of development tools.
- ☐ To make certain adequate rate of originate back on investments.
- ☐ To continue risk opinion at a bearable series (counting any off equilibrium sheet risk.)
- ☐ To endure enough liquidness to meet growing duties and promises.
- ☐ To preserve a healthy development of commercial with favorite image.
- ☐ To save enough establish schemes and easiness in proceedings.
- ☐ To grow and save a excellence work-force through an well-organized human Resources Organization Scheme.
- ☐ To safeguard best ingesting of all nearby capital.
- ☐ To follow an real system of administration by safeguarding compliance to ethical norms, directness and accountability at all stages.

The organizational structure of JBL

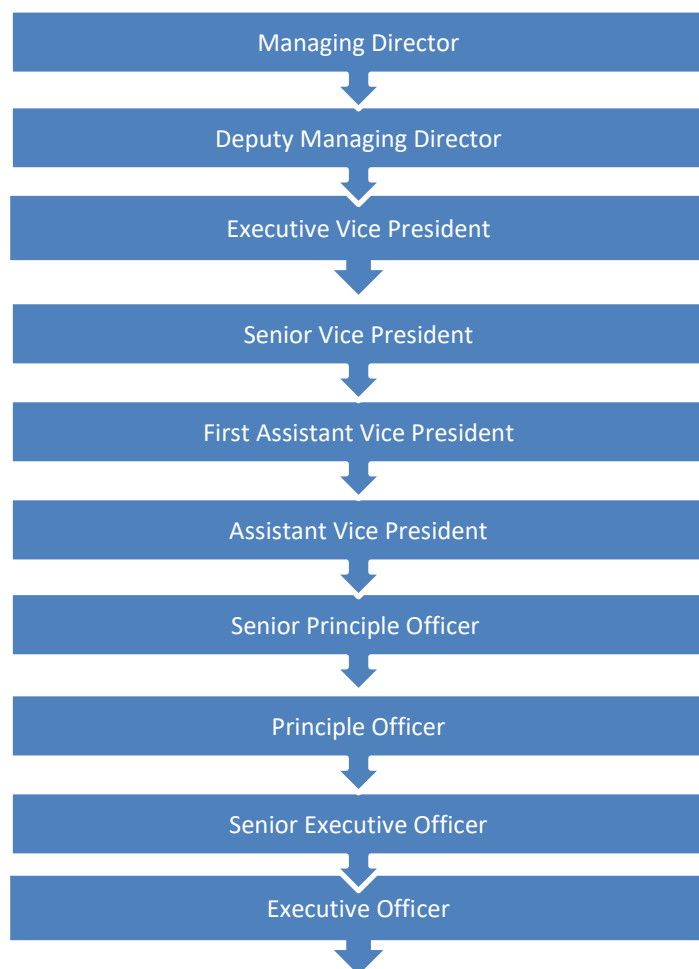
The objective of administrative construction and business domination of Jamuna Bank Ltd is to found clear management and sturdy client oriented. Existence a 3rd generation Bank of Bangladesh, its emphases proceeding

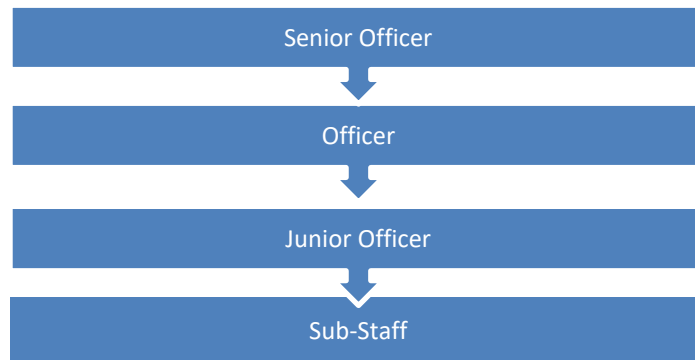
- Emerging human wealth.
- Remaining with time.
- Management modification.

- Producing true clients cost.

The process hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with deal hour from 10:00 A.M. to 4:00 P.M. The Bank leftovers closed on Friday, Saturday and administration breaks.

Management Organgram of Jamuna Bank Ltd.





Chapter-3

Literature Review

Training concept.

Training:

Preparing is a program that encourages workers to learn particular information, for doing the activity viably, skillfully and subjectively. Preparing is certainly not a constant procedure yet it is planned at occasional interims with the end goal to keep worker expertise capacities at a most extreme dimension. Essentially preparing is given by the specialists or experts in that related field or employment.

Purpose of Training: - Preparing is required at each phase of work for each individual at work. Preparing prompts expanded operational profitability and expanded organization benefit. With the end goal to keep one-self refreshed with quick evolving advances, ideas, qualities and condition preparing assumes an indispensable job. In this way, preparing developers are likewise essential in any association for enhancing the nature of work of the representatives at all dimensions. Furthermore, preparing gives workers a more extensive mindfulness, a broadened aptitude base and that prompts improved self-awareness.

Training Types: - There are different kinds of preparing can be masterminded representatives of any organization, for example, - introduction preparing, consistence preparing, security preparing, limited time preparing, boost preparing, temporary position preparing, administration preparing, delicate aptitude preparing, specialized preparing, proficient preparing, legitimate preparing, Managerial Training and so on. In any case, these trainings ordinarily rely upon the sort of association, the accessibility of the measure of assets for preparing and the need of that preparation for the organization.

Methods of Training: - Basically two kinds of strategies for preparing are utilized to adapt the workers to new occupation or to new post inside any organization. The strategies are: - Off the activity preparing and at work preparing.

Training Evaluation: Preparing assessment is a constant and orderly procedure of evaluating the estimation of the preparation program course, movement or occasion. The principle motivation behind the assessment is to quantify adequacy of preparing program course identified with the arrangement and usage of that preparation. Through member response, member social change/execution, information exchange, member learning, Organizational effect, and course fruition of report from the members.

Development: - Enhancement is a structure, which is more extensive, and spotlights on delegates' mindfulness and future through, progressive aptitudes, data, and limits instead of a provoke work. Generally, progression implies those learning openings, proposed to empower specialists to create. It isn't on a very basic level capacity arranged. Or maybe, it gives general learning and perspectives which will be helpful to delegates in higher positions. Tries towards, enhancement as often as possible depend upon individual drive and yearning. Progression works out, for instance, those given by organization developmental, programming engineers, are overall purposeful.

Purpose of development: -The executive's advancement endeavors to enhance, administrative execution, by conferring learning, changing mentalities and expanding aptitudes. The real goal, of advancement is administrative viability, through an arranged and a conscious procedure of learning. This accommodates arranged, development, to meet the future hierarchical necessities.

Impact of Training and Development To affect the examination following penniless and self-ruling elements, are showed up in the speculative, structure. The readiness and enhancement is the independent variable and various leveled, execution is the dependent variable. These two components have been seen the association between these variables is to see the impact of Training and headway, on the definitive result. The speculative edge work can in like manner be seen from the going with graph. Elements, and to complete the results on the commence of discretionary and fundamental data. By far most of the results, include discretionary data.

Training VS Development

Preparing is the procedure of progress the conduct. Giving the Knowledge arranged address, aptitudes and capacity to an individual. Preparing enables workers to do their present place of employment, the preparation advantages of preparing mat degree all through an individual's profession and help build up that individual for future duties.

Then again, by and large spotlights on future employments in the association. As model, on the off chance that you turn into a business domain supervisor, the abilities expected to play out that activity are very unique in relation to those required for moving the item. Presently you will be required to administer various deals agents; requiring a wide based learning of advertising and quite certain administration abilities like relational abilities, assessment representative execution, and teaching issue people.

Objectives of Training.

- The objectives of training, which should state the wish conduct and disorder under individual presentation and sequencer, can be measured.
- To help employee identity the with organization goal.
- To progresses relationship between superior and secondary.
- Proper strategies for effort.
- Recovers the job knowledge and services at all equal of the society.
- Provide info for upcoming needs in all parts of the society.
- To create a suitable weather for development and statement.
- Employees correct with new modification.
- Deliver information for refining leadership information, communication skills and insolence.
- Growth job gratification and revival.
- To recover the level of the aids, arrogances.
- To enhance the efficiency of the association.

Importance of Training process.

Optimal use of human resources: The learning process helps to enhance the use of human resources, enabling employees to attain both organizational and individual areas.

The learning process guarantees the growth of human resources: The learning process helps to provide a chance and a broad framework for the growth of technical and behavioral services of human resources in the organization. And it also helps workforces achieve individual growth.

Employee skills development: The training method supports to increase the information and competence level of workforces at all levels. And training supports to increase the employee's ability to work with the product.

Sprit of the team work : Training and development are helps the team work and sprit, team collaboration.

Build quality of services : Training and development are helps to improving the employee work ability which is helps to improving the quality of work and work life and also service quality.

Culture of Organization and Morality: Training and development increasing and improve the all of organization culture, this also create the organization learning culture. Training helps to increase the employee morality. Training are helps to increasing the image of the corporate.

Organization profitability: profit is very important for every company. Training helps to improve the profitability of the organization. Training improve the decision making and problem-solving ability also help to understand and carrying out organization policies.

Method of Training & process.

- a) **On-the-job training:** The training takes place directly in the workplace, which is why it is frequently referred to as on-the-job training. It is mainly used to train employees in performing their current work.
- b) **Training:** In the training program, the trainer tries to give the student a model to copy. Maximum corporations use the education method.
- c) **Job rotation:** In order to prepare for different professions, some instructors transfer the trainee from one job to another. Rotation is usually associated with hourly employees and can be used for functions at many levels within a society.
- d) **Job assistant:** Personnel with established possible have the chance to work simultaneously under an additional successful executive, often in different parts of the association.
- e) **Appointment of a committee:** This may provide the worker with an opportunity to participate in executive, absorb from others and explore specific organizational issues.
- f) **Equipment Simulation:** These are powered devices that need apprentices to use the similar manufacturers, actions, or decision-making procedures that they would use with equipment at work. That is, simulators should be designed to accurately reproduce the physical features of the apparatus and work situation that apprentices will encounter in their workplace.
- g) **Outside education.** The development trend of workers is the use of outdoor training. Most of the attention in such training is given to students on the position of teamwork, irritability in a team.

Off the job Training:

Attempts Case revisions: Efforts to pretend administrative circumstances that students may happenstance at work. Typically, the student is obtainable with a printed or video story, important rudiments and issues, or a fantasy area or organization or presentation. Written investigation is possible from a few pages to 100 or further. A sequence of questions typically seems at the finish of the case. The apprentice must then make sure judgments and classify conceivable explanations to the problem. The purpose of learning is to permit students to apply familiar ideas and solutions and discover innovative ones.

Role-playing: Role-playing is the execution of a situation in which each participant is allocated a role. Learning is providing by an account of the context, typically a subject area, a general account of the situation, an explanation of the condition, an account of their parts and the problematic they expression. For instance, the theme could be conflict organization and the situation, or the situation could revolve around vacation planning where the two conflicting parties are a boss and a subordinate.

Lectures: This is a comprehensive performance of information that the apprentice is trying to captivate. A lecture is usually a conversation of one individual with a group of apprentices about an issue. The lecture may also be in the procedure of published text. The only alterations between a direct reading and the printed substantial itself are that the teacher panels the speed of the material, the intonation of the voice and body language used to high light consideration, and the graphic picture of the lecture.

Demos: A demo is a visual representation of how to make somewhat work. The trainee shows how the work should be carried out. To be operative, the demonstration must be escorted by at least one lecture and rather a discussion.

Videos and Movies By means of various production tools to demonstrate dedicated skills that are not easily displayed by other teaching approaches.

Training needs analysis.

It distinguishes the system of assessing the present aptitudes of a worker and the hole between the present capacity and the capacity to work. TNA additionally recognizes the significance of the particular abilities of those representatives who need preparing for accomplishing business goals and aptitudes. There are numerous approaches to oversee TNA, execution evaluations, tests, interviews, client criticism, perception, studies, and so forth. It is constantly useful to utilize various techniques for broad assessment of preparing for work.

Techniques for Training process

Revolution Based Education

Regular systems for knowledge through invention include:

- Basic PC-based, programs.
- Collaborating mixed media - utilizing a PC-based CD-ROM.
- Interactive video - utilizing a PC related to a VCR.
- Web-based preparing programs.

Simulators

Test schemes, are applied to copy true blue work meets. Greatest test systems are remarkably costly at any rate for specific occupations, for instance, understanding how to fly a 747, they are crucial. Space pilgrims moreover train, test structures to mirror the inconveniences and little scale seriousness killed on a space task.

On-The-Job Training

Jumping specifically into work from, the simple first minute can all over be the best sort of getting ready.

Here are two or three models of at work getting ready:

- Read the manual - some degree depleting, yet concentrated technique for grabbing data of around an endeavor.
- A blend of observation, illumination, and practice.
- Trainers meeting the, preparation of working responsibilities to, elucidate promises and answer questions.
- Use the intranet, so students can post inquiries about their occupations and authorities inside the connotation can answer them.

Coaching/Mentoring

Teaching grants delegates, to get setting one up on-one from a refined skilled. This generally happens, after another more formal process has struck make what understudies have legitimately made sense of it

Here are three points of reference of preparing/mentoring:

- Hire capable tutors for administrators (see our HR.com article on Understanding Executive Coaching).
- Set up a formal instructing program among senior and junior bosses.

- Implement less formal training/coaching to, invigorate the more experienced delegates to guide the less experienced.

Role Playing

Visualization administrators leaving to keep up with the challenges that can arise in the office. The main skills that have emerged from time to time are organization and collaboration. An activity, a game, maybe between two people copying a theme that could be done in the workplace. This can happen in a social gathering of persons divided into groups, or when two people imagine themselves standing in front of a class.

Steps of Training process.

The readiness and headway process is a principal procedure gone for upgrading the execution and consequences of individuals and social occasions inside the business. There are a couple of phases of getting ready and enhancement process.

Identify the Need

Your agents have differing necessities. Despite whether those necessities are individual or as a specific assembling inside the association, you should separate those prerequisites already you structure an arrangement or enhancement program.

Plan the Training Process

When you perceive the need, you'll pick which data you plan on passing on. In the event that you beginning at now have clear business and definitive objectives set up, utilize this data to empower create to your program. Affirmation your objectives line up with the status and progress process.

Implementing the Training Plan

A good process of preparing and moving forward on paper is a start. Though, it is the means by which data convey these concerns. Depending on the type of business you have, this process can be done at home, online, or outside of a business base camp.

Track progress

An exciting training and promotion program always include development. Start following the rep once you've completed the basic training and improvement program.

Methods of evaluation Training progress

- 1. Satisfaction and participants' reaction:** Satisfaction, appraisal is the most fundamental measure for, assessing the accomplishment rate of any readiness. For the reason, the coach, normally, goes out an audit, around the complete of the course to test
- 2. Knowledge acquisition:** Learning, obtaining is the second dimension, of the preparation valuation and includes the inspection as the assembly of the groundwork, course to watch that how social, Application.
- 3. Behavioral Application:** The third equal of assessment answers the query: do you apply what you have educated? What conduct do you want to modification when knowledge and services are applied to work after training? In our tailor-made training programs, the manager assesses behavior as well as reaction and learning.
- 4. Measurable business improvement.** The fundamental, focus of pretty much all of the affiliations coordinating the instructional classes is to make an explicit business improvement. Thusly, it suggests, that we can review the accomplishment measurement of a readiness program by the improvement, made in that explicit field individuals have picked up from the instructional class.
- 5. Return on investment (ROI):** The last part, of our once-over of getting ready appraisal techniques, is related to the estimation of rate of return. It deals with the, arrangement regarding costs and returns. Costs like those of the course cost, office charge, staff organization and their wages, time used for, the readiness.

Training procedure.

Successful Training Procedure

- i. Progress strategic training economical to support administrative objects.
- ii. Achieve the essential analysis progression.
- iii. Achieve the project of training package.
- iv. Contract with instructional project challenges.
- v. Select the best sellers and advisors.
- vi. Assess the core capabilities of their staff.
- vii. Apply a capability –based hiring method. Manage the sequence evaluation procedure.
- viii. Achieve the distribution of training lists.
- ix. Choice the most suitable training policies.
- x. Write assignment statement for the exercise function. Achieve the course evaluation process.
- xi. Achieve the delivery of training agendas.
- xii. Choice the most suitable training strategies.
- xiii. Write assignment statement for the training purpose.

CHAPTER-4

Training and Development

Operations of Jamuna Bank Ltd.

Training and Development process of Jamuna Bank Limited.

Jamuna Bank Ltd. giving preparing offices to its administrators or representatives the specialist has set up a preparation establishment. This foundation was built up in September, 2006. This establishment has just led various establishment and specific courses. For practice preparing reason various captains were referred to Bangladesh Institute of Bank Organization and other preparing foundations at home based and abroad. Making is produced and performed in association with line directors, so a reasonable connection is making between what happens at work. This content will take total preparing process as it is directed under perfect conditions. Lamentably the greater part of the associations perfect conditions is not existing.

Jamuna Bank Ltd focuses on needs-based learning. In the middle of a conversation about promotion, they tried to bring up the shortcomings and the separate need for training and expansion. Information and data about the need for training are derived from the annual report on the evaluation of the performance of employees. Since most of the heads/directors are part of the organization, in that sense they have given the necessary weight to their proposals, the HR department has circulated the draft training and development proposal to all interested parties of the bank and received your comments. /recommendations.

JBL has attempted to identify the need for new product development training based on retail banking. Interviews at different levels and interviews with management have shown that our possible managers need to develop different skills (management skills, leadership skills, decision making skills, communication skills, etc.).

Faculty of Jamuna Bank training program:

The Academy has created a pool of experts/competent trainers in the bank. In addition to permanent and professional instructors, speakers from the operational side are also selected so that experiences at work can be exchanged and shared. In addition, representatives of the Central Bank, vocational schools, universities, research organizations and the government spoke. Organizations are also invited to exchange opinions and experiences. Senior and retired bankers also receive regular performance training.

Benefits of Training and Development of JBL

Association Culture and Climate – Training and Development makes sound and solid workplace inside the association as it shows the representatives the association arrangement.

Nature of Work – because of appropriate preparing and advancement program the working nature of the representatives enhances and the works turned out to be smooth for the representatives.

Advancement of abilities of representatives – Training and improvement helps in expanding the dimension of expertise of the workers additionally increment the speed of the work.

Most extreme Utilization of Human Resources – Because of giving the preparation and advancement the human asset of the association can be genuinely used.

Advancement of Human Resources – Training and Development gives a chance and wide structure for the improvement of HR's specialized and social abilities in an association.

Types of training program:

Basic courses on basic banking knowledge are organized for the freshest. Particular courses in areas such as credit, currency exchange, bookkeeping, marketing, etc. They are designed for administrators working in these fields. Developed level courses are taught in precise areas of expertise. Some courses are a mix of different areas of expertise. In adding, the academy also deals with a certain priority of programmers. These comprise planned productivity gains, money laundering prevention, new skills needed for new occupations.

Training methods of JBL

The Jamuna bench offers different training methods. Teaching methods include: conversation/lecture/session/case study/games/role show/film screening/simulation/group work and performance/project appointment etc.

The main types of training are:

1. Orientation for freshmen.
2. Orientation continues.
3. On-the-job training.
4. Off-the-job training.

Orientation for freshmen: The introduction of green beans can strengthen a new representative's bond with my association. In this way I ensure that my presentation attracts new members to my organization and creates them feel welcome and desired. A first-year contract engagement a new employee is a major benefit in serving them adapt to the work situation and activities.

Current Orientation: Jamuna Bank also organizes orientations for other employees, such as the Accounts Department, Foreign Conversation or Marketing, who are about to present a new technology.

Off-the-job training: What kind of employees does Jamuna Bank already have so that these employees can perform better? this is called an out-of-work training, in which case Jamuna Bank, for example, provides an out-of-work training or the next new facility. The management of Jamuna Bank appraises its employees every six months and tries to find the missing employees. So, they're going to restore that alignment.

On-the-job training: Training consists of two parts: hypothetical training at the institute and job change. Post-trial officers are required to complete both within one year. In the middle of this period, a modified three-phase preparation is viable. In a hypothetical state of alert, under general account management, officers would normally be obligatory to conduct money-saving movements under the management of the human resources department. The comparative process is used in the case of CRM and foreign exchange.

Training class or conference

Video Presentation

Laboratory Training

Case Study

A class or lecture is greatest used to build sympathetic of a topic or effect arrogances through teaching about the subject. In its unassuming form, a lecture is just telling someone about something.

Video presentation permits to put the intern in a real work condition, solve an exact problem and get immediate feedback on the impact of the decision. This training can be as unassuming as providing some declarative or technical knowledge, or as complex as learning to identify or recover announcement skills.

Workroom training has developed interpersonal services that may be useful for future work; the chief form is sensitivity training, which upsurges one's sensitivity to others.

Case Study efforts to pretend an administrative state that an intern may encounter at work. The student must make a sure judgment and classify possible answers to the problem. This training is very significant for senior executives. Through this training they absorb about real hypothetical conditions.

LECTURE - Teaching Method: This is one of the eldest teaching approaches. This method is castoff to create sympathetic of a subject or to effect behavior, arrogances through readings. The conference may be in printed or oral form. The conference is telling someone about something.

Protest teaching technique: This technique is a visual demonstration of how something works or how to do somewhat. For example, the teacher demonstrations the trainees how to do or achieve work tasks. To be most actual, the demo method must be accompanied by a discussion or reading method.

Conversation teaching technique: This technique uses a lecture to deliver students with context that is maintained, developed, clarified, or expanded through student and instructor-to-student announcement. The method of discussion is a reciprocal street of announcement, that is, information is brought to the students in the form of a lecture, and then the students transfer their sympathetic to the teacher.

Development: corporate preparing and advancement exercises, which have as their center guideline to construct vital aptitudes for workers, official improvement assumes a unique job for the association. Undoubtedly some official improvement is lead for building key abilities, yet official advancement is likewise used to assess future potential, future administrators just as a system for the CEO and the official group to course their procedures, objectives, and even components of the way of life to whatever is left of the supervisory crew and in the long run the association. In the best of cases, official improvement not just enables an association to execute its key methodologies, it can likewise push enrich with contribution to the procedure creation process.

Training institutes of JBL

As an absolute starting point, the bank has set up a structure by setting up an institution of the personnel development department for internal personnel at the head office. Equipped with a professional library, current technical support, trained staff and other offices, the bank was one of the best banks in the private sector. The Institute regularly conducts installation courses, specialty courses, and seminars in various areas of account management to meet the needs of expert savings. In addition, employees are usually sent to Bangladesh Institute of Banking Management (BIBM) and Bangladesh Banking Training Institute (BBTA) for expert training. Sending officers to another country for further training is a common element. The Exploration Office also works to support HRD's areas of work.

Objectives of Jamuna Bank Ltd. academy:

Jamuna Bank Academy, found in 1983 as an in-house training organization, takes upkeep of the training need of the employee of the bank. The objectives of the Academy are to:

- Ø Brand available skilled and dedicated staff within shortest possible time by plummeting time required for on the job training.
- Ø Develop empathetic about law and repetition of banking through foundation training.
- Ø Communicate technical skill to the process level officers through case educations/practical exercises/ demonstration/project visit for effective desk operation.
- Ø Develop investigative & executive skills of the officers.
- Ø Develop sympathetic about human/theoretical skill and association culture.

Training for Jamuna Bank employees:

Jamuna Bank employs a large number of employees to perform various professions. Some of them are newcomers. They need more information and skills to do their job better. Therefore, they need appropriate training to contribute to the achievement of the approved goals. There are some professions that require little to no training, but many of them must be practiced with adequate training. Taking advantage of current innovations, new professions have emerged in the association that require training.

Training involves a difference in employees' skills, training, thinking or behavior. While preparation is similar to progress in the strategies used to attract learning, they differ over time periods. Nowadays training is more organized; the focus is on people's current work, improving those specific skills and abilities to get the job done quickly.

Worker improvement, then again, for the most part centers around future occupations in the association.

Preparing varies from instruction. Preparing is worried about increment in learning, aptitudes, and capacities of the representatives in completing a specific occupation. It has a restricted point constrained to increment in learning and expertise identified with an occupation. Training, then again, expands the intellectual capacities and skyline of learning. It is worry with upgrading general information and inspiring one to comprehend the all out condition.

Preparing is frequently comprehended as a learning background. In this way, if workers are to comprehend what preparing can make to enhance a representative's showing with regards to execution, worker should start by clarifying how learn.

Preparing enlarges work related learning of the worker. Workers turn out to be progressively gifted and refresh their insight through preparing. Preparing gives vital guidelines to playing out the present place of employment effectively. Preparing varies from training and advancement.

Giving of preparing to the representatives has turned out to be especially vital in present day times for better execution of the activity. Here it very well may be said that the subject of preparing does not emerge but rather settling on decision of the strategy for preparing emerge

Training courses of JBL

Jamuna Bank provide different Training course in different time

- Jamuna Bank Limited organized a foundation training course for its probationary officers at Jamuna Bank Training Institute (JBTI) at Ring Road in Dhaka recently.
- Jamuna Bank Training Academy arranged a training course on “Orientation on Banking Operations for Executive Officers” for its officials at the bank’s training academy recently.
- Jamuna Bank Institute of Information, Communication & Technology (JBIICT) an initiative of Jamuna Bank Foundation was inaugurated with a simple ceremony.
- JBIICT will give free ICT training to poor but meritorious students. 120 Students were primarily selected for training. Jamuna Bank Training Academy (JBTA) arranged a training program on "Credit Operation and Management" for credit officers recently. A total of 40 officers of the bank participated in the training.

Objectives of the training plan:

- To inspire growth and career growth of employees
- To recover the Bank's effectiveness by providing employees growth of job related KSAs (knowledge, skills & attitudes)
- To see the needs of Bank's commercial while concurrently responding the needs of individual employee's development
- To make & make ready our staff to comply with the new variations in the banking business
- To make an outstanding expert image in the banking manufacturing by emerging their staff through need based & future obligation training.

Organizational strategy of Jamuna Bank Ltd.

Work Test: The Jamuna Bank Ltd has a two-stage business test. To begin with, composed test and after that up close and personal meeting. The bank contracts with some different associations, as IBA, BIBM or some other establishment, to lead the composed test for them. The bank cruises the watercraft in that association, where their cost will be insignificant. The chose association at that point steps through the composed exam, screen out the appropriate response sheets and sent the number sheets to the bank. The bank has a present standard score and the individuals who have score more than or equivalent to that score are required the meeting. The bank itself conducts rumored saving money pro inside the nation for directing the meeting. After the meeting the all-out signs of the composed test and the meeting are included. The individuals who are at the highest point of the last rundown motivate the chance to serve in the association.

Last business choice: The competitors who pass both the composed and the meeting are thinking about for the last arrangement. Inside those competitors the required number of representatives are taken and given the last arrangement. These workers need to top off an arrangement structure at the season of joining. Those of them, who are as of now utilized, don't have a past saving money experience need to go fill in as a learner for something like two years. The individuals who have past experience not really should be prepared. At times the chose representative needs to present a bond that the person in question won't leave the association before specific long stretches of administration.

Current scenario of Training process of Jamuna Bank Ltd.

Meeting – Jamuna Bank Limited Study assembling through talking representatives and faculty associated with the intercessions, organization and different exercises.

Field visits – Jamuna Bank Limited Visit to the field level exercises to produced crucial data and improved the examination.

Dialog – Jamuna Bank Discussion with the staffs and other related people to created benchmark data for the investigation as an including device and furthermore essential guidelines from the venture chief.

Training schedule of Jamuna bank Ltd.

Time table

Meeting	Field visits	Dialog
SUNDAY	SATURDAY	MONDAY
MONDAY	SUNDAY	TUESDAY
TUESDAY	MONDAY

Chapter -5

Problems, Recommendation & conclusion

Problems Identified:

- The development of a good technical training system requires a clear vision, strategic planning, initiatives and effective implementation. The system is constantly subjected to changes arising from and need for responses to the society and Banking industry.
- The most important challenge is to ensure that the Jamuna Banks training system remains relevant and responsive to the changing skilled manpower needs for banking industry. The system needs to be integrated and yet comprehensive and flexible in accommodating existing and emerging needs of the economy.
- The executives who join the training programs are usually from different background & don't always have the basic knowledge about banking.
- Employees effectiveness is not proficient as per JBL target.
- Often Executives cannot afford to take employees away from customers and other job duties because they are lean with no "relief" workers available to fulfill the duties of others who have "gone to training."
- The evaluation of training programs is not very comprehensive at Jamuna Bank Ltd. Generally the supervisors do the evaluation .
- There is hardly any arrangement for training of lower level employees.
- From the employees response I realize that some of the employee thinks that training time need to be expanded for some specific training.
- The employees of Jamuna bank thinking that outside institution trainings are more useful than in house trainings.
- There is no training on emergency repair electronic items to the employees of Jamuna bank.

Recommendations

- Jamuna Bank should arrange on the job training for multipurpose activities. So that employee can do all kind of work. Like, in the absence of any employee of clearing department, the general banking department employee can work.
- Jamuna Bank Limited should provide different types of training (Managerial training quick customer's service training English speaking/reading/writing training etc.) rather than only traditional banking trainings for their employees.
- Training time need to be expanded for some specific training.
- Jamuna Bank Limited also needs to hire more skillful trainer to drive the training so that employee can apply their knowledge that they have learned from the training.
- Jamuna Bank Limited should provide different types of training for different types of post. Because we know the job responsibilities vary from different post to post.
- The HR Department of Jamuna Bank Limited Should find out the reason behind the employees thinking that outside institution trainings are more useful than in house trainings.
- Jamuna Bank Limited should provide training on emergency repair electronic item so that they can utilize their working time. Otherwise they have to send their wasted electronic item to the Head office of Jamuna Bank limited.

Conclusion

The Banking education plans in Bangladesh boost student confidence. When a person is self-assured, he will attempt to put his knowledge into practice. The value of instruction is also very significant as it is related to the self-efficacy of the learner. Supervision of managers plays a vital part in the transfer of knowledge from training to work. Guidance of managers again depends on the support in the office. If resources are available and the manager is optimistic, the apprentices will be motivated to apply their knowledge on the job. The opportunity of productivity is associated with a satisfactory working situation. If the work situation does not support the learners, they will not be interested in putting their knowledge into practice. Peer provision and administrative provision are also important issues in the Bangladeshi banking segment.

Appendices

Questionnaire Survey

Sir,

I am **Afrin Sultana**, a student of **MBA** (Major in **Human Resource Management**) under Business of administration in **DIU- Daffodil International University**. I am going to conduct a report on the topic “**An Analysis on Training and Development of Jamuna Bank Ltd.**” for my Practicum Defense. I need your co-operation for fulfillment of my report.

Name:.....

Age:.....

Designation:.....

1. Does Jamuna Bank has good environment place to the employees in training sessions?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

2. Does training & development policy is well in Jamuna bank?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

3. Are you agree to have good training methods and environment ?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

4. Do you think only training program can help employees to improve their performance?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

5. Jamuna Bank Does enough practice provide for employees during training sessions?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

6. Do you feel that training program is helping to achieve the organizational goal?

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly agree

Reference

- Annual report of Jamuna bank limited(2018)
- Bangladesh bank guideline for general banking.
- Circulars of Jamuna bank ltd.

Websites

- <http://www.jamunabank.com>
- www.businessstudy.com
- www.studymode.com
- www.assignmentpoint.com
- <https://www.en.wikipedia.org/wiki/preparing>