



সাউথইস্ট ব্যাংক লিমিটেড
Southeast Bank Limited

Internship Report on

“An Evaluation of Training and
Development Process of Southeast Bank
Limited”



Daffodil
International
University

Internship Report on
“An Evaluation of Training and Development Process of
Southeast Bank Limited”

Submitted To:

Mohammad Shibli Shahriar

Coordinator, MBA Program

Department of Business administration

Faculty of Business & Entrepreneurship

Daffodil International University

Submitted By

Sristy Roy

ID: 213-14-3381

Major in Human Resource Management

Masters of Business administration

Faculty of Business & Entrepreneurship

Daffodil International University

Date of Submission:

Letter of Transmittal

To

Mohammad Shibli Shahriar

Coordinator, MBA Program

Department of Business administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

It is my honor to submit my Internship Report titled “An Evaluation of Training and Development Process of Southeast Bank Limited”. As a compulsory prerequisite for MBA program. This temporary position program was my absolute first hands on introduction and gave me a learning experience and information in as few territories.

While working in Southeast Bank Limited I gathered knowledge and experience related to Human Resource Division which I believe that would be helpful for my future job life. After gathering experiences in three month internship program I tried my level best to come up with an effective report.

It would be really grateful if you find this report useful and accept it and I would like to thank you once again for giving me the opportunity to prepare this report and also for your support and guidance.

Sincerely Yours,



Sristy Roy

ID: 213-14-3381

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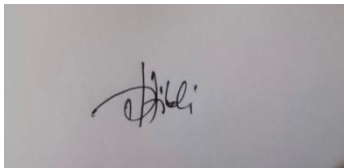
Daffodil International University

Certificate of Approval

This is to certify that Sristy Roy has done the Internship program under my guidance and supervision. He has prepared a report on “**An Evaluation of Training and Development Process of Southeast Bank Limited**” and submitted it to me by fulfilling the rules and regulation.

Sristy Roy has submitted this report in partial fulfillment of requirement for the degree of MBA program. The report is accepted for presentation.

I wish her success.



.....
Mohammad Shibli Shahriar
Coordinator, MBA Program
Department of Business administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgment

I would like to begin by thanking the Almighty for giving me the opportunity to complete the interaction of a temporary job report writing on an analysis of SEBL's Training and Development program.

I might want to accept the open door to offer my thanks to my temporary position boss Mohammad Shibli Shahriar, Coordinator, MBA Program, Department of Business organization, Faculty of Business and Entrepreneurship, Daffodil International University whose course, direction and backing caused me a ton to make this temporary job report. I'm astoundingly uncommon full to Mohammad Shibli Shahriar for giving me the norm to the fulfillment of this report.

My most profound appreciation and much gratitude goes to my branch chief Chinmoy Sen Gupta, VP and Head of Branch of Narayanganj Branch and Faisal Ibne Mustofa, FAVP and Manager Operation of Narayanganj part of SEBL. I'm truly thankful to them for their help and help in gathering this report by giving me fundamental data, advices, collaboration and direction.

Finally, I should thank SEBL bank's partners for their outstanding work environment and teamwork, which allowed me to make a lot of arrangements during my three months there and notice financial activities.

Executive Summary

This research, which is based on Southeast Bank Limited, examines SEBL's current preparation and progress plans. As being totally new to banking area, this exploration report has improved my insight about HRM. All things considered, they were all valuable for my vocation. Any corporate business world is a lot of serious and the accomplishment in the opposition relies generally upon the exhibition of individuals connected to it. Banking is an incredible area of consolidate business. The Banking Industry is an assistance situated industry which offers various types of assistance to its clients in different manners with the assistance of its HR. Along these lines productive and very much prepared HR can massively affect the result of the financial business. So a financial association should be quick to distinguish the HR as in workers and train and create them to get down to business the financial activity appropriately. Preparing and Development of the workers are vital for a bank to run easily. This movement can greatly affect the economy of the country. So a bank like Southeast Bank Limited ought to make them train and improvement offices to upgrade the information and efficiency of the representatives. A legitimate Human Resource Department with sufficient preparing and advancement office can make Southeast Bank Limited more productive and make it the best bank in Bangladesh.

Table of Content

Serial No.	Title	Page No:
	Title page	i
	Cover page	ii
	Letter of Transmittal	iii
	Certificate Approval	iv
	Acknowledgement	v
	Executive Summary	vi
	Chapter:01 Introduction	01
1.1	Objective of the Report:	02
1.1.1	Broad Objective	02
1.1.2	Specific Objective	02
1.2	Methodology of the study	03
1.3	Limitation of the Study	03
	Chapter-02 Overview of Southeast Bank Limited	04
2.1	Board of Directors	05
2.2	Management of the Bank	05
2.3	Vision	06
2.4	Mission	06
2.5	Major departments of SEBL	06

2.6	Corporate Philosophy	07
2.7	HR Training & Development of SEBL	08
2.7.1	HR Vision	08
2.8	HR Principles	08
2.9	Core Functions of HR	09
	Chapter 3 An Analysis on Training and Development Practices	10
3.1	Current Scenario of Training & Development center of SEBL	11
3.2	Role of Training	11
3.3	Training Policies of SEBL	12
3.4	Types of Training	12
3.5	Some problems related to training & development of SEBL	13
3.5.1	Individual Interview through annual interview	13
3.5.2	Business demand	13
3.5.3	Policy compliance	13
3.6	Training program at different level of SEBL	13

3.6.1	Training for entry level officers	13
3.6.2	Training on base 2 & Base 3 and stress testing	14
3.6.3	Training on UCP 600,600, ISBP-745 INCO terms 2012 and foreign remittance	14
3.6.4	Training on business issues	14
3.6.5	Training on Islamic Bank	15
3.6.6	Professional development	15
3.6.7	Customer care	15
3.7	Methods of training & developments	16
3.7.1	On the job training	16
3.7.2	Off the job training	17
3.7.3	Behavioral methods	18
3.8	Process of training and development	19
3.9	Objective of training & development	20
3.10	Importance of training & development	20
3.11	Training and development practice of SEBL	20
	Chapter 4 Problem & Recommendation	21

4.1	Problems Identified	22
4.2	Recommendations	22
4.3	Conclusions	23
	References	23

Chapter-01

Introduction

An economy's foundation is banking. The bank creates and controls currency, advertises, and advances the development of capital just as the company creates goods and services. The entity known as a bank has the power to regulate the flow of capital through lending and speculating. It acquires stock at the lowest cost conceivable and grants loans at a higher cost. The benefit to the bank is what sets these apart from one another. Services to its clients are the end result of the banking sector's other role as a crucial driver of capital development in the country. The role of banking cannot be overemphasized because it is the center of all financial and monetary activities. The bank makes money while acknowledging purchases and setting up advances.

1.1 Objective of the Report:

1.1.1 Broad Objective

The board objective of the study is to illustrate the **Training & Development program of Southeast Bank Limited.**

1.1.2 Specific Objectives

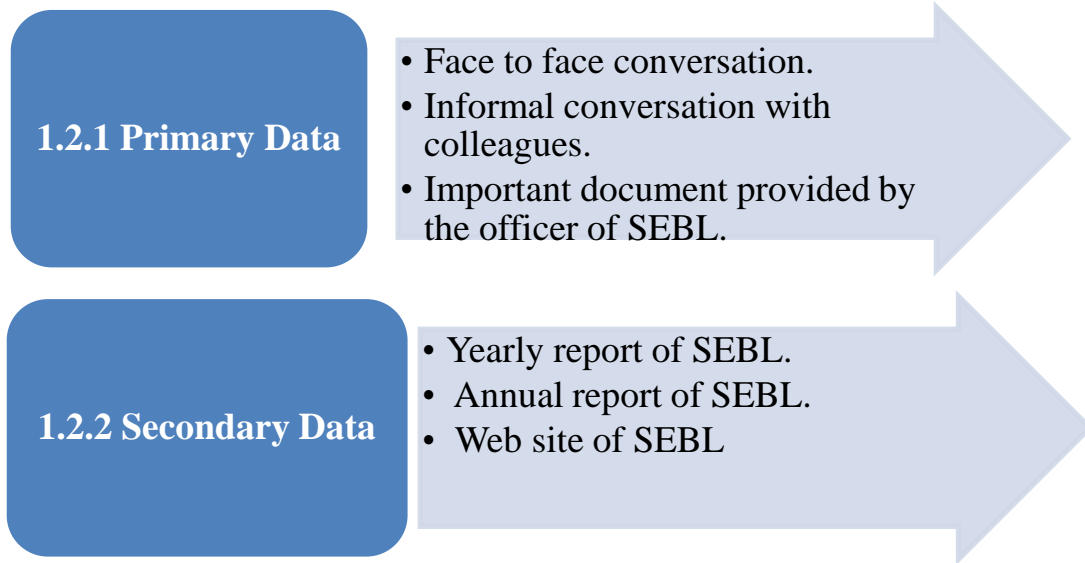
This study is undertaken with following specific objectives:

1. To find out the different methods of training and development process of SEBL.
2. To analyze the different methods of training and development process of SEBL.
3. To evaluate the different methods of training and development process of SEBL.
4. To find out some problems related to the training and development process of SEBL.
5. To make some recommendations on the basis of the problem.

1.2 Methodology of the study:

This report uses a completely different technique than other reports. I'll emphasize the practical viewpoint, but this paper contains a good mix of information. In the long term, a larger portion of the report will be a collection of data from reports and data that is available online, together with my helpful perception. This report was created using two different types of data,

That are-



1.4 Limitation of the Study:

A few limitations were encountered while building up this report. They are provided below. Since it doesn't fit into any bank's plan, the authority may not want to reveal anything about their ready strategy right once.

- ✓ Since the head office is responsible for supervising walk-in clients from 10 am to 6 pm, and because the authorities are swamped and must get to work, they have little time to engage in meaningful conversation.
- ✓ The inadequacy of a short time period is one of the important regulations. Since three months isn't long enough to fully understand the bank, this report doesn't cover its full scope.

Chapter-02

Overview of Southeast Bank Limited

On March 12, 1995, Southeast Bank Limited, a private sector scheduled bank created under the Bank Company Act, 1991, was incorporated as a public limited company under the Companies Act, 1994. On May 25, 1995, the Bank began conducting commercial banking. The Bank had been successful in establishing itself as a forward-thinking and active financial institution in the nation over this brief period of time. Small business owners to major traders and industrial giants, as well as the highest rated corporate borrowers, had all praised the Bank for its forward-thinking business orientation and creative financing solutions. As a result, in such a short amount of time, it has been able to establish a reputation for itself an

According to the financial statements for the previous four years, it has been one of the new generation banks in the private sector with the fastest growth in terms of both business and profitability. The company motto, "A Bank with Vision," has been a crucial component of the success story of the bank. d construct an image for itself.

2.1 Board of Directors

In SEBL, the board of directors—which is presided over by its chairman—has been viewed as the ultimate source of authority? The bank board's legislative body is permitted to delegate its power and authority to experts, but it is not permitted to cede, waive, or evade its obligations. The bank's board of directors is made up of 13 well-known business figures and top industrialists from the nation.

2.2 Management of the Bank

The management team, which is led by the CEO, Shah Md. Nurul Alam, the President, and the Managing Director, must accept full responsibility for adhering to all guidelines, rules, and directives issued from time to time by the board. They must also give the BOD all the necessary information for their knowledge and informed decision-making.

2.3 Vision

In terms of capability, resources sufficiency, advantage predominance, jingle association, and efficiency, to be the best-classified beneficial bank in Bangladesh with genuinely fantastic liquidity.

2.4 Mission

To transform Southeast Bank limited into a successful, advertise-driven firm with a solid business administration framework. Continuous innovation at all levels to improve our company processes, business models, and effectiveness.

2.5 Major Departments of Southeast Bank Limited

A. General Banking

- 1.Account Opeining
- 2.Issuance of DD/TT/PO/FDR
- 3.Inter Bank transation

- 4.Account Section

5. Clearance section

- 6.Foreign remittance

B. Credit Department

- 1.credit proposal processing

- 2.Document and loan disbursement procedures

3. overview on all returns

**C.Foreign exchange
Department**

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

2.6 Corporate Philosophy

➤ **For The Customers:** To give the dominant part obliging and efficient fix in each component of its industry. To be imaginative in the extension of new financial gather and military.

➤ **For the Employees:**

I. By improving their comfort by offering enticing installment and fringe repayment.

II. By encouraging the assurance of high-class representatives, providing opportunities for job extension, and providing excellent staff planning and development.

➤ **For the Shareholders:**

I. I. By establishing itself as a dependable and vibrant finance-related organization up front.

II. II. By producing revenue and a minimal go reserve on their asset?

➤ **For the community**

By egotistically adhering to national policies and goals that contribute to the country's growth, our role as a shrewdly responsible business dweller will be strengthened.

2.7 HR Training & Development of Southeast Bank Limited:

2.7.1 HR Vision:

Associations make progress where employees value work with self-importance and are capable of increasing greatness to convert human labor into income.

2.8 HR Principles

Dealing with employees, from hiring to retirement, is the core of HR. Manpower planning, selection, training, development, placement, administration of wages and salaries, promotion, transfer, and separation, as well as performance reviews, grievance management, welfare administration, job evaluation and merit rating, and departure interviews are all included. It specifically deals with staffing, managing, directing, and controlling human resources. The counter was located behind the man. People today hold the true ability to advance organizations. All machines do is help people. In the end, men serve the machine rather than the other way around. The secret to successful employee engagement is attitude. HR executives must therefore place more emphasis on attitude than experience. If hiring both proves difficult, HR leaders should select attitude above intelligence since it promotes the achievement of business goals and objectives.

2.9 Core Functions of HR:

Core HR Responsibilities



Chapter 3

Training & Development of Southeast Bank Limited

3.1 Current scenario of Training & Development center of so the Human Resources (HR) division of Southeast Bank Limited

Frequently adopts preparatory programs that are sincerely intended and concentrate on hiring the proper mix of employees through excellent planning and evaluation. Southeast Bank acknowledges that continuous business work should be disclosed to workers in order to prepare them for often varying company sectors. The Southeast Bank's specialist development chart is dependent on a thorough assessment of preparedness needs in 2016. The internal HR preparedness and development department at Southeast Bank organized 52 different topics for its 4,380 motivated employees, and a total of 655 representatives were dispatched to participate in a variety of exhibiting programs and conferences both domestically and internationally.

3.2 Role of Training



3.3 Training policies of Southeast Bank Limited

- Differentiating the representative's preparation requirements is observed from both the employees' perspective and the standpoint of the specific division.
- Advancement and preparation are systematic actions. SEBL's HR Development establishes the planning, organizing, and budgeting for each division.
- A preparation incentive was set up for each delegate in SEBL. This preparation incentive includes the attribute of prolonged preparation for each employee in each of the several places where preparation would be offered.
- Either an internal or external leader would preside over the business meeting.
- The goal of the preparatory programs or a specific division is the particular office heads.
- A worker who has been selected for a preparation will surely attend the course.
- There would be prepared criticism from the members and their superiors.
- Southeast Bank Limited advances both inner and outer coaches. Preparing Southeast Bank Limited's business plans.

3.4 Types of Training



3.5 Some problems related to training & Development of Southeast Bank Limited:

3.5.1 Individual interview via annual interview: From side to side individual collection of Annual Appraisal sorts of HR, the deficit and the person requirement for educating and extension have been known.

3.5.2 Business Demand: Since the bank and the administration have placed a priority on small and medium-sized enterprises, agriculture, exchange banking, regular banking, and finance, the need for education has been noticed in the development of new products reliant on retail banking, SME, and agriculture.

3.5.3 Policy Compliance Need: Different service difficulties have been examined, and as a result, teaching requirements have been identified. Anti-tax evasion, anti-terrorist financing, CTR and STR, and FATCA are the main areas of preparation for the ongoing threat of illicit tax avoidance and radical finance. In order to prevent fear-based oppressor financing, our internal oversight and recognition division also discovers a way to direct outbound workshops with the help of Bangladesh bank regulators.

3.6 Training program at different level of Southeast Bank Limited

Southeast Bank Limited acknowledges that valid methods for rethinking the new activity understanding and capacity can be used to generate adverts for the enhancement of HR. On the most fundamental level, preparation is a deliberate, ongoing process and effort by the executive to raise individual performance levels at work by raising representative competency levels.

3.6.1 Training for entry level officers

An excellent number of personnel at the induction level were selected in 2015 based on the evaluation of Management Trainees (MT) and Trainee Assistants (TA-General and Money). Particularly, they are in charge of the branches and divisions. They have a classroom where you may learn about how banks work. The precise amount of confirmation level officials who failed to notice the readiness will determine how accurate the presumption preparation is. For TA (General) and TA (Cash), the assumption instruction class will endure for 22 working days and 10 days, respectively. During this time, all subjects will address real-world operational realities on banking tasks, individual and group assignments, introductions, and business declaration

3.6.2 Training on Base 2 & Base 3 and Stress Testing

The time of year is right to train for training, not for competition. This indicates that while in Base, your body is getting ready for the additional pressures that will come during the Build phase. Build starts immediately following the conclusion of Base, 11–12 weeks before your first A-priority race of the season. Although there is a huge difference between training to train and training to race, I observe that athletes perform the same hard group sessions, anaerobic intervals, and lactic hill repeats in Base that they would do a few weeks prior to their first major competition. These workouts are all intended to help you prepare for the pressures of competing, not for training. Very comparable to the pressures you'll experience "during a race." This is getting ready for the race.

3.6.3 Training on UCP 600, 600, ISBP-745 INCO terms-2012 and Foreign Remittance

UCP (Uniform Customs and Practice) for documentary credits refers to the position of the rule on the issue and used print of acknowledgement. Despite the fact that the ISBP is still a costly partner with UCP, it is important to remember that the ISBP cannot, under any circumstances, change the UCP 600 framework, which is essential for the formation of acknowledgements.

3.6.4 Training on business issues

Despite repeated forecasts of their impending destruction, banks and the services they provide are nevertheless crucial to the functioning of the world's economies. However, in order to remain relevant, banks must modify their business models in order to take into account the new realities of tighter regulation, lower interest rates, shifting customer expectations and behavior, disruption from technology, and accelerated disintermediation.

3.6.5 Training on Islamic Banking

With the aid of the arrangement information (IT) division, significance is also referred to as Islamic banking education as well as T24 programming procedure under Islamic style.

3.6.6 Professional development

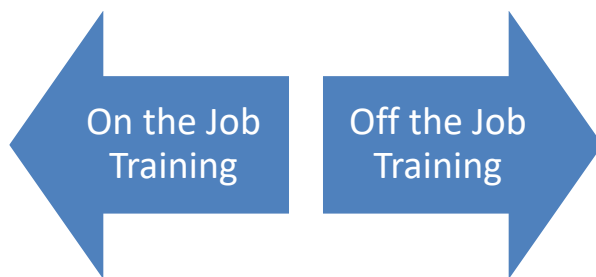
Any master growth that broadens staff members' knowledge, talents, and working techniques begins with teaching. Well-trained and talented personnel is any bank's most valuable asset, and some training has been created to help bank authorities acquire a variety of skills and knowledge so they can take charge of any desired standard implements from their stock.

3.6.7 Customer care

The agent customer affiliation is receiving fundamentals stress from the HR educating and development center. The focus will now be on topics like participation skills, customer relationship management (CRM), customer management, exchange banking, habits, and bank ways.



3.7 Methods of Training & Development



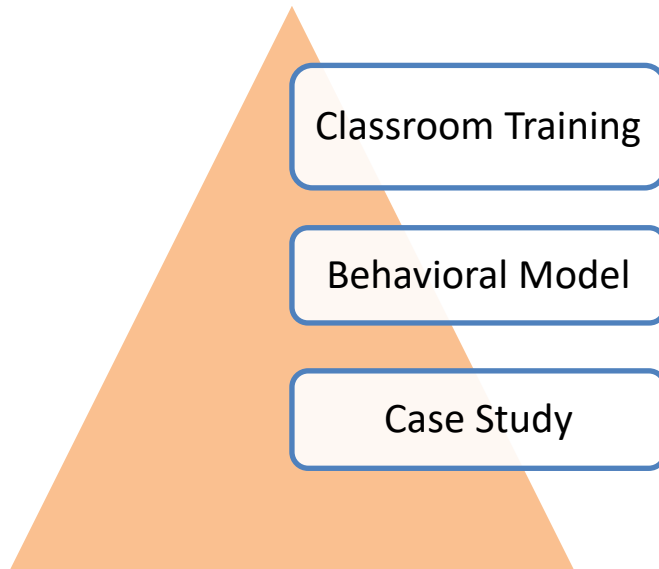
3.7.1 on the Job Training:



Senior staff members, partners, and administrators in the association provide information on preparation. Representatives receive instructions on how to complete the assignment, as well as specific things to do or avoid. While using hands-on training, Southeast Bank puts some approaches into effect, such as work pivot, temporary positions, and apprenticeship. This method, used by Southeast Bank, allows employees to remain with the company while being trained to be useful in a short amount of time.

- ❖ **Job Rotation-** It is a technique that calls for a representative to be familiar with a wide range of positions in various departments within the association. In the unlikely event if someone is temporarily absent from another division, they can complete the task. This method is used by Southeast Bank to give their representatives more flexibility.
- ❖ **Internship-** Program that was hastily put together was organized by the association. Workers are assigned a manager who will teach them how to complete the work more skillfully. It is a Southeast Bank preparation program that is not paid.
- ❖ **Apprenticeship-** Additionally, it is similar to a temporary role where employees are given instructions by skilled representatives or directors to implement a fictitious concept in the organization where it is necessary.

❖ 3.7.2off the Job Training:



Off the preparation refers to training that is provided outside of the organization and focuses more on communication in order to develop relational skills. There are many ways to finish the work-in-progress at Southeast Bank.

- ❖ **Class room training**-Southeast Bank used a study hall preparation program where a large number of employees may learn and develop their skills by using TV videos and slides presentations that were related to the talk's content. It is a very regular method of preparation that is quite beneficial to new representatives who know little to nothing about the issue.
- ❖ **Behavioral model**- Through the use of this model, the representative can develop new behavior that benefits the Southeast Bank. The reps find it to be quite practical.
- ❖ **Case study**-In this method, representatives are given a real-world scenario in which they must identify the problems and offer a solution. This approach is provided by a Southeast Bank instructor for developing dynamic.

❖ 3.7.3 Behavioral Methods:

These methods do a better job of providing the pupils with adequate preparation. The various social methodological techniques enable the student to operate in a real-world setting. The ideal use of these methods is to increase one's level of skill. There are several different social skills that are listed here.

- Games and imitations
- Displaying behavior
- Workplace games
- Case analysis

3.8 Process of Training and Development

When actual performance differs from desired or anticipated performance, preparation is necessary. We will use the ADDIE model, which has five steps and depicts the full preparation process, to learn more about how preparation interacts. Below are the five stages.



1. Analyze: In the dissect step, current execution is compared to desired future execution in an effort to find the gap. There are two different types of expandable situations, such as an execution hole that is currently open and needs to be patched. Another is a future execution flaw, where something can become problematic in the future but needs to be recognized now to be fixed.

2. Design: Information will be the output of the investigate step during the configuration stage. It will identify any gaps in the examination process, and a plan for preparation will be made in response. The purpose of the preparation is best dealt with in this manner. These phases determine the preparation objective, outlining what needs to be prepared and how the workforce should be ready

3. Develop: In order to develop real preparing materials, training programs are set up to consider preparing materials like manuals, addresses, and slides. It uses configuration stage yield as information. It helps to make the instructional process, which includes timing, requests, and connections to the preparation program's ideas, more understandable.

4. Implementation: Setting up the preparation for having the longing result with pre-arranged strategy is called preparing execution. It is done to see the aftereffect of the preparation by the association which cost cash. It is the most unpredictable capacity of the preparation program, in the event that anything doesn't work can cause disappointment of the program. Some of the time all around arranged preparing program bombs because of wrong advances. Here, every one of the things that have been learned in the preparation program is applied, in actuality, to perceive how the preparation program functions in the hierarchical point of view, all things considered. To discover any mistake in the plan and execution stage, there should be directed a dry run test before genuine one is led.

5. Evaluation: At this step, the organization will evaluate the training program to determine whether it is practical and has achieved its goals fairly or not. There are two different types of evaluation metrics. The first is measure assessment, in which it is determined whether or not the preparation plan's cycle of interaction preparation has been successful. The second is result evaluation, which will demonstrate the actual benefits of the association's preparatory program. It will be compared to the prepared outcome. Criticism, examination, and association are common methods.

3.9 Objective of Training and Development:

Every business aspires to improved output, better quality, industrial safety, fewer staff turnover, quicker learning curves, and the ability to retain a capable management team. The main objectives of any organization's training and development programs should be to accomplish these objectives.

- To educate your team members about their jobs.
- To deliberately transfer information and abilities
- To boost organizational and personnel productivity
- Uphold safety standards
- To improve equipment handling protocols
- To ready employees for advancement

3.10 Importance of Training and Development:

Training and development boost the use of human resources, which further encourages the representative to meet both their individual and hierarchical objectives. With the help of preparation and growth, representatives at each level are able to increase their job knowledge and skills. It enhances both the general character of the representatives and the development of human intelligence.

3.11 Training and Development Practices of SEBL: Methods are the means by which representations are prepared. SEBL uses a range of preparatory strategies depending on the circumstances and the locales. However, there are basically just two different kinds of preparation techniques. Working Training (0.1T) is the act of completing a task so that one can become accustomed to it. All employees, from sorting room agents to organization presidents, are ready for their jobs when they start working for a corporation.

Chapter 4

Findings, Recommendations and Conclusions

4.1 Findings of the Study:

- Employees are averagely satisfied about their power and empowerment comparing with the overall conditions.
- Employee job satisfaction and career training and development conditions are well enough. Both will help to increase the organizations reputation and will help to capture a strong position within the industry
- Most of the employees are satisfied at their duties and they are determined and confident of providing quality service within the productive time.
- Employees are acknowledged about their job stress and they also confessed that sometimes it hampers their duties. Besides these, they also aware of their stress level.
- SEBL training materials are not enough and not comprehensible to all employees.

4.2 Recommendations

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

4.3 Conclusions:

The level of customer care that a private commercial bank offers is a key factor in its growth. The competence and character of the bank administration's workers determine the level of service. As a result, the SEBL authority must be vigilant regarding personnel development and training methods. It has been established that SEBL's training and development procedures have room for improvement. Rearranging the steps and procedures is necessary. Although the training and development strategies have so far proven successful, the procedure has to be improved and streamlined.

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