

Internship Report
on
**Training and Development Process in Bangladesh: A Case
Study on Trust Bank Ltd.**

Submitted by:

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ID: BBA1903018028

Program: Bachelor of Business Administration

Major: Human Resource Management

Semester: Spring 2021

Submitted to:

Department of Business Administration

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of Bachelor of Business
Administration



Sonargaon University (SU)

Dhaka- 1215

Submission Date: 05/05/21

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Md. Rasel Hawlader

Lecturer Department of Business Administration

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Letter of Transmittal

Md. Rasel Hawlader
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of thesis report.

Dear Sir,

With humble honor and respect, I am submitting my internship report on “Training and Development Process in Bangladesh: A Case Study on Trust Bank Ltd.”. As per partial accomplishment of the requirements for the BBA degree, I have completed intern from “Trust Bank Ltd” [As per partial accomplishment of the requirements for the BBA degree, this intern has been carried out] under the supervision of you.

This report is an integral part of our academic courses in completion of the BBA program which has given me the opportunity to have an insight into the Training and development process. I hope this report reflects on the contemporary issues on the HRM that are being practiced by organizations in our country.

In completing the report I tried my best to blend all my knowledge and imparted every available detail and also attempted to avoid unnecessary amplification of the report.

I humbly request you to accept this report for your kind evaluation.

Sincerely,

Wafa Kinswa Chowdhury
ID: BBA1903018028
Bachelor of Business Administration
Sonargaon University

Certificate of Supervisor

This is to certify that the intern paper “Training and Development Process in Bangladesh: A Case Study on Trust Bank Ltd. has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by Wafa kinswa Chowdhury, bearing ID: BBA1903018028 under my supervision. The report or the information will not be used for any other purposes.

Md. Rasel Hawlader
Lecturer
Department of Business Administration
Sonargaon University (SU)

Student's Declaration

I am Wafa Kinswa CHowdhury, a student of Bachelor of Business Administration, ID: BBA1903018028 from Sonargaon University would like to solemnly declare here that this report on "Training and Development Process in Bangladesh: A Case Study on Trust Bank Ltd. has been authentically prepared by me. While preparing this report, I didn't breach any copyright act internationally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Sincerely Yours

Wafa Kinswa Chowdhury

ID: BBA1903018028

Program: BBA

Major: Human Resource Management

Semester: Spring2021

Letter of Authorization

Certified that this intern report titled “Training and Development Process in Bangladesh: A Case Study on Trust Bank Ltd.” is the bonafide work of Wafa Kinswa Chowdhury who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

Md Rasel Hawlader
Lecturer
Department of Business Administration
Sonargaon University (SU)

Abstract

As a part of academic requirement and completion of BBA program, I have been assigned to complete intern report on “Training and Development Process in “Trust Bank Ltd” under my supervisor **Md. Rasel Hawlader**.

As usual, primary data and secondary data were used to prepare this report. Primary data came from my day to day observation and interviewing employees. Secondary data were collected by Organizational employees, hand book, website, and relevant books. I tried to minimize bias and produce an unbiased report.

“The Training and Development Process” is a slice of human resource process, As such I have selected this topic to make it clear. I have divided this report in some sub segments.

As a young intern in a reputed organization “Trust Bank Ltd”. I have tried to go through their Intern and Development process to employee within little tenure of 03 months.

The report start with a general introduction “Trust Bank Ltd” and then comes the introduction of “Trust Bank Ltd” as well as Origin of the report, Statement of the research problem, Objective of the report. The Mission and Vision of Trust Bank Ltd are also discussed. Then this report proceeds onto the preliminary discussion about the products of Trust Bank Ltd.

After that I tried to shed a light on the HR structure of Trust Bank Ltd. All the function of HR department are briefly described here. After that I continue on the main focus of the report “The Training and Development Process in Trust Bank Ltd.” describing the different steps of these. Starting from indentifying the need for new recruitment to final offer,all the steps are well described with an example.

After completion of this report it can easily be said that efficient, competent and active part in The Training and Development Process take a company to the peak of the success.

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Chapter-1

Introduction

1.1 Introduction

An establishment that can accept deposits, pay interest, clear checks, make loans, act as an intermediary in financial transactions and provide other financial services to its customers- all authorized by the government of the country is called a bank. A bank accepts deposits from one group of customers with capital surplus and forwards that capital to another group as loan with a capital deficit.

Categories of banks include-

- Central Bank
- Co-operative Bank
- Commercial Bank
- Industrial Bank
- Savings Bank etc.

In the context of Bangladesh, the term 'Bank' generally refers to the commercial banking sector. There is one central bank in Bangladesh named "Bangladesh Bank". Besides this, there are four state owned commercial banks in this country namely Agrani Bank, Janata Bank, Rupali Bank and Sonali Bank. Furthermore, there is a substantial number of private commercial bank in Bangladesh which include banks such as Trust Bank, BRAC Bank, One Bank, Mercentile Bank, Dhaka Bank etc. In addition to these, there are foreign banks operating in Bangladesh as well. They are HSBC, Standard Chartered Bank, Commercial Bank of Ceylon etc.

Nowadays, the number of banks in the country is expanding i.e. the banking sector is improving in Bangladesh. However, the banking sector being a competitive arena now, the banks have to take extra measures for their customers to provide them with top notch service. The banks indeed are trying to do such. They are now coming up with innovative services for their customers. Some banks, such as Trust Bank, have incorporated internet banking in their business organization as well which aids in the improvement of the overall banking situation in Bangladesh.

1.2 Objectives

General Objective: the prime objective of this report is to analyze the training and development process of trust bank limited.

Specific Objective:

- To identify the types of training provided by the Trust Bank Limited
- To analyze the development methods of Trust Bank Limited
- To know the Trust Bank's evaluation Process
- To identify the purpose of the trainings
- To Identify the topic covered in the In-House Training programs in details

1.3 Methodology of Report:

The study is performed based on the information extracted from different sources collected by using a specific methodology. This report is analytical in nature. To prepare the report on training and development policy and procedure of Trust Bank Limited and the information has been collected from primary and secondary sources.

1.3.1 Primary source: Information has been collected

- Mainly through a survey on questionnaire.
- The company's training manual.

1.3.2 Secondary source: Information has been collected from-

- Various study reports.
- Relevant books, journal and printed materials.
- Website of the company.
- Various company reports.

- Relevant books, journal and printed materials.
- Website of the company.

1.3.3 Scope of the Study

The report will mainly focus on the basis of the steps taken by "Trust Bank LTD" for its Human Resource Development. It will also focus on their employee perception of the organization.

After studying that whole report anyone can learn and get understand about "Trust Bank Ltd." HR development level and how they can help further their employee development.

1.3.4 Questionnaire Design

Questionnaire was prepared with open and close-ended questions. The size of the questionnaire is two A4 sizes pages and the average time of questioning is 20 minutes

1.3.5 Data Collection Procedure

> Primary Data:

I have collected raw data through informal face to face conversation with the officers also through questionnaire survey. I have also collected data from practical deskwork.

> Secondary Data

In order to collect the secondary data different related printed materials like Trust Bank annual report;

its website etc. has been used. Moreover Library sources also have been used as secondary source of collecting early mentioned data and information.

1.4 Limitations of the Study

The study has suffered from a number of barriers:

- Time was major limitation or factor while preparing the report.
- Most of the employees are not very willing to give the answers of the questionnaire. They take it as threat for their job.
- The employees were afraid of providing the correct answer due to lack of confidentiality.
- Some of the respondents copied the answers from the other respondents.
- Given time was not enough to complete the report.
- Most of the time the officials were busy and were not able to give much time

1.4.1 Lack of Sufficient Well Informed Officials

- Many officials of the branch are not well informed about different systems of Trust Bank Ltd. They know but less. I had to face much difficulty to collect this information.

1.10.2 Insufficient Data

- Some desired information could not be collected due to confidentiality of business.

Chapter-2

Profile of the Organization

2.1 Background of Trust Bank

Trust Bank Limited (TBL), under operation since 1999, is one of the leading commercial banks in the country having established 109 branches across Bangladesh. Under the Companies Act 1994 the company was incorporated on 1999. On the very same day the company got its Certificate for Commencement of Business. A few days later on October 05 the company was granted license by the central bank under the Banking Companies Act 1991. On October 24 of the same year the company started to operate. The bank has gained stability and has achieved success rather quickly. The banks employees' dedication and the structure of the company alongside with the support of Army Welfare Trust (AWT) have made it possible for the bank to claim its well-deserved position in the market.

The bank introduced automated branch banking system and ATM services to improve efficiency and customer service in 2001 and 2005 respectively. With the banks advancement, the customer demands have increased as well. The bank is trying to stay on the track of improvement organization wise, technologically etc. to be able to tackle its popularity and customer volume with quality service.

One of the lucrative achievements of TBL is its launching of Online Banking Services in 2007. This service facilitates Any Branch Banking, ATM Banking, Phone Banking, SMS Banking and Internet Banking to all customers. The most important advantage of this service is that a customer can now carry out transaction from any branch of TBL in the country without the necessity of open another account at another branch.

Besides these, TBL is also entitled to carry out the following sorts of banking:

- All commercial banking activities (Including Money Market operations)
- Investment in Merchant Banking
- Investment in Companies
- Financiers, Promoters, Capitalists etc.
- Intermediary activities
- Financial Services in general

Bangladesh and plans to open more branches to cover the commercial area of Dhaka, Chittagong, Sylhet and other areas. Trust bank is a customer oriented financial institution which meets up ever growing expectations of the customers.

In January 2007, Trust Bank successfully launched Online Banking Services which facilitate Any Branch Banking, ATM Banking, Phone Banking, SMS Banking, & Internet Banking to all customers. Customers can now deposit or withdraw money from any branch of Trust Bank nationwide without needing to open multiple accounts in multiple branches.

Via Online Services and Visa Electron (Debit Card), ATMs now allow customers to retrieve 24x7 hours Account information such as account balance checkup through mini-statements and cash withdrawals.

Trust Bank introduced Visa Credit Cards to serve its existing and potential valued customers.

Credits cards can now be used at shops & restaurants all around Bangladesh and even internationally. Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever-growing expectations of the customer because at Trust Bank, customer is always at the center.

The bank has plans to invest extensively in the country's industrial and agricultural sectors in the coming days. The bank has participated in syndicated loan agreement with other banks. Such participation would continue in the further for greater interest of the overall economy. The bank is keen to constantly improve its services to the clients and launching new & innovative products to provide better services towards fulfillment of growing demands of its customers.

The authorized capital of the bank is Tk. 2000 million. The Army Welfare Trust (AWT) is the major shareholder bearing 51% share. Total shareholders' equity at the end of December 2007 stood at Tk. 7200.20 million, where Paid-up capital is Tk. 3405.41 million, statutory reserve is Tk 2169.22 million and Retained Earnings is Tk. 656.32 million. The Paid-up capital is indicative of the face value of 5, 00,000 ordinary shares of Tk. 1,000/-each fully subscribed by the shareholders.

2.2 Philosophy of the TBL

At present the bank has as many as 89 branches including SME Centre across the country and it is committed to become equal service providers compatible with the norms of commercial schedule bank. It renders all types of personal, commercial and corporate banking services to its customers within the purview of the Bank Companies Act, 1991 and in line with the directives and policy guidelines lay down by Bangladesh bank.

2.3 Objective of the Bank

The Trust Bank Limited has been established with the objective of providing efficient and innovative banking services to the people of all sections of our society. One of the remarkable strengths of this bank is that it is backed by the disciplined and strongest Institution of Bangladesh i.e. Bangladesh Army and there is a synergy of welfare and profits in the dynamics

2.4 Trust Bank's Value



2.5 Vision of Trust Bank Ltd

Build a long term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance.

2.6 Mission of Trust Bank Ltd

- To make banking easy for customers by implementing one-stop service concept and provide innovative and attractive products & services through technology and qualified human resources.
- To look out to benefit the local community through supporting entrepreneurship, social responsibility and economic development of the country.
- Long Term Sustainable Growth- diversified business with robust risk management.
- Financial Inclusion- brings unbanked population into banking network through low cost and technology based service delivery.

- Accountable to all stakeholders- customers, shareholders, employees & regulators.

2.7 Corporate Information of TBL

Date	Event
17 June 1999	Registration number, C-37960(2260)/99
17 June 1999	Date of Incorporation
17 June 1999	Date of Commencement of Banking Operations.
15 July 1999	Banking License Received
09 August 1999	First Branch License Received
29 November 1999	Formal Inauguration
January 2007	Online Banking Operations across all the Branches
17 May 2007	Publication of Prospectus
15 July 2007	Subscription Opening
19 July 2007	Subscription Closing
24 September 2007	Listed with Chittagong Stock Exchange Ltd.
25 September 2007	Listed with Dhaka Stock Exchange Ltd.

01 October 2007	Commencement of Trading of Shares at DSE & CSE
31 May 2009	Authorized Share Capital Increased to BDT 500 Crore
27 January 2010	TBL Mutual Fund Trading Started
09 September 2010	Established Trust Bank Investment Limited, a 99.99% Owned subsidiary, to do Merchant Banking operations.
14 November 2010	Commencement of Investment Banking Operations
30 November 2011	TBL shares denominated to Tk. 10 per share with market lot of 500 shares first traded in the DSE
06 June	2012 Authorized Share Capital Increased to BDT 1,000 Crore
28 November 2012	Allotment of 1 share (membership) of DSE to

	Trust Bank Securities Limited (TBSL)
26 September 2013	Inception of Business Operation of Trust Bank Securities Limited (TBSL)

Source: Annual report of 2013 of TBL

2.8 Slogan of Trust Bank

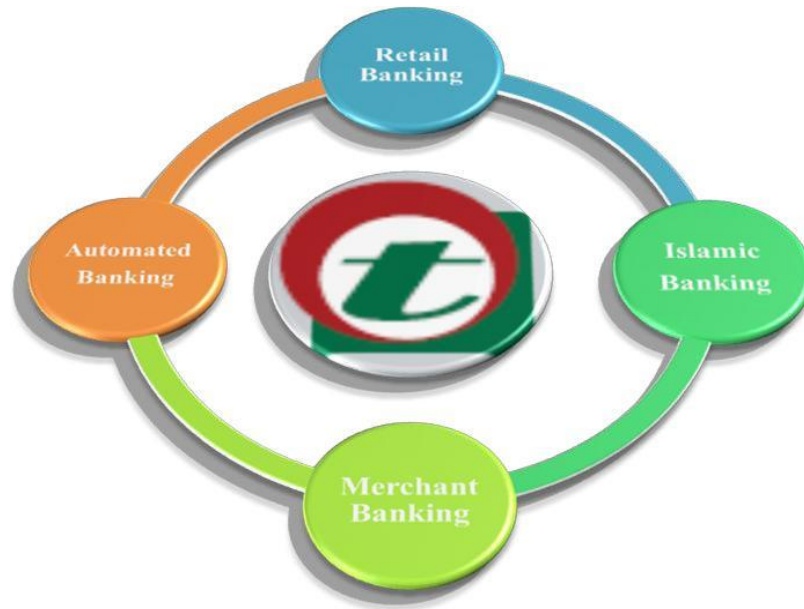
“A Bank for Financial Inclusion”

Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at Trust Bank, customer is always at the center.

2.9 TBL at a glance

Explanation & Activities	Date and amount
Date of Incorporation	July 17, 1999
Functioning Date	November 29, 1999
Principal Activity	Commercial Banking
Total Capital	TK. 10798 million (as on 31.12.2011)
Deposits	TK 102468 million
Loans & Advances	TK. 79280 million
Investment	TK.19023 million
Assets	TK.116740 million
Statutory Reserve	TK. 260.84 million
Retained Earnings	TK. 355.37 million
Earnings Per Share(EPS)	TK. 23.16
No. of Branch	90
Lunching Trust Islamic Banking	September 15, 2008
Location of Head Office	Peoples Insurance Bhaban, 36, Dilkusha,Dhaka-1000

There are several types of department in TBL. These are mentioned below



2.10 Specific responsibilities at General Banking department

- ✓ Customer service;
- ✓ Opening accounts;
- ✓ Filling out incomplete forms;
- ✓ Filling KYC;
- ✓ Writing cheque & pay order;
- ✓ Adding missing papers in previously opened account forms;
- ✓ Calling customers for debit card, credit card and delivering them along with the pin number when customer comes to collect it;
- ✓ Putting seal on cheque book;
- ✓ Recording inward register;
- ✓ Input information about debit card, credit card in register books;
- ✓ Receiving calls and transferring calls to other department

2.11 Core values of Trust Bank Limited

The values that TBL aims to keep exercising are as follows:

- Trustworthy
- Dependable
- Reliable
- Professional
- Dynamic
- Fair

Board of directors of trust Bank

Name	Designation
General Abu Belal Muhammad Shafiul Huq SBP, ndc psc	Chairman
Major General S M Matiur Rahman afwc, psc, Adjutant General, Bangladesh Army	Vice Chairman
Mr. Faruq Mainuddin Ahmed	MD & CEO
Mr. Ashrafuzzaman Khan	Independent Director
Mr. Shahedul Islam	Independent Director
Brigadier General Md Jalal Ghani Khan ndc, psc	Director
Brigadier General Md Mohsin SGP, ndc, psc	Director
Mr. Mohamed Naser Alam	Independent Director

2.12 Financial Services of Trust Bank Limited

1. Retail banking
2. SME banking
3. Islamic banking
4. Corporate banking
5. International banking
6. T-cash
7. eService
8. Bangladesh electronic fund transfer network

Retail products (deposits and loans)	Islamic products (deposits and loans)	SME loan products	Corporates loan products
Current Deposit Account	Al-Wadiah Current Account	Entrepreneur loans	Overdraft
Savings Deposit Account	Mudaraba Term Deposit Receipt	Woman entrepreneur	Short term loans
Fixed Deposit Scheme	Mudaraba Special Notice Deposit	Contractor/supplier loans	Term loans
Trust Unfixed Deposits	Mudaraba Savings Account	Manufacturing loan	Syndicated loans
Trust Kotipoti	Barakat Hajj Deposit Scheme	Engineering loan	
Lakhpati Savings Scheme	Qard Scheme	Agricultural loans (Trustshufola)	
Trust Sristi	Home Investment Scheme		
Trust Jhinuk	Barakat Car Scheme		
Trust Porua			
Car Loan			

<u>Personal Loan</u>			
Loan Against Salary			
<u>Doctor's Loan</u>			
Digital Loan			

2.13 Products and Schemes

As a private limited bank, Trust bank is also committed to its owner to return profit by providing a good service to the customer. To providing efficient and innovative banking services to the people of all sections of our society, Trust Bank Ltd has been offered different products and schemes to its customer. They are given below-

- Current Account
- Savings account
- Short Term Deposit
- Trust Smart Savers Scheme (TSSS)
- Trust Money Double Scheme (TMDS)
- Monthly Benefit Deposit Scheme (MBDS)

2.14 Deposit portfolio

In the year 2013, Consolidated Deposits of the Bank shot up by 23.43 % to Tk. 102,523.87 million from Tk.83, 063.00 million as recorded in the year 2012. The combination of competitive interest rates, depositor's trust in the Bank and mobilization efforts of the Bank Management resulted in the growth of deposits. Mix of deposits showed that fixed deposits contributed 62.73% total deposits.

Type of deposits	Taka in million		Growth %	Deposit Mix	
	2013	2012		2013	2012
Current and other deposits	13,638.22	10,734.63	27.05%	13.30%	12.92%
Bills Payable	1,082.67	925.78	16.95%	1.06%	1.11%
Savings BANK deposits	8,880.85	6,590.79	34.75%	8.66%	7.93%
Fixed Deposits	64,312.35	51,909.86	23.89%	62.73%	62.49%

Short term Deposits	5,286.95	5,385.89	-1.84%	5.16%	6.48%
Special Deposit Scheme	9,322.82	7,516.05	24.04%	9.09%	9.05%
Total	102,523.86	83,062.99	23.43%	100%	100%

2.15 Retail Products or Loans

Bank is an institution which creates money by money. Only collecting deposits are not the task of a bank. They have to provide different loans to customer. And by this way Bank earn profit. As a private commercial bank, Trust Bank Ltd has different types of retail products. These Products create a center of attention of loan among the general customer. The Trust Bank provide Special offer for Bangladesh Army from their retail products. Retail product given by Trust Bank Ltd is given below.

- Car Loan
- House Hold Durable Loan
- Doctor's Loan
- Education Loan
- Advance against salary
- Travel Loan
- Any purpose Loan
- CNG conversion Loan
- Marriage Loan
- Loan against TMDS

Chapter -3

Theoretical Framework

3.1 Human Resource Management

Human Resource management (HRM) is the function within an organization that focuses on recruitment of, and providing direction for the people who work in the organization. It is the process of procuring, developing, maintaining and compensating a given workforce.

3.2 The Major functions of HRM

- Planning
- Staffing
- Training and Development
- Motivation

3.3 Human Resource planning

Human resource planning has traditionally been used by organizations to ensure that the right person is in the right job at the right time. Under past conditions of relative environmental certainty and stability, human resource planning focused on the short term and was dictated largely by line management concerns. As human resource planners involve themselves in more programs to serve the needs of the business, and even influence the direction of the business, they face new and increased responsibilities and challenges.

3.4 Human Resource Function

The role of human resource management is to plan, develop, and administer policies and programs designed to make expeditious use of an organization's human resources. It is that part of management which is concerned with the people at work and with their relationship within an enterprise

3.5 Training and Development

3.5.1 Training

Training constitutes a basic concept in human resource development. Training is the act of preparing a person for a particular job position. The primary purpose of training is to help members of an organization to acquire and apply knowledge, skill, abilities and attitudes needed by a particular job. Specifically the need for training arises because of following reasons:

- Changes of Environment
- Organizational Complexity
- To match employee specifications with the job requirements and organization needs.
- Change in the job assignment.

3.5.2 Learning

Learning has been described as a relatively permanent change in behavior that occurs as a result of practice or experience. It may be simply a sustain (unlearning a bad habit) or it may be a modification (adjusting new knowledge to old). What is learning is gradually change. The learning behavior differs from one another that is selective.

3.5.3 Employee Orientation

New employee orientation is the process that is used for welcoming a new employee into an organization. New employee orientation, often spearheaded by a meeting with the Human Resources department, generally contains information about safety, the work environment, the new job description, benefits and eligibility, company culture, company history, the organization chart and anything else relevant to working in the new company.

3.5.4 Employee Socialization

Organizational socialization is the process through which organizational culture is perpetuated; by which newcomers learn the appropriate roles and behaviors to become effective and participating members.

3.5.5 Employee Socialization

Organizational socialization is the process through which organizational culture is perpetuated; by which newcomers learn the appropriate roles and behaviors to become effective and participating members.

3.6 Traditional and Modern Approaches of Training and Development

Traditional Approach In the past, most of the organizations never used to believe in training. They were holding the traditional view that managers are born and not made. There were also some views that training is a very costly program and it doesn't bring any benefit which is worthless. Organizations used to believe more in executives pinching. But now the scenario seems to be changing.

The Modern Approach-The modern approach of training and development is that Bangladeshi Organizations have realized the importance of corporate training. Training is now considered as more of retention tool than a cost. The training system has been changed to create a smarter workforce and yield the best results.

3.6 Importance of Training Process

- Improve employee performanc.
- Improves employee retention and growth.
- Tracks employee skills.
- Creates consistent training.
- Addresses internal weaknesses

3.7 Other Roles

- For an employers' organization to raise awareness among employers of the need for increased investment in the development of human capital as an essential condition for achieving competitiveness.
- In the training of personnel or human resource managers, given the fact that their role still tends to be downgraded relative to other management functions such as finance, marketing and production. This role could also be undertaken through training support given to professional bodies like an institute of personnel management.
- An employers' organization should be able to influence the provision of training incentives to be offered to employers, through the tax system or training levies. Numerous examples in countries abound which can provide useful ideas to employers' organizations.
- An employers' organization could develop training material to be used by enterprises for in-house training

3.8 Inputs of Training and Development

Any training and development program must contain inputs, which enable the participants to gain skills, learn theoretical concepts and help acquire vision to look into distant future. In addition to these there is a need to impart ethical orientation, emphasis on attitudinal changes and stress upon decision making and problem solving capabilities.

➤ **Skills**

Training is imparting skills to employees. A worker needs skills to use machine and other equipment with least damage or scrap; this is basic without which a worker is not able to work on machines. Same way employees like supervisors, executives needs interpersonal skills, popularly known as people skills. Interpersonal skills are necessary to understand oneself and others too and act accordingly.

➤ **Education**

The purpose of education is to teach theoretical concept and to develop a sense of reasoning and judgment. HR specialists understand the importance of education in any training and development program. Many times organizations encourage employees to do course on a part time basis.

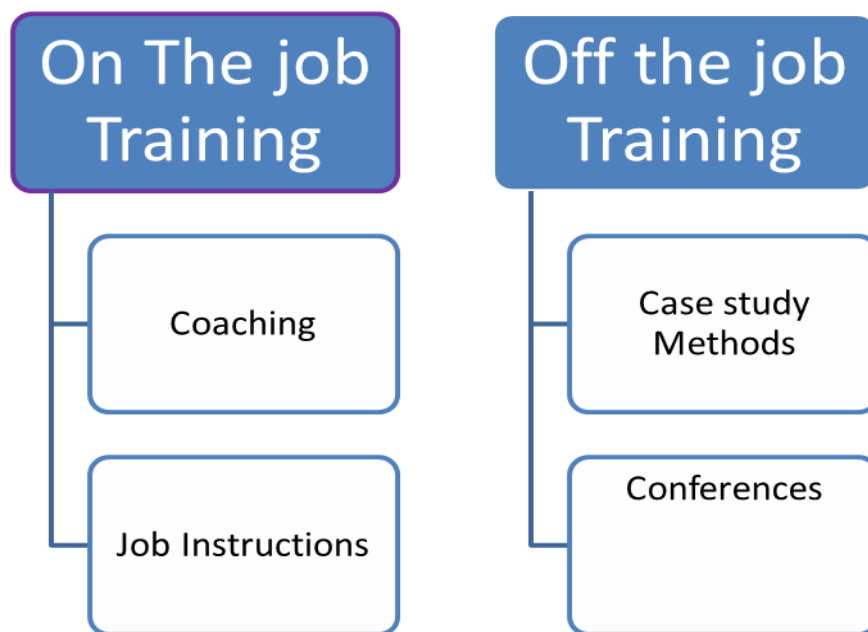
➤ **Development**

Another component of a training and development, which is less skill oriented but stressed on knowledge. Knowledge about business environment, management principles and techniques, human relations, specific industry analysis and the like is useful for better management of the company.

➤ **Ethics**

There is a need for imparting ethical orientation to a training and development program. There is on denial of the fact that ethics are largely ignored in business. Unethical practices abound in marketing, finance and production function in an organization. This Does not mean that the HR manager is absolved of the responsibility. If the production, finance or marketing personnel indulge in unethical practices the fault rests on the HR manager. It is his/her duty to enlighten all the employees in the organization about the need for the ethical behavior

3.9 Methods Of Training



3.10 The Five steps of Training and Development Process

The training programs consist of five steps

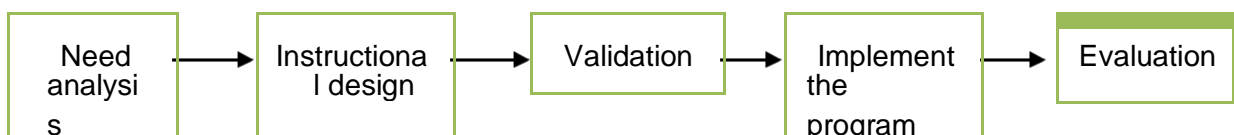


Figure 3. (c) Steps of Training and Development



Needs Analysis-

Needs analysis is the first step of the training process. It identifies the specific job performance skills needed, assesses the prospective trainee’s skills and develops specific measurable knowledge and performance objectives based on any deficiencies.

Instructional Design

In the second step instruction design individuals decide on compile and produce the training program content including work books exercises.

Validation

Validation is the third step in which the bugs are socked out of the training program by presentation it to a small representative audience.

Implement the Program

The Fourth step’s to implement the program by actually training the targeted employee group.

Evaluation

Fifth is an evaluation step in which management assesses the programs successes or failures.

3.11 Training Methods

Various methods of training which are given below:

Lectures, Demonstrations, Discussions, Computer based Training (CBT). Intelligent tutorial system (ITS).Program Instruction (PI) virtual Reality. Behavioral approach is: Games and simulations, behavior modeling, business games, case studies, equipment stimulators, in basket technique, role play.

3.12 On-the-job Training

On-the- job training is the heart and soul of all training in individual or management development. OJT sometime called “soap training on- the- job training procedure given below in table:

Step	Suggestion
Instructor preparation	<ul style="list-style-type: none"> • Divide take into logical part to create lesson plan. • Select training techniques, e.g. Demonstration.
Trainee preparation	<ul style="list-style-type: none"> • Place trainee at ease. • Relate training to trainee needs, e.g., promotion.
Present the task	<ul style="list-style-type: none"> • Present overview of task. • Precede form known to unknown, easy to difficult. • Adjust pace to individual difference. • Go through task explain each step.

	<ul style="list-style-type: none"> • Have trainee tell instructor what to do.
Tryout performance	<ul style="list-style-type: none"> • Have trainee explain each step prior to execution. • Be aware of learning plateaus to sustain motivation. • Provide feedback on progress.
Follow-up	<ul style="list-style-type: none"> • Positively reinforce continuously at start. • Move to variable positive reinforcement schedule as trainee matures.

3.13 Off the job Training

Off the job training covers a number of techniques classroom lectures, videos and films, Case studies and others.

1. Classroom Lecture

Lectures designed to communicate specific interpersonal technical or problem solving skills.

2. Videos and Films

Using various media production to demonstrate specialized skills that are not easily presented by other training methods.

3. Simulation Exercise

Training that occurs by actually performing the work. This may include case analysis, role playing and group decision making.

4. Computer Based Training

Simulating the work environment by programming a computer to imitate some of the realities off the job.

5. Vestibule Training

Training on actual equipment used on the job but conducted away from the actual work setting a simulated workstation

6. Programmed Instruction

Condensing training material into highly organized logical sequences. May include computer tutorials interactive videodisk

7. Case Study Method

The case study method presents a trainee with a written description of an organizational problem. The person then analyzes the case diagnoses the problem and presents his findings and solutions

in a discussion with trainers.

8.outside Seminars

Many companies and universities offer web based and traditional management development seminars and conferences. For example FBCCI arranges some short terms training on different business related areas.

3.14 Development

Development is the process of increasing efficiency and changing behavioral pattern or mentality toward particular issues for the achievement of organizational objectives. That is, any attempt to improve current or future management performance by imparting knowledge, changing attitude or increasing skills is called development. Development involves in attaining the long-term efficiency in the workplace that is getting the benefit in future rather than the present improvement in certain skill.

3.15 Difference between Training and Development

Training is concerned with the immediate improvement of specific skill of the employee that is the ways to make the employee more effective in his current role whereas development is a process to make the employee efficient enough to handle critical situations in the future that is how well he can equip himself for the future demands. The basic difference is, training focuses on the current job skill (Short term process) whereby the development focuses on the future job skill and efficiency (Long term process)

3.16 Career Development:

Career development involves managing career either within or between organizations. It also includes learning new skills, and making improvements to help in career. Career development is an ongoing, lifelong process to learn and achieve more in career. Whether anyone looking at making a career change, or moving up within a company, planning his/her career development will succeed. By creating a personal career development plan; one can set goals and objectives for personal career growth.

3.17 Performance Evaluation:

The method of evaluating an employee's performance which involves tracking, evaluating and giving feedback on actual performance based on key behaviors/competencies established in the goals that support the achievement of the overall organizational goal.

Chapter-4
Training and Development process of Trust Bank
Limited

4.1 Type of training programs of Trust Bank Limited

Trust Bank Limited Mainly provide 5 types of training which are carried out by the Human Resources Development and the IT & Card division. The trainings are:

- In-House training
- Software training
- Network training

Types of In-House Training	Topic cover	Frequency (times yearly)	Target group
Fundamental Training course	Introduction to TBL, Important Provisions of Service Manual of TBL, Corporate Governance and Ethics in Banking, Customers Account, penning and Operation of special Types of Account, Cheques, Crossing & Endorsements, Retail Banking Products of TBL, Clearing, Remittance, Cash Management, Green Banking and CSR Activities of Bank Application of Value Added Tax (VAT), Financial Statement Analysis, Accounting System of Trust Bank Ltd, SME, Overview of ICT Security policy in Trust Bank Ltd, Customer Service, IC&C etc.	03	Different levels of officers

<p>Refresher Training Course on CRM (Credit Risk Management) Part-1</p>	<p>Distinguish features of Hypothecation, Pledge, Lien, Mortgage, Assignment, right to Set-Off, Different Types of Khatiyar, Definition of Credit, Function of Credit Department, and Regulation of BB relating to credit, Credit Policy, Different forms of loans & advances in TBL, Selection of Borrowers and Processing of Credit Proposals, CRG, Common Lapse & irregularities in selection of Borrower, valuation & charging of properties for securities. Malpractices in loan classifications, provisioning, renewal, rescheduling & write-off, Project Financing-Managerial aspect, Security for Loans & Advances, Loan Classification, Provisioning and Rescheduling/Restructuring, Write-Off, Amicable Settlement/ADR and Legal Action, Single Borrower Exposure Limit with emphasis on Master Circular, Concept of Basel-III, Credit Memorandum, Different types of SMEA & Retail Products, Credit Structuring & Requirement Analysis etc.</p>	<p>03</p>	<p>Different levels of officers</p>
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- Hardware training
- Card Division training

In-House Training

In-house training program increases the efficiency and productivity of employees which plays a major role in making the organization more competitive. Trust Bank conduct four in-house training. The main training activities are the in-depth foundation program for the entry level management trainees. Other training programs are for different level officers of TBL. The in house training programs are

- Fundamental Training course
- Refresher Training Course on CRM Part-1
- Refresher Training Course on CRM Part-2
- Refresher Training on PBIM

A comprehensive table on the topics, frequency, target group of in-house training is given as follows:

Types of In-House Training	Topic cover	Frequency	Target group
<p>Refresher Training Course on CRM (Credit Risk Management) Part-2</p>	<p>General Documents, Loan documentation, Islamic modes of investment, features & debt structures for each modes of investment, Loan documentation & compliance issues for mortgage, valuation certificate, purchase deed, DCR, certified mutation khatian, rent & other tax payment receipt. Practical demonstration of registered mortgage with IGPA, Different types of law and legal terms relevant portion of transfer of property act, Artha Rin Adalat Ain-2003, ERM guidelines, general & specific EDD checklist, environmental and social risk management in banks (ESRM), Impact of capital requirement of the bank due to deficiency in documentation, Project finance: major ratio analysis, cash flow statement, sensitivity analysis with practical case study, Loan supervision, Monitoring supervision and follow-up for loans etc.</p>	<p>06</p>	<p>Different levels of officers</p>
<p>Refresher Training On PBIM (Prevention of Malpractice in Banking)</p>	<p>Internal control policy, guidelines, overview, definition, objectives & environment. Responsibilities of board of directors & senior management, Fraud, forgeries, irregularities, malpractices, embezzlement, misappropriation-concept, causes and consequences, Types of fraud in banks, who are fraudsters, characteristics of fraudsters, four keys to fight fraud, fraud triangles; fraud prone areas in banks, Malpractices & irregularities in cash department, Lapse irregularities and malpractices in relation to issue and payment of FDR, PO and online remittances and clearing procedure, Prevention of fake notes, collection and exchange torn, soiled and defective notes , Malpractice and irregularities in loans & advances, Irregularities in examination, Malpractices in relation to foreign trade payment transaction, Irregularities & lapses in opening L/C with required terms, Irregularities & lapses in opening L/C with required terms etc.</p>	<p>10</p>	<p>Different levels of officers</p>

Software Training

- Flora Banking Software (Head Office and Branch Level)
- Software Bug Searching (Business Team)
- In-house Developed Applications Training
- Real Time Problem Solution

Network Training

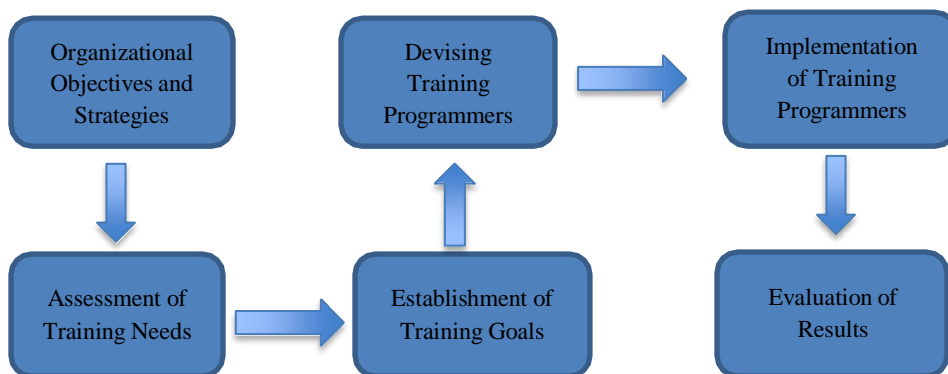
- Branch Network Support
- IP phone Maintenance
- Internet Communication
- Anti-Virus Update and Maintenance
- Email Server Admin

Hardware Training

- Basic Hardware Setup Training Card Division Training
- All Visa Related Training
- International Visa Compliance
- Internal Credit Card Marketing

4.2 Training Process

Training process of Trust Bank Limited consists of these following steps-



Source: TBL local server

4.3 Training program evaluation

At the end of each training session the participants are encouraged to evaluate the training itself. It is done so by providing the participants with a formulary sheet requesting the feedback of the participants. With such feedbacks from the participants TBL tries to adapt with the employee's ease of learning. Hence, the training process, regardless of the sort of training in question,

undergoes a continuous improvement process which in turn improves the performance of the employees and in the long run the organization of TBL

4.4 Development Process of Trust Bank Limited

TBL uses different development methods to improve the performance of the employees. Such as:

- Job rotation: Every three years an employee is shifted to a different branch and generally it is also tried every three months to assign an employee to a different department until a promotion is achieved. In this way, the employees develop the skill to combat different challenges.
- Monitoring: A senior and experienced employee of the organization guides and ensures proper execution of the jobs assigned to less experienced employees.
- Performance appraisals: TBL believes the acknowledgement of a job well done encourages employees to sustain good performance. For example, at the end of training sessions, employees with a good performance are appreciated with gifts. Furthermore, a rating of the employees of different branches are made based on which the promotion of employees is accelerated.

4.4.1 Training Needs Assessment

In this step of Training Needs Assessment, individual employees and line supervisors have essential and inexcusable role playing. Trust Bank Ltd. recognizes that employees are an integral part of organization and that they themselves have the potential to judge what kind of training will improve their performance at work. Therefore, they have the privilege to analyze their own abilities in line with their job responsibilities and can discuss these with their line supervisors.

On the contrary, it is one of the key responsibilities of the supervisors to keep their subordinates performance on constant check. They have to support their employees' learning and development by scrutinizing and finding out the training needs. This is done in discussion with the employees. The supervisors have to give priorities according to importance and availability of resources and then in prepare Annual Training Plan and External Training Recommendation

which are forwarded to the Human Resource Department, upon completion.

4.2.2 Training Administration

Administration of Training and Development is mainly done by the Human Resources Department. After receiving Annual Training Plan and External Training Recommendation from the line supervisors, it is the responsibility of the HR Department to assess whether there is an actual necessity of the training which will be viable for the improved performance of the employees to achieve organizational objectives. Once this is done, HR searches through a number of resources and channels to find out about the related training availability and the associated costs with it. An approval from the Managing Director is then required prior to registering an employee with a training program. Employees and supervisors are also informed about the training details before registration. Hereafter, registration of the training program is done with proper documentation and the employees are able to attend the training. Finally, a record of training programs attended by each employee is maintained.

4.4.3 Training Evaluation

Employees and line supervisors again have a major role playing in this segment of Training and Development of Trust Bank Ltd. It is believed that active co-operation of all the parties will generate an accurate final output. Training Evaluation consists of four segments including Reaction, Learning, Transfer of learning and improvement in organizational work, and finally a cost-benefit analysis of the training program.

Employees who attend the training programs are expected to apply the newly learnt skills and knowledge at work and evaluate how it has helped to perform a task compared to the ability the incumbent possessed preceding training. They have to identify the differences and report their findings along with other views and suggestions to their line supervisors. This information flow can also include important notes on the first three segments of Training Evaluation, i.e. Reaction, Learning and Transfer of learning and improvement in organizational work.

Line supervisors, on the other hand, have to carry out multiple tasks. First and foremost, they have to prepare questionnaires and conduct survey of the trainees about their reaction towards the training program. This will then be followed by an interview of the trainees regarding what they have learned from the program. Information are all accumulated and kept for future references and comparison with previous performances of the employees. Problems identified in the training programs are recorded in order to be addressed to in future. In the meantime, supervisors have to perform activities for the third segment of Training Evaluation. They have

to create work samples or allow and observe employees transfer their knowledge at work and at the same time evaluate how it improves the jobs. Occasional discussions are carried out to identify problems.

Finally, supervisors prepare a report consisting of records of all the evaluation of trainees and send it to the HR Department.

HR Department, after receiving the reports from the line supervisors, makes a thorough analysis and determines whether the training programs are actually effective. This is then finally followed by the fourth segment of Training Evaluation, i.e. Cost-Benefit Analysis. These are done by determining the Return on Investment of the Training Program and compare it with the cost of training.

4.5 Training Methods Followed by Trust Bank Ltd

Several methods can be used to satisfy an organization's training needs and accomplish its objectives. The TBL classified their training by two categories

4.5.1 Non-Supervisory Training Non-Supervisory Training is the training for worker and operators of the company. Permanent and casual workers are included for these.

4.5.2 Supervisory Training The training for the managerial employees is called supervisory Training. Different department's officers and management trainee are included to this

4.5.3 Vestibule Training

In vestibule training, procedure and equipment similar to those used for the actual job are set in a special working area (called vestibule).

The main advantage of this method is that the trainer or worker can emphasize theory and use the proper techniques rather than output.

4.5.4 Apprenticeship Training

Apprenticeship training is frequently used to train personnel in skilled trades such as electricians, mechanics. This type of training period generally lasts from 6-4 years. During the training the trainee or worker under the guidance of a skilled licensed worker, but receives lower wages than the licensed worker.

4.5.5 Classroom Training

Classroom training is conducted off the job and is probably the most familiar training method. This training is an effective means of imparting information quickly or large groups with limited, or no knowledge of the subject being presented. This training is more frequently used for technical, professional and managerial employee.

4.6 Rationale behind the Focuses on Training and Development in Trust

Bank Ltd:

TBL always tries to focus on training and Development in order to-

- Creating a pool of readily available and adequate replacements for personnel who may leave or move up in the organization.
- Enhancing the company's ability to adopt and use advance technology
- Building a more efficient, effective and highly motivated team, which enhances the company's competitive position and improves employee morale.
- Ensuring adequate human resources for expansion into new programs.

A well-conceived training program can help a firm to succeed. TBL tries to make a program, which is structured with the company's strategy and objectives and has a high probability of improving productivity and other goals that are set in the training mission. Formulating a training strategy requires addressing a series of questions which is identified by them

4.7 Main Factors Affecting the Choice of Training Method



Human Factors

- Teacher (trainer)
- Participants

➤ **Subject Area**

- Specific Subject
- Inter-disciplinary problems

➤ **Objectives**

- Knowledge - Skills
- Attitudes

➤ **Time and Material Factors**

- Time - Finance
- Teaching Facilities

➤ **Principles of Learning**

- Motivation - Active Involvement
- Individual Approach - Sequencing and Structuring
- Feedback – Transfer

4.8 Management Development Program (MDP) of TBL

In most of the company's 37% of the training budgets go to Management Development and learning program. But in TBL the budget is not sufficient compared to other company. Though the existing development programs are satisfactory but if they invest more in this regard, they will be more financially solvent to make effective executives. Because the MDP often need to:

- To develop efficiency
- Remove managerial obsolescence
- Overcome technological obsolescence
- Conservation of resources
- Gain competitive advantage

Chapter-5

Findings

5.1 Findings

- The job for the interns could not be more structured. It will not help the interns to understand their job responsibilities properly and they can work efficiently accordingly.
- It is very difficult to gather internal information of the organization for an intern. The organization should not be a bit more flexible to provide information to the interns.
- The trainer should not adopt some interesting methods to conduct the training program. The Training programs are day long and participants get bored after sometime.
- Some Trainees may not be interested to attend training programs. The Importance of the training programs must not be explained clearly to the employees of the organization to motivate and encourage them for attending the training programs.

Chapter-6

Recommendation's and Conclusion

6.1 Recommendation's

- The job for the interns could be more structured. It will help the interns to understand their job responsibilities properly and they can work efficiently accordingly.
- It is very difficult to gather internal information of the organization for an intern. The organization should be a bit more flexible to provide information to the interns.
- The trainer should adopt some interesting methods to conduct the training program. The Training programs are day long and participants get bored after sometime. Hence, some interesting methods like adding videos and audios in the training will help the participants to focus on the training program.
- Some Trainees may not be interested to attend training programs. The Importance of the training programs must be explained clearly to the employees of the organization to motivate and encourage them for attending the training programs. This will help the employee to understand and reach the organizational goal. Otherwise the training will be failed.
- The training seasons of Trust Bank are really long. Hence, frequent breaks are necessary throughout the sessions.
- To Motivate the employees and for recreation the organization should arrange annual function, picnics or annual tour. This refreshes the mind of the employee and improves their work performance

6.2 Conclusion

Trust Bank Limited is one of the fast growing banks. It has turned into a successful organization within a very short period of time compared to other banks. It is a great opportunity for me to work as an intern at Trust Bank Limited. During the course of the internship I have attained the knowledge of working in a fully professional establishment. The organizational aspects of TBL has given me an enriched insight on how the different parts of an establishment are to be maintained, balanced and improved through a continuous development process. Although the organization of TBL is not optimized till its full potential, it has achieved tremendous growth due to the hard work, dedication and cooperation of all the employees of all the branches throughout the country.

The training and development Information of TBL are very confidential. I was not allowed to have all the information. The report was prepared with the limited information provided, my observation, help of my supervisor, other employees and all the available information on the internet. I have faced many difficulties in my internship program, I am being able to carry out theresponsibilities successfully. Lastly, I genuinely

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