

**Internship Report**  
**on**  
**Training & Development Process for Banking Employees:**  
**A Case Study on Janata Bank Limited**

**Submitted by:**

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**Student ID: BBA2201025024**

Program: Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Semester: Fall-2025

**Submitted to:**

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Sonargaon University (SU)

[Submitted for the partial fulfillment of the degree  
of Bachelor of Business Administration.]



**Sonargaon University (SU)**  
**147/1 Green Road, Panthapath, Tejgaon, Dhaka**

**Date of Submission: December 30, 2025**

**Internship Report**  
**on**  
**Training & Development Process for Banking**  
**Employees: A Case Study on Janata Bank Limited**

**Submitted by:**

**SAKHIL**

**Student ID: BBA2201025024**

Program: Bachelor of Business Administration (BBA)

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Semester: Fall-2025

**Supervised by:**

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[Submitted for the partial fulfillment of the degree  
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**Sonargaon University (SU)**  
**147/1 Green Road, Panthapath, Tejgaon, Dhaka**

**Date of Submission: December 30, 2025**

## Letter of Transmittal

August 30, 2025

To,

Naima Khan Tarin

Lecturer,

Department of Business Administration

Sonargaon University (SU), Dhaka.

**Subject: Submission of Internship Report on “Training and Development Process for Banking Employees: A Case Study on Janata Bank Limited.**

Dear Madam,

With due respect, I am pleased to submit my internship report on **“Training and Development Process for Banking Employees: A Case Study on Janata Bank Limited.”** This report has been prepared as a partial requirement for completing the BBA program. Here I have gathered what I believe to be the most authentic and relevant information available. I believe that this report will provide a clear scenario of the HRM policies and training & development practices of the reputed organization **Janata Bank Limited in Bangladesh.**

During my internship at Janata Bank Limited, I tried to relate my academic knowledge with practical experience. I have made sincere efforts to prepare this report accurately and meaningfully. I hope it will meet your expectations and provide a clear idea about the bank’s training and development practices.

I sincerely hope that this report will fulfill its purpose and meet your expectations. I will always be available to provide any clarification regarding this report if needed.

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

Kind regards,

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**Sakhil**

ID: BBA2201025024

Major: HRM

Department of Business Administration

Sonargaon University (SU)

## Letter of Authorization

I, **Naima Khan Tarin**, Lecturer, Department of Business Administration, Sonargaon University (SU) hereby certify that the Report work entitled as “ **Traininmg and Development Process for Banking Employees: A case study on Janata Bank Limited.**” has been prepared by **Sakhil , ID: BBA2201025024**, Department of Business Administration, Sonargaon University (SU) and submitted as a requirement for the partial fulfillment for the degree of the Bachelor of Business Administration (BBA) with major in HRM. To the best of my knowledge, the above-mentioned work has been conducted by the student himself. Any option and/or suggestion made in this study are entirely that of the author of this report.

The report is an original work and prepared as a partial requirement of the degree the Bachelor of Business Administration (BBA).

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**Naima Khan Tarin**  
Lecturer,  
Department of Business Administration  
Sonargaon University (SU)

## **Student's Declaration**

This is **Sakhil** , a student of Bachelor of Business Administration (BBA), **ID: BBA2201025024** from Sonargaon University (SU) would like to solemnly declaration here that this report on **“Training and Development Process for Banking Empliees: A case study on Janata Bank Limited.”** has been authentically prepared by me under supervisor of **Naima Khan Tarin**, Lecturer , Department of Business Administration, Sonargaon University.

I didn't breach any copyright act intentionally. I am further declaring that I did not submit this report anywhere for awarding any degree, diploma, or certificate.

Sincerely Yours,

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**SAKHIL**  
ID: BBA2201025024  
Major: HRM  
Department of Business Administration  
Sonargaon University (SU)

## **Acknowledgement**

First and foremost, I would like to express my sincere gratitude to my supervisor, Naima Khan Tarin , Lecturer , Department of Business Administration, Sonargaon University (SU), for his invaluable guidance, support, and encouragement throughout the preparation of this report. His insights and expertise in the field of Human Resource Management have greatly enriched my understanding and enabled me to complete this case study on **“Training and Development Process for Banking Employees: A Case Study on Janata Bank Limited.”**

I would also like to extend my appreciation to the faculty members of the Department of Business Administration at **Sonargaon University** for their continuous support and dedication to fostering an environment of learning and growth. My sincere thanks go to **JANATA BANK .** for allowing me access to information that has been vital to the successful completion of this study.

Finally, I am deeply grateful to my family, friends, and classmates for their encouragement, motivation, and assistance throughout this journey. Their support has been instrumental in helping me focus and complete this work.

Sincerely,

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**SAKHIL**

ID: BBA2201025024

Major: HRM

Department of Business Administration

Sonargaon University (SU)

## Executive Summary

This report, "**Training and Development Process for Banking Employees: A Case Study on Janata Bank Limited.**" focuses on understanding how Janata Bank enhances the skills, knowledge, and performance of its employees through effective training and development programs. The study highlights the methods, procedures, and strategies used by the bank to improve employee efficiency and ensure quality service delivery. The report analyzes both on-the-job and off-the-job training methods, identifies the training needs assessment process, and evaluates the effectiveness of training in achieving organizational goals. It also explores the challenges faced by Janata Bank in implementing training programs and provides recommendations for improving the overall process.

Data for this study were collected through discussions with bank officials, analysis of training manuals, and review of relevant documents. The findings reveal that Janata Bank has a well-structured training and development system that contributes significantly to employee growth, improved customer service, and overall organizational efficiency. However, some challenges remain, such as limited use of modern e-learning tools and insufficient post-training evaluation practices.

Finally, the report provides several recommendations to enhance the training process, including increasing digital learning platforms, strengthening feedback mechanisms, and ensuring regular assessment of training outcomes. By implementing these improvements, Janata Bank can further strengthen its human resource base and maintain its strong position in the banking industry of Bangladesh.

In conclusion, this report highlights that the **training and development process at Janata Bank Limited** is a cornerstone of its human resource strategy. Through continuous learning and professional development initiatives, the bank not only enhances employee capabilities but also contributes to the achievement of its long-term goals and customer satisfaction.



# **Chapter-1**

## **Introduction**

## 1 Introduction

The internship program is an integral and compulsory part of the Bachelor of Business Administration (BBA) curriculum, designed to bridge the gap between theoretical knowledge and practical experience. Through this program, students are given the opportunity to work in real organizational settings, allowing them to understand professional responsibilities, workplace culture, and operational procedures. The internship not only enhances academic learning but also helps students develop essential skills such as communication, teamwork, problem-solving, and professional ethics, which are crucial for future career development.

As a requirement of the BBA program, I completed my internship at **Janata Bank Limited (JBL)**, one of the largest and most prominent state-owned commercial banks in Bangladesh. Established with the objective of contributing to the country's economic development, Janata Bank Limited plays a significant role in providing banking and financial services across urban and rural areas through its extensive branch network. The bank operates with a strong commitment to integrity, transparency, accountability, and customer satisfaction, making it an ideal organization for gaining practical exposure in the banking sector.

This internship report primarily focuses on the **Human Resource Management (HRM) practices** of Janata Bank Limited. Human Resource Management is a vital function in any organization, especially in the banking sector, where efficiency, service quality, and employee performance directly influence organizational success. The report emphasizes key HRM areas such as recruitment and selection, training and development, performance appraisal, employee motivation, discipline, and overall employee management practices followed by the bank. Understanding these HR functions is essential to analyze how Janata Bank Limited manages its human capital to achieve organizational goals.

During the internship period, I was assigned to observe and assist with various activities at the branch level, which allowed me to gain firsthand experience of HR-related operations and administrative procedures. I had the opportunity to interact with officers and staff members, observe workplace behavior, and understand how policies and guidelines are implemented in practical situations. This exposure helped me relate theoretical HR concepts learned in academic courses with real-life organizational practices.

This report also highlights the knowledge and skills acquired during the internship, the challenges faced while working in a professional environment, and the lessons learned from practical experience. Furthermore, it presents an overview of the HR structure of Janata Bank Limited and evaluates the effectiveness of its HRM practices. Overall, the internship experience at Janata Bank Limited has significantly enhanced my understanding of organizational behavior, professional conduct, and human resource operations, and has prepared me to pursue a future career in the field of **Human Resource Management** with greater confidence and competence.

## 1.1 Background of the Report

This report has been prepared as a partial requirement of the internship program for the Bachelor of Business Administration (BBA) degree. As part of the academic curriculum, students are required to complete an internship in a real organizational environment to gain practical knowledge and understand how theoretical concepts are applied in the workplace. For this purpose, I completed my internship at **Janata Bank Limited (JBL)**, one of the largest state-owned commercial banks in Bangladesh.

Janata Bank Limited plays a vital role in the financial sector of the country through its wide branch network, customer-focused banking operations, and contribution to the national economy. During my internship, I was assigned to different sections of the branch where I observed daily banking activities such as general banking, customer service, cash operations, and documentation. This practical exposure helped me understand how a large public bank operates, manages customer relationships, ensures service quality, and maintains organizational procedures.

Janata Bank Limited is now well known and it's containing 1200 branches. Out of them, 342 are located in urban areas, 854 in rural areas, and 2 are located overseas. The scope of the report will be limited to the organizational setup, training and development method, function and operation of Janata Bank Limited in Bangladesh.

## 1.2 Scope of the study

This study focuses on understanding the overall Human Resource Management (HRM) practices and operational activities of **Janata Bank Limited (JBL)**. The scope mainly covers the functions, policies, and procedures followed in different HR and banking operations at the branch level as well as the head office guidelines.

The study includes the following key areas:

- **Overview of Janata Bank Limited**  
Brief understanding of the bank's history, mission, vision, values, and organizational structure.
- **Human Resource Management Practices**  
Analysis of recruitment, selection, training, performance appraisal, compensation, and employee welfare activities.
- **Operational Activities of the Branch**  
Observation of daily banking operations such as account opening, cash management, customer service, general banking, and loan processing.
- **Employee–Customer Interaction**  
How employees communicate with customers, service quality, and professionalism within the branch.
- **Training & Development Process**  
Understanding how Janata Bank trains employees, improves skills, and builds efficiency in banking services.

- **Challenges and Limitations**

Identifying the challenges faced during the internship such as limited time, restricted access to confidential information, and dependence on available resources.

### 1.3 Objectives of the study

#### Board Objectives

The broad objective of this study is to gain an in-depth understanding of the overall operations, HR practices, and service delivery system of **Janata Bank Limited**, with a special focus on how the bank manages and develops its human resources to achieve organizational goals.

#### Specific Objective

- **To analyze the organizational structure and functional departments** of Janata Bank Limited.
- **To study the recruitment and selection process** followed by JBL.
- **To examine the training and development practices** of the bank and evaluate their effectiveness.
- **To understand employee performance appraisal methods** used in Janata Bank.
- **To explore compensation and benefits policies** offered to employees.
- **To observe day-to-day HR activities** during the internship period.
- **To identify strengths and weaknesses** of HR practices in Janata Bank Limited.
- **To provide recommendations** for improving HR functions to enhance employee productivity and organizational performance.
- **To understand customer service procedures**, including account opening, cash management, and customer interaction.
- **To evaluate the practical banking experience** gained during the internship period.

### 1.4 Methodology of the Report

For achieving the specific objective of this study, we have collected the related data both from primary and secondary sources. But mainly depends on secondary data which gets from website of Janata Bank Ltd. And other sources. The officers of Janta Bank help me to gather information wherever it was necessary to prepare this report.

**Primary data:** In order gain primary data I have taken interview from manager and other employees of Janata Bank. Also this report is made on the basis of personal experience, observation and with little interactive session.

**Secondary Data:** For secondary data, I have collected data from Annual report of Janata Bank, website sources, Academic Books to the related fields, Journal on training program of the organization and other training related journal, online News Magazine Daily Sun and many research reports related to the training program on Janata Bank.

**Sample size :**The survey questions included 14 questions and 10 respondents. The target population was the employees of the Sadarghat branch of Janata Bank. I have done a focused group discussion with them for qualitative research. To ensure reliable information they were the authentic source for collecting data. I provide questions and discussed with them about the many aspects of the training program to get the idea about their training system.

### **1.5 Limitations of study:**

It is really difficult to gather data from the planet know me. They have restriction to disclose some secrete information Although maximum effort study a successful one, but it suffer some limitation those were apparently, the major ones were-

- The authority did not disclose on for keeping organization confidential.
- In their web site in the General Banking Activities related information was limited.
- There was lacking other related information.
- It is very difficult to collect all the required information in such a short period.

**Chapter two**  
**Overview of Janata Bank Limited**

## 2.1 History of Janata Bank Limited (JBL)

Janata means people. This is a progressive Bank. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were nationalized and renamed as Janata Bank. It is the second largest commercial bank in Bangladesh started its activities with an authorized capital of Taka 50 million and paid up capital of Taka 15 million. It has been operating since its inception in 1972 both in Bangladesh and overseas. On 15<sup>th</sup> November, 2007, the bank has been corporatized and renamed as Janata Bank Limited. Janata Bank Ltd. Has been playing a significant role in the economic development of the country by mobilizing savings and channelizing funds into different productive sectors. It is also a major player in the fields of micro-credit and software development. Now, Janata Bank Limited, one of the state owned commercial banks in Bangladesh, has an authorized capital of BDT. 30000.00 million and paid up capital of Tk. 19140.00 million. The Bank has a total asset of Tk. 683157.58 million. For performing online banking, the bank has launched Real Time Online Banking activities by the real time centralized online Core Banking System (CBS) software TEMENOS -24 (T24) in 132 Branches.

## 2.2 Corporate Information –

Particulars	Details
Name of the Bank	Janata Bank Limited (JBL)
Established	1972
Converted to PLC	November 15, 2007
Head Office	Janata Bhaban, 110 Motijheel Commercial Area, Dhaka-1000
Nature of Business	Banking and Financial Services
Ownership	100% Government-owned
Chairman	M. Fazlur Rahman
Managing Director & CEO	Md. Mazibur Rahman
Number of Branches	Over 900 branches across Bangladesh
Website	<a href="http://www.janatabank-bd.com">www.janatabank-bd.com</a>

## **2.3 Organizational Hierarchies in Janata Bank Limited**

The organizational structure of Janata Bank Limited follows a **hierarchical system** to ensure smooth operations and accountability at all levels.

### **Top-Level Management**

- Chairman
- Board of Directors
- Managing Director (MD) & Chief Executive Officer (CEO)

### **Mid-Level Management**

- Deputy Managing Directors (DMD)
- General Managers (GM)
- Deputy General Managers (DGM)
- Assistant General Managers (AGM)

### **Branch-Level Management**

- Branch Manager
- Second Officer
- Senior Officers
- Officers and Assistant Officers
- Cashiers and Clerical Staff

This structure helps in effective communication, supervision, and control over all operational activities.

## **2.4 Corporate Vision & Mission**

### **Vision**

To become the most trusted, dynamic, and customer-friendly financial institution in Bangladesh, providing world-class banking services that contribute to national growth and development.

### **Mission**

Janata Bank Limited will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network

## **2.5 Core Values & Slogan**

### **Core Values**

- Integrity
- Transparency
- Accountability
- Customer Focus
- Innovation
- Excellence
- Teamwork
- Social Responsibility

### **Slogan**

**“Your Trust, Our Strength.”**

## 2.6 Objectives and Aims of Janata Bank Limited-

- To provide high-quality banking services to customers efficiently and effectively.
- To promote savings and investment for economic development.
- To extend credit facilities to productive sectors including agriculture, SME, and industry.
- To ensure financial inclusion and serve rural and urban populations equally.
- To improve service quality through digital transformation and skilled human resources.
- To maintain profitability while fulfilling social responsibilities. To build long-term relationships with customers through trust and reliability

## 2.7 Corporate Culture

Janata Bank Limited maintains a corporate culture that emphasizes **discipline, teamwork, professionalism, and customer satisfaction**. The work environment encourages employees to maintain honesty, dedication, and respect toward colleagues and clients. Employees are trained regularly to improve their technical and interpersonal skills. The bank promotes gender equality, open communication, and ethical business practices, creating a positive and productive workplace.

## **2.8 Departments of the Branch**

The branch of Janata Bank Limited is divided into several departments to manage its daily operations efficiently:

### **1. General Banking Department**

- Account opening
- Cash section
- Remittance and clearing
- Deposit and withdrawal services

### **2. Loan and Advances Department**

- Personal, business, and industrial loans
- SME and agricultural financing
- Credit risk analysis

### **3. Foreign Exchange Department**

- Export and import financing
- Foreign remittance services
- LC (Letter of Credit) processing

### **4. Accounts Department**

- Preparation of financial statements
- Record keeping
- Internal audit and reconciliation

### **5. IT & Online Banking Department**

- ATM, mobile banking, and digital transactions support
- Network and data security management

### **6. Customer Service Department**

- Customer inquiries and complaints handling
- Relationship management

**Chapter 3**  
**Theoretical Aspects**

### 3.1 Definition of Human Resource Management

Human Resource Management is the process of recruiting, selecting, inducting employees, providing orientation, imparting training and development, appraising the performance of employees, deciding compensation and providing benefits, motivating employees, maintaining proper relations with employees and their trade unions, ensuring employees safety, welfare and health measures in compliance with labor laws of the land.

**Human resource management (HRM)** is the strategic approach to the effective management of people in an organization, so that they help the business gain a competitive advantage.

**According to Gary Dessler:** “Human resource management refers to the policies and practices one needs to carry out the people or human resource aspects of management position including recruiting, screening, training, rewarding and appraising.”

**According to Edwin B Flippo:** IIRM as “planning, organizing, directing, controlling of procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are achieved.”

HRM is also strategic and comprehensive approach to managing people and the workplace culture and environment. Effective HRM enables employees to contribute effectively and productively to the overall company direction and the accomplishment of the organization’s goals and objectives.

### 3.2 Function of Human Resource Management

There are four function of HRM. Those are given below-

#### **Acquisition**

It deals with human resource planning, recruitment, selection and socialization of employees. HR planning is a process by which an organization ensure that it has right types and kind of people at the right time and right place, who are capable of doing their jobs effectively.

- Job analysis is process of gathering analyzing synthesizing information about job.
- Job design. It is the process or organizing work into the task required to perform a specific job.
- Job enlargement. The process of expanding a job’s duties.
- Job enrichment process of enhancing job characteristics for increasing worker motivation, satisfaction and productivity.

## **Training& Development**

It is a process of acquiring new skill to do the job properly. Training changes employees attitudes and behavior. It include employees training education and career development.

- Ongoing retraining is necessary to accommodate technological changes.
- Development of employees is necessary to prepare organizations for future challenges.
- Career planning identifies path and activities for individual employees as they develop within the organization.
- A career is the sequence of position that a person holds during his entire working life.

## **Motivation**

Motivation function begins with the recognition that individuals are unique and the motivational technique such as job satisfaction, employees performance appraisal and compensation must reflect the needs of each individual.

- Assessing how employees perform their jobs is the focus of performance appraisal. Employees may be appraised against absolute or relative standards.
- Compensation rewards people for performing organizational work through pay, incentives and benefits. It is financial remuneration given by the organization to its employees in exchange for their work.

The HR team, through its motivational program should seek to maximize employee retention statistics, and instill a sense of bonding among the organization and the employees.

## **Maintenance**

The fourth principle HRM function, maintenance of human resources, encompasses HRM activities related to employee benefits, safety and health, and worker-management relations.

Employees benefits are non-incentive-oriented compensation, such as health insurance and free parking, and are often used transfer non taxed compensation to employees.

### 3.3 Basic Objectives of Training and Development-

Training and Development objective, which should state the desired behavior and condition under individual performance and program, can be measured.

- Improves the job knowledge and skills at all level of the organization.
- Help employee identify the with organization goal.
- Improves relationship between Boss and Subordinate.
- Proper guidelines for work.
- Provide information for future needs in all areas of the organization.
- Create an appropriate climate for growth and communication.
- Employees adjust with new change.
- Provide information for improving leadership knowledge, communication skills and attitude.
- Increase job satisfaction and regeneration.
- To improve the level of the skills, attitudes.
- To enhance the effectiveness of the org.

### 3.4 Importance of training & development:

- Organization's get more effective decision making and problem solving.
- Develops sense of responsibility to the organization for being competent and knowledgeable.
- Training reduces outside consulting cost by utilizing component internal consulting.
- Through the Training & Development, motivational variables of recognition, achievement, growth, responsibility are internalized and operationalized.
- Training & Development program increase job satisfaction and reorganization.

### 3.5 Methods of training & development:

#### On the job Training

**a) Job Instruction Training-** is received directly on the job, and so it is often called on the job training. It is used primarily to teach workers how to do their current jobs.

**b) Job Rotation-** To cross train in the variety of the jobs, some trainers move a trainee from job to job. Through the rotation is most often associated with hourly employees, it can be used for jobs on many levels within the organization.

**c) Assistant to Position-** Employees with demonstrated potential are sometimes given the opportunity to work under a second and successful manager, often in the different areas of the organization.

**d) Outdoor Training-** A trend in employee development has been the use of outdoor training.

The primary focus of such training is to trainees the importance of working together, of galling as a team.

e) **Committee Assignment-** can provide an opportunity for the employee to share in decision making, to learn by watching others, and to investigate specific organization problem.

### **Off the job Training**

a) **Case Studies-** attempts to simulate decision-making situations that trainees might find on the job. The trainee will usually presented with a written or videotape history, key elements. And the problems or area or imaginary org, or submit. The written case study can be from a few pages to 100 or more. A series of questions usually appears at end of the case. The trainee must then make certain judgments and identify possible solution to the problem. The learning objective is to get trainee to apply known concepts and solutions and discover new ones.

b) **Role Play-** is an enactment of a scenario in which each participant is given a part to act out. Trainees are provided with a description of the context-usually a topic area, a general description of a situation, a description of a situation a description of their roles and the problem they each face. For example, the topic area could be managing conflict and the situation and might revolve around scheduling vacation days with the two parties in conflict being the supervisor and subordinate.

c) **Lectures-** is an extensive presentation of information which the trainee attempts to absorb. The lecture is typically thought of in terms of a person speaking to a group the trainees about the topic. Lecture may also take the form of printed text. The only differences between a straight lecture and the same material in print are the lectures control of the speed at which material is presented, voice inflections and body language used to emphasize points and the visual image of the lecturer.

d) **Demonstrations-** is a visual display of how to do something or how something work. Shows the trainee how to perform the tasks of the job. To be effective, a demonstration. Should at a minimum be accompanied by a lecture and preferably by a discussion.

e) **Video & Films-** Using various media production to demonstrate specialized skills that are not easily presented by other training method.

**Chapter Four**  
**Training and development Process of Janata Bank Limited**

## **4.1: Definition of Training and Development**

Training and development are the important part of Human Resource Management. It is the term that focuses on improving skills and knowledge to drive the company performance. It plays vital role to have effective performance which can improve company's productivity and make employee more experience. In every company, employees and staffs need to be trained and developed their skills. It is an investment which leads a company to its success. This investment required efforts and time.

### **Training**

Training is the process which focuses on improving a specific skill to a better standard by going through a course session or by exercising. It helps an employee to know their present condition and where they want to be in the future. As per the definition of Edwin Flippo, training is the method of improving skills and abilities for a specific job.

It is a short time process used to improve skills and abilities. It is mainly for operational employees. It is helps employee to meet the existing necessity of employees.

### **Development**

Development is the approach that is used for improving the whole organization rather than focusing on individual employees. It is a long time processes used for executives. It helps to meet the future needs of the employees. These steps are taken by the top level employees for their own growth and development. It is continuous process for top level employees to learn and improve their conceptual and theatrical knowledge. It is an educational process that helps managerial personal to grow and mature on their particular field.

### **Importance of training and development**

It has great impact on organization to drive the organization success. To have continuous progress, company should train and develop their employees. So if the company does not train their employee, they may not cope in up the challenging environment where competition is getting tougher. Importance of the training and development are given below-

- Obtaining new skills and maintaining existing skills so that employee can adapt new challenging environment.
- To have leadership, time and team management which will help organization to drive company operation.
- Training and development helps to improving employee performance which eventually improving the organizational image.
- Increasing organizational growth.
- Increase organizational productivity.

## **4.2 Training need assessment of Janata Bank Limited**

This training needs assessment works best in small to mid-sized organizations. It will give you a quick assessment of the training needs of an employee group in a larger organization unless you work with subsets of employees, the challenge is more difficult. This training needs assessment helps you find common training programs for a group of employees.

- Training facilitator gathers all employees, who have the same job in a conference room with a whiteboard or flip charts and markers.
- Ask each employee to write down their ten most important training needs. Emphasize that the employees should write specific needs. Communication or team building are such broad training needs, as an example that you would need to do a second training needs assessment on each of these topics.
- Then ask each person to list their ten training needs. As they list the training needs, the facilitator captures the stated training needs on the whiteboard or flip chart.
- Take time or schedule another session to brainstorm the needed outcomes or goals from the first 3-5 training sessions identified in the needs assessment process.
- Note that top one or two needs of each employee, may not have become the priorities for the group. Try to build that top priority training opportunity into the employee's personal performance development plan.

## **4.3 Training Process of Janata bank**

Human Resource Development activities aim at fulfilling the bank's mission. One of Southeast Bank's major missions is to; "provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative action and competitive edge make our position unique in giving quality service to all institutions and individuals that we care for"

Management of Janata Bank not only appreciates the need of skills required for day to day banking but also realize the need of skill meet the national and global financial and economic environment that are changing fast.

There are 4 stage of Janata Bank to training process. These are-

- Needs Assessment of training program
- Training design
- Training method
- Evaluation

#### **4.4 The training and Research Academy of Janata Bank Limited.**

At the very beginning the bank laid the foundation by setting up an academic at head office under human resource development division to human resource internally. Equipped with a professional library, modern training aids, knowledge faculty and other facilities. The Academy of the bank has been a leading one among the banks on private sector.

The Academy regularly conducts foundation course, specialized courses and seminars in different areas of banking to take care of the professional banking needs. In addition, officers are regularly sent to Bangladesh Institute of Bank management (BIBM) and Bangladesh Bank training institute (BBTI) for professional training. Sending officers abroad for higher training is Regular Feature A research department also works in aid of HRD operational areas. In the year 2008, The Academy has conducted 31 programmers including training, workshop and seminar where a total number of 1059 executives and officers attended.

**Chapter- Five**  
**Human Resources Management of Janata Bank LTD**

## **5.1 Human Resource Management-**

Its history begins with help of the welfare officers in the end of 19<sup>th</sup> century according to The “History of Human Resource Management” (HRM), (2015). The welfare officers were mostly women who wanted to protect women and girls because of higher pressure, tough condition of industry and labor union movements etc. when role of employee increased, the tension of moral protection of women also increased because of the necessity of more result. In 20<sup>th</sup> century, the development was shown in management. Women got hire in large portion in post left by the men. After lots of dispute with trade union, they come into deal to hire women.

## **5.2 Definition of Human Resource Management**

Human resource is a term that involves with management for managing employees, recruiting, and keeping up the employee in the company. It mostly concern with the matter that is related to employee hiring, firing, training, benefits, compensation, motivation and managing employee. It helps management to provide assurance about employee satisfaction and improve performance so that it can increase productivity. It helps to achieve organizational goal.

As per the explanation of Armstrong (1997), Human Resource Management is a tactical way of obtaining, improving, handling, inspiring and achieving commitment of the organization’s prime assets- the person who are working in the organization and for the organizational goal.

## **5.3 Recruitment System**

When there is a vacancy in the organization and that needs fill by the right person then recruiters get right to hire an employee. Recruitment policy of Janata Bank is controlled by the board members. They spread vacancy announcement in the daily newspaper, notice board, use educational institution recommendation, and professional association to finding skilled person for many positions. But Janata Bank likes to post job vacancy on Daily News Paper as most appropriate source for hiring people. People who are by born Bangladeshi and have minimum age of 18 years and mentally and physically appropriate for the job, are considered eligible for doing job in the Janata Bank. Janata Bank hires employees through direct recruitment for the post of officer.

Janata Bank prefers bachelor degrees for officer position as minimum educational qualification for entry level and for position of executive officer they prefer at least master’s degree. For entry level position, process starts with the structured written test which is done and inspected by the Dhaka University’s Business Administration.

## **5.4 Selection process**

Selection is the way to find which person will be beneficial if they are hired. Candidates are selected from many applicants for the written test. Candidates who successfully pass the exam get the opportunity for viva exam. From there right candidates are selected.

After the successfully completion of recruitment process, Janata Bank starts selection process. To select a candidate Janata Bank follow a policy which includes primary screening. Employment test, extensive interview, background inquiries, physical examination and lastly employment decision. They use a minimum standard pattern for recruiting and selecting employee. Selection process starts with screening of the application of candidates.

### **Examination of employee**

This examination of selecting employees follows 2 steps such as written exam and viva exam. To conduct written examination, Janata Bank makes deal with 3<sup>rd</sup> party organizations such as IBA, BIBM and other organization in a cost effective manner. After taking the examination by those organizations, they check the exam paper and then transmit the number sheet to the Janata Bank. The bank follows a standard score for the inviting the candidates for viva exam. Those who achieve that standard score are invited for viva exam by the Janata Bank. To conduct this interview session, Janata Bank brings renowned specialist of banking sector in Bangladesh. Then they sum up the marks of written exam and viva exam and those who get the highest marks are requested to join the Bank.

### **Intensive interview**

This interview is done to know more about the applicant and this is conducted by Administrative department, upper manager and the expected supervisor. To be specific, for a position in the accounts department, candidate gives interview to the accounts department manger and administration department. This is done to know about the motivation level, handling the work pressure, communication skills of the candidates.

### **Background inquires**

It is necessary for the Bank in which they will verify the information which is provided by the applicants. During the interview session and curriculum vitae submission, this investigation is conducted. Through this process Janata Bank gets to know about candidate's former working information and evaluation which will be verified by the Janata Bank by talking with the former office. This process helps to forecast the past working experiences of the candidates which will assure the Bank that the candidates are well skilled and more knowledgeable.

## **Physical test**

This test is done to know the person is physically fit or not for the job. Janata Bank sends their candidates to know that whether they have some serious diseases or not such as cancer, AIDS and other problems in which they might not be capable for the job. This is basic medical checkup for the candidates.

## **Final employment decision**

After completing those written and viva exam candidates are considered for appointment. Among many applicants, selected numbers of candidate are provided appointment letter. Those employees have to go through some process like filling up the appointment form during the joining period. Employees who are working in the Bank but do not have working experience in the bank, must have to go for training minimum for 2 years. Janata Bank makes a contract to the employees who are selected that they cannot leave the job before a certain period of time.

## **5.5 Performance Appraisal**

This is used in many organizations to motivate its employee to achieve the organizational goal. If this is completed properly it can be productive for the organization. Their evaluation process is not that good because they do not maintain a standard performance evaluation process. Administrative department controls this process and evaluates them.

Janata Bank evaluates their employee's performance yearly which is done by the immediate supervisor. Employees are provided training, promotion, transfer, demotion on the basis of their evaluation.

## **Reward System**

Janata Bank does not provide good evaluation and appraisal policy so they do not have any special reward system. It provides a specific portion of reward when employees show extreme working success then they get reward with money in low amount which eventually does not inspire employees. It provides performance bonus depending on the market demand. Janata Bank also started to provide award of best manager and best employee.

Janata Bank gives many types of benefits to the employees but does not provide group life insurance to motivate more. Government gives 4 month maternity leave but Janata Bank only gives 42 days. So it might not increase motivation of the employees.

## **5.6 Benefit policy of Janata Bank**

As bank does not have good appraisal policy but they provide attractive reward to the employee but they provide excellent benefit bundle to the employees. They also provide uniform and maintenance cost to the staff workers. Also Janata Bank provides annual leave, sick leave, emergency leave, maternity leave 2 times in the working life of Janata Bank. Apart from these benefits, it provides the facilities of provident fund and fringe benefit for top management employees.

To determine pay rates for the employee they follow the government's structure of the Bangladesh. To motivate employees to work they prefer financial reward and promotion.

### **a) Provision for Employee Benefits**

The retirement benefits and other employee advantages collected for the workers of the bank as on announcing date have been represented as per the provision of Bangladesh Accounting Standards-19-“Employee Benefit”.

#### **Retirement Benefits**

Janata Bank provide 2 choices for retirement benefit plans for the permanent employees which are

#### **Contributory Provident Fund scheme (CPF)**

Where employees have to pay 10%, bank pays 10% and this funding is controlled by 11. Members of board trustees. Gratuity in which employees bearing contributory provident treasury facilities are designated gratuity for 2 months last fundamental pay drawn for each finished year of administration subject to finishing of least 5 years of administration. The CPF holders additionally appreciate 13% rate of interest on the deposit of own & bank commitment in CPF account.

#### **General Pension Fund Scheme (GPF)**

Janata Bank provide pension theme. The bank is paying 40% of fundamental salary of each employee in every month from 2004 to 30<sup>th</sup> June 2009 to the Superannuation finance for the pension installment to the resigning employees. The paying rate has been decreased to 25% of fundamental salary of each employee in every month from 1 July 2009. Once more the rate of commitment to the Superannuation Fund has been expanded to 40% with the impact from 1 October 2012. In addition to this, bank provides General Provident Fund (GPF) in which employees picked benefits are additionally contributing 5%-25% according to their wish to GPF which is likewise worked by a similar Trustee Board as CPF. Janata Bank does not contribute any sum against the workers to GPF. The workers additionally appreciate 13% rate

of interest on the fund of GPF sum. Furthermore, Pension and Gratuity advantage payable as at 31 December 2015 has been given in the books of records and exhibited under different liabilities.

## **b) Other Employee Benefits**

### **Leave Encashment**

The Officer/Staff who has selected Pension and General Provident Fund, will be qualified for leave encashment facilities over to 18 months at the period of retirement as per the letter No. 07.00.0000.171.13.006.15-81 dated 14 October 20115 of Finance Division, Ministry of Finance, and Government of Bangladesh. However, if a staff (not officer) has delighted/will appreciate leave encashment facilities before retirement, he will be paid with the rest sum after reducing the amount appreciated before, according to letter no. MF/B and 1/Banking/2/1/80/101 dated 31 May 1980 of past Banking and Investment Division, Ministry of Finance, and Government of Bangladesh. The leave encashment advantage is paid to the occupant charging 'Use A/C Leave Encashment Code No. 1217. No extra reserve is needed during the year.

### **Death Relief Grant Scheme**

The bank provides a death relief theme from 1 January 1991, which supplanted the past group insurance plot. The plan is made for all employees of the bank and installments out of this treasury are made to the successors of the workers on their demise according to rate recommended in the plan.

### **Benevolent Fund**

It was started in 1986 and is financed by the monthly membership of administrators/officer/staff, sale continues of old newspapers, salary from investment and allow from bank's working benefit. Consumptions from these funds are grant, award to the offspring of workers for verifying great outcome in the public examination and college levels, marriage help, retirement advantage and commitment to relatives when any representative terminates.

## **Chapter six**

### **Recommendation**

## **6.Recommendations**

Training and development play a vital role in enhancing employee performance, service quality, and overall organizational effectiveness in the banking sector. Based on the findings of the study on the training and development practices of Janata Bank Limited (JBL), several recommendations are proposed to strengthen and modernize the existing system. These recommendations are practical, realistic, and aligned with the current challenges of the banking industry in Bangladesh.

### **A) Modernization of Training Methods-**

Janata Bank Limited should gradually shift from traditional lecture-based training methods to more modern and interactive approaches. Although classroom training is useful, it should be supplemented with:

- E-learning platforms
- Virtual training sessions
- Simulation-based learning
- Case studies and role-playing exercises

These methods will increase employee engagement and help trainees apply theoretical knowledge to real-life banking situations more effectively.

### **B) Expansion of Digital and IT-Based Training**

With the rapid digitalization of banking services, JBL should place greater emphasis on technology-oriented training. Regular training programs should be arranged on:

- Core banking software
- Cybersecurity and data protection
- Digital financial services
- Online and mobile banking systems

Such training will enable employees to handle modern banking operations efficiently and ensure better customer satisfaction.

### **C) Regular Training Needs Assessment (TNA)**

The bank should conduct systematic training needs assessments at regular intervals to identify skill gaps among employees. This can be done through:

- Performance appraisals
- Employee feedback
- Supervisor evaluations

A proper TNA will help the bank design targeted training programs that address actual performance deficiencies rather than generalized training.

### **D) Equal Training Opportunities for All Employees**

Training opportunities should be ensured for employees at all levels, including junior staff, clerical employees, and officers working in rural branches. Equal access to training will:

- Improve morale and motivation
- Reduce performance gaps
- Create a culture of continuous learning

Special attention should be given to newly recruited employees through structured orientation and induction programs.

### **E) Strengthening Evaluation and Feedback Mechanism**

Janata Bank Limited should develop a strong post-training evaluation system to measure the effectiveness of training programs. Evaluation can be done by:

- Pre- and post-training performance comparison
- Employee feedback surveys
- Supervisor observations

Feedback collected from trainees should be analyzed and used to improve future training programs.

## **F) Career-Oriented Training and Development**

Training programs should be linked with career development and promotion policies. Employees will be more motivated to participate actively in training if they see a clear connection between training performance and career advancement. Specialized training can be introduced for:

- Leadership development
- Managerial skills
- Decision-making and problem-solving

## **6.2 Conclusion**

Training and Development at Janata Bank Ltd are essential components for sustaining competitive advantage in the rapidly evolving banking sector. As financial services become more sophisticated and customer expectations higher, employees must continually enhance both technical and interpersonal capabilities.

A strong training framework will:

- **Improve employee performance-** empowering staff to handle complex transactions, minimize errors, and provide excellent customer service.
- **Support organizational strategy-** aligning learning with goals like digital transformation, risk mitigation, financial inclusion, and regulatory compliance.
- **Enhance employee motivation and retention-** showing staff that the bank values their growth and career progression.
- **Build leadership capacity-** preparing future leaders who can navigate challenges and lead change.

Janata Bank Ltd is positioned to become a learning organization where training is not merely a mandatory activity but an integrated part of its culture. By adopting structured needs analysis, improving delivery methods, implementing rigorous evaluation, and investing in career development, the bank can uplift the competencies of its workforce and ensure operational excellence.

In conclusion, a strategic, measurable, and employee-centred training and development process will transform human capital into a sustainable source of organizational strength. It will result in:

- Higher productivity
- Better customer experiences
- Stronger compliance and risk management
- Greater adaptability in a dynamic financial environment

Ultimately, empowering employees through training will contribute to both individual success and the long-term performance of Janata Bank Ltd.