

Thesis Report
on
"Training and Development of Uttara Bank Limited"

Submitted by:

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ID: MBA2403033005

Program: Master of Business Administration

Major: Marketing

Department of Business Administration

Sonargaon University (SU)

Submitted to:

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Submitted for the partial fulfillment of the degree
of Master of Business Administration (MBA)



Sonargaon University (SU)

147/1 Green Road, Panthapath, Tejgaon, Dhaka

Date of Submission: December 30, 2025

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degree of MBA in Supply Chain Management

(MSCM)



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Letter of Transmittal

December 30, 2025

Md.Fajle Rabbi

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Subject: Submission of thesis report titled "**Training and Development of Uttara Bank PLC**"

Dear Madam,

I am hereby submitting my thesis paper entitled "**Training and Development of Uttara Bank PLC**" I have tried my best to follow the instructions in preparing this report and submitted it to you for further action. I hope you would find this report up to your expectation. I would be grateful to receive your suggestions and comments regarding this.

Thank you very much for your guidance and cooperation during the course without which this Thesis paper cannot be completed. Moreover, if you have any further inquiries concerning any Additional information, I would be very pleased to clarify that.

Yours Sincerely

Istiak Hossain Anikk

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Declaration of Student

This is to notify you that, the thesis paper on “Training and Development of Uttara Bank PLC”

has been prepared as a part of my dissertation formalities. It is an obligatory part of me.

MBA program to submit a thesis paper. Moreover, I was inspired and instructed by **Md.Fajle Rabbi** , Lecturer, Department of Business Administration, Sonargaon University (SU). I am further declaring that I did not submit this report anywhere for awarding any degree or certificate.

Yours Sincerely

Istiak Hossain Anikk

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Letter of Authorization

This is to certify that the thesis report "**Training and Development of Uttara Bank PLC**" has been prepared as a part of completion of the MSCM program from Department of Business Administration, Sonargaon University (SU), carried out by **Istiaq Hossain Anikk** , bearing **ID: MBA2403033005** under my supervision. The report or the information will not be used for any other purposes.

Md.Fajle Rabbi

Lecturer

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(SU)

Acknowledgement

At first I express my cordial gratitude to the Almighty ALLAH, given me the ability to complete the research work and finally the dissertation paper successful in time.

I am thankful to many people who have provided me with support during the whole time I was working with this report. I am very grateful to Md. Fajle Rabbi, Lecturer, Department of Business Administration, who assigned me with this topic. Without his assistance, I would not have been able to complete my report successfully.

Finally, I feel that present study and my other academic achievement are the outcome of the sacrifice of my family members. So, very special thanks to them.

Executive Summary

This dissertation paper tries to observe the effectiveness of employee training and development at banking sector. Uttara Bank Plc. is one of the largest successful banks in Bangladesh. In Bangladesh it has good market reputation and market position. This report mainly deals with the existing Employee Training and Development analysis of Uttara Bank Plc.

Training and development is one of the most significant areas that every bank emphasizes on to develop their manpower to sever their customer best and to survive in the market. The HR of Uttara Bank Pcl maintains a structured and organized training structure to train their employees by better trainers. The ultimate objective of the training is nothing but ensuring the overall development of the employees and achieving competitive advantages through skilled employees.

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List of Abbreviation

UBL	-	Uttara Bank Ltd.
A/C	-	Account
BA	-	Bangladesh Association of Banks
BOE	-	Bill Of Exchange
BB	-	Bangladesh Bank
CEO	-	Chief Executive Officer
GM	-	General Manager
AGM	-	Assistant General Manager
RM	-	Relational Manager
CRF	-	Clearing Report Finding
FC	-	Foreign Currency
IBP	-	Inland Bill Purchase
IBC	-	Inward Bills for Collection
L/C	-	Letter of Credit
SME	-	small and medium-sized enterprises

Chapter – 01

INTRODUCTION

1.1: Introduction

Human resource has become strategic resource to gain sustainable competitive advantages in this age of globalization. Human capital is the differentiator between a good company and a great company. Human resource is the very important and the backbone of every organization and it is also the main Resource of the organization. One significant function of Human Resource Management to the effective use of human resources is training and development. Effective training and development is an investment in the human resources of an organization, with both immediate and long-range returns. Training is a key element for improved performance; it can increase the level of individual and organizational competency. Training holds the key to unlock the potential growth and development opportunities to achieve a competitive edge. Training programs helps making acquaintance of employees with more advance technology and attaining robust competencies and skills in order to handle the functions and basics of newly introduced technical equipment. Training facilitates the updating of skills and lead to increase commitment, Ill being, and sense of belonging, thus directly strengthening the organization's competitiveness. Training has the distinct role in the achievement of an organizational goal by incorporating the interests of organization and the workforce. There is no doubt that training is important in all aspect for an organization. Training has traditionally been defined as the process by which individuals change their skills, knowledge, attitudes, and/or behavior. The primary role of training is to improve the employees' skill for current and future duties and responsibilities. Training helps them to change with aspects like technology and competition. Now a day's training is the most important factor in the business world because training increases the efficiency and the effectiveness of both employees and the organization. Training is important to enhance the capabilities of employees. Recent researches reveal that training enables most organizations, meet their goals and objectives. In doing so employees are able to learn new work concepts, refresh their skills, improve their work attitude and boost productivity. On the one hand, most of the employees need training to perform their job duties or at least to increase the quality and quantity of their work; on the other hand, skilled and efficient manpower is the most important success factor in achieving the goal of organizations. A significant relationship was found between the employees training and their resultant performance in accomplishing different tasks. By the help of training employees became proficient in their jobs and they become able to give better result.

1.2: Rationale of the study

I am proposing this topic because; the information on employee training of Uttara Bank Ltd is accessible for me from the Nawapur Branch. And as a HR student I need to work on such a topic which is directly related with my subject of study, so I've chosen employee training program of Uttara Bank Ltd, to meet the requirement and to enrich my HR knowledge.

As I want to be HR professional in future so, I think the learning from this topic will provide me some real life ideas and knowledge on designing a Training program in future for the employees working in banking sectors. The proposed report will also help the department of business administration to have an overall training report of an organization and the report can be shown to the HR students so that they can gather idea from the report and enrich their knowledge with the practical knowledge.

1.3: Statement of the problems

From the training the employees improves their effectiveness which enables them working in different branches in different banking jobs. The training programs organized by Uttar Bank limited are also tend to increase employee performance, so that the employees can serve the organization well and serve the customers with zero complain. The trainings help the employees to develop their career growth. And also increase satisfaction among the employees. Employees become up to date with latest banking knowledge and practice and the Bank can do well in competing market by their skilled and well trained workforce.

1.4: Objectives of the study:

The objectives of the study are as follows:

A. Broad Objectives:

- ❖ To evaluate the effectiveness of training and development programs of Uttara Bank Ltd.

B. Specific Objectives:

- ❖ To identify and assess the current training practices at Uttara Bank Ltd.
- ❖ To study how training and development programmes help to achieve employee satisfaction.
- ❖ Topics of the training programs.

To know the opinion of the employee regarding training and development programme of Uttara Bank Ltd.

1.5: Methodology of the study

Sources of data collection:

- ❖ All the relevant data regarding this study are collected from two sources.

1. The primary data:

- ✓ The primary data has been collected from face to face interview.
- ✓ Through questionnaire survey.
- ✓ Fact to face conversation with the manager and employee.

2. Secondary data source :

- ✓ The secondary data has been collected from annual reports of Uttara Bank Ltd.
- ✓ Published Booklet of the Bank.
- ✓ Website of Uttara Bank Ltd.
- ✓ Various public documents.
- ✓ Journals, Reports

1.5.1: 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.

1.5.2: Sampling plan:

i. Population

The target population was the managers, operative and fresher's who are working in Uttara Bank Limited.

ii. Sample unit

Any employee who is working in Uttara Bank Limited.

iii. Sample size

Total eighteen employee working at Uttara Bank Ltd, at Nawbpur branch, 10 of them are male and 8 are female. My sample size was fifteen 7 of them are male and 8 are female.

1.6: Scope of the study:

Scope:

Firstly I wanted to enrich the report with all the information and activities of Uttara Bank Ltd that I deserved from the head of but as some training information are confidential and the HR was too much centralized and bureaucratic so I could not do what I wanted to do. So I conducted the training and development analysis on the Uttara Bank Ltd (Nawabpur Branch). I tried to collect the training information of all the employees of that particular branch and conducted a survey on training evaluation by them with a questionnaire. After preparing the report I can say the study on that particular branch about the training will be same for all other branches as the UBL head offices offers same training for specific level of employees, and I can assure that the report will be enough to show the practice of Employee Training and development activities of Uttara Bank Ltd.

1.7: Limitation of the study:

- Time shortage was one of the issues; the employees did not get enough time to discuss with me with their training experiences and comments.
- Confidential Banking System (Uttara Bank Ltd)
- The HR personnel were too busy to talk with them with detail training system of Uttara Bank Ltd.
- Lack of enough cooperation due to high workload.

Chapter -02
LITERATURE REVIEW

2.1 Literature of HRM

Human resource management (HRM or simply HR) is a function in organizations designed to maximize employee performance in service of an employer's strategic objectives. HR is primarily concerned with the management of people within organizations, focusing on policies and on systems. HR departments and units in organizations typically undertake a number of activities, including employee benefits design, employee recruitment, "training and development", performance appraisal, and rewarding (e.g., managing pay and benefit systems). HR also concerns itself with industrial relations, that is, the balancing of organizational practices with requirements arising from collective bargaining and from governmental laws. According to R. Buettner, HRM covers the following core areas:

- job design and analysis,
- workforce planning,
- recruitment and selection,
- training and development,
- performance management,
- compensation (remuneration), and legal issues.

HR is a product of the human relations movement of the early 20th century, when researchers began documenting ways of creating business value through the strategic management of the workforce. The function was initially dominated by transactional work, such as payroll and benefits administration, but due to globalization, company consolidation, technological advances, and further research, HR as of 2015 focuses on strategic initiatives like mergers and acquisitions, talent, management, succession, planning, industrial and labor relations, and diversity and inclusion.

In startup companies, trained professionals may perform HR duties. In larger companies, an entire functional group is typically dedicated to the discipline, with staff specializing in various HR tasks and functional leadership engaging in strategic decision-making across the business. To train practitioners for the profession, institutions of higher education, professional associations, and companies themselves have established programs of study dedicated explicitly to the duties of the function. Academic and practitioner organizations likewise seek to engage and further the field of

HR, as evidenced by several field-specific publications. HR is also a field of research study that is popular within the fields of management and industrial/organizational psychology, with research articles appearing in a number of academic journals, including those mentioned later in this article.

In the current global work environment, most companies focus on lowering employee turnover and on retaining the talent and knowledge held by their workforce. New hiring not only entails a high cost but also increases the risk of a newcomer not being able to replace the person who worked in a position before. HR departments strive to offer benefits that will appeal to workers, thus reducing the risk of losing corporate knowledge.

- Human Resource Management is based on ideas and techniques developed to enhance worker motivation, productivity and performance.
- The HRM model emphasises:
 - the need to search for new ways of working
 - the central role of managers in promoting change
 - the treatment of workers as individuals rather than part of a collective workforce
 - the encouragement of workers to consider management as 'partners' rather than as opponents - 'us and us', rather than 'us and them'

Definition by author:

The Human Resources Management (HRM) function includes a variety of activities, and key among them is deciding what staffing needs you have and whether to use independent contractors or hire employees to fill these needs, recruiting and training the best employees, ensuring they are high performers, dealing with performance issues, and ensuring your personnel and management practices conform to various regulations. Activities also include managing your approach to employee benefits and compensation, employee records and personnel policies. Usually small businesses (for-profit or nonprofit) have to carry out these activities themselves because they can't yet afford part- or full-time help. However, they should always ensure that employees have -- and are aware of -- personnel policies which conform to current regulations. These policies are often in the form of employee manuals, which all employees have.

Author: Carter McNamara

In any organization, there has to be someone concerned with the welfare and performance of persons who are a part of the operation. When an individual or a team of individuals takes on this task of seeing to programs and setting policies that impact everyone associated with the company, they are engaged in the process of personnel management, sometimes referred to as human resources management.

One aspect of company organization that definitely requires the input of effective personnel management is the drafting of a company handbook. Establishing operation policies and procedures, requirements for employment, commendation and disciplinary procedures, guidelines for dismissals and promotions, and even something as simple as a dress code has to be compared with state and federal guidelines before the handbook is ready for release to the company at large. Personnel managers and the HR staff are ideal for drafting and reviewing the company handbook. **Written by: Malcolm Tatum**

Human resource management (HRM) is the strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "human resource management" and "human resources" (HR) have largely replaced the term "personnel management" as a description of the processes involved in managing people in organizations. Human Resource management is evolving rapidly.

Human resource management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a workforce. "those decisions and actions which concern the management of employees at all levels in the business and which are related to the implementation of strategies directed towards creating and sustaining competitive advantage"

author: While Miller (1987)

The statement above states what human resource is though on a more general point of view. The difference also between the two terms was clearly stated.

Human resource management (HRM) is the strategic and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "human resource management" and "human resources" (HR) have largely replaced the term "personnel

management" as a description of the processes involved in managing people in organizations. Human Resource management is evolving rapidly. Human resource management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a workforce.

Author: Armstrong, Michael

Here one can derive the idea that HRM personnel management is not only a business practice but also an academic theory that is widely used in a community to establish and manage a workforce or human resource.

“The Human Resources Management (HRM) function includes a variety of activities, and key among them is deciding what staffing needs you have and whether to use independent contractors or hire employees to fill these needs, recruiting and training the best employees, ensuring they are high performers, dealing with performance issues, and ensuring your personnel and management practices conform to various regulations. Activities also include managing your approach to employee benefits and compensation, employee records and personnel policies. Usually small businesses (for-profit or nonprofit) have to carry out these activities themselves because they can't yet afford part- or full-time help. However, they should always ensure that employees have -- and are aware of -- personnel policies which conform to current regulations. These policies are often in the form of employee manuals, which all employees have.”

Source: Carter McNamara

This definition describes the functions of human resource management which would benefit the whole organization as well as the people working in it. It also states that all the employees in an organization should be aware of all the benefits, regulations or policies, and activities so that they can also return them a favor and be the best employee that they could never have.

"Human Resource Management (HRM) is the function within an organization that focuses on recruitment of, management of, and providing direction for the people who work in the organization. **Author: Susan M. Heath field**

2.2 HRM Function

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

2.3 The major functional areas in human resource management are:

1. Job Analysis
2. Staffing
3. Orientation
4. Training and development
5. Performance Appraisal
6. Career Planning
7. Compensation
8. Benefits
9. Labour Relations
10. Record-Keeping

These areas and their related functions share the common objective of an adequate number of competent employees with the skills, abilities, knowledge, and experience needed for further organisational goals. Although each human resource function can be assigned to one of the four areas of personnel responsibility, some functions serve a variety of purposes. For example, [performance appraisal](#) measures serve to stimulate and guide employee development as well as salary administration purposes. The [compensation](#) function facilitates retention of employees and also serves to attract potential employees to the organisation.

2.4 A brief description of usual human resource functions are given below:

Human Resource Planning: In the [human resource planning](#) function, the number and type of employees needed to accomplish organizational.

Research is an important part of this function because planning requires the collection and analysis of information in order to forecast human resources supplies and to predict future human resources needs. The basic human resource planning strategy is staffing and employee development.

Job Analysis: Job analysis is the process of describing the nature of a job and specifying the human requirements, such as skills, and experience needed to perform it. The end product of the job analysis process is the job description. A job description spells out work duties and activities of employees. Job descriptions are a vital source of information to employees, managers, and personnel people because job content has a great influence on personnel programmes and practices.

Staffing: Staffing emphasizes the recruitment and selection of the human resources for an organization. Human resources planning and recruiting precede the actual selection of people for positions in an organization. Recruiting is the personnel function that attracts qualified applicants to fill job vacancies. In the selection function, the most qualified applicants are selected for hiring from among those attracted to the organization by the recruiting function. On selection, human resource functionaries are involved in developing and administering methods that enable managers to decide which applicants to select and which to reject for the given jobs.

Orientation: Orientation is the first step toward helping a new employee adjust himself to the new job and the employer. It is a method to acquaint new employees with particular aspects of their new job, including pay and benefit programmes, working hours, and company rules and expectations.

Training and Development: The training and development function gives employees the skills and knowledge to perform their jobs effectively. In addition to providing training for new or inexperienced employees, organisations often provide training programmes for experienced employees whose jobs are undergoing change. Large organisations often have development programmes which prepare employees for higher level responsibilities within the organisation. Training and development programmes provide useful means of assuring that employees are

capable of performing their jobs at acceptable levels.

Performance Appraisal: Performance appraisal function monitors employee performance to ensure that it is at acceptable levels. Human resource professionals are usually responsible for developing and administering performance appraisal systems, although the actual appraisal of employee performance is the responsibility of supervisors and managers. Besides providing a basis for pay, promotion, and disciplinary action, performance appraisal information is essential for employee development since knowledge of results (feedback) is necessary to motivate and guide performance improvements.

Career Planning: Career planning has developed partly as a result of the desire of many employees to grow in their jobs and to advance in their career. Career planning activities include assessing an individual employee's potential for growth and advancement in the organisation.

Compensation: Human resource personnel provide a rational method for determining how much employees should be paid for performing certain jobs. Pay is obviously related to the maintenance of human resources. Since compensation is a major cost to many organisations, it is a major consideration in human resource planning. Compensation affects staffing in that people are generally attracted to organisations offering a higher level of pay in exchange for the work performed. It is related to employee development in that it provides an important incentive in motivating employees to higher levels of job performance and to higher paying jobs in the organization.

Benefits: Benefits are another form of compensation to employees other than direct pay for work performed. As such, the human resource function of administering employee benefits shares many characteristics of the compensation function. Benefits include both the legally required items and those offered at employer's discretion. The cost of benefits has risen to such a point that they have become a major consideration in human resources planning. However, benefits are primarily related to the maintenance area, since they provide for many basic employee needs.

Labour Relations: The term "labour relations" refers to interaction with employees who are represented by a trade union. Unions are organization of employees who join together to obtain more voice in decisions affecting wages, benefits, working conditions, and other aspects of

employment. With regard to labour relations, the personnel responsibility primarily involves negotiating with the unions regarding wages, service conditions, and resolving disputes and grievances.

Record-keeping: The oldest and most basic personnel function is employee record-keeping. This function involves recording, maintaining, and retrieving employee related information for a variety of purposes. Records which must be maintained include application forms, health and medical records, employment history (jobs held, promotions, transfers, lay-offs), seniority lists, earnings and hours of work, absences, turnover, tardiness, and other employee data. Complete and up-to-date employee records are essential for most personnel functions. More than ever employees today have a great interest in their personnel records. They want to know what is in them, why certain statements have been made, and why records may or may not have been updated.

2.5. Training:

Training usually involves educational or inspirational activities designed to improve knowledge, skill, and performance at the individual level. Training basically refers to a planned effort by a company to facilitate employees' learning of job related competencies.

The competencies include knowledge skills, or behaviors that are critical for successful job performance.

2.6. Development:

Development is a process by which the employees develop their skills, behaviors, attitudes, actions, and other abilities with continuous trainings or learning, that are needed to perform in an organization effectively and smoothly. A successful development process delivers appropriate change in individual behavior, attitudes, and activity directly related to organizational goals and measurable results.

2.7. Discussion of Training and development:

The goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities. Recently it has been

acknowledged that to gain competitive advantage, training has to involve more than just basic skill development.

Many companies have adopted this broader perspective, which is known as high leverage training. High Leverage training is linked to strategic business goals and objectives to use an instructional design process to ensure that training is effective and compares or benchmarks the company's training programs against training programs in other companies.

The ultimate objective of employee training and development is to create intellectual capital who can contribute to the organizational development competing against the market rivals.

2.8. Training and development process:

In organizations training and development program works as a transforming process, by the process new unskilled employees enter into the organization get proper training and they develop themselves as skilled employees.



Figure 3.1: Training and development process

An effective training and development program can ensure motivation, commitment to the trained employees at the same time those motivated employees take to lead to be competent in the market to serve the organization their best for the organizational development.

2.9. The Training Cycle:

Which includes:

- ❖ Establishing the skill requirements and the subsequent training needs of the workforce.
- ❖ The design of the most suitable events and most effective training methods for your organization.



Figure 3.2: The Training Cycle

- ❖ Delivery of the training with additional support for any open learning aspects.
- ❖ Evaluation and validation of the training event to ensure that you achieve identifiable and cost effective business improvements from the development of your staff.

Chapter – 03
RESEARCH METHODOLOGY

3.1 An Overview

Uttara Bank Limited celebrated 50th anniversary of its Banking Service in 2015. This well established and ancient bank has a rich history. With the initiation of some renown bengali businessmen it was established to facilitate the disadvantaged people of the then East Pakistan and started its banking operation officially on 28th January of 1965 in name of “Eastern Banking Corporation” with four branches which soon reached 60 just before the independence. During Non-cooperation movement in 1971, this bank performed the treasury function of East Bengal. After independence, Eastern Banking Corporation was nationalized and renamed as “Uttara Bank” and resumed its banking operation from 26th March 1972. Embarking on a progressive journey, Uttara Bank continued to grow and expand in the successive years. It took the name “Uttara Bank Ltd.” after privatization from June,1983 and became one of the largest private sector bank of Bangladesh. In the later years, Uttara Bank became the trend setter in the banking industry, acquiring lion's share in inward foreign remittances and a major market share in loans to large, medium and small industries, traders and farmers. Based on the bank’s consistent strong financial performance and its expanding presence, Uttara Bank Ltd. is currently ranked as the most trusted bank in Bangladesh.

At present the bank has 239 branches and all are under online network. In addition, its effective and diversified approach to seize the market opportunities is going on as continuous process to accommodate new customers by developing and expanding rural, SME financing and offshore banking facilities. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has the facilities of SMS Banking, Internet Banking and a large number of ATMs of its own with ATM sharing arrangement with other partner banks. The Bank is proud of its management team headed by **Managing Director, Mr. Mohammed Rabiul Hossain** and it encourages all employees to devote a measure of their time and talent to support distressed community by participating in CSR programs. Its main objective is to render service to the people whether rich or poor and to contribute to the development of the nation.

3.2 Mission, Vision, Strategy Statement

- ✚ Maintaining the maximum ethical standards community accountability praiseworthy of a leading corporate citizen.
- ✚ Continuously improving profitability, productivity and thereby enhancing shareholder value.
- ✚ Creating and maintaining a set of hard working and efficient employees.
- ✚ To extend financial assistance to poorer section of the people.
- ✚ To achieve balance growth & equitable development.

Vision

To be a premier banking institution in Bangladesh and contribute significantly to the national economy. To be leading commercial bank in the country and contribute maximum of the welfare for the people of the country.

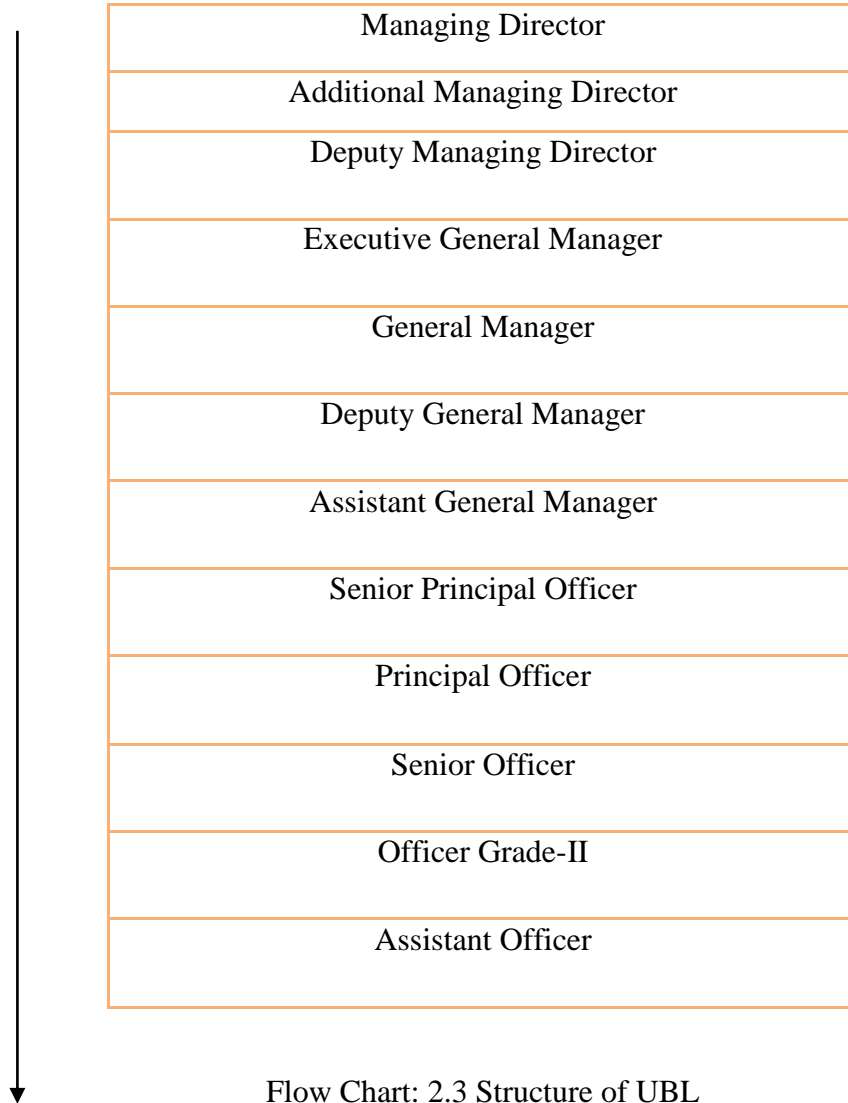
- ✚ Prime objective is to deliver a quality that demonstrates a true reflection of its vision.
- ✚ Excellence in banking.
- ✚ To provide quality service to the customer.
- ✚ To set high standard of integrity.

Bring total satisfaction to its clients, sponsors and employees

Strategic Objectives of UBL

- ✚ Building a strong relationship with customers and focus what they want based on integrity, superior service.
- ✚ To strive for profit and sound growth.
- ✚ To value and respect of people and make decisions based on merit.
- ✚ To responsible, trustworthy and law-abiding in all that we do.
- ✚ To mobilize the savings and channeling it out as loan and advances as the company approve.
- ✚ To finance the international trade both import and export.
- ✚ To develop the standard of living of the limited income group by providing consumer credit.
- ✚ To establish, maintain, carry on, transact and undertake all kinds of investment and financial business including underwriting, managing and distributing the issue of stocks, debentures and other securities.
- ✚ To base reward and recognition on performance.
- ✚ To value the feet that they are the members of utara bank family committed to the creation of employment opportunities across Bangladesh.
- ✚ To finance the industry, trade and commerce in both the conventional way and by offering customer friendly credit service.
- ✚ To encourage new entrepreneurs for investment and thus to develop the countries industry sector and contribute to the economic development.

3.3 Management Structure



3.4 Risk Management

Risk management is a discipline at the core of every financial institution which encompasses all the activities that affect its risk profile. It involves identification, measurement, monitoring and controlling risks to ensure proper management of risks related to bank business. The objective of risk management is to identify and analyze risks and manage their consequences. Perhaps the banking sector has the most specific focus on the management of financial risks.

Bangladesh Bank advised the banking industry to identify the risk factors associated with their business and to take effective measures in the functional process to minimize and control the risks in the area of lending, internal control, liquidity and treasury management. Introduction of risk analysis culture, loan classification and ratings are the broad schemes for assessing the risk status of banking assets. Uttara Bank has compiled different Risk Manuals and several Instruction Circulars have been issued to handle the issue of risk management. Besides, Risk Management Policy has already been formed and is being updated from time to time. There are the mandatory Six Core Risk Guidelines with which all are already familiar.

The bank has already implemented the risk management guidelines which cover the following areas:

- Credit Risk.
- Internal Control & Compliance Risk.
- Asset & Liability Management Risk.
- Foreign Exchange Risk.
- Money Laundering Risk.
- Information and Communication Technology Risk and
- Environmental Risk Management.

Among the above mentioned Risks first sixes are called Core Risks.

3.5 HRD

Employees are the core resource of any organization. Without them, one cannot run their organization. And human resources development is concerned with the growth and development of people toward higher level of competency, creativity and fulfillment. It helps employees become better, more responsible person, and then it tries to create a climate in which they may contribute to the limits of their improved abilities. It assumes that expanded capabilities and opportunities for people will lead directly to Improvements in operating effectiveness. The set-vice rule of Uttara Bank states the recruitment policy of the bank. In general the board of directors determines the recruitment policy of the bank from time to time. The minimum entry-level qualification for any official position other than supportive management is a Bachelors degree.

Chapter – 04
TRAINING AND DEVELOPMENT

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4.1: Training Activities

Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job. Training can improve the changing of skills, knowledge, attitudes, or social behavior. It may mean changing what employees know, how they work, their attitudes toward their work, or their interactions with their co-workers or their supervisor. Every organization needs to have well-trained and experienced people to perform the activities that have to be done. Job conduct training is very much emphasizing on job performance. Uttara Bank Ltd consequently has given priority of training and development to the employee. So that UBL introduced training wings as a separate department.

Uttara Bank Ltd always focuses great emphasis on training and development of its employees. That's why Uttara Bank has its own training institute with a dedicate HR people who are arranging trainings for the employees of Uttara Bank Ltd. Uttara Bank is believes that only employees must provide better service if they are trained well. The HR department wants to ensure a dedicated team of well trained employees who can serve the customers as well as the bank by their expertise. Different types of trainings are offered to the employees according to the bank rule. Most of the trainings are regarding banking activities and the trainings are well structured.

4.2. Why Training is needed

The first step in the design and development of a training program is finding out the people to be trained and the type of training they need. For planning to undertake a training need assessment Exercise Company should answer the following questions:

- What information we need?
- Who will give the information?
- Where to get the information?
- What methods to use for gathering the information?
- What will be the final summary or interpretation will look like?

Training is basically imparted solve significant problems per taming to employee performance at work. The word need implies that something is lacking- there is a shortfall somewhere. The word training further implies that this lack can be supplied by systematic training. If can, thus, be said

that a training need exists when the application of systematic training will serve to overcome a particular weakness.

Training need analysis is a process of obtaining pertinent information with a view to determining whether particular performance problem is responsive to training. From information thus obtained will help us to identify the gap between the desired level of performance and actual level of performance. UBL conducted training programs for the improvement off well fresher as well as the existing employees. Training is the essential part for the managerial job for their development. Though training employees will be able to cope with the adjusted work environment. This will bring into feasibility workforce, personal skills development, adjusted with the working environment, etc. that's why training is very much needed for UBL's employees. It is done for both theoretically and practically improve trainee's skills.

4.3. Objective of the Training

- ❖ Increase the effectiveness of the employee.
- ❖ Make individual employee more efficient in his/her work
- ❖ Bring consistency in job execution
- ❖ Help the employees in their career development .in other word it paves the path of individual growth
- ❖ Increase overall organizational effectiveness.
- ❖ Improve the Quality
- ❖ Improve The overall organization performance
- ❖ Minimization the accidence and Injury
- ❖ Increasing awareness about safety and Health
- ❖ Introduced overall Organization
- ❖ Introduced overall Organization Rule Regulation
- ❖ Introduce the Management Personnel of the Organization

4.4. Features of Training and Development Management System

Training and Development Management System gives Uttara Bank Ltd. is power to:

- Manage employee information efficiently.
- Define the addition, deductions, leave etc.
- Generate performance evaluation at the convenience of a mouse click.
- Generate and manage the training and development processes according to the performance structure of Uttara Bank Ltd. assigned to the employee.
- This applications helps to maintain training, performance, evaluation, and understand the importance or need of the employees and workers.

4.5. Training procedure

- Training need analysis
- Select “Resource Person”
- Preparing Training Calendar
- Conducting Training Session
- Evaluation of Training ,Trainee
- Documentation
- Retraining

4.6. Methods of Training:

Uttara Bank Ltd Conducted training by utilizing some types of methods. These are given below-

4.6.1 On-the-Job Training (OJT):

On the job training is a training that shows the employee how to perform the job and allows him or her to do it under the trainer’s supervision. On the job training is normally given by a senior employee or a manager like senior officer or a manager. The employee is shown how to perform the job and allowed to do it under the Trainer’s supervision.

4.6.2 Off-the-Job Training:

- **The Case Study Method:** Here the manager is presented with a written description of an organizational problem to solve in a discussion with other trainees.
- **Management Game:** The manager presented with a computerized decisions regarding but simulated situations.
- **Behavior Modeling:** It involves the Modeling-Role playing-Social reinforcement-Transfer of training.

4.6.3 Job rotation

Job rotation is a training that requires an individual to teach several different some in a work Unit or department and performer each job for a specified time period. In job rotation Individuals learn several different jobs within a work unit or department. One main advantages of job rotation is that it makes flexibilities possible in the department. When one employee like junior employee absence another employee can easily perform the job.

4.6.4 Classroom training

Classroom training is conducted off the job and probably the most familiar training method. It is an effective means of imparting information quickly to large groups with limited or no knowledge of subject being presented. It is useful for teaching factual material, concepts principle other theories. Portion of orientation programs, some expects of apprenticeship training and safety programs are usually presented utilizing some form of classroom instruction. More frequently however, classroom instruction is used for technical, professional and managerial employee.

4.7 Training Goals:

Uttara Bank Ltd goals of the training program should relate directly to the needs determined by the assessment process outlined above. Course objectives should clearly state what behavior or skill will be changed as a result of the training and should relate to the mission and strategic plan of the organization. Goals should include milestones to help take the Uttara Bank Ltd employee from where he or she is today to where the firm wants him or her in the future. Setting goals helps to evaluate the training program and also to motivate employees. Allowing employees to participate in setting goals increases the probability of success.

Chapter – 05

ANALYSIS AND INTERPRETATION OF

DATA

5.0 Questionnaire survey Analysis

Questionnaire is important for any types of research. Questions are designed and asked to respondents to exact specific information. It serves two basic purposes: to (i) collect the appropriate data and (ii) make the data comparable and amenable to analysis.

Number of Employee: I went to Uttara Bank Ltd. (Nawabpur Branch) for preparing this report. I prepared a questionnaire and interviewed 15 employees, where 9 of them are male and 6 of them are female.

Table – 5.1: Showing Types of Training Undergone by Employees

Type	No. of Respondents	Percentage
On the Job Training	2	13%
Off the Job Training	9	60%
Both	4	27%
Total	15	100%

Figure - 1

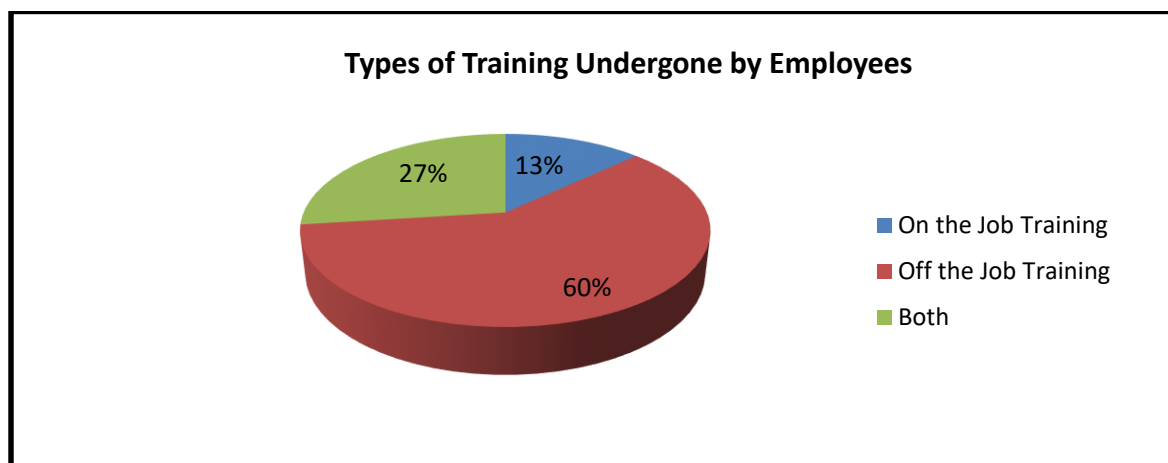
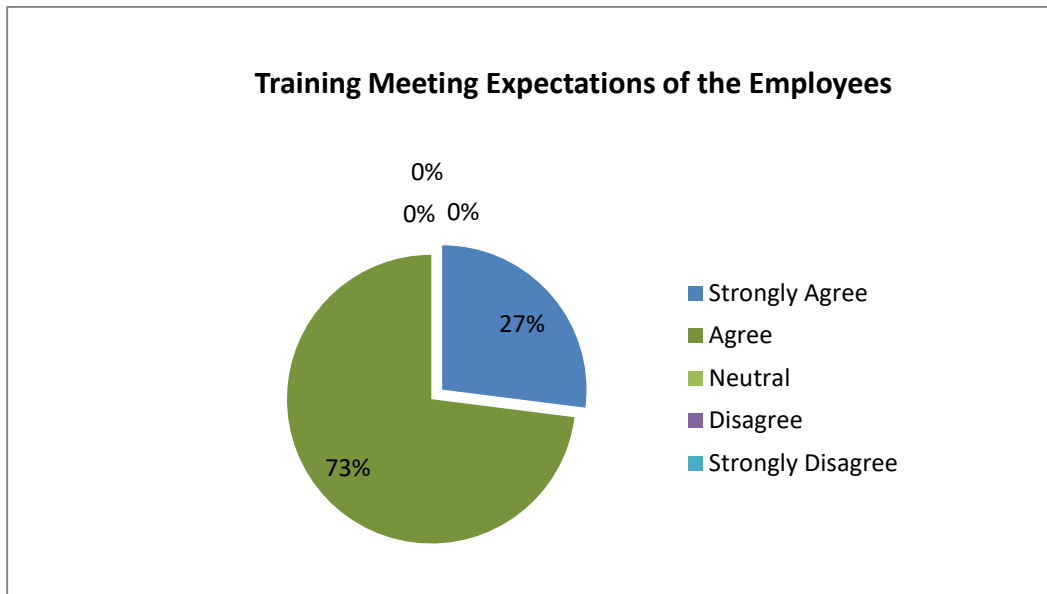


Table – 5.2: Training Meeting Expectations of the Employees

Response	No. of Respondents	Percentage
Strongly Agree	4	27%
Agree	11	73%
Neutral	0	
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 2



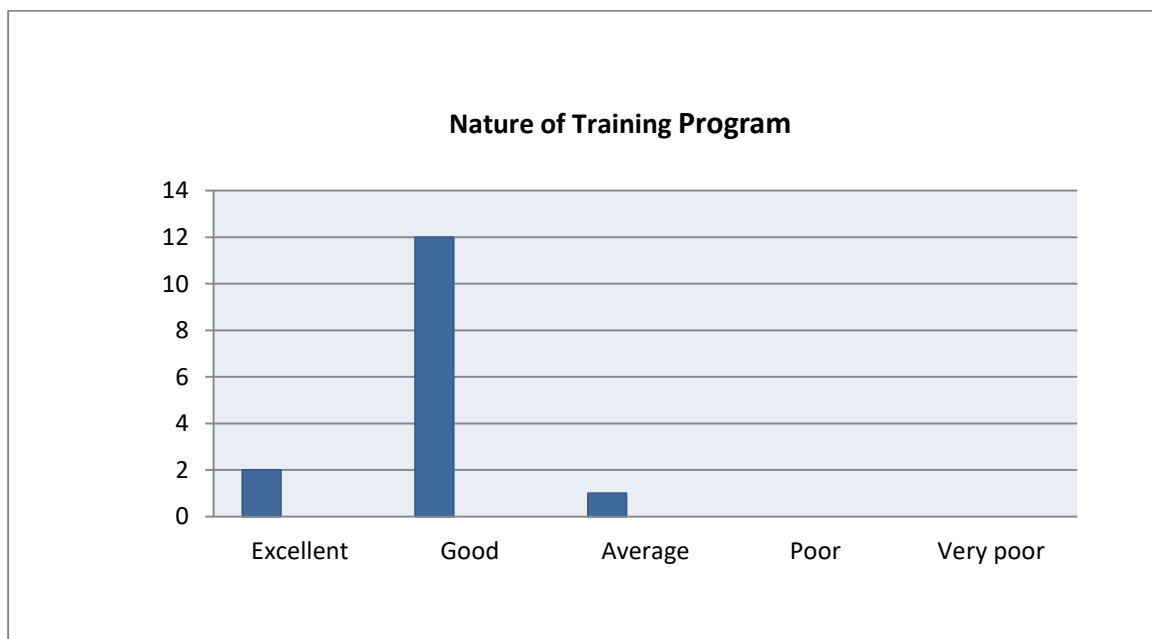
Concept: Training must meet the expectation of the trainees; if the training doesn't meet the expectation of trainees then the full training is not worthwhile to the organization and to the employees.

Analysis: as we can see from the above illustration, 27% employees marked the trainings met their expectations and rest 73% marked on agree, they also think the training met their expectations.

Table – 5.3: Nature of Training Program

Response	No. of Respondents	Percentage
Excellent	2	13%
Good	12	80%
Average	1	7%
Poor	0	
Very poor	0	
Total	15	100%

Figure - 3



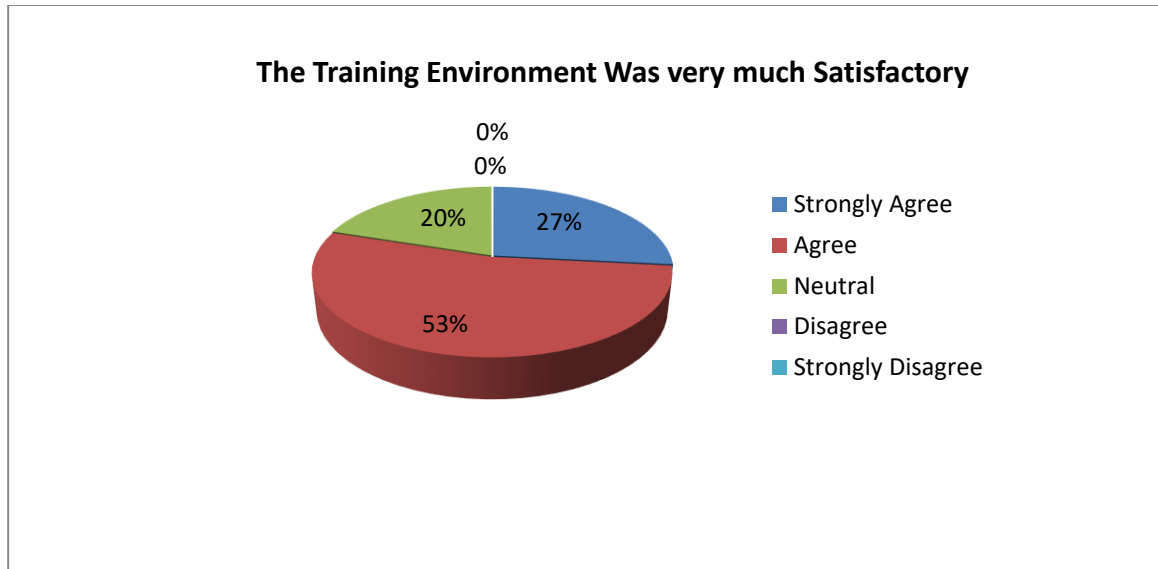
Concept: Through training the employee acquires all the knowledge and skills needed in their day to day tasks. The effective training method would be simple in nature so that employees can perform with efficiency thus increasing overall productivity of the organization.

Analysis: From the above illustration we can see 80% employee agree the training nature is good and 13% employee agree the training nature is excellent and 7% employees opinion is average for the training program.

Table – 5.4: The Training Environment of Uttara Bank Was very much Satisfactory

Response	No. of Respondents	Percentage
Strongly Agree	4	27%
Agree	8	53%
Neutral	3	20%
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure -4



Concept: Setting up the training environment is an important part of training program. Establishing a satisfactory training environment is conducive to learning. So the training environment should establish with participants satisfactory level that can ensure the training session has a real impact on the individual participant and the organization.

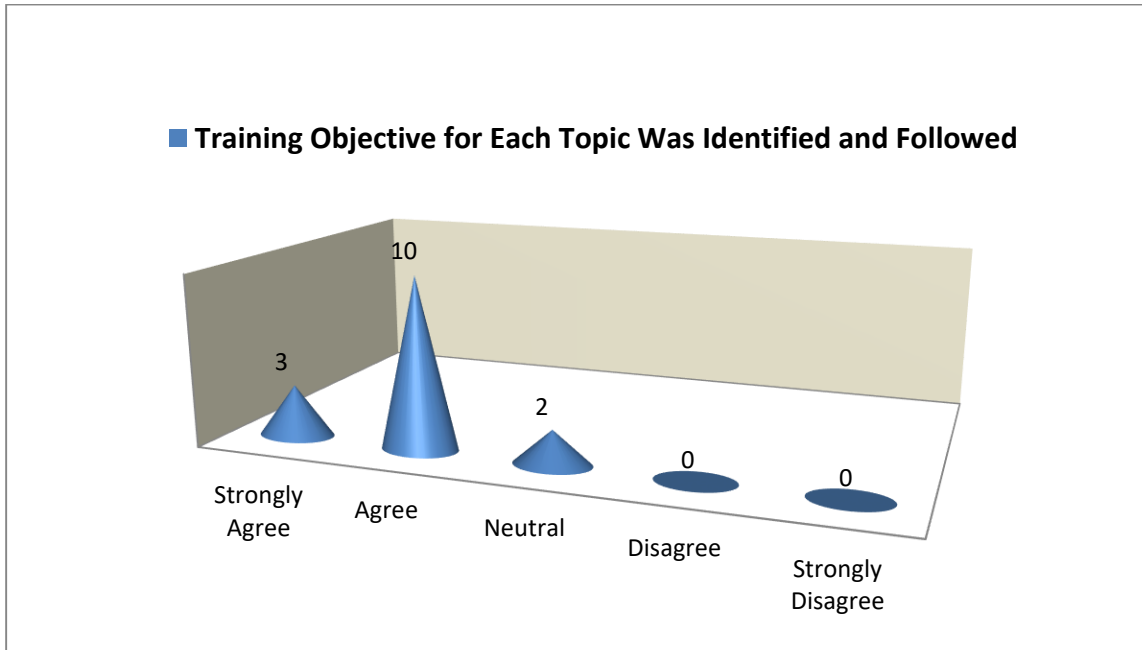
Analysis: From the above illustration shows us that 27% employees strongly agree and 53% agree that the training environment was satisfactory and that was able to apply the knowledge learned from the trainings and 20% neutral with the statement.

Table – 4.5: Training Objective for Each Topic Was Identified and Followed

Response	No. of Respondents	Percentage
Strongly Agree	3	20%
Agree	10	67%
Neutral	2	13%
Disagree	0	

Strongly Disagree	0	
Total	15	100%

Figure – 5



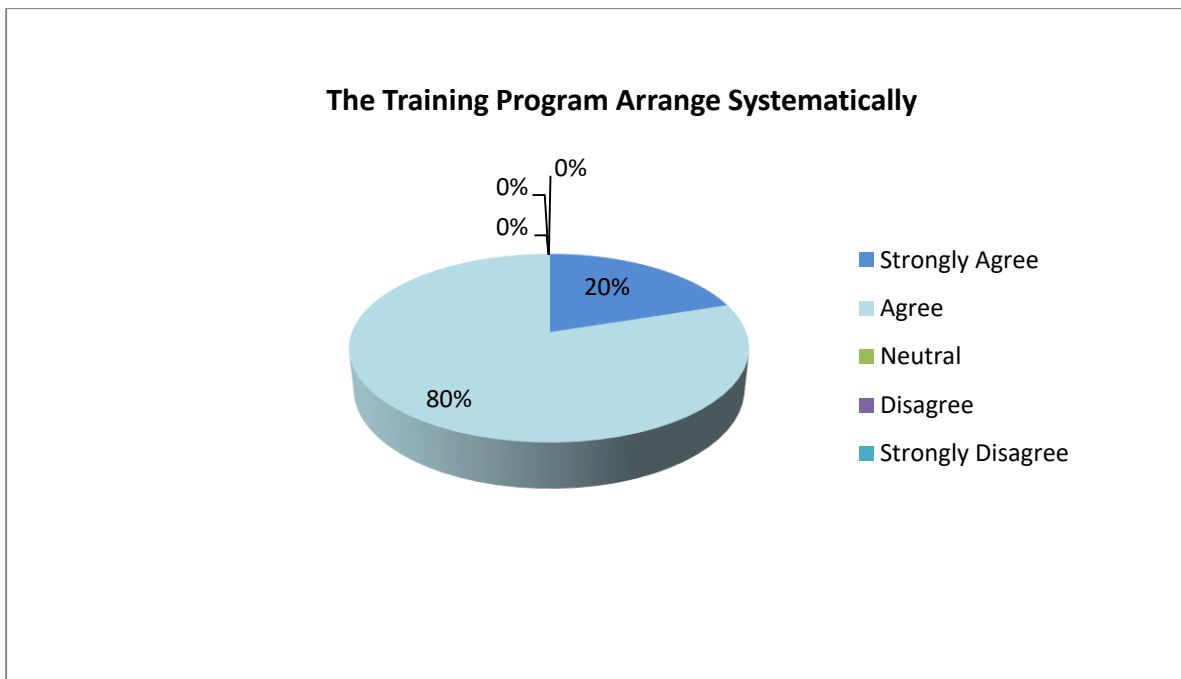
Concept: To deliver a fruitful training to the employees, a trainer should ensure that the training objective for each of the topic were identified and followed and the trainees must support the trainer to do so. It needs both efforts to meet the objective and to identify the objective of overall training.

Analysis: From the above illustration we can see 53% employee agree the training objective for each topic were identified and followed and 47% employees neutral with the statement.

Table – 5.6: The Training Program Arrange Systematically

Response	No. of Respondents	Percentage
Strongly Agree	3	20%
Agree	12	80%
Neutral	0	
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 6

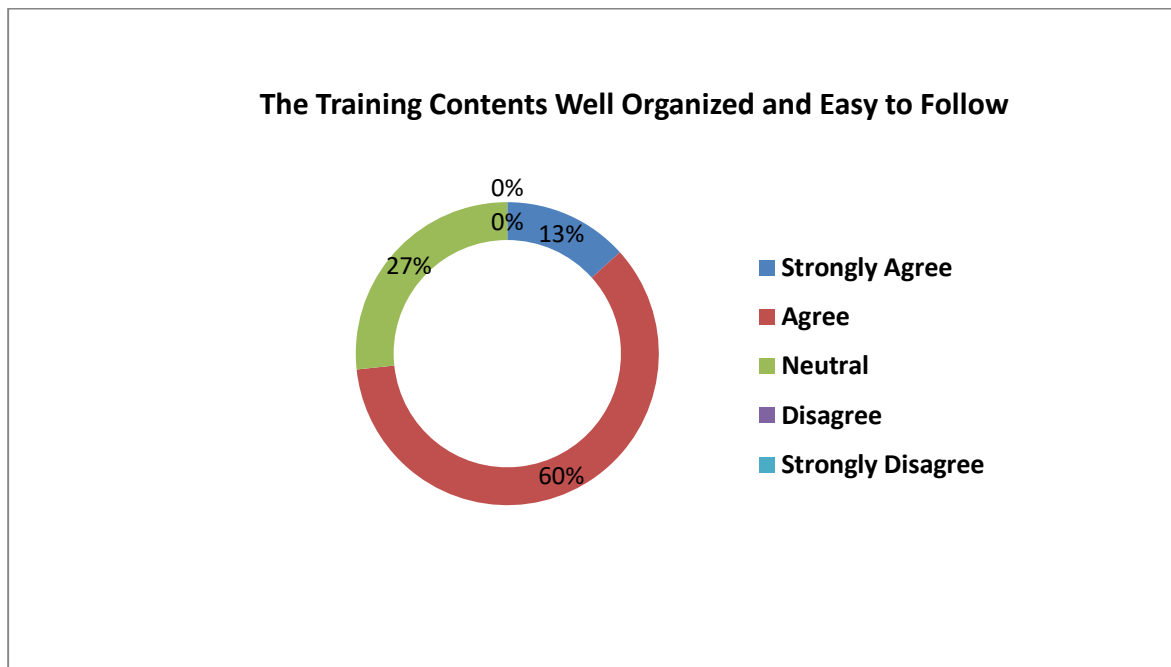


Concept: An effective training program is built by following a systematic, step-by step process. Training initiatives that stand alone often fail to meet organizational objectives and participant expectations. So a fruitful and effective training program should be arrange systematically.

Table – 5.7: The Training Contents Well Organized and Easy to Follow

Response	No. of Respondents	Percentage
Strongly Agree	2	13%
Agree	9	60%
Neutral	4	27%
Disagree	0	0%
Strongly Disagree	0	0%
Total	15	100%

Figure – 7



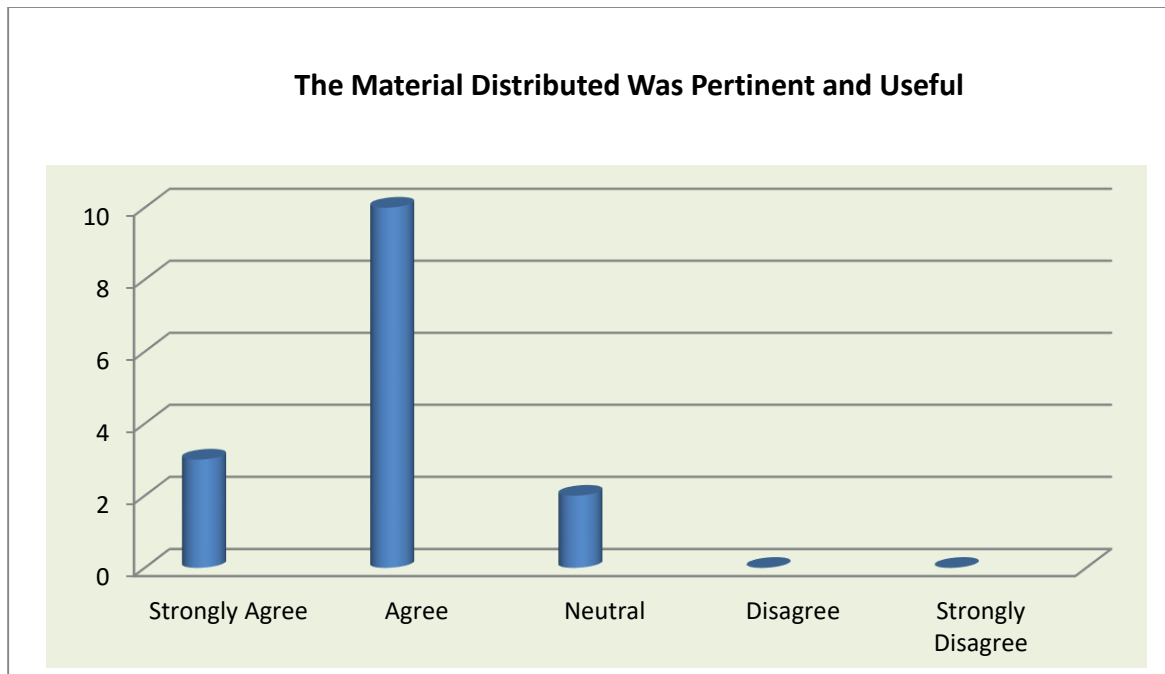
Concept: To make the training more easy and communicative, the training content must be easy, organized and more structured. Trainees could not concentrate and the training will not become effective, if the trainees cannot follow the training contents easily and get stuck with the unorganized training material content.

Analysis: From the above illustration we can see the 53% employees agree that the training content were organized and easy to follow, while 47% remain neutral with the statement.

Table – 5.8: The Material Distributed Was Pertinent and Useful

Response	No. of Respondents	Percentage
Strongly Agree	3	20%
Agree	10	67%
Neutral	2	13%
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 8



Concept: The training material enables the trainees to understand the training easily. Trainees can take idea or can make themselves correct with the help of those materials. The training materials should be easy and useful to the trainees to they can understand the topics easily.

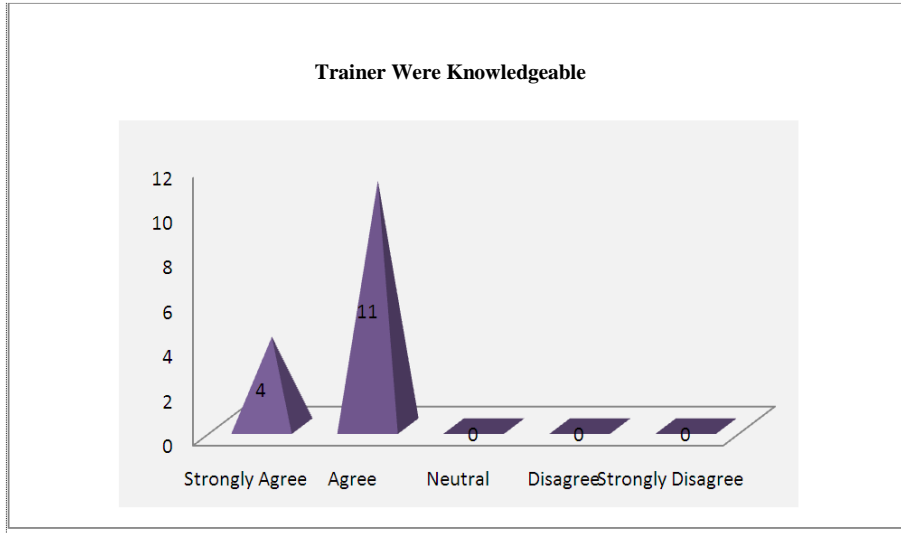
Analysis: As we see from the above illustration 67% employees thinks that the training materials were useful and pertinent and 20% employees strongly agrees that the materials were useful to them, while 13% remain neutral with the statement.

Table – 5.9: The Trainer Were Knowledgeable

Response	No. of Respondents	Percentage
Strongly Agree	4	27%
Agree	11	73%
Neutral	0	
Disagree	0	

Strongly Disagree	0	
Total	15	100%

Figure - 9



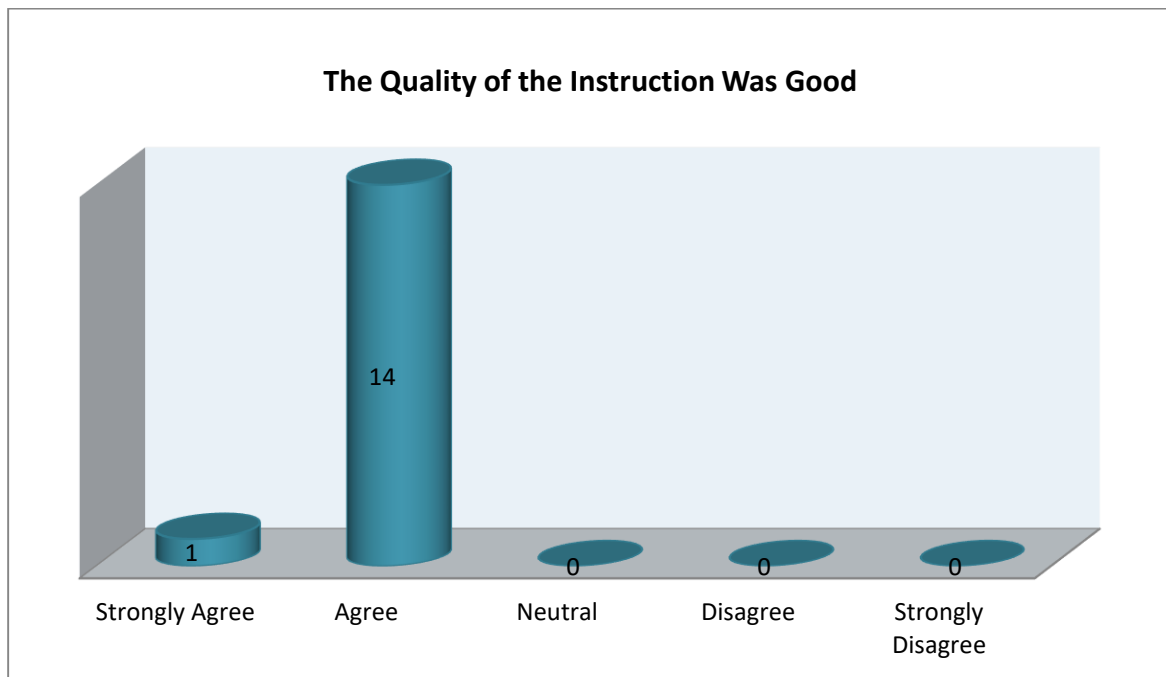
Concept: Training is delivered by the trainer; in this sense the trainer must be knowledgeable to serve the knowledge. If the trainer is not knowledgeable then the trainees cannot get good training from the training program. The transfer of knowledge from trainer to trainee becomes impossible. To conduct a good and effective training the must be knowledgeable.

Analysis: From the above illustration we can see 53% employees agree and 27% employees strongly agree that the trainer was knowledgeable and 20% employees remain in neutral answer.

Table – 5.10: The Quality of the Instruction Was Good

Response	No. of Respondents	Percentage
Strongly Agree	1	7%
Agree	14	97%
Neutral	0	
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 10



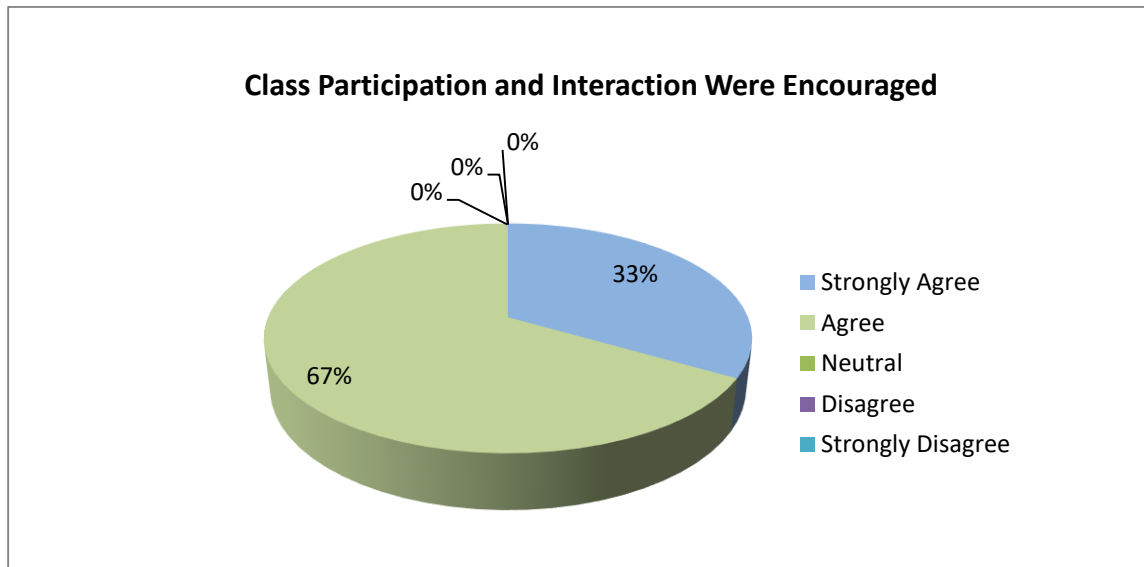
Concept: The outcome of the training depends on the quality of the instruction. If the quality of the instruction from the instructor is better than the trainees can understand the topics discussed in the training. To ensure a fruitful and effective training the quality of the instruction must be better.

Analysis: From above illustration we can see 7% employees strongly agree and 97% employees of Uttara Bank Ltd agree the quality of the instruction of the training programs were good

Table – 5.11: Class Participation and Interaction Were Encouraged

Response	No. of Respondents	Percentage
Strongly Agree	5	33%
Agree	10	67%
Neutral	0	
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 11



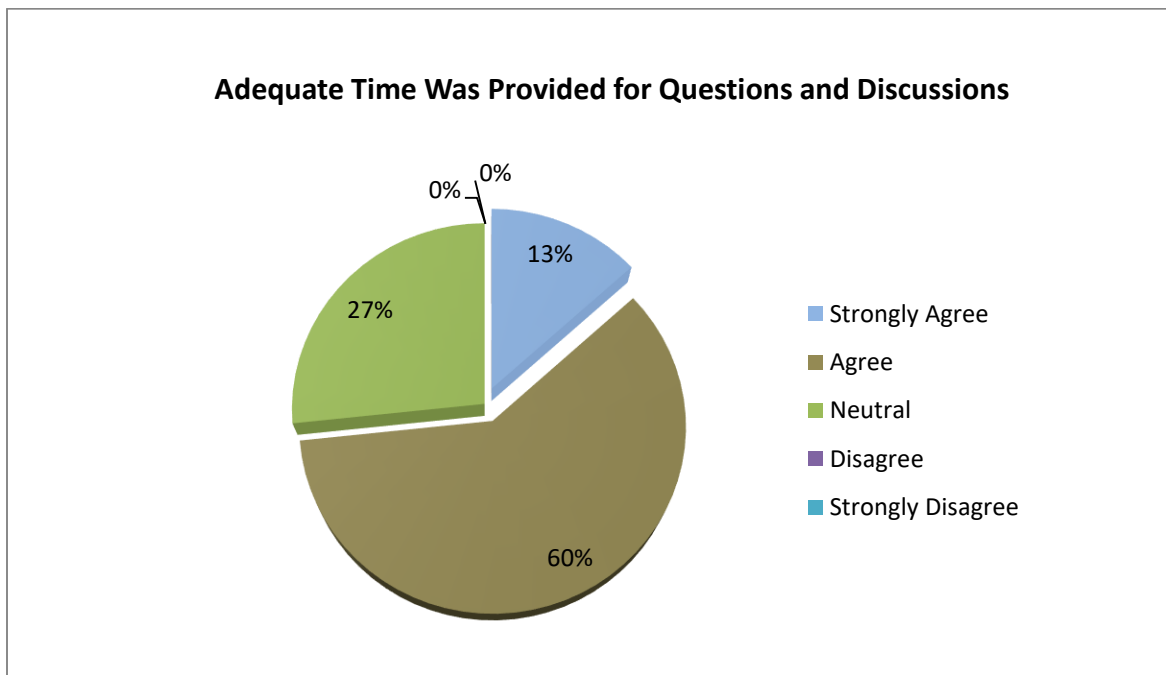
Concept: Effective training includes feedback and good communication between the trainer and the trainee. To make the training more effective by the equal participation the trainer must encourage the trainees with class participation and interaction.

Analysis: From the above illustration we can see, 67% employees agree that class participation and interaction were encouraged in the training class and 33% strongly agrees with the statement.

Table – 5.12: Adequate Time Was Provided for Questions and Discussions

Response	No. of Respondents	Percentage
Strongly Agree	2	13%
Agree	9	60%
Neutral	4	27%
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 12



Concept: Adequate time should be distributed for the question and discussions after the training session. This helps the trainees to make themselves clear about the training and they can solve any problems with discussions.

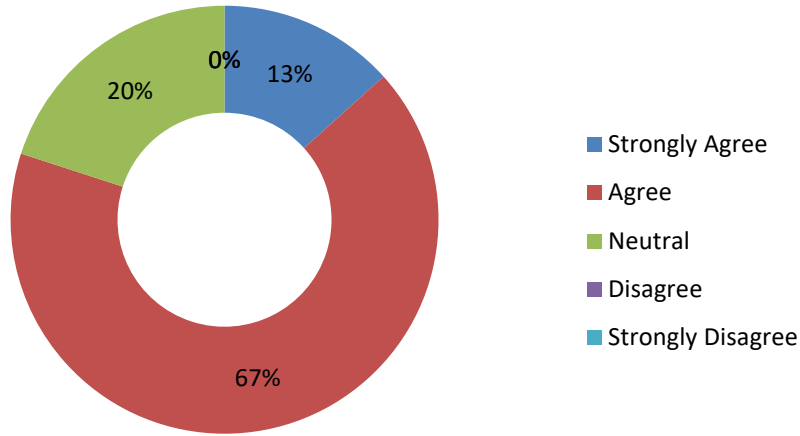
Analysis: From the above illustration we can see 60% employees agree, 13% strongly agree that adequate time was provided for questions and discussions after the training session. And 27% employees remain neutral.

Table – 4.13: Organizations Provide Proper Concentration and Conduct Feedback on Before and After Training Assessment.

Response	No. of Respondents	Percentage
Strongly Agree	2	13%
Agree	10	67%
Neutral	3	20%
Disagree	0	
Strongly Disagree	0	
Total	15	100%

Figure - 13

Concentration and conduct feedback on before and after training assessment.



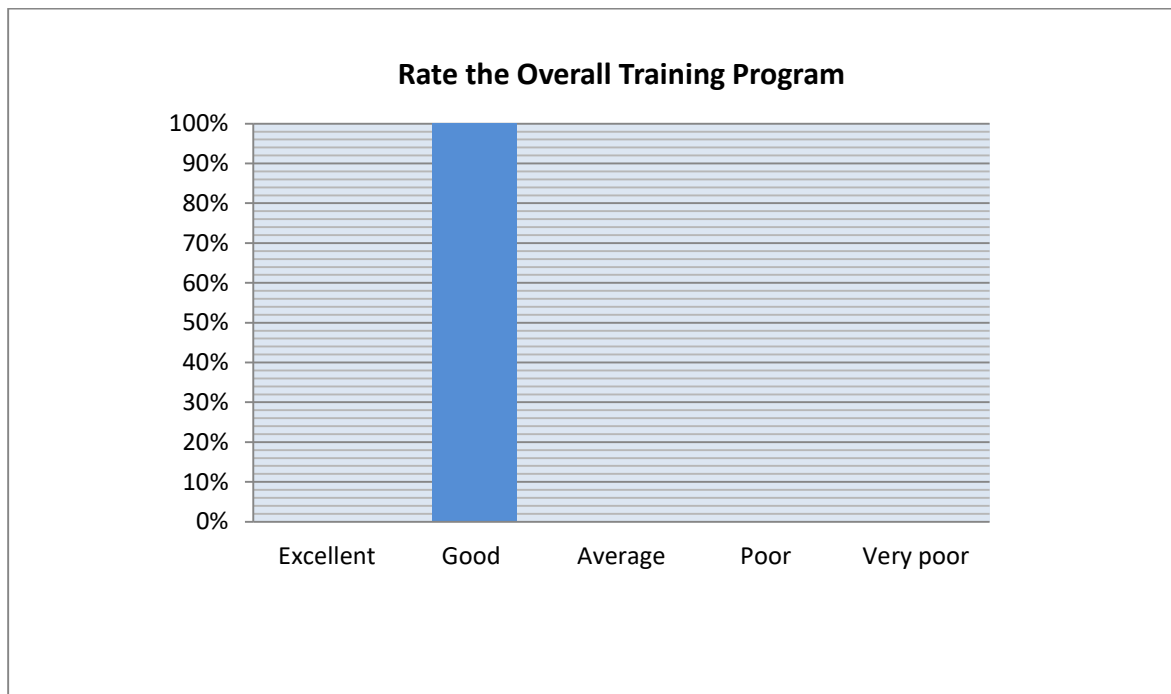
Concept: After training it is important that employees are given opportunities to perform the skills they've learned. Trainers need to give feedback to employees while they are practicing their new skills. Feedback should be given both during practice and after exercises have been completed.

Analysis: From above illustration we can see 67% employees agree and 13% strongly agree that the organization conduct and assessed feedback after training program, while 20% employees remain neutral with the statement.

Table – 5.14: How You will Rate the Overall Training Program of Your Organization.

Response	No. of Respondents	Percentage
Excellent	0	0
Good	15	100%
Average	0	
Poor	0	
Very poor	0	
Total	15	100%

Figure – 14



Analysis: The above illustration shows that 100% employees think that the training that Uttara Bank offers to its employees are good. The answer is positive regarding the training program.

5.1 Summary of Findings:

- From the analysis of the data we can say the training that Uttara Bank Ltd organizes for its employees are meeting their expectation.
- The training objectives are clear to the employees; the employees know why they are having the trainings and how the trainings will help them in their work.
- Most of the employees find the nature of the training program was excellent and good and they feel that attending training program leads them to perform better at work.
- Employees agree that the training environment of Uttara Bank Ltd was very much satisfied and it may be taken a further ahead satisfactory level by improved place and time which may bring a better output of this purpose of the training.
- Most of the employees find the topics relevant to the training program and they also find the topics covered during the training program are easy to follow.
- From the employees response it is seen that the trainers were knowledgeable to operate the training operation to the trainees.
- Most of the employees believe that the training materials were useful and those were relevant to the specific training.
- Employees think the trainers encourage themselves to participate in the class and to do interaction regarding the training topics.
- Training materials are detailed and all the training materials are huge and elaborate these materials helps the employees afterwards in desk works.
- Almost all the employee of Uttara Bank think that the overall quality of the training was good but they expect the trainings to be better.
- Uttara Bank Ltd provides proper concentration and assessed feedback on before and after training program.
- Employees agree that the time sliced for each training course was good and adequate time was provided for questions and discussions after the training session. Some employees thinks that training time need to be expanded for some specific training.

Chapter – 06
RECOMMENDATIONS AND
CONCLUSION

6.1. Recommendations

- The Human Resource Division of Uttara Bank Ltd needs to be more rigid in conducting the need assessment and has to make it obligatory.
- Uttara Bank should arrange other trainings (like -managerial trainings, English speaking/reading/writing training, quick customer service trainings, etc) rather than only traditional banking trainings for its employees.
- Uttara Bank Ltd should arrange on job training rather than off job training.
- Individual attention may be provided to the trainees in order to encourage their participation and make them perform better.
- The HR department should find out employees most prefer outside institution trainings or in house trainings.
- Time schedule of the training and development program may be arranged properly.
- Uttara Bank Ltd HR department should take ideas regarding designing the training session from the employees based on their experience.
- The return on investment made towards training and development activity need to be measured. Employee has to be aware about the cost invested by company indirectly and they will be motivated to get the desired result output.
- To update employee's knowledge and skill suitable training must be provided at regular intervals i.e. in a year or as per the requirement to keep the employees updated.
- Training time for specific trainings need to be expanded.

6.2. Conclusion

The findings of the study indicate that Uttara Bank PLC has established a structured training system that includes orientation programs, on-the-job training, workshops, seminars, and professional development courses. These training initiatives help employees adapt to technological advancements, improve customer service quality, ensure compliance with banking regulations, and enhance overall organizational performance. The bank's focus on both technical and behavioral training contributes to employee motivation, job satisfaction, and career development.

However, the study also identifies some areas that require improvement. Limited training duration, insufficient use of modern training methods, and lack of regular training needs assessment may reduce the effectiveness of training programs. Addressing these challenges by adopting advanced digital training platforms, customized training modules, and systematic performance evaluation can further strengthen the training and development system.

In conclusion, Training and Development at Uttara Bank PLC has a positive impact on employee performance and organizational growth. With continuous improvement, strategic planning, and investment in modern training techniques, Uttara Bank PLC can further enhance its human capital and maintain a strong competitive position in the banking industry of Bangladesh.