Internship Report
On
Training and Development Programs of Employees: A Study on United Commercial Bank PLC.

Submitted To

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Submitted By

Mahabubur Rahman

ID: BBA2202026022

Program: Bachelor of Business Administration

Major: Human Resource Management

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Dhaka-1215

Submitted for the Partial Fulfillment Requirement of the Degree of Bachelor of Business Administration

Sonargaon University (SU)

147/1, Green Road, Panthapath ,Tejgaon, Dhaka

Date of Submission: May 02, 2026

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Training and Development Programs of Employees: A Study on United Commercial Bank PLC.

<u>Supervised by</u>

Naima Khan Tarin

Lecturer

Department: Bachelor of Business Administration

Sonargaon University (SU)

<u>Prepared by</u>

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Date of Submission: May 02, 2026

Letter of Transmittal

May 02, 2026

To

Naima Khan Tarin

Lecturer

Department of Business Administration

Sonargaon University (SU)

Subject: Submission of Commercial Bank PLC Internship Report on "Training and Development Programs of Employees: A Study on United Commercial Bank PLC.

Dear Madam,

With due honor and respect, I might want to inform you that it is of enormous joy for me to show before you the internship report which was allocated to me in satisfaction of our internship necessity. It is an extraordinary pleasure for me to introduce you this report under the title of "Training and Development Programs of Employees: A Study on United Commercial Bank PLC**.**

I have contributed the best exertion I can to set up this report if any explanation required, I would be readily demonstrating them decently well.

Therefore, I might want to thank you for your great guidance, support, attention and care during the preparation of this report. I truly trust that you will grant and provide your thoughtful advice on this report.

Sincerely Yours,

Mahabubur Rahman

BBA2202026022

Program: Bachelor of Business Administration (BBA) Major: HRM

Department of Business Administration

Sonargaon University (SU)

Letter of Acceptance

This is to certify that Mahabubur Rahman, bearing ID No: BBA2202026022, a student of the Department of Business Administration, has successfully completed his internship report entitled **“Training and Development Programs of Employees: A Study on United Commercial Bank PLC”** under my direct supervision. This report has been prepared as a partial fulfillment of the requirements for the award of the Bachelor of Business Administration (BBA) degree with a major in Human Resource Management (HRM).

Throughout the internship period, the student demonstrated sincerity, dedication, and a strong commitment to learning. He actively engaged in the assigned tasks and showed a clear understanding of the practical aspects of training and development practices within the organization. The report reflects his ability to analyze real-world organizational processes, integrate theoretical knowledge with practical experience, and present his findings in a structured and professional manner.

I have carefully reviewed the report and found it to be satisfactory in terms of content, analysis, and overall presentation. The work carried out by the student meets the academic standards required for the completion of the BBA program. Therefore, I hereby recommend this report for final evaluation and acceptance.

I wish him every success in his future academic and professional endeavors.

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

Student Declaration

I, Mahabubur Rahman, a student of the Bachelor of Business Administration (BBA) program under the Department of Business Administration at Sonargaon University (SU), hereby solemnly declare that the internship report entitled **“Training and Development Programs of Employees: A Study on United Commercial Bank PLC”** is the outcome of my own practical work and study.

This report has been prepared based on my three months of internship experience, carried out under the careful supervision and guidance of Ms. Naima Khan Tarin, Lecturer, Department of Business Administration, Sonargaon University. During this period, I had the opportunity to gain practical knowledge and real-life experience, which has been reflected in this report.

I further declare that this report is entirely my original work. All information, data, and analysis presented here have been prepared by me with honesty and integrity. I confirm that this report has not been copied, partially or fully, from any other source without proper acknowledgment. Moreover, no part of this report has been submitted previously to any institution for the purpose of obtaining any degree, diploma, or any other academic qualification.

I take full responsibility for the authenticity and accuracy of the content of this report.

Mahabubur Rahman
ID No: BBA2202026022
Program: Bachelor of Business Administration (BBA), Major: HRM
Department of Business Administration
Sonargaon University (SU

Acknowledgement

Firstly, this internship report titled "**Training and Development Programs of Employees A Study on United Commercial Bank PLC**" is the result of the sincere efforts of many individuals.

At the very beginning, I would like to express my deepest gratitude to Almighty Allah for granting me the strength, patience, and wisdom to complete this report within the scheduled time.

I am highly grateful to United Commercial Bank PLC.

for giving me the opportunity to complete my internship program and gain practical experience.

I would like to express my sincere thanks and profound appreciation to my internship supervisor**, Naima Khan Tarin**, Lecturer, Department of Business Administration, BBA Faculty, Sonargaon University (SU), for her continuous guidance, valuable suggestions, and encouragement. Without her support, the completion of this report would not have been possible.

I would also like to extend my heartfelt gratitude to Mrs. Niger Sultana (Head of Branch) and Md. Faruk Hossain (AVP & Manager Operation) of Dhanmondi Branch for their continuous supervision, valuable advice, and cooperation throughout my internship period.

Furthermore, I would like to thank Mohammed Tarek Ehsan Khan PO Credit In-Charge for her kind support in helping me understand the training and development processes of United Commercial Bank PLC.

I am also thankful to Mr, Adib for her guidance and valuable suggestions, which helped me understand the overall operations of the bank.

Finally, I would like to express my sincere appreciation to all the officials of the Dhanmondi Branch who extended their wholehearted cooperation to me despite their heavy workload during my internship period.

Executive Summary

In today's competitive banking sector of Bangladesh, United Commercial Bank PLC has established itself as one of the leading and reputable financial institutions. The continuous growth and success of this bank largely depend on its effective human resource management practices, especially its training and development programs. These programs play a vital role in enhancing employee performance, improving job efficiency, and reducing employee turnover by increasing job satisfaction and organizational commitment.

Training and development are considered essential components for any modern banking organization, as they help employees acquire necessary skills, adapt to changing market demands, and improve overall productivity. United Commercial Bank PLC places significant importance on this aspect and maintains a structured and systematic training process. The Human Resource Department of the bank is actively involved in designing and implementing various training programs, guided by experienced and qualified trainers.

This report is based on the training and development practices of United Commercial Bank PLC, with a particular focus on practical experience gained during my internship period. The study was conducted primarily at the Dhanmondi Branch of the bank. For data collection, I used a questionnaire survey among employees, along with information gathered from both the branch office and the head office. In addition, relevant secondary data were collected from online sources and organizational documents to support the analysis.

The findings of the study indicate that United Commercial Bank PLC is highly committed to improving its training and development system and considers it a strategic investment for long-term organizational success. The bank is also careful in selecting skilled trainers and regularly evaluates training participants to ensure effectiveness. Based on the analysis, some recommendations have been provided at the end of the report, which may help further enhance the quality and effectiveness of its training and development programs in the future.

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List of Acronyms

HRM	Human Resource Management
UCB	United Commercial Bank
PLC	Public Limited Company
BBA	Bachelor of Business Administration
CRP	Customer Relationship Program
CSR	Corporate Social Responsibility
HR	Human Resource
GB	General Banking
AD	Authorized Dealer
SME	Small & Medium Size Enterprise
FDI	Foreign Direct Investment
FDR	Fixed Deposit Receipt
MMS	Money Maker Scheme

Chapter-One
Introduction

Introduction

1.1 Origin of the Report

In today's rapidly changing and highly competitive world, academic education alone is not sufficient to build a successful professional career. Practical experience plays a crucial role in developing skills, improving knowledge, and understanding real organizational environments. In order to bridge the gap between theoretical knowledge and practical application, the internship program has been included as a compulsory 4-credit course in the Bachelor of Business Administration (BBA) program at Sonargaon University.

This report has been prepared based on a 12-week internship program undertaken in a reputed organization as a trainee. The primary objective of this internship is to provide students with real-life exposure to organizational activities, enhance their professional skills, and help them understand how theoretical concepts are applied in practical situations. It also enables students to gain insight into the actual working environment of an organization and develop a better understanding of business operations.

The topic of this report is **"A Study on Training and Development of Employees in United Commercial Bank PLC."** I have completed my internship at United Commercial Bank PLC, Dhanmondi Branch, Dhaka, and this report is prepared based on my practical experience and observations during the internship period.

1.2 Scope of the Report

United Commercial Bank PLC is one of the leading and well-established private commercial banks in Bangladesh, operating with more than 236 branches, including several Authorized Dealer (AD) branches across the country. The scope of this report is primarily focused on the organizational structure, functions, and key activities of United Commercial Bank PLC within Bangladesh.

This study is based on both primary and secondary sources of information. Primary data were collected through informal discussions and interactions with bank employees during the internship period. Secondary data were gathered from the

Annual Report, Human Resource Policy Manual, official website of United Commercial Bank PLC, and other relevant documents.

My internship was mainly conducted at the Dhanmondi Branch, therefore most of the practical observations and data have been collected from this branch. In addition, some supportive information was also obtained from the Head Office to ensure better understanding and accuracy of the study.

This report mainly emphasizes the training and development practices of United Commercial Bank PLC. It also includes general information about the bank to provide a clear background. Furthermore, the study helps to identify the gap between theoretical knowledge and practical implementation, and explains how the bank effectively manages its training and development activities to enhance employee performance and organizational efficiency.

1.3 Objectives of the Study

The entire study hopes to achieve some objectives which are-

Broad Objective

- Actually, the comprehensive objective or aim of this report is to understand, analyze and get basic idea regarding Training and Development of employees in UCB Bank PLC.

Specific Objectives:

- To understand about the kinds of training in UCB Bank PLC.
- To know about the duration and length of the training programs.
- To know about the motivation process of HR department among employees
- To know about the topic and the participants of the training program
- To know about the actual process of training and development of this bank.

1.4 Methodology of the Report

Topic Selection

While selecting the topic, I first discussed it with my supervisor and took her permission to work on this subject. After getting approval, I started preparing the report based on this topic.

To achieve the objectives of this report, different types of information and data were needed. I collected all the necessary data from various sources. These sources include both primary sources and secondary sources, which are mentioned below

Sources of Primary Data:

- Collect information by questionnaire survey.
- Watching different authoritative methods.
- Discussion with the bank officials and staffs.
- Straight discussions with the officials at different fields

Sources of Secondary Data:

- Annual reports of UCB Bank PLC of different years.
- HR Policy and Procedure Manual of UCB Bank PLC.
- Official website of UCB Bank PLC.

1.5 Limitations of the Study

This study has several limitations that should be considered while evaluating the findings of the report. It was not possible to cover every aspect in full detail, particularly in relation to the analysis of organizational functions and Human Resource Management practices of United Commercial Bank PLC. Due to the broad nature of the topic and practical constraints during the internship period, some areas could not be explored as deeply as intended. Like any other academic study, this report also faced certain limitations in terms of time, access to information, and organizational restrictions. However, I have made sincere efforts to minimize these challenges through careful observation, consistent effort, and proper utilization of the available resources. Despite these limitations, I have tried to present the report in a clear, accurate, and meaningful way based on the information that was accessible during the internship period.

The main limitations are given below

- Large-scale research was not possible due to limited access to information.
- Short time duration was a major problem during the study.
- Some financial information is not disclosed by the bank, especially future-related data.
- Collecting relevant information and documents was difficult because of the bank’s confidentiality policy
- Another constraint that prevents this study from being more in- depth or analytical is time. Relationship managers are preoccupied with achieving their

goals at the operational or key level of critical divisions. It was difficult for me to free people in this way and to learn about their expectations and opportunities with relation to my subject. In any case, if they have additional time, they have given me sensible insights.

With all these restrictions, I did my best to make this report trustworthy and worthwhile to read.

Chapter-Two

Organization Overview

<u>Organization Overview</u>

2.1 Background of United Commercial Bank PLC (UCB)

In Bangladesh, the banking industry is a potential sector where the development of a nation depends a great deal. The banking industry is likewise extremely competitive and dynamic. This industry is exceptionally large in Bangladesh and employs many skilled professionals.

United Commercial Bank PLC (UCB) is one of the leading private commercial banks in Bangladesh that has achieved strong credibility and reputation among people for its diversified products and services. The bank was established in 1983 and has been contributing significantly to the economic development of the country. The head office of this bank is located at Gulshan Avenue, Dhaka.

The bank performs a wide range of banking transactions to support the development of trade and commerce in the country. UCB's services are also available for entrepreneurs to establish new ventures and expand their businesses. To provide services in international trade, it has established a wide correspondent banking network with local and foreign banks covering major financial centers at home and abroad.

United Commercial Bank PLC values offering highly customized and friendly customer service. The bank focuses on maintaining service excellence by ensuring customer satisfaction through efficient employee behavior, proper training, accuracy, and timely service delivery. Its service culture emphasizes professionalism, responsiveness, and continuous improvement to meet customer expectations.

Registered Name	: United Commercial Bank PLC
Industry	: Banking
Type	: Private Commercial Bank
Date of Inauguration of Operation	: 27 June 1983
Head Office	: Plot - CWS- (A)-1, Road No - 34, Gulshan avenue, Dhaka-1212.
Dhanmondi Branch Address	: House # 21, Road # 27, Dhanmondi, Dhaka-1209, Bangladesh
Chairman	: Sharif Zahir
MD & CEO	: Mr. Mohammad Mamdudur Rashid
Number of Branches	: 236
Logo	UCB UNITED COMMERCIAL BANK PLC
E-mail	: info@ucb.com.bd
Website	: www.ucb.com.bd

Table 1: Short Introduction of UCB Bank PLC

2.2 Overview of UCB Bank PLC

Begun the Journey	28 June 1983
Capital (Equity)	8000 + CRORE
Capital (Authorized)	BDT 15,000+ Crore
Total Branches	236
Total AD Branches	60+
Total Agent Points	619 (According to Annual Report of 2025)
Total ATM Booths	714 ATM (According to Annual Report of 2024)

Table 2: Overview of UCB Bank PLC.

The Bank renders business banking administrations to a wide range of clients. The scope of administrations presented by the Organization incorporates tolerating store, creating credits along with advances, bill limitation, leading household and universal cash moves, doing remote trade.

Trade exchanges notwithstanding worldwide cash moves, and offering other client controls, such as, accumulations, safe keeping and issuing ensures acknowledgments and letters of credit. Center dealing of the Bank incorporates store preparation and loaning exercises involving present moment, long haul, import and fare financing. Financing exercises are stretched out to various segments of the economy that could be gathered in to a few parts involving horticulture and rural, Textiles, Garments, Jute, Tannery, Engineering and Steel, Bricks and Cement, Food products, Beverage, Printing, Chemical, Pharmaceuticals, Glass, Packing, Ceramics and so forth.

2.3 Vision

The vision of United Commercial Bank PLC (UCB) is to establish itself as one of the most trusted and leading commercial banks in Bangladesh by delivering innovative, technology-driven, and customer-centric financial services. The bank aims to consistently exceed customer expectations by ensuring high-quality service, efficiency, and reliability in all areas of banking operations.

UCB is also committed to safeguarding the interests of its shareholders by ensuring sustainable growth, profitability, and long-term value creation. In addition, the bank strives to contribute significantly to the economic development of Bangladesh through active participation in trade, commerce, industrial growth, and financial inclusion initiatives.

Another important aspect of its vision is to strengthen and expand foreign remittance services for Bangladeshi expatriates living abroad, ensuring safe, fast, and reliable transfer of funds to their families. Through continuous innovation, strong governance, and commitment to excellence, United Commercial Bank PLC aims to support sustainable development across all sectors of the economy while maintaining its position as a progressive and responsible financial institution.

2.4 Mission (UCB Bank PLC)

• The bank is committed to ensuring secure and profitable investment opportunities for its customers through diversified financial products and services.

• The bank aims to facilitate foreign remittance by providing reliable and efficient services to Bangladeshi expatriates working abroad.

• The bank will create employment opportunities and support skill development through training and financial inclusion initiatives.

• The bank is dedicated to delivering excellent customer service by offering innovative and cost-effective products for both retail and corporate clients.

• The bank will continuously monitor customer needs and expectations to improve and modernize its service delivery system.

• The bank will maintain strong risk management practices to protect shareholders' interests and ensure sustainable growth.

• The bank will explore new investment areas such as SME financing, agriculture, housing, and digital banking to contribute to the country's economic development.

• The bank will build a positive and supportive work environment where employees can grow, collaborate, and face challenges with confidence.

2.5 Strategic Objectives

- Developing open doors for entire organization in order to contribute the profit and use their expert skill improvement of nation.
- Straighten inert and smaller profitable reserve.
- Engage Fixed Deposit Investment of Ucb by assorted items and activities.
- Excellence of labor effectiveness through alluring pay bundle, advancing staff moral through preparing, improvement and vocation plan.
- To put resources into the push segment for the generally financial improvement.
- Technology move with the assistance of the accomplished experts and experienced supporters of the bank to have a green financial practice.

Create proper procedure for ensuring CSR implementation

2.6 Core Values

Corporate Governance: conducting all business affairs in compliance of regulatory rules.

Creativity-Technological innovation: Introduction of new product & processes with significant technological changes to meet customers' banking requirements in an efficient way.

Humanity: Creating the scope of easily accessible system of banking for general individuals with significant technological changes to meet customers’ banking requirements in an efficient way.

Trustworthy: Keeping trust in the very first place by being reliable to the customers and by providing financial guidelines always beneficial to the clients.

Loyalty: Ensuring proper financial life for the customers and employees in order to make them loyal with the bank.

Sustainability: Creating sustainable economic value for their shareholders, customers, employees and community by exploiting effective, helpful and straightforward business approach.

2.7 Products of UCB Bank PLC

The accomplishment of an organization depends solely on the item and administrations it offers with a sensible value contrasted with the contenders. It is the fundamental source to pull in the clients. Banks are working in the administration business and their business would end up fruitful just when they can offer quality administrations to the clients inside a moderate value would end up effective just when they can offer quality support of the client inside a reasonable cost. United Commercial Bank also has some products like most of the other banks in Bangladesh. These products are-

- Demand Deposit
- FDR
- Loan
- Savings
- Scheme
- Sustainability

2.7.1 Demand Deposit

In this bank there are two types of demand deposit-

CD (Current Deposit) Account-It is planned for business trades with no control on withdrawal or store either in total or in number of trades. Other key workplaces consolidate check book, VISA platinum card and web keeping cash office access to account throughout each and every day through ATM, and securing premium, etc.

SND (Short Notice Deposit) Account-It is likewise expected for business trade as the present store account yet in the greater sum. Here the record holder needs to give a short notice in the event of withdrawal of cash so bank can mastermind the specific sum for the record holder.

2.7.2 FDR

FDR is another main product of this bank. FDR means Fixed Deposit Receipt by which customers keep certain amount of money in the bank for a certain time against certain interest which differs time to time.

2.7.3 Savings

In this bank there are many kinds of savings account-

- **Savings Account (Individual):** Client can open Savings Account in his/her very own name or joint name. Any measure of the equality can be pulled once again from this record. Bank Limited ensures engaging pace of benefit for evening out whole. Aside from this, cheque book, VISA platinum card, web banking and access to account day in and day out by means of ATM are accessible to clients.
- **Savings Account (Students):** Students Savings Account is intended for our future ages to present them in banking practice. Any understudy at the time of less than eighteen years can open this record. Regardless, the record is worked by legal guardian of the understudies.
- **Savings Account (RMG Workers)**: Clients who are RMG Laboure's can open Savings Account in his/her very own name or joint name. Any measure of the equality can be pulled over from this record. UCB Bank Limited ensures engaging pace of benefit for evening out entirety. Aside from this, cheque book, VISA platinum card, web banking and access to account all day, every day by means of ATM are accessible to clients.

2.7.4 Loan

Kinds of Loan Products of UCB Bank (28 Types)			
UCB Home Loan	Auto Finance	Residence Finance	Business Vehicle Finance
UCB Auto Loan	Agriculture Finance	Retail Finance	Agri. Community Finance
UCB Education Loan	Construction Finance	SME Finance	House Building Loan or HBL (Residential)
UCB Life Style Loan	Export Finance	Stock Finance	Personal Loan
UCB Business Loan	Green Finance	Work Order Finance	Personal Vehicle Loan
Post Shipment Export Finance	Import Finance	Financial Obligation Finance	Post Shipment Import Finance
Pre-Shipment Export	Machinery Finance	Home Finance UCB	Pre-Shipment Import
Finance			Finance

Table 3: Kinds of Loan Products of UCB Bank

2.7.5 Schemes

UCB Bank provides different types of deposit and savings schemes to meet the financial needs of its customers. Some of the popular schemes are listed below:

Kinds of Schemes of UCB Bank			
MSS	Corporate MMS	MMS - RMG Workers	Student Saving Scheme
Monthly Benefit Scheme MBS	Double Benefit Deposit Scheme	Triple Benefit Deposit Scheme	Priority Deposit Scheme
Deposit Pension Scheme	Millionaire Deposit Scheme	priority Deposit Scheme	Corporate Deposit Scheme

Table 4: Kinds of Schemes of UCB Bank

2.7.6 Sustainability

This bank offers eight types of Sustainability Products to the customers-

Kinds of Sustainability products of UCB Bank	
Green finance	UCB sabuj samriddhi
Savings Account Special	Triple Benefit Deposit Scheme Special
sustainable Deposits	Sabuj shomota
Renewable energy finance	Climate-agriculture

Table 5: Kinds of Sustainability *products of UCB Bank*

2.8. Services of United Commercial Bank

- **Corporate Banking:** In Bangladesh, UCB Bank is doing quite better in terms of corporate financial administrations. This service of this bank mainly focuses on the residential and abroad necessity of independent ventures by offering a wide scope of transferring fund related issues. The customers of this bank get various banking facilities for both local and global sectors of economy.
- **Retail Banking:** UCB Bank provides a total opportunity of wholesale as well as different items by its procedure the nationwide. By understanding the exact financial want of the clients, this organization tries to create adjustable monetary administration. The reason for this is to propose astounding an incentive through providing dependable, effective and proficient administrations to the respective clients. All these must be happened in a responsive, supportive and an individual way.
- **Agent Banking:** By agent banking UCB Bank provides the underserved population with limited scale banking and money-related administrations through linked operators under a significant knowledge of organization, as opposed to a teller / clerk. It is an outlet's owner who conducts banking exchanges in the bank's interest.
- **SME Banking:** UCB Bank's Small and Medium Enterprises (SMEs) work is essential to the nation's large-scale economic development. Because this division is focused work with a brief incubation period, it is designed to expand domestic wages just as quickly as company era; achieving Millennium Development Goals (MDGs) in particular annihilating exceptional misery and desire along with sexual equity.
- **Internet Banking:** In this bank, Internet Banking enables client to view Account balance request, Statement age, Manage liquidity, Account Opening, RTGS,NPSB, Fund move BEFTN, Utility bill Payment, Check book demand and Stop check instalment between their records in a sheltered and secure condition.
- **ATM Banking:** UCB Bank PLC. has efficiently implemented Automated Teller Machine Exchange. Customers can profit from the offices through Automated Teller Machine (ATM), such as withdrawal money, request of balance and purchase merchandise from the Offer Point (POS).
- **SMS Banking:** Equally, UCB PLC has driven SMS banking management from the earliest starting point to make banking easier for customers.

- **Education Remittance**: Understudies that are envious (wanting or needing) that this bank gives instruction settlement administration for them to read overseas. This bank ensures their settlement of foreign assets for research in this administration.
- **Application Services:** UCB Bank has as of late propelled an application administration named "Planet" accessible in Google Play App Store to make simpler the financial exchange for the clients of UCB Bank.

  BRTA Services: UCB Bank PLC is the bank that manages the Bangladesh Road Transport Authority (BRTA) as gathering specialist for BRTA. They give the administrations of all BRTA exchanges and giving related reports to the clients. UCB Bank additionally has a gathering corner inside BRTA. This BRTA administration is given in each part of UCB Bank to arrive at the clients that can't or barely reach to BRTA

2.9 Designation & Hierarchy Of United Commercial Bank (PLC)

Chairman, Vice Chairman
Managing Director (md) & CEO
Additional Managing Director (AMD)
Senior Executive vice President (SEVP)
Executive vice president (EVP)
senior vice president (SVP)
Vice President (VP)
First vice president (FVP)
Assistant Vice president (FAVP)
First Assistant Vice (FAVP)
Principle Officer (PO)
senior Executive officer (SEO)
Executive Officer (EO)
Probationary officer (PRO)
Officer (o)

Table 6: Designation & Hierarchy of UCB Bank

2.10. Operational Hierarchy of Dhanmondi Branch of United Commercial Bank

Among 68 parts of UCBL, Dhanmondi Branch is the most presumed and regarded branch in all perspectives. Basically, the operational hierarchy of UCB Bank Dhanmondi Branch is-

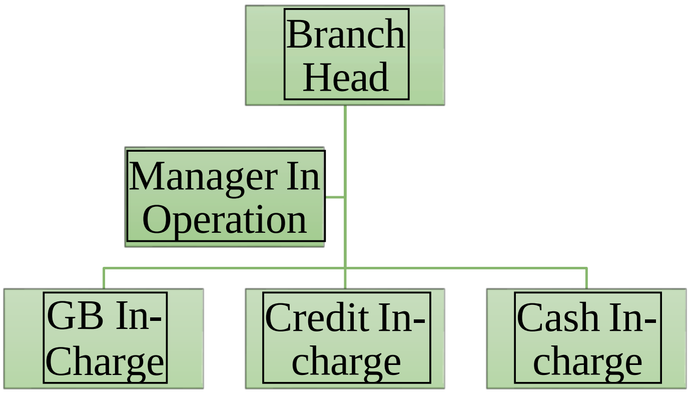


Figure 1: Operational Hierarchy of Dhanmondi Branch UCB Bank

A brief of UCB Bank Dhanmondi Branch is given beneath-

Mrs. Niger Sultana	**FVP & Head of Branch**
Md. Faruk Hossain	**AVP & Manager Operation**
Md, Adib	**Officer & GB In-Charge**
Mohammed Tarek Ehsan Khan	**PO& Credit In-Charge**
Md. Sohel Akther	**Officer & Cash In-charge**

Table 7: Major Employees and their post in UCB Dhanmondi Branch

Chapter-Three

Responsibilities Performed During the Internship Program

3.1 Introduction

An internship is an organized and structured work experience that is closely related to a student's academic major and future career objectives. It serves as a bridge between theoretical knowledge gained in the classroom and its practical application in a real organizational setting. In today's competitive job market, academic qualifications alone are not sufficient; practical exposure and hands-on experience are equally important for developing professional competence and confidence. Therefore, internship programs play a crucial role in preparing students for their future careers.

The primary purpose of an internship is to provide students with an opportunity to gain real-life experience in a professional environment. It allows students to understand how organizations operate, how different departments coordinate with each other, and how various business functions are performed in practice. Through this process, students can develop essential skills such as communication, teamwork, problem-solving, time management, and adaptability, which are highly valued in the workplace.

During the internship period, students are exposed to different organizational activities and are given the opportunity to participate in various tasks and responsibilities under proper supervision. This exposure helps them to apply their academic knowledge in practical situations and gain a clearer understanding of their field of study. It also enables them to identify their strengths and weaknesses, thereby helping them to improve their overall performance and professional capabilities.

Moreover, an internship contributes significantly to personal development. It enhances self-confidence, builds professional attitude, and improves interpersonal skills through interaction with colleagues, supervisors, and clients. It also provides insight into workplace ethics, organizational culture, and professional behavior, which are essential for long-term career success.

In my case, the internship programmed has been a valuable learning experience. The tasks and responsibilities that I performed during my internship period have greatly contributed to my academic, professional, and personal development. It has provided me with practical knowledge about banking operations, particularly in the area of training and development practices. The experience gained during this period will undoubtedly support me in building a strong foundation for my future career and help me adapt more effectively to real working environments.

Overall, the internship programmed is an essential component of the BBA curriculum, as it equips students with the necessary skills, knowledge, and experience required to face real-world challenges and succeed in their professional lives.

3.2 Internship Activities

I performed my 3 months internship program at United Commercial Bank. The organization appointed me at their Dhanmondi Branch. There are several departments at Dhanmondi Branch such as general banking, foreign exchange, cash, credit management and branch human resource development. Throughout my internship period I got scope to work in their departments like general banking, credit management and branch human resource development.

I basically performed a notable time in the branch human resource development department. In this department I mostly worked with the training and development issues of the employees and matters regarding these. For this reason, I chose ‘A study on the training and development of employees of United Commercial Bank’ as the topic for my internship report.

I worked at the Department of General Banking and side by side I worked for HR at the primary stage of my internship program. When I completed the first month in the organization, they proposed me to work on the Credit Management Department along with the other given job responsibilities. The responsibilities that I actually performed there is given below

Checking the attendance of all the interns and reporting to Manager in Operation of the branch.

- Taking authorization and signatures for various purposes like account opening, FDR, monthly benefits, pay order, statements of the customer’s account, DPS etc.

Maintaining Debit Cards and their pins. I have made the balancing at the end of each day of delivered and received debit cards and take signature from the GB in charge

- Maintaining the cheque books of the customers. When any customer came to take the cheque book I took signature from them and gave the requisition slip to the designated Officer for further activation and approval.
- Helping the officers to get different account opening form like savings account, current account, FDR, MMS etc.
- Filling up the account opening forms by putting the proper information.
- Making forms of different account.
- Scanning, printing and photocopying various documents of different departments.
- Making telephone calls to the respective customers for informing them about their Debit Card and Cheque Books and further inquiry.
- Different data input in the computer.
- Updating customer profile in the bank ULTIMUS.
- Helping the MOP in making the list of employees who needs training.
- Typing the training time, date, trainee’s name, and topic and giving the printed copy to the supervisor for further action.
- Collecting all the trainees’ signature and feedback after finishing any training program and storing the information properly.
- Working on the cheque clearing section also. There I counted the cheque, reviewing the cheque numbers and counting the total receiving cheques of any particular day.

Chapter-Four

Training and Development of UCB and Analysis

4.1 Introduction to Human Resource Management

HRM consolidates driving career examinations, organizing work power needs, selecting the perfect people for the action, arranging and getting ready, supervising wages and remunerations, giving focal points and stimulus, surveying execution, settling questions, and talking with all delegates at all levels. Instance of focus qualities of HR the board is wide data of the business, organization, and amazing plan capacities.

HRM basically refers to an authoritative ability to concentrate on issues linked to each individual, such as procurement, performance, pay, business enhancement, safety, soundness, advantages, employee motivation, consistency, organizational preparation, etc.

4.2 Training and Development

Training is, in fact, a teaching experience that seeks a moderately enduring shift in an individual that will enhance the ability to perform on the job. People usually state training may include altering skills, data, mind frames, or behavior. It could imply altering what representatives understand, how they operate, their willingness to work, or their collaboration with their officials. Moreover, training is more realistic; its focus is on the present jobs of people, upgrading those specific experience and abilities to carry out their jobs right away. For example, suppose that during your senior year of college you join the activity advertisement, seeking a vocation as a promoting delegate. Despite having a degree in marketing, some training is all together when you are procured. In specific, you will need to get to know the policies and procedures of the organization, item information, and other

suitable rehearsals for selling. By definition, this is job-specific training or training aimed at making you increasingly compelling in your current job location.

4.3Training Institute of UCB PLC

UCB PLC has an own training institute which is situated at its head office. This training institute basically organizes various training program for the betterment of the employees. This institute arranges different workshops, seminars, training programs and tries to create improved employee performance.

4.4 Training and development of United Commercial Bank Ltd.

Training is considered as acquisition of fresh skills as well as data for a vocation. Furthermore, development also involves developing the more comprehensive training of the individual, capabilities within a field of job. Associates must be introduced; frameworks must be explained and the wishes for the activity must be explained. Work preparation is structured through instruction and perception in the working setting. Off - the-job preparation removes officials from the working setting as soon as possible. It may be within the organization to use the offices or outside of the organization and provided by a different organization.

Moreover, mostly centers focus on future employments in the association. As model, in the event that you become a business region chief, the aptitudes required to play out that activity are very unique in relation to those required for selling the items. Presently you will be required to manage various deals agents; requiring a broad- based learning of promoting and quite certain administration abilities like relational abilities, assessment worker execution, and restraining issue people. As you are prepped for places of more prominent duty, representative advancement endeavors will help set

you up for that day.

4.5 Training Cycle in United Commercial Bank Ltd.

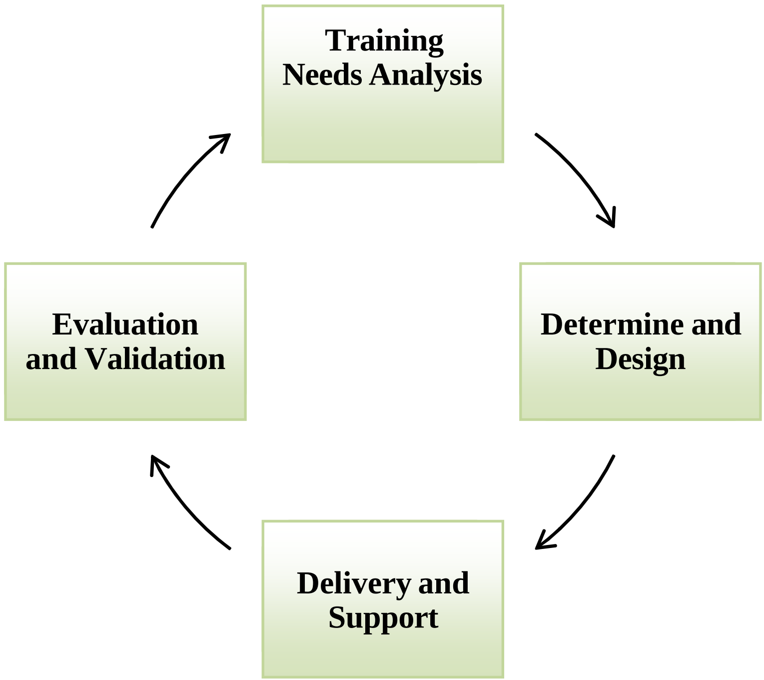


Figure 2: Training Cycle in UCB PLC

This incorporates-

- Establishing the ability prerequisites and the consequent preparing needs of the workforce.
- The plan of the most reasonable occasions and best training strategies for the association.
- Delivery of the preparation with extra help for any open learning aspects.
- Evaluation and approval of the preparation occasion to guarantee that you accomplish recognizable and practical business upgrades from the improvement of staff.

4.6 Sectors of Training and development of United Commercial Bank

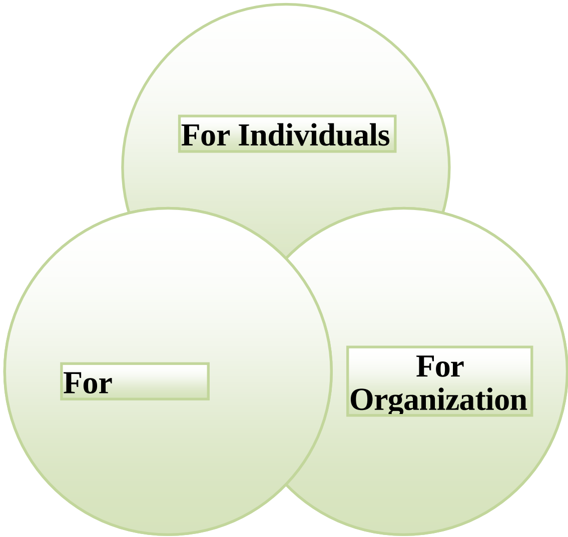


Figure 3: Sectors of Training and development of UCB

Training for Individuals: This bank organizes training for individual for the employee's betterment in specific project or job.

Training for Teams: The HR Division identifies teams for different projects and understands their capability. According to these, the organization develops training sessions for each team and also evaluates the team project.

Training for Organization: This type of training helps the organization to achieve overall development. Especially by arranging this type of training this bank ensures proper organizational environment, cultural values, rules and regulation.

4.7 Methods of Training of United Commercial Bank.

- On the job training
- Off the job training
- Lecture based training
- Apprenticeship training

On the job as well as Off the job training both have same popularity in terms of conducting training in this bank among all these motioned methods.

On the Job Training

- Job rotation
- Assisting the managers
- Decision making tasks

Off the Job Training

- Seminars
- Lecture courses
- Case study
- Playing roles

4.8 Analysis Introduction

For this survey, I collected data from 20 employees of United Commercial Bank, Dhanmondi Branch, including 11 female and 9 male employees. During my internship period, a training program was arranged on the bank's mobile app called UCB U-net. This training was conducted at the UCB Bank Training Institute, located at the Head Office in Gulsan .

UCB U-net is not just a mobile banking app; it is a useful system designed to make customers' banking activities easier. Through this app, customers can perform different types of financial transactions such as fund transfer, bill payments, and mobile recharge. It also offers various cashback and discount facilities, along with other benefits to improve customer experience.

The employees participated in this training program to gain proper knowledge and skills about the app, so that they can provide better service to customers.

The main purpose of this survey was to understand the effectiveness of the training program and to collect employees' feedback about it. To complete the survey, I followed some steps, such as:

- Preparing the questionnaire
- Collecting responses from employees
- Organizing the collected data
- Analyzing the data
- Drawing conclusions from the analysis

4.9 Forming Questions

For the survey, I prepared a total of 14 questions that are closely related to the training program in order to collect overall feedback from the employees. The first two questions had 3 answer options, while the remaining 12 questions had 5 options each.

From question 3 to question 14, the answers were designed using a 5-point Likert scale to measure the opinions of the respondents more clearly.

4.10 Data Analysis and Result

The collection of responses was not that easy for me. Firstly, I took permission from my respected supervisor, Manager in Operation of the branch, to do the study. After getting her permission I prepared questions and gave them to the employees of the organization. I also discussed with them about the whole training program and tried to collect information for my study. The employees were really very helpful and supportive in this matter. After that, I assembled all data and tried to create an overall analysis. The analysis part is given below-

Analysis of Question 1:

Number of participants and their Gender		
Gender	**Total number**	**Percentage (%)**
Female	11	55%
Male	9	45%

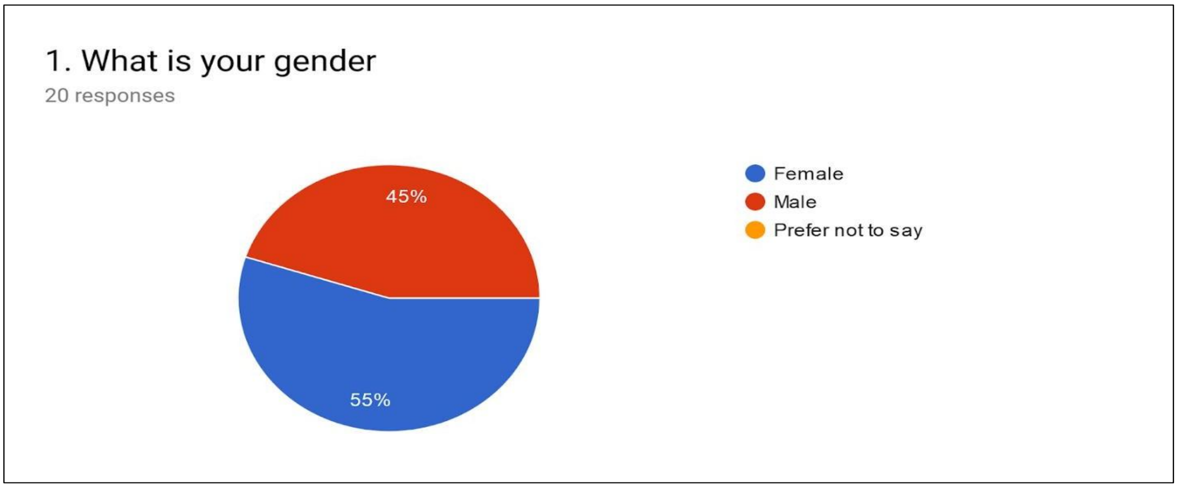


Figure 4: Percentage of female and male participants

Interpretation: From the above representation we can distinctly observe that, 55% of the participants were female and 45% of the participants were male among the employees

Analysis of Question 2:

Kinds of Training are mostly experienced by the employees		
Training type	**Number of employees who respond**	**Percentage (%)**
Off the job	12	60%
On the job	5	25%
Lecture based training	3	15%

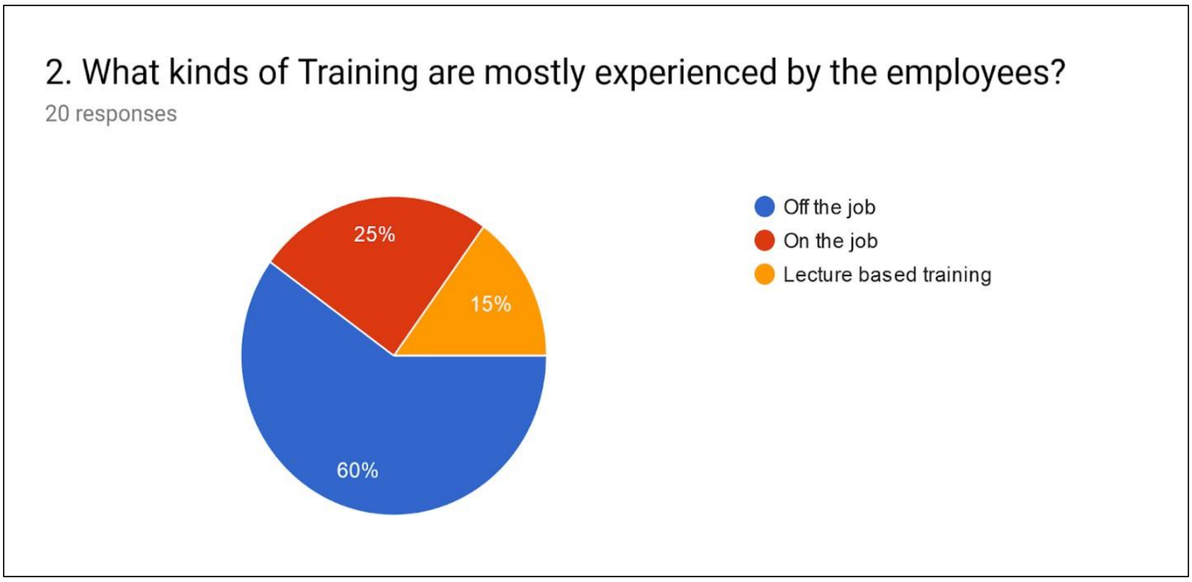


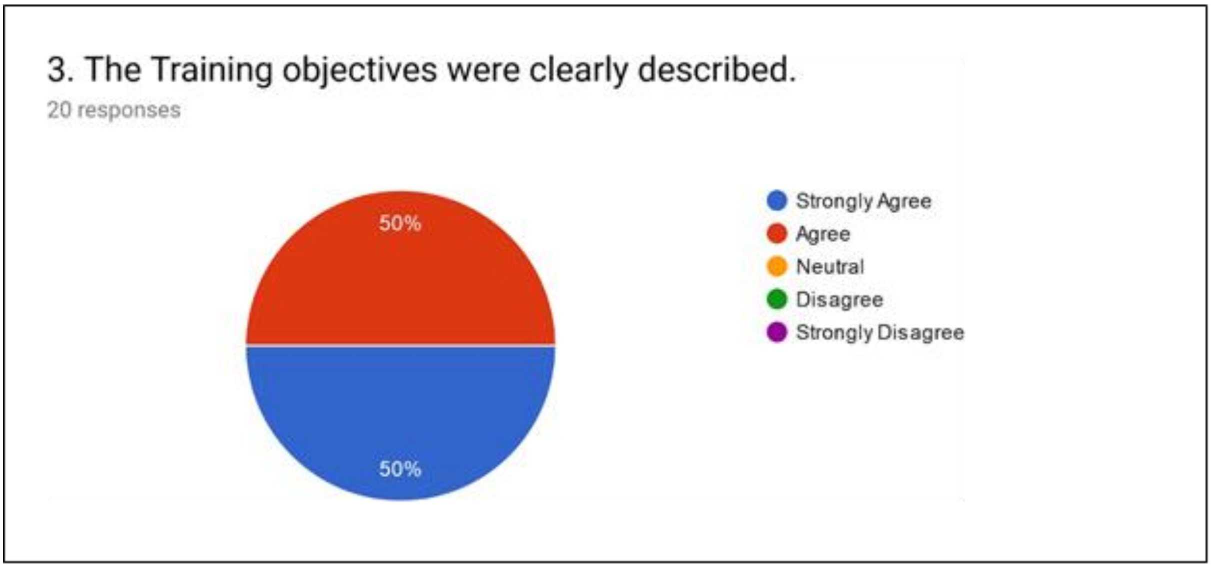
Figure 5: Level of different trainings experienced by employees

United Commercial Bank. mostly focuses on off the job, on the job and lecture-based training according to the concept and staffs need. Mainly this bank follows off the job training because by this training employees can acquire knowledge about any specific matter. Moreover, this organization also offers on the job training so that the employees can get ideas by experiential leaning in their workplace. On the other hand, they occasionally arrange lecture-based training for giving in depth idea about any critical topic.

Interpretation: From the above delineation we can see that, 60% responses are for off the job training, 25% responses goes for on the job training and only 15% responses are for lecture-based training. So, it is clear that UCB Bank Ltd. mostly arranges off the job training rather than the two others.

Analysis of Question 3:

The Training objectives were clearly described		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	10	50%
Agree	10	50%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%



6: Rate of the clearly descried Figure training objectives

Training objectives are really necessary for any training program as it develops the guideline and focuses on the exact need of the participants. UCB Bank. training committee always concerns about this.

Interpretation: According to the above representation it can be easily stated that, 50% staffs were voted for 'Strongly agree' and another 50% were voted for 'Agree'. So, it is clear that this organization is sincere in order to maintain and describe the training objectives of any training program.

Analysis of Question 4:

Involvement and participation were supported		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	6	30%
Agree	7	35%
Neutral	4	20%
Disagree	3	15%
Strongly disagree	0	0%

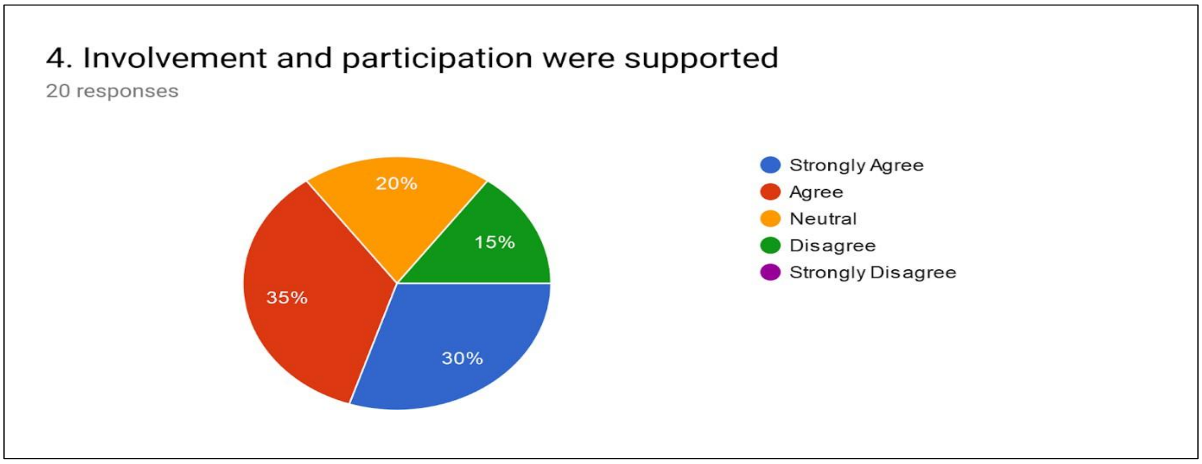


Figure 7: Level of involvement and participation were supported

In any training program two-way communications is essential. This method helps the trainees to find out their gaps and makes them more confident about their activity. When the trainees participate and involve actively in any training session they get the given knowledge more accurately.

Interpretation: From the above representation we can see that, 30% employees were ‘Strongly agree’, 35% were ‘Agree’, 20% were ‘Neutral’ and other 15% were voted for

'Disagree'. So, most employees were gone with strongly agree or agree. This indicates that UCB Bank PLC. training institute tries to ensure trainees involvement and participation in the training program.

Analysis of Question 5:

The discussion covered were appropriate for trainee		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	15	75%
Neutral	1	5%
Disagree	0	0%
Strongly disagree	0	0%

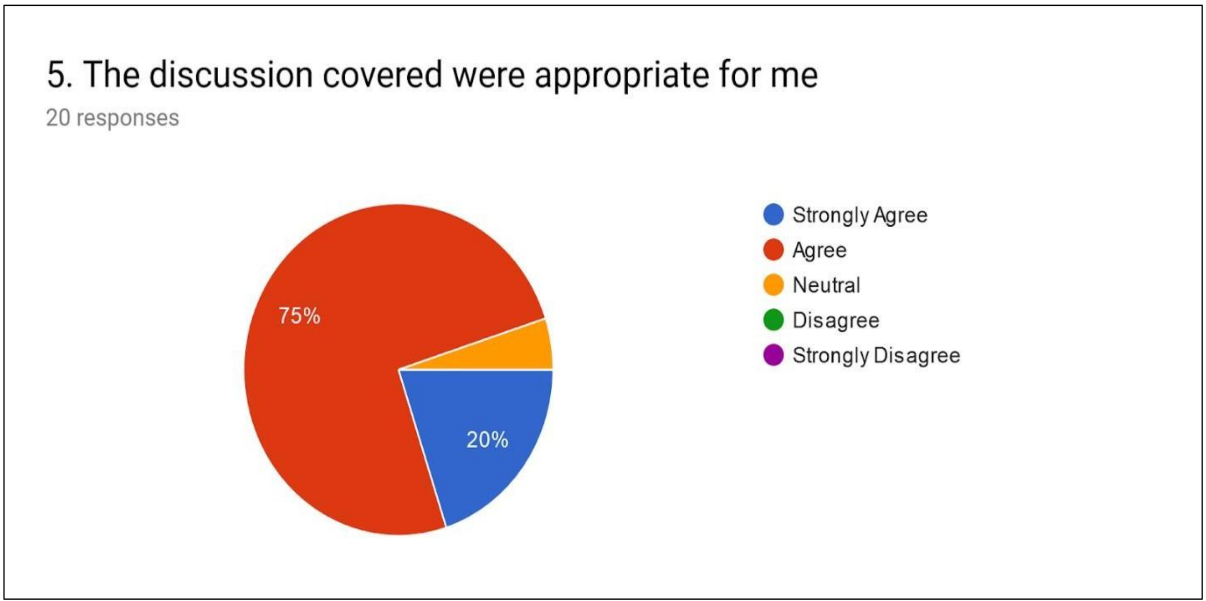


Figure 8: The discussion covered were appropriate for trainee

The training program must ensure a proper discussion of any specific topic. Otherwise, the main goal of the training which is spreading idea among the trainees about the topic will not be achieved.

Interpretation: According to the above representation it is notified that, 75% staffs were marked 'Agree' and 20% staffs were marked 'Strongly agree'. Only 5% were marked 'Neutral'. So, it can be said that, the discussion covered in the training program of this organization is really appropriate for the employees.

The contents were composed and simple to follow		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	7	35%
Agree	10	50%
Neutral	3	15%

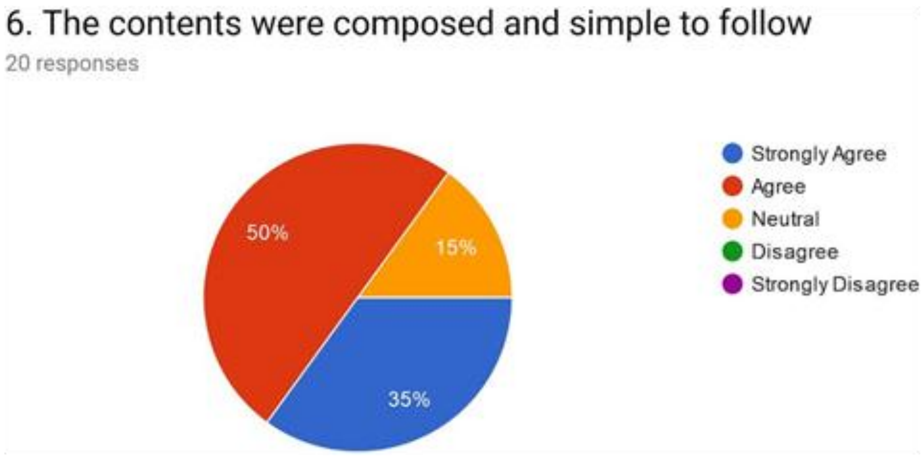


Figure 9: The contents were composed and simple to follow

In any training program, contents play a very necessary role. It shows the overall design of the training. Contents must be composed, easy to understand and simple to follow. Otherwise, the learning of the training will remain incomplete.

Interpretation: From the above chart we can find that, 50% respondents were marked 'Agree', 35% respondents were marked 'Strongly agree' and last 15% were marked 'Neutral'. So, it can be easily said that the contents of the training program of this bank are well composed and they are easy to maintain by the trainees.

Analysis of Question 7:

The materials dispersed were useful		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	3	15%
Agree	10	50%
Neutral	4	20%
Disagree	3	15%
Strongly disagree	0	0%

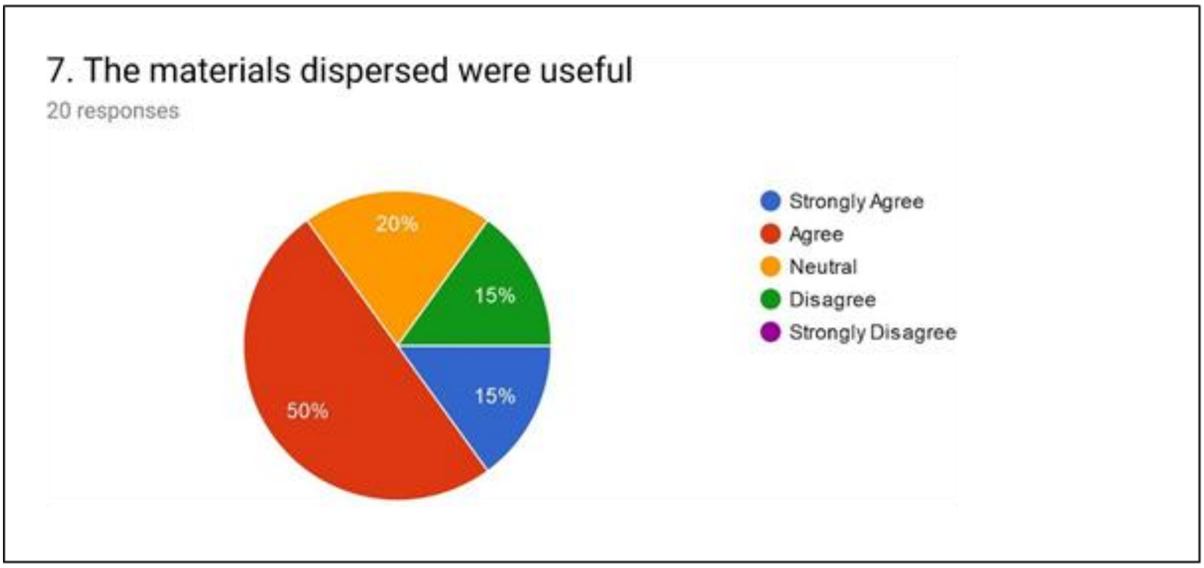


Figure 10: Level of the usefulness of distributed materials

A successful training program depends on the materials like handouts, notes, visual display etc. all these materials need to be dispersed properly. It also creates a suitable training environment for the trainees.

Interpretation: From the above display we can understand that, 50% employees were voted for 'Agree', 20% were voted for 'Neutral', 15% were voted for 'Strongly agree' and last 15% were voted for 'Disagree'. So, in this matter half of the employees are satisfied with the distribution of the materials and other half have different opinion. It can be said that, UCB bank. needs to focus more on this.

Analysis of Question 8:

The training understanding will be useful in trainees' job		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	16	80%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%

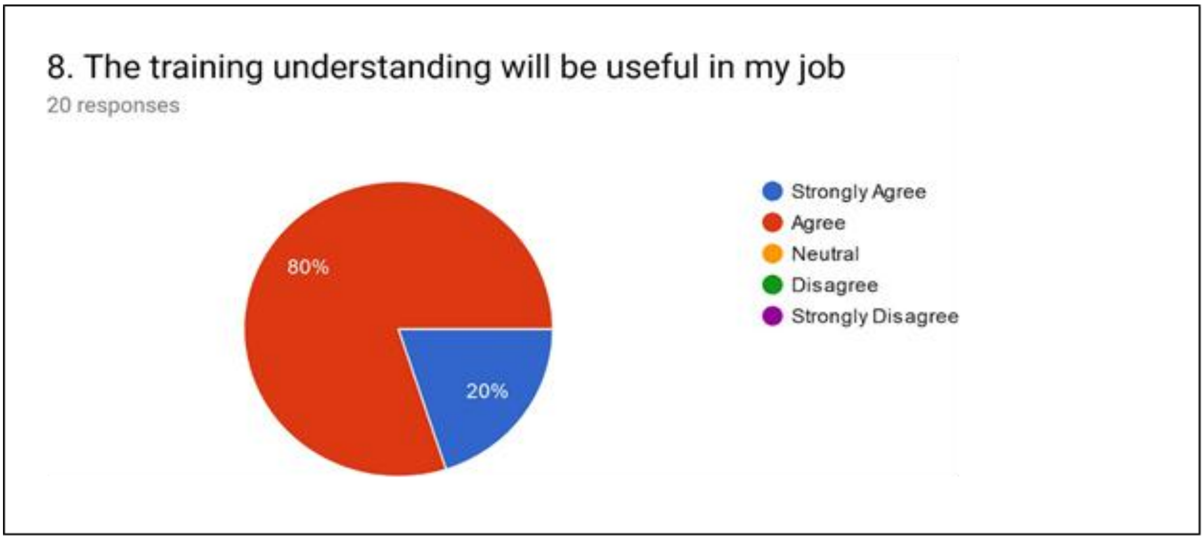


Figure 11: Rate of the usefulness of training understanding

The knowledge of the training program is essential as the employees are going to implement the gathered ideas in their tasks. So, the trainers must develop the learning of the training by using an understandable method and easy-going steps. The trainers also need to identify that the trainees are able to connect the dots or not.

Interpretation: From the above representation we can see that, 80% of the employees were ‘Agree’ and 20% employees were ‘Strongly agree’. So, it is noticed that this bank’s training institute helps to understand the learning to the employees and these understanding are helpful for their job.

Analysis of Question 9:

The Instructor or trainer was properly prepared		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	11	55%
Neutral	1	5%
Disagree	0	0%
Strongly disagree	0	0%

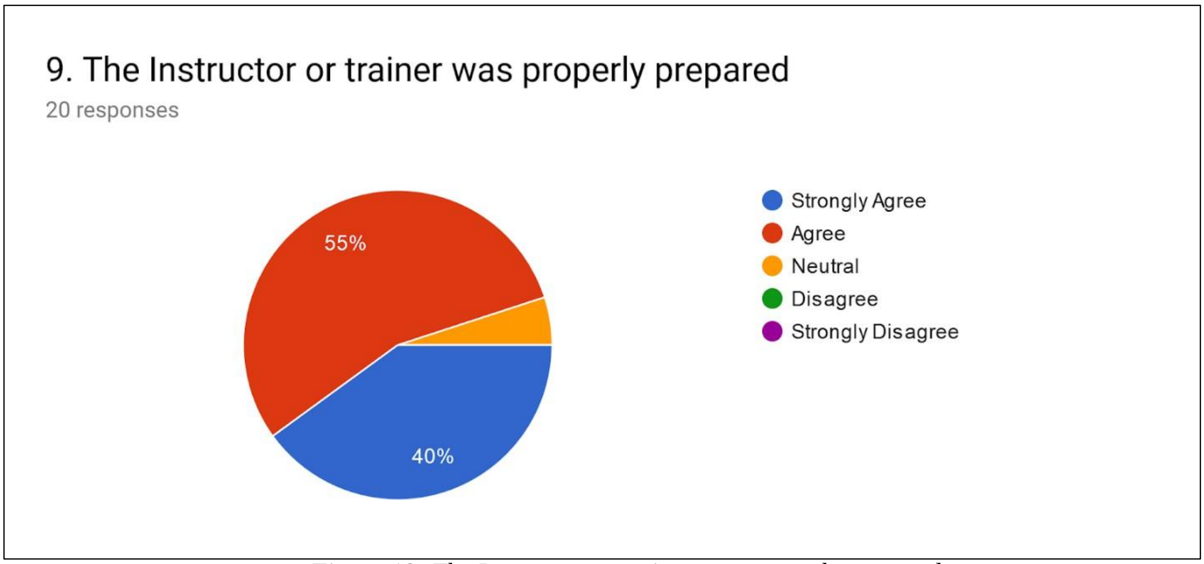


Figure 12: The Instructor or trainer was properly prepared

The successful exchange of training depends greatly on the trainer since trainer is the mentor who can evacuate the inability to think straight of learner, inspire the learner to learn, erase the negative view of the learner in regards to the preparation. Other than all that, a great deal relies upon character of trainer moreover.

Interpretation: From the above representation we can identify that among all participants, 55% were 'Agree' and 40% of them were voted for 'Strongly agree'. Only 5% were neutral about this matter. So, the instructor of the training program is enough prepared.

Analysis of Question 10:

The Trainer was proficient about the training points		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	12	60%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%

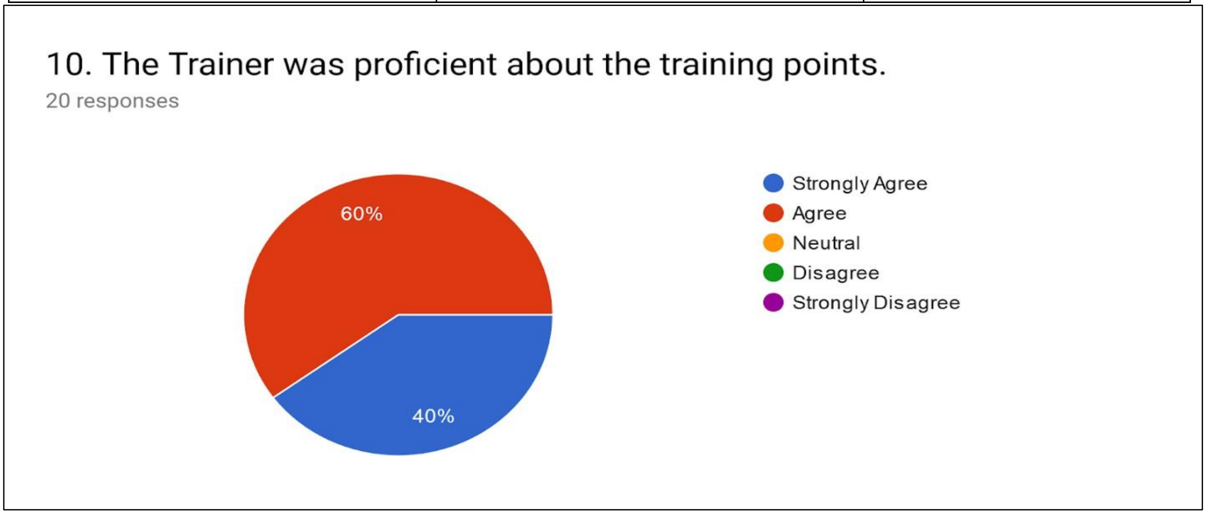


Figure 13: Percentage of proficiency of trainer about the training points

The trainer must know about the contents of the program. He or she needs to be expertise on the particular topic and skilled also.

Interpretation: From the above representation we can clearly find that, 60% of the employees were 'agree' and 40% of the employees were 'Strongly agree' about the proficiency of the trainer regarding the training points. So, the trainer is really skilled and experienced on conducting the training event.

Analysis of Question 11:

The goals of the training were fulfilled		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	5	25%
Agree	9	45%
Neutral	5	25%
Disagree	1	5%
Strongly disagree	0	0%

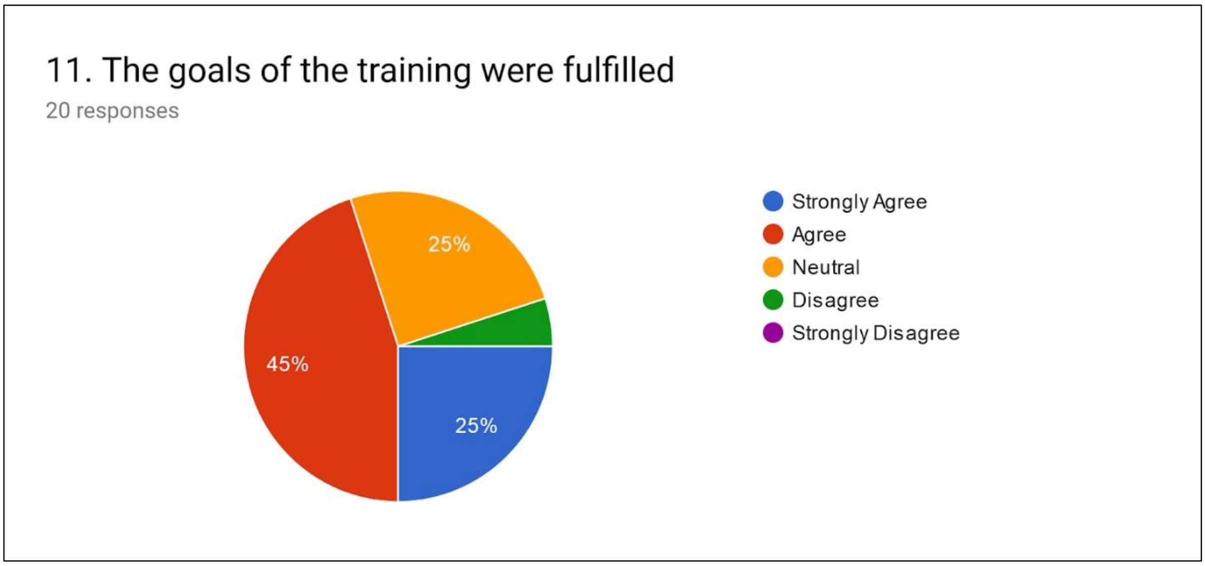


Figure 14: Level of fulfillment of training goals

Different training programs have different goals. For example, some training program holds for motivate the employees, some for spreading specific knowledge, some for learning new technology, some for providing organizational values and ethics and so on. Mostly organizations trained their employees in order to achieve work efficiency of the employees which leads to achieve companies' ultimate goals.

Interpretation: From the above representation we can see that, 45% employees were marked 'Agree', 25% were marked 'Strongly agree', 25% were marked 'Neutral' and only 5% were 'Disagree' with that. So, it can be said that, the training program of this bank is mostly successful to get the goal.

Analysis of Question 12:

The time assigned for the training program was adequate		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	5	25%
Agree	6	30%
Neutral	4	20%
Disagree	5	25%
Strongly disagree	0	0%

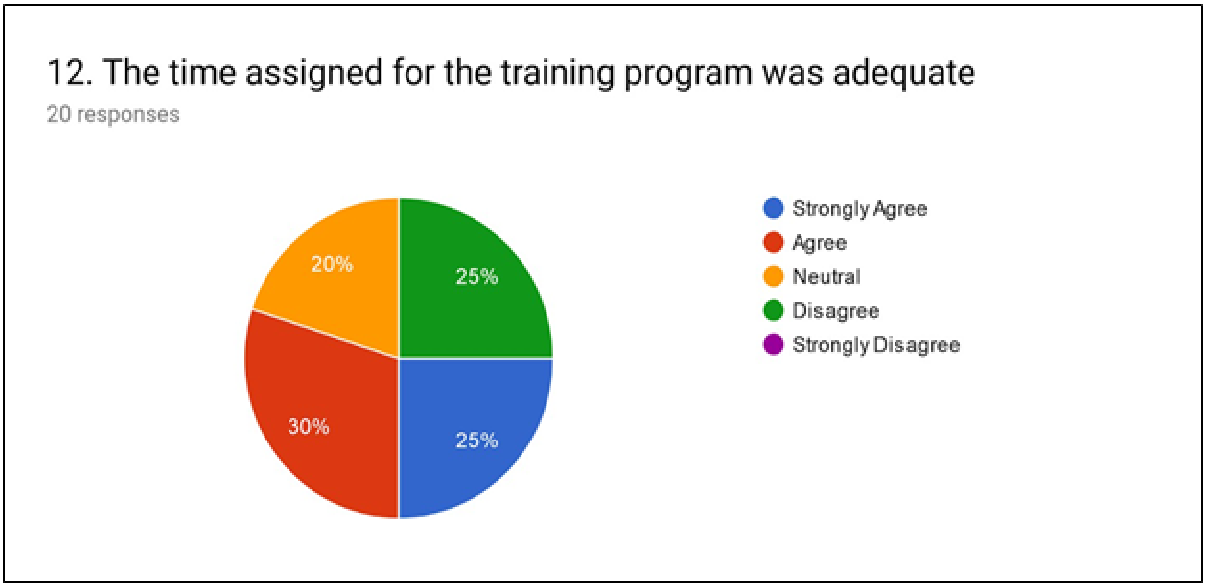


Figure 15: Responses for the timing assigned for training

Maintaining and allocating time for any training program is a necessary part. The training committee usually decides the timing and duration of the training by focusing of the importance of the issues which need to be learned.

Interpretation: From the above representation we can notice that, 30% employees were voted for 'Agree', 25% were 'Strongly agree', another 25% were 'Neutral' and last 20% were

Analysis of Question 13:

The location of the training center was suitable		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	7	35%
Neutral	4	20%
Disagree	5	25%
Strongly disagree	0	0%

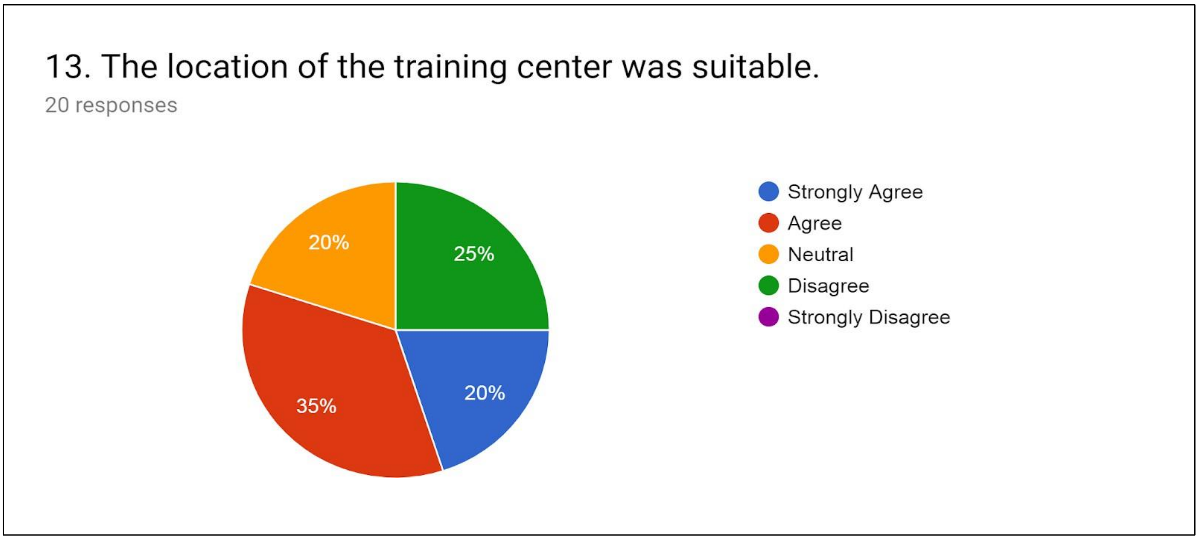


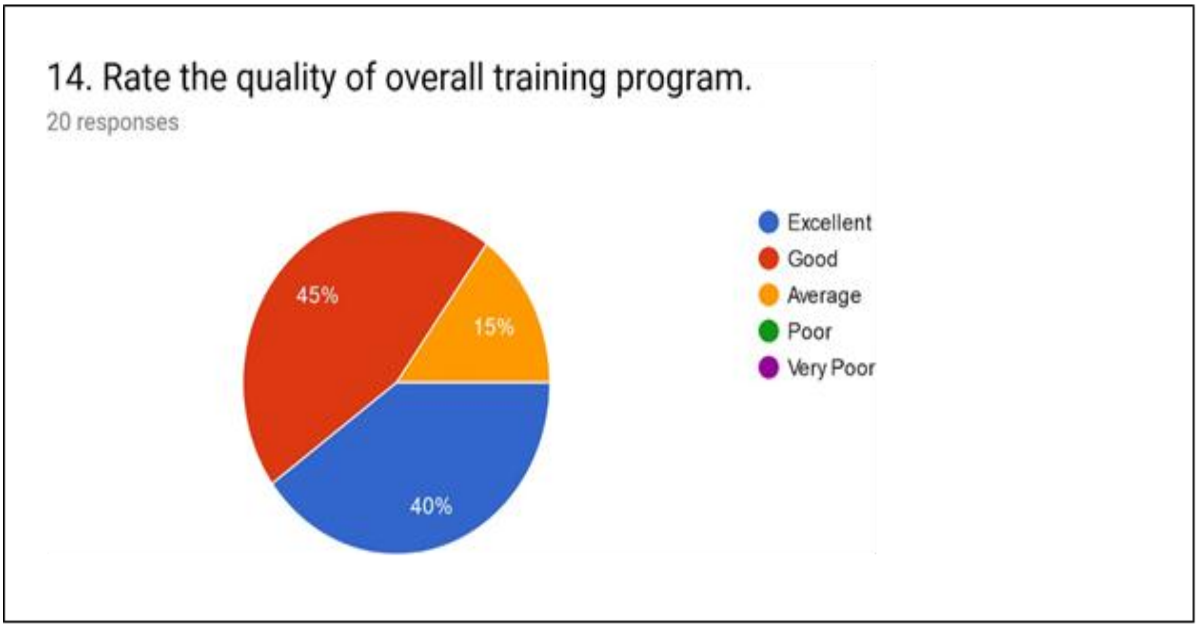
Figure 16: The location of the training center was suitable

The location of the training center is a great issue. When the location and environment of the training program both are suitable then it creates a positive vibe among the participants.

Interpretation: From the above representation we can recognize that, 35% employees were voted for ‘Agree’, 20% were ‘Strongly agree’, 25% were voted for ‘Disagree’ and last 20% were ‘Neutral’. Here almost 5 people felt that the location was not suitable but almost 11 people felt that the location is ok. So, UCB Bank. needs to understand the problem with location and solve the gap.

Analysis of Question 14:

Rate the quality of overall training program		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	9	45%
Neutral	3	15%
Disagree	0	0%
Strongly disagree	0	0%



Rating the training session is also important for maintaining and evaluating the quality of the training and development.

Interpretation: From the above representation we can tell that, 45% employees were founded the training program ‘Good’, 40% employees were founded the training program ‘Excellent’ and last 15 % employees were founded the training program ‘Average’. So, it can be told that, the overall quality of the training program of UCB Bank PLC. is satisfactory.

Chapter-Five

Findings

5.1 Findings

- Employees have a positive attitude toward the training programs arranged by United Commercial Bank PLC.
- Most employees believe that training improves their banking knowledge and professional skills.
- Participants are satisfied with the behavior and cooperation of the trainers during sessions.
- Employees think that digital banking and modern banking technology topics should receive more attention in training.
- Training sessions help employees improve customer service quality.
- Employees feel more confident in handling banking operations after attending training programs.
- Most participants agree that training programs are organized regularly and systematically.
- Some employees feel that training sessions are too theoretical and need more practical activities.
- Employees suggest adding case studies and real-life banking examples in training sessions.
- Many employees believe that online training facilities should be improved for easier access.
- Participants think that the training environment and classroom facilities are satisfactory.
- Employees feel motivated when training programs are linked with career development opportunities.
- Some employees think that follow-up evaluations after training are insufficient.
- Employees believe that training helps reduce operational mistakes in banking activities.
- Participants think teamwork and leadership-related training programs are necessary.
- Employees suggest including stress management and workplace ethics topics in training sessions.
- Most employees are aware of the objectives and benefits of the training programs.
- Employees believe that external professional trainers can add more value to training sessions.
- Participants think that training schedules should be more flexible for busy employees.
- Overall, employees are satisfied with the training and development activities of UCB Bank, though they expect continuous improvement in the future

Chapter-Six

Recommendations and Conclusion

6.1 Recommendations

- United Commercial Bank PLC should design training programs based on employees' job responsibilities and experience levels.
- The bank should arrange more practical and hands-on training sessions instead of depending only on theoretical learning.
- UCB Bank should introduce advanced digital banking and fintech-related training programs.
- The HR division should organize communication and customer relationship management training regularly.
- The organization should improve online training platforms and digital learning facilities.
- UCB Bank should arrange leadership and team management training for mid-level and senior employees.
- The duration of specialized training programs should be extended for better understanding.
- The bank should conduct regular post-training evaluations to measure employees' performance improvement.
- UCB Bank should invite external expert trainers to share practical industry knowledge with employees.
- Employees should be encouraged to participate actively through group discussions and interactive activities.
- Training materials and manuals should be updated regularly according to modern banking practices.
- The bank should provide more opportunities for employees to attend external workshops and seminars.
- HR department should collect employee feedback after every training session for further improvement.
- UCB Bank should introduce language development and professional English communication training.
- The organization should arrange stress management and workplace motivation programs for employees.
- UCB Bank should ensure equal training opportunities for employees from all branches.
- The bank should focus more on experiential learning and on-the-job training methods.
- Management should provide rewards and recognition for employees who perform well after training.
- UCB Bank should arrange separate training on ethical banking practices and compliance issues.
- The organization should continuously monitor whether employees are applying the acquired knowledge effectively in the workplace

6.2 Conclusion

At present, many banks are operating in Bangladesh, and United Commercial Bank is one of them. I consider myself lucky to have had the opportunity to work as an intern at United Commercial Bank PLC, Dhanmondi Branch. During my internship, I worked in different departments, but mainly I was involved with HR-related activities. My tasks were closely related to employee training and development. For this reason, I chose the topic “A Study on Training and Development of Employees United Commercial Bank” for my report. To collect more information, I also conducted a survey and tried to analyze the findings properly. However, most HR data is highly confidential, so I was not allowed to access all the information. Therefore, I prepared this report based on the data I collected during my work and from available online sources. From my analysis, I found that the overall quality of training and development practices at United Commercial Bank is good. The organization is also very sincere and positive about improving these practices. Finally, I would like to say that during my internship period, I faced some challenges, but I also gained valuable knowledge, learned new skills, and experienced a real working environment. I believe this experience will help me in my future professional career.

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Appendix

Topic: Training and Development Program of United Commercial Bank PLC

Personal Information

1. Gender: Male / Female
2. Age: 20–30 / 31–40 / Above 40
3. Designation: Officer / Senior Officer / Manager
4. Working Experience: Below 1 year / 1–5 years / Above 5 years

Questionnaire

1. Training objectives are clearly explained.
2. Training programs are relevant to job responsibilities.
3. Trainers are skilled and knowledgeable.
4. Training materials are effective and understandable.
5. Training programs improve employee performance.
6. More practical training should be arranged.
7. External training programs should be increased.
8. Training sessions are interactive and engaging.
9. Training duration is sufficient.
10. Overall quality of training programs is satisfactory.

Appendix-B: Interview Questions

1. How does UCB Bank identify employee training needs?
2. What types of training programs are provided by the bank?
3. How does the HR department evaluate training effectiveness?
4. What challenges are faced during training sessions?
5. What improvements are planned for future training programs?