

Internship Report on

Training and Development of



Submitted To

ARIFUL GHANI

Lecturer

BRAC BUSINESS SCHOOL



Submitted By

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Letter of Transmittal

30th August 2015

To,

Mr. Ariful Ghani

Lecturer

BRAC Business School

Subject: Submission of internship report.

Dear Sir,

This is a great pleasure for me to submit the internship report, which is a partial requirement for the degree of BBA. I have been assigned to do my internship for gathering practical experience. I have completed my internship program in Jamuna Bank Limited, Uttara Branch, from 8th February, 2015 to 8th May, 2015. I have prepared my internship report on the **Training and Development of Jamuna Bank Limited**. I have tried to explain my learning and experience in this report which I have gathered from my Internship Program.

I will be very glad if the report can serve its actual purpose and I am ready to explain anything to you if necessary.

Sincerely Yours

Tanvir Hossain Tashu

Student of BRAC Business School

Acknowledgement

At the very beginning I would like to express my deepest gratitude to the almighty Allah for giving me the strength and the composure to finish the task within the scheduled time. Internship report is an essential part of BBA program as one can gather practical knowledge within the period of three months by observing and doing the daily works in the chosen organization. I have done internship program in JamunaBank Limited, Uttara Branch.

At first I express my gratitude and indebtedness to my respected Supervisor Mr. Ariful Ghani for his constant guidance, valuable advice, encouragement and suggestions during the internship study. I acknowledge my indebtedness to, Mrs. Dilruba Nasrin, Senior Executive Officer in Uttara Branch for his continuous guidance and valuable suggestion from time to time. I am also grateful to Most. Shahida Khatun (2nd Manager), Mr. Rajib sir, (Senior Principal Officer, Uttara Branch) Mr. Sohel (officer, Uttara branch), Mr. Kamal Uddin Jashim for their guidance during the internship.

I am also indebted to all of the officers and employees of the Uttara Branch and all officers and employees of Uttara branch who extended their wholehearted cooperation to me despite their huge workload during this period.

At last I must mention the wonderful working environment that has enabled me a lot deal to do and observe the banking activities during my internship period.

Executive Summary

Modern Banking is an outcome development driven by changing financial activities and lifestyle. It offers-the widest range of financial services-specially credit, savings, and payment services and performs the widest range of financial functions of any business firm in the economy. By definition, bank collects deposits from the money holders and invests the accumulated saving of the depositors in the form of credit and other financial services to the clients. At one hand the bank pays interest at a higher rate from borrowers to Realize profit. So, we find that money works both as the input and output of the banking industry. The important feature of banking operation is to earn a good image of trustworthiness to deal with money of the depositors.

Jamuna Bank is one of the recognized banks in our country. Commercial banks are one of the key contributors in the economy of developing countries. The act as financial intermediaries by performing of mobilizing the funds for one group and leading the same to another while making a reasonable amount of profit after meeting the cost of fund. Banking sector in Bangladesh has been pursuing the policy of expansion and growth of branches. People and the government itself are very much dependent on the services provided by the 55 banks in the financial markets. To know how well commercial banks perform actually. The banking practice of conventional banking and Islamic banking is highly different from the concept.

The report is beginning introduced Introduction chapter. Then this report shows the banking sector in Bangladesh. After that, the report representsJamuna Bank Ltd. Which shows the organizational chapter, the establishment, mission, vision, objectives, the next chapter shows main part of the report Training and development ofJamuna Bank. The last chapter shows findings of the study, Recommendations, conclusion and reference

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Chapter-1

Introduction

1.1 Origin of the Report

It is very important that all BBA students to engage in any organization for minimum three months as an internship to gain practical knowledge, and after three months he/she has to submit an internship report. The report is the outcome of the assigned internship suggested by the guide teacher.

The topic of my internship report is “**Training and development of Jamuna Bank Ltd**” and I have completed my three months internship on Jamuna Bank Ltd, Uttara Branch, Dhaka.

1.2 Scope of the Report

Jamuna Bank Ltd is now well known and it's containing 1200 branches. Out of them, 342 are located in urban areas, 854 in rural areas, and 2 are located overseas. The scope of the report will be limited to the organizational setup, function and operation of the Jamuna Bank Ltd ltd in the Bangladesh specially concentrating on Jamuna Bank Ltd operations in Foreign Exchange Branch but not the entire realm of the Jamuna Bank Ltd Ltd

As I was sent to Jamuna Bank Ltd, Uttara Branch, the scope of the study is only limited of this branch. The report covers its Training and development of Jamuna Bank Ltd . The report also covers details about Jamuna Bank Ltd.

1.3 Objective of the study

The main objective of the study is to present our gathered practical knowledge on banking system and operation during orientation period. This practical orientation gives us a chance to Co-ordinate out theoretical knowledge with the practical experience. The following are of objective for this practical orientation in bank. The general objective of this study is to fulfill the requirement of internship report.

- To know what is the recruitment process.
- To know what is the selection process.
- To know how motivated the employee.
- To know the training process of this bank.
- To apply theoretical knowledge in the practical field.
- In Jamuna Bank Ltd there are so many problems of HRM.
- Need to improve training and development system.
- Need to improve the HR policies.

1.4 Methodology of the Report

Different data and information are required to meet the goal of this report. Those data and information were collected from various sources, such as primary and secondary which is showed below.

Primary sources of data:

- Observing various organizational procedures.
- Conversation with the bank officers and staffs.
- Manuals of Jamuna Bank Ltd Limited.

- Face to face conversations with the employees at various fields.

Secondary sources of data:

- Annual report of Jamuna Bank Ltd Limited.
- Several types of Academic text books.
- Different publication regarding Banking functions.
- Information about the organization from their company profile.
- Web sites of Bangladesh Bank, Jamuna Bank Ltd etc.

1.5 Limitations of study

There is certain boundary to cover this study. To achieve the objective of the study through knowledge about the organizational function especially Human Resource Management practices of Jamuna Bank Ltd Limited.

Like any other articles and other theories, this study is not free from limitation. I have tried my best level to overcome these limitations through extensive study, hard and sincere devotion to the assigned duty. The major limitations are given below

- Time constraint was a major drawback in the study.
- Another limitation of this report is the banking policy is not disclosing any information earlier, which will publish in future.
- Large-scale research was not possible due to access constraints.
- Relevant data and document collection were difficult to the organization confidentiality.

Chapter-2

2.1 Company Profile

The prime objective of Jamuna Bank Ltd Ltd is to serve the people for attainment of their economic goal and success in life here and hereafter. Jamuna Bank Ltd Ltd stands not only for material wellbeing but also for ethical development of its customers. The incorporation of JBL on May 1995 is the true reflection of this inner urge of its people, which started functioning with effect from June 18, 1995. It is committed to conduct all banking and investment activities on the basis of interest-free profit-loss sharing system. Jamuna Bank Ltd Ltd has by now earned the unique position of a leading private commercial bank in Bangladesh.

“Jamuna Bank Ltd Limited” offers the full range of banking services for personal and corporate customers, covering all segments of society within the framework of Banking Company Act and rules and regulation laid down by our central bank. Diversification of products and services include Corporate banking, Retail Banking and customer Banking right from industry to agriculture, real estate to software and is backed by the latest technology.

2.2 The Bank

Being a 3rd generation Bank of Bangladesh, it focuses on

- Remaining with time
- Managing change
- Developing human capital

- Creating true customer's value

Jamuna Bank Ltd Ltd (JBL) is a Banking Company registered under the Companies Act, 1994 of Bangladesh with its Head Office currently at Hadi Mansion, 2, Dilkusha C/A, Dhaka-1000 Bangladesh. The Bank started its operation from 3rd June 2001.

The Bank provides all types of support to trade, commerce, industry and overall business of the country. JBL finances are also available for the entrepreneurs to set up promising new ventures and BMRE of existing industrial units. The only Bengali named 3rd generation private commercial bank, was established by a group of local entrepreneurs who are well reputed in the field of trade, commerce, industry and business of the country.

The Bank offers both conventional and Islamic banking through designated branches. The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customers' needs. Since the need of customers is changing day by day with the changes of time, the bank endeavors its best to device strategies and introduce new products to cope with the change. Jamuna Bank Ltd Ltd has already achieved tremendous progress within its past 10 years of operation. The bank has already built up reputation as one of quality service providers of the country.

At present the Bank has real-time Online banking branches (of both Urban and Rural areas) network throughout the country having smart

IT-backbone. Besides traditional delivery points, the bank has ATMs of its own, sharing with other partner banks and consortium throughout the country.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

2.3 Mission

The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

- To provide quality services to customers.
- To set high standards of integrity.
- To make quality investment.
- To ensure sustainable growth in business.
- To ensure maximization of Shareholders' wealth.
- To extend our customers innovative services acquiring state-of-the-art technology blended with Islamic principles.
- To ensure human resource development to meet the challenges of the time.

2.4 Vision:

To become a leading banking institution and to play a significant role in the development of the country.

2.5 Strategic Priority

- Delivering customer' desired products and services to create true customers' value.
- Focusing on export of both traditional and nontraditional items and remittance to ensure a comfortable position of foreign exchange all the time.
- Doing businesses that have higher risk adjusted return.
- Focusing on maintenance of assets quality rather than its aggressive expansion.
- Changing the deposit mix thereby reduce the cost of deposits.
- Ensuring all modern alternative delivery channels for easy access to our services by customers.
- Taking banking to the doorstep of our target group.
- Restructuring existing products and introducing new products to meet the demand of time and the target group.
- Entering into new avenues of business to increase profitability.
- Bringing unbaked people into our delivery channels.
- Increasing fee based service/activities where costly capital is not changed.
- Ensuring organizational efficiency by continuous improvement of human capital and motivation level, dissemination of information and thereby ensuring a sustainable growth of the organization.

- Maximizing shareholders' value at all times alongside ensuring a sustainable growth of the organization.
- Pursuing CSR activities for our continued support to future generation, distressed people and for advancement of underprivileged people of the country.
- Establishing the brand image as a growth supportive and pro-customers' bank.
- Strengthening risk management techniques and ensuring compliance culture.
- Remaining cautious about environment and supporting for maintaining a green and clean soil.

2.6 Objectives

- To earn and maintain CAMEL Rating 'Strong'
- To establish relationship banking and improve service quality through development of Strategic Marketing Plans.
- To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
- To introduce fully automated systems through integration of information technology.
- To ensure an adequate rate of return on investment.
- To keep risk position at an acceptable range (including any off balance sheet risk).

- To maintain adequate liquidity to meet maturing obligations and commitments.
- To maintain a healthy growth of business with desired image.
- To maintain adequate control systems and transparency in procedures.
- To develop and retain a quality work-force through an effective human Resources Management System.
- To ensure optimum utilization of all available resources.
- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

2.7 The organizational Structure of JBL

The objective of organizational structure and corporate governance of Jamuna Bank Ltd Limited is to establish a strong, customer- oriented and transparent Management.

2.8 Departments of the Branch:

- Customer Care Department
- General Banking Department
- Cash Department
- Foreign Trade Department
- Investment Department
- Clearing Department
- Remittance Department

2.9 About the Job

Working with Jamuna Bank Ltd family was quite enjoyable and memorable. I was assigned in Foreign Trade Department as an intern. My job was to assist head of foreign Trade officer with his daily activities and after working two month train new interns about the job to make sure they can assist him.

Many bank and financial organization do not allow students to do such activities but Jamuna Bank Ltd allows. These kinds of work enhance skills and make students efficient for future.

Chapter-3

Training and Development

Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. We typically say training can involve the changing of skills, knowledge, attitudes, or behavior. It may mean changing what employees know, how they work, their attitudes towards their work, or their interaction with their coworkers or supervisor.

For our purposes, we will differentiate between employee training and employee development for one particular reason. Although both are similar in the methods used to affect learning, their time frames differ. Training is more present-day oriented; its focus is on individuals' current jobs, enhancing those specific skills and abilities to immediately perform their jobs. For example, suppose you enter the job market during your senior year of college, pursuing a job as a marketing representative. Although you have a degree in Marketing, when you are hired, some training is in order. Specifically, you'll need to learn the company's policies and practices, product information, and other pertinent selling practices. This, by definition, is job-specific training, or training that is designed to make you more effective in your current job.

3.1 Training & Development of Jamuna Bank Ltd:

Training

Training is the acquisition of new skills and knowledge relevant to a job. Development involves the growth of an individual's wider education and capabilities within a field of employment.

- Induction training familiarizes new employees with their role and responsibilities. Colleagues are introduced, systems explained and the expectations of the job are clarified.
- On-the-job training is arranged in the workplace through instruction and observation.
- Off-the-job training takes employees away from the immediate workplace. It may be 'in-house' using the employee's facilities or 'out-house' and provided by another company or college/university.

Development

On the other hand, generally focuses on future jobs in the organization. As example, if you become a sales territory manager, the skills needed to perform that job are quite different from those required for selling the products. Now you will be required to supervise a number of sales representatives; requiring a broad-based knowledge of marketing and very specific management competencies like communication skills, evaluation employee performance, and disciplining problem individuals. As you are groomed for positions of greater responsibility, employee development efforts will help prepare you for that day.

Methods of Development

Some development of an individual's abilities can take place on the job. We will review several methods, three popular on-the-job techniques

- Job rotation

- Assistant-to position
- Committee assignments

And three off-the jobs methods

- Lecturer courses and seminars
- Simulation exercise
- Outdoor training.

3.2 Objectives of Training & Development

Needs result in training and development objective, which should state the desired behavior and the condition under which it is to occur. These stated objectives then become standards against which individual performance and the program can be measured.

For example, the objective for airline reservationists might be stated as follows:

- Provide flight information to call in customers within thirty seconds.
- Complete a one-city round-trip reservation in two minutes after all information has been obtained from the customer.

Specific, measurable, time-targeted objectives like those listed above for a reservationist give the trainer and the trainee specific goals that can be used to evaluate their success. If the objectives are not met, failure gives the HR department feedback on the program and the participants.

3.3 Importance of Training & Development

Optimum Utilization of Human Resources – Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals.

Development of Human Resources – Training and Development helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization. It also helps the employees in attaining personal growth.

Development of skills of employees – Training and Development helps in increasing the job knowledge and skills of employees at each level.

3.4 Human Resource Planning

3.4.1 Meaning

An organization would not build a new plant, conduct the ribbon-cutting ceremony, and then begin to worry about how to staff the facility. A firm cannot hire several hundred engineers and get them on board overnight, nor can it develop management talent in just a few weeks. Foresight is necessary to ensure that appropriately qualified staff will be available to implement an organization's future plans. The tighter the labor market, the more forward planning is required to avoid future problems due to understaffing. On the other hand, planning ahead in a declining economy is also critical in minimizing expensive overstaffing and possible layoffs. Human resource planning is concerned with the flow of people into, through, and out of an organization. HR planning

involves anticipating the need for labor and the supply of labor and then planning the programs necessary to ensure that the organization will have the right mix of employees and skills when and where they are needed. The forecasting methods described below provide key input for these processes.

At Colgate-Palmolive, a global HR team was formed to help the organization meet its goal of "becoming the best truly global consumer products company." Top HR managers and key senior line managers worked together on the team to translate business plans into human resource plans that would support organizational excellence. As a result, strategic initiatives were adopted in recruitment, selection, development, individual performance management, team performance "management, career planning, diversity, employee attitude surveys, and employee communication.

3.4.2 Objectives of Human Resource Planning

Managers and HR departments achieve their purpose by meeting objectives. Objectives are benchmarks against which actions are evaluated. Sometimes they are carefully thought out and expressed in writing. More often objectives are not formally stated. Either way, they guide the HR function in practice. Consider the objectives of Hewlett-Packard's founders:

Human resource objectives not only need to reflect the intention of senior management, they also must balance challenges from the organization, the HR function, society, and the people who are affected.

Failure to do so can harm the firm's performance, profits, and even survival.

3.5 Training institutes of Jamuna Bank Ltd

Jamuna Bank Ltd Ltd training institution was established in 2001. It is situated at the Head Office. For long term workshop they use different training center place. Since then, institute has been conducting various types of training programs on different banking affairs in order to develop knowledge, skill; and attitude of the employees of bank.

3.6 Practices in the Jamuna Bank Ltd

The bank follows most of steps of HR planning i.e. integrate HR planning with corporate planning, assessment of internal HR capabilities and so on. The bank has an integrated HR plan. Their manpower ratio is satisfactory for smooth and quality services to the potential customers.

Jamuna Bank Ltd Ltd is forecasting future manpower requirements. This is done either in terms of mathematical projections or in terms of judgmental estimates. Mathematical projections are done extrapolating factors like, economic, environment, development trends in the bank. Judgmental estimates are done depending on the specific future plans of the bank by managerial discretion which is based on past experience. Jamuna Bank Ltd is preparing an inventory of present manpower. Such inventory contains data about each employee's skills, abilities, work preferences and other items of information. Jamuna Bank Ltd all times prepares anticipating problems of manpower. This is can be done by projecting present resources into the future and comparing the same

with the forecast of manpower requirements. This helps in determining the quantitative and qualitative adequacy of manpower.

For continues development of human resource the Bank continued to focus its strategy of retaining experienced and skilled manpower through offering attractive careers. In the Jamuna Bank Ltd Ltd there is a department called administration department, which is actually their Human Resource Management department. This department, in the organization, performs a wide range of tasks, though all of the HRM practices are not in the organization. All the branches of the bank do not have the HRM or such department. Only the head office has it; so this one department has to keep track of all the employees in al the branches. This department performs the duty of recruiting, selecting, training and development, motivating, job designing, performance appraisal and rewarding and giving benefits etc.

3.7 ORGANIZATION STRATEGY

3.7.1 Employment Test

The Jamuna Bank Ltd Ltd has a two-step employment test. First written test and then face to face interview. The bank contracts with some other organizations, like IBA, BIBM or any other institute, to conduct the written test for them. The bank sails the boat in that organization, where their cost will be minimal. The selected organization then takes the written test, screens out the answer sheets and sends the number-sheet to the bank. The bank has a preset standard score and those who have scored more than or equal to that score are called for the interview. The bank itself conducts the interview. The bank hires

reputed banking specialist within the country for conducting the interview. After the interview the total marks of the written test and the interview are added. Those who are at the top of the final list get the opportunity to serve in the organization.

3.7.2 Final employment decision

The candidates who pass both the written test and the interview are considered for final appointment. Within those candidates the required number of employees are taken and given the final appointment. These employees have to fill up an appointment form at the time of joining. (The form is attached with the report in the appendix page # I). Those of them, who are currently employed, do not have a previous banking experience have to go serve as a trainee for at least two years. Those who have previous experience not necessarily need to be trained. Sometimes the selected employee has to submit a bond that, she will not leave the organization before certain years of service.

3.7.3 Uses of Performance Appraisals

- Performance improvement. Performance feedback allows the employee, the manager, and personnel specialists to intervene with appropriate actions to improve performance.
- Placement decisions. Promotions, transfers, and demotions are usually based on past or anticipated performance. Often promotions are a reward for past performance.

- Development needs Training and Poor performance may indicate a need for retraining. Likewise, good performance may indicate untapped potential that should be developed.
- Career planning and development. Performance feedback guides career decisions about specific career paths one should investigate.
- Staffing process deficiencies. Good or bad performance implies strengths or weaknesses in the personnel department's staffing procedures.
- Job-design errors. Poor performance may be a symptom of ill-conceived job designs. Appraisals help diagnose these errors.
- Equal employment opportunity. Accurate performance appraisals that actually measure job-related performance ensure that internal placement decisions are not discriminatory.
- Feedback to human resources. Good or bad performance throughout the organization indicates how well the human resource function is performing.

3.7.4 Rewarding the productive employees of Jamuna Bank Ltd Limited

As the tree, so is the fruit. Because the bank does not have any specific performance evaluation and appraisal system the bank does not provide any standard reward system to reward its employees. If any employee can astonish the authority by his/her extra-ordinary performance she is then rewarded for that performances but this reward is mainly financial reward, which comparatively has a low effect on the employee who is in quite a higher level of the organizational ladder. On the whole,

increment is the only reward that the bank uses for motivating or appreciating its employees. Jamuna Bank Ltd emolument for the employees based on market demand, providing performance bonus to the employees and also introduce the Best Manager and Best Employees award would certainly put the Bank on a elevated position in the market.Challenges spotlight four objectives that are common to HR management and form a framework around which this book is written.

3.7.5 Performance Evaluations of Jamuna Bank Ltd Practices

Unlike the selection, training and motivation process the Jamuna Bank Ltd Ltd does not have a standard performance appraisal process. Actually the problem is that the bank does not have a standard set of performance standard. The performance evaluation and appraisal is therefore done mostly by the observation on how the employee is doing or dealing with a client. The Jamuna Bank Ltd Ltd has a special unit, under its Administrative Department, to conduct this performance evaluation and appraisal. This unit keeps its eyes on the performance of all the employees throughout the year and suggests necessary actions (Reward or Punishment) where it is necessary.

Corporate Management of JBL

Top Management	<ul style="list-style-type: none"> ➤ Chairman ➤ Vice Chairman ➤ Board of Director ➤ Managing Director ➤ DeputyManaging Director
-----------------------	--

Executive Level Management	<ul style="list-style-type: none"> ➤ Senior Executive Vice President ➤ Executive Vice President ➤ Senior Vice President ➤ Consultant ➤ First Vice President ➤ Senior Assistant Vice President ➤ Assistant Vice President
Mid Level Management	<ul style="list-style-type: none"> ➤ Senior Executive Officer ➤ Executive Officer ➤ Senior Officer
Junior Level Management	<ul style="list-style-type: none"> ➤ Management Trainee Officer ➤ Junior Officer ➤ Assistant Officer ➤ Trainee Assistant

Table: Corporate structure of JBL

3.8 Five-Steps of Training and Development

- Needs analysis step, identifies the specific job performance skills needed, assesses the prospective trainees skills, and develops specific, measurable knowledge and performance objectives based on any deficiencies.
- Instructional design ,you decide on ,compile, and produce the training program content ,including workbooks, exercise ,and

activities ,here you'll probably use technique like those discussed in this chapter ,such as on the job training and computer assisted learning.

- Validation step, in which the bugs are worked out of the training program by presenting it to a small representative audience.
- Is to implement the program, by actually training the targeted employee Group.
- Is an evaluation step, in which management assesses the program's success or failures.

3.9 Methods of Training

There are various methods of training which can be divided into cognitive and behavioral methods. Trainers need to understand the pros & cons of each method also its impact on trainees keeping their background and skill in mind before giving training.

Cognitive Methods: This method is more of giving theoretical training to the trainees. The various methods under cognitive approach provide the rules for how to do something, or verbal information, demonstrate, relationships among concepts, etc, these methods are associated with changes in knowledge and attitude by stimulating learning.

The various methods that come under cognitive approach are

- On the job training.
- Apprenticeship training

- Informal learning
- Job instruction training
- Lectures
- Audiovisual- based training
- Simulated training

Behavioral Methods: These methods are more of giving practical training to the trainees. The various methods under behavioral approach allow the trainee to behavior in a real fashion. These methods are best used for skill development.

The various methods that come under behavioral approach are,

1. Games & simulations
2. Behavior-modeling
3. Business games
4. Case studies

Managerial on-the-job training:

- a. job rotation
- b. Coaching
- c. Action learning

Off- the-job management training development:

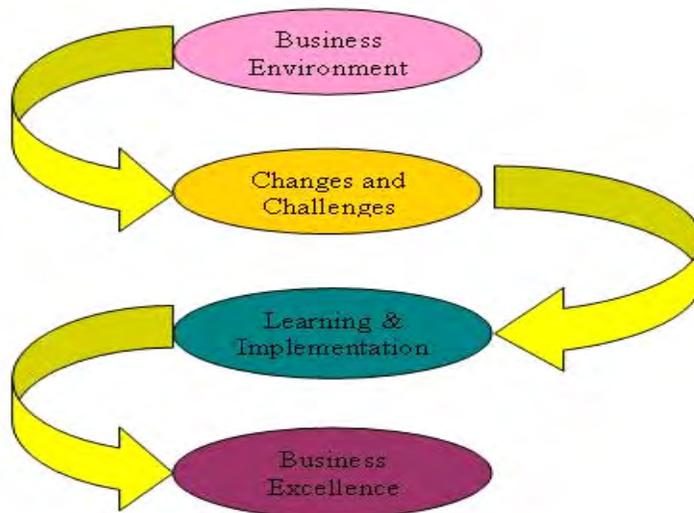
- a. The case study method
- b. Management games

c. Outside seminars

d. University –related programs

e. Role playing

ROLE OF TRAINING OF JAMUNA BANK LTD



Chapter-4

4.1 Financial Analysis

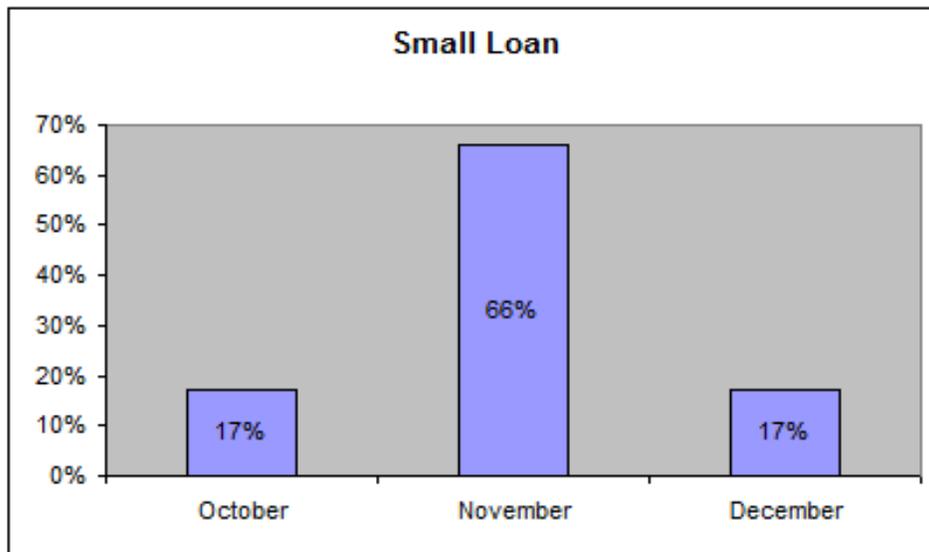
Three months performance

Small Loan (Uttara Branch, October-December, 2014)

Table No-1

Month	Amount lac(TK)	Percentages
October	1218157	17%
November	4845067	66%
December	121984	17%

Graph No-1



Sources: Statement Affairs of Jamuna Bank Ltd (Oct-Dec, 2014)

From, the graph we can find out that in the month of October, Small Loan was 17% .In the month of November, it was 66 percentage and in the month of December, it was 17% in month of November,2014 that was highest than other month of Small Loan.

Staff Loan (Tongi Branch,October-December,2014)

Table No-2

Month	Amount million(TK)	Percentages
October	155 Million	34%
November	151 Million	33%
December	152 Million	33%

Sources: Statement Affairs of Jamuna Bank Ltd (Oct-Dec,2014)

From, the graph we can find out that in the month of October 2014, Staff Loan was 155 million .In the month of November, it was 151 million Tk. and in the month of December, it was 152 million that month of October was highest staff loan than other months of Staff Loan.

Special Small Loan Program (Uttara Branch,Oct-Dec,2014)

Table No-3

Month	Amount (million Tk)	Percentages
October	74 Million	33%
November	71 Million	31%

December	78 Million	35%
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Sources: Statement Affairs of Jamuna Bank (Oct-Dec,2014)

From, the graph we can find out that in the month of October, Special Small Loan Program was 74 million .In the month of November, it was 71 million and in the month of December, it was 78 million that was highest than other month of Special Small Loan program.

Overdraft (Jamuna Branch,October-December,2014)

Table No-4

Month	Amount(million Tk.)	Percentages
October	508 Million	33%
November	484 Million	31%
December	231 Million	34%

Sources: Statement Affairs of Jamuna Bank Ltd (Oct-Dec,2014)

From, the graph we can find out that in the month of October 2012, Special Small Loan Program was 74 million .In the month of November, it was 71 million and in the month of December, it was 78 million in the December,2014 that was highest than other month of Special Small Loan program.

Industrial Credit (Uttara Branch, October-December,2014)

Table No-5

Month	Amount(million Tk.)	Percentages
October	30 Million	27%
November	58 Million	52%
December	23 Million	21%

Sources: Statement Affairs of Jamuna Bank Ltd (Oct-Dec,2014)

From, the graph we can find out that in the month of October, Industrial Credit was 27% .In the month of November, it was 52% and in the month of December, it was 21% in the month of November,2014 that was highest than the other months.

Demand Loan (Jamuna Branch,October-December,2014)

Table No-6

Month	Amount	Percentages
October	34 Million	25%
November	52 Million	52%
December	32 Million	23%

Sources: Statement Affairs of Jamuna Bank (Oct-Dec,2014)

From, the graph we can find out that in the month of October 2014, Demand Loan was 34 million taka. In the month of November, it was 52

million Tk. And in the month of December, it was 32 million Tk. that was highest than the other months.

House Buildings (Jamuna Branch, October-December, 2014)

Table No-7

Month	Amount (million Tk.)	Percentages
October	32 Million	23%
November	45 Million	36%
December	93 Million	42%

Sources: Statement Affairs of Jamuna Bank (Oct-Dec, 2014)

From, the graph we can find out that in the month of October 2014, House building Loan was 23% .In the month of November, it was 36% and in the month of December, it was 42% that was highest than the other months.

Credit Department of three months performance (Oct-Dec,2014)

Table No-8

Sector's	Amount (Million Tk.)
Small Loan	728 Million
Overdraft	151 Million

Staff Loan	458 Million
Special Loan Program	223 Million
Small Business Loan	67 Million
Industrial Credit	111 Million

Sources: Statement Affairs of Jamuna Bank Ltd (Oct-Dec,2014)

From, the graph we can find out that in the three months Small Loan was 782 million that was highest than others loan .In the three months Overdraft Loan was 151 million Tk., Staff loan was 458 million Tk. And house building was 231 million Tk.

4.2 Financial Analysis Findings

- The three months Small loan was 782 million Taka, that was highest loan given by the
- Branch among the other loans in the bank.
- In the three months the Demand Loan was 52 million.
- SME Sectors are increasing trend.
- Comparing Small and Demand Loan is higher than the other loans.
- In the Uttara branch has lack of employees.
- They have slow internet connection.
- Credit department has lack of attractive loan products.
- There is no ATM service provided by the branch.

4.3 Findings of the study

- The Bank cannot practices proper HRM guideline. The HRM have some objectives but the bank can not follow all those objectives.
- Training and development sector, there are on-the-job and off-the-job training techniques the bank follow some technique, but the bank can not follow arranges off-the-job techniques video and films show.
- In the recruitment sector, Jamuna Bank Ltd Ltd Can not follow the proper guideline of HRM.
- To evaluate employee's performance, Jamuna Bank Ltd cannot provide their employee's performance properly.
- The orientation process, the bank can not follow of that process.
- There are several ways of employee's rewards, such as intrinsic vs. extrinsic rewards, financial vs. non financial rewards, and performance- based vs. membership rewards, but the bank cannot provide all of the system.

Chapter-5

Conclusion

As an organization the Jamuna Bank Ltd Ltd has earned the reputation of top banking operation in Bangladesh. The organization is much more structured compared to any other bank operating local or foreign in Bangladesh. It is relentless in pursuit of business innovation and improvement. It has a reputation as a partner of consumer growth.

With a bulk of qualified and experienced human resource, Jamuna Bank Ltd Ltd can exploit any opportunity in the banking sector. It is pioneer in introducing many new products and services in the banking sector of the country. Moreover, in the overall-banking sector, it is unmatched with any other banks because of its wide spread branch networking thought the country.

This report tries to figure out most of the indicators of problems and strengths of Jamuna Bank Ltd Ltd as a valid pretender in the competitive banking sector of Bangladesh. A severe cut throat competition is going on currently in this sector and that's why Jamuna Bank Ltd Ltd has to work out with different dimensions like – product diversification, market forecasting, proactive activities undertaken by Jamuna Bank Ltd Ltd and some suggestion to get rid of the predicaments that exist.

Appendix 1

Department Name:

BRAC Business School, BRAC University

Publisher

BRAC University

Date Issued:

2014-12

Abstract:

General Banking provides the foundation of banker-customer relationship. This is an era of keen competition among Banks. It is the most important and preliminary work of a bank. The regular service given to customers such as Depositing or drawing money, selling of instruments to them for remittance purpose, collection of instruments, providing other ancillary services to keep customer section busy. Personnel's of this section should possess the required behavior for regular satisfaction of the customers. This report focuses three months working experience at Malibagh Branch of Jamuna Bank Ltd. As a part of satisfying their objectives through their customer Jamuna Bank Ltd. Offers the following accounts: Current Deposits, Savings Bank Deposits, Fixed Deposits, Short Term Deposits, and Monthly Term Deposits, Any other deposits as may be approved or advised by Head office. The branches of the bank operate as independent accounting unit. The system of transaction of the bank is essentially double entry system of book keeping. The golden principle of debiting or crediting is the same as those of double entry system. In the bank, instead of recording transaction in a journal initially, these are directly recorded and posted in the ledger (computer) separating the debits and credits by slips or voucher system. Jamuna Bank limited has provided its Banking service with a top leadership and management position. After doing this intern report I have found that most of the customers of Jamuna Bank Limited have positive satisfaction towards its service quality.

Appendix 2

Department Name:

BRAC Business School, BRAC University

Publisher

BRAC University

Date Issued:

2015-04

Abstract:

This is the internship report based on the three month long internship program that I had successfully completed in Jamuna Bank Limited under Foreign Exchange Department from 11.04.2015 to 12.05.2015 as a requirement of my BBA program on Department of Business Studies, BRAC University. As being completely new to practical, corporate world setting, every hour spent in the HRD gave me some amount of experience all the time all of which cannot be explained in words. But nevertheless, they were all useful for my career. Though I worked in foreign Exchange Import Department but for project work I had also an opportunity to take information and know In HRD how to keep employees motivated as well as how to control insubordinations, compensation and benefits planning, how to lead etc. This report based on Jamuna Bank Limited with Compensation, Pay and Benefits and HR Administration. Jamuna Bank has a rich Human Resource Department. It maintains the organizational responsibilities successfully. The HR team of Jamuna Bank is completely organized and well reputed team. My personal views about the HRD, my value addition to the HRD are also included in the report. With limited knowledge and experience I tried my best to make this report as much understandable as possible and translated the real world experience into a document. The various boundaries to process improvement and maintaining ethical standards in a corporate environment have also been experienced. But even so, how those policies and practices are In-Line with the corporate strategy are discussed in this report.

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