Report On

Training Needs Analysis of The City Bank Limited Employees

By

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19104201

An internship report submitted to the Brac Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration

Brac Business School
Brac University
September 2022

# Declaration

It is hereby declared that

1.  The internship report submitted is my/our own original work while completing degree at Brac University.
2.  The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3.  The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4.  I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

_____

**Md. Shahrukh Hossain**

19104201

**Supervisor's Full Name & Signature:**

_____

**Zaheed Husein Md Al-Din**

Senior Lecturer

BRAC Business School

BRAC University

# Letter of Transmittal

Zaheed Husein Md Al-Din

Senior Lecturer

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Report Submitted on Internship Experience

Dear Sir / Madam,

Following my three-month internship at The City Bank Limited, I am glad to present the following report: "Training Needs Analysis of The City Bank Limited Employees." This report fulfilled a mandatory BBA requirement and was presented as such. Thanks to the internship program, The City Bank Limited Ltd., a reputed privately owned commercial bank, allowed me to gain important expertise in a professional environment. The study was quite interesting, informative, and eye-opening for me.

I have made every effort to provide a credible and useful report. I hope you find the time and effort I have invested in this report to be worthwhile.

I appreciate the thorough nature of your inquiry, and it gives me great pleasure to answer to it.

Sincerely yours,

_____

Md. Shahrukh Hossain

19104201

BRAC Business School

BRAC University

Date: September 20, 2022

## Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between The City Bank Limited and the undersigned student at BRAC University ………………………………….

## Acknowledgement

Internships are an integral aspect of the Bachelor of Business Administration (BBA) degree because they help students bridge the gap between classroom learning and real-world application. Internship reports serve a dual aim of teaching by doing, bringing together theory and practice.

The opportunity to intern at The City Bank Limited's Karwan Bazar Branch is much appreciated. It is with deep appreciation that I write to all those who contributed to my successful internship experience. The City Bank Limited's Mr. H M Abrar Habib (VP & BM), Ms. Mahfuza Parveen (CSM), Mr. Turin Rahman (CSO), Mr. Al Fahad Hossain (CSO), and Mr. Tanvir Rahman have been very helpful and supportive during my internship. I'd also want to thank everyone on the crew for their help as I gathered information from a wide range of resources and wrote up my internship experience.

As my time at BRAC University comes to a close, I would like to thank the numerous members of the faculty for their guidance, support, and instruction during my Bachelor of Business Administration studies.

## Executive Summary

According to the report "Training Needs Analysis of The City Bank Limited Employees," which served as the basis for this research.

The BBA program can't begin until the internship is completed. Because classroom discussion can't fully prepare a student to handle a real-world business problem, this app gives them an opportunity to learn from one. In order to fulfill institutional and group mandates, it is necessary to compile a file. Employees of The City Bank Limited: A Study of Their Training Needs Given the report's topic, it's easy to deduce the report's main purpose. There are five main parts to this report. The report begins with an overview of its structure, including its background, problem statement, research objectives, report scope, methodology, limits, data collection strategy, and sample. The second part introduces The City Bank Limited and details its mission, values, organizational structure, business activities, and product offerings. The third section is a literature review, and it covers topics like training and development, different types of training, the most important issues in training and development, the strategic focus of training, the relevance of training, the training proposal and objectives, the training aids and support materials, the evaluation of training, the responsibility for training, and employee satisfaction. There is a synopsis, a bibliography, and an annex in the fifth part.

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# Chapter 1
# The Report's Preface

## 1.1 Introduction

Located on a set timetable, The City Bank Limited is a commercial bank that offers a broad range of services. It is owned by local and international institutions. The main goal of the bank is to explore new opportunities and fill voids in the market that conventional financial institutions have neglected. The City Bank's diverse, nationwide clientele requires "best-in-class" online banking services, thus the bank has been under pressure to provide them. The city's bank has quickly become one of the industry's most dynamic institutions. The bank is now looking for goal-oriented, motivated personnel to assist with a wide range of business operations in preparation for the projected development of its distribution, community, and other business sectors. The institution's long-term goal is to grow into a successful, environmentally conscious business. It takes market and business opportunities seriously and helps stakeholders build a Bangladesh that is progressive, healthy, democratic, and free of poverty. The Bachelor of Business Administration curriculum requires students to complete at least one internship and it is a necessary for the student to get experience with real-world projects. Learn the highlights of my internship at The City Bank Limited by reading this report.

## 1.2 The source of the report

The completion of this file constitutes an internship, which is a requirement for the BBA degree. Students participate in internships to get practical experience in their chosen field of study and to put what they have learned in the classroom into practice in real-world settings. Students are placed in a variety of settings, including clubs, research institutes, and community service initiatives.

After completing academical study, I was sent to Karwan Bazar Branch of The City Bank Limited. I picked the topic of my internship report entitled Training Needs Analysis of The City Bank Limited Employees" was completed under the supervision of Mr. H M Abrar Habib (VP & BM), Ms. Mahfuza Parveen (CSM), Mr. Turin Rahman (CSO), Mr. Al Fahad Hossain (CSO), and Mr. Tanvir Rahman who were always there for me whenever I needed them personally and also for research purposes.

## 1.3 The report's aims and objectives

The City Bank Limited's Human Resources department and the Training and Development department are the targets of this study. By participating in this internship, we are able to combine our theoretical understanding with real-world application. The goals of a banking internship are as follows.

- The goal is to put theory into practice.
- The purpose of this would be to learn how banking works.
- Learn the steps involved in training.
- To track their development using various training methods.

## 1.4 Goals of the Research

The report discusses the services, policies, and processes offered by The City Bank Limited to its retail customers. The report's primary emphasis is on the strategy and operations of data collecting.

## 1.5 Limitations of the study

The obstacles encountered while completing the report are outlined below.

- The greatest obstacle is completing this report on time. Due to the short duration of the internship program, it is not possible to concentrate on the whole in depth.
- This report's inability to be more unique or analytical is a consequence of the office's increased work load.
- The confidentiality of information constituted another obstacle to the project. Every employer has its own confidential information that is not divulged to others. For the purpose of the organization's confidentiality requirement, workers did not provide enough information when obtaining data about city bank limited.

## 1.6 Methodology

Studying is more efficient and effective when everyone plays by the same set of rules and guidelines. Two types of data were used in the research:

1. Initial Documents

- Work that can be done at a desk, practically
- Direct interaction with the police officer.
- First-hand accounts

2. Use of Secondary Materials

- The City Bank Limited Annual Report.

- Records and Files Notes and Announcements

- Journal kept by the investigator (which details my daily activities with a focus on their practical application),

- Extensive Bank-related print media coverage,

- Websites,

- There have been many notices sent out by the corporate office and the Bangladesh Bank.

## 1.6.1 Method of Data Collection

There are two primary data collection points —

Facts and figures from primary sources:

- Operations in the real world of banking.
- Meet with the staff of City Bank Limited and discuss.
- Direct Experience.

Referring to the secondary literature:

- Documents such as the annual report, articles, and manuals
- Bank pamphlets, booklets, and periodic statements.
- Website of the City Bank, Limited, the official bank of the City.
- Paperwork from City Bank Ltd.

The Analysis and Processing of Data:

- Data gathered through first-hand experience.
- The study contains extensive analysis, a prediction of future variables, and operational definitions.

## 1.6.2 Sampling

- Taking a sample of a population means picking a group of individuals that is statistically representative of the whole population. A sufficient number of people need to be included in the sample for accurate statistical testing. Because it would be too costly to personally interrogate every single customer of a bank, sampling is often used instead. It has also been shown to reduce costs and workloads associated with research.

- Sampling Unit – A specific part of a population selected for scientific or statistical study. Since I can't possibly visit all 102 of their locations only to get a representative sample, I go to the one on Kawran Bazar Road.

- To take a sample, one needs some kind of "sampling frame," which may be any kind of material or device. It's a complete catalog of every individual, household, or business that might be chosen at random from some larger group. I have selected twenty people at random from the clientele of City Bank Ltd.

- There are two parts to every good sample design. A sampling method is a collection of procedures and guidelines for selecting a representative subset of a larger population. A basic random sample, a stratified sample, and a cluster sample are the three most frequent types of samples collected by sampling procedures.

- Approximate Number of Subjects in the Sample Choosing a suitable sample size or amount of observations or replicates for a statistical sample is what is meant by "determining the sample size." Important to every scientific study is the selection of a representative sample, and here that number stands at twenty. The goal of this research is to generalize findings from a sample to the whole population.

- Research Questions:

**Questionnaire for "Training Needs Analysis of The City Bank Limited Employees"**

Demographics Sexual orientation:

- male
- Female

Age:

- 21-30
- 31-40
- 41-50

Designation:

Timeframe of Employment: _____Year Month

_____

_____

Think about your thoughts on 'The' as you read each phrase, and give serious consideration to

Bank of City Limited and mark the corresponding number that most closely reflects your thoughts.

Do not be shy about responding; your participation is required for academic reasons exclusively.

The details you provide will be kept secret. I appreciate it.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| Strongly Disagree | Disagree | Neither Agree or disagree | Agree | Strongly Agree |

1. I require training that is based on terms.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

2. With the training I obtained at my current position, I'm happy.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

3. My boss is training me while I'm working.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

4. I consider the duration of my training to have been adequate.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
|   |   |   |   |   |

5.  I had a good training atmosphere.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
|   |   |   |   |   |

6.  The material covered in the course was directly applicable to my work.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
|   |   |   |   |   |

7. The current approach of instruction is adaptable to new technologies.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
|   |   |   |   |   |

8. Changes must be made to the training methodology and procedure.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
|   |   |   |   |   |

9. Executive training is given top emphasis by management.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| | | | | |

10. My employer accurately assesses my performance while choosing my training.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| | | | | |

11. After having completed training that increased one's worth and improved their skills.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| | | | | |

12. I am free to inform the management of my thoughts on training and methods.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| | | | | |

# Chapter 2

# Company Overview

## 2.1 Introduction to the Company

With the fastest growth rate between 2005 and 2006 was The City Bank Limited, which is owned by the International Finance Corporation (IFC) and Shore cap international. As of the

end of 2006, The City Bank Ltd. had a rise in assets of 103%, an increase in liabilities of 66%, and an increase in operating income of 84% over 2005. In its capacity as a fully functional industrial bank, The City Bank ltd. focuses on developing the as-yet untapped niche of the nation's small and medium-sized company sector. Around 32,000 small and medium-sized firms have received loans from the bank totaling around BDT 1200 billion throughout the bank's four years of operation. Bank executives believe that this industry has the potential to be a major driver of Bangladesh's rapid employment expansion. The most established private commercial banks in Bangladesh are those having a history dating back several decades. Since it was founded in 1983, this commercial bank is one of the nation's five oldest, making it one of the most successful financial institutions in the country. The first branch of the bank opened in B. B. on March 27, 1983, marking the beginning of its active existence. Dhaka, the capital, has its own road branch inside the city. The bank's founding and growth were made possible by the unique commercial effort of around thirteen local businesses who overcame tremendous vulnerabilities and hazards with bravery and devotion. These trail leaders had a little Taka 3.4 crores to spend when they set out, but they've amassed a substantial Taka 2,311.7 crores in investments and savings since then. Today, the financial institution operates a total of 120 branches and offices around the nation, including 99 online branches, one basic Islamic Banking division, one SME obtain recognition office, and eleven SME/Agri branches. In addition to being highly prominent in the region's traditional transportation hubs, the banking institution also has a significant presence in the area's alternative transportation hubs. It has 311 ATMs of its own and serves as an ATM network for more than 1,150 ATMs at partner banks via services including short message service (SMS) banking, Internet banking, and more. For the time being, it serves as a center for patron names. The City Bank of Bangladesh is the only major Bangladeshi bank that issues credit cards in Bangladeshi Taka and U.S. dollars. The bank is a significant player in the international VISA network, and its single plastic card may be used in either the local currency (Taka) or the foreign currency (US dollars). The bank is actively marketing VISA Debit Cards as a means of accommodating its unexpectedly huge retail customer base of about 400,000 customers and relieving strain on its branch locations. Prepaid VISA cards are being sent to the destination country. American Express Credit Card and American Express Gold Credit Card were introduced by the local bank in November 2009. This bank is the local brand supervisor in Bangladesh, and as such, it is in charge of marketing and promoting MasterCard products and services across the country and handling all administrative tasks associated with issuing new cards, such as invoicing and accounting. More

than 13,000 items from 10,000 shippers in 75 countries are accessible, and it offers world-class service no matter where you are.

## 2.2 Definition of Goals

- Sell a wide variety of unique and exciting products and services to attract customers of all types.
- Inspire success and nurture future leaders to become the company of choice.
- Always look for ways to optimize your methods and systems by asking questions.

## 2.3 Statement of Goals for The City Bank Ltd.

The Financial Supermarket that Has a Winning Culture and Offers Experiences That Are Rewarding to Customers.
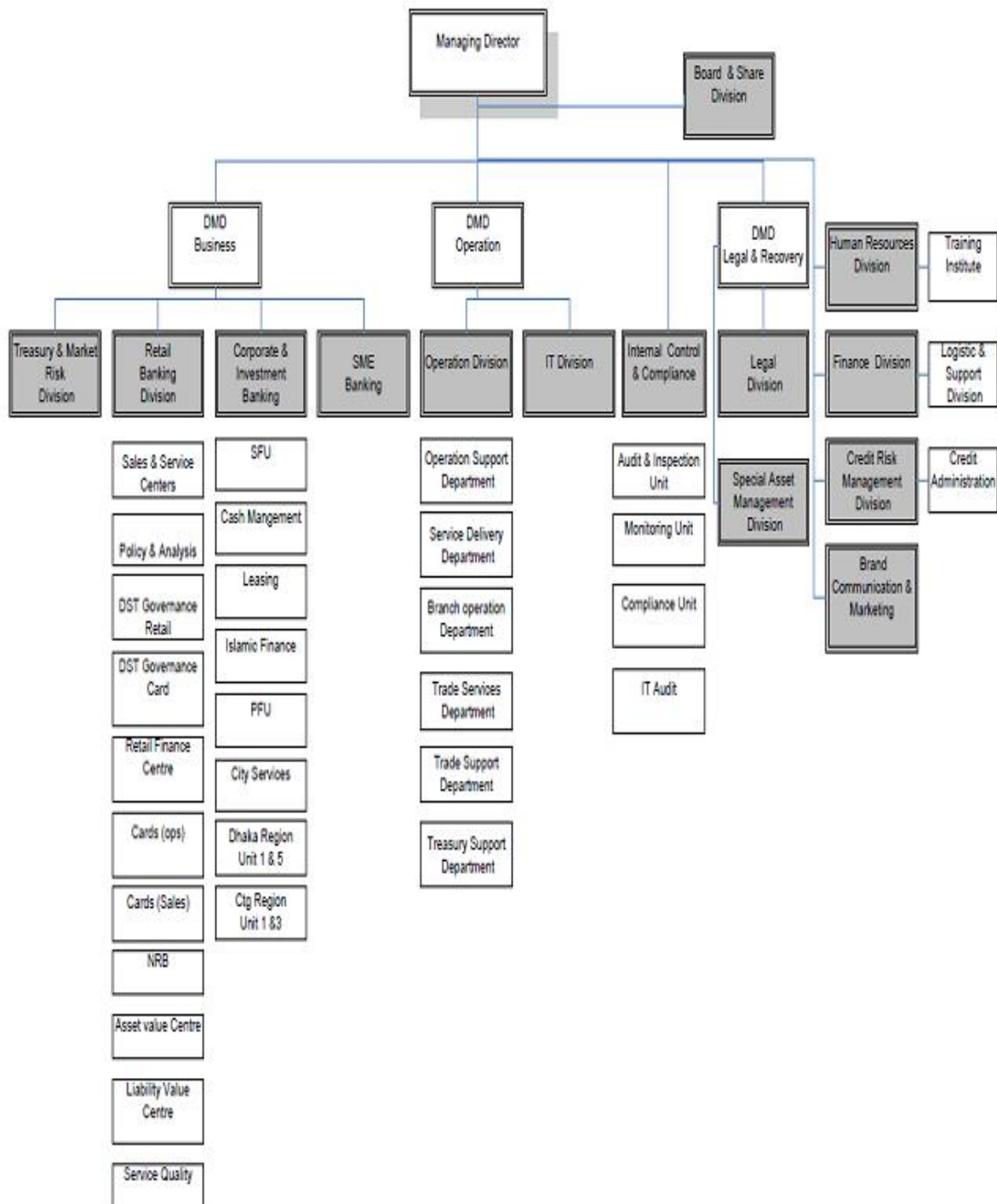
## 2.4 Organogram



*Figure 1 Organogram*

# Chapter 3

# The Literature Review, followed by My Discussion

## 3.1 Literature Review

**Introduction**

Every training and development program should have the same overarching objective, which is to maximize the effectiveness of the available human resources. Every company should make it a priority to invest in the continuous professional development of its staff.

According to Obisi (2001), training is a means by which the skills, knowledge, and potential of an individual can be improved and developed. He contends that training should not start until after the necessity of it and the objectives of it have both been determined. There is a general understanding among that training is the foundation of noise control due to the fact that it boosts both efficiency and output (Scott. Clotheir and Spriegel, 1977). Training is necessary because it raises people's market value as well as their earning potential and the safety of their activities. Training not only shapes the mindsets of workers but also enables them to make significant contributions to the organization (Mamoria, 1995). The dedicated labor of the employees contributes to the growth of the company's efficiency. In a similar vein, he says that a worker who has received adequate training may be able to drastically reduce waste by making better and more efficient use of the resources at their disposal.

**Instructional Methods:**

There are two primary categories of education, classroom education and practical experience. Colleagues, supervisors, managers, and mentors often provide on-the-job training to aid workers in making the necessary adjustments to their roles and acquiring the necessary process-related abilities (Alo, 1999). Management, team leadership, technical, marketing and administrative abilities can only be acquired via on-the-job training, which also provides the advantages of realism and timeliness as the student works, learns, and grows competence while doing their jobs. Furthermore, these abilities can only be learned via on-the-job training (Armstrong, 1995).

**Training Outside of Work**

Training that takes place outside of the workplace may take the form of a lecture, vestibule education, role play, case study, dialogue, or simulation, as suggested by Ejiogu (2000).

Armstrong (1995) defined off-duty training as activities like intramural sports, team building exercises, learning in the great outdoors, and educational lectures (Ejiogu, 2000).

**Training and Development: What You Need to Know**

The terms standardization, training, and development are all interchangeable (Obisi,1996). Even so, it may be differentiated from the alternative. Training is geared toward a single task's worthiness and improves previous specifics concurrently, even when progress becomes irrelevant. first and first, things that help you become a better worker and person in general. According to Mamoria, you only need one stone to kill one bird while you're training, but you can kill two with a single stone when you're improving. That's according to the research (Mamoria, 1995).

Problems of Critical Importance in the Field of Training and Development

The following issues are important to the success of training and development:

- Theory and practice in corporate education and development

- Training with a Strategic Focus

- Education that is meaningful to the learner

- Method of instruction

- Identification of training Needs and analysis

- Setting Objectives for Training

- Instructional Assessment

**Putting Strategy Into Training**

Armstrong (1995) explains that this kind of training accounts for the long-term needs of a company in terms of its workers' knowledge, abilities, and levels of competence (Armstrong, 1995). Managers need to regularly evaluate the progress of their teams and direct reports

against established objectives, and this evaluation should form the basis for training and development programs.

**Planned Instruction**

- The term "purposeful training" was used by Kenney and Reid (1995) to describe an intervention designed to teach participants the skills they'll need to conduct an activity at an expert level. The following are the stages of Kenney and Reid-based training:

- Identifying and detailing educational needs

- Specify what abilities, knowledge, and mindset shifts will be required to complete the required learning.

- Establish what you want to achieve while training.

- Construct training plans that effectively address requirements and achieve goals via the use of a range of training options and settings.

- Find out who is responsible for providing and evaluating training.
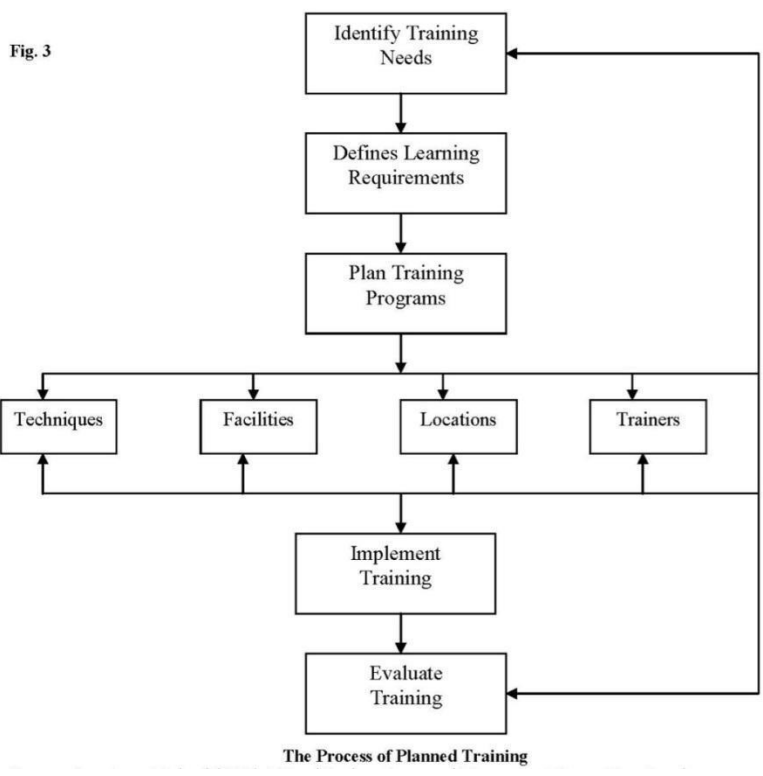


*Figure 2 Planned Training Process*

The definition of "training needs" is expanded upon in Armstrong (1995). The training gap, he continues, is the difference between an individual's current knowledge and abilities and what they should be able to perform (Armstrong, 1995). A need for training arises whenever an organization detects a gap between actual and desired performance.

- Here are four main ways of looking at the need for schooling.
- Analyzing the Roles
- Judgment of the Whole
- conducting surveys for instructors
- Examining the company and its personnel (Armstrong, 1995).
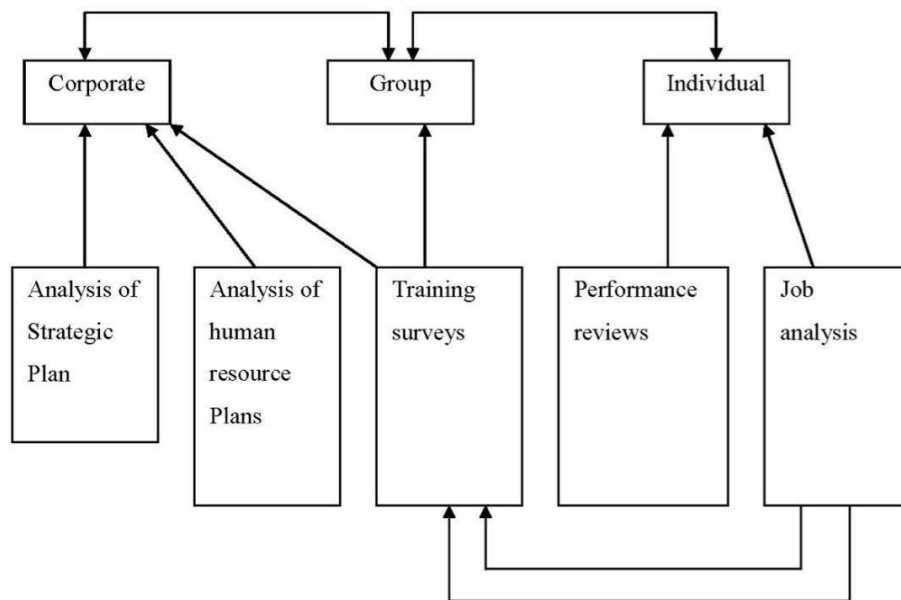


**Training Need analysis-Areas and Methods**

*Figure 3 Training Need Analysis*

## Training Goals

The goals of a training program are the intended results and advantages gained by the trainees. When goals are met, advantages of a training program are realized. Assume workers have limitations before sending them on any kind of training. The training was successful if, and only if, the challenges were surmounted.

## An Outline of Proposed and Planned Training

The cost of staff training may add up quickly. Since careful consideration must be given when developing a training proposal, the project is rather costly. When putting up a proposal for training, it's important to keep in mind the following points.

- Check for Training Needs
- Create a focus for the instructional curriculum.
- Share the subject with the staff.
- Think on what you want to get out of the training.
- Plan out the training program.
- Explains the benefits to the audience.
- Think about it from the organization's point of view.
- Worker-resource parity
- How long should the training last?
- Estimate the whole cost.
- Determine the Best Method of Training
- Pick a Location
- You'll need to re-arrange your schedule.
- Intended Audience
- Three words: feedback, monitoring, and observation

**Supplemental Resources and Instruments for Instruction**

In order for trainees to come to a session prepared and recognize the processes and demonstrations quickly and effectively, training materials must be arranged with care and given to a fixed number of trainees (Mamoria, 1995). The following tools and processes are used to provide high-quality education.

- Lecture
- Parlor games
- Examples of Use

- Use of a variety of printed materials such as leaflets, charts, brochures, booklets, and manuals.
- Visuals, printed texts, film books and slides, film projectors, film strips, and audio cassettes.
- classrooms and reading rooms
- The use of machines for instruction.

**Competency Assessment in Training**

To assess a training program is to "make an effort to collect statistics (remarks) on the results of training and to evaluate the cost of training in light of the data received" (Hamblin, 1974).

Evaluating the efficacy of training programs may help businesses determine the best ways to invest in and provide training. Participant feedback may be used as a factor in comparing different training programs. It is possible to achieve this in two ways: by having participants submit a report, or by having a thorough questionnaire created and given to training participants. The success of the training may be gauged by analyzing the responses to the post-class questionnaire. One way in which training's effectiveness may be gauged is by participants' execution of a given task.

**The Problem with Training and Why It Doesn't Work**

- There are a number of reasons why training methods try in businesses. In support of this argument, Burak, Elmer, and Robert Smith (1977) write:
- The management team does not fully understand the value of training.
- It's not common for upper management to reward supervisors financially for completing useful training.
- In most cases, upper management did not initiate any training initiatives or provide any resources to support them.
- In certain cases, training received from sources external to the employing unit may impart methods that run counter to the participants' normal time-tabling procedures.
- Trainer offers the rest of the company a little amount of guidance and advice. (Burak, 1977).

**Repeated Training Routine**

Management Services Commission (1981) states that in order to enhance future training, the training cycle must first identify deficiencies, then construct inputs and outputs, and then determine learning methodologies that should be examined in order to provide feedback. Imanyi (2002) suggests that a training cycle may consist of four steps: identifying training requirements; developing a strategy for meeting those needs; implementing the strategy; and reflecting on the results.

**Training Cycle**

Identify Training
Need

*Source: Imanyi G.U (2002) Participants Training Manual C.M.D Management Trainers Development .*

Evaluate                                                                 Plan Training

**The Training Cycle (1)**

Identification of the training needs

Carry out Training

(5)                                                                                  (2)
Evaluation i.e. feedback                              Design the training programme

(4)
The transfer of learning i.e.
Implementation of what is learnt

(3)
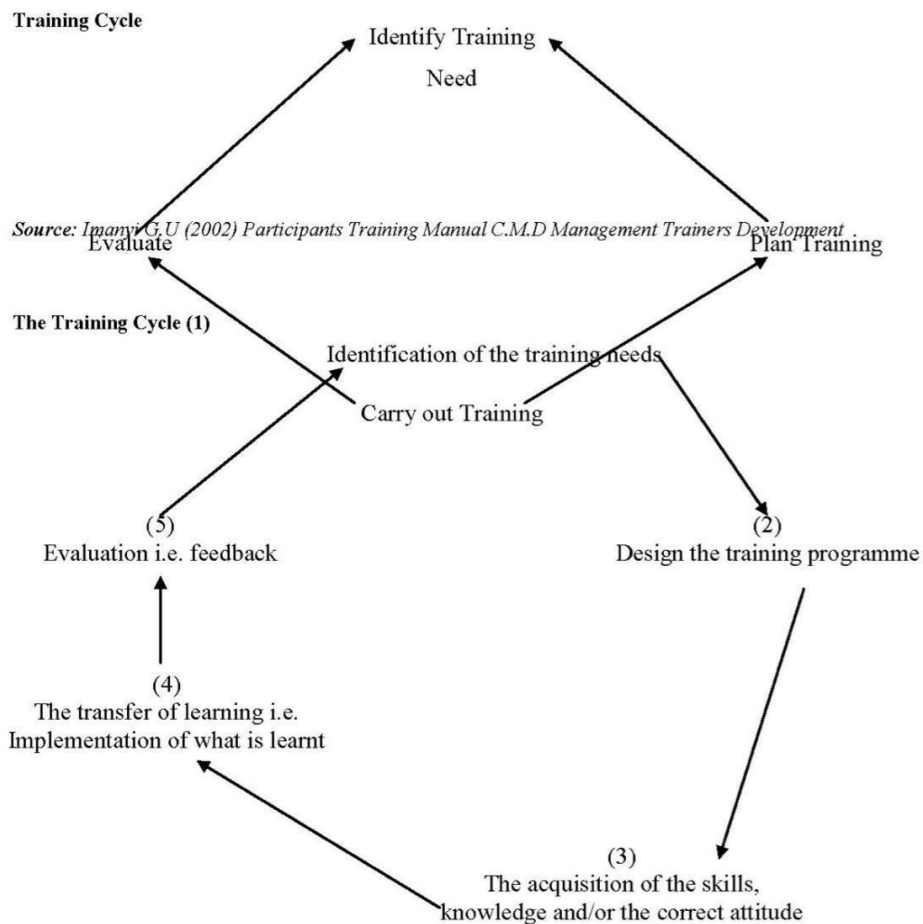The acquisition of the skills,
knowledge and/or the correct attitude

*Figure 4 Training Routine*

In the year 2000, Atiomo collaborated with Malthouse Press Ltd. in Lagos to publish Practical Human Resource Management.

**Methods of training**

According to Armstrong (1995), virtually any form of educational instruction can be utilized. Following is a breakdown of these: approaches used on the job, either routinely or as part of a tailored training curriculum. This group includes switching up routines, taking pleasure in life for its own sake, and fibbing (Armstrong, 1995).

Off-the-job training refers to techniques that are only applicable in a classroom setting. Some examples of such activities include classroom lectures, group discussions, computer simulations, individual case studies, group role plays, and workshop activities (Armstrong, 1995).

**Managing Training Programs**

The coordinator, according Fashola (2002), must assemble all of the events. Training administration is the process through which all of the resources required to achieve the goals of a training program are put into action (Fashola, 2002).

**Conclusion:**

Therefore, it is essential that training be tailored heavily to the requirements of the business. This training is meant to enhance the employee's knowledge and competence so that they may better contribute to the success of the company. Existing micro and macro institutions that are supposed to educate and equip workers with the necessary competences and knowledge are falling short.

## 3.2 My Discussions

### 3.2.1 Guidelines on Training

City Bank Ltd. (CBL) recognizes its employees as its most important resource and places a premium on investing in their professional growth so they may assume more responsible roles in the company. Human resource development is important to the Bank since it benefits both the company and its employees when employees' skills and abilities are improved.

On-the-job training, coaching, mentorship, and the provision of challenging tasks will supplement formalized training programs to foster growth among employees.

### 3.2.2 Identification of Training Requirements

CBL employs both a macro and a micro perspective in order to ascertain the development requirements of its workforce. When applied to a company's workforce, the macro approach pinpoints the important areas for improvement in terms of both functional and leadership competence that will have the most influence on the company's ability to execute its strategic plan. These development areas can be either functional or leadership in nature. In order to accomplish this goal, the divisional leadership team and human resources take part in an interactive debate in which they use a "needs analysis matrix" that has been predetermined.

Through the use of a yearly performance review, the micro method attempts to determine the areas of improvement that need to be made in an individual. This method utilizes the performance gaps that exist between the individual's current employment and their future career goals to develop individual criteria. Line managers are largely responsible for identifying the specific training needs of their workers, with input from employees and the head of the division when necessary.

### 3.2.3 Categories of Training

Training and development interventions typically serve two primary purposes: first, they assist individuals in acquiring the skills necessary to successfully execute the tasks associated with their current job; second, they assist workers in acquiring the skills necessary to successfully advance to the next level of responsibility within the

organization. Every single one of the CBL's training and development initiatives will center on enhancing the employees' functional capabilities as well as their capabilities in the areas of management and leadership. The following is a list of the training categories offered by CBL.

**Local education:**

This includes any training activities carried out either internally or by external local or international suppliers. Local trainings might fall into two categories:

**In-house local:**

This is handled by CBL's own personnel, who often give tailored training.

**External: local**

These are trainings supplied by third-party providers, either locally or globally. This category would also include customized training delivered by third-party vendors.

**Training on International Level**

This applies to all training programs that take place outside of Bangladesh.

**Choosing a Training Provider**

When it comes to local or international training, HR is mainly in charge of picking the training provider/institute. When assistance is necessary, the appropriate section will assist. Communication with all training providers and trainers is completely the responsibility of HR. In the event that a line function decides to establish a connection with a trainer or training institution, it will do so only after consulting with HR.

### 3.2.4 Calendar of Training Programs

HR will construct an annual training calendar based on the recognized training requirements of the workforce once they have completed the finalization and selection of training providers and have gathered all of the needs that have been identified. Before the schedule is put into operation, it will first be examined by the control team and given their stamp of approval.

### 3.2.5 Acceptance of Training

The nomination must be approved by the employee's line manager and the division head before the employee may engage in training. Training abroad requires MD's approval before any related trip may be made. Those interested in learning more about the advance collection method and the CBL's international travel policy may review the TADA policy. After nominations are approved, HR will work with department heads to finalize a training roster.

### 3.2.6 The Expense of Training

If CBL recommends an individual for participation in a training program, CBL will pay for the whole duration of the program.

### 3.2.7 Bond Year Training

A training bond is only required for overseas training, and the employee must sign it within the specified timeframe. For a bond year of one, the cost would be nearly 1lac to minimum 3 lacs. For 1.5 years, it would be 3 lac to 5 lac and for 2 years, 5 lac or above.

A number of bonds may need to be signed by an employee who will be traveling abroad frequently for training or education purposes.

- The Agreement's term will commence when the first workshop or training has been completed. The sum of the two bond values is what should be used in the case of concurrent training, and the bonds' length should be based on the date of the most recent training completion.
- Employees who leave the Bank before the end of the term are responsible for making a prorated repayment or other arrangement for the bond amount.

All costs associated with training are included in the bond amount. Human Resources will notify the employee of the bond amount and duration. As soon as HR has received the participant's assurance that he or she would attend training after they have signed the bond, the

training can be put into effect. Training does not include attending business-related conventions, conferences, or seminars anywhere in the globe.

### 3.2.8 Responsibility

Individuals, their superiors, and the company itself all have a responsibility in terms of training. This is a breakdown of who is responsible for what during training:

- The Human Resources/Division is in charge of coordinating the Divisions' requests for both domestic and foreign training opportunities for CBL staff. Human Resources is also tasked with designing, planning, and carrying out in-house management development programs. All departmental training initiatives must be communicated to HR. Human Resources will work with department heads to fill up the training roster.
- Department/Division Head (Line Manager) - primarily accountable for employees' growth, determining which employees need training, and enrolling those employees in classes.
- The onus is mostly on the individual to make the most of their educational experience. At least three business days before a scheduled training, orientation, induction, or other learning intervention, an employee must notify Human Resources in writing of his or her inability to attend and get division head approval (email).
- Eligibility CBL will make its training and development programs available to all employees, both permanent and temporary. Temporary workers will get local training when it is deemed absolutely necessary.

### 3.2.9 Analyses of Training

Human Resources is tasked with collecting feedback on the training in order to do an objective analysis of the program, instructor, and training center. This is a crucial part of the cycle of constant progress toward perfection that CBL seeks to foster.

### 3.2.10 Experience with Training

It is the joint obligation of HR and each CBL employee to maintain an accurate and up-to-date training history for themselves.

## Training Withdrawal

Training withdrawals due to emergencies require advance notification to both the participant's direct supervisor and the division head. If the division head agrees that the reason is valid, he or she must submit a request for the participant's withdrawal to the Head of HR for domestic trainings or to the MD for international trainings. HR will handle the withdrawal once they get approval from the Head of HR and the MD. Human resources and the relevant line department will be responsible for finding and appointing substitute participants as needed.

## Orientation Procedures for New Hires

Both the job and the firm itself need to be explained to a new hire. The purpose of the orientation is to familiarize the new hire with the organization's history, culture, values, service policies, and procedures, as well as the specific roles and responsibilities of each department. A new employee will have a better sense of belonging to the company if this is done.

Human Resources plans to have two orientations every month during the last week of the month for all new employees. Representatives from each department will provide department-specific details. After starting work, each new recruit must attend the subsequent orientation session.

## Procedures for Orienting New Workers

The Induction program is designed to provide new hires a more thorough understanding of the business than the Orientation program does. Employees will be eligible to enroll in the five-day long induction program at any time once they have been with the company for at least three months.

## Management Training and Education Reform

City Bank Limited's talent pool has been significantly strengthened via the Management Trainee program. The MT Program consists of a two-day orientation, a one-month program which is Foundational, and eleven months of cross-functional rotations (business awareness and functional growth), all of which are backed by formal leadership training programs and organized coaching and mentoring sessions. Successfully implementing an MT Program is dependent on a small number of elements.

- The Coach, the MT's immediate superior for the duration of the position's one-year contract. The success of the MT Program depends on the Coach's ability to implement it effectively.
- AMs are subject matter experts or supervisors in departments where MTs will rotate. Leader development will be facilitated by the MT's mentor, a member of the Management Committee with extensive executive experience.
- Those in charge of HR will be instrumental in developing and launching the MT initiative.

### 3.2.11 Supervising the Development of Management Trainees

The Performance Appraisal is meant to evaluate how well the Management Trainees are doing in comparison to their goals.

The Management Trainee is given a plan outlining the attachment's goals and critical components before they begin each block. At the end of each attachment period, The Management Trainees will create a report outlining their achievements in light of each block's essential success factor and key performance indicator, then they will submit this report to the block's Assignment Manager, and finally, they will officially present their results to the Assignment Manager and Coach. Here is the scale that the Assistant Manager and Coach will use to rate how well the performance went:

- The achievements within this time frame get a "Exceed" (1) rating. The MT consistently achieved higher-than-expected results in terms of CSFs and key performance indicators.
- Succeed (2) is the level of performance expected of a highly qualified MT in all aspects of their job.

- Not all important personal achievements were accomplished at the degree expected (3).

There has to be documentation showing all three parties agree with the Evaluation of Performance form.

### 3.2.12 The Completion and Placement of Management Trainees

Management Trainees will get whatever rating they achieved throughout their year in the MT Program as their final grade at the end of the year. When the number of outliers is equal to the number of successful attempts, the latter must be considered the final grade for the year. Any MT who does not get an overall grade of Succeed will be removed from the program and integrated into the bank as a regular SO regardless of how long they have been in the program. The MT's desired division will be determined by the MT's interests, the MT's talents as they are recognized over the term, and, ultimately, the decision of Management.

### 3.2.13 Method for Gathering Training Requirements and Creating Training Schedule

The three-stage process of CBL instruction. First, data on training requirements is gathered; next, a schedule and budget are developed; then, the schedule and budget are approved by MANCOM; and, last, the schedule is disseminated across the company.

### Gathering Information About Training Needs

The first step in CBL's training process is an analysis of the needs for the training. This method may be broken down into two distinct steps, both of which are described in the policy. In the beginning, the head of the division, the direct report, and HR get down to identify the general requirements for training. After determining the priorities of the company and the essential functional and leadership areas that need to be improved, the next step is to determine the training requirements for the company as a whole. Following the compilation of a list of training requirements by HR and the head of the relevant division, the list is then prioritized according to the needs of the company. During the meeting that was called to review the performance of the employee, the next set of particular demands was laid out. The term "micro

needs" refers to the unique development requirements that are outlined for each employee during the performance evaluation. As soon as HR has amassed all of the performance evaluation forms, they will combine the micro training requirements with the macro training needs, determine whether or not any of these requirements overlap, and then design a comprehensive training plan for each division. Before the training program is put into action, the divisional managers are given the opportunity to study it and offer their approval of it.

## Schedule and resources for training

CBL HR will immediately begin searching for potential training options/institutes/vendors after divisional training strategies have been created. After vetting potential training providers, HR will set up a training calendar and provide a yearly training budget. This is then implemented after receiving MANCOM's approval. Now is the moment to adjust the training regimen as needed.

## Distribution of Training Calendars

All CBL employees may see the approved training schedule on the company intranet. Trainings will be held at the scheduled times. Consult HR if changes are needed to the trainee's schedule or profile. Finalizing the training schedule for the next twelve months (July through June) will occur in June.

## 3.2.14 Procedure of Coordinating Training for International

## Training

- Human Resources will notify selected candidates for international training programs, who will then have 30 days to submit a Training & Travel form seeking authorization for training and travel.

- A purchase order will be issued once HR obtains a training cost estimate from the vendor and receives permission for the training.

- If a Visa invitation letter, airline reservations, etc. need to be arranged, HR and administration will need the participant's Passport details.

- In addition to delivering the NOC, HR will coordinate with the supplier to get the participant's Visa invitation letter from the training school.

- Human Resources will provide Administration with participant airline and lodging information, as well as the Visa invitation letter, NOC, and training details. The participants will be provided with hotel rooms and plane tickets of a certain class in accordance with CBL TADA rules.

- The participant will get assistance from the administrative staff in obtaining a visa.

- Once the participant has obtained the visa, HR will verify that they have signed the necessary training bond before enrolling in the course.

- When a training session ends, HR should ask for and record participant comments.

- The TADA charge is to be paid by the trainee as per the CBL TADA policy.

## Procedure for Coordinating Training for Local Training

An individual will submit the Training form for approval after they have received word from HR that they have been accepted into a specific training program.

- The Human Resources department will collect bids from several training providers and include them with the purchase order.

- That individual is, in fact, attending the scheduled class.

- Human Resources is in charge of managing logistics with Administration and obtaining Visa invitation letters for any international facilitators travelling into Bangladesh to offer training for CBL.

### 3.2.15 Payment Procedure for Training

Human Resources will be in charge of obtaining payment from the training facility and will collaborate with Finance and Trade for domestic payments and payments from other countries. If the actual training expenditures are more than the previously permitted limit, further approval from the CFO and Head of HR will be needed.

### 3.2.16 Initiatives for Training & Development

Training and development improve the efficiency of the business as a whole in addition to the performance of individuals and teams within an organization. By providing chances for training and development, employers may emphasize the knowledge and skills they want their staff to possess. both training

Due to their involvement in development programs, which may aid them in developing new abilities or honing current ones, employees may see a boost in productivity.

The City Bank Limited also offers its employees the chance to continue their education and professional development in order to fill any potential skill shortages, increase employee productivity, and ultimately enhance the efficiency and effectiveness of the company as a whole. The two main forms of training that City Bank Limited uses most often are on-the-job training and off-the-job training. During on-the-job training, employees are immersed in a realistic environment that provides the sense that they are already making a contribution to the company. Direct involvement in the action promotes learning. On the other hand, case studies, numerous simulation exercises, classroom lectures, video demonstrations, and programmed instruction are some of the methods utilized in off-the-job training. There are several different educational possibilities available at City Bank Limited's training facility. To help its employees develop their skill sets, the bank, for instance, offers general courses, executive courses, computer courses, and a number of other condensed training programs.

## PROGRAM FOR THE DEVELOPMENT OF LEADERSHIP SKILLS OF WOMEN

The need for women in leadership roles has recently emerged in accordance with our organization's attempts to promote diversity and homogeneity at the same time. 29 workers participated in the Women's Leadership Development Skills Program, which was conducted by Ms. Nasreen Sattar of Consumark. It was organized in partnership with the female bank ambassadors.

## ARRANGEMENTS FOR TRAINING ABROAD

In 2017, 17 CBL delegates traveled overseas to further their education in a range of disciplines. Trainings for bank employees across all departments were scheduled to take place in India, Bahrain, Singapore, Malaysia, Thailand, and the Netherlands via partnerships with overseas suppliers to meet the needs of individual departments.

**PARTNERSHIP WITH GLOBAL TRAINERS FOR IN-HOUSE TRAINING SETUP**

The L&D team made a concerted effort to select and include facilitators who are well-known in the field of their training and are highly regarded on a worldwide scale in order to present the participants with high-quality trainings. Two of the coaches who provided soft skills training to 89 workers throughout the course of the year were Mr. Ayan Banerji and Mr. Madhusudhan Dutta. In addition, 91 workers were trained in banking environmental and social risk management by Mr. Milan Tomik of FIKonsult.

**ONLINE EXAMINATION**

In 2017, a test on the laws and regulations governing banking was administered online in order to bring the knowledge of all competent professionals up to speed on the laws and regulations that bankers are required to obey. Overall, 1805 people throughout the country took the exam, and 1707 of them were successful, for a success percentage of around 95%.

## Methodology for Performance Evaluation

Companies may assess their employees' performance using a variety of performance metrics by using performance assessment tools. This aids businesses in ensuring that the wages they pay their employees are worthwhile. It is crucial to assess employees' performance in order to keep them on track and to make sure that they may be held accountable for their actions. Additionally, it gives employees the chance to work even harder on enhancing their performance and growing personally by increasing the effort they put into their work.

Employee performance at City Bank Limited is assessed based on a number of factors. As an example, the bank rates each employee's performance based on how much work experience they have. The bank also makes use of a tool called 360-degree feedback. With this approach, we ask our managers, peers, and even our suppliers to respond to a survey.

# Chapter                                                                    4

## Analysis and Interpretation

The survey consists of a total of twelve questions and is administered to a sample size of twenty-five workers from The City Bank Ltd. Each question solicits feedback from one individual. There are five different point scales available. Based on the responses from every employee, a percentage is assigned to each question. We provide the following:

1. I require training that is based on terms.

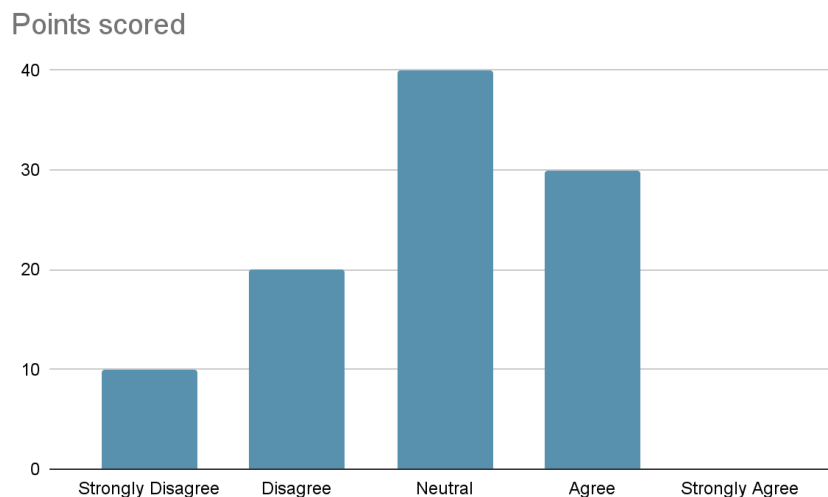| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 0 | 10 | 20 | 40 | 30 | 100 |



*Figure 5 Analysis chart 1*

In response to the statement that workers require training, 40% of respondents agreed, 30% strongly agreed, 20% were indifferent, and 10% disagreed.

2. With the training I obtained at my current position, I'm happy.

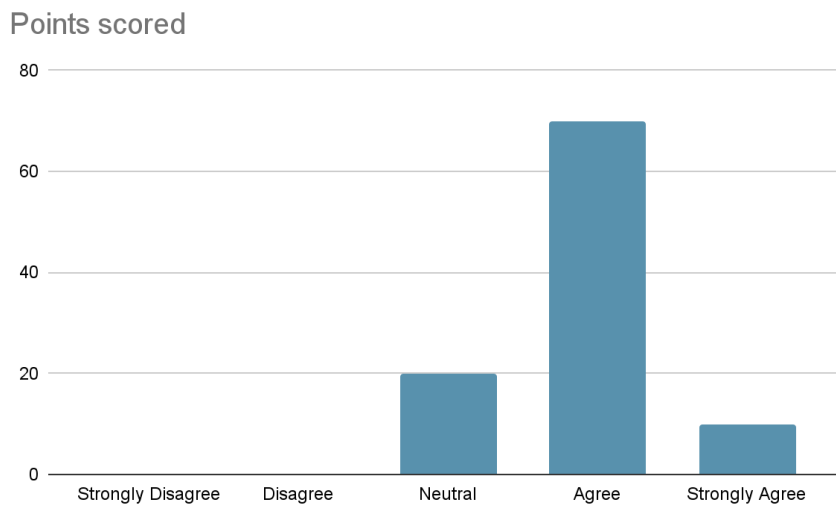| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 0 | 0 | 20 | 70 | 10 | 100 |



*Figure 6 Analysis chart 2*

This question reveals that the staff members are quite happy with their on-the-job training at the moment. Employee agreement is at 70%, 10% strongly agree, and 20% are unsure.

3. My boss is training me while I'm working.

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 0 | 10 | 70 | 10 | 100 |

**Points scored**

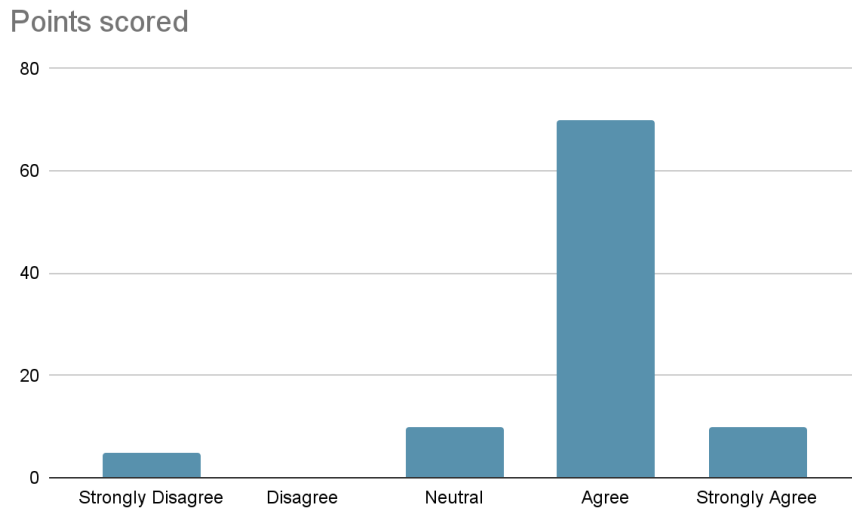| | |
|---|---|
| 80 | |
| 60 | |
| 40 | |
| 20 | |
| 0 | Strongly Disagree  Disagree  Neutral  Agree  Strongly Agree |

*Figure 7 Analysis chart 3*

According to the aforementioned statistics, they felt that their supervisor provided them with on-the-job training. 70% of the workforce agrees, 10% strongly agree, 10% neutral, and 5% definitely disagree.

4. I consider the duration of my training to have been adequate.

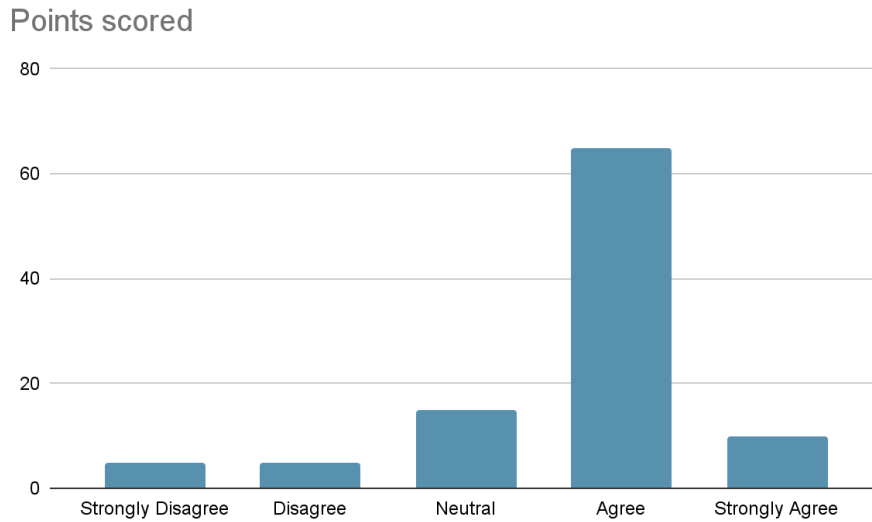| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 5 | 15 | 65 | 10 | 100 |

*Figure 8 Analysis chart 4*

We may conclude that the staff received enough training. 65% of the workers agree, 10% strongly agree, 5% disagree, 5% disagree strongly, and 15% are indifferent.

5. I had a good training atmosphere.

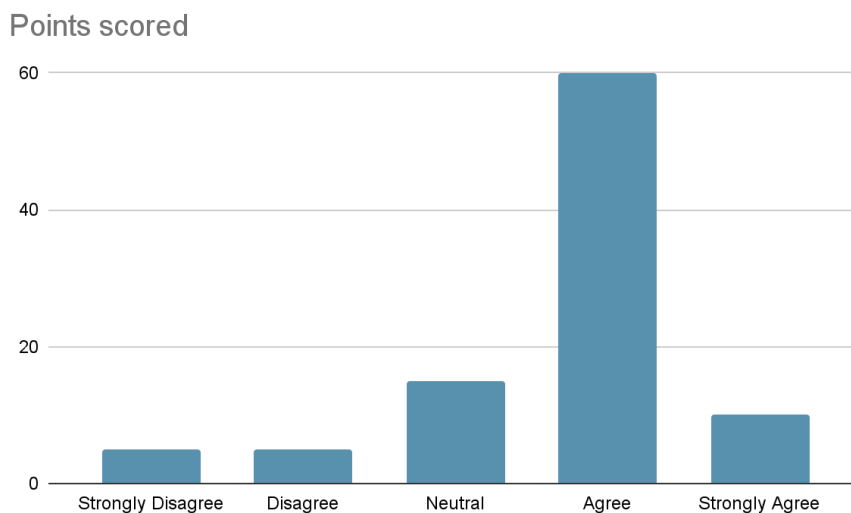| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 5 | 15 | 60 | 15 | 100 |



*Figure 9 Analysis chart 5*

Because workers get their training in a desirable atmosphere, the outcome is good about the training environment. Employee agreement on it is at 60%, 15% strongly agree, 5% strongly disagree, 5% disagree, and 15% are indifferent.

6. The material covered in the course was directly applicable to my work.

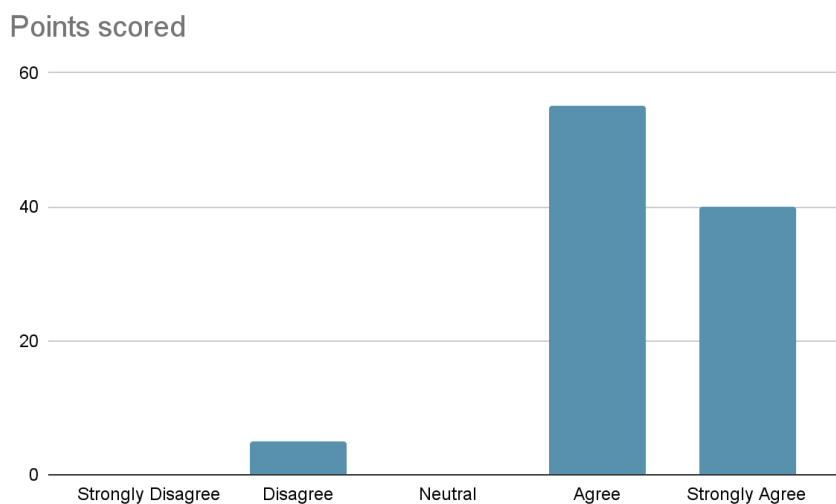| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 0 | 5 | 0 | 55 | 40 | 100 |



*Figure 10 Analysis chart 6*

The outcome is favorable. According to the graph above, 55% of workers agree, 40% strongly agree, 0% strongly disagree, 5% disagree, and 0% are neutral, which indicates that their training was appropriate for the position.

7. The current training approach is appropriate for embracing the evolving technologies.

| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|

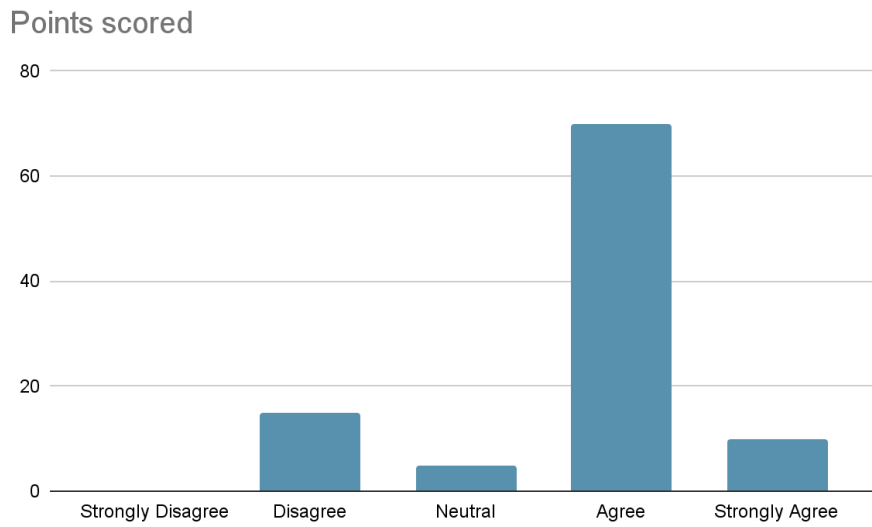| 0 | 15 | 5 | 70 | 10 | 100 |
| --- | --- | --- | --- | --- | --- |

## Points scored



*Figure 11 Analysis chart 7*

This graph provides evidence that the employee training programs now in use are appropriate for preparing them to accept new technologies. 10% strongly agree, 70% of the workers agree, 15% disagree, and 5% are indifferent on the issue.

8. Changes must be made to the training methodology and procedure.

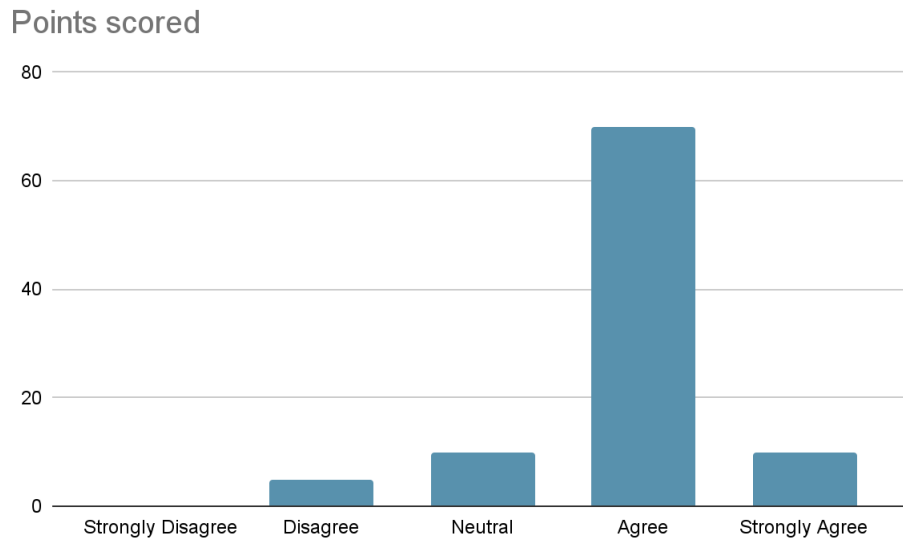| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
| --- | --- | --- | --- | --- | --- |
| 0 | 5 | 10 | 70 | 15 | 100 |

Points scored

*Figure 12 Analysis chart 8*

As a starting point, consider the prior question. We are able to estimate the extent to which modifying the training approach and methodology will be advantageous. The percentage of employees that agree with the statement is at 70%, with 15% of them strongly agreeing, 0% strongly disagreeing, 5% disagreeing, and 10% remaining neutral.

9. Training for executives is given a high importance by management.

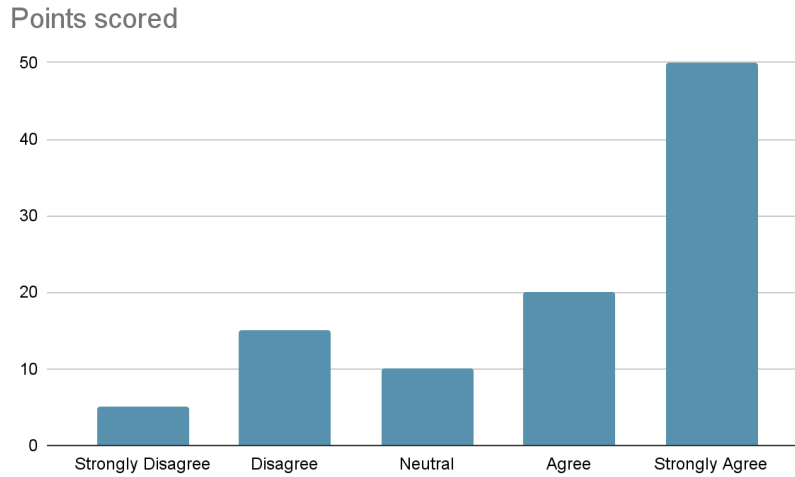| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 15 | 10 | 20 | 50 | 100 |

47

Points scored

*Figure 13 Analysis chart 9*

Management places an emphasis on executive education is a promising development. On this topic, 5% of workers strongly disagree, 20% of workers agree, 50% of workers strongly agree, 15% of workers disagree, and 10% of workers are indifferent.

10. My company does a good job of evaluating my performance for the purpose of selecting me for training.

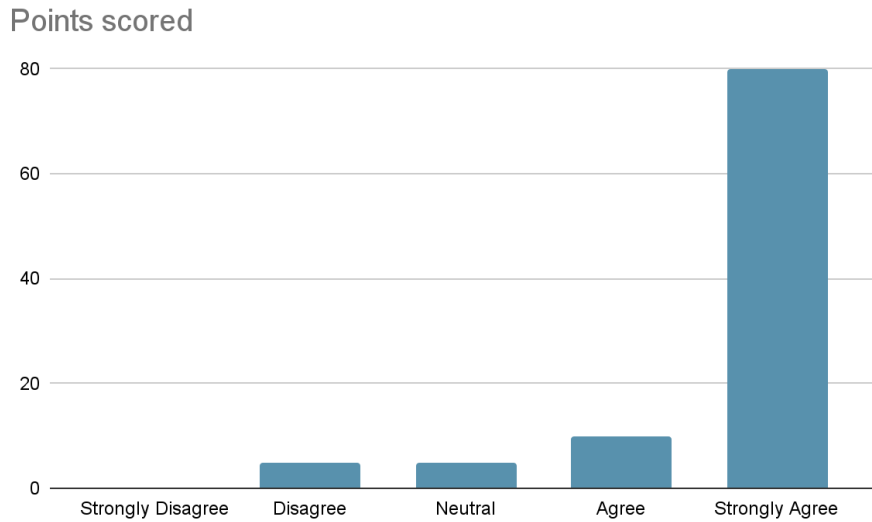| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 0 | 5 | 5 | 10 | 80 | 100 |

Points scored

*Figure 14 Analysis chart 10*

A positive result from the employees demonstrates that The City Bank effectively evaluates their performance for the purpose of training selection with 10% of employees agreeing, 80% of employees strongly agreeing, 0% of employees strongly disagreeing, 5% of employees disagreeing, and 5% of employees remaining neutral.

11. After having completed training that increased one's worth and improved their skills.

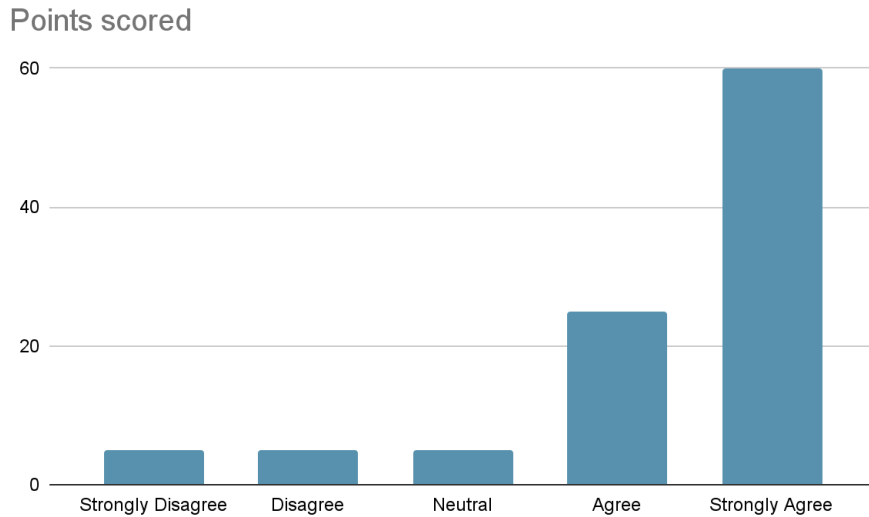| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 5 | 5 | 25 | 60 | 100 |

Points scored



*Figure 15 Analysis chart 11*

The end outcome was favorable. The workers have a 25% level of agreement, 60% level of strong agreement, 5% level of strong disagreement, 5% level of disagreement, and 5% level of neutrality. After successfully completing training that improved their capabilities and added value, workers'

12. I am free to inform the management of my thoughts on training and methods.

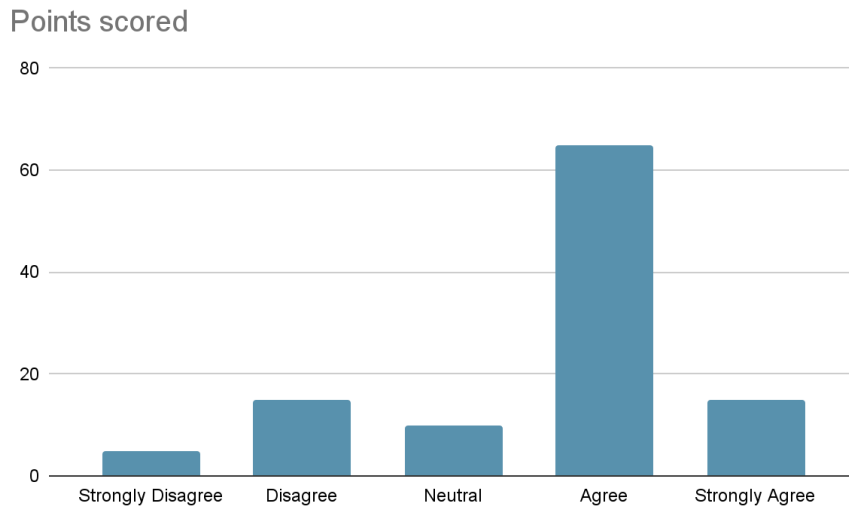| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total |
|---|---|---|---|---|---|
| 5 | 15 | 10 | 65 | 15 | 100 |

50

Points scored

*Figure 16 Analysis chart 12*

Correct response is yes; among the workers, 65% are in agreement, 15% are very much in agreement, 5% are very much in disagreement, 15% are in disagreement, and 5% are neutral. Employees are free to provide their independent input to management on any issues pertaining to training and professional development.

# Chapter 5

# Conclusion and Recommendations

## 5.1 Recommendations

Based on the facts and analysis presented, it is impossible to make recommendations concerning the City Bank Human Recourse Department. On the other hand, for the purpose of the organization as a whole, I have a few suggestions about the bank's Training and Development department.

- Everyone should be able to understand the training program, and it should be clear to everyone.
- During the time that they are working, they should arrange the training programs. Because organizing a training session around the holidays is likely to discourage employees from participating in it.

- Since they have already begun their online training program, their primary attention should be on developing various teaching approaches.

- Companies should pay greater attention to their employees' training outcomes and provide pre- and post-training the attention they deserve.

- There are just a few workers who respond to the survey with a neutral response, which indicates that they do not fully understand their tasks and should be concerned about the situation.

- They need to make sure that a Performance Evaluation form is kept for each employee. And the marks were examined on a monthly basis, as well as the development results of each individual.

- The City Bank may base any of its hiring decisions, including promotions, entirely on an applicant's merit. The bank will make every effort to hire a competent worker if at all feasible.

- The trainer has to have the necessary qualifications to be able to encourage the workers and educate them about the latest technology and methodology.

## 5.2 Conclusion

As a tonic, training programs may help employees reach their full potential and increase the company's productivity. City Bank places a high priority on the training and development of its staff and demands that all training events be well planned and organized. Training for workers is an area in which the bank makes financial investments so that they may provide value and improve employee competence. The workers of City Bank benefit from the various training programs that the bank makes an effort to arrange. It is necessary for the employee to gain something from the experience, both in terms of performance and comprehension, in order for it to be beneficial to the business.

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# Appendix A.

**Questionnaire for "Training Needs Analysis of The City Bank Limited Employees"**

Demographics Sexual orientation:

- male
- Female

Age:

- 21-30
- 31-40
- 41-50

Designation:

Timeframe of Employment: _____Year Month

Think about your thoughts on 'The' as you read each phrase, and give serious consideration to

Bank of City Limited and mark the corresponding number that most closely reflects your thoughts.

Do not be shy about responding; your participation is required for academic reasons exclusively.

The details you provide will be kept secret. I appreciate it.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| Strongly Disagree | Disagree | Neither Agree or disagree | Agree | Strongly Agree |

1. I require training that is based on terms.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

2. With the training I obtained at my current position, I'm happy.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

3. My boss is training me while I'm working.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

4. I consider the duration of my training to have been adequate.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

5.  I had a good training atmosphere.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

6.  The material covered in the course was directly applicable to my work.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

7. The current approach of instruction is adaptable to new technologies.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

8. Changes must be made to the training methodology and procedure.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

9. Executive training is given top emphasis by management.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

10. My employer accurately assesses my performance while choosing my training.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

11. After having completed training that increased one's worth and improved their skills.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

12. I am free to inform the management of my thoughts on training and methods.

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|