

Report On
“Training & Development Process in
Community Bank Bangladesh Limited (Head Office)”

By
Tasnim Tabassum Maria
ID: 18104163

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
13th 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:

Tasnim Tabassum Maria

Tasnim Tabassum Maria

Student ID:18104163

Supervisor's Full Name & Signature:

Feihan Ahsan

Lecturer, Brac Business School
Brac University

Letter of Transmittal

Feihan Ahsan

Lecturer,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Sir,

With all due respect, I consider this as an immense pleasure to submit my internship report on “Training & Development Process in Community Bank Bangladesh Limited (Head Office)” as partial fulfillment of the requirements for the degree of Bachelor of Business Administration.

I have tried my best to make the report as clear and complete as possible with the necessary information and suggested solution. I think the report will meet the requirements.

Sincerely yours,

_Tasnim_Tabassum__Maria__

Tasnim Tabassum Maria

18104163

BRAC Business School

BRAC University

Date: 13th September 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between Community Bank Bangladesh Limited and the undersigned student at BRAC University

Student's Full Name & Signature:

Tasnim Tabassum Maria

.....

Tasnim Tabassum Maria

Internship Company Supervisor's Full Name & Signature:



.....

H M Mahedi Hasan

AVP & Manager Learning Division, HR Division)

Community Bank Bangladesh Limited (Head Office)

Acknowledgement

The best learning and professional development experience for me was the internship I took with Community Bank. I feel lucky to have had the opportunity to work there and interact with so many people of different personalities. I want to sincerely thank everyone who has supported me and led me in the writing of this internship report. Without their direction and assistance, completing this report would not have been any easier. I would like to begin by expressing my sincere gratitude and thanks to Feihan Ahsan, the faculty member who oversaw my academic internship, for his assistance in choosing the topic for this report and for the suitable counseling and supervision during my internship. He was always there when I needed assistance from him or advice on how to begin preparing this report, and for that, I am also grateful. I want to extend a special thank you to my organizational supervisor, **H M Mahedi Hasan (AVP & Manager Learning Division, HR Division)**, for providing me with clear direction and instructions on my work , creating a welcoming work atmosphere, and for generally being a great supervisor. For all of their wonderful support during my internship, I also like to thank **Customer Service Executive Ms. Rabea Bashri**, who was a part of my team handling the training programs. I appreciate the other Community Bank employees' friendliness and cooperation with me throughout this internship program. I count it a blessing that I got to work with such a fantastic group of people. I was forced to rely on a variety of offline and online sources, and it is because of them that this report has taken the form it was meant to. In closing, To the All-Powerful Allah and my parents, without whose blessings and support I would not have been able to continue my journey at Community Bank Bangladesh Limited so effectively, I would like to convey my gratitude.

Executive Summary

The study was required to evaluate the methods and activities used in Community Bank Bangladesh Limited's training. The banking industry, like many other financial sectors in the country, makes a major contribution to the national economy. By providing financial services and goods to citizens all around the nation, Community Bank hopes to help in the economic development of that nation. Similar to other banks, Community Banks must run effective training programs to create qualified people since an advanced fundamental Banking System provides for perfect centralization of activities. The purpose of this study was to conduct a thorough look into Community Bank's training procedures and initiatives. Based on information collected from Bank policy and the training courses the center just recently scheduled, detailed study is also performed on the training center to measure the success of a particular training course that Community Bank organized. So to assess the Bank's existing scenario of training, participants were asked to evaluate the success of several programs. It also contained their recommendations for enhancing the programme even further. The majority of the data gathered has been used to examine Community Bank's training strategies. This evaluation offers an overview of the training events' current situation in addition to a number of recommendations that, in my opinion, will help the training programs fix their current problems and help them in the long term.

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Chapter 1

1.1 Student Information:

Name: Tasnim Tabassum Maria

ID: 18104163

Program: Bachelor in Business Administration

Major: Human Resource Management

Minor: Finance

1.2 Internship Information:

1.2.1 Period: 7th June 2022 - 7th September 2022

Company Name : Community Bank Bangladesh limited

Department / Division : HR Department (Training Academy)

Address: Community Bank Bangladesh limited (Head Office)

Police Plaza Concord (Level 12, Tower 2) Plot 2, Road 144,

Gulshan 1, Dhaka-1212, Bangladesh

1.2.2 Internship Company Supervisor's Information:

Name: H M Mahedi Hasan

Position: AVP & Manager Learning Division, HR Division)

1.2.3 Job Scope:

Job Description/Duties/Responsibilities:

The HRD training academy of Community Bank Bangladesh Limited provided me the chance to work there. I was given the opportunity to work there for three months, which allowed me to gain corporate experience and learn how the Training Academy generally handles training needs analysis.

1.3 Internship Outcomes:

1.3.1 Student's contribution to the company:

I was supervised by an HR Division supervisor while I was enrolled in the internship programme. The supervisor gave me different tasks to complete each day, and I was required to stick to both my work schedule and any other activities that might have been there.

My internship program's contributions include the following:

- **Making phone calls:**

It was one of the most significant things I did each day. When a training programme date is set, my supervisor gives me a file in my folder with a list of the participants, and I have to phone the participants to remind them to attend that specific programme.

- **Keeping track of Training Schedule Program records:**

My typical workday involved maintaining several training schedule programme files. I had to call the trainers to remind them of the training one day beforehand, and I recorded their responses if there were any issues with attendance. In addition, I had to check for updates to the External Training Program file and make them if necessary.

- **Keeping an attendance record:**

I had to create an attendance list for each training program's attendees. When attending a training programme, participants must sign the attendance sheet. It serves as proof of their presence.

- **Accounts create and enrollment:**

I had to create participant accounts and enroll them in the relevant course before any online assessments for that course were held. These include classes on the monthly evaluation test for call centers, home loans, fighting the financing of terrorism, and others.

- **Keeping an exam score file:**

I had a variety of exam score files in my folder that included a list of exam takers. I had to enter the numbers of each test taker in the exam score file after the exam was finished and the scripts were reviewed.

- **Created questions for online examinations:**

I was tasked with creating questions for online courses that would be used as the basis for the exams that the students would take. My supervisor first gave me instructions on how to write questions and delete any that are unrelated to the course content, and I followed their advice.

- **Training Program Evaluation:**

I had to keep a file on the evaluation of training programs. Participants in any training programme assess it on a scale of 1 to 5 depending on various factors, and after the evaluation, I had to insert all the evaluations into the training evaluation file to get the

program's overall grade. Creating reports for the training evaluation programs was another requirement.

- **Trainer Evaluation:**

In addition to keeping a file of trainer evaluations in my folder, I also required to keep one for the training evaluation. Participants evaluate the instructors of a given training programme once it is over. Based on a variety of factors, they provide a rating of 1 to 4 to the trainers. I had to enter the overall ratings from each rating scale for each trainer in a specific training programme in the trainer evaluation file.

1.3.2 Benefits to the student:

My internship programme gave me the opportunity to learn about real-world work situations. This internship programme was really beneficial in helping me gain experience in the real world of work. I've learned the following things from my internship programme.

- **Organizational Behavior:**

Human behavior in an organization is referred to as organizational behavior. Every organization has its own set of guidelines that must be properly followed. I have learned how to act in a certain way within an organization during my internship programme. I learned about the company's culture, organizational structure, technological capabilities, and working environment.

- **Employee communication:**

I found that employee communication to be the most difficult. I had to speak with Community Bank workers every day on the phone and in person during my internship

programme. It was much easier for me to deal with people after participating in this internship programme.

- **Importance of Microsoft Excel:**

I also discovered the value of Excel because it is used by businesses. My supervisor handed me tasks, almost all of which were dependent on Microsoft Excel. My supervisor also taught me some shortcut strategies that helped me by helping me by saving my time while completing any work, and I had learnt a great deal about MS Excel while executing chores.

- **Multitasking:**

As part of my intern program, I was required to complete a number of duties within a set time frame. This was one of the difficult tasks that this programme enabled me to complete.

- **Working under pressure:**

During the internship programme, I, the intern, occasionally had to set up various meetings and training sessions where I had to make all kinds of arrangements like making office notes, programme schedules, participant lists, sitting arrangements, file making, food ordering, slide checking, etc. For me, the most challenging work was making office notes because it was the first time I had ever made that note.

1.3.3 Problems/Difficulties (faced during the internship period):

As my location was far from my office because of that i faced time management problem or else everything was fine

1.3.4 Recommendations:

If Community banks update their devices, software and Internet connections then it will be very helpful to everyone.

Chapter 2: Organization Part

2.1 Introduction:

The corporate world is continually evolving as traditional technology is being replaced at a far faster rate than ever before by new and advanced technologies. Applying new policies, practices, technologies, and structures is necessary to adapt to institutional changes on the external and internal levels. Because of this, an organization needs to develop knowledge, experience, personalities, practices, and skills in order to adapt to shifting policies, practices, technologies, and organizational structures.

Banks are not eligible from these procedures either, as the emergence of new banking practices, technologies, and platforms—including internet banking, automated teller machines, debit and credit cards, software-based data entry, e-cash, and commercial banks' propensity to adopt the most user-friendly systems—proves the demand for knowledge and experience. Through training and development, bankers must be prepared for the changes in banking practice, system, and technology.

Community Bank has taken action to solve transformative trends that will guide them through the upcoming years of transition through appropriate training and development programs since the bank acknowledges and welcomes the adjustments in consumer preferences brought about by emerging technology.

Objectives:

The study's main goal is to analyze Community Bank's training programs.

There are a couple more particular goals as well.

- Researching training policies
- To assess training programs
- To suggest some actions, if any, regarding Community Bank's methods.

Methodology:

Most of this work is of an outstanding quality. However, for secondary information, the internet was searched and the Community Bank website was viewed. Additionally, their Annual Report for 2019–2020–2021 was examined. I also talked to a senior HR Officer for primary data so that I could conduct a better analysis.

Limitations:

I had some challenges when preparing this report.

- The amount of time available for a face-to-face conversation with the HR officer to gather the details was quite limited.
- Numerous pieces of information might not be accessible due to the confidentiality issue.

2.2 Overview of Community Bank Bangladesh Limited

Bangladesh Police Kallyan Trust's subsidiary is Community Bank Bangladesh Limited. With the greatest standards of corporate governance in mind, it was formed with the intention of offering communities secure, individualized solutions. On May 23, 2018, Bangladesh Police Welfare Trust submitted an application to Bangladesh Bank for a license to establish Community Bank Bangladesh Limited as a bank. The Bangladesh Bank approved the Bank's request for a license in October 2018. On November 4, 2018, the Bank was formally listed. On September 11, 2019, Bangladeshi Prime Minister Sheikh Hasina formally inaugurated Community Bank Bangladesh Limited. By providing financial products and services to citizens all around the nation, Community Bank hopes to contribute to the economic development of that nation. Leading operational centralization is made possible by an advanced core banking system.

2.2.1 Corporate Profile:

Registered Name: Community Bank Bangladesh Ltd.

Sponsor: Bangladesh Police Kallyan Trust (BPKT)

Company Type: Public Limited

Incorporation as Public Limited Company: 10 October 2018

Registration No: C-147611/2018

Bangladesh Bank License: BRPD (P-3)745(71)/2018-8337

Taxpayer Identification No: 136115643249

VAT Registration No: 001810084-0101

Number of employees: 462

Source: (Community Bank Bangladesh Limited, 2020)

2.2.2 Vision:

Reach out to the members of different communities with innovative banking services.

2.2.3 Mission:

1. Deliver seamless services to the clients
2. Emphasize development of human capital
3. Adopt advanced technology to ensure transparency and accountability.
4. Abide by the rules and regulations to establish the highest level of corporate governance.
5. Offer services to the unbanked members of different communities to include them in the banking system gradually.

2.2.4 Brand Pillars:

Three elements constitute the Community Bank's foundation. Which are:

1. Trust
2. Security
3. Progress



Figure 1: Community Bank Brand Pillars

2.2.5 Training Names & Details:

- **‘Automated FC Clearing in RTGS System’ :**

To enhance participants' awareness regarding RTGS concept and FC clearing in RTGS system. Moreover, to develop participants' skill in RTGS process flow for conducting FC domestic transactions.

- **Risk Management in Bank- Present Perspective & Beyond:**

To familiarize the participants with the Potential risk areas & its Components in Banking. Besides, to enhance participants' awareness regarding management of Core risks in the Bank in Present Perspective & Beyond.

- **Induction Training Course for Customer Service Executives-2022 :**

To enhance participants' knowledge base regarding customer service concept, soft skills, deposits products, loan products of the Bank to provide time bound service delivery. Moreover, to acquaint the participants with compliance issues to become a proper complaint banker.

- **e-Doc: Security Document Management System' :**

To acquaint the participants with the features, types and scope of this e-Doc System. Moreover, to enhance participants' skills for utilizing this system in security documents management of the Bank.

- **ICT Security Awareness for Bankers :**

To disseminate knowledge on ICT Security Policy and Information Security issues. Besides, to create awareness among the participants to protect ICT based banking systems from cyber-attacks and online frauds.

2.2.5 Divisions:

The existing divisions of Community Bank are listed below:

- Anti-Money Laundering Division (AML)
- Alternate Delivery Channels(ADC)
- Branch Banking & Control Unit
- Credit Administration Division (CAD)
- Credit Risk Management Division(CRM)
- Finance & Accounts Division (FAD)
- General Service Division (GSD)
- Internal Control & Compliance (IC&C Division)
- HR Division
- ICT Division
- Legal Division
- Marketing & Corporate Affairs Division
- Operations Division

- Treasury Division
- Police Portfolio Coordination (PPC)
- Risk Management

2.2.6 Branches:

Community Bank now operates 18 branches across Bangladesh. These branches are

1. Corporate Branch
2. Gulshan Branch
3. Dhanmondi Branch
4. Motijheel Branch
5. Uttara Branch
6. Chawkbazar Branch
7. Mawna Branch
8. Panchabati Branch
9. Agrabad Branch
10. Noapara Branch
11. Panchdona Branch

12. Mirzapur Branch

13. Gouripur Branch

14. Khulna Branch

15. Ranirbandar Branch

16. Nawabganj Branch

17. Anderkilla Branch

18. Fulbaria Branch

2.2.7 Company Organogram:

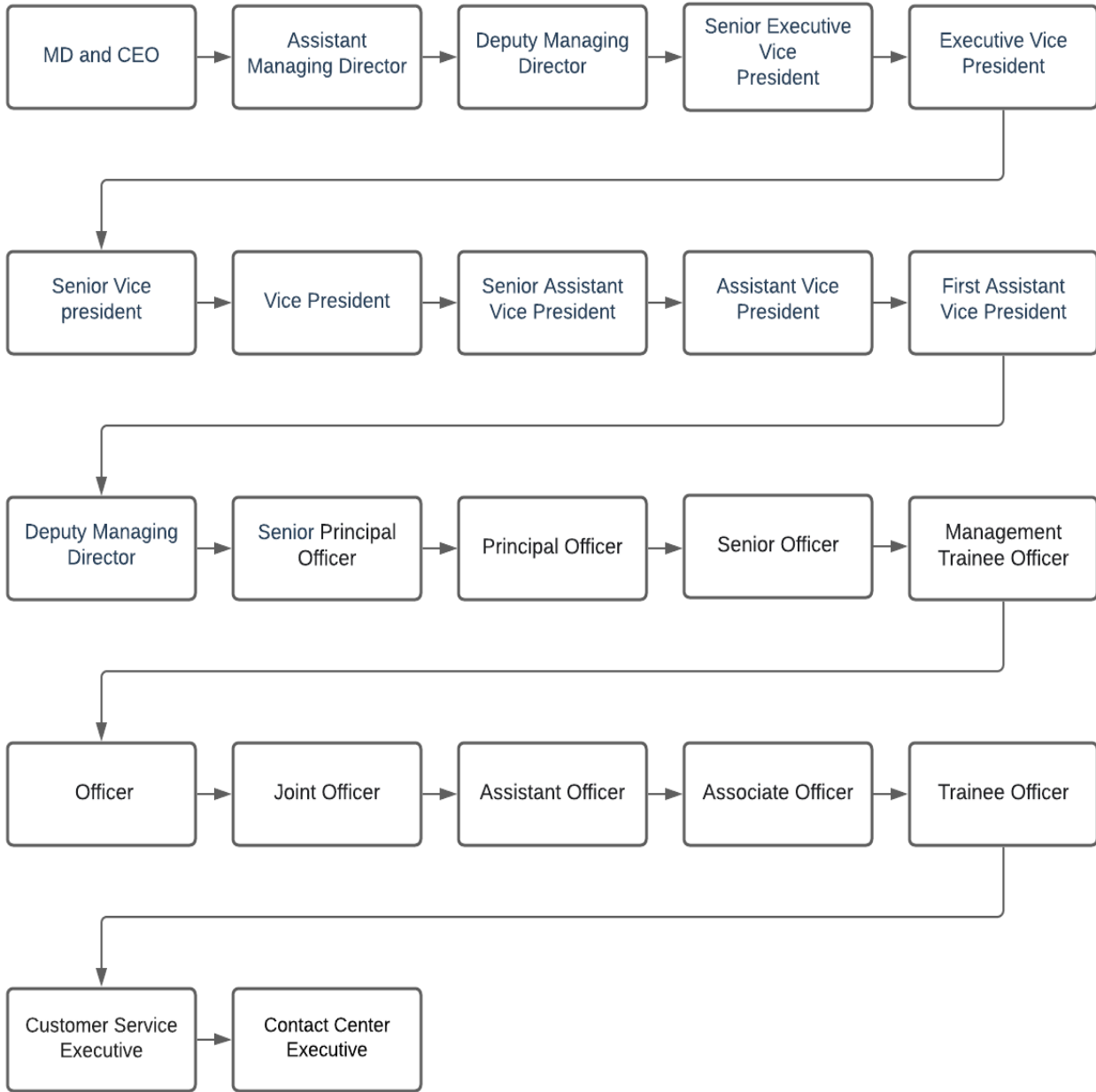


Figure 2: Community Bank Organizational Organogram

2.3 Training Management:

Training needs assessment is the process of determining whether training is required and, if so, what kind of training is required to close the gap (TNA). TNA seeks to precisely identify the levels of the existing state by targeted surveys, interviews, observations, secondary data, and/or workshops. The gap between the desired level and the present situation could indicate problems that necessitate more training.

Determiners of Training Needs:

The following variables may be considered when performing TNA procedure to determine the Bank's training needs:

- a) Priorities and Needs of the Organization

- b) Modifications to policies and processes brought about by the Government of Bangladesh's changing policies, regulatory body directives, Bangladesh Bank, Banks Association, etc.

- c) Creation of innovative items and procedures

- d) The employee's need to improve their skills in order to execute a certain task

- e) Practical knowledge and guidance regarding current and upcoming areas

- f) Needs for high potential growth

- g) Aspects associated with Career Management and Promotion

- h) Training Institute findings and results.

2.3.1 Evaluation of Bank and Individual Needs:

After having a meeting with representatives of the Senior Management Team or the High-Level Management Committee, the Training Institute determines the Bank's training needs. They make sure they are following the rules by the bank. At Head Office, bank requirements are regularly decided based on input from stakeholders and divisional heads. Reports from performance evaluations can be used to estimate how much employee training is needed. The recruitment and performance management team's feedback is used to establish the level of employee training that is necessary. To learn more about an employee's needs, Reporting Supervisors may get individualized requests. Would be utilized to compile data on the needs of the workforce.

2.3.2 Assessment of Training Needs Process:

Annually, usually before the New Year begins, training requirements are reviewed. When conducting training sessions, the training center regularly assesses the need for training while accumulating teacher feedback on course evaluation. Forms of performance management are gathered and examined to determine the level of training needed. The Performance Management Team collaborates with the Training Institute to implement the operation, which is coordinated by the Training Institute. Branch Managers should assess the industry's training requirements while considering staff productivity and the demands of specific jobs.

2.3.3 Training Plan:

Training Institute creates skill sets that are concentrated on the areas of competence of required training programs, as discovered and documented during the TNA phase. The skill sets for the subsequent training segments are defined and finalized. The faculty should create content outlines based on skill sets. To ensure that the interests of all stakeholders are satisfied, a Focus Group could be established to assess the materials produced by the Training Institute. The Focus Group would typically be composed of representatives from the target party, branches, concerned Head Office divisions, and academic members. Members of the faculty presiding over the meetings. The descriptions of the materials are thoroughly examined in terms of technique as well as technical content. By providing feedback, the focus group participants can check that the effort is in line with the issues and conditions that develop in the industry. The programme inputs frequently help to address capability gaps that are crucial to the area both now and in the near future. All approved training programs have lesson plans that are created session by session based on the findings of Focus Group meetings, the minutes of which are kept.

2.3.4 Training Schedule:

The courses and their materials are given priority for distribution to the target groups after the requirements have been acknowledged. The training design is then used to create the training courses. Additionally, a yearly training calendar is created and followed on a weekly basis. Along with the event's name, the training calendar would list a brief description of its goals, topics, and intended audience. To enable referrals to training events, as explained in Point under the Training Nomination Process, the Banks Intranet or E-learning Management System (LMS) houses the Training Calendar as and when it is planned.

2.3.5 Nomination procedure for training:

In keeping with the objectives of the Banks Training Mission, the nomination process is set up to facilitate the nominations for the following categories:

1. Usually, after consulting with the appropriate team with HR, the Training Institute designates target groups for each training program based on the annual training schedule.
2. Employee self-nomination Depending on the programme schedule, employees can nominate themselves for training courses. Following that, the reporting manager examines the nominees to ensure that the training satisfies the employee's present and future job requirements. Divisional Heads at the Head Office and Branch Managers may nominate particular personnel for training events.
3. Nomination of Divisions and Branches. After obtaining feedback from the Training Institute, the target person is suggested.

2.3.6 Delivery of Training:

The Training Institute may instruct Bank participants using a variety of training methodologies and platforms. The training methodology and channel would be suitable for the programme material and training requirements.

2.3.7 Training Assessment:

Three different levels can be used to evaluate the training process.

- **Course Assessment :**

After the training session, the first stage receives feedback from the participants. The effectiveness of training at the following stage may be assessed using pre- and post-training evaluations. A post-training exam might be repeated after a predetermined amount of time, say a month, to assess how much of the learning was effectively maintained. After the two rounds of training are finished, the Training Institute tries to go on to the next evaluation stage. This depends on the training program's scorecard, which would assess both post-training success and the training system's ROI.

- **Assessing the session's speaker:**

According to a preset format, the Training Institute would evaluate the Session Speaker based on how well they did during the session. This outlines the standards by which the speakers' contributions to the session are to be assessed.

- **Participants' Feedback:**

By evaluating learners during and after the training, the Training Institute can identify potential in the form of good training performance. To ascertain whether a person's level of knowledge has increased between before and after getting the instruction, pre- and post-tests might be created. To make sure that target learners have acquired the necessary level of experience and skills, the course has three tests: a class test, a module final test, and a course final test.

2.4 SWOT analysis:

When planning a project or operating in a competitive business climate, an organization might evaluate its strengths, weaknesses, opportunities, and threats using the SWOT analysis, sometimes referred to as the SWOT matrix. Other names for it include situational analysis and situational evaluation. The strategic position of many different organizations, including for-profit companies, state and local governments, non-governmental organizations, and other groups, can be evaluated using this method. It is designed to be applied in the initial stages of decision-making procedures. It seeks to identify the internal and external factors that are helpful and harmful to achieving the project's or enterprise's objectives.

Strengths of Community Bank

1. Strong Board of Directors with Outstanding Professionalism
2. Service Desks connect the entire country.
3. Owners-Based Ready Customer Portfolio
4. The Best Core Banking Software (CBS)
5. Digital Banking Through Multiple Channels
6. ATM network coverage is extensive.
7. Highly Secured IT Infrastructure & Digital MIS
8. Flexible and affordable marketing using service desks
9. Rapid business expansion

Weaknesses of Community Bank

1. Limited Branch Network
2. The Retail Marketing Team is not present.
3. Police Employees Oriented Customer Base

Community Bank's Opportunities

1. as the first fully digital bank in Bangladesh
2. Through the countrywide network of service desks, help to achieve inclusive banking.

Threats to Community Bank

1. Market Competition
2. Concentration in Lending
3. The International Economic Downturn's Impact
4. Global Pandemic's Effect on the Banking Industry

2.5 Financial Information:

- As per the Annual Report **2019** published by Community Bank following financial information as of **December 31, 2019** are appended here.
- Authorized capital: BDT 1000, 00, 00,000.00

- Issued and paid capital: BDT 400, 00, 00,000.00

- No of shares: 40, 00, 00,000

- Face value: BDT 10.00

- Also As per the Annual Report **2020** published by Community Bank following financial information as of **December 31, 2020** are appended here.

- Authorized capital: BDT 1000, 00, 00,000.00

- Issued and paid capital: BDT 4,610,000,000.00

- No of shares: 46, 10, 00,000

- Face value: BDT 10.00

- Also as per the Annual Report **2021** published by Community Bank following financial Information as of **December 31, 2021** are appended here.

- Authorized capital: BDT 1000, 00, 00,000.00

- Issued and paid capital: BDT 500, 00, 00, 000.00

- No of shares: 50, 00, 00,000

- Face value: BDT 10.00

Year	2019	2020	2021
Date	31-Dec	31-Dec	31-Dec
Authorized capital	BDT 1000,00,00,000.00	BDT 1000,00,00,000.00	BDT 1000,00,00,000.00
Issued and paid capital	BDT 400,00,00,000.00	BDT 461,00,00,000.00	BDT 500,00,00,000.00
No of shares	40,00,00,000	46,10,00,000	50,00,00,000
Face value	BDT 10.00	BDT 10.00	BDT 10.00

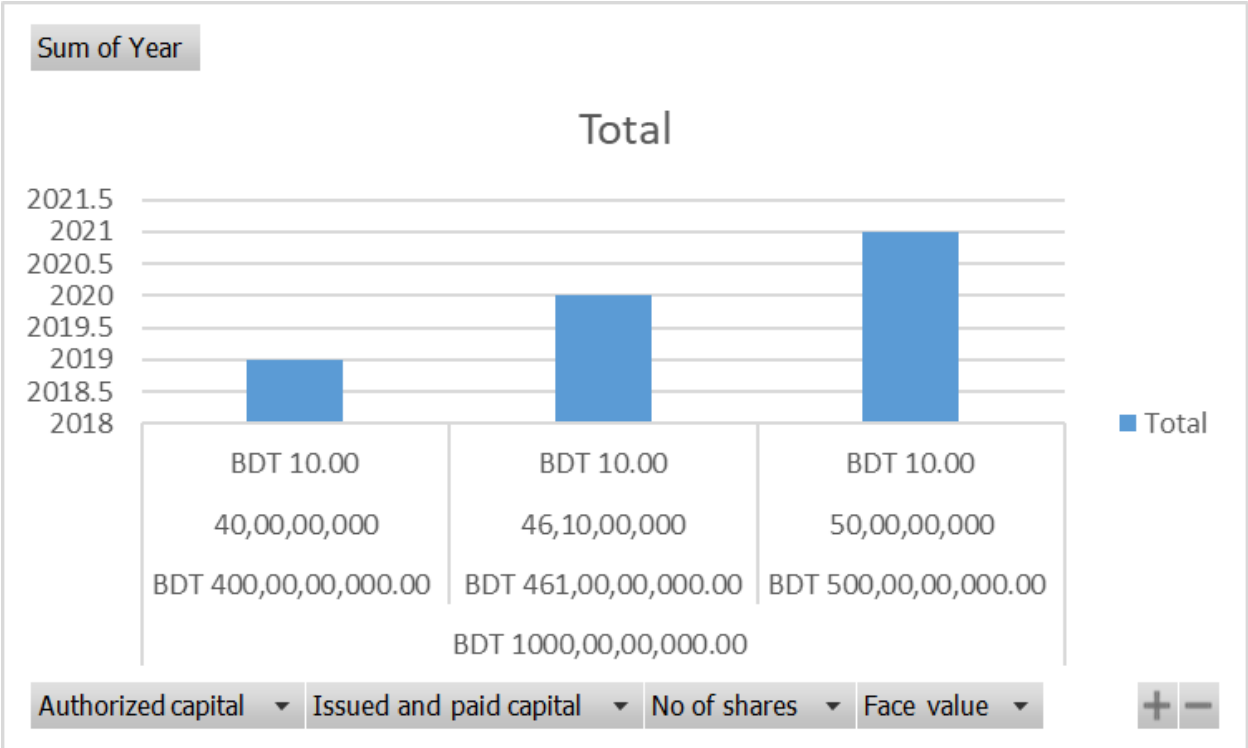


Figure 3: Community Bank Financial Information

Chapter 3: Project Part(Training & Development process)

3.1 Introduction

3.1.1 Literature Review:

The most crucial component or component system of human resource development is T&D. It focuses on boosting, enhancing, improving, and changing managers' and employees' skills, abilities, and knowledge to make it possible to carry out present and future jobs more successfully. These admirable accomplishments are likely to boost an individual's growth and performance as well as that of an organization. (Rowland, Hall, 2017). It helps to keep their knowledge of how to complete jobs up to date, which boosts their effectiveness and, ultimately, increases an organization's production. (Kumar, D., & Siddika, H. 2017). According to research done by R. A. G. Khan et.al (2011), According to the authors, on-the-job training and training design, and the manner in which it is delivered all had a substantial impact on the effectiveness of organizations. It implies that it improves organizational performance generally. Human capital, which includes an employee's experience, talents, knowledge, and skills, is thought to be essential to a company's success. As a result, it is essential to continually educate the public and increase their potential. Training seeks to improve performance standards and efficiency through changing people's behavior inside an organization. Development, analysis, design, execution, and assessment are all parts of the training process. (Jehanzeb & Bashir, 2013). According to Nagar (2009), firms use training to acquire necessary skills, indoctrinate new hires, change the banking culture, integrate new acquisitions into the business, and develop varied capacities for professions that are radically changing. Researchers have made an effort to assess the efficacy of training programs provided by commercial banks in the public and private sectors based on the feedback of their clerical level employees. In terms of course length, library resources, instructor caliber, instructional methods, computer-assisted instruction, and infrastructure resources, the study's findings indicate that the respondent organizations' training programs are often effective.

3.1.2 Objectives:

The primary goal of the study is to fully comprehend and evaluate Community Bank's training programs.

There are a couple more particular goals as well.

- Researching all the training processes.
- To assess & evaluate the training programs
- Identifying the challenges Community Bank is facing in order to narrow down the training needs of the employees.
- To suggest some actions, if any, regarding Community Bank's procedures.

3.1.3 Significance:

The training and development process of a bank and how to evaluate the training programs are the main topics of this study. Students who are interested in learning more about this issue will also find this study to be of great service. Future researchers will benefit much from it. It will be beneficial for other organizations to understand the significance of training and development processes and how they directly affect both individuals and organizations.

3.2 Methodology:

The descriptive research method, which is the most used research method, was used in this report. In this study, primary and secondary data were also used.

- ❖ **Primary Data:** For better analysis I spoke to a senior HR Officer.
- ❖ **Secondary Data:** The Community Bank official website has been viewed and the internet has been explored. Additionally, their Annual Report for 2019–2020–2021 was analyzed.

3.3 Training & Development Process:

3.3.1 Training Mission:

Making sure that the Training System's operations are closely related to these principles is crucial. In order to do this, the Bank has formulated a straightforward Mission Statement, which is provided below:

"Put a focus on human capital development."

The purpose of the training mission is to verify that the company creates interdisciplinary teams that are actively encouraged to achieve the organization's goals and that the training framework is dedicated to continuously enhancing its efficacy.

3.3.2 Training goals:

According to the Training Mission, the following are the training goals:

- a) To regularly assess the training needs of both individuals and the Bank.
- b) To help staff members become proficient in fundamental job skills and knowledgeable about their particular tasks.
- c) To facilitate new employee introduction through training.
- d) To prepare personnel for the responsibilities that come with promotions, changes to job descriptions, or revised job descriptions as a result of an environment that is changing.
- e) To motivate staff members to advance their technical and specialized knowledge.
- f) To create opportunities for workers to gain experience in order to get ready for jobs with more executive responsibility.
- g) To ensure that the strategy and plans for the Training System are in line with the business objectives of the Bank and that they are created with consideration for the requirements and contributions of all system stakeholders.
- h) To give employees the freedom to concentrate on their personal development
- i) To make sure that the skills acquired through the training system translate into better performance at work, enabling the bank to achieve its business objectives.

3.3.3 Core Training Values:

1. The Bank's guiding principles and organizational culture play a significant role in determining how its corporate priorities are met. The same is true for each and every project the Bank is working on. How the bank's policy is implemented is determined by its guiding principles. The same idea holds true for training. The processes used, along with the instruction's level and quality, are determined by the guiding concepts for the training activities.
2. The Bank's training system has been governed by the aforementioned Core Values and the principles that flow from them:
 - a) Each employee has a right to training and a need for it. The Bank maintains that every employee has a right to training as well as the opportunity to develop their abilities and attitudes.
 - b) Training can be provided in accordance with the demands of the Organization and specific staff members. Since adult learners are the primary audience for training, it is crucial that efforts to meet their needs are made in terms of both the topics addressed and the methods used to provide the training. Instead of being trainer-centered, the training would be participant-centered. Regardless of the teaching medium, the training phase assists in ensuring that the learners' training interests are the driving force behind the development and implementation of all training activities.
 - c) A skilled workforce is necessary for the enterprise's long-term viability.
 - d) Training enhances the Bank's capacity to handle the difficulties presented by a constantly changing environment.
 - e) The training program works with field staff and head office divisions to oversee training, which is a requirement for the entire bank.

3.3.4 Types and Coverage of Training

1. Internal Training:

The Bank's Training Institute established the majority of these training programs. The "Training Management" section of the "Functions of Training Institute" chapter contains a set of guidelines that are used to create these training programs.

2. External Training:

The bank's internal training programs might not be enough to satisfy every employee's needs. Employees are assigned to external training institutions in these situations to fulfill those needs. It would be suitable to enlist the aid of specific teachers who are recognized for their expertise in the field when training in a specialty area is required for a small number of people.

3. Overseas Training:

This method is used to highlight remarkable accomplishments in addition to integrating current knowledge on a global scale. The development of any company's human resource capabilities also depends on global training. The bank can nominate the appropriate executives and officers for banking-related training at various renowned international training/educational institutions in order to prepare for the challenges of the twenty-first century and support the bank's organizational growth as well as the improvement of a professional and qualified human resource pool.

4. Statutory & Compliance Training:

As a result of instructions from the Bangladeshi government, regulatory organizations like the Bangladesh Bank, and other agencies, there are training systems that are necessary.

5. Short Term Orientation/ Induction Programs:

For recently hired employees like Customer Service Executives, Trainee Officers, Management Trainees, as well as other HR Contract Staff, they would be defined. These

training programs would aim to acquaint new employees with the bank, its operations, and management, as well as the bank's code of conduct.

6. Workshops:

Instead of just listening to lectures or presentations, participants in a workshop actively engage in a variety of training activities. Pressures in a particular area are frequently caused by the banking industry's constant change and might be relieved by short-term workshops.

7. Conferences:

Sensitizing employees at various levels of the Bank is necessary due to changes in some regulatory directives and other unexpected occurrences both inside and outside the Bank. These subjects can be applied or abstract. To meet these demands, the Training System organizes and conducts Conferences targeted at particular sectors. To respond to new products and procedures, various Bank divisions and verticals also require worker training. To meet this need, the Training Institutes host conferences.

8. Seminars:

Research and development must be established within the Bank and is the responsibility of the professors at the Training Institute. If this is successful, the Training System will conduct seminars where the faculty members' research papers will be debated. Outside experts are also present at these lectures. This enables a demonstration of the faculty's findings as well as a range of perspectives on the study that is being done. The research done in areas of concern to the Bank furthers the training objectives.

9. Coaching, mentoring, and on-the-job training:

Mentoring and on-the-job training take place while the individual is performing actual work in their regular working environment. It might also happen in other parts of the office, such as equipment, workstations, and rooms designated for training. These procedures must provide training inputs given the large number of recently employed

personnel. The OJT would be promoted by the Training System, which would also provide guidelines to help the Bank handle coaching and mentoring more effectively.

10. Outreach Training:

Outreach training is a crucial technique for educating staff members who are stationed in remote areas or far from the Training Institute. The Training Institute is able to plan outreach training sessions for branch personnel in locations like Khulna, Chattogram, Rajshahi, Sylhet, Barisal, and others. To set up training sessions at participants' regional offices or other sites in the zone, faculties and a coordinating team visit to their locations.

11. Online Training and E-Learning :

Community Bank offers e-learning to its workforce through its unique e-Learning Management System (LMS). The LMS for the Bank already has the following features:

- a) Course Administration
- b) Course Resources (Text, PDF, PPT, Video) Uploading
- c) Question Bank Administration
- d) Short Test
- e) Individualized Exam Module with Courses
- f) Certificate of Completion
- g) Admin Panel
- h) Enrollment & Participation of Employees
- i) Individualized Management Report

The Training Institute will see to it that the LMS is utilized to its fullest extent for the development of employee data bases. The Training Institute can also plan online training courses for bank employees in circumstances similar to Covid-19 utilizing software like the "Cisco WebEx Meeting" and "Zoom Meeting" apps.

3.3.5 Training in Strategic and Operational Areas:

The Bank's immediate business objectives and training priority areas are used to decide at the start of the new year, the results of the training needs review are noted in the yearly training schedule. The primary parts of training for every particular year are listed below: a) Promotion and business growth b) Superior Customer Service c) Leadership Training d) Foundational Banking Course (If required) e) Theories, Rules, and Practices of Banking f) Routine Banking Activities g) Credit Evaluation h) Management of Credit Risk I) Management of Non-Performing Assets (NPA) j) Financial Inclusion and CSME Financing k) International Trade Facilitation and ICC Publications l) International Trade Activities m) Security in Information Technology (IT) n) Problems With Anti-Money Laundering o) Problems with regulatory compliance, etc.

3.3.6 Bank Training Requirements:

There are many different training programs that may be crucial to a person's commitments or work, and they can be delivered in any manner that is required. Many banks offer Specific training services, such as classes or seminars, are available for both prospective and current employees, including cashiers, secretaries, support staff, and administrative staff. These courses often teach handling methods, transaction procedures, account balancing tasks, counterfeit money detection, and standard settlement procedures. Plans for providing for customers and quick crisis reaction methods are also covered (Study.com, 2020). Modules in these programs are typically found in:

1. Banking morals
2. Relationships in sales
3. Business etiquette
4. Regulation observance

3.3.7 Training Needs Analysis:

Learning objectives must be established and followed when creating a training plan; otherwise, the training activities may not produce the desired effects. Training objectives must include every facet of the. Regardless of the training material, knowledge, skills, and attitudes are represented by the abbreviation KSA.

Knowledge: Because it is the fundamental piece of information that has emerged as a result of training in the framework of statistics, methods, and guidelines, knowledge is crucial. This first training objective is broken down into three sections:

- **Declarative knowledge:** It is the data that is kept in a person's memory.
- **Procedural knowledge:** It is knowledge that has been added to prior knowledge. And designed for quick use.
- **Strategic knowledge:** Understanding how, when, and why information is applied is what it is.

Skills: A skill is defined as the use of knowledge to accomplish a task. While automaticity is an advanced level of competence, gathering is a lower or corrective level of skill. When a technique is perfected, it may eventually become automatic.

Attitudes: The manifestation of one's beliefs and/or thoughts in deeds is the third ideal training outcome. These factors may affect a person's motivation to do better and, consequently, his or her capacity to learn new things.

3.3.8 Training modalities:

Virtual training is rapidly gaining popularity in the current day in addition to in-person instruction. Both of these varieties have both advantages and disadvantages.

	Physical training	Virtual training
Fluid exchange of ideas	High	Low
Social interaction	High	Low
Cost-effective	Low	High
Hands-on training	High	Low
Self-paced learning	Low	High
Ability to re-access materials	Low	High
Satisfaction scores	High	Low
Completion rates	Low	High

Two other crucial training techniques are:

1. Methods for On-the-Job Training (OJT)

The most common kind of training involves assigning a worker to a certain task and acquiring the necessary knowledge and skills. Here are a few instances of on-the-job training techniques

- a) Job switching
- b) Mentoring or coaching
- c) Assignments to committees
- d) Workplace policies, etc.

2. off-the-Job Techniques

Techniques for on-the-job training have limitations, and off-the-job training can be utilized to aid in the employees' entire development. Off-the-job training refers to techniques that are employed

outside of the workplace to develop people. These things are a few instances of off-the-job training techniques:

a) Case study approach

b)The incident method

c) In-basket technique

d)Workplace games, etc.

3.4 Findings and Analysis:

As an intern, for better analysis I spoke to a senior HR Officer and The Community Bank official website has been viewed and the internet has been explored. Additionally, their Annual Report for 2019–2020–2021 was analyzed. Additionally, I discovered throughout my internship that the bank's employees understood the training procedure with ease. Additionally, this method helps in creating guidelines for upcoming work. In addition, the training process helps in developing the attitudes and behaviors of the workforce. The abilities, knowledge, and sense of responsibility of the employees were also improved as a result of the training procedure. The evaluation of training needs is done seriously.

Analysis:

When I was an intern, the training department arranged a lot of training sessions. I also analyzed training and participant numbers (June- August). In addition I also analyze the highest marks they got in each training exam out of 50.

Training name	Participants list
'Automated FC Clearing in RTGS System'	24
Risk Management in Bank- Present Perspective & Beyond	68
Induction Training Course for Customer Service Executives-2022	39
e-Doc: Security Document Management System'	20
ICT Security Awareness for Bankers	69

Participants list

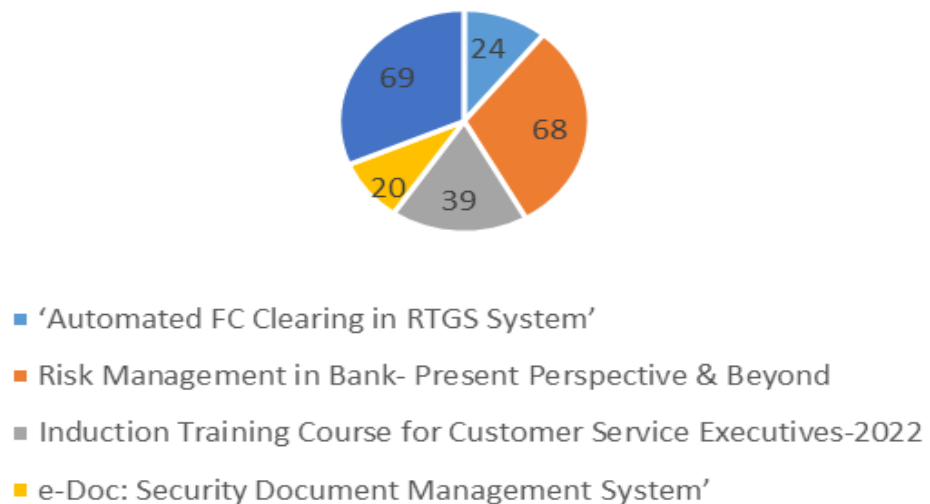


Figure 4: Community Bank Training names & Participants number

Training name	Full marks	Highest marks
'Automated FC Clearing in RTGS System'	50	40
Risk Management in Bank- Present Perspective & Beyond	50	45
Induction Training Course for Customer Service Executives-2022	50	49
e-Doc: Security Document Management System'	50	40
ICT Security Awareness for Bankers	50	48

Full marks and Highest marks

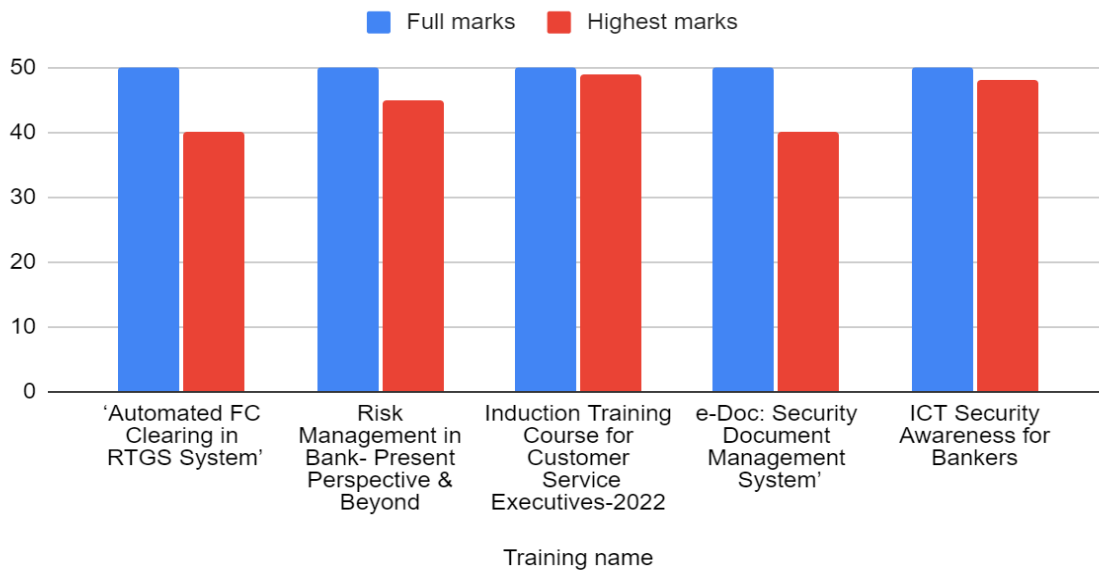


Figure 5: Training names & highest marks

3.5 Conclusions:

In this era of structural change and new prospects, the banking industry cannot undervalue the importance of training efforts. By spending money on training and capability development, banks increase their sustainability and competitiveness. A training requirements evaluation must come first since it will serve as the foundation for creating, funding, and carrying out a training programme. Remedial reading instruction is necessary to keep up with the latest information, even when the targeted personnel are the best. The fundamental goal of bank training is to give employees the knowledge and abilities needed to meet client needs while providing exceptional customer care. Therefore, Community Bank needs to concentrate on achieving these goals and create training programs that are satisfactory to all affected employees.

3.6 Recommendations:

Although the analysis and description of the training procedure in this bank are very comprehensive, there are still two recommendations for future use.

They are:

- New hires can receive printed documents relating to training.

- Employee productivity can be monitored on a regular basis.

- In my opinion, they need a special database to keep track of the training information to reduce trouble.

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