

Report On
**Analysis of training & development process of EXIM Bank
Bangladesh Ltd.**

By
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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
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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:

Sadia Afrin

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Student ID: 19104144

Supervisor's Full Name & Signature:

Zaheed Husein Md Al-Din

Senior lecturer, BRAC Business School
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Letter of Transmittal

Zaheed Husein Md Al-Din

Senior Lecturer,

Brac Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of internship report

Dear Sir,

It is a great pleasure of mine to submit my internship report as required by BRAC University's BBA program. I concentrated on researching and analyzing the process of EXIM Bank's training and development strategy.

My internship at EXIM Bank Bangladesh Ltd gave me experience working in the General Banking department. Throughout my internship, I learned about several Shariah Banking activities. Working as an intern in EXIM Bank's general division was a wonderful opportunity. I was able to work genuinely, analyze, and learn about all aspects of the general banking system and I am sure that this knowledge will be beneficial for me in my future professional career. I worked diligently to complete the report as accurately as possible with the relevant facts and suggestions.

I hope the report meets your acceptance and I will be looking forward to your valuable advice.

Thank you so much for your instruction and support.

Sincerely yours,

Sadia Afrin

Student ID: 19104144

BRAC Business School

BRAC University

Date: 25th July 2023

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 EXIM Bank Bangladesh Limited and the undersigned student at BRAC University Sadia Afrin.....

Acknowledgment

I am grateful for the opportunity to join as an intern at EXIM Bank Bangladesh Ltd and gain knowledge from the General Banking department.

I want to convey my profound thanks to Zaheed Husein Md Al-Din, Senior Professor, BBS Department, BRAC University, for helping me with a thorough review of my report and suggestions for making this study as good as possible. I also want to express my gratitude and appreciation to my organizational supervisor, Muhammad Mizanur Rahman (Senior Principal Officer & Second Officer), as well as other officers of the general banking department, for giving me in-depth information regarding banking. Everyone treated me as though I were a part of the team from the start. I was never made to feel like an outsider.

Executive Summary

The banking sector is highly competitive and evolving. This sector has substantial risks and turnover. Because of these features, bank personnel training plays an essential role to be successful and ensure sustainability. The prosperity or collapse of an organization is determined by its employees. The performance of employees and their learning development is also an indirect benefit for an organization when it comes to the advantages of training. As a result, training for employees generally tries to strengthen an individual's abilities to meet an organization's current and future demands. From this report, we will know how EXIM Bank conducts its training and development program. This report includes a background study of the organization, in which I address its history or genesis. I looked over EXIM Bank Limited's EXIM Bank Training and Research Academy (EBTRA) structure in this study. EBTRA takes several initiatives to train its personnel. They adhere to the HR department's policies, procedures, philosophies, and essential functions. In this paper, I demonstrate the various types of training provided by EXIM Bank Ltd. EBTRA is very essential to the workforce. They gather data from various branches, design training, and carry it out. EXIM Bank offers training when launching new product, in IT, Software, Risk management, Social Awareness, and Foreign Remittance. Since EXIM Bank is a Shariah-based Islamic bank, they also offer training in this area. I carried out a survey with the employees from that branch as respondents and interpreted the results. In the outcomes, I discovered several flaws in the organization when constructing a training program. For example, a lack of effective training requirement assessment; not having enough training duration; workplace equipment scarcity; IT Lab, and the management are not up to date. So, in response to these issues, I've made some suggestions that may be useful in the future. Moreover, I made recommendations that could assist them in better addressing those problems and developing an effective training program. Finally, I synthesize the research to conclude. It explains what goes into the internal training method along with the ways of improvement in order to achieve a more efficient outcome. Every part of this contributes useful information about the training and development strategy of EXIM Bank.

Keywords:

EBTRA- EXIM Bank Training and Research Academy

CSR: Corporate Social Responsibilities

CRM- Customer Relationship Management

HR- TDC- Human Resource-Training and Development Center

KYC: Know Your Customer

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Chapter 1: Overview of Internship

1.1 Student Information

- Name: Sadia Afrin
- ID: 19104144
- Program: Bachelor of Business Administration (BBA)
- Major: Human Resource Management

1.2 Internship Information

1.2.1 Internship Period, Organization Name, Department, Address

- Internship Period: January 15th to April 15th
- Organization: Export-Import Bank of Bangladesh Limited
- Department: General Banking
- Address: Manikganj Branch: Jinnat Plaza, 80/1, Shahid Rafiq Road, Manikganj, Bangladesh

1.2.2 Organizational Supervisor's Information

- Supervisor Name: Muhammad Mizanur Rahman
- Position: Senior Principal Officer & Second Officer

1.2.3 Internship Responsibilities and Contributions

During my internship at this financial organization, I was responsible for a number of activities and duties in the General Banking divisions, including the following:

- Filling out the account opening form and several scheme forms, reviewing the customer's account opening paperwork, and completing Transaction Profile (TP) and KYC profile forms.
- Entering new cheque details into the cheque book file after new cheque books are authorized.
- Putting stamps on the savings forms & scheme forms in the necessary places.

- Completing the debit card form and entering the essential data into the record book.
- Assisting consumers in filling out forms such as savings accounts, current accounts, schemes, and so on.
- Completing the MTDR form and placing tick marks in the signature place for consumers for their easy understanding.
- Completing the Nominee's details.
- Assisting the customer in filling out their deposit and cheque books.

1.3 Internship Outcomes:

1.3.1 Internship Duties and Responsibilities

Considering me an intern, the organization did not give me complete power over the job like normal workers, but I was given numerous duties. Any minor error might cause trouble for the bank. So I did my absolute best to be cautious for the sake of the company. During my three months of internship in the General Banking field, I had a range of duties and responsibilities. One of my primary responsibilities was to assist clients. My instructor was Mishu Akter, an EXIM Bank employee. She showed me how to fill out the savings and MTDR forms. Whenever a new person visited the bank to create an account, I assisted them by handing them the form for opening an account along with details on what sort of paperwork they required. Then I assisted clients in completing the form with the essential information. Prior to that, I had to place tick marks on the signature location for clients to quickly understand the spot they needed to write their names. In addition, I ensured that the account holder's signature is there on the back of the nominee's photo. I was tasked with filling out the nominee details for the customer to make sure that if anything happened to the customer, the bank could reach the nominee and the nominee might get the money from the bank. Completing the transaction profile (TP), which includes a client's highest monthly transaction, their net worth, and all transaction-related statistics, was also part of my duties. In addition, I entered the current cheque data into the cheque book document. Mishu gave me data on both incoming and outgoing cheques so that I could create a record in the cheque books file. I recorded the cheque series number in the registration book as well as on the requisition slips. My instructor entered the cheque series number into the computer in their online system. A consumer can expect their cheque book around a week. I was in charge of getting customers' signatures in the cheque register book. Furthermore, I was assigned the job of stamping and sealing saving forms, current account

forms, and various schemes such as MTDR, MMSDS, and MIS. I had to place seals in the appropriate places on the form. Each seal was imprinted with the seal, sign, and date section underneath the name. Every single day, a large number of consumers visit EXIM Bank to apply for a debit card or to obtain an existing debit card. Hence, whenever they visit to obtain the debit card, I give them authorization paperwork to that fill out. Because some of the clients were unable to complete their forms, I had to do it on their behalf. Customers can obtain a debit card from EXIM Bank immediately. This facility is not available to any other bank. However, it takes up to 72 hours for their card to be activated. They receive a message immediately after the card is activated. Overall, my internship with Exim Bank enabled me to obtain hands-on experience in the general banking industry while also contributing to the department's flawless functioning. I am glad for having the chance to obtain this great expertise and to make an important addition to the team.

1.3.2 Benefits to the student

Being a student doing an internship with EXIM Bank, I benefited greatly from the experience. Among the many advantages I've earned are:

1. **Hands-on experience:** I have obtained real-world expertise in servicing clients, and administrative activities, including financial management, that allowed me a deeper knowledge of EXIM Bank's day-to-day operations. In addition, I learned how to interact with upper management and the best way to communicate with customers. I learned the way employees operate, deal with stress, and deal with stress, and exactly how they do all of their tasks on time. I felt enabled to apply my academic concepts and obtain practical experience.
2. **Skill and knowledge development:** I acquired fresh expertise and knowledge regarding the banking and finance sector that will be useful in my future profession. Also, I have gained knowledge to recognize the effort and assign priorities to tasks.
3. **Networking opportunities:** I've interacted with and worked with many professionals there, which permitted me to expand my network with professionals and develop contacts that will be useful in the future.
4. **Professional growth and development:** My work experience at EXIM Bank has allowed me to build my career abilities and has given me an edge over other candidates while looking for employment in the future.

5. Self-assurance and autonomy: As a result of the tasks and duties I've had throughout the course of my internship period at EXIM Bank, I've developed confidence in what I'm good at and have also grown more self-sufficient. Senior employees possess more experience and knowledge. They have gained experience and have progressed to that specific field as a result of that experience. Hearing about their struggles, such as how they had weathered the harsh reality till now, demanding work schedules, and an enormous workload, gave me inspiration as well as trust in myself.

In general, the internship time I spent with EXIM Bank was a wonderful and satisfying experience that presented me with multiple advantages and aided in my personal and professional development.

1.3.3 Problems/difficulties Encountered Throughout the Internship.

Several obstacles impeded my capacity to finish my report throughout my time as an intern at a financial organization. Those highlighted a lack of time, a hectic work environment, a yearly audit, inadequate information, as well as a limited opportunity.

One of the most difficult obstacles I experienced was choosing an internship topic related to my major because that branch does not conduct any HRM operations. Their primary business was retail banking. I attempted to collect training information from all employees in that branch and conduct a survey on training appraisal by them using a questionnaire and casual discussion with those who worked there.

Furthermore, a lack of time was an issue for me. It was tough to collect and evaluate a significant amount of data while also preparing the report within the timeframe provided.

Another difficulty was the hectic work atmosphere at the bank. Due to their busy schedule, the authorities often were unable to give information or help, making it more challenging for me to submit my report.

Furthermore, due to a growing workload and monitoring of the bank's operations, it was hard to gather information and conduct interviews with workers during the yearly audit.

As a whole, these difficulties hampered my ability to properly comprehend the report on the bank's procedures and functions.

1.3.4 Recommendations (for upcoming internships at the firm)

Reflecting on my views and experiences while interning in a bank and at EXIM Bank, I would propose the following:

1. Creating more complicated or difficult work for interns: Offering interns more complicated or challenging jobs may allow them to enhance their abilities and expertise, as well as produce more important accomplishments for the bank. By assigning more difficult work to interns, the bank may be able to assist them in progressing in their jobs, as well as advance them for their potential career options.
2. Increasing possibilities enabling interns to explore other departments: It might assist interns obtain a more complete grasp of how the bank operates and engaging with employees from various departments.
3. EXIM Bank does not have a monthly salary policy for interns, and this can be quite frustrating to any intern; thus, I urge that they give a monthly salary to interns.
4. Facilitating transparent interaction and collaboration between interns and workers: Fostering an inclusive and transparent atmosphere that motivates interns to raise questions and express their own thoughts might contribute to a more pleasant and efficient place of work.
5. Increasing the availableness as well as the accessibility of information and data for interns: It might include providing additional information and data available to interns or giving them greater accessibility to current materials and other sources.

In all, the above proposals are meant to improve the internship procedure and assist interns in making the best possible use of their time spent at the bank. The bank may enhance its quality by applying these modifications.

Chapter 2: Organization Part

2.1 Introduction

The Export-Import Bank of Bangladesh, which has been operating for over two decades, is a well-known commercial banking institution in Bangladesh. The purpose of this study is to look at the Export Investment Bank of Bangladesh's method of leadership, company branding policy, economic condition, operational oversight, as well as the marketplace and rivalry landscape. This paper's goal is to provide a broader view of this bank, explain the products and services it offers, and evaluate its surveillance, promotional activities, financial planning & performance, as well as its operational procedures. In addition, this report will conduct an assessment of Porter's Five Forces and a SWOT analysis to determine the viability of the industry whereby EXIM Bank Bangladesh operates. We can also analyse the company's strengths, weaknesses, opportunities, and threats. In the end, it will finish providing a review of the significant results and the possible consequences of the analysis, as well as recommendations regarding future development.

2.2 Overview of the Company

The EXIM Bank Bangladesh is the country's first commercial bank, having a focus on trade financial services and export financing. It was founded on June 2, 1999, by the founder chairperson late: Mr. Shahjahan Kabir, having the purpose of improving the nation's socioeconomic situation. This is a private banking corporation established under the COMPANY ACT of 1994. The company began as a private commercial bank which subsequently took up the challenge of transitioning the commercial bank to Islamic-based operations in all types of transactions. After receiving the license from the Bangladesh Bank, the company switched its banking operations from traditional to Islamic Shariah on July 1, 2004. In 2004, EXIM Bank joined the Dhaka Stock Exchange and the Chittagong Stock Exchange.

The Bank conducts its banking operations through 148 branches that follow Islamic Shariah. Every day, a large number of consumers receive services from this bank. This demonstrated that Shariah-based banking bears an impact on a bank's success. The Bank's commercial banking operations include offerings such as deposit mobilization, investment services, bill

discounting, transfer of funds, exchange of foreign currencies, and services such as issuing guarantees, safekeeping, and letters of credit among others.

The bank possesses a significant local presence as well as a rising international presence in important markets worldwide. EXIM Bank developed four foreign subsidiary companies: EXIM Exchange (UK) Ltd, EXIM Exchange (Canada), EXIM (USA) Inc, and EXIM Exchange (Australia) Ptv. Ltd. These subsidiary companies will give a variety of financial services that involve improved remittance facilities to Bangladeshis living in the UK, Canada, USA, and Australia.

The bank's goal is to become the most prominent supplier of trade banking services as well as export credit in Bangladesh. Besides it will contribute to the nation's economic prosperity through its offerings. In order to accomplish these goals, EXIM Bank Bangladesh focuses on providing outstanding goods and services, building strong customer connections, and maintaining a stable financial position.

EXIM Bank Bangladesh has reached several notable landmarks and successes throughout the years. It has been recognized as one of the leading banks in Bangladesh by multiple media outlets and organizations. The bank has additionally received several honors and plaudits for its goods and services, as well as recognition for its proficiency in trade financing and export credit. This financial institution is dedicated to constantly developing its goods and services in order to satisfy the changing demands of its clients.

2.2.1 Vision of EXIM Bank

'Together Towards Tomorrow' is the basic message of their vision. EXIM Bank strives to keep moving ahead with its consumers by delivering individualized services and continuously improving its services. In order to attain the intended result, quality will be pursued at all levels, with an atmosphere of continual progress. In a quickly changing environment of competition, the Bank's strategic initiatives and networking will increase its edge of competitiveness over rivals. Its individualized quality services to clients, together with continuous development, will be an essential basis for its successful operation.

2.2.2 Mission of EXIM Bank

The EXIM bank's mission is to maximize the benefits of the Islamic banking system for its consumers. Besides it gives emphasize the following things:

- Offering high-quality financial services, particularly in the field of foreign trade.
- Upholding and enhancing an efficient banking atmosphere based on technology.
- Corporate and commercial ethics, as well as transparency, must be maintained at all stages.
- Assuring the valuable stakeholders' long-term growth.
- Implementing business social responsibilities, and, most importantly, contributing to the economy of the country.

2.3 EXIM Bank Ltd.'s Human Resource Practice:

The Regulatory Body of the Export-Import Bank of Bangladesh thinks that its people are the company's most valuable asset. The bank cannot function without them. The human resources strategy of this bank focuses on the development and improvement of individuals toward better levels of proficiency and innovation. It also attempts to establish an environment so that they can push themselves to expand the boundaries of their increased skills. The leadership style of the bank is participatory, with a priority on cooperation and alliance. The team also supports keeping the communication system open to all and welcomes suggestions and feedback from all workers. These practices are making the environment of EXIM Bank nice and employee-friendly.

2.3.1 Human Resource Planning of EXIM Bank:

EXIM Bank's planning for the human resources strategy is intended to hire and keep the best candidates. This is performed to assess the present human resource position. They ensure that the appropriate people are in the appropriate positions. It is typically necessary when the company launches a fresh endeavor or the quantity of business performance rises. This financial institution then evaluates its human resources. Primarily it develops a strategy, then creates an expense plan to compensate for the modification in the workforce composition and recruits appropriately.

2.3.2 Human Resource Information System of EXIM Bank:

In order to satisfy the demands of the planning of human resources, this bank operates an HRIS within the organization. The system holds basic data concerning each of its workers, including those who are presently employed and those that used to work for the bank. The data includes each worker's hiring time, biographical details, educational as well as employment history, training that are accomplished, evaluation of performance, professional path history, and so on.

2.3.3 Exim Bank Hiring and Selection Strategy:

The hiring and selection procedure is comprehensive and methodical, with an emphasis on identifying applicants with the necessary abilities and expertise to thrive in the banking industry. The necessity for hiring comes into play particularly if an entirely fresh position is formed owing to the bank's advancement. When an unfilled position is unable to be replaced internally, the succession strategy may necessitate recruiting. This financial institution employs a wide range of hiring methods. The bank publishes in the local newspaper to attract applicants for various positions at the entry-level. The selection procedure at this bank is similar to the other companies. The procedure begins with preliminary screening and concludes with an interview.

2.3.4 Development and Training Strategy of EXIM Bank:

EXIM Bank Ltd. places significant value on development and training. It conducts a number of initiatives to help employees improve their skills. The financial institution provides employees with the tools that they require to succeed in their jobs through an extensive training strategy that incorporates internal as well as external training opportunities. The organization additionally holds a system for performance evaluations in place. It allows them to identify areas for improvement and provides constructive criticism of employee performance. The existing development and training procedure, as well as its executions, are discussed in the next chapter, as this is the report's main focus.

2.3.5 Performance Evaluation Report/ Annual Confidential Report of EXIM Bank:

The branch manager or divisional head evaluates the performance of the employees. The rating system is used to assess how well workers perform in the bank. Using that score, the Department of human resources creates a detailed report for evaluation. The grading system is on a four-point scale. They are as follows: 1. good, 2. Average, 3. Excellent, and 4. Outstanding.

The following specifications are considered to evaluate the employees:

- A sense of duty and devotion towards the organization.
- Knowledge about the bank.
- Understanding the laws and regulations, and execution.
- Skills, having the capacity to accomplish and complete tasks.
- Passion and determination.
- Quantity as well as quality of work.
- Selling and advertising skills.
- Adaptability, learning capacity, and problem-solving capacity.
- Presentation skills along with other behavioral characteristics.
- The ability to make decisions, communication skills, and teamwork.
- Participation, reliability, ethical behavior, and leadership skills.
- Flexibility and unique concepts are required.

2.3.7 Perks and Compensation of EXIM Bank:

The bank maintains a thorough compensation structure. They provide attractive wages, advantages, and promotion prospects. Workers' salaries vary according to their status; their position in the bank's structure. Additional services provided include transportation, housing, a low-interest loan, and so on. Some benefits are given below-

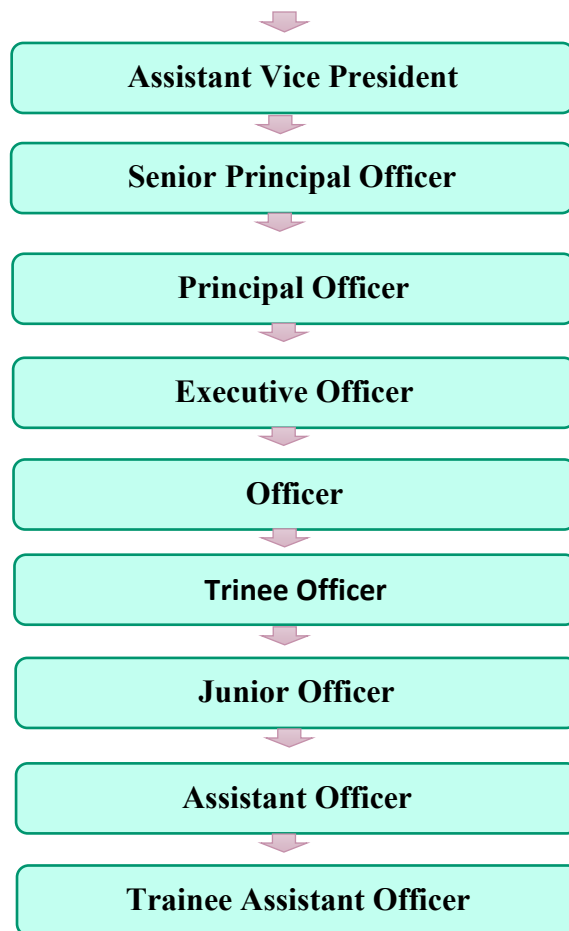
- Sick leave permits individuals to utilize their time off when they are feeling sick for a suitable period of time. A worker's account receives credit with a total of 14 days of sick leave every year. He or she must present the relevant paperwork establishing his condition.
- Every permanent EXIM Bank worker has the benefit of 1 month of earned leave.

- A retirement savings or pension system features a provident fund with a gratuity (a payment made for each completing a full year).
- Employees are also eligible for lower-interest loans.
- After approval, employees are eligible for a car loan with a 6 years repayment period, or a personal loan with a 2-year repayment period.
- EXIM bank frequently organizes picnics as well as office dinners to reward and promote its personnel.

EXIM Bank's management procedures are intended to aid the organization in accomplishing its goals while also fostering a joyful and productive workplace culture. As a result of its team-based management method, rigorous planning for human resources method, along with priority for advancement and training, the financial institution has the appropriate employees on board to deliver great service and products that benefit its customers.

2.3.8 Organogram of EXIM Bank: It represents the employees' value and chain of command, distinct divisions of EXIM Bank, and reporting mechanisms at various levels.





2.4 Marketing strategies:

EXIM Bank established a robust marketing strategy for attracting potential customers, retaining those that already exist, and progressing the organization's ultimate goals. The primary aims of its marketing strategies are to raise brand recognition, promote the bank's goods and services, and communicate with customers.

2.4.1 Products & Services of EXIM Bank:

To satisfy the changing needs of its clients, the organization continually develops and offers new products and services. The bank focuses a high priority on designing products as well as competitive procedures. Some of these items are listed below.

Retail Banking	Corporate Banking	SME Banking	Agri Banking	International Trade
-Deposits >Current Deposit >Mudaraba Special Notice Deposit >Savings Account >Mudaraba Cash Waqf Deposit -Deposit Schemes -Investments >EXIM Abashan >EXIM Sahayak >EXIM Bahan >EXIM Education >EXIM Easy Pay >Bai-Muajjal(FO) -Cards >VISA Islamic Card >Debit Cards >Prepaid Card >Gift Card >Remittance Card >Travel Card >Hajj Card -Internet Banking Agent Banking -SMS Banking -Locker Services	-Investments *Corporate finance *Commercial finance *Industrial finance *Project Finance *Lease Finance *Mode of investment finance >Murabaha >Bai-Muazzal >Quard >Izra Bill Baia -Foreign Exchange & Trade Finance -Correspondent Banking -Import Finance -Export Finance	-EXIM Uddyog -EXIM Abalamban -EXIM Durodorshini -CMSME & Women Entrepreneur Application Form	-EXIM Kishan -EXIM Farmer	-Exim Exchange Company (UK) Ltd. -Exim Exchange Company (Canada) Ltd. -Remittance Correspondent Banking -Integrated Treasury Service -SWIFT -Offshore Banking Unit

2.4.2 Place Strategy of EXIM Bank:

This financial institution's main customers are businesses and individuals requiring funding for trade, credit for export, and several kinds of extra financial products and solutions. The organization's positioning and targeting strategies are founded on its expertise in export funding and trade financing, and additionally on its dedication to providing products and services of the highest quality. The bank aspires to be an innovator in these industries. It

conducts specific marketing efforts to interact with certain target groups, and it adapts its marketing efforts based on information about consumers.

The number of branches in different divisions is as follows:

Location	Branch
Dhaka	64
Chittagong	44
Rajshahi	11
Sylhet	13
Khulna	7
Barisal	3
Rangpur	3
Mymensingh	3
Total	148

2.4.3 Promotion Strategy of EXIM Bank:

In order to advertise the products and services it sells, EXIM Bank employs a number of marketing and promotional strategies, while also engaging in branding activities to boost its reputation and awareness of its brand. The promotional techniques of EXIM Bank are designed to match its company's goals and differentiate it in a highly competitive marketplace. For connecting with more consumers and establishing connections with customers, EXIM Bank mainly relies on both traditional and online marketing. The following are some of EXIM Bank's promotional strategies:

- Website: The bank's website is well-planned and visually stunning. This website makes it very easy for a client to obtain details. The management keeps this website up to date in order to ensure clients may access the most current data.
- Sponsorship: This financial institution sponsors several sports and games, particularly women's sports. They additionally sponsor publications including newsletters, brochures, and magazines.
- Print Media: Advertising in magazines provides the financial institution with a good location to capture prospective clients. They advertise in publications such as magazines and newspapers using print media as a means of promotion. The bank publishes the employment circular in the local newspapers. Furthermore, they

place advertisements in various magazines. However, the coverage in this sector is limited.

- Personal Selling: Personal selling is the greatest strategy to boost sales for intangible banking services. EXIM Bank emphasizes personal selling because it adds a personal connection. This can take place in either of the following scenarios:
 - A direct conversation involving a client and an employee at a branch, involving the entire bank's workers.
 - Furthermore, a person that specializes in financial operations meets the clients in their location to provide service as well as strive to create an attachment between the bank and the customer.

- Corporate Social Responsibilities/ CSR: Bangladeshi banking industry remains active in numerous philanthropic works such as contributing to many charitable corporations or businesses, donating to needy individuals as well as multiple religious organizations, patronizing culture including art, and so on. Export-Import Bank of Bangladesh additionally sets up a minimum of 2% of its yearly profit for the charitable organization to pursue Corporate Social Responsibilities programs.

The largest number of CSR initiatives carried out by this charitable organization are as follows:

- Setting up scholarship programs for talented but impoverished students.
- Contributes to medical care.
- Academic Promotion Scheme (Interest-Free Loan) is available for education.
- Makes donations to those impacted by natural disasters.
- Provides assistance to residents in slum regions through donations.
- Contributes to educational facilities in order to establish computing laboratories.
- Contributes to the appearance of Dhaka.

2.5 EXIM Bank's Financial Condition:

EXIM Bank Ltd. has consistently recorded remarkable financial results in the last few years, with excellent indicators of efficiency, cash liquidity, profitability, and solvency.

This company appears to be in good financial shape, due to low leverage ratios and a high value in the marketplace. The financial institution additionally demonstrated its commitment to ethical accounting practices by complying with every relevant accounting regulation and giving all relevant data to stakeholders. Implementation of high standards regarding financial management, as well as the use of financial assessment techniques such as the Du-Pont rating and EVA evaluation, may provide opportunities for the institution to improve its financial condition.

Liquidity and solvency refer to a company's ability to fulfill its debts as well as meet its financial commitments. EXIM Bank has consistently preserved a good liquidity status over the last three years. As of December 31, 2021, the company had a working capital ratio of 2.5 and a quick ratio of 1.8. It suggests that it maintains adequate cash reserves to cover its immediate financial obligations.

The organization's ratio of debt to equity stays consistent throughout the last three years. So, it has solvency based on that. As of the end of 2021, EXIM Bank reported a percentage of debt-to-equity of 1.3. That means it is roughly adjusted. This is a favorable indicator. Because it signifies the firm will ultimately be capable to pay back its debts and meet its financial obligations.

Furthermore, the organization demonstrated exceptional efficiency over the last three years of operation. The firm has always maintained an excellent level of achievement, having a total asset turnover rate of 1.8 which demonstrates that it can generate a significant amount of money over each dollar that is spent on assets.

EXIM Bank has displayed excellent profitability during the last three years of operation, achieving a typical net profit margin nearing about 10%. Its rapid rise in revenue has played a significant role in its profitability. Within the previous three years, its sales have climbed at a nearly 15% annual rate. As a result, except for the consequences of expenses for operations including taxes, the organization's revenues have increased.

Financial Highlights of five years:

Financial Highlights

		Amount in crore BDT				
Sl.	Particulars	2018	2019	2020	2021	2022
1	Authorized Capital	2000.00	2000.00	2000.00	2000.00	2000.00
2	Paid-up Capital	1412.25	1412.25	1412.25	1447.56	1447.56
3	Statutory Reserve Fund	972.09	1070.60	1176.01	1251.95	1374.34
4	Deposits	30078.66	35581.65	39530.83	42170.60	42704.41
5	Investment (General)	30503.61	34328.74	39291.97	42820.49	45254.78
6	Investment (Shares & Securities Exclu. Subsidiaries)	2353.14	4208.96	3886.85	4132.30	3320.63
7	Foreign Exchange Business	36653.34	37791.07	34442.90	49787.93	53290.68
	a) Import Business	18953.04	20080.15	17782.52	28009.30	25013.78
	b) Export Business	17173.13	17065.26	16129.02	21197.45	27649.82
	c) Remittance	527.17	645.66	531.36	581.18	627.08
8	Operating Profit	686.39	691.99	631.36	564.36	676.13
9	Investment as % of total Deposit	* 93.78%	* 89.55%	* 91.14%	* 88.02%	* 95.47%
10	No. of Foreign Correspondent	394	396	386	389	392
11	Number of Employees	2964	2956	2910	3235	3351
12	Number of Branches	123	130	131	140	147
13	Return on Assets after tax	0.65%	0.61%	0.61%	0.37%	0.66%
14	Return on Equity (ROE)	8.22%	8.48%	9.33%	6.17%	11.41%

* As per regulatory adjustment.

Updated on: May 08, 2023

2.6 Methods in Management of Operations along with IT Systems of EXIM Bank:

This financial institution prioritizes effective and fruitful management of operations. It uses a number of platforms and instruments to collect, preserve, and organize info, and also for communicating data among customers and other interested parties.

EXIM Bank incorporates a number of technological resources to help its day-to-day activities, including customer relationship management (CRM) tools, ERP, or enterprise resource planning, procedures, as well as specialized applications. Using such mediums, it may monitor its marketing and sales activities, handle interactions with customers, and optimize its internal functions. It is using safety precautions to protect confidential info and also utilizes statistics for the storage and organization of information.

This bank established a variety of processes and structures to guarantee that the products and services it provides meet the latest quality assurance requirements. EXIM Bank follows a customer-centric attitude like ISO 9001 certification along with additional standards associated with the industry.

This financial institution also prioritizes the allocation of resources and planning for its successful and effective action. Policies and methods are being established to that goal. To optimize the way it operates, the financial institution employs a number of instruments and technologies, including software for managing projects, algorithmic scheduling tools, and other specialized applications.

As a whole, the management of operations as well as the IT structure of EXIM Bank are designed to aid in meeting its financial goals and offering excellent services and products that benefit its customers. In order to assist with efficient operations, lowering expenses, and please clients, it implements information technology platforms along with standard procedures for operations.

2.7 Analysis of the Industry and the Competition within it:

Export-Import Bank Ltd. is involved in the field of financial services, which has severe obstacles to entry, medium extents of competitiveness among present competitors, as well as an average degree of power to negotiate with vendors. To enter a highly monitored industry like this, fresh rivals must initially satisfy tough legal requirements and get the necessary licenses along with authorization. These reasons increase obstacles to the entrance of fresh startups and safeguard developed organizations like EXIM Bank.

2.7.1 The Five Forces of Porter's Theory for EXIM Bank:

New entrance threat in the industry: Since the market for financial services has high barriers to entry, trusted organizations like EXIM Bank are shielded from fresh competitors. Newcomers to the industry must comply with high standards of regulation in order to obtain the appropriate licenses and permissions beforehand they start activities, which may be a lengthy and costly system. Furthermore, because customers may be hesitant to switch to a fresh

provider, newcomers may have difficulty building a client base and creating an image. Such a significant obstacle against entry helps to protect EXIM Bank from possible rivals.

Competition in the industry: Competitive rivalry is presently low within the banking and financial services field. Considering the reality that the industry has numerous participants, comprising international as well as local financial institutions, there is usually room for multiple companies to thrive together. Financial institutions have to constantly reinvent and differentiate from their rivals with the goal to attract and retain customers. Considering the rivalry among local and global enterprises, Export-Import Bank Ltd. has to keep trying to evolve and adjust in order to stay a step forward of its competitors. The financial institution's edge over others is maintained through its excellent financial results, diverse service and product supply, and strong popularity among consumers.

Power of Buyer: Throughout the banking industry, buyers possess medium to strong power when negotiating. Clients get numerous options to choose from several banking services, as well as they can easily switch to a different supplier when they are dissatisfied with the care they receive from them. Switching suppliers, on the other hand, may be costly, especially for consumers with complex financial demands. Furthermore, some customers may have limited selections due to their reliability or other aspects. This Export-Import Bank focuses on giving customers excellent products and services, building strong customer relationships, and offering affordable rates in order to reduce buyers' bargaining power.

Power of suppliers: The finance and banking services industry has medium power of suppliers. Financial Institutions regularly engage with a wide range of suppliers, particularly companies that provide applications, technological devices, and various other items, and can negotiate favorable conditions with these suppliers. However changing suppliers could turn out to be costly, certain suppliers can gain a competitive edge in bargaining due to their industry expertise or the uniqueness of what they offer. Export-Import Bank Ltd. broadens its vendor connections as well as maintains close contacts with large vendors in order to reduce the negotiation power of its suppliers.

Existing substitutes' threat: The banking and insurance industry has a medium to small threat of substitutes. Although possessing several alternatives for this industry's goods and services, a significant number of consumers continue to rely on traditional banking for their money-related needs. Technology organizations along with different vendors may be able to supply specialized services and products related to finance, yet presently there are no significant risks

to traditional banking. To reduce the possibility of substitutions, Export-Import Bank Ltd. needs continually develop new ideas, adapt to changing trends, as well as emphasize creating strong client ties.

2.8 SWOT analysis of EXIM Bank:

Strengths:

- Throughout the last couple of years, EXIM Bank has consistently recorded excellent financial outcomes, with high levels of profitability efficiency, solvency, and liquidity. It is in excellent economic condition, with relatively little debt as well as a high value on the market. This Bank offers a wide range of goods and services. For example, loans, trade financing, export credit, also investment. Because of its wide range of offerings, it is able to assist a wide range of customers, encompassing individuals, businesses of all sizes, and major enterprises.
- EXIM Bank has a significant level of customer brand awareness. It helps in attracting and keeping clients. This financial institution has invested in restructuring as well as marketing efforts to increase its exposure and client base.

Weaknesses:

- Dependence on traditional marketing techniques: Having an effective marketing strategy, Export-Import Bank Ltd. mostly depends on traditional marketing strategies such as ATMs and banks. It may restrict its significance in the age of digital communication.
- Limited involvement in a few market sectors: This bank maintains its presence just in certain market sectors, particularly rural communities, and certain client categories. This could hamper its capacity to grow its operations.

Opportunities:

- Based on the Export-Import Bank of Bangladesh Ltd, expansion and development opportunities lie in both the international and local industries. To target new customer

segments, it may consider expanding its service and product offering or expanding towards new regions.

- Technologies as well as Online advertising: By employing technologies and online advertising, this financial institution can attract fresh customer categories while creating a stronger effect. To boost its competitive position, it could consider investing in technologies and online advertising, such as online and mobile banking.

Threats:

- Technological problems: EXIM Bank constantly needs to reinvent itself in order to remain competitive with rivals and fulfill evolving demands of consumers. risks from technological breakdowns, for example, the emergence of fintech businesses, may confront the bank. So, it has to get ready to adjust and react to such risks.
- Modification of the policy of Govt. and legislative environment: This can have an influence on EXIM Bank's functioning and earnings. To achieve adherence and preserve its edge in the marketplace, this organization must constantly adjust to the legislative environment modification.

2.9 Summary and Conclusion:

Ultimately, Export-Import Bank maintains an established history of glory, using a team-based management manner, a well-defined marketing approach, exceptional financial outcomes, as well as a focus on efficient operations and customer happiness. This institution operates in a market that is highly competitive, however, it keeps its competitiveness with a combination of benefits and competencies. If the financial institution wishes to continue developing in years to come, it may consider expanding its products and services, deploying digital advertising including technological advances, and addressing severe marketing challenges or shortcomings.

2.10 Recommendations:

In accordance with the results and findings of the research, a few recommendations might be proposed for EXIM Bank:

- The bank can broaden its variety of services and products to adjust to change client requirements and remain successful.
- Engage in Internet advertising and technological developments to broaden the scope and impact of its promotional efforts.
- Strengthen the business's standing in the marketplace by resolving significant advertising issues or discrepancies, such as a lack of involvement in key market sectors or a lack of awareness of its brand.
- Prioritize creativity and respond to changes to stay competitive in the business climate and the regulatory framework.
- Establish an atmosphere of teamwork and creativity via involvement in leadership and worker participation initiatives to foster growth and achieve success.

Chapter 3: Project Part

3.1 Introduction

Bangladesh Bank, 2017, spent USD 2.20 million during the year 2016 on developing personnel talents. Several billion dollars were spent on Bangladesh's commercial financial institutions (Bangladesh Bank, 2017; Sobhani, Zainuddin, & Amran, 2011). Because good bank operations and excellent personnel competencies are necessary for executing complicated financial operations, training efficacy matters greatly in this industry. Proper practices in human resources and efficient systems for training are required to improve the performance of an organization (Absar, Nimalathan, & Jilani, 2010; Hossain, 2014). Banks demand constant and value-added training programs in order to be viable and thrive in performance. Banks additionally have to adapt to outside factors including the evolution and growth of technology for information and communication, the spread of globalization, and laws by implementing development and training initiatives (Absar, Amran, & Nejati, 2014). The efficient use of human resources, which may be obtained with training, is essential for a successful response to the aforementioned changes (Absar et al., 2014). As a result, EXIM Bank Human Resources Division aspires to improve and promote staff skills, enthusiasm, and dedication in order to appreciate employee talents as well as adapt to continually evolving trends in demographics successfully and effectively. Since its establishment in 2004, the EXIM Bank Training & Research Academy (EBTRA) has played a crucial part in developing Human Assets capacities to confront the difficulties related to globalization while also carrying out operations for the company seamlessly, effectively, and quickly on a daily basis. It is always working on improving the training technique, and resources in choosing themes, alongside providing the learning resources to the attendees in a user-friendly manner. It has an excellent library, sophisticated training tools, and qualified instructors. Furthermore, its workers have been sent for training in some other training institutions such as the Bangladesh Association of Banks, the Bangladesh Bank Training Academy, the Bangladesh Foreign Exchange Dealers Association, the Central Shariah Board for Islamic Banks, the Bangladesh Institute of Bank Management, the Institute of Business Administration (IBA, DU), of Bangladesh, and outside the country as well.

Activities at a glance of EBTRA since its establishment in 2004 upto 31.12.2014 :

Year	No. of courses conducted (Training & Workshops)	No. of participants attended
2004	2	49
2005	10	246
2006	16	461
2007	19	642
2008	28	896
2009	25	1,033
2010	18	825
2011	22	932
2012	43	1,649
2013	46	1,982
2014	53	2,401

3.1.1 Aims, and Purpose of EXIM Bank Training and Development Program:

- Facilitating the progress and advancement in the careers of all employees at the bank.
- Maximizing bank effectiveness through offering personnel growth on knowledge, skills, and attitude that are related to the work.
- Updating various essential knowledge and abilities of workers for the improvement of the organization.
- Establishing as an industry leader in terms of expertise, abilities, along with competencies.
- Developing prospective bank leaders.
- Fulfilling the requirements of the company's operations besides addressing to the requirements of each worker's development.
- Educating and enabling our employees to adapt to new developments in the nationwide and international banking industries.
- Improving its employees via individualized training related to future requirements in order to generate exceptional professionalism in the financial services sector.
- Developing a curiosity-driven and competent environment within the bank.
- Providing good encouragement for future personal progress.

3.1.2 EXIM Bank Training & Research Academy (EBTRA) Motto:

"Transforming Human Resources into Human Capital" is the tagline of EBTRA. As a result, annually, it organizes training for newcomers, seminars, and workshops, including symposiums for senior authorities on a variety of themes. In this regard, an Academic Calendar is created every year. We can see a difference in the contents of Training and workshop based on the requirements and demands. For the purpose of educating new employees, initial training sessions are planned in cooperation with the top leadership and the Head of the Human Resources Division. All employees must complete the Foundation Training Course before they started working for the bank.

3.2 The Training & Development Process of EXIM Bank:

There are five steps to the training development method. Analysis, design, development, implementation, and evaluation are the steps involved. It is also known as the ADDIE Model. One of the most often utilized methods of learning is ADDIE. It is significant as it offers an established approach for developing transparent and successful training and development programs. This approach is used by EXIM Bank for its long-term operations. I will discuss the methodologies of training and development employed at the EXIM Bank utilizing the ADDIE Model.

3.2.1 Analysis Phase:

Analysis of training, necessities, and gaps is crucial for achieving company objectives. Effective identification of training demands and teaching those topics to employees may yield significant results for the firm. EXIM Bank reduces executive and employee discrepancies in performance by bridging knowledge gaps and familiarizing them with the bank's procedures and guidelines via adequate training. Relationship Managers from all branches, Divisional Heads at Head Office, and higher-level executives are considered while preparing the Academic Calendar yearly based on their realization of training needs. It is a smart method of determining whether an employee's actual performance is lower than what is expected. As EXIM Bank hires employees from various walks of life, not every employee is talented in all areas. New workers also struggle to apply theoretical concepts in real-world situations. As a result, a training requirements analysis is necessary to identify personnel with little

understanding of a specific area. When EXIM Bank discovers the difference between actual and predicted performance, it sets off a trigger point. This bank identifies its training needs based on the below criteria-

- **Performance appraisal of employees:** It assesses an employee's abilities, accomplishments, and progress, or lacking thereof. If the relationship managers think that an employee may need training considering his/her annual appraisal then that employee can be sent for the required training.
- **Organization Interest:** EXIM Bank is always improving its products and services to meet the demands of its customers. As a result, when those products and services are updated or a new product is introduced to the market, employees must also refresh their skills and knowledge about it. They require training in this scenario.
- **Policy Compliance Demand:** Various difficulties have been investigated by banking industries, and lesson plan demands were determined as a result. Training centers will always take plans on Anti-Money Laundering, Anti-Terrorist funding, CTR and STR, and FATCA in opposition to money laundering and terrorist funding. Its internal management and compliance division also takes critical efforts to organize outreach seminars with the assistance of Bangladesh Bank authorities in order to defend against terrorist funding. In 2021, a total of 1065 workers received instruction through such training sessions from EXIM Bank, with 435 of them being refreshers.
- **Training about the software:** T-24 is the software that EXIM Bank uses for all banking processes. The Human Resource-Training and Development Center (HR-TDC) has placed a training program aimed at all bank employees on T-24. Before joining the bank, new workers, in particular, must receive software training. If the program is upgraded, other personnel will need to be trained as well.
- **Risk Prevention and Awareness Training:** Awareness courses are essential for successful risk management, particularly in a dynamic and quickly changing field of threats, and for successful execution inside the bank. Throughout the year 2021, HRD has conducted a number of risk-handling training initiatives. These are-

Sl. No.	Course Title	No. of courses	Total Headcounts
1	Asset-Liability Risk Management	7	406
2	Investment risk management	23	660
3	FX risk management	11	43
4	Internal control & compliance risk management	12	784
5	Anti-money laundering risk management	19	1,075
6	ICT risk management	13	311
7	Comprehensive risk management	1	133
8	Basel Core principles	0	0
9	Others	25	1,579
	Total	111	4,991

- Loss avoidance:** To reduce loss, the financial institution emphasizes developing its employees through development and training initiatives, as well as reviewing the performance of workers. Training is an important part of operational risk mitigation. It has been continually providing educational events for the necessary employees. Some events named operational procedures, business continuity planning, disaster recovery planning, and so on.

During the year 2021, the Export-Import Bank of Bangladesh HRD arranged numerous training initiatives to help staff handle banking problems and become more capable and qualified for the firm. The following are its training offerings for 2021:

Sl. No.	Name of the Institute	Number of Courses with frequencies	Number of Trainees
1	EXIM Bank Training & Research Academy (EBTRA)	28	4786
2	Bangladesh Institute of Bank Management (BIBM)	44	119
3	Bangladesh Bank Training Academy (BBTA)	15	27
4	Bangladesh Association of Bank (BAB)	11	44
5	Other Institutes at home	27	126
6	Foreign Training	0	0
	Total	125	5102

Design Phase: During the design phase, EXIM Bank determines whether the training will be entirely online or mixed learning, whether it will be asynchronous or synchronous learning, determines the audience to be addressed, makes the learning experience enjoyable and informative, and sets out the training goal, that specifies the type of training that is going to be offered to workers. This goal will assist trainers in developing programs for training by utilizing strategies, resources, content, and so on. While creating training materials, specialists and development and learning professionals should provide a flawless experience for learning. Analysts propose that financial institutions should emphasize providing valuable and easy-to-understand training materials, handouts, and exercises. The materials and equipment used in EXIM Bank's training and development program are lecture notes, slides, and case studies.

All executives and officers receive frequent training to guarantee KYC compliance along with recognizing unusual conduct or transactions. This bank additionally put an emphasis on teaching clients and stakeholders, especially bank personnel, by offering suitable training sessions to raise ICT awareness about risks and assist in adequate management of risks.

EXIM Bank is growing more reliant on online interaction rather than actual travel, which saves both energy and money. Meanwhile, video conferences have already taken place for the opening of branches, such as the Tungipara Branch. In the year 2021, the majority of training sessions and workshops were delivered online using Zoom Meeting. Nearly ninety-seven percent of training participation accomplished by 2021, because of a large number of AML & CTF training/workshops offered by EXIM Bank Head Office in-person and online.

This is precisely how EXIM Bank's training program is designed.

Development phase: In order to guarantee a pleasant learning atmosphere, the EXIM Bank provides several amenities such as space, furniture, and technology. They give classroom-style layouts of seats in the room that render learning more efficient, which is frequently used in training. The instructor has complete control over this classroom, which has a huge capacity for seating as well as is capable of holding a large number of participants.

Implementation phase: Having completed the analysis, design, and development stages, it is necessary to determine how much these elements are helpful in training. A skilled trainer with the physical configuration of the training session is required to ensure successful execution. EXIM Bank's lecturers are qualified individuals who present their lessons quite efficiently. Training may help employees develop stronger abilities, expertise, and mindsets. As a result,

its actual execution has a significant influence on the company. This indicates that its training implementation was effective. It will assist employees in communicating effectively with one another.

Evaluation Phase: The practice of assessing how well a worker performs is known as evaluation. If the training program is effective, the entire bank will profit from accomplishing its overall goal by utilizing the contributions of every worker in the company.

EXIM Bank assesses its employees in a variety of ways. They have to sit for an exam after completing instructions in a particular subject area. They get to be evaluated by the exam. In addition, participants are given case studies to solve during the program. The group presentation also has certain points to be examined. When the evaluation is completed, they notify the staff of their findings. The top and poorest performers' feedback are sent to the trainee's own branch. That branch monitors staff performance throughout the year. They determine whether or not to implement an action plan for those employees.

3.3 Methods of training used by EXIM Bank:

This banking industry employs several approaches. It demonstrates how to teach staff members. EXIM Bank employs a variety of strategies, including on-the-job and off-the-job training. Methods are classified into two types based on the context and goal. EXIM Bank typically employs both strategies, according to the demands of its workers.

3.3.1 Types of On-the-job training followed by EXIM Bank:

On-the-job training is a type of training that is carried out at the place of employment. A trainee has direct interaction with instruments, machines, software, or resources throughout this procedure. Senior workers, colleagues, and managers provide training inside the company. The goal of on-the-job training is to teach employees particular abilities that they will utilize in their daily responsibilities.

- **Coaching:** In this strategy, senior staff members who are more experienced provide training to EXIM Bank's newly hired employees. With explanation and instruction from their seniors, the trainee can address their questions and undertake hands-on work. EXIM Bank uses coaching to increase productivity by assisting employees in

developing their capabilities including understanding their profession, positions, and duties. Workers behave more effectively as well as at greater efficiency once they understand the work they are doing and the reason they are doing it.

- **Understudy:** In this approach, an understudy is a trainee that is going to take on the entire tasks and obligations of the role that has been assigned by his or her senior. EXIM Bank follows this process when a senior employee is set to depart the company owing to retirement, promotion, or transfer. Thus, the head of the department or manager of a branch may select one capable member to serve as an understudy. This allows the understudy to practice leadership characteristics.
- **Job Rotation:** The movement of personnel from one position to another is referred to as job rotation. EXIM Bank uses this strategy to help its staff comprehend the many tasks and operations of the firm. Furthermore, it helps employees to create relationships with a diverse spectrum of persons inside the firm, which improves communication within departments. At the time transfers, promotions, or layoffs are unavoidable, the multi-trained workers offer the business a great deal of flexibility. This strategy also helps the bank make the employee more adaptable.
- **E-learning:** E-learning refers to a technique of participating in a learning program online. Video, as well as audio recordings, presentations, and discussion groups, can be used in e-learning programs. EXIM Bank uses this technique because it is advantageous to both employees and employers. This method saves both money and time. It additionally reduces distance boundaries. In faraway places, the bank can teach its personnel in a regular and organized way. Furthermore, the organization can simply fit E-learning classes into the hectic schedules of its personnel. EXIM Bank is becoming increasingly dependent on online contact rather than in-person meetings. At the same time, video conferences for branch openings are currently taking place. A significant amount of training sessions and seminars were given online utilizing Zoom Meeting in 2021.

3.3.2 Types of off-the-job training followed by EXIM Bank:

- **Classroom lecture training:** Classroom lectures are held in the EXIM Bank Head Office in a classroom-like environment and often teach broad knowledge regarding management and administration instead of technical components. The subject is presented in class by a qualified instructor from both inside and outside the company,

who frequently opens or introduces related concepts. After the lecture, trainees are enabled to raise questions and talk about those, or an activity may be assigned to them to do.

- **Case study:** In this strategy, the EXIM Bank trainer gives a scenario, either real or imaginary, for the trainees to solve. Participants are next tasked to assess the data and draw findings or make solutions. The bank looks into participants' creative ideas and enhances their ability to analyse by adopting this strategy. Furthermore, it is useful to extend perspectives since every individual is frequently requested to submit his or her own findings. As a result, people benefit from one another's perspectives, extending their scope of view. Case studies were also used by EXIM Bank to improve decision-making skills, interaction skills, and interpersonal abilities.
- **Audio-visual training:** EXIM Bank employs media such as movies, television programs, podcasts as well as and video demos in this sort of teaching. This is frequently done in groups so that participants can debate it afterward. It enables the trainer to convey the subject matter more effectively as well as helps trainees learn and remember information more efficiently and for a longer period of time. The utilization of audio-visual aids increases the critical thinking of learners. It aids in the elimination of vague ideas through visual portrayal.

3.4 Trainer / Speaker Traits of EXIM Bank:

According to EBTRA, some traits are required to be an effective trainer. The following points should be kept in mind by a trainer:

- I. Training is more than just passing on information and skills from the instructor to the learners. Training and learning are essentially human relationships.
- II. Skills and expertise are not solely the trainer's responsibility. A trainee can make a significant contribution to the process. Active engagement of trainees within any kind of instruction program is thus required.
- III. Expert understanding of the topic is not enough to make someone a competent trainer. A competent trainer must have several qualities.
- IV. A trainer must teach the trainees but he/she cannot teach trainees without the trainee understanding the way the trainees can adapt. As a result, a trainee may support a trainer in making the educational experience easier and more enjoyable.

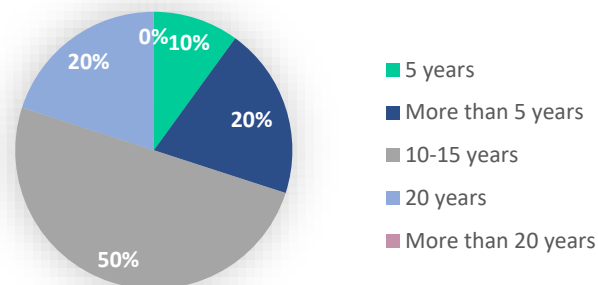
- V. Learning is affected by the surroundings. The atmosphere for learning is distinguished by adequate physical ease, a friendly environment, respect for one another, and openness to speech.
- VI. Introduction of the instructor and the topic to be covered. A competent instructor ought to have the following characteristics:
- ✓ **Approach:-** Participants begin analyzing an instructor right away as he or she appears in front of them, prior to him or her opening his or her lips. Individuals have psychological effects from an instructor's approach.
 - ✓ **Passion:** Passion can result in efficient learning of an area of study, and eventually great presentations in the classroom. A trainer may be asked to deliver a presentation on a topic in which the trainer is uninterested. Once the learners detect the instructor's apathy, it could have a detrimental impact on the learners' psychology, undermining the trainer's overall plan.
 - ✓ **Speaking:** The impact of a trainer's speech is heavily reliant on the tone of his or her voice. The learners enjoy precise speaking, which helps them want to be appealing in lectures.
 - ✓ **Delivery:** Lectures can effortlessly help people pay attention in class if the way of delivering is good enough. An instructor with poor delivery might have trouble in the classroom. Presenting is a skill. Practice can help to enhance it.
 - ✓ **Humor:** Humor may aid in the training and educational procedure. Good humor brightens as well as boosts the entire class. An instructor is able to entertain those attending with comedy, creating an atmosphere favorable to learning and development.
 - ✓ **Gestures and mannerisms:** An instructor's movements and attitude may create a climate beneficial to teaching and learning.
 - ✓ **Patience:** It is One of the good traits of an individual. An instructor needs to possess a high level of patience since she or he has to interact with a diverse range of trainees.
 - ✓ **Firmness:** The effectiveness of a lecture is primarily determined by the organization's grip on the participants.
 - ✓ **Courtesy:** One of the criteria for creating a positive atmosphere in the classroom is the friendship between the instructor and learners. Everyone in the class has to be convinced that the Instructor is one of them and from him/her they may turn for assistance and advice. Trainees must no mistreated in any way.

- ✓ **Avoiding favoritism:** An instructor needs to be objective, honest, and compassionate. Individual likes and dislikes must be ignored.
- ✓ **Respect to co-workers:** Because an instructional session is done in partnership with various instructors, respect among instructors has to be encouraged at all times. An instructor in a classroom ought not to accuse or insult a fellow instructor.
- ✓ **Punctuality:** An instructor should be on time in all circumstances.
- ✓ **Criticise own-self:** Criticising own-self is a vital quality in an instructor. An instructor should review himself and then strive for advancement by reducing faults.
- ✓ **Flexible and adaptable to changes:** Trainers should be familiar with the latest training strategies and strive to implement them in training sessions.

3.5 Analysis of Data:

Number of Respondents: 12

- Since when have you been working at EXIM Bank?

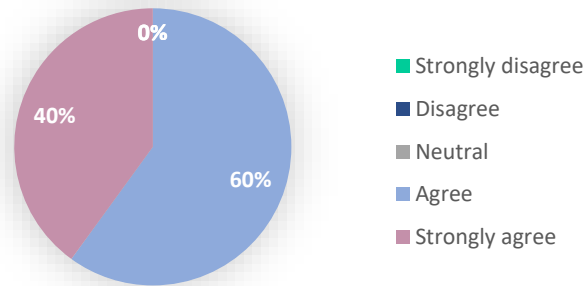


Half of the workers here said they have been with the organization for 10-15 years. 10% have been here for around 5 years, 20% have been here for more than 5 years, and the remaining 20% have been here for about 20 years.

This demonstrates that Exim Bank has sustainable personnel. By enhancing workers' talents, management proves to them that there is scope for advancement, growth, and development inside the company. Furthermore, EXIM Bank employs a multigenerational workforce. I worked at a branch that had three generations. These are generation x, generation y

(millennials), and generation z. The existence of many generations broadens and shifts the variety of useful abilities.

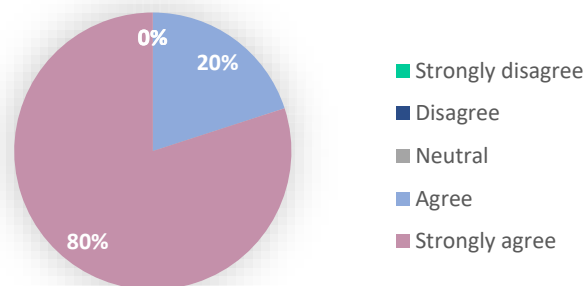
- Is the method of learning in training effective and interesting?



Every employee expressed satisfaction with the learning method. They believe the strategy is both effective and interesting. 60% of them agreed, while 40% strongly agreed.

The bank has effective training that assists the training participants in applying this knowledge to the job. It boosts their self-esteem and makes them feel more inspired at work. Moreover, it helps employees improve performance, expand opportunities for advancement, and minimize attrition.

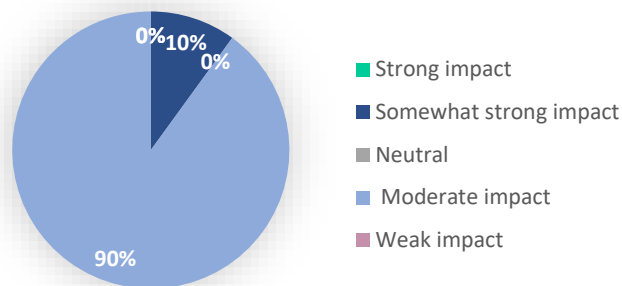
- Do you think the trainers' effort to instruct the trainees is sufficient?



Almost everyone feels that trainers put out adequate effort to teach workers. Approximately 80% of people agree with it. Another 20% selected the strongly agree option.

The trainer requires more effort to guarantee that the learning occurs. EXIM Bank trainers can organize instruction sessions in advance and use an effective approach to provide learners with the best opportunity for success. In addition, trainers make an effort to assess individuals' skill levels so that they can provide the most beneficial sort of training.

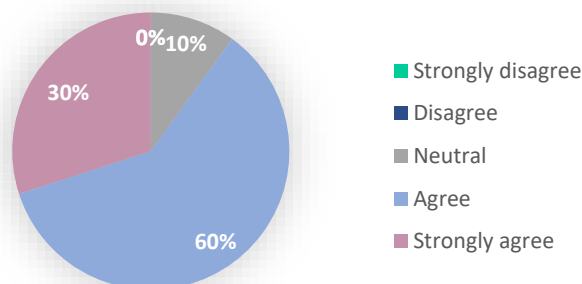
- How influential is training on employee performance?



Training has an influence on worker performance, and the majority of respondents believe it has a modest impact. 10% believe it has a somewhat strong influence.

Participants who have concerns regarding the training's goal and respect it as their own will completely devote themselves to the training session, and the learning will be more beneficial. On the other hand, EXIM Bank conducts the majority of its training online. A number of issues develop in this case, including a lack of direct engagement and technical obstacles. So, EXIM Bank should organize more traditional training programs.

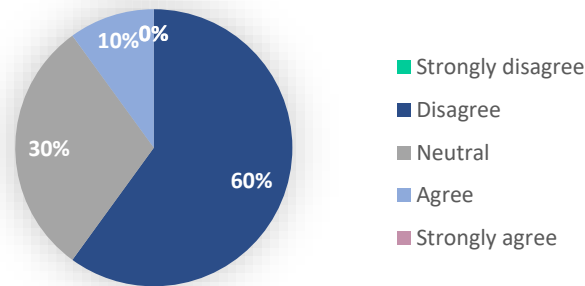
- Do you believe that EXIM Bank has good training techniques and an environment?



Approximately 60% believe that the training institution has an excellent training environment, 30% strongly agree, and 10% feel that the environment is moderate.

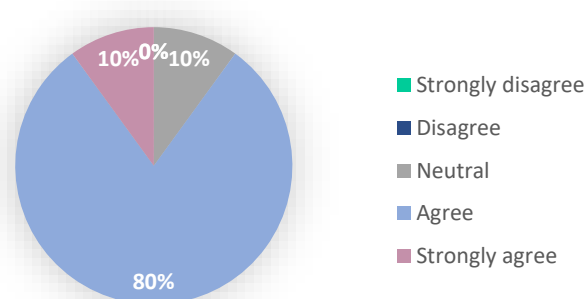
EXIM Bank provides an ideal training program. They prioritize the comfort of learners and supply appropriate resources for training sessions. It creates a learning atmosphere to help individuals learn job-related skills and capabilities.

- Is the time allotted for training and development adequate?



Employees are dissatisfied with the amount of time in the training and development program. They believe that additional time is required to make it more effective. The majority of them expressed disagreement with the time provided for the training program. EXIM Bank should extend the training session length. For certain training programs, simply having a discussion in the classroom is insufficient. In that situation, they can provide the learners with some practical perspectives on the training topic. It will assist trainees in better transferring their knowledge in the workplace.

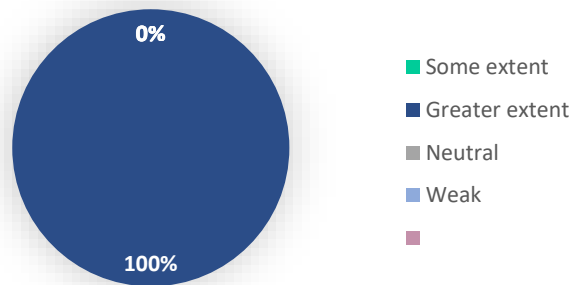
- Is it possible for trainees to actively participate and contribute?



80% of workers said they could actively engage in their training session and strongly participated. Only 10% strongly agreed. And the other 10% responded neutrally in this case.

The EXIM Bank instructors are extremely welcoming to the learners, which creates a great environment. Learners are constantly encouraged to express themselves. Raising their voice helps them to pay close attention and learn more effectively. It also makes them feel valued. Furthermore, active involvement in the training program boosts one's personal trust and self-awareness, as well as interactions with others.

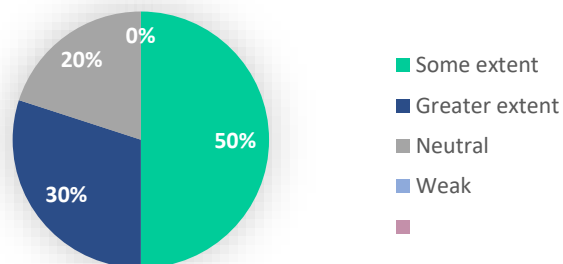
- Does the trainer explain the subject matter thoroughly?



All the responses are very satisfying in this case. Each and every respondent said that the trainer give an adequate explanation of the subject matter thoroughly.

The training instructors of this Bank have a comprehensive and flexible understanding of the subject area. As a result, they are more effective and successful in structuring the subject matter, correlating it to the learners' prior knowledge, identifying relevant analogies and scenarios, introducing new perspectives on the issue, and coming up with suitable emphases.

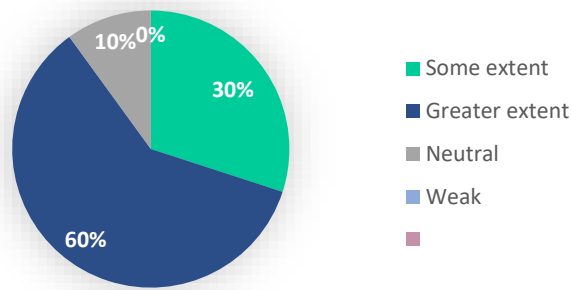
- Does training contribute to the accomplishment of company goals?



30% of employees stated it helps them reach corporate goals to a larger extent, while an additional 50% said it benefits to some extent but not completely. The remaining 20% was neutral.

I think it is a collaborative effort between the trainer and the trainees. Behind every action that an organization takes has a goal or target. Trainers are accountable for effectively communicating the aim. They must make it very apparent to their workforce what they are doing and why they are doing it. At the same time, trainees are responsible for owning the objective. They must be driven by a great desire to succeed.

- Are you pleased with the current training and development program?



The majority of the staff here are really pleased with their training session. On the other side, 30% of respondents are happy with their training process, while 10% are neutral.

EXIM Bank provides an outstanding trainer to instruct trainees. The instructional materials and assessment techniques are of high quality. As a result, trainees are satisfied with the whole learning experience. However, it would be preferable if they increased the time of training. After finishing the training, the authority may ask for feedback from the learners to discover their thoughts on the training and improve the learning process.

3.6 Findings from the Study:

Anything has both positive and negative sides. At the time of writing the report, I found both the positive as well as negative aspects of the training and development method of the EXIM Bank. A learning session is carried out for improving worker's talents to execute the job however its procedures contain some issues. The findings are presented below-

- **New entrants are not getting training about the technology and software:** Any formal training about the technology and the software T-24 is not offered to the new employees of EXIM Bank Limited. Some of them even did not have any orientation program before they join a branch. Moreover, the software is continuously updating but training about this issue is not conducted.
- **Lack of engagement in the training class:** Workers believe that instructors cannot inspire them to engage in the lesson and discuss the learning subjects.
- **Insufficient training duration:** Workers believe that the training time frame is too short, and as a result, the subject matter cannot be properly understood, and employees are unable to implement the training knowledge properly.
- **Training effectiveness is rarely reflected at work:** Workers are not enough motivated and are not concerned about the goal of the organization. As a result, workers of EXIM Bank do not value the objectives of the organization as their own. Thereby they are also not interested in the training that is provided to them. Training effectiveness is rarely reflected at work.
- **Limited interaction in online training:** Online training lacks face-to-face interaction. That is why employees cannot stay motivated. On the other hand, online training has limited access to resources and support along with technological difficulties.
- **Review Process:** The review method needs to be improved. Because of that, it gets pretty hard to determine how beneficial the training was.
- **Workplace Equipment scarcity:** Branches have a scarcity of computers, printing machines, and scanners, which are critical to offer.

3.7 Suggestions to Improve the Training and Development Program:

Training and development are critical for every firm. To inspire workers, every firm must provide training programs on schedule and with appropriate resources. Training and development enable the best possible use of human assets, inspiring personnel to achieve both

management and personal goals. These are suggestions based on an analysis of the present condition of EXIM Bank's training and development program:

- This financial institution must implement the necessary steps to educate its personnel regarding the utilization of its internal software. Major problems can arise if employees do not know the way to utilize such items.
- Certain personnel believe that internal instructors aren't doing enough to motivate trainees. As a result, the Department of Training and Development should focus on it.
- There is a scarcity of computers and other printing equipment in this area, which is critical for providing good service to clients. As a result, higher authorities should take appropriate action in this case.
- The review system of the learning process is inadequate. The appropriate agency needs to initiate the necessary steps to assess the efficacy of the learning session.
- The bank should encourage employees to focus more on training. The cause of this is that incentive does not cost much money, yet it allows workers to gain knowledge more quickly. Once they feel inspired to succeed in the work, they will be benefited and also serve the organization with the utmost dedication. Workers must also be provided with enough training resources.
- A thorough study is required to determine the answer to the difficulties and eliminate inefficiencies from the training program.

Finally, self-efficacy, support from supervisors, and accountability are important motivators for the transmission of training. The study by Al-Eisa et al. (2009), Chiaburu et al. (2010), and Ford et al. (1992) demonstrated a substantial relationship between self-efficacy and motivation when it comes to transferring training. The findings suggest that the stronger learners' belief in the skills, talents, and information gained through training, the more likely they are to be encouraged to apply the instruction. After learners back to the firm with enhanced abilities and expertise, they are more probable to be ready to put into their newly acquired abilities if the organization provides the necessary assistance. The guidance of supervisors is essential in transmitting training information to the workplace. The supervisor's cooperation is also dependent on the support equipment provided at the place of employment. Trainees are going to be encouraged to put their newly acquired learning into action if support resources are provided. A favorable atmosphere for work relates to having the ability to work effectively. If the place of employment does not encourage trainees to use their expertise, they will lose interest.

3.8 Conclusions:

Bank jobs are regarded as prestigious in the culture of Bangladesh (Rahman & Iqbal, 2013). A large number of candidates chose private banks as prospective job choices because they assure high standards of financial services. The younger population of our country favors banking as their first profession option (Ahmed & Uddin, 2012; Islam, Mohajan, & Datta, 2012). On the other hand, the financial industry is undergoing a fast transition as a result of digitization, legal demands, and client requirements, which combined necessitate financial organizations to be more nimble, open, and exploratory in nature. Within such conditions, human resource methods must be adaptive in offering workers fresh and distinct abilities and knowledge. In the opinion of (Rahman, 2014), offering training opportunities for the staff members to obtain skills is a crucial aspect in adjusting to the company's new environment that is evolving. The Human Resources Division of EXIM Bank aspires to improve and promote staff skills, enthusiasm, as well as dedication in order to show concern for human talents and adapt to constantly evolving trends in demographics with efficiency and effectiveness. EXIM Bank continually gives training to all levels of officers at various periods in order to improve their competence and expertise. EXIM Bank's implementation of significant exciting, and effective training not just helps its staff improve, but it also helps the organization grow more profitable and lucrative. The road of this bank to its target has been made easier by effectively-researched HR Policies that take into account business demands and the culture of the organization, along with clear aspirations and goals.

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