

Report On

**Job Training , Performance and Development
of Islami Bank Bangladesh Limited (IBBL)**

By

Tahsin Anan

17104074

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

5th October, 2022

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Declaration

It is therefore declared that:

1. The internship report is completely prepared by myself doing my own work while conducting internship in respected platform(IBBL) .
2. The report is not been included by any third party or any other forms either web or human whether it is not properly in-text cited with exact reference.
3. The report has not been submitted to any other institution before for pursuing any of the courses and degrees.

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Supervisor Full Name

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Letter of Transmittal

Mr. Feihan Ahsan

Lecturer

BRAC University.

66 Mohakhali, Dhaka-1212

Subject: A report on Internship Course about "Job Training, Performance and Development of Islami Bank Bangladesh Limited ".

Dear Sir,

With due respect and humble submission I state that I am Tahsin Anan from BRAC Business School conducting internship this semester on Human Resource department in Islami Bank Bangladesh Limited. I am very grateful to have you as my instructor of the internship program this semester and during the whole internship period I have got to know many about Training and Performance Evaluation about banking sector . Which makes me to be assisted with writing a report on Job Training and Development. I have done my own analysis and tried my best to make a rational and informative report that I wished to be worth-full reviewing to you. I beg your pardon if there is any mistake you may find out and request you to point me out wherever it needs to be corrected.

May I , therefore , request you to allow me submitting the report to you and your kindness to grant me your valuable instructions .

Your Obediently ,

Tahsin Anan

17104074

BRAC Business School

BRAC University

5th October, 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between Islami bank Bangladesh limited with Islami Bank Training and Research Academy and me as an intern student of BRAC University. Moreover, this report does not contain any information that is sensitive, racial ethnicity or any other group. The report is only submitted to BRAC University under the department of Business Administration.

Acknowledgment

First of all , All Praise be to God for giving me the ability to conduct the internship degree , as well as to perform with all necessary needs and resources.

Secondly , I want to express my considerable honor for the total team of internship program and the supervisors ,mentors to what has happened Incredible to me ,that I successfully completed my internship program.

Mr. Feihan Ahsan, a lecturer of BRAC Business School, has my most honor to help me to create a this internship report with sensible manner, I admire his guidance and helpfulness with the core of my heart.

A Manager Operations of Islami Bank Bangladesh Limited Gulshan Circle 1 Branch, Mr. Kayum Sikder blessed me with the opportunity to be a part of his employment as an intern.

Islami_Bank_Training and Research_Academy, Principal Officer of Human Resources department, S.M. Rezaur Rahman,CIPA ,Officer Abdur Rahim of Gulshan Circle1 Branch and (In charge & Manager) of Nabinagar Branch, MD. Shahid Ullah have my foremost thank to support me fully to perform all the necessary jobs throughout the whole internship period , as well as each and every person of that branch, for their cooperation and guidance while I was doing internship and completing the report.

Lastly, I have my deepest appreciation to all the lecturers and other contributors who helped me to the pathways of the internship as well as making the report complete.

Executive Summary

Islami Bank Bangladesh Limited is considered one of the most prominent private banks throughout Bangladesh having 374 Branches . It was introduced on March 30, 1983 as the premier Islamic bank in the Asia. Thus, It was listed on Dhaka Stock Exchange. The authorized capital of this bank is over 180 million. However, The main purpose of this report is to follow the training, performance and development process of Islami Bank Bangladesh Limited. Thus, training management requires analysis and methods of training as well as development inside Islami Bank Bangladesh Limited. This respected organization is unlike conventional bank as they have their own education and Development institute which is IBTRA that stands for Islami_Bank_Training and Research_Academy. Trainees receive all important behavioral information essential for effective functioning. Islami Bank Bangladesh Limited provides 15 days training, Also IBTRA provides 45 days training. Staff development practice in the branch is important for the benefit of the bank. Islami Bank Bangladesh Limited has most important components: To provide their clients with something specific blessings, innovative edge that make their position different in the given field thus quality-benefits for all branches and clients they care about. Their position is exceptional among the quality benefits offered to all branches and clients. What they gave Interns should learn during this internship that they have knowledge about the HR department as well. Islami Bank Bangladesh Limited has certain information which they try to preserve during training all the interns in the same room having more than 100 people which create an environment of group work.

Keywords : IBBL Banking, Employee Training, TNA , Development , Empllyee Performance, Client Satisfaction, Employee Satisfaction , Attraction , Retention, BRAC Internship.

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List of Acronyms:

BB: Bangladesh_Bank

IBBL: Islami Bank Bangladesh Ltd.

IBTRA: Islami_Bank_Training and Research_Academy

GB: General_Banking

FE : Foreign Exchange

CGPA : Cumulative Grade Point Average .

DU : Dhaka University

BD : Bangladesh

KSA: Knowledge, Skills and Attitude

HR : Human Resource

HRM : Human Resource Management

TNA : Training Needs Analysis

CHAPTER 1
SUMMARY OF THE INTERNSHIP

1.1. Brief Information of Internship :

Program Name	Internship Program for the Students of Different Universities.
Sessions	4(Four) Sessions in a year (January, April, July, October).
Duration	60 /90 days consisting of 5 Weeks Online/virtual classes through Zoom Application for theoretical class and 4/8 Weeks for practical exposure at different branches. Note : It varies to student's academic/institutional requirements.
Target Group	Students of BBA & MBA of any public and private university who completed all of their academic courses .
Learning Method	Lecture, Group Discussion and Practical job exposure.
Online Registration	On 10 th December/10 th March/10 th June/10 th September at 10:00 AM for the upcoming Batch. If the 10th day is a govt. holiday or weekly holidays (Friday & Saturday) then the next working day will be the fixed date for registration.
Application Deadline	Up-to fulfillment of the seats.
Deadline of receiving hardcopy of documents	within 7 working days from the date of application.
Date of publishing list of selected candidates	within 6-10 days from receiving hard copy of documents.

Program Objectives :

- To make all the interns about the process and formulas , motives and participated Islamic economy, banking process with financing but isolating differences.

- To aware intern student about the idea of primary banking culture covering all the subjects of GB, investment and FE.

- To make interns know about the laws and regulations of Islamic Shariah and it's practice on Bank.

Terms and Conditions :**A. Eligibility :**

1. Student who are about to graduate from University regarding BBA or MBA requirements.
2. At least average grade points of 11.5 total from SSC to Last semester of BBA .
3. Every application time , there are only 80 students who will be elected to participate on the internship program.
4. From each institution , not more than 10 applicants are allowed.

B. Disqualification :

1. Less than 11.5 total CGPA cumulated until BBA .
2. Without the completion of all courses from institution.
3. Those who had already done internship from IBTRA either for BBA or others.
4. Fake or not fully completed application

C. Restriction :

1. Termination from internship without prior informed is not allowed.
2. Giving any fake documents would be disqualified and will be informed to respective institution.
3. This not a residential program .

Application Procedure :

1. Students can apply in every quarter on 10th December/10th March/10th June/10th September from 10.00 am. If the 10th day is a govt. holiday or weekly holidays (Friday & Saturday), then the next working day will be the fixed date for registration upto fulfillment of the seats for the upcoming batch.
2. Students have to be ready with all personal (Present Status, Future expectation, etc.) and Academic Information.
3. Apply for the internship by filling the information(uneditable) at http://www.ibtra.com/internee_application.php and then you will get a tracking number.
4. Take a print of your application using tracking number. Send us the printed application along with a forwarding letter by the Chairman/Head of the department, a recent passport size photograph and all academic mark sheets(duly attested), NID/birth certificate within 7 working days from the date of application. Mark sheets must be attested by any official of IBBL not below the rank of Principal Officer or 1st class gazetted officer.
5. It is not allowed to attach any other documents other than the above with the application.
6. Address for sending application:

To

Principal

Islami Bank Training and Research Academy (IBTRA)

13A/2A Babar Road, Block # B,

Mohammadpur, Dhaka-1207

Bangladesh.

1.2 Student Information

NAME	Tahsin Anan
ID	17104074
DEPARTMENT	Bachelor of Business Administration
COURSE NAME	Human Resource Management (Major)

1.3 Supervisor's Information

Name: S.M. Rabiul Hassan

Designation: Principal (IBTRA)

Email: rabiul.hassan@Islamibankbd.com

On-site Supervisor :

Name: Kayum Sikder

Designation: Manager Operations

Email: gulshan1@Islamibankbd.com

1.4 About Internship

Period	3 Months
Company Name Division	Islami Bank Bangladesh Limited Islami Bank Training and Research Academy Human Resource Management
Address	<ol style="list-style-type: none">1. Islami Bank Training and Research Academy (IBTRA) 13A/2A Babar Road, Block # B, Mohammadpur, Dhaka-1207 Bangladesh.2. Islami Bank Bangladesh Limited. Branch Name, Gulshan 1 Branch. Address, <i>Basaty Aristocrats, Gulshan Avenue, Gulshan 1, Dhaka 1212.</i>

Objective of the Report

Broad Objective:

The purpose and objective of the article is to discover employee training as well as the development process that influence Performance of employees in Islami Bank Bangladesh Limited.

Specific Objective:

1. To test and evaluate training and development procedures both on IBBL..
2. To find out how Training Needs Analysis IBBL conducts in it's organization.
3. To find out the methods of training, development and employee performance results methods.
4. To find out the time table of training on IBTRA.
5. To reach out all the issues related to training and development processes of IBBL.
6. To suggest some probable resolutions to improve the training and development process of IBBL.

1.5 Duties and Responsibilities on Internship

Typically, employee records with new job information, reviewing resumes and scheduling interviews are basic works for a regular HR intern. However, as other jobs also include :

- Modify databases of internal like new recruited information, contact information and so on.
- Collect wage data such as vacation, work-hours and accounts in bank.
- Schedule out with assurance of interviews of candidates status, job shift postings from respective site, organization and so on.
- Creation of HR programs required for example training budget by sector-wise.
- Answer employee questions about compensation.
- Review and aware corporate policies in digital or paper form
- Participate in the organization of corporate programs and events.

Training while doing the job simultaneously is considered as on the job training, and that's how IBBL conduct some key steps to maintain it during the internship session.

Theoretical Training

- External Courses: Give an assignment to all students in IBBL.
- Computer Training: They provide training in the branch.
- Video: Contains presentations that either video or only monologue on IBTRA programs and training .
- Distance or open Education.
- Introduction From branches.

- Reading: They provide all the materials like books to read about their workshop .
- Case Study: We have been tasked with making deposits to IBBL .
- Outdoor Education: In the investment sector we have to go on factory visits(not mandatory).

On-the-Job

- All interns sit together on the course
- 15 days of internship at the training center
- Tutoring: The entire internship period by a coordinator
- Job rotation: high rate of work for those who have done internships at IBBL
- **Course at home: They provide manual for the home task (IBBL Manual)**
- Job growth: teach us all about jobs
- Job entitlement.
- Project: Each intern student is given a project to complete about IBBL

1.6 Internship Effects and Results :

First of all , Internship can enhance one's individual aspects as a student, internship training is important for students, by helping them apply their potentiality in practical situations, it teaches how to be proactive and find out the inner ability like strengths, avoid weaknesses and give the confidence to make a difference.

Similarly it has some academic impact too which has major focus on. Following that internship program which has been described as one of the most valuable parts of academic purpose.

Participation in an internship program allows me to have a higher CGPA as a graduate compared to others without internship .

However, during internship period in Islami Bank Bangladesh Limited it has been shown that internships and projects can bring students more Helpful and make us develop marketable skills of choice. Also, to improve such skills like critical and analytical thinking and communication. That advice was delivered from our Manager Operations sir. Moreover, Internship program encourages engagement, allowing me to take a leadership role in my own learning. Some internship provide a way to improve students' academic performance. They are an effective way to attract students and being able to be interested in study, so that they understand that learning is important. So, Internships play a crucial role in retaining students in education, Prevent them from failing .

So, to strengthen academic resumes on my applications, and by conducting Internship program, I can assist myself planning about future workforce.

Moreover , internship enhances the characteristics of myself as an Intern based on the demographics are as below (Barbara Baird,1998):

- 1- Individual
- 2- Inter-individual (Social).
- 3- Institutional .
- 4- Job Based .
- 5- Urban.

Occupational Benefit :

One of the main outcomes of internship is that intern get an clear idea of the job market. Another purported benefit of internships is making a set of real anticipation for working in the business environment. Students are able to make best impact of internship to rectify specific career or positions, target and evaluate specific job market, and future expectation.

Therefore, internship helps me develop career goals and career aspirations. Identify, clarify and explore different career options, career areas of interest or potential career options, any student can perform internships to explore specific job or position types, specific professional areas of interest, and possible future careers. Internships help identify, clarify, develop and affirm career

Path with aspirations .

1.7 Contribution as an Intern

The goal of an intern is to gain work experience, sometimes some college credit, and always a general idea of the industry you are interning for. Whether they are paid or not, the interns themselves are at least involved in the basic day-to-day operations of the particular company.

After joining IBBL, I took some steps in my daily work that are not risky and less responsible. Some of these examples are given below:

Help and contribute to the team: Help seniors create presentations, write reports, design creative, research trends, and more. For HR Creativity, I was also instrumental in helping senior managers take locker service action at the bank. Additionally, it helped me better understand how hiring and firing are handled within the bank.

Social Media and Email Management

Event Management – I was asked to help get everything ready for a major facebook post and update.

Research: Newer interns have a wealth of up-to-date knowledge from their college education. IBBL puts this knowledge to greater apply by putting me in a research task. I was asked to study a new problem and give my comments on how to complete it.

Form a peer support group: Internship is not that easy. Finding a supportive group that goes through all the ups and downs with me will make it more enjoyable for everyone performed.

Connect with bosses and coworkers: Students who can develop strong occupational ties with their coworkers and bosses be part of the family. It was more likely that in the future I would be offered a full-time position in a company, but my university requirements and other banking procedures such as entrance exams, Viva prevented it.

1.8 Supports and Barriers :

As quoted before that peer support is important. Finding a peer supportive team that goes through all the difficulties going through myself will make it more enjoyable for everyone including me.

Secondly , Interns who are able to develop strong individual ties with their coworkers and bosses makes part of the family . So , I was almost a part of the team during the whole time, it reminds me my familiar bond as well.

Barriers:

First ,Branch Office is always busy as it has to deal with clients from 9 am to 5 pm, so the officers are busy with their work in a hurry.

As a result there was very little opportunity to talk to them properly.

Other difficulties that faced are : Many articles and files from the Islami Bank Bangladesh Limited were used to complete discussion. Even though every time any thing was going to create was investigated and analyzed by well-organized audit. Therefore some difficulties I faced was :

- Sometimes for research purpose we dig into some sensitive documents and materials.
- For confidential and administrative matter, we are unable to acquire some data needed. As a result , a very few amount of information can be gathered in the given limited period of time which may not even show the brief image of the actual scenario.
- Even some cases daily updated data are not been given timely.

1.9 Findings on Internship :

Methodology

Methodology means methods, problems and data collection. The report is basically made out of initial information gathered. Firstly, interviews and IBBL manual are the main sources of data collection.

The formula is;

a) Primary-information

Discussion with officers, practical analysis, face-to-face discuss with clients so on.

b) Secondary-data

Annual report and other materials, bank site, periodic statement of the bank Brochures, booklets etc.

Limitations of the study

It was a great opportunity to learn about making an account exercise

Bangladesh especially IBBL .Some limitations are given below:

- A major limitation is the shortage of time. From 3 months it is not enough to know everything about banks, so this article paper does not include everything

Ranges of IBBL.

- As mentioned earlier, Head office is always busy because of working pressure from clients from 9.

From morning 9 to 5 pm, (recently it has been changed from 10 am to 6 pm), so the officers are busy with their work in a hurry.

As a result there was very little opportunity to talk to them properly.

- Lack of experience as I was conducting the entire study alone for the first time that one of the factors constituting the limitation of the study.

Chapter 2

Overview of Organization

2.1 Introduction to IBBL :

Banking sector does maintain a crucial part in our nation's economy so long. Bangladesh is populated with the maximum number of Muslim people. However, there was no such Islamic bank where only a traditional bank exists. The reason why Islamic banking established in 1983. However, interest is completely restricted in Islam as it is the primary goal of Islamic banking. Traditional banking is about borrowing money at interest and making a profit by lending. This gives rise to unfair competition between bank officials and clients. Then, The people of this country are deeply attached to the Islamic way of life rooted in the holy religion, Quran and Sunnah. Naturally, these are deep in their hearts as keeping financial life according to Islamic principles.

IBBL at a glance:

The creation of Islami Bank Bangladesh Limited on 13 March 1983 is a real reflection of its inner human desire. Starting from 30th March 1983 till now regarding this inner desire of the people, A question may arise: "What is Islamic banking?" According to ICO – "Islamic Bank is a financial institution, an organization whose laws, rules and procedures clearly express its commitment to its principles by accepting that paying interest is prohibited in Islamic Shariah and any of their Operations."

More importantly, IBBL is a public Limited company is Jointly ventured owned company and Islamic Shariah dependent merchant banking activities with remote shareholding of 63.09% of Private sector banks. Which have the largest number of organized branches (374 branches in total). In Bangladesh it was established on March 13, 1983 as a leading Islamic bank Southeast Asia. It is registered with Dhaka Stock Exchange Limited. Apart from this Chittagong stock

Exchange Ltd. The authorized capital of the bank is Tk 1 lakh. 20,000 million and paid up capital of Tk 16,099.91 million with 33,686 investors as on December 31, 2018 (IBBL Annual Report , 2019).

In the whole Southeast Asia this bank is the first of its kind that conducts all kinds of banking activities and Investment activity based on profit-loss allocation system to earn profit instead of interest. So, there people are cherished and eager to start completely new era towards long period of term achievement. The cherished dream of people here in Bangladesh is to do banking processes which is certified and allowed by Islam. With the cooperation and cooperation of Islami Development Bank (IDB) and many other banks run by Islamic law, financial sectors, governmental agencies and dignitaries IBBL so far has achieved on of the top position and hierarchical placement in Bangladesh .

2.2 Historical Background of IBBL :

After Muslim countries arousal in the late 1970s and early 1980s , Islamic banks that provide interest free banking services which is urrently there are over 614 irrelevant organizations around the earth. In these days, Banks run by Islamic law are not only operated in almost every sector of Muslim country spreads their branches in the west to serve Muslims also Non-Muslim clients.

In 1974, it is signed by Bangladesh and committed to the Islamic-Development Bank Chapter and reorganization of its every system either finance or economy according to Islamic Sharia. Bangladesh Recommendations for systematic efforts at the Conference of Islamic Foreign Ministers in Senegal in 1978 and Islamic Bank Foreign Ministers' Conference in 1980 in Pakistan where Shamsul Haque proposed to take measures for Islami Bank in Bangladesh. Also, Bangladesh

Banks send representatives went overseas to acquire Islamic knowledge. The President of the People's Republic of Bangladesh addressed the Third Islamic Conference during 1978. The conference suggested: “it should be developed as Islamic country their own banking procedures to facilitate your business happened in Makkah and Taif. "In 1982, the IDB went to Bangladesh to study. They find the contribution of Islamic economic research Bureau (IERB) and Bangladesh Islamic Bank officials Association (BIBA); They are organized on forming public opinion through seminars, dialogues and workshops. Reinforced by professional activity, Society of Muslim Merchants (now reconstituted as Society of Industrialists and Merchants).

The firm initially brought much capital for emerging Islamic banks. Finally, IBBL has decided to get the chance of doing banking and financial business in 1983.

2.3 Islami-Bank_Training and Research_Academy_(IBTRA) :

The principles and procedures of Islamic banks are completely new and different from conventional banks. There is a need for bank channel training to be relative to the Islamic banking system. IBTRA was created after the creation of Islamic Bank of Bangladesh Limited (IBBL) in 1984.

IBTRA works through institutional and research collaboration in many areas of Islamic collaboration. The Academy has opened its rich-library with a collection of valuable guides on various subjective courses including Islamic economics, comparative philosophy of banking, and domestic and foreign journals and research articles and documents. Bank employees, students and other researchers mainly make up the library.

Bank of Islamic research and academic institutions, scholars and teachers, obviously Bank of Demand and clarify the current and future order of various Islamic banks and the numbering of institutions in the country.

The institute of training manages **Training courses** with **Workshops** for all officials of Islamic banks. Subjects on Banking(Islamic), Banking Law and Practice, Administration, Foreign Trade and Foreign Exchange, Investment Management and Shariah concerned Audit with Inspection etc. Changes in moderation, principles of adoption of Shariah of Islamic regulations, acceptance of instruments, technology and strategy of banking operations, improvement of human resources, administration, global competitiveness etc., important aspects of workshop course and establishment. .

The institution manages many workshops and training session for teachers of IBBL_banks. Courses on management of investment, banking on Sharia'ah and Administration, Foreign Trade

and Audit on Sharia'ah, Foreign-exchange etc. Changes in moderation, principles of adoption of Shariah of Islamic regulations, acceptance of instruments, technology and strategy of banking operations, improvement of human resources, administration, global competitiveness etc., important aspects of workshop course and establishment. .

Apart from these, compensation, development, motivation and foundation program are held throughout the year on various subjects. Apart from regular training courses, he also organizes a meeting session on Islamic finance and banking and other subjects related to contemporary issues.

Also, "Executive Program" was launched in Dhaka in 1988 in Chapter Bank to enhance knowledge and thinking process and develop occupational skills of executives. The session had proven itself and is expanding beyond Dhaka.

Also, the Academy regularly publishes many journal like "Journal of Islamic Economics also Banking and Finance".

The academy manages students from different backgrounds and organize internship program. The Annual Banking Award was held in 1994 in a special sub-section for the first three graduates of the Faculty of Finance and Banking of DU with Diploma in Grades I, II and III Islamic Banking.

Also, an incentive program has been introduced since 1987 for bank clients. Client orientation programs are organized in various branches to promote the information of Islamic economy and to familiarize and trust the clients with the functioning of the Islamic banking process.

In 1993, it coordinated its activities in the international seminar "Islamic Market of the Common" among academic, economic, Argentine, industrial and commercial corporations and 15 national

buses. International Bank Seminar on Banking(Islamic), 1985; and collaboration with International Islamic Banking Association (IAIB), 1989.

Islami_Bank_Training and Research_Academy_(IBTRA) has introduced (DIB) which stands for Diploma in Islamic Banking from 1998 to develop the professionalism of bank officials in the financial banking platform. DIB consists of the main enrollment seasons in March and November in the two states. IBTRA test grounds at different region in Bangladesh.

2.4 Hierarchy of Islami Bank Bangladesh Limited

- Executive President (EP)
- Deputy Executive President (DEP)
- Executive Vice President (EVP)
- Senior Vice President (SVP)
- Vice President (VP)
- Senior Principal Officer (SPO)
- Assistant Vice President (AVP)
- Principal Officer (PO)
- Senior Officer (SO)
- Officer
- Probationary Officer
- Assistant Officer Grade - I
- Assistant Officer Grade - II
- Assistant Officer Grade – II
- Assistant Trainee Officer

2.5 Mission

To launch banking which is based on Islamic Sharia'ah security of organized banking-system and to supervise fairness and justice.in all financial activities, to achieve balanced growth as well as equitable progress through various investment activities especially in the first sector and least developed countries. . To enhance socio-economic progress and financial offers for communities with reduced income especially in rural areas.

2.6 Vision

Their vision is to always thrive for superior performance, reputation and performance of primary Islamic banks.

- The aim is to initiate and maintain a healthy and progressive financial system depending on modern banking techniques, Islamic principles and that has to be a strong and efficient highly motivated professional organization working for the benefit of the public in terms of transparency and simplicity. And integrity to enable the durability of the financial system.
- In the form of sound investments they will eager more savings.
- They will primarily try to encourage people to invest on projects and sites that can be used at a higher level.

2.7 Core Values

- Trust in Almighty Allah
- Proper observe to Shariah.
- Highest standards of Loyalty and ethics
- Bank security
- Justice and fairness
- Awareness on environment
- Individual service
- Adopt changing in technology
- Proper Representation and Transparency.

2.8-2.9 Goals and Strategic objectives of IBBL

- Ensure client satisfaction.
- As a wealth dependent layer.
- Establish a succession of directors and implement technical platform .
- To prioritize client-side publishing.
- Become a healthy and strong position in terms of quality assets.
- Immediate diversification of investment and expansion efforts by sector, size, economic goal and location, with support from retailers and SMEs/women entrepreneurs.
- Impact on the economy and investment in priorities.
- They should strive to be a rigorous employer in selecting, nurturing and developing talent in a performance driven culture.
- Focus on human capital over financial capital.
- Ensuring a profitable career, attractive benefits and excellent working conditions.
- Ensuring zero tolerance for non-compliance with both shariah and regulatory requirements.
- Continuous learning and growth of human resources and supplies sufficient to meet client needs.
- To excel in serving communities and underdeveloped areas.
- Invite participants to take responsibility for each project.
- Formation of interested and satisfied human resources.
- Strengthening integrity and active succession.
- Achieve world standard.

Strengthening corporate culture.

- Ensuring corporate social responsibility (CSR) in all jobs and duties.
- Promote sustainable and ecological methods for green energy.

2.10 Company Structure

Board Of Directors

CHAIRMAN

Mohammad Nazmul Hassan

VICE CHAIRMAN

Yousif Abdullah A AlRajhi

VICE CHAIRMAN

Mohammed Shahabuddin

DIRECTOR

Md Salim Uddin

INDEPENDENT DIRECTOR

Mohammad Solaiman

Dr Mohammad Saleh Jahur

DIRECTOR

Mohammad Sirajul Karim

Mohammad Joynal Abedin

Mohammad Quamrul Hasan

Mohammed Nasir Uddin FCMA

EX-OFFICIO DIRECTOR(CEO)

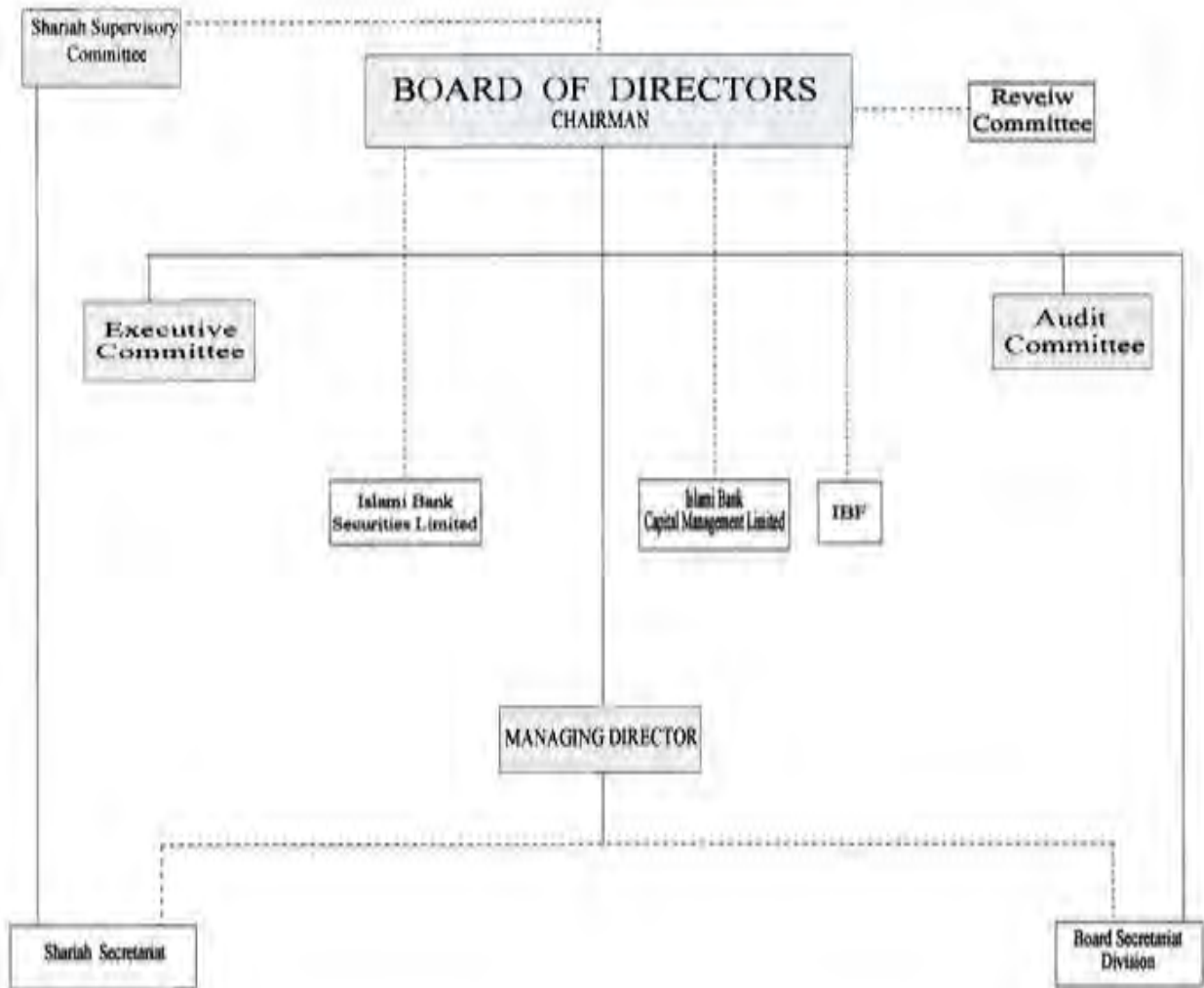
Mohammed Monirul Moula

COMPANY SECRETARY

Mr. J Q M Habibullah, FCS

2.11 Management System

ORGANOGRAM OF IBBL



2.12 Human Resource Division :

The Bank's Shariah Supervisory Committee plays a crucial role in the development and implementation of the Bank's policy of strict adherence to Shariah principles. According to the Guidelines for Islamic-Banking issued by the BB, the Shariah Supervisory Committee is represented by 12 members of eminent ulema with sufficient knowledge in the field of fikhula moamalat, renowned experts and eminent economists. The IBBL Shariah Supervisory Committee provides opinions and recommendations on the implementation and observance of Shariah guidance in all banking systems, especially in the field of investments. The Committee is guided by the regulations approved by the Board of Directors. As part of its core oversight role, the Shariah Committee also oversees all branches directly to ensure that Shariah is observed throughout the Bank's operations. These are all operated by HR division under Shari'ah Supervisory Committee .

Code of Conduct

- **Meetings & Minutes**
- **Regulatory Compliances**
- **General Responsibilities**
- **Inside Information' and Securities Trading**
- **Avoidance of Conflict of Interest**
- **Relationship of Company with third-parties**
- **Gifts, Favors and Entertainment**
- **Compensation from non-Company sources**
- **Family Members and Close Individual Relationships**
- **Disclosure**
- **Protecting Confidential Information**
- **Competitive Information**

2.13 Milestone in the Development :

Islamic banks have introduced various products to meet different needs .There is ample opportunity and potential for people to innovate new products in this system . Continuously it can be mentioned here about research related to product development. On the stock market and in the money market, including 'Sukuk' (Islamic bonds). Sparkling examples are Malaysia and Bahrain. Bangladeshi banks are rising in system is to enlarge research and development works. If these continues, IBBL will come with new innovations more over time and to be able to offer services more efficiently. (M.A. ,Mannan , MD, IBBL)

Human Resources Development Activities -----

Currently, 26,000 and more employees work in Islamic banking in the country recruits through them from various academic disciplines. Competitive banks encourage their employees to achieve higher professional degree. 14 officers of IBBL have obtained doctorate degrees during this period. Economics, Islamic -Banking, Islamic -Sharia, Human -Resources etc 306 among the development of different universities, domestic and foreign agent, holder of "Certified-Documentary-Credit-Specialist" (CDCS) certificate, 171 Jobs in various Islamic-banks. Among them, 136 work exclusively (IBBL). Besides, the officials of Islami Bank Regularly participates in the Institute's Banking-Diploma-Examinations-Bank officials-Bangladesh . For this purpose, the respective banks are encouraging their employees to get degrees to increase professionalism in their respective sectors.

In addition to practicing banking laws, Islamic banking sector also form officials are regular about Sharia. Almost all banks on shariah based have it HRD/Training Centre. With (IBTRA). Training own staff, providing training to new Islamic banking recruitments, it organizes

seminars/workshops for employees of private-companies. and public-banks including Agrani Bank, First Security Islami Bank and Shahjalal Islami Bank Bank. IBBL also organizes training for senior officers of affiliated banks, on Islamic Banking.

Dhaka Islamic banking workforce skills, Islamic banking Training and Research Academy' (IBTRA) introduced 'Diploma in Islamic Banking' (DIB) in 1997 for the first time. And 3739 and 1696 officers have completed second level diploma respectively, from different banks (M.A. Mannam , MD, IBBL).

2.14 Growth Incentives of IBBL :

After independence, several incentives would have been taken by officials at state level. Signed by the Government of Bangladesh Charter of the IDB in 1974. By signing the Charter of Member States Committed to restructuring their processes on banking in accordance with Islam Policy, The concept of Islamic banking was approved at the meeting of OIC members Country of Senegal(1978). OIC member from different countries also endorse a set of these recommendations for the gradual conversion of their banking processes to Islam. Bangladesh actively joined in the conference and approved as a partner Implications of recommendations. Following this IBBL has been taking incentives more in every years from the emergence of R&D project . Few of the steps are :

- State-level initiatives or interventions
- Supportive role of Bangladesh Bank's
- Public initiative
- Emergence of a real entity
- Classified Investment Policy

2.15 Products and Services :

Deposit Products

- Al-Wadeah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Term Deposit Account (MTDR)
- Mudaraba Special Notice Account (MSNA)
- Mudaraba Hajj Savings Account (MHSA)
- Mudaraba Special Savings (Pension) Account (MSSA)
- Mudaraba Savings Bond (MSB)
- Mudaraba Monthly Profit Deposit Account (MMPDA)
- Mudaraba Muhor Savings Account (MMSA)
- Mudaraba Waqf Cash Deposit Account (MWCDA)
- Mudaraba NRB Savings Bond (MNSB) Account
- Mudaraba Foreign Currency Deposit Account (MFCD)
- Students Mudaraba Savings Account (SMSA)
- Mudaraba Farmers Savings Account (MFSA)

Investment

BAI-MODES

- Bai-Murabaha
- Bai-Istijrar
- Bai-Muajjal
- Bai Salam
- Istisna-a
- Bai-As-Sarf

SHARE-MODES

- Mudaaraba
- Mushahhraka

IJARA-MODES

- Hire-Purchase Under Sherkatul_Melk

Objectives

- I. Develop investment facilities in agriculture, other agricultural activities and non-agricultural activities in non-urban areas.
- II. Fund for employment and earning activities for rural-people, especially unemployed rural youth.
- III. Alleviating rural poverty through an integrated approach to rural development.
- IV. Develop investment portfolios for housing in rural society bearing in mind the housing needs of rural residents.
- V. Provide services and clean water, education and sanitation and medical facilities to disadvantaged people.

Target Group

- I. The farmer owns a maximum of 0.50 acres of land.
- II. The sharecroppers with the agreement of the landowners.
- III. Persons engaged in non-agricultural activities have no land or 16 and up to a maximum of 0.5 acre.
- IV. People/farmers permanently residing in the selected village.
- V. Those with abandoned ponds will be able to benefit from investments for rehabilitation and fish farming.
- VI. Investments and other appropriate agricultural activities will be organized for dairy cows/chickens/ducks/goats, etc. to increase their additional income for destitute women and people in distress.

Services:

- ❖ SME Information
- ❖ Locker Service
- ❖ Offshore Banking Units (OBU)

2.16 Islamic Banking, Features, Objectives and Differences :

Based on objectives

- ✓ **Targets welfare of all**
- ✓ **Strives to achieve the economic objectives of Shari'ah**
- ✓ **Integrates social goals with commercial goals.**
- ✓ **Not solely profit driven**
- ✓ **Intends to establish equity, justice in economic activities**

Objective

- ✓ **To achieve economic well being within Islamic moral norms**
- ✓ **Uphold universal brotherhood and justice**
- ✓ **Attain equitable distribution of income**
- ✓ **Accomplish freedom of the individual within the contest of social welfare**
- ✓ **Promoting economic development**
- ✓ **Alleviation of poverty**

Difference with conventional Banking

Points of differences	IBBL	Conventional
In objectives	Ensure proper use resources meet the basic needs, develop life alleviating poverty. Remove injustice, oppression and disparities in economic fields	Not basically welfare oriented No agenda to remove disparity in the economic field
In features	Asset based Sets priority Not solely profit driven Commitment to shariah and banning of interest forbiddance of riwhwa, garar, mysir etc	Debt based No prioritization Profit motive based Interest based
In procedures	Wadeeah, Mudarabah in deposits No fixed return on deposits Diversified modes: Bai, musharaka, Ijarah in case of investments	Debtor creditor relationship in all transactions Fixed return based/ which is interest

2.17 Commitment of Shariah and Compliance :

The Bank's Shariah Oversight Committee plays an important role in formulating and implementing policies of strict adherence to Shariah principles within the Bank. According to the Islamic banking pathways promulgated by BB, the Sharia Supervisory Board is represented by 12 members consisting of prominent scholars, prominent lawyers and prominent economists with sufficient knowledge of Fiqhul Moamala. IBBL's Sharia Oversight Committee provides advice and guidelines for the implementation and adherence to Sharia principles in all banking activities, particularly in the procedures of investment. The committee is governed by a regulation approved by the board of directors. As part of the committee's primary responsibility, Shariah inspections are carried out at all branches under its direct supervision to ensure Shariah compliance in all bank operations.

2.18 Client Services and Operation :

In business platform a bank officials can be a client. It is not necessary that the account has been opened for longer, or that the business takes place at regular intervals. In fact, 2 of many conditions have become fascinating. These are given bellow:

- (i) has some practice of dealing between him and the banker with or without opening an account;
- (ii) The transactions so carried out must be in the nature of regular banking business.
- (iii) A bank itself can be a customer, if it has an account with another bank.

Responsibilities of Bank officials to Clients(islamibankbd.com) :

Both parties to this relationship, the banker and the client, have specific responsibilities towards each other. The banker's responsibilities towards his customers are given bellow:

- Negotiable Instruments Act-1881, Section-31 directs that a banker must pay a customer's check duly drawn on his account subject to the availability of funds in the account;
- A banker's legal and ethical duty to maintain the confidentiality of a customer's account, both while the account is open and after its closure. Of course, secrets can be disclosed:
 - against orders of law courts or police and income tax authorities;
 - to serve the public interest; Y
 - Black-and-white at client's request.
- Check cashing and crediting of goods to the client's account; General Banking Duties of a Banker If these negotiable instruments are returned without authorization, the bank shall immediately inform the customer.
- Entitled to bank charges and/or commissions, except where otherwise specifically arranged. Customers have the right to charge customer's account, usually quarterly or semi-annually without specific notice to the customer. Typically, a charge will be authorized for an item, such as a stopped payment on a check or a bounced check.
- A bank should always follow its normal course of business while acting for its customers, who may expect transactions to be carried out consistently.
- A bank takes a general lien on its client's negotiable papers, which come into its possession, unless an express agreement is made which would be inconsistent with the lien (Brandao v. Barnett, 1846).
- Collection facilities on loans.

Responsibilities of clients to bank officials

Clients have many responsibilities. Below is:

- To ensure the safety and security of the checkbook;
- Issue a check in proper form without taking care that the words or figures cannot be changed;
- When checkbook is lost or missing, the client must immediately inform to the bank officials.

The Negotiable Instruments Act, 1881, Sections 65 and 68 state that a check must be drawn on the bank branch where the money was deposited, during ordinary banking.

2.19 Client Attraction and Retention :

Steps to Improve Bank officials-Client Relationship (IBBL):

- ❖ Ensure fair distribution
- ❖ Interest waived from transactions
- ❖ Supply of investment capital
- ❖ Eliminate bank fraud
- ❖ Zakat application
- ❖ Provide better client service
- ❖ Legal reform
- ❖ Charity work

2.20 SWOT Analysis of IBBL (islamibankbd.com) :



Strength :

- IBBL provides its client excellent and consistent quality in every service.
- IBBL is a financially sound company.
- IBBL utilizes state-of-the art technology to ensure consistent quality and operation.
- IBBL provides its works force an excellent place to work.
- IBBL has already achieved a good will among clients.
- IBBL has a research division

Weakness :

- IBBL lacks well-trained human resource in some area.
- IBBL lacks aggressive advertising.
- The procedure of credit facility is too long compared to other banks.
- Employees are not motivated in some area.

Opportunities :

- IBBL can introduce more innovative and modern client service.
- Many branches can be open in remote areas.
- High chances to collaborate with the foreign banks.
- Can recruit experienced and knowledgeable work force.

Threats :

- The worldwide trend of mergers and acquisition in financial institutions is a problem.
- Frequently taka devaluation and foreign rate fluctuation is causing problem.
- Lots of new banks are coming in the scenario with new service.

Literature Review

Chapter 3

Training Methods of Islami_Bank_Training and Research_Academy(IBTRA)

3.1 Brief Introduction:

Training often includes didactic or motivational exercises describing concepts of information, power, level of the person. Training essentially indicates an organized effort by the company that encourages accountability. Learning concepts related to employment in organizations. Islami Bank Bangladesh Limited Includes basic behavioral information for effective job performance.

Objective :Training for personnel development goals brings with the goal of preparation and progress, which ideals should express behavior and the conditions under which it occurs. At this time the purpose is revealed becomes the model against which a single execution and a single program can make assumptions.

3.2 Types of Training:

There is an alternative system of psychological and Behavioral preparation and improvement. Methodology consultants understand the drawbacks of each system that affect learning how to maintain them. Establish and provide preparation and improvement for some times in mind.

Psychological System: This method is largely consultative plan for the student. Beneath this system there is something to deal with intellectually. Towards instruction and progress. Or on the other hand, the association of verbal information between concepts, so these methods are comparable to changed data difference. The methods that belong to the subjective methods are:

- A preparatory activity,
- Preparation for learning
- Information Education
- Preparation of work instructions
- Speech

- Preparation based on audiovisual
- Simulated preparation

Manage Strategy: This system also offers a focus on the student. Different systems allow the student to manage them. This method is greater used to improve. The diversity that comes in social systems is,

- Games and entertainment
- Conduct and display
- Business games
- Case contemplated

Hands-on-preparing

Revolution on Occupation: Representatives of Islami Bank Bangladesh obstructed various movements As far as anyone is concerned, the association between skill, ability, work effort is situational.

Peer Posts: Employees are limited at Islami Bank Bangladesh As well as working with often prolific bosses in various departments of the bank.

Group Tasks – Tasks are a type of task committee task that workers can offer and grant basic permission. Examine leadership and organization issues.

For Instance :

- Work shift
- Case shift
- Training

- Active learning

3.3 Training in Organization :

Some Organization sessions for training that IBBL is about to take in near future :

1. Induction/base training
2. Banking Law and Practice
3. Currency and FE.
4. Managing Investment
5. Managing Branch
6. Improvement of client service
7. Audit and inspection of banks
8. Budget based on results
9. Management of Directors

3.4 Complete Analysis of Job Training during Internship :

Through the whole internship period , I got myself find out about the core of the importance on some flaws in their work to make preparation program complete. Most of the skills every agent

should work towards are strong. An improvement session takes all employees to the next level following everyone gets same capabilities and knowledge .Some basic key areas are :

- Follow industry changes,
- Stay abreast of all new ideas for the betterment of the organization.
- Basic information and qualifications
- Provide motivation for learning
- Improved delegation skills
- Increase the level of work
- Provision for opening internal passages
- Draw the current strength.

3.5 Methods and Implementation of Training :

After analysis of types of training , the most popular method is come up as Lecture. And most trainer prefer to conduct this method in IBTRA because of it's ease.

According to Islamibankbd.com :

Lecture Method :

Lectures are particularly very important for introducing a new subject and allowing students to interact with the process that would otherwise be too intimidating for them. Where knowledge is advancing rapidly, textbooks may not be available. Lectures instill a critical attitude in students. Lectures can provide aesthetic pleasure by motivating large numbers of students in an inexpensive way.

The main disadvantage is that the knowledge gained by passively listening to a real lecture without any participation in class is not easily assimilated and boredom sets in very quickly. Lectures sometimes do not provide the opportunity to participate in class and are therefore of some practice in imparting skills. Therefore, there are pros and cons, so a suitable mix must be found for it to be effective.

3.6 Evaluation of On-Job-Training :

Selection procedure :

The selection will be through a multi-stage selection process comprising of:

- Online Aptitude test
- Online Psychometric Assessment
- Case-based Group Discussion (GD)
- Personal Interview (PI)

3.7 Training Needs Analysis (TNA) :

A Training Needs Analysis (TNA) is used to assess an association's training needs. The premise of TNA is about testing. This is a compliment to the gap between Information, skills and mindsets that today's association members possess and The information, skills and temperament they need to fulfill the objectives of the association. Before arranging the staging, it is good to assess the staging requirements. Planned, structured and delivered. A record of test results will be made if necessary Determines why, what, who, when, where and how. All more precisely, files are required Answer these questions:

- Why do people need preparation?
- Any skill allowance required?
- When will they need new skills?

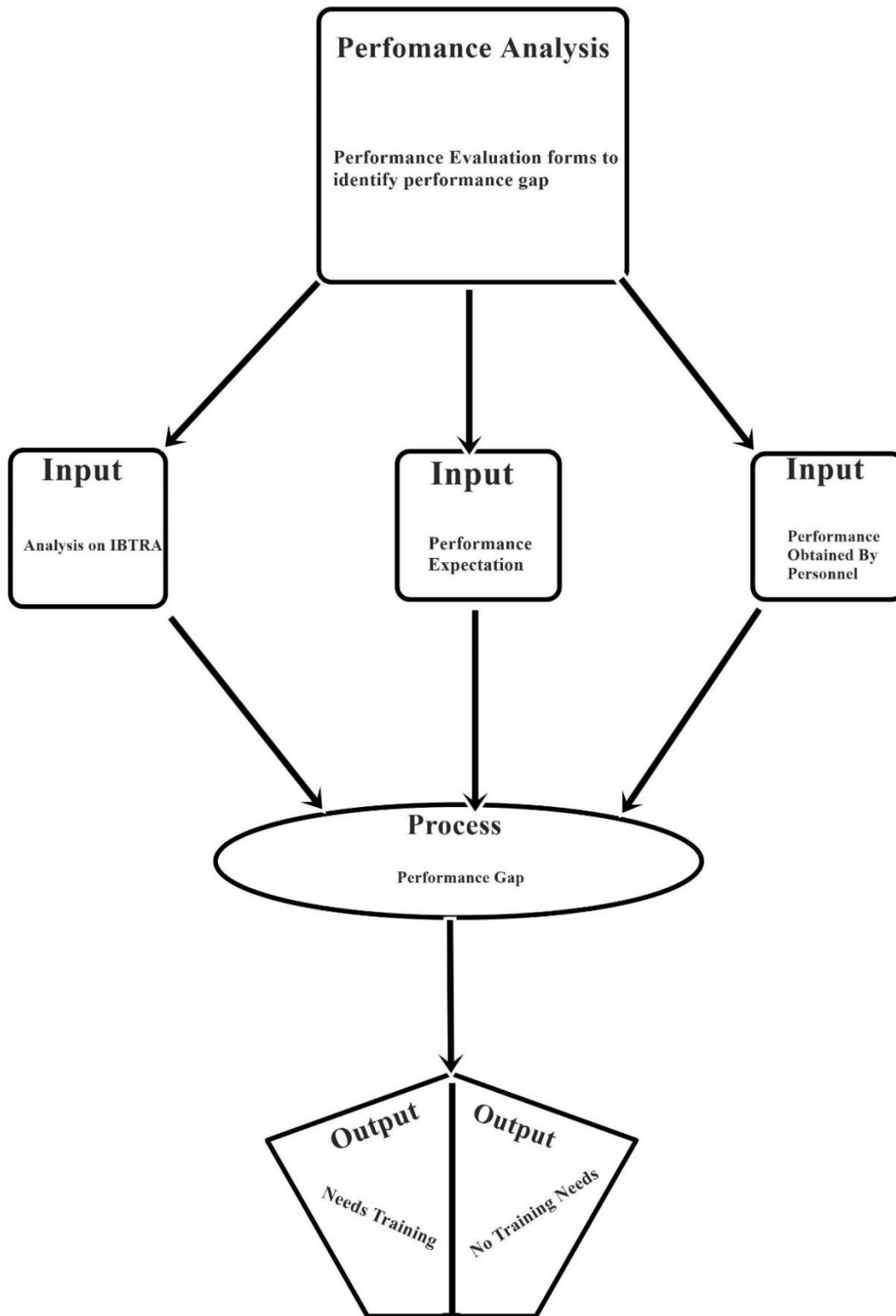
There are several ways to conduct a training needs analysis, depending on One size does not fit all in our condition. This is the motivation behind needs assessment. What?

- Lead to improvement action plans for a specific cause (eg, reduction of client complaints).
- Enable association preparation calendar planning
- Identify individual staff preparation and improvement needs during presentations assessment cycle etc .

However, The method of TNA is basically conduct to enhance job performance on every individual employee though training sometimes given in group . However , it is also known as Gap Needs Analysis that is for finding out the difference between the level performance , which are the performance that organization anticipate from employee and the performance they actually do.

If the performance of employee on branch is lesser than they are targeted to perform , then the organization feel about to train them on IBTRA.

TNA Model of IBTRA



3.8 Development of Job Training :

IBBL has their own training development policies which include appointment, promotion, transfer, firing and hiring .The elements of the personnel policy that IBTRA holds are given below:

1. Proactively upgrading skills based on strategy needs and industry trends.
2. Using Skill Contiguity for Effective Retraining.
3. Creating a scalable learning infrastructure
4. Investing in a learning culture inside IBTRA.
5. Starting with leadership in Branch and making sure the right talent is developed.

3.9 Limitations of Training :

- Training may result dislocation of work and loss of output because regular office work is likely to be interrupted or delayed because of the time spent in training.
- Increased stress
- Loss of interest
- Too much of theory

3.10 Recommendations on Training :

Case-based_learning

The use of a case-based approach engages trainees in discussions of specific situations that are typically analogical or real-world examples. It is student-centered with intense interaction between participants as they develop their knowledge and work together in teams to review the case especially for banking scenario.

Classroom Response System

CRS is a technology that promotes and implements active and collaborative learning. CRS is a strategy to engage the mind of the learner in the classroom.

Demonstration

It is a practical demonstration and explanation of how something works or is done.

Group discussion

In this process, a group of people with similar interests come together to brainstorm, solve problems, or give feedback.

Interactive learning

It involves two-way communication, which allows the teacher to quickly adjust processes and methods.

Problem solving

The process of working through the details of a problem to arrive at a solution. Problem solving may involve mathematical or procedural operations of client balance details regarding statements so on..

Dummy branch concept

It is a do-it-yourself concept where learning is facilitated by creating an imaginary bank branch and then practically demonstrating the day-to-day routine operations of a bank.

Branch inspection

Students experience hands-on demonstrations during branch visits that enhance their real-world learning.

Chapter 4

Job Performance of Islami Bank Bangladesh Limited

4.1 Overview of Employee Performance in Branch:

In today's competitive world, the needs of the younger generation are different and renegotiation of psychological contracts with your employer. switch between organizations if their expectations are not met. Therefore, keep and expand the keys people is the biggest challenge for the organization today. Top managers report on talent management as a strategic priority; still more than half of line managers resist talent management process

However , First, to develop an understanding about the implementation of training in public and private sector banks in Bangladesh and second to explore the relationship of Training and Development with Employee Performance in Islami Bank Bangladesh Limited. Here the focus is exclusively on the role of training in enhancing Employee Performance.

4.2 Performance Analysis :

Transfer of training is 3 types of.

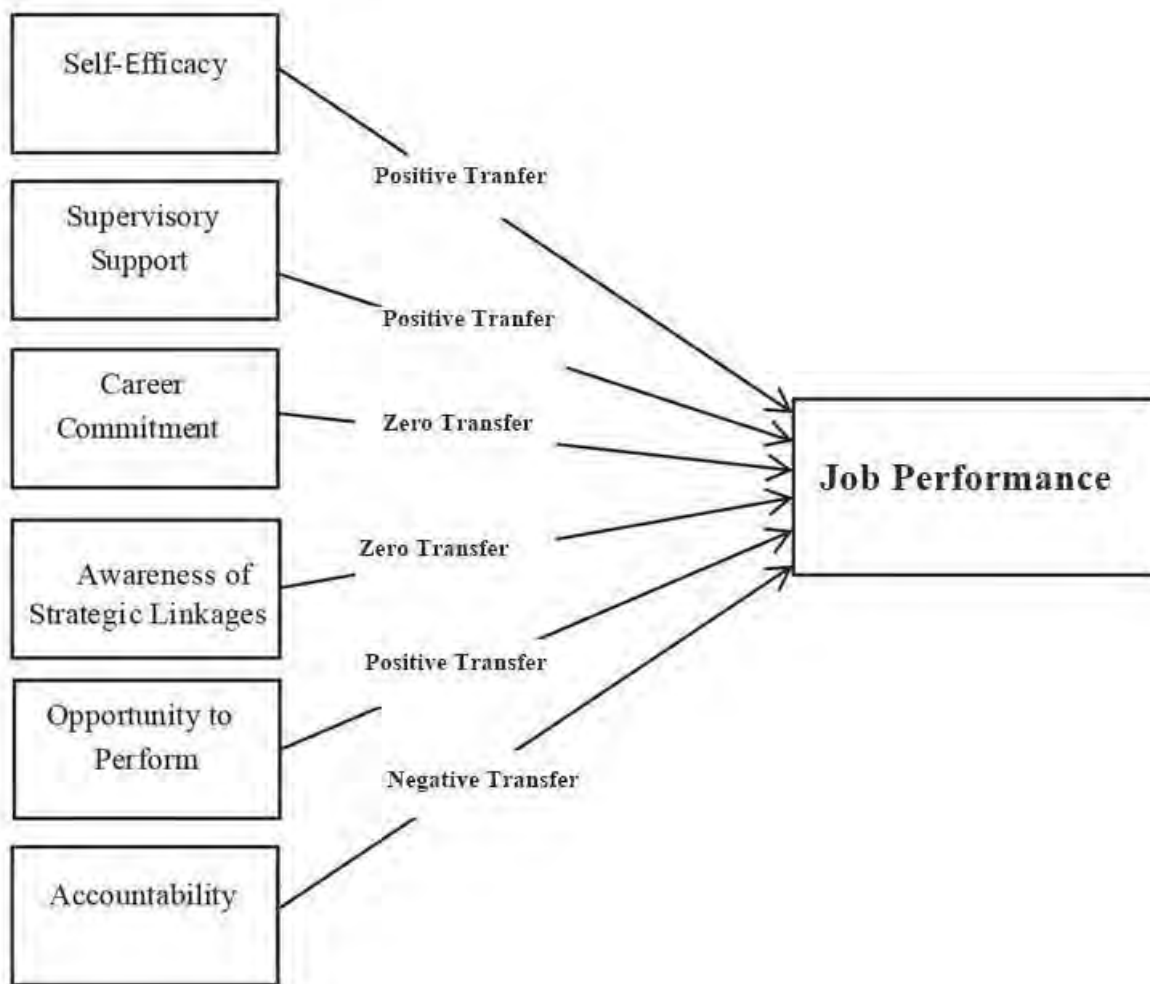
1. Positive Transfer : When employee performs better than before after training .
2. Negative Transfer : When employee performs worse than before after training .
3. Zero Transfer : When employee has no effect on job after training.

Motivation to transfer:

This measured motivation to transfer training using four items developed by Machin and Fogarty (1997). Sample items included "I intend to use the knowledge and skills gained through the program when I return to work" and "I will set specific goals for myself to maintain the skills I have learned here." This also reflects that motivation works higher in training positive transfer.

4.3 Transfer of Training on Job Performance :

A chart shows employees' after training effects on job in assumed measurement :



4.4 Individual KSA Improvements after Training :

Training is widely regarded as a fundamental tool for improving an individual's attitudes, skills, and knowledge (KSA). It is the process of helping an individual develop skills and effectiveness in the workplace by improving and updating job knowledge, developing job-relevant skills, and developing appropriate behaviors and attitudes towards jobs and people. Therefore, training is an effective way for the development of human resources (HRD) as well as for achieving the objectives of an organization (Islamibankbd.com/abtIBBL/cis_personnel_development).

4.5 Performance Evaluation:

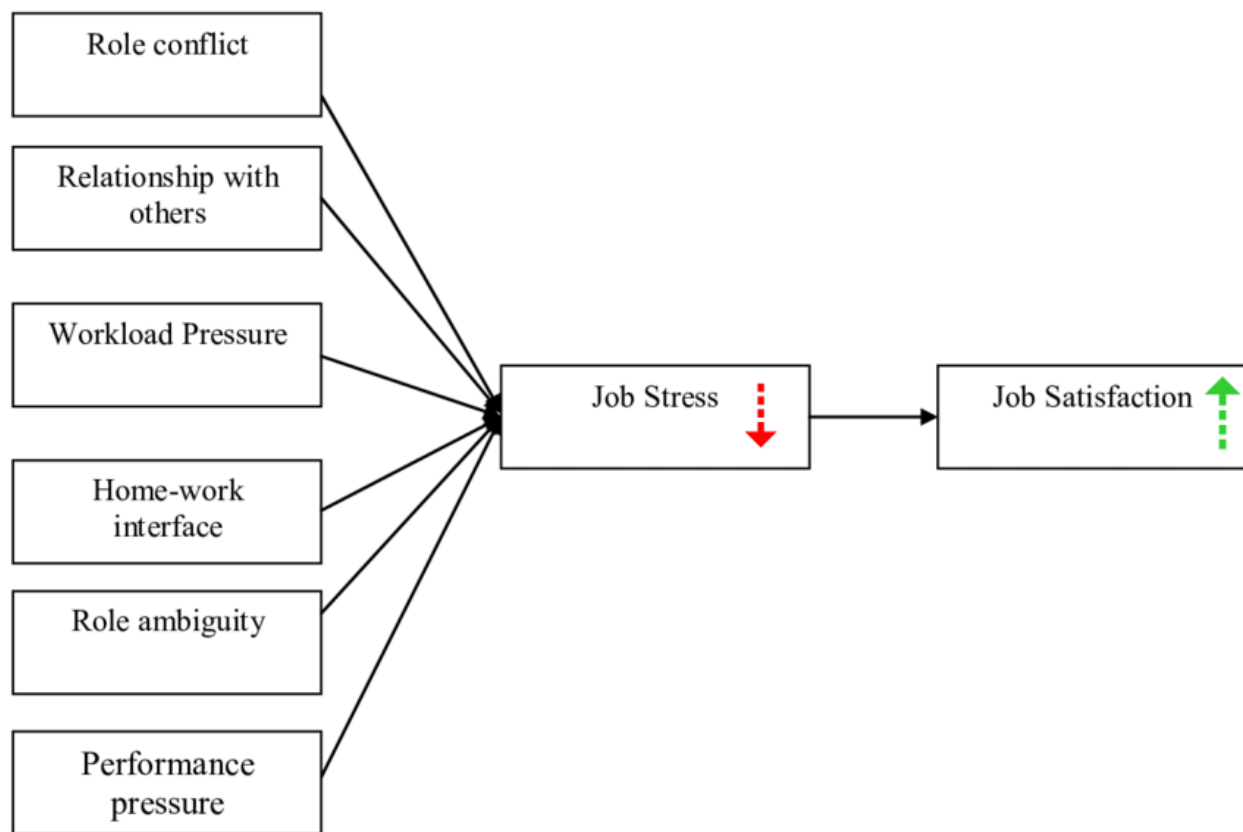
Need Assessment :

A needs assessment is the method of distinguishing the gap between the prerequisites and what is required to perform the task. The necessary execution and by what and by existing.. A strong readiness assessment is required assessment techniques include, ,

- **Monitoring:** A process of monitoring in training to evaluate and improve, and Collect data for self-evaluation at individual and organizational levels. Observations also make it possible to identify and promote examples of good practice .Helping to raise the quality of continuous training for all students.
- **Focus-Gathering:** It is going to put focus on training and individual development.

- Personal-Meeting: It consists of course-coordinator meeting with professor for internship.
- Monitoring-Overview: What is the program of the entire training and development department provided from the organization.

4.6 Performance Improvement Structure :



4.7 Disciplinary Policies:

Personnel code of conduct have some waiver of provision ..

- Waiver of any provision of the Code of Conduct may only be made by the Board of Directors and will only be granted in extremely exceptional circumstances that are not contrary to the laws of the country.
- If a director believes that an act prohibited by the Code of Conduct has been committed, he must report it immediately to the Chairman of the Board. The Board's decision in this regard will be considered final.

4.8 Recommendations on Performance Improvement :

- Except training some steps can improve daily task performance much better .
 - Top 3 ways to improve work performance
 1. Minimize distractions
 2. Sepaerate task into parts.
 3. Very few multitasking, if necessary give priority to certain task.
- Improve Time Management
- Setting Goals First day to Day
- Communicate properly but least.
- Make use of right equipment
- Expertise in Computer skills and
- Other Hardware like Photocopier

Chapter 5

Development of Job Performance in Islami Bank Bangladesh Limited

5.1 Development Program of IBTRA :

Evolve the development by the workers improve their attitudes, behaviors, working pattern and other capabilities to be performed, including continuing education for learning and development. The organization is efficient and simple. A truly innovative preparation generates changes that adapt to the individual. Behavior, mood and movement come specifically in relation to the object of the company about the organization. Development leads to training managers and other officials the necessary skills Both for current work and for the future.

The activities of the Islamic Bank Training and Research Academy encompass both training and research. Different aspects of Islamic banking. A rich library in the development of the academy is valuable in itself. Books on various subjects include Islamic Economics, Comparative Philosophy of Banking Home and documents.

(IBTRA)

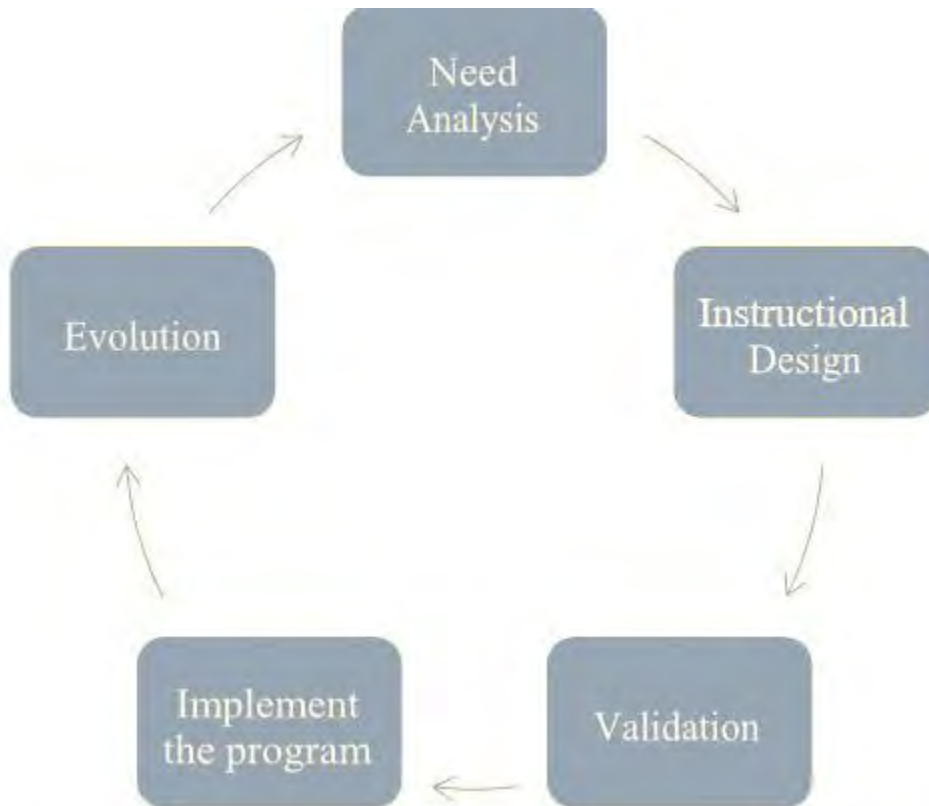
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Mohammadpur, Bhaka-1207

Bangladesh

5.2 Training Development Process of IBTRA :

The Five-Steps of Training and Development:



5.3 Development of Job Performance on IBBL :

- **Investigation Needs:** Investigation Needs planning Essential Advances in Management. it is Known as the ability to perform specific tasks required also reach out to a pre-established trainer. It also creates efficiency and measurable, goal-oriented concrete data.
- **Legitimacy-**authorization is the third option that contains gaps The preparation program puts you in touch with a small crowd of experts.
- **Evaluation-**It is an evaluation step where the success of the program is evaluated free of cost.
- **Prioritize the program:** The 4th way is to actually configure and implement the program Focus on the work meeting program

5.4 Developing Training on IBTRA:

Current IBBL Training and Development Scenario :

Islamic Bank policies and procedures are IBTRA's activities encompass both Training and research on various aspects of Islamic banking. The academy is a rich development Own library with a collection of various valuable books

Human resource development practices indicate important advantages of banks. One of IBBL Limited Four important things are important for this: providing clients with specific blessings, Innovative moves makes its position different in the given quality

benefits to the branches and clients they serve.

They give every student a preparation based on needs in initial meeting. In the beginning it has been made to provide clients and individual needs for preparation and well. Apart from that they have certain number of delegates and they are also given necessary preparation. Among the delegates, the execution of the annual review report collected the information and necessary information for preparation. Since most of the administrators/heads are immediate, those who are associated with the organization, therefore, in this task time they have entitled with prior importance to their proposals and thinking. Sending a draft by HR division and that advance proposals to all concern of the bank and agree with their views with recommendation.

From the distinct degree of meeting and joining it is found that they have potential Managers need to improve various skills (administrative ability, authority competence, Basic leadership skills, technical and computer expertise , web expertise and so on.

5.5 Suggestions on Development Program :

Islami Bank Foundation has evolve to take greater steps in making the banking platform for both of their clients and employees sweeter to deal with everyday. Beside , Some suggestion have always emerge when it is time for perfection. So , these can be :

Off-the-Activity Preparation :

Talk courses-classes:

IBBL is preparing for restricted orchestras staff of own preparatory association. Consultants use more effective training for talks and courses representatives.

Prepare development outside the work organization:

- Considering the facts of the case.
- Management game
- Out of class.
- Projects related to the daily job-tasks.
- Role playing game

Chapter 6

Finalization

6.1 Analysis and Major Findings :

IBBL has collected some results in more current situations. After collecting and research information on IBBL, I must say that very little idea about training development process of Islami Bank of Bangladesh Limited existed. The details are described below.

- The results show that the training session tries to include the entire student intern and there are about 150 to 200 people in the same room.
- IBBL authorities do not provide computers and other technical support to all students every time because of cost management barriers..Islami Bank's training budget is not enough to provide meal for the trainees even though the training session is **massed** practice session where the session held for long continuous over single session.
- The rest period of the training session is not sufficient, it ranges too long sometimes. Even the spaced practice session time also much longer than expected though learners prefer this than the other (massed) one .
- Instructors often use the same method for each section of each student. That results saving cost, time and effort .
- It is observed that the allotted training time for every session is less than that content, so sometimes every topic is not covered properly. But one good opportunity that trainee can learn or gather the information of that left over topic later on by asking senior in the branch or consult with training faculties.
- It is also observed that little connection is found between student and learner-officers in training sessions. Which bring them close to the other officer in the branch . Which comes up positive outcome later on .

There are many findings I get to gather by doing an IBBL internship. These are some other points mentioned below:

- Our first concern is to learn as much as from officials during the whole period of internship.
- As an intern we need to know about Finance and banking.
- IBBL allows us to choose branches.
- IBBL offers allowance to every intern .

6.2 Supervisors Views and Verdict on the Project :

Mr. Abdul Kayum , Manager Operations of Gulshan Circle 1 Branch ,IBBL gave some verdict on our project with some tips :

1. Describe what you get positive and avoid negative by focusing on the facts.
2. Be specific to task and give precise on notes .
3. Direct comments on things that the intern can change or control.
4. Ask the intern to repeat his answer if he understands.

6.3 Purpose of the Project :

The internship is a mandatory requirement for all business students in the BBA program. As part of the internship program, I must be placed in an organization, so I choose IBBL. There I worked for two and half months to present a report, followed by a presentation. I was assigned a BRAC Business School faculty member as supervisor (Mr. Feihan Ahsan) for the necessary orientation and assessment.

6.4 Scope of the Project :

Islami_Bank_Training and Research_Academy organizes internship program for students to get familiar with banking under Sharia'ah and objective to career opportunity and skill development on banking. The reason why every tri-semester , they conduct circular through website and select candidates in a formal way by application process.

6.5 Limitations of The Study :

Some limitation of the report :

- Lack of proper information about other training sessions because of time constraint and bank confidentiality.
- Tight schedule works of bank officials deprived us to get proper communicate, which makes the information lesser than expected.
- Branch data cannot be made public .
- Bank Manual book is huge and information that we seek are defficult to find.
- Client attraction, retention and thoughts on organization are not ready to be acquired , because every one from officials to clients are on their own job.

6.6 Self Opinion on Internship Program :

The internship opportunity gave us a overall thought on how a company operates. Every task of every person has a systematic way on doing job. For future career and job experience , internship is the kick start of all jobs. The basic to overall ideas , all can be obtained briefly throughout the whole 3 months internship period .

6.7 Overall Recommendations :

- IBBL need to offer the obvious equipment for training session like computers and any other instrumental support to make training session more usefull and knowledgeable .
- The authorities should provide more rooms for their employee during their training.
- IBBL needs to increase its training budget to meet the needs of its trainees.
- Authority also should give meal break while making or planning training stage.
- IBBL's training method must be evaluated to avoid repetition
per session and per trainee.
- IBBL should expand its training program.
- Intern and Trainer/officer relationship needs to be more cooperative.

Conclusion

Bank plays a crucial role on our economic development in present days. Human asset has significance on state development, thus human resource is more important in every sector likewise banks. Internship program gave me the real touch of HR necessity and it's management on banking industry. If a company can fulfill it's mission and vision by achieving their goals and targets, then a nation can be developed gradually. Following that, without proper management of personnel, it cannot be possible. So , It is quite overwhelming to complete my internship on Human Resource Management subject that bring an astonishing change in my thoughts on employee and management team that it is operated whole by a systematic way. Otherwise, the company would not complete all of the operations properly. So, I have come to a concluding idea that employee create success for company and client. So, training up those employee is must, to complete organizational goals and success as well as nation's welfare.

6.9 : References :

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6.10 Appendix :

1. Agent Banking Operations-An Inclusive Financial Services of IBBL

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Alternative Banking Products of IBBL (1)

Contemporary-Economic-Systems for IBTRA

Deposit products of IBBL Akhter

Govt Saving and Current AOF-3

Investment Modes Mechanism-For Foundation

Opening of Accounts , Principles Procedures

Shariah Compliance in Banking Misconceptions against Islamic Banking