



## **INTERNSHIP REPORT**

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**NEEDS ASSESSEMENT, TRAINING PROGRAM AND EVALUATION**

**Of**

**DHAKA BANK LTD (ISLAMIC BANKING BRANCH)**



**Prepared For**

**Mr. Arif Ghani**

**BRAC Business School**

**Prepared By**

**Sumaiya Kader-12204018**

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8th January, 2017

Mr. Arif Ghani

BRAC Business School

BRAC University

Subject: Submission of Internship Report

Sir,

It is a pleasure to present this internship report on “Needs assessments, Training and Evaluation program of Dhaka Bank Ltd (Islamic Banking Branch).” The report was assigned to me as a partial requirement for the completion of the under graduation degree program. I have tried to combine the secondary data available with my own investigation in order to successfully complete this report.

I hope and sincerely believe that this report will serve the purpose of my Internship Program.

Thank you for your kind assistance in this matter.

Sincerely yours

Sumaiya Kader

Student ID: 12204018

## Acknowledgement

At the earliest reference point, I would like to express my earnest appreciation to Almighty Allah, who has given me the opportunity to complete the report in an extremely agreeable way.

My appreciation and much gratitude goes to my respected supervisor Mr. Arif Ghani, BRAC University, who co-operated with me all through the times for finishing my report. He generally guided me to complete this assignment effectively. Without his help it was entirely difficult to complete this task appropriately in time.

I have conducted my report on “Needs assessments, Training and Evaluation program of Dhaka Bank Ltd (Islamic Banking Branch)” for which, I would like to express special gratitude towards my supervisor (on filed) Mr. Bodiul Alam (SAVP and Managers Operations, IBB) and Mr. Rezaul Karim (Senior Officer, IBB) for their kind co-operation and support throughout the entire period for answering all my queries. Finally I would like to thank all the officials and employees of Dhaka Bank, Islamic Banking Branch for their nice and friendly co-operation.

Obviously I am really utmost grateful to my parents, the never ending source of my inspiration. Finally, once again, I want to pay my gratitude to my honorable advisor for guiding me to complete my internship report that will be very helpful in my future corporate life.

## Executive Summary

This report provides an analysis of an original training program using HRM strategy that is basically the theoretical representation of what I have learned through both my educational life and real life work experience (Internship period). It includes a brief description of the organization I was with for my internship purpose (Dhaka Bank Ltd, Islamic Banking Branch; DBL, IBB), Job I have done assign there with the observed discrepancies plus resolutions that I think they can consider upon.

Now, it is quite a known fact that banks work in an unpredictable, focused and exceptionally managed environment. To flourish or survive, banks need to enhance qualities, draws in more clients, and should be more cost conscious. In other word, banks need to better deal with their implementation. Like each and every service providing organization, the achievement of a bank relies on upon the execution of the representatives (employees) and it is the human propensity to judge everything and everybody around them.

With this view like others, to make the best use of employees what Dhaka Bank LTD needs to do is to find employees that both organization and job fit so that they can meet with their desire goal, objectives and to the end results too. For that Dhaka Bank Training Institution (DBTI) consider Training as an utmost solution. With this purpose here I have included a needs assessment (organizational assessment, occupational assessment and individual assessment) that align with the specific training objectives that DBL has. Then added up DBTI's selected training programs and methods of delivery of training. Finally at the last stage include a detailed training evaluation plan including short term and long term evaluation. A thorough recommendation has been given at the end of the report.

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## **Part: One**

### **Organization**

#### **Introduction**

The theoretical knowledge and practical training is not the same theme. The theoretical knowledge is satisfied when it can be used in the practical field. The goal of internship is to apply one's theoretical knowledge in practical fields. Thus internship is a practical application of knowledge and achieving practical experience by engaging oneself in different and distinct sectors of work. The program expands both the theoretical and the practical knowledge of the participants. With this purpose I have started my internship with one of the well-unknown and reputed organization of Bangladesh-Dhaka Bank Limited, Islamic Banking Branch. The 3months journey as a mandatory requisite of completion of undergraduate program has gave me an opportunity to work with the bank and earned the best knowledge which is the combination of both educational and organizational practices. Based on this I have prepared my final report.

#### **Objective of the study**

The main objective of the report is to apply theoretical knowledge that so far I have learned with the real life working environment. Finding similarities and differences between the learned theories, policies, practices with the theories, policies, and practices of corporate life is also a part of the study. Plus add up newly learned things from the organization where I have been assigned to, with a view to complete my internship, part of my under graduation program. In this report, I tried to furnish all sorts of practical experience that are conducted in case of handling various types of activities in general banking department of Dhaka Bank, Islamic Banking Branch.

#### **Methodology**

An intensive way of critical works required to acquire relevant knowledge. Relevant information like internal documents, books, reports etc. have been reviewed with a view to increase the knowledge and regarding the organization. Above all the storehouse of knowledge, "the internet" has also been a big part of the gaining knowledge regarding accomplishing the

final report as well as the weekly journals.

Now for preparing the report I have used two modes of data collection- primary and secondary source.



**Figure 1: Data Collection Methods**

### **Primary data collection (sources):**

The primary data are those which are collected fresh and for the first time and thus happen to be original in character.

The used techniques of Primary data collection for my report are as follows:

- Direct observation during the internship period of the bank.
- Practical deskwork.
- Take expert opinion from concerned officials.
- Informal conversation with the employees of Islamic Banking Branch.
- Interviewing the employees and DBTI authority (for the inquiry addresses at the interview session please check appendix section)
- Own theoretical knowledge

### **Secondary data collection (sources):**

- Prospectors of Dhaka Bank LTD, Islamic Banking Branch
- Website of Dhaka Bank
- Training manual of DBL; (DBTI)
- Other websites related to training methods



## Limitations

Few things I consider them as limitations were not under my control. I do believe if things I will be mentioning below could be avoided or did not happen I could write a more credible report. Issues that effects my report are:

- Time is the most critical constant to deal with.
- Just after one month my supervisor got changed due to his transferred to the Mirpur branch. He was the in-charge of General Banking Department where I was assigned to work with and prepare my internship report on. So for me it became a little bit difficult to gather required information.
- I got SAVP and Manager Operations as my second organizational Supervisor. He is one of the busiest person at the branch due to having huge responsibilities on his shoulder. Though he was always being very much co-operative and helpful and remained well-prepared to answers to all my questions I did felt hesitated to go to him with my issues.
- For being a temporary employee of DBL, IBB I had not full excess to some of critical information of the branch which could make my report more credible.
- Again, bank's policy of not disclosing some data and information for obvious reason, which could be very much useful.
- Due to some legitimate issues of the organization I could not go for any survey by clients to add up information to my report.

## Brief Scenario of The Organization:



Dhaka Bank Limited is one of the premier and top ranked private banks in Bangladesh. The bank was established in the year 1995 as some veteran and well established businessmen grouped together and worked sincerely to establish this bank. The bank was incorporated as a public limited company under the company's act 1994. The founder of the bank was Mr. Mirza Abbas Uddin Ahmed who was also the former advisor of the bank. The Head Office of the bank is located at Biman Bhaban 1st floor, 100 Motijheel C/A, Dhaka 1000, Bangladesh.

### Corporate Information

|                               |  |
|-------------------------------|--|
| <b>Name of the Bank</b>       | <b>Dhaka Bank Limited</b>  |
| <b>Status</b>                 | <b>Public Limited Company</b>  |
| <b>Date of Incorporation</b>  | <b>April 06, 1995</b>  |
| <b>Date of Commencement</b>   | <b>July 05, 1995</b>   |
| <b>CFO and M.D</b>            | <b>Syed Mahbubur Rahman</b>  |
| <b>Chairman</b>               | <b>Mr. Rashedur Rahman</b>   |
| <b>Registered Office</b>      | <b>Biman Bhaban (1st Floor) 100<br/>Motijheel C/A,Dhaka-1000</b>             |
| <b>Islamic Banking Branch</b> |  |
| <b>Established on</b>         | <b>July 02, 2003</b>   |
| <b>Location</b>               | <b>Sara Tower,11/A Toyenbee Circular<br/>Road Motijheel C/ A, Dhaka-1000</b> |
| <b>Telephone:</b>             | <b>9554514</b>   |
| <b>Email</b>                  | <b>info@dhakabank.com.bd</b>   |
| <b>Web Page:</b>              | <b><a href="http://www.dhakabankltd.com">www.dhakabankltd.com</a></b>        |

Figure 2: Corporate Information of DBL

The bank started its very first journey on July 5th 1995 with an authorized capital of Tk. 1000 million and a paid up capital of Tk. 100 million. Since the inception of the bank the bank made phenomenal growth in terms of operation, business and goodwill. As of March 31st 2010 the bank's paid up capital stood at Tk. 2,659,597,763 and the total equity (capital and reserves) stood up at Tk.6, 036,368,754.

Dhaka Bank has really valued and brought into center the legacy and history of Dhaka and Bangladesh from Mughal station to current city. The majority of its presentation, productions, mark activities, conveyance channels, date-books and money related indications bear Bank's dedication to this connection. The Bank is broadly perceived today for its outstanding administration, effortlessness, closeness and forefront method for conveyance. Furthermore, operational craftsmanship denoting its position as the potential market player in all center ranges of saving money in the nation. It got recorded in DSE and CSE in 2000. Close by an enduring security with the corporate world, DBL has got hold of a countrywide reach through a bigger system of Branches, ATMs, SME channels, rural effort and versatile managing an account.

**DBL has made its energetic nearness at 87 areas including 2 Islamic Banking Branches (at Dhaka and Chittagong); and 1 Offshore Banking Unit, 3 SME Service Centers, 1 Business Kiosk and 53 ATMs and 19 ADMs the nation over. Taking into account the necessities of Capital Markets, the Bank has built up a backup organization named 'DBL Securities Ltd.' having 6 countrywide Branches.**

### **Dhaka Bank Limited: The Pioneer to Establish Shariah**

Islamic Banking and Finance has gotten to be well known to the mass individuals and its agreeableness has been developing in our nation and everywhere throughout the world tremendously. Islamic Banking and Finance has as of now been demonstrated its significance in the field of economy catching right around 30% business volume of the business. Concentrating on high moral benchmarks it manufactures a general public with the general population of reliable. The all-around organized items in light of Islamic Shariah rule shielded the banks from the raising non-performing resources and guarantees nature of the advantages. Therefore, it has been effectively keeping away from the monetary emergency spread out everywhere throughout the world after late financial retreat. The triumphs are accomplished just to follow the awesome standards of banning interest.

Taking after the creating prerequisites of Shariah based managing an account Dhaka Bank Limited began its adventure of Islamic Banking in July 02, 2003 initiating first Islamic Banking Branch at Motijheel, Dhaka.

This branch follows Shariah based banking which is different from conventional banking. This branch uses profit instead of interest. Besides, in this kind of system saving account and current account called Mudaraba account, deposit account is called Mudaraba Deposits Pension Scheme (MDPS).

This branch is operating four sections- general banking department, cash, credit department and foreign department. This bank gives profit to the customers instead of interest and follows Shariah based banking operations. Mr. Tipu Sultan (EVP and Manager) is the head of this branch. This Islamic banking branch is consists of 16 employees.

Second Islamic Banking branch was opened in May 22, 2004 at Agrabad, Chittagong. The bank has been giving Islamic Banking administrations to the clients through these two branches with hold fast to the Islamic qualities and Integrity. Dhaka Bank Limited is the pioneer to build up Shariah based managing account operations through Islamic Banking branches in the nation.

### **Shariah Supervisory Committee:**

Islamic Banking Operations of Dhaka Bank Limited is being directed under sharp supervision of Shariah Supervisory Committee. Shariah Supervisory Committee of Dhaka Bank Limited comprise of a group of Shariah specialists, prestigious Islamic investor alongside identities having exceptional quality in Quran, Hadith and Fiqh. The Committee meeting is being held at any rate once in a quarter and audits the Islamic Banking exercises and gives their master feeling on different Shariah related issues of Islamic Banking Operations. The Member Secretary and Muraqib helps the Shariah Supervisory Committee for its consistent working. Brief presentation of Shariah Supervisory Committee is given beneath:

### **Exercises of Islamic Banking Division:**

- As per Guideline on Islamic Banking issued by Bangladesh Bank BRPD Circular No.15 dated 09.11.2009, a full sworn isolate division to be specific "Islamic Banking Division" set up in Head Office headed by an Executive Vice President having

background in Islamic Banking. The obligation and duty of the Division is only as takes after:

- Framing Islamic Banking standards and directions and guaranteeing their executions.
- Maintaining co-appointment with the Shariah Supervisory Committee and alternate divisions of the bank.
- Shariah Supervisory Committee meeting was held for a few times and different Shariah related issues were talked about, inspected and determined.
- Confirm venture of the Funds got for Islamic Banking Business under modes affirmed by Islamic Shariah.
- A great quantities of workers have been gotten Islamic Banking Training.
- Submission of obliged proclamations to the Central Bank.
- Compliance of some other responsibility/ties, the Central Bank may dole out every now and then.
- Supervise the Islamic Treasury Function (Fund Management, SLR/CRR upkeep and so on.)
- Conduct Shariah Audit/Inspection of the Islamic Banking Branches.
- 3 new Islamic store items to be specific "Tawfeer Mudaraba Savings Bond Account-TMSBA, Tawfeer Mudaraba Deposit Pension Scheme-TMDPS, Tawfeer Mudaraba Foreign Remittance Account-TMFRA has been propelled effectively for the clients.

## **Product and Service Offerings:**

### **Dhaka Bank Ltd. has taking after store items under Islamic Banking Operations**

- Al-Wadeeah Current Account
- Mudaraba Savings Account
- Mudaraba Term Deposit Account
- Mudaraba Special Notice Deposit Account
- Mudaraba Hajj Savings Account
- Mudaraba Pension Scheme Account
- Mudaraba Special Deposit Scheme Account
- Mudaraba Foreign Currency Deposit Account

Also, offering of Payment Order, Demand Draft, issuance of Bank Guarantee, Certificates and other keeping money administrations are accessible under Islamic Banking Operation of Dhaka Bank Ltd.

### **Services provided by DBL, IBB**

- i. Internet Banking
- ii. Mobile Banking
- iii. ATM Card
- iv. SMS Banking
- v. Giving Remittance

## Objectives of Islamic Banking Operations:

- i. To confirm right practice for investment of fund under Shariah Principles to protect the interest/benefit of the creditors.
- ii. To build up Riba/Interest free Islamic Financial framework for ensuring equity in Financial Sector and stay away from instability in the general public.
- iii. To avoid threat and instability in the general public and to make simple the business of national enhancing money related quality of distressed individuals with more certainty remaining on Islamic Financial System.
- iv. To free the general public from the weight of intrigue and monetary debilitated.
- v. To help the upset individuals to enhance their budgetary standings with more certainty on benefit sharing.
- vi. To give intrigue free budgetary administrations to the mass individuals guaranteeing equity in the general public.
- vii. To meet the rising requests of clients favoring Islamic method of operations in business.
- viii. To make different items subordinates considering cutting edge economies requests.

## Organogram of Dhaka Bank Limited; Islamic Banking Branch Motijheel:

Like each and every organization DBL, IBB has its own Organizational chart that is given below:

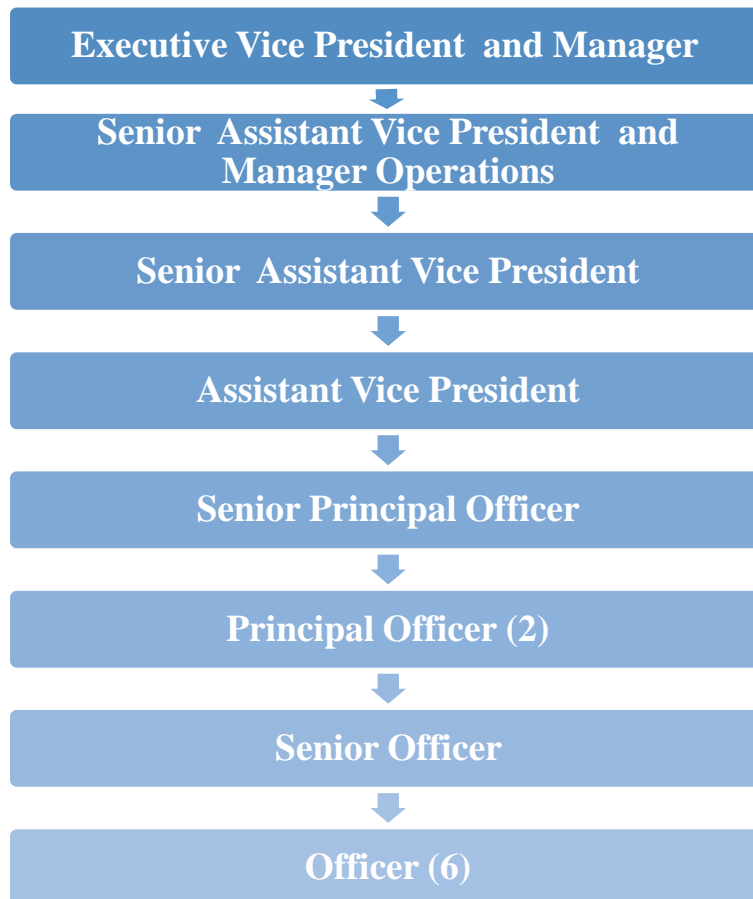


Figure 3: Organizational Hierarchy of DBL, IBB



## **Organizational Mission, Vision and Corporate Values:**

Dhaka Bank Limited, has its own organizational mission, vision, corporate values that merges with Islamic Banking Branch. With that has distinguish objectives for IBB. Those are given below:

### **Mission of DBL**

To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

### **Vision of DBL**

At Dhaka Bank, They have drawn their motivation from the removed stars. The vision is to guarantee a standard that makes each saving money exchange a pleasurable ordeal. their attempt is to offer their valued customer preminent administration through exactness, unwavering quality, convenient conveyance, bleeding edge innovation and customized answer for business needs, worldwide reach in exchange and trade and high return on ventures.

Their people, products and processes are aligned to meet the demand of discerning customers. The ultimate goal is to achieve a distinct foresight with a prime objective of delivering a quality that demonstrates a true reflection of the vision- Excellence in Banking.

### **Corporate Values of DBL**

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship

## Part: Two

### Jobs

#### **Name of the Job Position:**

In IBM, DBL from the very first day of my internship, I have been assigned to work at General Banking Department which is the heart of all banking activities. This is one of the most important departments of a branch as when a customer enters into the bank he or she has to face this department first and Banking and client relationship builds up here. This department always tries to serve customer better quality service in the shortest possible time.

Here GB is run by Ms. Israt Jahan (SPO) and Mr. Faisal Rabbi (Officer) mainly. This section operates some major activities such as

- Opening bank accounts,
- Pay order issue,
- Cheque book issue,
- Cheque clearing,
- Fund transfer,
- Inward clearing cheque,
- Closing of the bank accounts,
- Deliver statements,
- Inward remittance from abroad etc.

## **My Specific Tasks under Different Segment of General Banking Department are:**

### **Clearing:**

Clearing is a system by which a bank can collect customers' fund (cheques, Pay Order (P O), and Demand Draft (DD)) from one bank to another through clearing house.

Now, here I was responsible for collecting/receiving cheques mainly, from customers, then put entry of the necessary information on an excel sheet and then by printing the sheets I had to send them to the clearing house where the funds will be adding up to the DBL's valued clients' accounts.

I had to do the same tasks twice a day. One at 10:30 am which includes cheques from previous day to present day's morning cheque and another at 3:30 which includes cheques which will be receiving after first clearing till 3:30pm. The cheques which would be receiving after 3:30 were kept for next day's morning clearing.

### **Positive Payment:**

This is the part where bank needs to cross check whether a client himself has sent the cheques and issued any particular amounts for the clearing house or not. This is done so that the bank can get to know whether the account owner is responsible for the transaction or someone without his consent or awareness has taken the cheque for perusing one's own interest.

With that if one has not any available funds against the issued amount/ cheque then he/she is notified about the account condition and ask them whether to add value to the account or allow the bank to stop the cheque to avoid unwanted circumstances.

These two things were done by giving phone call to the each and every client who has transaction amount 1Lac+ on each particular day.

By using software "DBcube" (find out those clients) and "Flexcube" (for their contact no.) Every day I used to make phone calls to each of them, on behalf of the bank to insure a save and smooth transaction and avoid any fraud or any other unexpected circumstances.

Time duration: the work must be done with in a specific time frame which is 12:45-2:30pm.

Responsible for: if any unwanted or unexpected things occur during the work I need to inform my department in charge about it and then she notifies the entire things to the SAVP of the branch to deal with the occurrences on urgent basis.

After making all the phone calls I keep record of that day's result on a sheet and file them up.

### **Account Opening:**

In this part I used to help clients to fill up portion they are required to, of any particular forms for the purpose of different sort account opening (savings, currents, DPS and FDR).

I also did fill up the other portions of the form which the bank authorities are responsible to fill up.

### **Providing Statements:**

On request of a client and with consent of my department in charge I do provide bank statements for different types of accounts a client ask for. Statements are given on savings, currents, DPS and FDR by using software. By following the specific procedure for each type of accounts I do give service to the clients.

Along with that I did write pay orders and instrument for Deposit Pension Scheme (DPS) and Fixed Deposit Receipt (FDR).

With the mentioned tasks providing information to the clients, giving them cheque books and assisting officers were also done by me.

## Critical Observation:

While doing my internship at Islamic Banking Branch (under General Banking Department) I did observe some issues which are given below:

- i.** Here, in IBB General Banking Department has less space than required as it is the place which is considered as “customer service zone”.
- ii.** In GB, IBB has one maker and one authorizer with some helping hand (Interns) to assist them. At GB there is at least seven sub-division do exists which are handle by them. So, due to fewer employees on this section clients have to wait for long time to get needed services.
- iii.** Under General Banking division lots of works (opening bank accounts, pay order issue, cheque book issue, cheque clearing, fund transfer, inward clearing cheque, closing of the bank accounts, deliver statements, inward remittance from abroad) are done with the super vision of two employees. So during the period of proving service to clients it became quite impossible to serve all the clients. This creates-  
Crowd in front of their desk  
Increase the customer waiting hour  
Dissatisfaction among clients due to not being served timely again some did not get served due to their time limitations.  
On the top of that those who are responsible for serving them can get demotivated due to not being able to cope with too much work load and clients. Their efficiency can get decreased gradually.
- iv.** Sometime due to problem call “server down” we were unable to provide on time services to the clients. It is not that DBL has not its own IT department. But the main problem is for all sort of IT related activity, all over the country; DBL has only one IT department.
- v.** Most of the clients are unwilling to fulfill account opening form. The reasons are  
Too broad specifications  
Time consuming  
Less knowledgeable, unable to write
- vi.** In case of account opening, some people come to open an account in reference with the high officials of the bank. They do not submit all the necessary papers in the time of account opening. Again some people don't know what the required things are, so they

leave the form incomplete with a promise to give things later/next time. Moreover, it became difficult to collect those necessary papers later on and this result in creation of incomplete and pending files.

**vii.** Here the customer waiting zone is not that spacious and well-decorated. It should be the most well-furnished and well-decorated place of the branch. The refutation against this claim is clients have to wait for longer time due to bank's inability to provide service immediately or in due time.

**viii.** Here, per month around 200 accounts get opened (Savings, current, short note deposit/DPS/FDR etc.). Arraigning and maintaining those files and papers related to those accounts for years is a massive task. (For further information check Appendix section.) ( if there is any query, please check Appendix section)

Moreover, to keep them in an arranged way required an ignorable amount of space, effort and time. Later on finding out those after few days/months/years is also very difficult as it is a time consuming task to find out a specific file/form from a huge number of forms/files.

**ix.** Every day I had to make phone calls to the clients for the positive payment purpose. Here the problem is not all the time I was provided with the contact number of the clients. Not only that more often even though I had their contact number which is not the most recent or currently not in use. So, due to lack of the updated contact number I had to get stuck and this might cause problem for the clients.

**x.** It is not that IBB don't have employees whom are efficient on own their field. But here each and every employee gets a leave for 15days, once in a year. So, that time employee from other department is here to fill up the empty position. This might not be always a wise decision, as that one particular employee might not have that very specific knowledge about other department of the branch to run other department in the same way.

## Recommendations Based on Observation:

No problem is such massive which cannot be solving. The observed issues at IBB also can be solved by using some techniques. Here, I have tried to put some feasible solutions that I think can be applied to decrease the problem initially. Those are:

- 1. Increasing the total space:** GB, the heart of the bank should be larger, spacious to handle the crowd of clients and stop being suffocating.
- 2. Increasing the People Number:** with just one maker and one authorizer it is quite impossible to serve a huge number of clients by proving quality service. Though there are helping hands (interns), it is not an effective solution as they are at their primary stage of learning things. Moreover, depending on them the most important part of the branch the customer service zone cannot be run. So, authority should increase the number of efficient employee at GB.
- 3. Different sub-division under GB:** General Banking department has become congested with too many tasks. The feasible solution is to split the entire GB into sub-divisions with more efficient employees responsible for one to two sectors each.  

This will lead to the reduction of the total per client service hour, crowd around the small space and due to less work load employees will be able to provide quality service to clients without being bored or demotivated
- 4. Own Efficient IT Team for each division:** just with one IT department for entire country is quite impossible for the team to serve all the branches equally and efficiently at a time. The ultimate and feasible solution could be establishing separate IT Departments, initially at division wise at least.
- 5. Shortening the process/information quantity:** I have previously mentioned that clients sometimes do not fulfill the form due to broad specifications and time consuming nature. So, what the authority can go for is shortening the process and requirements. The reduction of page number with some unnecessary requirements can helps in a great deal and will make the clients (who are able to) fill up the form by themselves.
- 6. Equality-Same Grand for All Client:** asking all clients to submit the necessary papers and complete all requirements at the time of fulfilling forms should be the agenda ignoring the “all sort of References things and giving consent on Promise”.

**In considerable situation:** a due date of maximum 3 days including the day one will start the procedures can be using.

These two rules should be enforced to avoid pending works and reduce the number of incomplete forms.

- 7. Customer waiting zone:** To make clients feel comfortable and preventing them from getting bored IBB should be giving some facilities like-
- i. A room with attached wash room
  - ii. well furnished, well decorated air conditioned room
  - iii. Pure drinking water/ filtered water
  - iv. Magazines and newspaper: both English and Bengali

So that they do not get irritated with extra waiting hours, do not need to ask for the location of washroom and drinking water. With that they could spend time by reading magazines and newspaper. By this the clients will get a feeling of affection that the bank does care about their valued clients. This will create a feeling of satisfaction for the bank they are with

- 8. Managing forms/files online:** Arraigning and maintaining all the forms can be maintained through online software and just by typing the account number/client name the needed paper can be found. This process can be kept up to date as per requirements.

This will take less time, effort and will release the space previously which was used to be using for this purpose in each department.

- 9. Updated the list of customer contact number:** the authority should ask all their clients to provide their recent contact number immediately.

- 10. Training for the employees:** for making current employees more effective and efficient on their own and with that to some extent on one or more related field training programs should be arranged by the branch itself. With that training on using different sort of software and on all new policies and practices can be given. This will help them to keep themselves up to date with all new things and provide quality service to clients.



## Part: Three

### Project Portion

#### A Short Preview

What things I will be covering in this portion is given below by using Flow-chart:

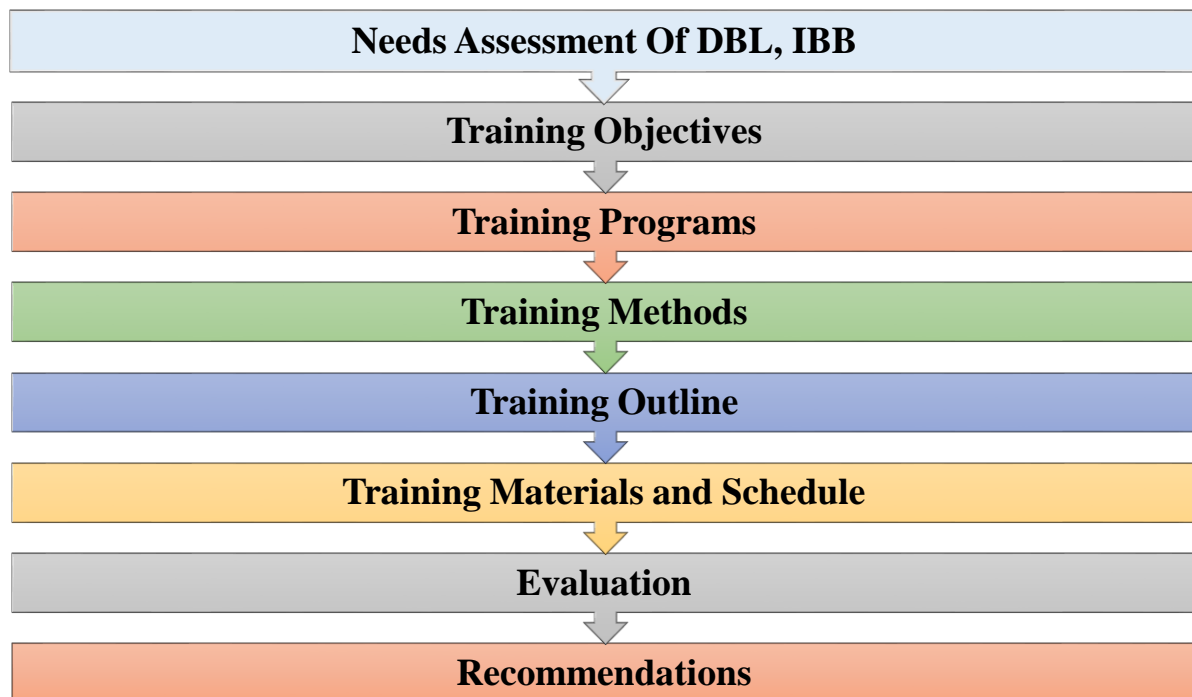


Figure 4: Short Preview of the Project Work

## Training Needs Assessment:

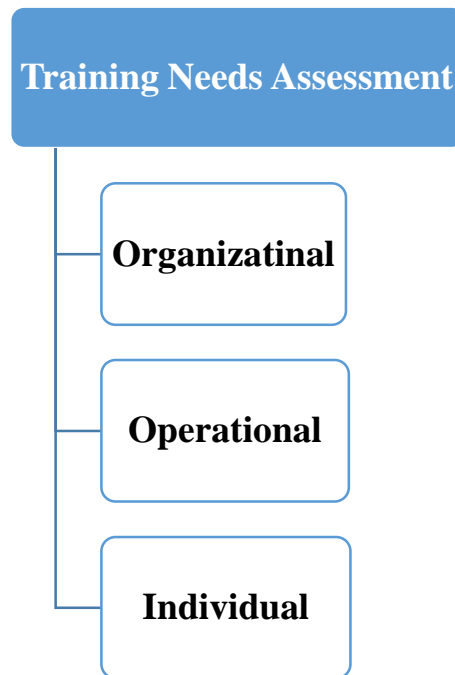
It is important to ask employees about their needs and preferences to identify their level of interest and build effective training programs. To ensure a program's success, it must reflect what employees consider to be important and understand the workplace culture and business needs. It is important in the needs assessment stage to clearly identify what the purpose of the training program will be and how it relates to achieving business goals and values, and ultimately a more supportive workplace environment for all.

A needs assessment is a process used by organizations to determine priorities, make organizational improvements, or allocate resources (G.Shawn, 2007). It is a systematic exploration of necessary training program. It involves determining the needs, or gaps, between where the organization envisions itself in the future and the organization's current state. A plan of action develop to address the needs (or closing the gaps) to bring the organization closer to its desired future state. For **Islamic Banking Branch** the purpose of training needs assessment is to identify performance requirements and the knowledge, skills, and abilities needed by its workforce to achieve the requirements to adjust in this dynamic and competitive environment.

An appropriate designation of assets expected to satisfy organizational mission, enhance profitability, and give quality items and administrations and the appraisal ought to address it legitimately. A needs assessment is the process of identifying the "gap" between performances required and current performance. When a difference exists, it explores the causes and reasons for the gap and methods for closing or eliminating the gap. A complete needs assessment also considers the consequences for ignoring the gaps. Strategically targeted training in critical skills and knowledge bases adds to employee marketability and employability security which is critical in the current rapidly developing technology and changing environment.

## **Training Needs Assessment of Dhaka Bank Limited; Islamic Banking Branch:**

Training needs assessment is basically divided into three stages that jointly help an organization to achieve its goals and objectives. These three levels are:



**Figure 5: Training Needs Assessment**

### **Organizational Assessment:**

At the organization level, it assess with the organization’s strategy, goals and objectives.

Organizational assessment evaluates the level of organizational performance. In terms of the employees of the bank the authorities try to determine what is required to abate the problems and weaknesses of the organization as well as to enhance strengths and competencies.

In Islamic Banking Branch the main scheme is to confirm the right practice for investment of fund under Shariah Principles to protect the interest/benefit of their valued clients. Along with that they are in practice the run the Islamic Financial System to guide the nation toward more risk free return. Based on this ground all polices, practices and strategies have been set. Those are obviously quite different from the “Dhaka Bank Ltd” branches. With that mission on mind

they are dedicated to provide their valued clients with the most excellent, reliable service with in the shortage possible time.

Along with that keeping pace with the day to day changes in terms of regular practices and technologies to run these practices employees of DBL needs to be gone through continuous training.

### **Occupational/ Task Level Assessment:**

Occupational assessment identifies the skills, knowledge, and abilities that is required for influencing occupational groups. In terms of the employees of the bank the respective authorities identify how and which occupational discrepancies or gaps exist, potentially introduced by the new direction of an organization. They also try to find and analyze new ways to do work so that it can eliminate the discrepancies or gaps.

- i. Excellence in providing service makes DBL (Islamic Banking Branch) a trusted name. For years over years, Islamic Banking Branch employee plays an important role to maintain the quality of service that customer needs. So there is a need of continuous improvement in the quality and effectiveness in service system and customer satisfaction. From the very insignificant level of service (proving a small information like telling an account balance) to vast one (money transfer through western union), measures its performance and sets goals for improvement. For relentlessly improve performance, IBB needs empowered teams of employees who never stop listening to customers. When those teams find a solution, it's implemented quickly—and shared with others. For that employees need continuous training.
- ii. A simple error can cause a great deal and damage the reputation of DBL If any employees do any kind of mistake like doing wrong calculation, not being able to manage valued clients suitably, not responding to any quarry by Bangladesh Bank, then it can ruin the market image which is a great loss for a bank. So, this occupation needs professionalism. And for this reason, employees need training.
- iii. On-the-job training assist to learn the task and get direct feedback for the employees and also help the new employees to understand the job well.

## Individual Assessment:

Individual assessment examines how well an individual employee is doing a job and determines the individual's capacity to do new or different work. For the employees of the bank the authorities try to determine the knowledge, skills and abilities individual already has and what he needs to adopt. This also provides information on which employees need training and what kind of training they need.

- i. Human Resource department should find out the employees existing skill, knowledge, whether they have prior experience, do they need training for mental satisfaction or not. In most of the cases, experienced employees also need training to adjust in the new circumstances and latest technologies. In Islamic Banking Branch employees need training to adjust in their new highly advanced technology and dynamic environment.
- ii. Treat all the clients equally: it is important to learn that not to distinguish among the clients and provide services based on it. Not only in IBB but also in every service providing sector it is quite obvious that the clients' level will be differ greatly. This the responsibility of the authority to help building strong interpersonal skill of their employees so that they become able to consider each and every level of clients equally and provide quality service based on that.
- iii. Do the right practices based on Sariah every time: IBB believes to do the right thing every time, and run the bank to the letter and spirit of the Sariah . By acting ethically and honorably, they win the loyalty of customers. They bring integrity to every aspect of their services, from the way they treat the clients to the way each conduct in the workplace. They expect every employee to uphold high standards, and they back those expectations up with a comprehensive support. As an IBB member, employees receive their written Code of Ethics. So it is necessary to provide training that helps to recognize common ethical Dilemmas and prepare yourself to handle them.

## The Training Institute of Dhaka Bank Including Islamic Banking Branch:

Authorities that run Dhaka Bank Ltd believes that training is the process of increasing the skills and knowledge of personnel for the purpose of improving individual and organization performance. With that they do agree that training is essential for the continued growth and development of both the individual employees and the organization.

With this mission in mind the bank has established its own Training Institute. The bank has a training institute known as the Dhaka Bank Training Institute (DBTI) founded in the year 2000 (June) at Uttara, then in 2004 (January) shifted to Sara Tower, Motijheel Commercial Area. The main objective of this institute is to develop the human resource of the bank through providing various training programs and courses. As the bank believes that the main driving force of the bank's success is its human resources and through which they can achieve greater heights in the future.

### GENERAL INFORMATION of DBTI

|  |   |
|--|---|
| <b>Name Of The Institute:</b>                  | <b>Dhaka Bank Training Institute</b>  |
| <b>Abbreviation :</b>                          | <b>DBTI</b>   |
| <b>Senior Vice President and Head of DBTI:</b> | <b>Mr. Salahud Din Ahmed</b>  |
| <b>First Vice President</b>                    | <b>Md. Abdul Motaleb Miah</b>   |
| <b>Year Of Establishment Of DBTI</b>           | <b>2000</b>   |
| <b>DBTI Mailing Address:</b>                   | <b>Dhaka Bank Training Institute Sara Tower (3rd Floor) 11/A Toyenbee Circular Road Motijheel C/ A, Dhaka-1000</b>                  |
| <b>DBTI Hostel Mailing Address:</b>            | <b>925 / B, Shahidbag (4th and 5th Floor), Dhaka-1217. Telephone # +88-02-831 5720 (4th Floor) and +88-02-832 1709 (5th Floor).</b> |
| <b>Telephone Numbers:</b>                      | <b>+88-02-956 7814 (Direct) +88-02-716 0913-5</b>   |
| <b>Fax Number:</b>                             | <b>+88-02-956 5060</b>  |
| <b>Email Address :</b>                         | <b><a href="mailto:Salahud.din@dhakabank.com">Salahud.din@dhakabank.com</a></b>   |

Figure 6: Overview of DBTI

DBTI runs several training programs every year. Some are very basic programs and some are caused base for instance when they launched new products, when new regulations are establish by Bangladesh Bank, when new software are launched or new features are added in old software. Some of those training program are stated below that are running at DBTI with a view to help employees to improve their knowledge, skills and cope up with latest process and technology that directly leads to better customer service.

### **When Training Is Necessary:**

According to the Training Institution of Dhaka Bank Limited, they believe training is import for an employee in below written cases:

- When new employees are appointed
- When employees are promoted
- When employees are transferred from one department to another department
- When policies and activities of the organization changes
- For updating knowledge and skill
- For any other cases which might bring good to the employees and the Bank too.

### **Code of Conduct for Training:**

Those who are chosen for training program have to follow some CODE of CONDUCT strictly:

- i. All participants should take care of each other's sentiments and should behave in a way so that none is hurt
- ii. Misuse in all its meaning is always discouraging and results is misery. So, all the participants' are requested to refrain from all sorts of misuses
- iii. All participants are requested to take care take care of the cleanliness of the institute premises and to act accordingly
- iv. Recourse persons/ Guest Speakers would be treated with honor and nice gesture
- v. Cell-phone must be switched off at class- session
- vi. DBL and DBTI are Smoking Free Zone. So, DBTI appreciate is if participants take it under consideration.

## **Training Objectives of Dhaka Bank Including Islamic Banking Branch:**

While the specific training steps are necessary, establishing the training objectives from the very beginning will help to ensure successful training. The training objectives must be clear and relevant, and most importantly, they must be communicated with the audience that will receive the training.

Now, for Dhaka Bank including Islamic Banking Branch (DBL, IBB) training objectives should be well-stated, well organized, realistic, measurable and future oriented in terms of achieving overall organization efficiency and effectiveness.

### **Training Objectives Are:**

- i. To groom participants with appropriate attitude, knowledge and skill for enabling them to discharge their duties effectively and efficiently.
- ii. To familiarize the participants with laws and practices relating to banking thus synchronize their acquired knowledge of n the job training with theories.
- iii. To help the participants in acquiring operational knowledge on personal and corporate banking and procedural skill for creating a basic foundation for a banker.
- iv. To develop human skill with competence to deal with peers, seniors and juniors, colleagues.
- v. To help the HR team to choose the right person for the right position while selecting employees for succession planning.



## **Training Program Arranged by DBTI:**

Now, to help developing necessary interpersonal and professional skills that is required to deal with customers, to help proving better service to the clients and to satisfy through it and finally to achieve the wanted objectives DBTI arranges below written training programs.

**The training program often includes:**

- i. Foundation training program**
- ii. Direct Banking**
- iii. Training on Personality Excellence**
- iv. Islamic Banking and Finance**
- v. Basic Training on “Branch System Administration”**
- vi. Training Workshop on “Tawfeer Mudaraba Deposit Products”**
- vii. Training Workshop on “Flex-cube Software In Banking Operations”**

### **i. Foundation Training Program:**

DBTI offers the course to provide a very specific idea about the fundamentals of banking to employees. The motive behind designing this session is to deliver the banking knowledge that is essential to the bankers.

Issues that are covered by DBTI in this training are the Financial System of Bangladesh, Banking Companies Act, Banker – Customer Relationship, Opening and Operation of Different Types of Accounts, Negotiable Instrument Act, Other Acts relevant to Banking, Asset - Liability Management in Banks, Different forms of Bank Credit, Credit Risks Grading (CRG), Loan Classification and Provisioning, Import and Export Policy and Procedure, Letter of Credit (LC), Meaning and Types of LC, Operational Instrument (Opening of LC, Advising, Amendments, Lodgment and Retirement of Import Bills).

By the time (June, 2016) they have already done this program with more their 50th batches and over 400 employees. (Information from DBTI training manual.)

Duration: This training program is scheduled for 15-20 days.

Lead by: The training session is led by externals, internals- Principal and a coordination Team (FVP, SPO, SP), Guest Speaker and Faculty Members.

**Motivational fact:**

DBTI arranges a test where they identifies employees who stood first, second and third. Then they were rewarded with the branch location they preferred.

**ii. Direct Banking:**

The training is designed to introduce and teach employees about online banking. This is done with some selected GB employees and duration is one day. The basic idea of how few banking things can be done online is shown here. It is more like a seminar and those who attend the seminar are asked to request for creating their online ID and Password so that they can use it when necessary.

**iii. Training on Personality Excellence:**

The training program is especially design for female employees who will be sitting in the front desk at GB for face to face interaction with clients and provide solutions by listing to their queries.

In today's world providing service that too through face to face interaction and also pleased the service taker at the same time is quite challenging matter. Accepting the fact DBTI has come up with the training program that help to groom employees set of KSA's and competences that are required in the banking sector. They trained up female employees on areas like how to represent herself (talk, behave, dress up well, how to eat on formal dinners), how to deal with various situations (both known and unknown), when to offer drinks and snacks to clients, how to identify valued one without discriminating while providing service to another, how to build long term customer relations and make clients loyal and satisfied with the service providing nature etc. moreover the required attitudes and etiquettes are groomed here by DBTI through training.

**iv. Islamic Banking and Finance:**

This is an external training program where DBTI has a passive role to play. This is organized by Central Shariah Board for Islamic Bank of Bangladesh.

Duration: 3days, from 10:00 am- 6:00pm with the factices of tea breaks, lunch and snacks.

Location: Social Islamic Bank Head office.

Role of DBTI: To select employees who will represent Dhaka Bank there. Employees from Islamic Banking Branches are chosen for this purpose.

Participants: Employees from Islamic Banking Sector of Bangladesh.

Training on: How to serve the people base on Islamic Sariah based Banking and Finance system that can best meet people's interest.

**v. Basic Training On “Branch System Administration”:**

That is basically like as an orientation program for the new comers whom are help to familiar with the rules, regulations, code of conducts and practices that any specific branch follows.

**vi. Training Workshop On “Tawfeer Mudaraba Deposit Products”:**

This training workshop solely arranged for the Islamic Banking Branch of DBL.

The point of fact is Dhaka Bank Ltd (DBL) launched three new Islamic deposit products under the brand name ‘Tawfeer’ for its Islamic Banking Division on January, 2013.

The new products are: Tawfeer Mudaraba Savings Bond Account, Tawfeer Mudaraba Deposit Pension Scheme, and Tawfeer Mudaraba Foreign Remittance Account.

To make employees mindful of this product and the terms and conditions that are required to offer this to the clients DBTI organized a workshop on it on the same year where more than 130 employees did attend the training session. (Information from DBTI training manual.)

**vii. Training Workshop On “Flex-cube Software in Banking Operations”:**

Flex-cube is a software use by General Banking Department mainly at Dhaka Bank. All the important work of GB are done through using this software. It has several features by using it employees get information regarding their clients, what sort and how many number of accounts they are holding, how to give remittances etc. this software also helps to know

the current account position of clients, can answers the quarries regarding current balance, DPS and FDR status of clients, with that also helps to give bank statements.

Day by day new features are also adding up at Flex-cube. So, DBTI aims at helping employees who has to deal with it by arranging workshops on it.

With that at the end of the session each employees are asked to request for the separate user ID and Password to operate it easily and confidently.

## **Training Method for Dhaka Bank Including Islamic Banking Branch:**

Training methods make the execution of the plans and helps to achieve the objectives. So, those should be chosen carefully.

Now, DBL, IBB follow both on the job and off the job training method because both have some positive and negative aspect regarding cost, time consumption, and ease of apply/use, ease of delivery process by the trainers and understanding by the trainees and effectiveness of the appropriate approach for the specific need.

### **Off The Job Training (outside the actual work environment)**

- **Lecture**
- **Group discussions (including Conference, Seminar, Case Study, Workshop etc.)**
- **In basket exercise**
- **Role playing**
- **Demonstrations**

#### **Lecture:**

Lecturing method is one of the old and simple employee training methods. In this method the trainer is active whereas the trainees are passive.

DBTI authorities considers “lecture” method essential as most of the employees. The reason behind this is whom they generally recruit and selects are fresh graduates and have less or no idea about banking sector. So to guide them appropriately and make them understand about each and every topic clearly they use lecture as a training method.

#### **Discussion:**

It is a two-way flow of communication in the lecture.

As I have already mentioned at DBTI “Discussion includes Conference, Seminar, Case Study, Workshop etc. they found Discussion as a whole an essential part of their training program. Again the latent motive is to avoid any sort of misunderstanding or confusion by giving a

participants the opportunity of asking questions, sharing thoughts and opinions without hesitation.

They use these methods for providing training on Personal excellence, workshop on Tawfeer Mudaraba Deposit Products” and “Flexcube Software in Banking Operations” and seminar for Islamic Banking and Finance and Risk management. By this way interactions among all and new and fresh ideas can be added.

### **Role Play:**

DBTI believes “Excellence in Providing Service”. So with this in mind they train up their employees to do their best to provide best service possible (Training on Personality Excellence; especially for women). In this regard the use Role play where some play the role of service provider and some as clients. Those who acted as clients ask for the service they need and those who act as employees try to serve the best way they can. Through this way they increase the potentially of their employees to serve the clients by letting them face the real life base essence of service nature. With that employees also get to learn how to behave with colleagues, seniors and juniors.

### **In Basket Exercise:**

DBTI utilizes this method to give the learners a chance to get mindful of a few circumstances which they will confront in future. The thought process is to by letting them know about the possible circumstances in prior premise, make them well arranged to work all the more confidently and precisely in their genuine work environment.

### **Demonstrations:**

This technique is a visual show of how something functions or how to accomplish something. For instance, mentor demonstrates to the learners’ best practices to perform or how to do the assignments of the employment.

Here, DBTI allows trainees to learn using different sort of software (DB cube, Flex cube etc.).

They allows trainees to watch more precisely and thus learn about them well.

Keeping the end goal to be more successful, DBTI conducts this method by joining the discussion or lecture method.

Off the job training is done for the new employees. Mainly from the time of their orientation day the training sessions are started.

### **On The Job Training (basically for the continuation of the off-the-job training)**

- **Job rotation assignments**
- **Team assignments**

#### **Job rotation assignments:**

DBTI uses job rotation with a view to find out job-fit employees. It is a pre-arranged approach with a target to test the worker abilities and skills keeping in mind the end goal to place him or her at the ideal place. The program help employees to decrease their monotonicity with the regular work, help developing a wide range of work experiences with gaining more insights on related field and finally in terms of succession planning.

#### **Team assignments:**

DBTI through “Team assignments” allows the employees to take part in decision-making and to learn by observing others and examining organizational problems. This helps to develop better understanding among employees (collogues, senior-juniors) and make them felt that they are inseparable part of the organization.

Above mentioned training program are run by DBTI to fulfil are objectives set by the organization and to help employees groomed professionally and personally.

## Training Outline for Dhaka Bank Limited by DBTI:

Training outline that DBTI follows for internal training program for their employees are given below:

|                          |  |
|--------------------------|--|
| <b>Training Duration</b> | <b>At least for 3 days within one month</b><br><br><b>Max: 20+ days</b>  |
| <b>Training day</b>      | <b>5 days a week except Fridays and Saturdays</b>  |
| <b>Place</b>             | <b>DBTI, Sara Tower, (3<sup>rd</sup> floor), Motijheel Commercial Area</b>   |
| <b>Trainers</b>          | <b>Externals, Internals- Principal and a coordination Team (FVP, SPO, SP) leading by him, Guest Speaker and Faculty Member</b> |
| <b>Trainees</b>          | <b>MTO's and TO's</b>  |
| <b>Training time</b>     | <b>10:00 am – 6:00 pm</b>  |
| <b>Break</b>             | <b>Tea breaks twice a day (11:00-11:30; 4:00-4:30), Prayer breaks, Lunch break (1:30-2:30)</b>                                 |
| <b>Dress code</b>        | <b>Formal</b>  |

Figure 7: Training Outline by DBTI



## **Training Materials Using By DBTI:**

Training materials are a necessary part of any program or activity that involves knowledge acquisition and retention. The best approach to developing instructional materials is to start by examining the training plan and available resources. Depending on the learning objectives and length of the training program, training materials may include workbooks, training manuals, computer-based lessons and audio-visual aids.

### **Material that are used in training program those are:**

**1) Whiteboard:**

One of the most useful training material that DBTI uses while proving training especially for lecture and discussion methods.

**2) Handouts:**

DBTI uses handout for delivering their lecture. Handouts allow to stop worrying about forgetting what the trainer want to say. So it will helpful for the trainer as well as trainee because they don't have to miss anything.

**3) Marker:**

Marker is also used by the trainer for writing purpose.

**4) Multimedia Projector:**

DBTI uses multimedia projectors frequently in training classrooms, offices and gatherings at where the multimedia presentation are made. Therefore this is very important tool for their training session.

**5) Wireless presenters:**

DBTI uses wireless presenters because trainers can gain all the flexibility at the time you move backward and forward physically on the stage and virtually controlling the presentation slides.

**6) PowerPoint:**

DBTI allows using Power Point during training session as it helps trainers to combine content, illustrations and multi-media substance to make proficient presentations. It will helpful for the trainee also.

**7) Speaker:**

Another important technology which has a big impact on training is speaker. This allows DBTI trainers a facility to communicate effectively with the trainees with less possible afford on their voice

**8) Library Books:**

DBTI uses library books that are based on different training methods, banking and finance, guidelines provided by Bangladesh Bank etc.

## **Training Evaluation Plan for DBL, IBB That DBTI Follows:**

Although training evaluation is vital stage for an effective training and development program, this action most neglected and tricky. Most of the successful organization as well as DBTI follows the same training evaluation method which was established by Kirk Patrick. The four level of evaluation are:

- 1) Reaction**
- 2) Learning**
- 3) Behavior**
- 4) Results**

**How DBTI follows ‘The Kirk Patrick’ method for the evaluation of their training programs is discussed below:**

- **Reaction:**

Here, the intention of DBTI is to measure whether the employee liked the training, the trainer and facilities. It is usually measured by the questionnaires. If employee has less than favorable reaction, it does not mean others are also not interested in training; others may have the value of it. On the other hand, if employee has favorable reaction then it does not ensure training was effective. IBB measures this by the questionnaires method whether their employees/trainees like the training program or not.

- **Learning:**

DBTI wants to know whether the employees know more than they had prior. Knowledge based training can be measured by tests and skill-based training can be measured through demonstration or simulations. As DBL, IBB is in service providing sector and believes in “Excellence in Service” they do conduct training which is skill-based and measure their learning on how they deal with clients. Again the authority also observed the comments that their clients deliver against the service they receive. If employee did not learn anything, obviously no change can be expect in their job behavior.

- **Behavior:**

Here, the intention of DBTI is to identify what employee do on the job after training whether employees are able to do anything differently or solve new problem in different ways on the basis of their new knowledge. Are the trainees using the skill and knowledge they have learned in training? DBTI, for IBB employees measure this after 30 days of the completion of training program how much they improve their work then again after 60 days and 90 days. By doing the evaluation in so many steps DBTI tries to identify how employees learn gradually from the training program.

- **Results:**

The intention of DBTI is to go for evaluation of result by looking at the overall outcome of the training and impact on productivity, efficiency, quality, customer service or any other that organization can measure contribution and performance of employees after the training. DBTI or IBB authorities try to identify that whether the employee give good service to their customers and make them satisfy and also fulfill other settled objectives and thus they find out the affectivity of their training program.

Thus, the evaluation process is conducted for measuring the efficiency and effectiveness of the entire training methods and designed training program for IBB, DBL.

## **Recommendations Based on Training Programs:**

DBTI authority run many training programs; by using both on the job and off the job training methods to help their employees learn required knowledge and skills. Yet few things can be included in their training program to get better result from the entire process.

Here, recommended training method and training programs for DBL, IBB are given below:

**Simulation:** the training delivery method designed by DBTI is kind of incomplete as they do not use simulation while providing training to the employees. I do admit for this is time consuming, cost increasing material and with that bigger size of classroom is required.

But I think DBTI should implement this method while running workshop on different software at least, with few numbers of participants at each session.

**Relationship Marketing:** relationship marketing is a facet of customer relationship management (CRM) that focuses on customer loyalty and long-term customer engagement rather than shorter-term goals like customer acquisition and individual sales. The goal of relationship marketing (or customer relationship marketing) is to create strong, even emotional, customer connections to a brand that can lead to ongoing business, free word-of-mouth promotion and information from customers that can generate leads.

So, it is high time DBTI should start providing training on relationship marketing.

**Training on Personality Excellence for male employees:** initially DBTI used to provide this training to only their female employees. The thought process was only female suits for front desk services. But with the changing situation DBL recruits both for that services. So Personality Excellence should be conducted for male employees too.

**Separate Training Program for Islamic Banking and Finance for all IBB employees:** DBTI does not provide any specific training for IBB employees. Only few get the training that too is externally arranged. So it is the time DBTI should focus on this issue and start separate training program for all IBB employees so that IBB too can add up more benefits to the DBL's end result.

## Conclusion

It was great pleasure for me to do my internship program in an esteemed organization like Dhaka Bank Ltd, Islamic Banking Branch. Though my practical exposure in Islamic Banking Branch just for three months provides me a wide range of scope to observe the factions of bank through the cordial assistance of its members. I had the scope to focus on General banking system. Honorable SAVP and Managers Operation who was my supervisor at the organization, helped me at his level best. He showed me the path of a successful banker by practically and theoretically. Thus, I found out about the nature of actually working in a professional Environment.

This practical orientation (Internship) program, in first has been arranged for gaining knowledge of practical banking and to compare this practical with theoretical knowledge. Comparing practical knowledge with theoretical involves identification of weakness in the branch activities and making recommendations for solving the weakness identified. Only one department I was with while doing the internship program, it is not possible to go to the depth of each activities of branch because of time limitation. However, highest effort has been given to achieve the objectives of the internship program.

The report concentrates on the Training Needs Assessment, Training Program and Evaluation for the Islamic Banking Branch. This will assist the bank authorities to understand the significance of those above mentioned areas. Moreover, the identification of the factors will also help the DBTI to work on them and accomplish a superior comprehension in what elements to concentrate on. This will eventually help the DBTI authority and employees of that branch to give a better and prompt service to their valued clients.

At this final stage, I would like to state the branch has built a truly pleasant work environment in and every single individual I met and worked with there are exceptionally co-operative and helpful. They attempted their best to include things as far as anyone is concerned and made my journey entirely pleasant.

## Appendix

In this section I have attached two sets questionnaire that I have used as a guideline while having interview session with the DBTI authority and IBB employees.

**The questionnaires are enclosed with the very next page of this appendix section.**

## Questionnaire for “DBTI authority” of Dhaka Bank Ltd; Islamic Banking Branch

1. Do you think training program are helpful and effective for any employee’s both personal and professional grooming?
  - i. Yes
  - ii. No
  
2. How many training program you arranged yearly?
  - i. 5
  - ii. 10
  - iii. 15
  - iv. More than 15
  
3. Training duration you mostly have-
  
4. a) Does all the program are internally organized?
  - i. Yes
  - ii. No

b) If yes, Name the program which are not internally arranged?
  
5. All the programs are done through-
  - i. Off the job training
  - ii. On the job training
  - iii. Both
  
6. Name few of those training program that are done through Off the job process-
  
7. Name few of those training program that are done through On the job process-
  
8. Does all employees are required to attend the training session?
  - i. Yes



- ii. No

9. Whom are chosen for Training Program? (Participants)

10. Whom are responsible for providing training? (Trainer/ Instructor)

- i. All are Internal members
- ii. All are External members
- iii. Both based on requirements

11. How many participants receive training in each session?

- i. 20+
- ii. 30+
- iii. 40+
- iv. More than 50

12. a) Is there any Training Program on software that the organization uses?

- i. Yes
- ii. No

b) If yes, Name those-

13. a) Is there any specific program you run for your female employees?

- i. Yes
- ii. No

b) If yes, Name it-

14. Don't you think this program should make mandatory for all employees as a part of personal grooming?

- i. Yes
- ii. No

15. After training program is there any reward for the participants?

- i. Yes
- ii. No

16. Is this for all or just for those who performed well?

17. What is/are the purpose of distinguishing the best performers?

- i. Giving reward
- ii. Motivation
- iii. Aggregate planning
- iv. Succession planning

18. Which one you use for Succession Planning?

- i. Role Play
- ii. Team Assignments
- iii. Job Rotation
- iv. In Basket Exercise

19. a) Do you use any specific and structural method for evaluating the training program's effects on Participants?

- i. Yes
- ii. No

b) If yes, Name the evaluation method

20. Don't you think training on "Islamic Banking and Finance" should be made mandatory for all IBB employees by including it to internal training program?

- i. Yes
  - ii. No
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## Questionnaire for “Employee” of Dhaka Bank Ltd; Islamic Banking Branch

1. At which department you are posted at DBL, IBB-
2. Your job description (in brief)-
3. How many accounts get opened in a month?
  - i. 50+
  - ii. 100+
  - iii. 200+
  - iv. More
4. You are with DBL, IBB for
  - i. 1+ years
  - ii. 2+ years
  - iii. 3+ years
  - iv. 4 and more years
5. How you get posted here in IBB?
6. Based on which training program’s performance you have been posted here?
7. Do you think it is a good strategy to promote/ select branch option by someone based on result of any training program?
  - i. Yes
  - ii. No
8. How you consider this issue? As-
  - i. Just a reward
  - ii. Motivational

- iii. Demotivation
- iv. Reason for dissatisfaction

**9.** How many training you have received so far?

- i. 2
- ii. 3
- iii. 4
- iv. More than 4

**10.** Do you think all the training programs introduced by DBTI are efficient?

- i. Yes
- ii. No

**11.** Name the training program you participated-

**12.** For training on “Islamic Banking and Finance” how did you get chosen?

**13.** Did you find this external program helpful?

- i. Yes
- ii. No

**14.** So, don't you think training on “Islamic Banking and Finance” should be made mandatory for all by including it to internal training program?

- i. Yes
- ii. No

**15.** I have come to know that training on “Training on Personality Excellence” is only for female employees as they serves as front desk. Don't you think DBTI should make it mandatory for all employees as a part of personal grooming?

- i. Yes
- ii. No

## References

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