

❖ **Letter of Transmittal**

7th December,2017

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66 Mohakhali, Dhaka.

Subject: Submission of Internship Report on “Analysis of Training and Development of Pubali Bank Limited”.

Dear Sir,

With due respect, I am submitting my internship report on the above mentioned title for the fulfillment of the requirements of my Internship (BUS 400) course.

I have taken this report as an opportunity to reflect my learning about corporate life, organizational policy, internal work environment, and different aspects of Operational Management what I have learned from my 4 years long BBA Program. I believe that by collecting information for this report I have learned something very valuable that would help me in my future work field. I look forward to make the optimal use of this knowledge that I have gained from this Internship.

I would like to show my gratitude to you for giving me such a great opportunity to prove my abilities in making a quality report. I realize that my report may not be flawless; there might be some mistakes which were not noticed by me due to my inadequate professional knowledge, and I humbly apologize for that beforehand.

Thank you.

Sincerely yours,

Anamika Sharmin

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❖ Acknowledgement

At the very outset, I am thankful to almighty Allah for giving me strength, courage and ability to accomplish the internship program as well as the internship report in a scheduled time in spite of various complications. It gives me immense pleasure to thank a large number of individuals for their cordial cooperation and encouragement which has contributed directly or indirectly in preparing this report.

Initially, I would like to express my gratitude to internship supervisor Md. Shamim Ahmed. His guidance and feedback made everything crystal clear. At first, I was jumbled that whether I would be able to make a fruitful report but with his assistance, I found a way to do everything accurately and in time. He kept me on track to complete this report and his propositions were vital in making this report as flawless as possible.

Furthermore, I must show my gratitude to my supervisor of Pubali Bank Ltd .Md. Zahirul Islam, who willingly took my responsibility and gave me lot of time and shared his working experiences with me. His guidance showed me a way not only to understand the office culture but also how to deal with all the employees around me.

I would also like to express my sincere thanks to all the employees of General Banking department, of Pubali Bank Ltd. Bangladesh who helped me during my work tenure and made my experience a memorable one. And special thanks go to my project managers Mrs.Rashida Akter and Mrs.Sabina Akter for their patience and endeavor to help me out throughout this entire journey.

❖ Executive Summary

One of the vital parts of BBA program is internship program. At the end academic course work one need to compete the internship to gain practical knowledge to have an experience of implementation of acquired theoretical knowledge. However, at the end of my MBA course work I was placed in Pubali Bank Limited at Narayangonj Branch, the largest commercial bank of the country. During my internship period I have studied almost all the section of the branch. General banking sector, Loans and advance Section etc. At the end of my three months internship, I have gained a thorough knowledge about all of those. Pubali Bank started its journey as the largest public commercial bank with a great hope and aspiration. But now it is a private Bank. Still this bank controls a significant portion of all banking transactions. With the up gradation of technology the bank is also trying to keep pace.

This report intends to give a comprehensive view of the bank. It consists of seven parts. First part consists of introduction and background of the study. Second part consists of a brief history of Banking . Third part consists of Organizational overview of Pubali Bank Limited. Forth part deals with general banking. Fifth part involves loans and advances. Sixth part involves papers to be submitted to get a loan and finally seventh part consists conclusion and recommendation.

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Chapter 1: Introduction

1.1 Introduction

Bank is an organization chartered by a state or federal government, which provides the following services such as receiving payment, credit, savings, insurance, security brokerage, investment banking, merchant banking, cash management, real estate and community development. It plays an essential role in the growth of an economy of a country. Due to the banking system, countries become more industrialized and developed, because bank collects money from the depositor and provides a loan to others at fixed interest rate. By getting required loan from the bank, people can do business and earn a lot of profit which is facilitating them to become more independent. Subsequently, people can make an international trade like export and import and earn a lot of foreign currency which helps the country's economic condition to grow even more.

1.2 Objective of the Study

General Objectives:

This study is intended for providing me invaluable practical knowledge about banking operation system in Bangladesh. The prime objective of the study is to examine the performance of Pubali Bank Ltd.

Specific Objective:

- To accomplish the partial requisite of BBA program and achieve of good judgment with theoretical base.
- To have a revelation on the banking environment of Bangladesh.
- To review the consumer banking service and operating system of Pubali Bank Ltd.
- To evaluate the factors affecting performance of the Bank.
- To suggest the better ways of enhancing the performance of the Bank.

1.3 Scope of the study

This report covers the organizational overview of the Pubali Bank Ltd, Management and Organizational Structure, functions performed by the Pubali Bank Ltd. It also covers overview of the general banking, identification of problems regarding general banking, of The Pubali Bank Ltd. Principal Branch.

1.4 Methodology

While conducting the study, sources were explored for primary information and data. But hardly any updated data could be found. In the absence of updated information or data dependence on secondary has been inevitable. However, wherever possibly primary data has been used. Data were also collected by interviewing the responsible officers and from some documents & statements printed by the bank and the website of Pubali Bank Ltd. There have been used some statistical tools and graphical representation to find out different types of analytical results and interpretations.

1.5 Sources of Data

The following sources have been used for the purpose of gathering and collecting data as required.

Primary data

Practical desk work

Face to face conversation with the officers and clients.

Official record of Pubali Bank Ltd.

Data collection of own supervision.

Secondary Data

Official files and folders.

Working papers.

Selected books.

Published and unpublished documents .

Website.

1.6 Limitation of the study

The limitation of the study is defined by the extensive of the facts covered by the study and those that left out. However, these limitations can be presented in the following lines:

- The the lack of intellectual thought and analytical ability to make in a perfect one.
- I have to offset with quality due to time constraint, which apparently seems to be the most severe limitation.
- Another limitation of this report in non-availability of the most recent data & information of different activities of Pubali Bank policy of not disclosing some data & information for some reasons, which could be very much useful.

In spite of all these limitations, I have tried to put the best effort as far as possible.

Chapter 2: A BRIEF HISTORY OF BANKING

2.1. Introduction:

A bank is one, who in the ordinary course of his business receives money, which he repays by honoring cheques of persons from whom or on whose account he receives it. Banks deal mainly with money and credit. They purchase and sell money and credit.

2.2. Evolution of the Word “Bank”:

Etymology deals with the roots and origin of the word ‘bank’. According to some writers the word bank derived from the word BANCO, BANCUS, BANQUE, and BANC, all of which mean bench upon which the early bankers used to display their coins and transact business in the market place. According to the some other writers the word ‘bank’ has been derived from the German word ‘BANKE’ which means a joint stock fund. Banking in the ancient times was largely confined to money changing and money lending.

2.3 The Emergence of Modern Bank:

In middle Europe the bankers of Lombardy were very famous. They planted the seed of modern banking in England. Among those prominent bankers we can named one who were famous not only in banking but also in political history in Europe. These Lombardy people were very much disturbed in 13’s by internecine work that was followed by plunder by Kaiser Frederick two. Lombardy people in large number as a result started migrating to more settled countries such as England, French, and Belgium.

2.4. Bank Development in Bangladesh:

During Mughal period, indigenous banking flourished. The Subarna bank the bullion trading community used to do banking in the then Bengal. At the British time banking in the form of agency house, exchanging house started to flourish in kolkata., especially in the wake of the

swadeshi movement. In 1947 after the separation of Bengal, bank business faced a severe disaster as non-Muslim bankers migrated to India. In order to rebuild the bank business State bank of Pakistan was established as a central bank of Pakistan in 1948. In 1971 Bangladesh became independent. After liberation “Bangladesh bank was automated with the asset and liabilities of former “State bank of Pakistan”. There were several banks before independence of Bangladesh as follows:

- (1)The national bank of Pakistan
- (2)The bank of Vowalpur ltd.
- (3)The premier bank ltd.
- (4)The Habib bank ltd.
- (5)The commerce bank ltd.
- (6)The united bank ltd.
- (7)The union bank ltd.
- (8)The Muslim commercial bank ltd.
- (9)The standard bank ltd.
- (10) The Australasia bank ltd.
- (11) The eastern mercantile bank ltd.
- (12) The eastern banking corporation ltd.

Bangladesh Bank nationalization Order promulgated on 26 March in 1972. After the liberation war the above 1st hree banks were converted to The Sonali Bank , The 2ndtwo banks were converted to The Agrani Bank , the next two banks were converted to The Janata Bank , the next three banks were converted to The Rupali Bank , the next one bank was converted to The Pubali Bank and the last bank was converted to The Uttara Bank.

Chapter: 3

Organization overview of pubali Bank Ltd.

ORGANIZATIONAL OVERVIEW OF PUBALI BANK LIMITED

3.1 History Of Pubali Bank Limited :

PUBALI BANK LIMITED is the largest Commercial Bank in Private Sector in Bangladesh. It provides mass banking services to the customers through its branch network all over the country. This Bank has been playing a vital role in socio-economic, industrial and agricultural development as well as in the overall economic development of the country since its inception through savings mobilization and investment of funds. During the last 5 years the growth rate of bank's earnings is more than 25% on average.

The Bank was initially emerged in the Banking scenario of the then East Pakistan as Eastern Mercantile Bank Limited at the initiative of some Bangalee entrepreneurs in the year 1959 under Bank Companies Act 1913 . After independence of Bangladesh in 1972 this Bank was nationalised as per policy of the Government and renamed as Pubali Bank. Subsequently due to changed circumstances this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. The Government of the People's Republic of Bangladesh handed over all assets and liabilities of the Pubali Bank to the Pubali Bank Limited. Since then Pubali Bank Limited has been rendering all sorts of Commercial Banking services as the largest bank in private sector through its branch network all over the country.

3.2 Performance of Pubali Bank Limited:

Share Capital:

The authorized capital and Paid up Capital of the Bank stood at Tk.5000.00 million and Tk.400.00 million respectively in 2005. Out of total 7591 Shareholders, 4 nationalized institutions including the Govt.of the People's Republic of Bangladesh held shares of Tk. 11.72

million. The remaining shares of Tk.388.28 million were held by various institutions and individuals.

Statutory and Other Reserves:

During the previous year the statutory reserve and other reserve of the bank stood at Tk.2107.76 million, out of which statutory reserve was Tk.1250.12 million, other reserve was Tk.857.64 million. During the year under review the total reserve stood at Tk,2481.21 million at the end of the year due to increase of general reserve by Tk.573.45 million from current year's profit.

Deposits:

The total deposit at the end of the previous year was Tk. 39789.70million.During the year under review the amount stood at Tk. 44443.03 million which was 11.69% higher than the position of the Previous year.

Borrowing from other Banks:

The borrowing from other Bank, for the business purpose, was Tk.320.20 million as on 31.12.2005.Such borrowing during the previous year was Tk.131.62 million.

Foreign Exchange Business: Earning from call Loan:

Due to active participation in the inter Bank money market ,total earning from call loan during the year amounted to Tk.429.28 million which was high by Tk. 142.83 million over the amount of previous year.

a) Import business:

During the year the bank handled import business worth Tk. 26033.80 million. During the previous year ,the amount was Tk. 18024.30 million.

b) Export business:

The Bank handled export business worth Tk. 15271.10 million during the year as against Tk.13670.50million in the previous year.

c) Inward Foreign Remittance:

Non resident Bangladeshis sent foreign exchange equivalent to Tk. 14860.30 million during the year ,which was Tk. 11753.00 million during the previous year.

Investments:

Total investment of the Bank was Tk. 5742.12 million during the previous year. The sectors of investments were mainly Govt. Bonds , Treasury Bills, Approved Debenures,Shares and Debentures of Private institutions.

Advances:

The total advances of the Bank during the previous year amounted to Tk. 27542.33 million which was Tk. 32639.68 million during the current year. The Bank made advances mainly in sectors such as commercial loan, import and export business, term loan to large and medium scale industries, house building loan, consumer's credit loan.

Position of Profit and Loss:

The total income and total expenditure of the Bank during the year were Tk.4435.90 million And Tk. 3063.27 million respectively resulting in a profit of Tk. 1372.63 million before making provision for bad and doubtful debts and income tax.

Branch Expansion and Modernization:

During the year under review 23 branches were shifted to new premises in more suitable places and 19 branches were refurnished and modernized.

Information Technology and Automation: For providing quick customer service all the 350 branches of the bank have been computerized including branches situated at the remote areas like Sandwip,Mehidigonj etc. As a result , quick and better customer's service is being possible with less manpower .Bank started to develop an improved Multi user client server Architecture

System Software called Pubali Integrated Banking System(PIBS) enabling to provide one stop service to its clients. The Bank entered in internet world through introduction of its web-site www.pubalibangla .com as a result , the name of pubali Bank ltd. included in world Electronic Database. To meet the demand of time Pubali Bank Ltd. has entered into ATM World.

Man- power& Training

This year, the numbers of officers and employees of the Bank stood at 5088, sixty eight on different subjects were organized at the Bank's Training Institute and 1740 officials of different levels participated training besides these, Bank utilized the training services rendered by other training institutions. In August 2005 a one- day National Workshop was held at Dhaka which was attended by all the 350 branch Managers, 16 Regional managers and senior executives of Head Office of the Bank. On the occasion, 18 Branch Managers were awarded for their outstanding performance.

Audit& Inspection

Bank's Audit Term audited 233 branches & offices during the year under review while inspection of all the 350 branches was conducted by Bank's Inspection Team.

Meeting of the Board of Directors& its Committees

During the year 2005, 39 meetings of the Board of Directors were held. Policy decisions on different issues were taken in these meeting.

Appointment of Auditors

M/s. Ahmed & Co., Chartered Accountants, M/s.Syful Alam & Co. Chartered Accounts and M/s.K.M.Alam Khaleque & Co., Chartered Accounts were appointed Auditors of the bank for 2005 in the 22nd Annual General Meeting. But due to dissolution of M/.K>M.Alam Khaleque & co., the other 2(two) Chartered Account firms audited the statement of accounts with Due permission of Bangladesh Bank and Securities exchange Commission.

Conclusion

The Board of Directors expresses its gratitude to all Clients, Shareholders and Partners for extending support and co-operation in the activities of the Bank during the 2005.the Board of

Directors thanks Government of the People's Republic of Bangladesh and Bangladesh bank for their co-operation and guidance. The Directors also wish to place on record the sincere appreciation and thanks for the sincere and dedicated services and co-operation extended by the officers and employees towards overall performance of the Bank during the year under review.

3.3 Present Status of Pubali Bank Ltd

Pubali Bank Ltd is one of the largest private sectors Bank in Bangladesh with years of experience.

Adaptations of modern technology both in terms of equipment of banking practice ensure efficient service to clients.

3.4 Vision of Pubali Bank Ltd

To excel as best private commercial Bank in Bangladesh with meticulous observance of rules and regulations and commitment to corporate social responsibility.

3.5 Mission of Pubali Bank Ltd

- (A) To get recognition as a dynamic, innovative and customer supportive Bank.
- (B) To maintain continuous & steady growth with utmost transparency and to diversify development of resources.
- (C) To enhance continuous development of information & technology to meet the demand and challenges of the time.

3.6 Information Technology in Automation:

All the 371 branches have been computerized out of which 268 branches have been running successfully with the in-house developed software, PIBS (Pubali Integrated Banking System). Pubali Bank limited has implemented Centralized online Banking system in the year 2008 through its in-house developed software. In the mean time 10 branches in Dhaka, Chittagong and Sylhet have been brought under online banking system and more 40 branches will included during 2009. The remaining branches will brought under online banking system gradually. Thebank will also extend services to its customers through internet Banking and mobile phone bank phase wise shortly. The bank has developed Islamic Banking Software and 2 (two) Islamic banking wings will be opened in Dhaka and Sylhet shortly. The bank has entered into the internet world through its website www.pubalibangla.com and has also been operating automated trailer machine (ATM) and Point of sale (POS) services to meet the demand at the time.

3.7 Management structure: organizational chart of Pubali Bank

Designation in ascending order

sl.no.	Designation
1	Managing Director
2	Deputy Managing Director
3	Senior Executive Vice President
4	Executive Vice President
5	Senior Vice President
6	Vice President
7	Senior Assistant Vice President
8	Vice President
9	First Assistant Vice President
10	Senior Executive Officer
11	Executive Officer

12	Principal Officer
13	Senior Officer; Senior Officer
14	Officer
15	Junior Officer
16	Assistant Officer ; Trainee Assistant

Chapter: 4

General Banking Activities of Pubali Bank Ltd.

General Banking Activities Of Pubali Bank Ltd.

4.1 Account Opening:

4.1.1 The procedures followed for Opening an Account

Account Opening Form:

At first you have to fill up a form given by the respective bank where you are going to open an account. This form contains some information such as: -

- a) Name of the Branch.
- b) Date.
- c) Title of the Account.
- d) Special instruction.
- e) Name of Account folder.
- f) Occupation.
- g) Address.
- h) description of initial Deposit.
- i) Verification of the introducer.

Specimen Signature:

Specimen Signature is very important to identify the drawer. This signature is kept in a special card along with drawer's name. This card contains: -

- a) Title of Accounts.
- b) Specimen Signature of the guarantor of the Account.
- c) Allotment of Account number.

Pay in slip:

It contains filling up of all the particulars of Account and Cash tendered for deposit. Voucher marked new Account.

Cheque requisition Slip:

It contains: -

- a) Verification of Signature.
- b) Entry made in cheque issue register.

Ledger: Ledger contains:

- a) Entry of Account particulars from account opening form in the ledger.
- b) Position of the voucher and cheque requisition slip.
- c) Supervision of this posting by officer in charge .

Issue of Pass Book

Filling up the Account opening form in the appropriate file under custody.

4.1.2 Partnership Firm

The consent of all partners

Partnership Deed.

Mandate contains:

- I. The name of the person who will authorize to operate the Account.
- ii. The extent of authority given to such persons.
- iii .Personal Account and a Firm's Account.
- iv. Creation of mortgage.
- v. The retirement of partner.
- vi. death of partner.
- vii. The insolvency/insanity of a partner

4.1.3A Joint Stock Company

For opening a company account some documents are needed which are given below:

Certificate of Incorporation in original along with a true copy.

Copy of Memorandum & Articles of Association certified up to date.

Certificate of Commencement of Business original along with a true copy.

This is not required when

i. The company is private limited company.

ii. The Company is registered before the first day of April 1914 & invites the public to subscribe shares.

iii. The company is limited by Guarantee

Balance Sheet and profit and loss statement.

The Board Resolution

Mandate

4.2 Types of Deposit A/C:

Deposit forms the life-blood of a commercial bank. It can't carry on its business only with its own capital. It accepts deposits from the customers on one side and lends it to other borrowers/customers. By this way it earns some margin of interest, which is one of the most important remunerative sides of its business. In short we can say, bank is an intermediary, which mobilizes funds from surplus economy to deficit economy. Banks deposits can broadly be classified into the following categories:- Demand deposit- These are repayable whenever the customer asks. Time deposit- These are repayable after the expiry of period agreed at the time of opening the deposit account. In a Bank, the following types of accounts are opened:-

Current Account.

Savings Bank Account.

- Fixed Deposit Account.**
- Call Deposit Account.**
- Deposit Pension Scheme.**
- Special Deposit Pension Scheme.**

Current Account :

It is purely a demand deposit account. There is no restriction on withdrawing money from this account. As many withdrawals are allowed the customers. It is suitable when funds are to be collected and money is to be paid away at frequent interval. Current Account is most suitable for private individuals, traders, merchants, importers and exporters, mill and factory owners, limited company's etc. For opening of a current Account minimum deposit of Tk. 1000/- is required along with introductory reference, No interest is given the Current Account deposited money.

Savings Bank Account

This deposit is primary for small-scale savers. The main object of this account is promotion of thrift. Hence there is restriction on withdrawals in a month. Heavy withdrawals are permitted only against prior notice.

- Minimum amount of Tk. 200.00 is required as initial deposit.
- Frequent withdrawal is not encouraged.
- Normally withdrawal not allowed more than 1/4th of the balance with maximum of Tk. 1000/- in a week.
- 7 days notice is required for withdrawal of large amount.
- The rate of interest is 6.50% against S.B Account.

Fixed Deposit Account

It is popularly known as "Time Deposit". Because these deposits are not repayable on demand but they are withdrawable subject to a period of notice. The prospective fixed deposit holder is expected to fill up an application form, prescribed for the purpose, stating the amount and the period of deposit. The application itself contains the rules and regulations of the deposit including the space for specimen signature.

- Payment made on expiry of agreed period.
- Payment demanded before expiry of agreed date then Penalty is charged.
- Introducer is not needed.
- Copies of Party and 2 copies of Nominees photograph is needed.
- Loan is sanctioned against FDR.

Interest Rate

Rate of Interest is varies on the period of maturity date.

Duration Rate of Interest,

From 3 months and above but less than 6 months 7.5%

From 6 months and above but less than 9 months 8%

From 1 years and above but less than 2 year 8.5%

From 2 years and above but less than 3 year 9%

Short Term Deposit Account

Short Term Deposit Account is same as Current Account. Here money is kept for a very short time. A notice is needed prior withdrawal of money.

- 6% interest is given for the actual period.
- Notice Period is varies from 7 days to 30 days.

Call Deposit Account

Mainly opened by organization calling tender in which (the suppliers, contractors etc.) deposit requisite amount of carnets money favoring the organization-calling tenders. It is termed as Call Deposit since organization, which opens these accounts, may call withdrawal of the deposited account any time after the expiry of the tender period. No interest is allowed.

Deposit Pension Scheme

A depositor can open any Deposit Pension Account for deposit of Tk. 200/-, Tk. 300, Tk. 500/- in each month. And for this the depositor will have to deposit the specified amount of money by the 8th. day of each month either in cash or in cheque. The depositor of this account can select more than one nominee for claiming the deposited money after his death. A depositor can withdraw the total amount of deposit (Principal + Interest) at a time after a specific period of 10 or 20 years and for this he will be entitled to get Tk. 26344/- for 10 years & Tk. 1,32,920/- for 20 years, after deposit of Tk. 100/- per month.

4.3 Operation of Cheques:

A cheque is an unconditional order in writing; Drawn on a specified Banker signed by the drawer requiring the Banker to any on demand a certain sum in money to or to the order of specified person or to the bearer and which does not order any act to be done in addition to the payment of money. Thus a cheque involves Three Parties: -

- Drawer

- Drawee (The Banker)

- Payer (To whom cheque is to be paid) The following Procedure in passing a cheque is observed:

- The cheque receiving clerk scrutinizing the cheque as to date amounts and signature and hand over the presenter with token number which will also written at the back side of the cheque and pass to the ledger keeper after giving a seal.

- The cheque will again be scrutinized by the ledger keeper who satisfies himself as to the order of the cheque and the amount that does not exceed the credit balance.

- The ledger keeper then debited the amount from respective account in the ledger book and will pass to the authorized officer who satisfies himself by verifying signature of the account holder very carefully to protect any kind of fraudulence and then pass it to the cash officer for payment.

- The presenter presents his token in the counter and cashier makes payment receiving the token after verifying the token given by the receiving clerk and will demand a signature to verify with the previous one. The procedure discussed earlier is fully manual system which is totally absent narayangonj Branch. Because, the cash payment & receipt system are fully computerized which faster the whole customer service. And as a result, now-a day they are not maintaining their previous system and not keeping any ledger book.

4.4 Transfer of Accounts:

When an account is transferred from one office to another, the account opening form etc. signed at the time of opening account and any forms or documents signed subsequently which are necessary for its proper conduct at the time of transfer, must be forwarded under cover of form, to the office to which card (s) and standing instruction if any, no exchange should be charged on such transfer. Attention is invited in this connection. As far as possible, the fullest, information regarding the character, means standing of the constituents and the way to the account has been conducted must be given to the receiving office.

4.5 Dormant A/C:

- All Current accounts which have not been operated upon for six months should be marked in Red ink "CARE-DORMANT ACCOUNT- FIRST WITHDRAWAL TO BE REFERRED TO THE MANAGER". The ledger should be scrutinized for this purpose by a number of the supervising staff in March, June, September & December each year.
- All savings accounts which have not been operated upon for one year should also be marked in Red ink.

4.6 In-operative A/C:

- No withdrawal what so ever should be permitted on as in-operative account without the specific permission of the manager who will satisfy himself beyond doubt that the withdrawal in order.
- Annually on the 29th June, the balances of all accounts, which have lying in in-operative current account for ten years, should be transferred to the unclaimed deposit A/C.
- The account opening forms, specimen signature cards, either or survivorship forms and all other documents relating to the in-operative accounts transferred to the unclaimed deposit account must be kept separately in the strong room in the personal custody of the Manger.

4.7 Closing of an Account:

A banker can close the account of his customer or justifies the stoppage of the operation of the Account under following considerable circumstances: -

- Notice given by the customer himself
- Death of customer
- Customer's insanity and insolvency
- Order of the court.

4.8 Bank Remittance (DD/MT/TT & PO):

One of the most important aspects of the Commercial Banks is rendering services to its customers. Among different services rendered by a Commercial Bank to its customer remittance facilities are very well known and popular to the customers. The word "Remittance" means sending of money from one place to another branch within the country. There are two types of Remittance: Inward & Outward.

The Commercial Bank's Remittance facilities to its customer is to enable them to avoid risk arising out of theft or loss in carrying cash money from one place to another or making payment to some one in another places. Banks take the risk and ensure payment to the beneficiary in exchange of a little bit benefit known as Exchange or Commission. Considering the Urgency and nature of transaction, the mode of Bank remittance may be categorized as: -

- Demand Draft (DD)
- Mail Transfer (MT)
- Telegraphic Transfer (TT)
- Payment Order (PO) The following register books are to be maintained for remittance concern:
 - D. MT. TT Advice Register
 - DD Payment register Day Book
 - TT Payment Register Book
 - Ex-Advice Payment Register Book

4.9 Suspense and Sundry Deposit A/C:

Under Bank's regulations not more than two suspense accounts shall be kept at any branch. The only accounts of this nature allowed are, therefore, suspense account for debit items and suspense account for credit items, the former being a general ledger account and the latter a current account.

4.10 Establishment:

Maintenance of salary Register & Preparation of salary voucher & returns, Provident Fund, Pension Found Rules, Medical Facilities, Leave Rules Records, Income Tax, T. A rules, Group Insurance. Beside this, the total branch information Targeting Profit, Achieved Profit, Total Outstanding loans and Advances etc. maintained here.

4.11 Dispatch Section:

Dispatch section is fully controlled by the Establishment Department. Any kind of letter DD, TT, MT, Cheque and Telex also are transferred and received through this section, There are two types of letter they continuously received. They are:

a) Inward (Registered/ Unregistered) letters

b) Outward (Registered/ Unregistered) letters At first recording is required whether it is Inward or Outward Registered/ Unregistered letters. Then, letters are disbursed to their respective destination. Inward letters are firstly segmented according to their different sections and after that an entry is given to the Inward Register book. For local letters which area is not far from the branch are delivered through Messengers. In such cases, firstly the entry is to be made in Dispatch register Book and then a Peon .

Book is to be maintained which contains only Dispatch No... and Receiver's Address. For this, the Messenger will get Tk. 20/- as convince. A special Register Book is to be maintained for TT, MT, DD, P/O and for Cheque another book is reserved. Stamp, Envelope which is kept under cash officer and in a small box can be inspected at any time. to meet the expense of Stamp and envelope a Dr. Voucher is needed for withdrawal money from the Branch Account. For registered letters, Vouchers are to be recorded here as document.

4.12 Local Short Credit (LSC)

If a cheque or bill comes to Pubali Bank from another branch of Pubali Bank or other than Pubali Bank outside the Clearing Area, then Pubali Bank Collects that Check from that Pubali Bank or through nearest Pubali Bank of that Bank. The collecting Pubali Bank collects by the process of LSC from other Bank and sends a TRA (Transfer Responding advice) to the payee Bank. For example, if a customer of Pubali Bank Dilkusha Corporate Branch, Dhaka, deposits a cheque of Rupali Bank Ltd., Pabna then the procedure done by the collecting Pubali Bank is as follows:

- a)The cheque is first deposited through a received seal with the help of a slip.
- b)The collecting bank gives a crossing with "Pubali Bank Dilkusha Corporate Branch". It indicates that the mentioned Bank is the collecting Bank.
- c)Entry for outward Clearing register is given with clearing seal and giving the cheque a "S" (subsidiary) seal.
- d)The cheque is then registered in SC register and a SC number is given.
- e)Endorsement is given like "Payee's A/C will be credited on realization.

4.13 Short Credit

Customers deposit (cheque, drafts etc.) for collection along with deposit slip. Instruments within the range of clearing are collected through Local clearing House but for outside the clearing house ranges are collected through SC. For example, customer of Pubali Bank Dilkusha Corporate Branch, Dhaka, deposits a cheque of Pubali Bank, Pabna Branch. For this purpose, the collecting Bank Pubali bank Dilkusha Corporate Branch, Dhaka will do as follows:

- i)The cheque is first deposited through a Received seal with the help of a slip.
- ii)The collecting Bank gives a crossing with "Pubali Bank Dilkusha Corporate Branch". It indicates that the mentioned Bank is the collecting Bank.
- iii)Entry for forward Clearing Register is given with Clearing seal and giving the cheque a "S" (subsidiary) seal.
- iv)The cheque is then registered in SC Register and a SC number is given.
- v)Endorsement is given like "Payee's A/C will be credited on realization".

4.14 Demand Drafts received for Collect:

a) All the Inward Demand Drafts will be received by the Managers or Accountant and examined by him to ensure that there is no unreasonable gap between the dates of purchase receipt at branch. Cases of delay will be reported to the Head Office & a copy to the Regional Office of the purchase office. These will be numbered with D.D.R numbers, promptly acknowledged, entered individually in the Demand Draft received for realization register, without passing any entries.

b) Clearing cheques and cheques on the branches will be paid or returned unpaid the same day. Other Demand Drafts entered in the register will be presented or payment to the drawee through the cash department.

c) On realization the proceeds together with the overdue interest, if any Demand Draft will be credited to the purchasing offices in the Pubali Bank General Account sending Transfer Responding, Advises (TRA) and reported to Head Office on schedule. Unpaid DDR's will be returned to the purchasing offices along with the objection Memo.

4.15 Transfer Scroll:

a) The Bank transfer scroll the object of which is to balance the transfer vouchers before the Clean Cash Book is posted will be written up by a clerk. The clerk responsible for presentation of the vouchers will enter in the transfer sheet simultaneously and the supervising official passing the transfer vouchers will authenticate the entries.

b) All cheques and transfer vouchers will be entered in the transfer scroll sheet and numbered with their scroll number under initials of the scroll writer. All transfer vouchers, including those which are not individually entered in the transfer scroll/sheet, will be branded with the paid or received date stamp.

4.16 Clearing House

As a cheque payment order or bill come from a Bank within the range of local Clearing House then it is sent for collection through Clearing House. The Cheque may be crossed or not, if a customer of Pubali Bank deposits a cheque of another Bank which is within clearing, then Pubali Bank will Credit his Account and collect it (cheque). Though the amount is credited in the customers account but will not get the money until the cheque is honored.

4.17 Clear Cash Book

The clean cash book which is the abstract of cash day's transactions classified under the general ledger headings, will be compiled from the totals of the various books subsidiary to the clean cash book including the day books in which the relative vouchers have been entered in details under authentication and will be checked there form by unauthorized official.

Clean Cash Book is written to:

- Test the arithmetical accuracy of one day transaction.
- Consolidate one try transaction.
- Help position in the general ledger.
- Test the closing cash balance of the branch.

Procedure:

- The clean cash book writer must see before taking the total in the clean cash book from the subsidiary books/ day books that the books duly checked and authenticated by the authorized officials.
- The clean cash book will be checked daily from the subsidiary registers/ day books by an authorized supervising official who will agree the entries under each head the respective registers/ day books.
- Bach morning the Manger will scrutinize the whole of the previous day's vouchers.
- After the daily balance all vouchers should be collected by the clean cash book writer and handed over to a supervising official who will lick them up overnight, under protection from Fire, together with all current records.

4.18 The General Ledger:

The Accounts to be kept in Branches General Ledgers are as under:

- Pubali Bank General Account
- Fixed Deposit Account
- Short Term Deposit Account
- Fixed Deposit Interest Account
- Savings Bank Account
- Call Deposit Account
- Current Account
- Pay Order Account
- Drafts Payable Account
- Drafts Payable Ex-advice Account
- Demand Loan Account
- Cash Credit Account
- Foreign Bill Purchase & Negotiable Account
- Bill for Collection Account
- Force Loan Against Back to Back L/C Account
- Advance Against Merchandise Account

- Discount Account
- Interest Account
- Exchange Account
- Commission Account
- Charges Account
- Profit & Loss Account
- Stationery Account

Chapter: 5

Job Responsibility

Responsibility as an Intern

First of all I wanted to start of saying my major is Accounting and minor is management, so it was a bit easy for me to find suitable position in Pubali bank . My supervisor Md. Zahirul Islam , manager of Pubali Bank Ltd at Narayangonj Branch, had given me a job rotation so that I can learn as much as I can from them and a long with that to help with anything they might require. It would be from bringing printed paper to separating the papers to putting data into the computer. As I wasn't finance major he did not to work in Foreign and exchange department because there different types of Loan and other things have to handle which is very critical. My objective in my assigned job was to experience the real life synergy between the sections and get a grasp into how real life working experience is different compared to what is in books.

Job Responsibility:

Opening Account: In the Bank, my first and foremost duty was to open different types of account. During this 3 months I have opened a good number of account.

Issuing cheque: I have also issue cheque. Put round sill on it, Give initial, and record it on the Computer.

Pay order: I gave pay order to the customer according to the bank rules.

Remittance: I also do work in remittance.

Except above information, I also work in clearing, transfer scroll, dispatch etc..

Chapter: 6

An analysis of Training and Development of Pubali Bank Ltd.

Training & Development:

Training:

Training is the acquisition of new skills and knowledge relevant to a job. Development involves the growth of an individual's wider education and capabilities within a field of employment.

- Induction training familiarizes new employees with their role and responsibilities. Colleagues are introduced, systems explained and the expectations of the job are clarified.
- On-the-job training is arranged in the workplace through instruction and observation.
- Off-the-job training takes employees away from the immediate workplace. It may be in-house' using the employer's facilities or out-houses and provided by another company or college/university.

Development:

Development has a broader focus on learning and relates to a career rather than to a job. It emphasizes the employee's potential to acquire more capabilities. The government supports training and development through modern apprenticeships which give young people vocational skills through a mix of on and off-the-job training. The Investors in People award requires firms to demonstrate their commitment to training and career development for staff.

Objective of Training & Development

Needs result in training and development objective, which should state the desired behavior and the condition under which it is to occur. These stated objectives then become standards against which individual performance and the program can be measured.

For example, the objective for airline reservationists might be stated as follows:

1. Provide flight information to call in customers within thirty second.
2. Complete a one-city round-trip reservation in two minutes after all information has been obtained from the customer.

Specific, measurable, time –targeted objectives like those listed above for a reservationist give the trainer and the trainee specific goals that can be used to evaluate their success .If the objective are not met, failure gives the HR department feedback on the program and the participants.

Importance of Training & Development:

Optimum Utilization of Human Resources – Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals.

Development of Human Resources – Training and Development helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization. It also helps the employees in attaining personal growth.

Productivity – Training and Development helps in increasing the productivity of the employees that helps the organization further to achieve its long-term goal. Team spirit – Training and Development helps in inculcating the sense of team work, team spirit, and inter-team collaborations. It helps in inculcating the zeal to learn within the employees.

Organization Culture – Training and Development helps to develop and improve the organizational health culture and effectiveness. It helps in creating the learning culture within the organization.

Organization Climate – Training and Development helps building the positive perception and feeling about the organization. The employees get these feelings from leaders, subordinates, and peers.

Quality – Training and Development helps in improving upon the quality of work and work-life.

Healthy work environment – Training and Development helps in creating the healthy working environment. It helps to build good employee, relationship so that individual goals aligns with organizational goal.

Health and Safety – Training and Development helps in improving the health and safety of the organization thus preventing obsolescence.

Morale – Training and Development helps in improving the morale of the work force.

Image – Training and Development helps in creating a better corporate image.

Profitability – Training and Development leads to improved profitability and more positive attitudes towards profit orientation.

Training and Development aids in organizational development i.e. Organization gets more effective decision making and problem solving. It helps in understanding and carrying out organizational policies.

Training and Development helps in developing leadership skills, motivation, loyalty, better attitudes, and other aspects that successful workers and managers usually display.

The Five-Step of Training and Development:

1. Needs analysis step, identifies the specific job performance skills needed, assesses the prospective trainees skills, and develops specific, measurable knowledge and performance objectives based on any deficiencies.
2. Instructional design ,you decide on ,compile and produce the training program content, including workbooks, exercise ,and activities ,here you'll probably use technique like those discussed in this chapter ,such as on the job training and computer assisted learning.
3. Validation step, in which the bugs are worked out of the training program by presenting it to a small representative audience.
4. Is to implement the program, by actually training the targeted employee Group.
5. Is an evaluation step, in which management assesses the program's success or failures.

Methods of Training

There are various methods of training which can be divided into cognitive and behavioral methods. Trainers need to understand the pros & cons of each method also its impact on trainees keeping their background and skill in mind before giving training.

Cognitive Methods: This method is more of giving theoretical training to the trainees. The various methods under cognitive approach provide the rules for how to do something, or verbal information, demonstrate, relationships among concepts, etc, these methods are associated with changes in knowledge and attitude by stimulating learning.

The various methods that come under cognitive approach are,

1. on the job training.
2. Apprenticeship training
3. Informal learning
4. Job instruction training
5. Lectures
6. Audiovisual- based training
7. Simulated training

Behavioral Methods: These methods are more of giving practical training to the trainees. The various methods under behavioral approach allow the trainee to behave in a real fashion. These methods are best used for skill development.

The various methods that come under behavioral approach are,

1. Games & simulations
2. Behavior-modeling
3. Business games
4. Case studies

Managerial on-the-job training:

1. job rotation
2. Coaching
3. Action learning

Off- the-job management training development:

1. The case study method
2. Management games
3. Outside seminars
4. University –related programs
5. Role playing

Objectives of training related to individual:

1. **Reducing inherent fear about jobs:** Training is reducing inherent fear about jobs.
2. **Updating Knowledge:** Technological advancement, business environmental changes and new management philosophies have now made it imperative for the organization to renew and update the knowledge and skills of the employees so that they do not become redundant for obvious functional incompetence. The first and foremost need for manpower training therefore, is to renew and update knowledge and skills of employees to sustain their effective performance and so also to develop them for future managerial positions.
3. **Avoiding Obsolescence:** Recent economic liberalization programs of Government of India is necessitating Organizational restructurings, which inter alia, calls for training the employees, irrespective of their functional level, for their redeployment in restructured jobs. Therefore, the second important need for training is to avert functional obsolescence.
4. **Improving Performance:** Continuous training being required to renew and update knowledge and skills of employees, it makes them functionally effective. The- third need is therefore, to make employees effective in their performance through continuous training.

5. **Developing Human Skills**: Apart from emphasizing on technical and Conceptual skills, new training programmed also emphasize on developing human skills of employees. Such human skill is necessary for Effective interpersonal relations and sustaining healthy work environment. This need for training therefore also cannot be altogether ignored.
6. **Imparting Trade-specific Skills**: In industrial employment, the convention is to recruit workers and employees through compulsory apprenticeship training- Such apprenticeship training enables an organization to impart industry and trade specific skills to workers. This also, therefore, is an important need for manpower training.
7. **Stabilizing the Workforce**: Throughout the world the importance of training is now increasingly felt for stabilizing the workforce to withstand the technological change and for making the organization dynamic in this changed process. Management theorists now unanimously agree that it is the responsibility of the organization to train and develop their manpower as continuous process.
8. **Methods of Training used by, Pubali Bank Limited.**
9. Methods are the ways through which. employees are trained. Pubali Bank Limited uses several methods of training depending on the situation and training objectives. However, the methods of training can primarily classify into two types. On-the -job Training (OJT) means having a person learn a job by actually doing it. every employee, from mailroom clerk to company president, gets on the job training when he or she joins a firm. In many firms, OJT is the only training available.
10. The most familiar type of on the job training is the coaching or understudy method. Here, an experienced worker or the trainee's supervisor trains the employee. At lower levels, trains may acquire skills by observing the supervisor. But this technique is widely used at top-management level too. A potential future CEO might spend a year as assistant to the current CEO, for instance. Job rotation, in which an employee (usually a management trainee) moves from job to job at planned intervals, is another OJT technique. There are some steps to help insured OJT Success

Step :1 Prepare the Learner:

1. Put the learner at ease- relieve the tension.
2. Explain why he or she is being taught,

3. Create interest, encourage – encourage to find out what the learner already knows about this or other jobs.
4. Explain the whole job and relate it to some job the worker already knows.
5. Place the learner in close to the normal working position as possible .
6. Familiarize the worker with equipment, materials, tools, and trade.

Step 2: Present the Operation:

Explain quantity and quality requirement?

Go through the job at the normal work pace.

Again go through the job at a slow pace several times; explain the key points.

Have the learner explain the steps as you go through the job at a slow pace.

Step :3 Do a Tryout:

Have the learner go through the job several times explaining: slowly, explaining each step to you. Correct mistakes and mistakes and, if necessary, do some of the complicated steps the first few times. Run the job at the normal pace. Have the learner do the job, gradually building up skill and speed.

As soon as the learner demonstrates ability to do the job, let the work begin, but don't abandon him or her.

Step: 4. Follow Up:

Designate to whom the learner should go for help.

Gradually decrease supervision, checking work from time to time against quality and quantity standards.

Correct faulty work patterns before they become a habit. Show why the learned method is superior.

Compliment good work; encourage the worker until he or she is able to meet the quality and quantity standards.

Apprenticeship Training:

More employers are implementing apprenticeship programs, an-approach that began in the middle Ages. Apprenticeship training is a structured process which people become skilled workers through a combination of classroom Instruction and on-the job training. It is widely used to train individuals for many occupations. It traditionally involves having the learner/apprentice study under the tutelage of a master craftsperson.

Several U.S. facilities currently use this approach. For example, the Siemens Stromberg-Carlson plant in Florida has apprenticeships for adults and high school students for electronics technician jobs.

Informal Learning:

Employers should not underestimate the importance or value of informal training. Surveys from the American Society for Training and Development estimate that as much as 80% of what employees learn on the job they learn not through formal training programs but through informal means, including performing their jobs on a daily basis in collaboration with their colleagues.

Although managers don't arrange informal learning, there is still a lot they can do to ensure that it occurs. Most of the steps are simple.

Job Instruction Training:

This is training through step-by-step learning. Usually steps necessary for a job are identified in order of sequence and an employee is exposed to the different steps of a job by an experienced trainer.

Managerial On-the-Job Training:

On -the - job training is not just for non managers. Managerial on -the -job training methods include job rotation the coaching/understudy approach, and action learning.

Job Rotation:

Job rotation means moving management trainees from department to department to broaden their understanding of all parts of all parts of the business and to test their abilities. The trainee – often a recent college graduate may spend several months in each department. The person may just be an observer in each department, but more commonly gets fully involved in its operations. The trainee thus learns the department's business by actually doing it, while discovering what jobs he or she prefers.

Coaching/Understudy Approach:

Here the trainee works directly with a senior manager or with the person he or she is to replace, the latter is responsible for the trainee's coaching. Normally, the understudy relieves the executive of certain responsibilities, giving the trainee a chance to learn the job.

Action Learning:

Action learning programs give managers and others released time to work full-time on projects, analyzing and solving problems in departments other than their own. The basics of a typical action learning program include. Carefully selected teams of five to 25 members; assigning the teams real world business problems that extend beyond their usual areas of expertise and structured learning through coaching and feedback. The employer's senior managers usually choose the projects and decide whether to accept the teams' recommendations.

Off The job Training Methods:**Lectures:**

Lecturing has several advantages. It is a quick and simple way to provide knowledge to large groups of trainees as when the sales force needs to learn the special features of a new product. You could use written materials instead, be they may require considerable more production expense and won't encourage the give-and-take questioning that lectures do.

Programmed Learning:

Whether the medium is a textbook, computer, or the Internet, programmed Learning (Or programmed instruction) is a step-by-step, self-learning method that consists of three parts.

- ✓ Presenting questions facts or problems to the learner
- ✓ Allowing the person to respond
- ✓ Providing feedback on the accuracy of answers.

Generally, programmed learning presents facts as follow-up questions. The learner can then respond, and subsequent frames provide feedback on the accuracy of his or her answers. What the next question is often depends on the accuracy of the learner's answer to the previous question. Programmed learning's main advantage is that it reduces training. It also facilitates learning because. It lets trainees learn at their own pace, provides immediate feedback and (from the learner's point of view) reduces the risk of error.

Audiovisual-Based Training:

Audiovisual-based training techniques like, PowerPoint's, video conferencing, audiotapes, and videotapes can be very effective and are widely used. The Ford Motor Company uses videos in its dealer training sessions to simulate problems and sample reactions to various customer complaints, for example.

Audiovisuals are more expensive than conventional lectures but offer some advantages. Of course, they usually tend to be more interesting. In addition, consider using them in the following situations:

When there is a need to illustrate how to follow a certain sequence over time, such as when teaching fax machine repair. The stop-action, instant replay, and fast- are slow-motion capabilities of audiovisuals can be useful here.

When there is a need to expose trainees to events not easily demonstrable in live lectures, such as a visual tour of a factory or open-heart surgery.

When you need organization wide training and it is too costly to move the trainers from place to place.

Simulated training (occasionally called vestibule training) is a method in which trainees learn on the actual or simulated equipment they will use on the job, but are actually trained off the job. This is a necessity when it is too costly or dangerous to train employees on the job. Putting new assembly line workers right to work could slow production, for instance, and when safety is a concern-as with pilots-simulated training may be the only practical alternative.

Simulated training may take place in a separate room with the same equipment the trainees will use on the job. However, it often involves the use of equipment simulators. In pilot training, for instance, airlines use flight simulators for safety, learning efficiency, and cost savings, including savings on.

Case Study: Case study method helps students to learn on their own by independent thinking. A set of data or some descriptive materials are given to the participants asking them to analyze, identify the problems and also to recommend solutions for the same.

Role Playing: This training method particularly helps in learning human relations skills through practice and imbibing an insight into one's own behaviors. Trainees of such a programmed are informed of a situation and asked to play their roles in the imaginary situation before the rest of the class. This therefore, helps in the enriching of interact Tonal skills of the employees.

T-Group Training: T-group is sensitivity training, and takes place under laboratory conditions and is mostly instructed and informal kind of training. The trainer in such a training program is catalyst. He helps the individual participants to understand how others perceive his behavior, how here acts to the behavior of others and how and when a group acts either in a negative or in a positive way.

E-learning: Training programmers delivered via intranet are now thought of as the most cost-effective route. It is not only cost effective but also caters to the real time information need of employees. However, it involves convergence of several technologies, like, hardware, software, web designing and authoring, instructional design, multimedia design, telecommunications and finally internet-intranet network management. Organization can outsource e-learning training modules at relatively cheaper rate. Even though training through e-learning is globally increasing, we do not have adequate empirical evidence to justify this.

Methods of Development:

Some development of an individual's abilities can take place on the job. We will review several methods, three popular on-the-job techniques

- 1) Job rotation
- 2) Assistant-to position
- 3) Committee assignments

And three off-the jobs methods:

- 1) Lecturer courses and seminars
- 2) Simulation exercise
- 3) Outdoor training.

Job rotation:

Job rotation involves moving employees to various positions in the organization in an effort to expand their skills, knowledge, and abilities. Job rotation can be either horizontal or vertical. Vertical rotation is nothing more than promoting a worker into a new position. We will emphasize the horizontal dimension of job rotation, or what may be better understood as a short-term lateral transfer.

Job rotation represents an excellent method for broadening an individual's exposure to company operations and for turning a specialist into a generalist. In addition to increasing the individual's experience allowing him or her to exposure new information. It can reduce boredom and stimulate the development if new ideas. It can also provide opportunities for a more comprehensive and reliable evaluation of the employee by his or her supervisors.

Assistant-To positions:

Employees with demonstrated potential are sometimes given the opportunity to work under a seasoned and successful manager often in different areas of the organization. Working as staff assistants or, in some cases, serving on “special board,” these individuals perform many duties under watchful eye of a supportive coach. In doing so, these employee get exposure to a wide variety of management activities and are groomed for assuming the duties of the next higher level.

Committee Assignment:

Committee assignments can provide an opportunity for the employee to share decision making, to learn by watching others, and to investigate specific organizational problems. When committees are of a temporary nature, they often take on task-force activities designed to develop into a particular problem, ascertain alternative solutions, and make a recommendation for implementing a solution. These temporary assignments can be both interesting and rewarding to the employee’s growth. Appointment of permanent committee increase the employee’s exposure to other members of the organization, broadens his or her understanding, and provides an opportunity to grow a make recommendation under the scrutiny of other committee members. In addition on-the-job techniques described above, we will briefly discuss three of the more popular ones: lecture courses and seminars, simulations, and outdoor training.

Benefits for employees:

The opportunity for promotion and self-improvement.

Improved job satisfaction through better job performance.

A challenge: the chance to learn new things.

Adaptability: greater ability to adapt to and cope with changes.

Increase job scope and allow for job rotation.

Benefits for the organization:

Higher productivity through better job performance, more efficient use of human resources;

Goals and objectives more effectively met;

Reduced costs due to less labor turnover, errors, accidents etc.

A more capable, mobile workforce;

Existing staff more easily retained; An insurance policy; employees are better able to cope with organization

Training institutes of Pubali Bank Limited

Pubali Bank Limited training institution was established in 1986. Since then, institute has been conducting various types of training programs on different banking affairs in order to develop knowledge, skill, and attitude of the employees of bank.

Objectives of Training Institutes:

The major objectives are:

- ❖ To enrich both theoretical and practical knowledge in banking and also developing managerial skills of the employees of bank.
- ❖ To impact training programs based can day-to-day banking needs.
- ❖ To raise the standard of performance of the work force employed in the bank.

Human Resource:

Human resource is our prime asset. It is neither the machine nor the technology alone. but the invaluable mix of man machine interface that makes technology work. We strongly believe while the capacity of machine is limited, the potential of human being is unlimited. The qualities of loyalty to the company and to the customers, tenacity to team more and the commitment to perform characterize our human resource. Our employees with outstanding quality are rewarded in the Bank. As a result, our staff morale is very high. They show good performance in the Bank.

The management frequently communicates with the employees and listens to their new ideas and suggestions. In light of Pubali Bank's job analysis practice

1. Job description: management generally offer for the post of probationary officer each year, they also offer higher post like executives, Senior vice president , Senior asst. vice president, Managing director, Deputy managing director.

2. Job specification: In this job specification section. Required qualification differs by the nature of the job.

The Job specification table of PBL is given below:

Job Description	Educational Qualification	Experience	Age Limit
Probationary Officer	MBA/MBM/MA from any reputed university. At least Two first division in the entire education life.(No third division)	N/A	30Years(Maximum)
Executive	MBA/MBM/MA from any reputed university.	At least five years of banking experience.	40 years(Maximum)
Senior assistant vice president	MBA/MBM/MA from any reputed university.	At least eight years of banking experience.	45years(Maximum)
Senior vice president	MBA/MBM/MA from any reputed university.	At least ten years of banking experience.	48years(Maximum)
Managing Director	PhD in Finance/Management/Accounting	At least fourteen years of banking experience.	55years(Maximum)

Deputy Director	Managing Director	PhD Finance/Management/ Accounting	in	At least fourteen years of banking experience.	52years(Maximum)
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Classification of staff of Pubali Bank Limited:

There are four types of PBL staff. Those are as:

➤ Regular Staff

There are levels of Employee. The employee will work one year as a trainee before being permanent. After being permanent the staff may be come under the shade of provident fund. Assistant Officer, Junior Officer, Probationary Officer, Executive, vice president, senior assistant vice president, senior vice president, Executive senior vice president all are regular staff. The total number of regular staff is five hundred thirty two.

➤ Project Staff

During a running project; the staff is appointed on the basis of project duration. Posting from the appointed project is not possible. Project staff will get benefit and opportunity on the basis of rules and regulation of the project and terms and condition of appointment letter. Managing director, Deputy Managing director, Secretary is the project staffs.

➤ Service Staff

Service Staffs are graded staff. Period of probation is not applicable for the service staff. Service staff can be the member of provident fund after they join in the job. Office assistant, Guard, Cleaner is treated as service staff. There is seventy five service staff in PBL.

➤ Contract Staff

The duration of employment depends on the contracted time -limit. Job benefit and opportunity will determine by contract. The time-lime of contract can be renovate. Period of probation is not applicable for the contract staff. Contract staff will not get the benefit of provident fund, gratuity for service and festival allowance. Example-Chartered accounts.

- Recruitment Process Of Pubali Bank Limited

There are various methods which a company can select the right people for the right post .However Pubali Bank Ltd. do not apply all the methods that exist in the books of Management. The sources of man power have a great influence on the method of selection.

PBL recruit its employees from both internal & external sources.

Staff Recruitment Board:

The representative authorized by the human resource division and nominated by the program will take the viva of the applicants. To ensure the quality and subject oriented staff recruitment, the orientation of board member may be held if it is necessary.

If any relative applicant applies then it should avoid from being the board member.

At least one member of board should come from the human resource division.

- Deployment of New Staff:

Regular staffs have to agree to work any place where Standard Bank Limited operates their operation in Bangladesh.

- Joining of New Staff:

The staff will join on his/her specific joining date specified by the Pubali Bank Limited. In case of head office or branch office, each staff should have joined his/her work before 9.00 am. Staff can join on his work within seven days of his/her joining date and local authority can accept the joining report. After seven days it is not possible to join without the permission of human resource division. The new staff will submit the following papers or documents when he/she joins:

- Interview Card: Issued by the HRD. Joining related all information are given in the interview card.
- Bond of Security: Before joining the new staff has to sign the bond of security. Rules of this paper are if he/she leaves the job before three years then she/he must return 30% of his total salary.

Identity Card (Certificate issued by Chairman): name, residence-address, organization's name, designation, blood group are given in the card.

- Blood test report: The new employee should have to place his blood group, HIV& Hepatitis test report to the authority two days before joining.
- Time Table of work:

The working day of Standard Bank Limited head office & in AD branches is Saturday to Thursday. The Friday is the weekend holiday. But in non AD branches, working day is from Sunday to Thursday.

- Record of Attendance:

All staff should have to sign in the attendance register in attendance book which kept in workplace to record his attendance. Every employee has to sign in the attendance register before starting work.

Every one should attend in office timely. If any staff attends after 15 minute of scheduled time then he/she will consider as late. If any employee comes lately 3 times in a month then it will consider as his 1-day casual leave. If any staff comes lately seven times in a month then the manager of the branch will give him a warning notice. One copy of that warning notice will send in human resource division.

If any employee gets continuous 3 warning notice then the staff may be terminated. If any employee is on leave then it should have a clear description of his leave and types of leave in the register book.

▪ **Training & Motivation:**

Training is one of the most effective and well recognized weapons in developing human resources. Training programs are being carried out for the Probationary Officers. Assistant Officers, Junior Officers, Branch Managers and Officers of different grades and Executives by Pubali Bank Limited Training & Research Academy from It's very Inception. PBL sets training-plans from the early hours of the year and every year a training calendar is prepared and

approved by the Board of Directors of Pubali Bank Limited Ltd. Training Academy conducts training Courses / workshops simultaneously of Dhaka as well as outside Dhaka. Training Courses, workshops, in-house training etc. are tabled and conducted on current day updated banking aspects concerning new ideas, procedures and techniques of banking. In the training sessions lecture methods as well as discussions, group-discussions, case study, exercise, practical work. Simulation method etc. are follow. Training materials e.g. course folders; CD etc. comprising hand-out are delivered to the participants. For enhancing effectiveness, modern training aids e.g. multimedia projector power point presentation, flip chart etc; ate used For the purpose of assessing trainees knowledge and skill pre-course and post course evaluations are done. Evolution of the trainers is also conducted secretly by the participants for making training more effective.

In 2009 Total number of 530 trainees were trained at training Academy through 42 training courses/ workshop consisting of 141 working days. A total 200 executives/officials have trained on different subject through 6 outreach and 1001n-house training at Branches.” The numbers of officials trained in 2009 is 11 times of the total manpower of the Bank; that is, in this year each official has attended in on average of 11 (eleven) training programs. In these programs training sessions were conducted by resources persons from Bangladesh Bank. BIBM and many other government and private Band and financial institutions besides Bank’s own speakers. As a genteel member of Bangladesh Institute of Bank Management (BIBM) 13 officers and executives have got training form that institution on different courses in this year. At the same time, some other 10 officers and executives of the Bank have been trained in several training institutes including Bangladesh Bank Training Academy and others.

Moreover, 3 executives of the Bank participated in training courses in Iron and Malaysia in the year of 2009.

Staff Welfare Project:

The Bank always keep a careful eye on the economic security and benefit of its staffs & officers. The Bank operates a contributory provident fund a social security & benevolent fund and gratuity fund for its employees.

Foundation training at Pubali Bank

A training course on ‘Foundation Training for Senior Officers & Officers’ was held recently under the auspices of Pubali Bank Training Institute. Md. Abdul Halim Chowdhury, Managing Director of Pubali Bank Ltd. graced the occasion as Chief Guest in the inaugural ceremony. Niranjan Chandra Gope, Principal of Pubali Bank Training Institute, presided over the function.

In his speech Md. Abdul Halim Chowdhury made a clarion call on all participants to foster new spirit and enthusiasm for achieving our Bank’s Vision and Mission. He reiterated on the



challenging tasks for all for ensuring profitability and strength of the bank. He put forward his views on being Compliant Ethical Bank making our position excellent and envious. He made instruction to them to make all-out efforts to make proper investment of fund, to reduce classification of loan and to arrest mismanagement in the operational activities of the bank with a view to maintaining efficiency and effectiveness in all respects. He urged all Officers to work with honesty and integrity in the workplace.

Pubali bank holds training workshop

A training workshop on ‘Management Development Program’ for the officials of Pubali Bank Limited was held recently under the auspices of Pubali Bank Training Institute. Md. Abdul Halim Chowdhury, Managing Director of Pubali Bank Ltd was present at the

programme as chief guest on the concluding ceremony, said a press release. Niranjan Chandra Gope, Head of Training of Pubali Bank Training Institute, Presided over the function.

Mamun Bakht, DGM and Faculty Member of the institute was also present on the occasion. Some 30 executives at GM, DGM and AGM levels of the bank participated in the training workshop.

Manpower position as on 31 December 2006

REPORT OF THE BOARD DIRECTOR

Designation	Number
Managing Director	1
Executive Vice President	2
Senior Vice President	6
Vice President	15
Assistant Vice President	21
Senior Principal Officer	37
Principal Officer	74
Senior Officer	66
Officer	225
Probationary Officer	41
Junior Officer	155
Assistant Officer	197

MCG	72
Tea Boy	1
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Total=	913

Training & Motivation:

Training and Motivation are utmost important to bring about positive change in the outlook of the manpower and to increase efficiency. Sets of trained and efficient workforce are indispensable for any commercial bank and they are the fundamental strength of. Keeping this view in mind training program on banking and motivational programs are being implemented in 2006.

We have trained a total number of 361 trainees through 11 training courses consisting of 46 working days in 2006. In these training programs special guest from Bangladesh Bank, BIBM, and many other government and private Bank and financial institutions have directed the classes, besides Banks own speakers. As a general member of Bangladesh Institute of Bank Management (BIBM) 70 officers and executives have got training from that institution on different courses. At the same time, some other 20 officers and executives of the Bank have been trained in several training institutes including Bangladesh Bank Training Academy and others.. The total manpower of the Bank, clients and the wishers are being trained. This training are motivational activities are ultimately resulting an team spirit increasing efficiency sense of discipline and the revival of moral values among the employees officers and executives as well.

Chapter : 7

Conclusion and Recommendation

conclusion

As an organization the Pubali Bank Limited has earned the reputation of top banking operation in Bangladesh. The organization is much more structured compared to any other bank operating local or foreign in Bangladesh. It is relentless in pursuit of business innovation and improvement. It has a reputation as a partner of consumer growth.

With a bulk of qualified and experienced human resource, Pubali Bank Limited can exploit any opportunity in the banking sector. It is pioneer in introducing many new products and services in the banking sector of the country. Moreover, in the overall-banking sector, it is unmatched with any other banks because of its wide spread branch networking thought the country.

This report tries to figure out most of the indicators of problems and strengths of Pubali Bank Limited as a valid pretender in the competitive banking sector of Bangladesh. A severe cut throat competition is going on currently in this sector and that's why Pubali Bank Limited has to work out with different dimensions like – product diversification, market forecasting, proactive activities undertaken by Pubali Bank Limited and some suggestion to get rid of the predicaments that exist.

Recommendations:

In order to get competitive advantage & to deliver quality service, top management should try to modify the services. For the improvement of the service the following measures should be taken:

- **Customer's Convenience:** For customer's convenience, PBL should provide more personnel to deliver faster services to their honorable customer.
- **Human Development:** Development of human resources should be ensured to increase efficiency in work.
- **Communication System:** Ensure proper communication system and maintenance of files & machineries should modernize.
- **Interest:** More interest should be paid on deposit account so that customers are convinced to deposit their money in bank.

- **R & D:** Research & Development wing must be more extensive & rich.
- **Strategy:** Effective strategies must be undertaken against defaulter.
- **Project Management:** 'Project Management' must be practiced in case of investing in the project. Feasibility study of the project, project planning, monitoring & evaluation should be undertaken.
- **Managerial Function:** PBL must have to follow the management functions (from planning to control) strictly in all of their business activities and also operation the bank.
- **Financial Analysis:** Branch should have a separate section to analyze the financial statement for finding its liquidity, profitability & ownership ratios.
- **Strict Rules for arrival and departure for the employee:** Management should be strict about the arrival and departure time for the employees.
- **Job Rotation:** In PBL job rotation is fully absent job rotation is very important to make the entire employee efficient for all departments.
- **Appreciation:** No doubt that in PBL female employees are more efficient and hard working than male employees. It is very important to appreciate them and give them proper respect. Because if they get the appreciation then they can increase their volume of work. It is not only for the female it is also important both for male and female employees.
- **Image:** Office should be fully redecorated to attract people to come into it.

Some other important factor that should be focused on the development

process:

- Time consumed at service level should be minimized at optimum level.
- Evaluates customer's needs from their perspective and explain logically the shortcomings.
- Improve office atmosphere to give customers better feeling.
- Use of effective MIS (Management Information System).
- To deliver quality service top management should try to mitigate the gap between customer's expectation & employee's perception.

Chapter : 7

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