



Internship Report on “Training and Development Process of Trust Bank Limited”

Submitted to:

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Internship report On
“Training and Development process of
Trust Bank Limited”

Letter of Transmittal

5th April 201

Jubairul Islam Shaown

Lecturer

BRAC Business School

Subject: Submission of Internship report on **“Training and development Process of Trust Bank Limited”**

Dear sir,

It is my honor to submit my Internship Report titled “Training and Development Process of Trust Bank Limited’. The duration spent working on this paper has been very beneficial for me as I was able to gain knowledge and experience related to General Banking Division which I believe that would be helpful for my future job life. I would also like to mention the fact that I have tried my level best to gather and organize all the information required for this Internship report and come up with an effective report.

It would be really grateful if you find this report useful and accept it and I would like to thank you once again for giving me the opportunity to prepare this report and also for your support and guidance.

Sincerely Yours,

Nafisa Maliad

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Letter of Endorsements

The Internship Report entitled “Training and Development Process of Trust Bank Limited” has been submitted to the BRAC Business School’s, faculty Mr. Jubairul Islam Shaown. The submission partially fulfills the requirements for the degree of Bachelor of Business Administration (BBA), of BRAC Business School, BRAC University.

It is submitted on April 15th, 2018 by Nafisa Maliad, ID-13304141. The report has been carried out successfully under the supervision and guidance of Mr. Jubairul Islam Shaown.

(Any opinions, suggestions, made in this report are entirely that of the author of the report. The university does not condone nor reject any of these opinions or suggestions)

Internship Supervisor

Mr. Jubairul Islam Shaown

Lecturer

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I would like to thank Trust Bank Limited for the internship that I got at Trust Bank Limited, Mirpur branch, through this internship I got the opportunity to gather practical knowledge which would, hopefully in the future, serve me for my future jobs.

I would like give special thanks to my academic supervisor Mr. Jubairul Islam Shaown for helping me to finalize my internship topic “Training and Development Processes of Trust Bank Limited” and guide me with proper instruction to prepare my final internship report

I would also like to show my special gratitude towards the Sub-Manager of TBL, Mirpur branch Mr. Mohammad Ali Sarker. He was very helpful and friendly. Until the supervisor was assigned he took it upon himself to help me get accustomed with the norms of the organization.

I would like to thank my supervisor Md. Mizanur Rahman, Principal Officer at TBL, Mirpur Branch, for his guidance throughout my internship. In addition to my supervisor, I would also like to thank my colleagues for their help. Without such guidance and help the execution of my duties and responsibilities would not have been possible in any way. I consider myself lucky that I got to work with such an amazing team.

Finally, I would like to convey my gratitude to the almighty Allah and my parents because without their blessings and support it would not have been possible for me to continue my journey so smoothly in Trust Bank Limited

Executive Summary

The internship report is on “Training and Development process of Trust bank limited”. The objective of the report is to analyze the training and development processes of trust bank limited. In the report the types of trainings given to the different level of employee of Trust Bank are identified. After that, the purpose and the topics covered in the In-House training programs are given in details. In the latter part, the development methods and the evaluation process are discussed.

Trust bank limited is one of the fast growing Bank. One of the reason is they maintains a continuous process of development and training of their employees. They invest a huge amount of money in the training programs. These training expenses are treated as investments by them. Which helps them to achieve their goals with more ease. According to Bangladesh Bank, Trust Bank Limited has the best training academy in the country.

Chapter-1

Introduction

1.1 Rationale

Preparing an internship report is mandatory for all the students of BRAC Business School of BRAC university to complete their internship program. An internship report reflects the tasks and responsibilities assigned to an intern. It is as important as the internship itself. Because, in the course of writing the report, an intern gets an analytical overview of the organization in which they undertake the internship.

The main goal of writing the report is to portray the knowledge gathered from the internship, which consists of the understanding of the organization of the company, the relation between the theoretical knowledge obtained from the university and what is necessary for the job in the professional arena and proper documentation of the internship as a whole.

1.2 Objectives

General Objective: the prime objective of this report is to analyze the training and development process of trust bank limited.

Specific Objective:

- To identify the types of training provided by the Trust Bank Limited
- To analyze the development methods of Trust Bank Limited
- To know the Trust Bank's evaluation Process
- To identify the purpose of the trainings
- To Identify the topic covered in the In-House Training programs in details
- To Find out issues and problems and provide recommendation for improvement according to it.

1.3 Background of the Report

In the internship Program my academic supervisor assigned me with the topic “Training and development Process of Trust Bank Limited” for my internship report. To complete this report, I had to analyze all type of trainings provided by Trust Bank Limited. I had to gather all the information of training and development methods of TBL from internal source of TBL. However, due to privacy policy, all necessary information’s could not be achieved. The report has been prepared using the limited information that could be gathered throughout the internship period. The employees of TBL played a major role in providing useful information for this report. Additionally, official documents, such as schedule of training programs, were used to collect detailed information about the topics and intensity of the trainings.

In addition, the internet has been a great helping hand in collecting useful data on TBL. Further information on comparison of TBL with other banks, timeline of the growth and development of TBL, branch information etc. were also collected from the internet.

1.4 Literature Review

According to the Edwin B Flippo, “Training is the act of increasing knowledge and skills of an employee for doing a particular job.” (Personnel Management, McGraw Hill; 6th Edition, 1984)

“The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals and objectives, improving productivity and providing quality products and services.” (Janice A. Miller, SPHR and Diana M. Osinski, Reviewed July 2002.)

“The most valuable asset of a 20th century company was its production Equipment. The most valuable asset of a 21st century institution will be its knowledge Workers and their productivity (Drucker 1999).”

The term ‘training’ indicates the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. ‘Successful candidates placed on the jobs need training to perform their duties effectively’. (Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata McGraw-Hill Publishing Company Limited, 2000, p.189)

According to the Michel Armstrong, “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. (A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed., 2001)

Chapter-2

Organization

Introduction to Banking

An establishment that can accept deposits, pay interest, clear checks, make loans, act as an intermediary in financial transactions and provide other financial services to its customers- all authorized by the government of the country is called a bank. A bank accepts deposits from one group of customers with capital surplus and forwards that capital to another group as loan with a capital deficit.

Categories of banks include-

- Central Bank
- Co-operative Bank
- Commercial Bank
- Industrial Bank
- Savings Bank etc.

In the context of Bangladesh, the term ‘Bank’ generally refers to the commercial banking sector. There is one central bank in Bangladesh named “Bangladesh Bank”. Besides this, there are four state owned commercial banks in this country namely Agrani Bank, Janata Bank, Rupali Bank and Sonali Bank. Furthermore, there is a substantial number of private commercial bank in Bangladesh which include banks such as Trust Bank, BRAC Bank, One Bank, Mercentile Bank, Dhaka Bank etc. In addition to these, there are foreign banks operating in Bangladesh as well. They are HSBC, Standard Chartered Bank, Commercial Bank of Ceylon etc.

Nowadays, the number of banks in the country is expanding i.e. the banking sector is improving in Bangladesh. However, the banking sector being a competitive arena now, the banks have to take extra measures for their customers to provide them with top notch service. The banks indeed are trying to do such. They are now coming up with innovative services for their customers. Some banks, such as Trust Bank, have incorporated internet banking in their business organization as well which aids in the improvement of the overall banking situation in Bangladesh.

2.1 Background of Trust Bank

Trust Bank Limited (TBL), under operation since 1999, is one of the leading commercial banks in the country having established 109 branches across Bangladesh. Under the Companies Act 1994 the company was incorporated on 1999. On the very same day the company got its Certificate for Commencement of Business. A few days later on October 05 the company was granted license by the central bank under the Banking Companies Act 1991. On October 24 of the same year the company started to operate.

The bank has gained stability and has achieved success rather quickly. The banks employees' dedication and the structure of the company alongside with the support of Army Welfare Trust (AWT) have made it possible for the bank to claim its well-deserved position in the market.

The bank introduced automated branch banking system and ATM services to improve efficiency and customer service in 2001 and 2005 respectively. With the banks advancement, the customer demands have increased as well. The bank is trying to stay on the track of improvement organization wise, technologically etc. to be able to tackle its popularity and customer volume with quality service.

One of the lucrative achievements of TBL is its launching of Online Banking Services in 2007. This service facilitates Any Branch Banking, ATM Banking, Phone Banking, SMS Banking and Internet Banking to all customers. The most important advantage of this service is that a customer can now carry out transaction from any branch of TBL in the country without the necessity of open another account at another branch.

Besides these, TBL is also entitled to carry out the following sorts of banking:

- All commercial banking activities (Including Money Market operations)
- Investment in Merchant Banking
- Investment in Companies
- Financiers, Promoters, Capitalists etc.
- Intermediary activities
- Financial Services in general

TBL carries out its international business through a Global Network of Foreign Correspondent Banks and generally operates the financial activities through its head office in Dhaka.

2.2 Slogan of Trust Bank

“A Bank for Financial Inclusion”

Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at Trust Bank, customer is always at the center.

2.3 The Vision and Mission Statement of Trust Bank Limited

Vision Statement

- The vision of Trust bank is Build a long-term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance.

Mission Statement

- Long Term Sustainable Growth-diversified business with robust risk management.
- Financial Inclusion - bring unbanked population into banking network through low cost and technology based service delivery
- Accountable to all stakeholders- customers, shareholders, employees & regulators.
- Highest level of compliance and transparency at all levels of operation.

2.4 Core values of Trust Bank Limited

The values that TBL aims to keep exercising are as follows:

- Trustworthy
- Dependable
- Reliable
- Professional
- Dynamic
- Fair

2.5 Board of directors of trust Bank

Name	Designation
General Abu Belal Muhammad Shafiul Huq SBP, ndc psc	Chairman
Major General S M Matiur Rahman afwc, psc, Adjutant General, Bangladesh Army	Vice Chairman
Mr. Faruq Mainuddin Ahmed	MD & CEO
Mr.Ashrafuzzaman Khan	Independent Director
Mr. Shahedul Islam	Independent Director
Brigadier General Md Jalal Ghani Khan ndc, psc	Director
Brigadier General Md Mohsin SGP, ndc, psc	Director
Mr. Mohamed Naser Alam	Independent Director

Name	Designation
Brigadier General Naquib Ahmed Chowdhury BSP, ndc, psc	Director
Brigadier General Hamidul Hoque nswc, psc	Director
Brigadier General Iqbal Ahmed ndc, afwc, psc	Director

2.6 Financial Services of Trust Bank Limited

1. Retail banking
2. SME banking
3. Islamic banking
4. Corporate banking
5. International banking
6. T-cash
7. eService
8. Bangladesh electronic fund transfer network
9. Automated service

2.7 Product of Trust Bank Limited

Retail products (deposits and loans)	Islamic products (deposits and loans)	SME loan products	Corporates loan products
Current Deposit Account	Al-Wadiah Current Account	Entrepreneur loans	Overdraft
Savings Deposit Account	Mudaraba Term Deposit Receipt	Woman entrepreneur	Short term loans
Fixed Deposit Scheme	Mudaraba Special Notice Deposit	Contractor/supplier loans	Term loans
Trust Unfixed Deposits	Mudaraba Savings Account	Manufacturing loan	Syndicated loans
Trust Kotipoti	Barakat Hajj Deposit Scheme	Engineering loan	
Lakhpatti Savings Scheme	Qard Scheme	Agricultural loans (Trust shufola)	
Trust Sristi	Home Investment Scheme		
Trust Jhinuk	Barakat Car Scheme		
Trust Porua			
Car Loan			
Personal Loan			
Loan Against Salary			
Doctor's Loan			
Digital Loan			

Chapter-03

Job Responsibilities

3.1 About the job

I have been working at Trust Bank Limited Mirpur branch as an intern from 15th February 2018 as a part of my internship program. After an interview I was selected as an intern in Trust Bank Limited Mirpur Branch. I am assigned in the General Banking section. My 3 months long internship started at Trust Bank limited from 15th February 2018 and it will be completed by 15th May 2018. The topic that I have selected for my report is “Training and Development Process of Trust Bank Limited”

3.2 Job responsibilities:

I am working in the general banking section under a supervisor of this section. Everyday morning, he assigns me some daily tasks of general banking and some other activities. After completing all the I have to report to him with all the updates in the evening. Although i am working under the general banking section I have also done some work for the training and development process.

The job responsibilities of my internship program are:

- **Reminder:** My supervisor hand me over a list of participants when any training is arranged. I have to call all the participants to let them know the dates and time of their training program. A day before the training program I have to give all the participants a reminder calls and make sure either they are attending the training or not. I also have to call the trainer of the training programs to give them reminders and list down if there are any problems.

- **Maintaining attendance list:** I have to make attendance list for each training programs. It is mandatory for the participants to sign the attendance sheet when they attend the training program as it is the record of their participation.
- **Maintaining Evaluation questionnaire:** When the training is over all participants are provided with a questionnaire to evaluate the training. Sometimes I along with the other interns assigned to make evaluation questionnaire by follow some guideline for specific trainings and submit it to my supervisor. The final soft copy of evaluation questionnaire is given to me to make hard copies for the participants.
- **Evaluation result:** I have to update all the results of the evaluation. When the training program is over all the participants evaluate the training. I have to input all the evaluation results in the training evaluation file from the hard copies.

3.3 Other Relevant Activities

the other activities I have to do under general banking section are

- **Updating Account opening forms:** updating regular account opening form is one of my regular activities. I have to check all the necessary information is provided in each form or not and put the account number in the required place in the form. After checking the whole form, I have attach a 'KYC' (Know Your Customer) form with the main account opening form. This form helps to know the customer well and to determine whether the account is high risk or low risk account. After updating the files i have to submit it to the principal officer for her authorization.
- **Delivery of the Debit/Visa card:** Each account holder receives a text message when their card and pin number is ready to deliver. I have attended these clients to deliver their cards. I take the signature of the account holder in four required places after verifying it and hand over the card and pin to the client.

- **Maintaining payroll account list:** I also maintain a payroll account list of the clients. When a payroll account is open I provide an account number from the payroll account list. Then the Junior officer authorize the account number.
- **Maintaining Cards:** I have to maintain the Debit/Visa card and pin number. Every evening cards and pin number are deliver to Trust Bank Mirpur branch. I have to receive all the cards and sort them out according to their dates.
- **Maintaining Cheque book:** Every evening cheque books are deliver to mirpur branch for Trust Bank head office. I have to cross check the list of delivered cheque book to assure all cheque book has delivered intact. If there is any damage i have to After receiving the cheque books I sort them by requisition dates. Then I sort each date's cheque books by account type.
- **Make Phone calls:** I have to make phone calls to the account holders for different reasons. Beside that I need to gentle remind the new account holder to submit necessary documents.

3.4 Observations

Form the beginning of my internship program till now I have observed some issues and problems in the general banking department of Mirpur branch

- The landline connection is very poor. Phone calls gets disconnected frequently.
- The land phone set are too old sometimes they do not work properly.
- Account opening forms are not kept in a organized way. Whenever a form is needed is takes a lot of time and effort to find it.
- Recently Trust Bank started to use a new software which made the system slow. Sometime clients have to wait for a long time to get their service.
- The waiting area for clients is not sufficient
- The Mirpur branch of Trust Bank Limited is not so specious. It is difficult for the employee to work comfortably
- There is lack of employee motivation

3.5 Recommendations:

Some suggestions are given below which may help to solve the issues

- Land Phone line should get fixed and they should change the old phone sets
- The account forms should be tagged according to its opening dates and keep it in a specific place so when any old form is needed it will be easy to find.
- They should find a way to speed up their system.
- Trust Bank Mirpur branch needs to be redecorate to use the whole office place efficiently.
- There should be some facilities for entertainment to remove the monotony of work
- Encouragement and performance appraisal is needed for both the employee and interns

3.6 Mismatch between assigned tasks with academic preparation/major

Although my major is finance and I am assigned in the general banking section still all the activities are new for me. Only One of my major courses covered some important topics of banking. In my internship program I have to do all the works of general banking and some HRM related work. At the beginning I faced some difficulties to perform my job responsibilities. Nevertheless, my supervisor helps me a lot. He gives me clear instruction in a very understandable way which helped me a lot to understand and fulfill my responsibilities properly. Other employees are also very helpful and humble whenever I face a problem they guide me how to do the work. After some time, I was able to manage my daily work at my own. Thought there were many mismatch between my academic preparation and job responsibilities with some guideline I have learned to do my tasks properly.

3.7 Lesson learned from the Internship program:

Internship is an opportunity to work for an organization for a fixed period of time provided by an employer to a potential employee. My Internship program at Trust bank Limited gave the opportunity to experience the real job world and gain experience of practical job life. Some lessons I have learned from my internship program are given below

- **Organizational behavior:** In my internship program I have learned how to behave in an organization. Every organization is different and according to their culture, structure one should behave. I have familiarized with the organizational culture, structure and strategies of trust Bank and learned how to behave according to the organization.
- **Communicating with employees:** It is very important to communicate with the other employees of the organization. They have experience and better knowledge. They can advise and guide for the future. Most of the employees has helped me a lot with my daily activities and also gave me advice for my career.
- **Learning New skills:** My internship program at trust bank has gave me the opportunity to learn new skills. Each and every day I get to learn new things at my internship program. These learnings have increased my skill. We should learn new skill as much as possible.
- **Working under pressure:** in the beginning and in the end of the month there is lot of pressure at bank. Different clients come with different problems I have to solve their as instructed by my supervisor and also have maintain time to complete my assigned task. Through this experience I have learned to work under pressure quite well.
- **Multitask:** I have learned to multi task in my internship program. At the same time, I have attendance a lot of clients as everyone wants to get their work done first so I have to manage them all and do their work, solve their problems and also help the senior officer. Move over I have Complete other task assigned by my supervisor within a period of time. Through my internship program I have become more efficient in multitasking.
- **Being positive:** It is very important to be positive. There were many time when i had to do monotonous boring work like printing papers, helping clients to open account, filing etc. I have learned to stay positive and tried to learn whatever I can from these activities.

Chapter-4

Training and Development process of

Trust Bank Limited

Keeping the overall organizational aspect in mind, the employees of TBL are offered several training programs throughout the year. Through these trainings TBL aspires to realize its mission statement. The task of recruiting and in-house training of the employees on and off the job is carried out by the Human Resources Development (HRD) through the Bank's Academy. Trust Bank Limited Academy was established with the goal of providing in-house training to the bank internally. Academy has the tools to provide the employees of TBL with all the modern training that may be necessary for the improvement of the organization of TBL. For example, professional library consisting of books on banking, economy etc. are available at Academy. It also takes care of the training for entry level management. Furthermore, training in the sectors of general banking, foreign exchange, IT etc. aid in the specialized training programs. In addition, training abroad for officials is also carried out by Academy. Besides carrying out the trainings, Academy tries to adapt to the demands of refined skill guided by directives such as the central bank and the changes in the banking sector itself.

The training that are offered to the employees of Trust bank Limited and the evaluation and development process of the employees of Trust bank Limited has been briefly discussed as follows:

4.1 type of training programs of Trust Bank Limited:

Trust Bank Limited Mainly provide 5 types of training which are carried out by the Human Resources Development and the IT & Card division. The trainings are:

- In-House training
- Software training
- Network training
- Hardware training
- Card Division training

In-House Training:

In-house training program increases the efficiency and productivity of employees which plays a major role in making the organization more competitive. Trust Bank conduct four in-house training. The main training activities are the in-depth foundation program for the entry level management trainees. Other training programs are for different level officers of TBL. The in-house training programs are

- Fundamental Training course
- Refresher Training Course on CRM Part-1
- Refresher Training Course on CRM Part-2
- Refresher Training On PBIM

A comprehensive table on the topics, frequency, target group of in-house training is given as follows:

Types of In-House Training	Topic cover	Frequency (times yearly)	Target group
Fundamental Training course	Introduction to TBL, Important Provisions of Service Manual of TBL, Corporate Governance and Ethics in Banking, Customers Account, penning and Operation of special Types of Account, Cheques, Crossing & Endorsements, Retail Banking Products of TBL, Clearing, Remittance, Cash Management, Green Banking and CSR Activities of Bank Application of Value Added Tax (VAT), Financial Statement Analysis, Accounting System of Trust Bank Ltd, SME, Overview of ICT Security policy in Trust Bank Ltd, Customer Service, IC&C etc.	03	Different levels of officers
Refresher Training Course on CRM (Credit Risk Management) Part-1	Distinguish features of Hypothecation, Pledge, Lien, Mortgage, Assignment, right to Set-Off, Different Types of Khatiyani, Definition of Credit, Function of Credit Department, and Regulation of BB relating to credit, Credit Policy, Different forms of loans & advances in TBL, Selection of Borrowers and Processing of Credit Proposals, CRG, Common Lapse & irregularities in selection of Borrower, valuation & charging of properties for securities. Malpractices in loan classifications, provisioning, renewal, rescheduling & write-off, Project Financing-Managerial aspect, Security for Loans & Advances, Loan Classification, Provisioning and Rescheduling/Restructuring, Write-Off, Amicable Settlement/ADR and Legal Action, Single Borrower Exposure Limit with emphasis on Master Circular, Concept of Basel-III, Credit Memorandum, Different types of SMEA & Retail Products, Credit Structuring & Requirement Analysis etc.	03	Different levels of officers

Types of In-House Training	Topic cover	Frequency	Target group
Refresher Training Course on CRM (Credit Risk Management) Part-2	General Documents, Loan documentation, Islamic modes of investment, features & debt structures for each modes of investment, Loan documentation & compliance issues for mortgage, valuation certificate, purchase deed, DCR, certified mutation khatian, rent & other tax payment receipt. Practical demonstration of registered mortgage with IGPA, Different types of law and legal terms relevant portion of transfer of property act, Artha Rin Adalat Ain-2003, ERM guidelines, general & specific EDD checklist, environmental and social risk management in banks (ESRM), Impact of capital requirement of the bank due to deficiency in documentation, Project finance: major ratio analysis, cash flow statement, sensitivity analysis with practical case study, Loan supervision, Monitoring supervision and follow-up for loans etc.	06	Different levels of officers
Refresher Training On PBIM (Prevention of Malpractice in Banking)	Internal control policy, guidelines, overview, definition, objectives & environment. Responsibilities of board of directors & senior management, Fraud, forgeries, irregularities, malpractices, embezzlement, misappropriation-concept, causes and consequences, Types of fraud in banks, who are fraudsters, characteristics of fraudsters, four keys to fight fraud, fraud triangles; fraud prone areas in banks, Malpractices & irregularities in cash department, Lapse irregularities and malpractices in relation to issue and payment of FDR, PO and online remittances and clearing procedure, Prevention of fake notes, collection and exchange torn, soiled and defective notes , Malpractice and irregularities in loans & advances, Irregularities in examination, Malpractices in relation to foreign trade payment transaction, Irregularities & lapses in opening L/C with required terms, Irregularities & lapses in opening L/C with required terms etc.	10	Different levels of officers

Software Training

- Flora Banking Software (Head Office and Branch Level)
- Software Bug Searching (Business Team)
- In-house Developed Applications Training
- Real Time Problem Solution

Network Training

- Branch Network Support
- IP phone Maintenance
- Internet Communication
- Anti-Virus Update and Maintenance
- Email Server Admin

Hardware Training

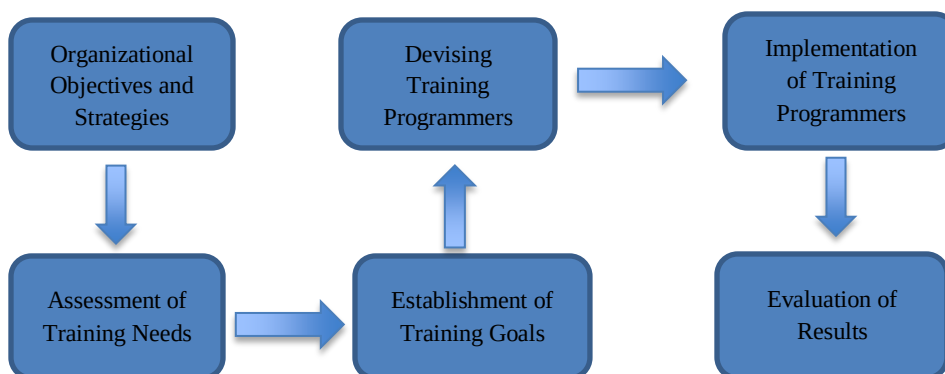
- Basic Hardware Setup Training

Card Division Training

- All Visa Related Training
- International Visa Compliance
- Internal Credit Card Marketing

4.2 Training Process:

Training process of Trust Bank Limited consists of these following steps-



Source: TBL local server

4.3 Training program evaluation:

At the end of each training session the participants are encouraged to evaluate the training itself. It is done so by providing the participants with a formulary sheet requesting the feedback of the participants. With such feedbacks from the participants TBL tries to adapt with the employee's ease of learning. Hence, the training process, regardless of the sort of training in question, undergoes a continuous improvement process which in turn improves the performance of the employees and in the long run the organization of TBL.

4.4 Development Process of Trust Bank Limited:

TBL uses different development methods to improve the performance of the employees. Such as:

- Job rotation: Every three years an employee is shifted to a different branch and generally it is also tried every three months to assign an employee to a different department until a promotion is achieved. In this way, the employees develop the skill to combat different challenges.
- Monitoring: A senior and experienced employee of the organization guides and ensures proper execution of the jobs assigned to less experienced employees.
- Performance appraisals: TBL believes the acknowledgement of a job well done encourages employees to sustain good performance. For example, at the end of training sessions, employees with a good performance are appreciated with gifts. Furthermore, a rating of the employees of different branches are made based on which the promotion of employees is accelerated.

Chapter-5

Recommendation and Conclusion

5.1 Recommendation

- The job for the interns could be more structured. It will help the interns to understand their job responsibilities properly and they can work efficiently accordingly.
- It is very difficult to gather internal information of the organization for an intern. The organization should be a bit more flexible to provide information to the interns.
- The trainer should adopt some interesting methods to conduct the training program. The Training programs are day long and participants get bored after sometime. Hence, some interesting methods like adding videos and audios in the training will help the participants to focus on the training program.
- Some Trainees may not be interested to attend training programs. The Importance of the training programs must be explained clearly to the employees of the organization to motivate and encourage them for attending the training programs. This will help the employee to understand and reach the organizational goal. Otherwise the training will be failed.
- The training seasons of Trust Bank are really long. Hence, frequent breaks are necessary throughout the sessions.
- To Motivate the employees and for recreation the organization should arrange annual function, picnics or annual tour. This refreshes the mind of the employee and improves their work performance

5.2 Conclusion

Trust Bank Limited is one of the fast growing banks. It has turned into a successful organization within a very short period of time compared to other banks. It is a great opportunity for me to work as an intern at Trust Bank Limited. During the course of the internship I have attained the knowledge of working in a fully professional establishment. The organizational aspects of TBL has given me an enriched insight on how the different parts of an establishment are to be maintained, balanced and improved through a continuous development process. Although the organization of TBL is not optimized till its full potential, it has achieved tremendous growth due to the hard work, dedication and cooperation of all the employees of all the branches throughout the country.

The training and development Information of TBL are very confidential. I was not allowed to have all the information. The report was prepared with the limited information provided, my observation, help of my supervisor, other employees and all the available information on the internet. I have faced many difficulties in my internship program, I am being able to carry out the responsibilities successfully. Lastly, I genuinely believe that the knowledge I have gained from my internship program would be helpful for my future jobs up to a great extent.

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