Report On

A Study on Training and Development of Employees in NRB Commercial Bank Limited, (NRBCBL)

By

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ID: 15104146

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School
BRAC University
September 2019

Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

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Supervisor's Full Name & Signature:

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Assistant Professor, BBS
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Letter of Transmittal

Dr. Sharmin Shabnam Rahman

Assistant Professor,

BRAC Business School

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66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on "A study on Training and Development of employees in NRB Commercial Bank"

Dear Madam,

With due honor and respect, I might want to inform you that it is of enormous joy for me to show before you the internship report which was allocated to me in satisfaction of our internship necessity. It is an extraordinary pleasure for me to introduce you this report under the title of "A study on Training and Development of employees in NRB Commercial Bank Limited".

I have contributed the best exertion I can to set up this report if any explanation required, I would be readily demonstrating them decently well.

Therefore, I might want to thank you for your great guidance, support, attention and care during the preparation of this report. I truly trust that you will grant and provide your thoughtful advice on this report.

Sincerely Yours,

Mehta Binte Masud

ID: 15104146

BRAC Business School, BRAC University

Date: September 12^{th}2019

Acknowledgement

Firstly, this Internship Report under the head of “A study on Training and Development of employees in NRB Commercial Bank” is the solid exertion of various individuals.

During the time spent leading to my internship report, I might want to offer my thanks and regard to Almighty Allah for giving me the quality and the prudence to complete the undertaking inside the planned time. I additionally might want to offer my thanks and regard to some liberal people for their tremendous assistance and huge collaboration and I am exceptionally appreciative to NRB Commercial Bank Limited for giving me the chance to finish this internship program.

I might want to express notable gratitude to my internship advisor Assistant Professor Dr. Sharmin Shabnam Rahman Madam from BRAC Business School for giving me the chance to write up an Internship Report on the particular topic. Without her supportive direction, the finishing of this report was incomprehensible.

I might want to expand my honest gratefulness and appreciation to Mr. Md. Shafiul Azam (FVP and Head of Branch) and my supervisor Mrs. Suriya Rahman (AVP and Manager Operation) of Mirpur Branch for their persistent direction and significant proposals now and again. I also want to thanks Mr. Md. Haider Akhlaque (VP & Head of Human Resource Division) for his helpful support to know about the training and development process of NRB Commercial Bank Limited. I might likewise want to indicate appreciation to Bengir Bishaka (Officer and GB in Charge) for her direction and recommendations. Their important proposals helped me to comprehend the general activity of the bank.

I am likewise thankful to the majority of the officials of Mirpur Branch, who stretched out their eager participation to me in spite of their enormous outstanding burden during my internship period.

Executive Summary

In the present time, NRB Commercial Bank Ltd. is one of the most popular banks in Bangladesh. The fastest growth of this bank depends on the Training and advancement Programs to guarantee powerful input from the officials into the association. Various types of training arrangements additionally secure the representative maintenance and also diminish representative turnover. A definitive goal of the training is only guaranteeing the general advancement of the workers and accomplishing upper hands through gifted officials. Moreover, training and development is one of the most critical zones that each bank gives importance to build up their officials properly and meet the market needs. NRB Commercial Bank Ltd. is also thought the same. The HR of NRB Commercial Bank Ltd. keeps up an organized and composed training formation to prepare their representatives by better instructors. This report actually manages the current Employee Training and Development investigation of NRB Commercial Bank Ltd. In view of my viable learning and experience I have made this report. I basically conducted a questionnaire survey among the employees of NRB Commercial Bank Ltd, Mirpur Branch. I have arranged my report dependent on the data and information that I have gathered from the Branch office and from the head office. I have attempted different sources like web, survey, field information and so forth. Basically, I have found from the survey that NRBCBL is trying hard to develop the training facilities and they take it as an investment. I have also found that NRBCBL training institution is really sincere about trainer selection and also the participants' evaluation. At the last part of my report I make an effort to list some valuable proposals and suggestions which I believe these would be useful for further betterment of the organization's training projects.

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List of Acronyms

HRM	Human Resource Management
NRB	Non-Resident Bangladeshi’s
NRBC	Non-Resident Bangladeshi’s Commercial
BBA	Bachelor of Business Administration
CRP	Customer Relationship Program
CSR	Corporate Social Responsibility
HR	Human Resource
GB	General Banking
AD	Authorized Dealer
SME	Small & Medium Size Enterprise
FDI	Foreign Direct Investment
FDR	Fixed Deposit Receipt
MMS	Money Maker Scheme

Chapter: 01

Introduction

1.1 Origin of the Report

In the present time just, academic instruction does not make a person enough accurate to wind up aggressive with the outside world. The whole internship program is a 4-credit mandatory course for the finish of BBA program in BRAC University. This temporary position report is required to submit subsequent to satisfying 12 weeks of working knowledge in an association as a trainee. The target of this program is to make a student acquainted with genuine circumstance and begin a vocation with some handy experience. This program causes the BBA graduates to distinguish distinction between scholastic information and genuine circumstance. This report is set up on the theme named "A study on Training and Development of employees in NRB Commercial Bank" and I have successfully ended my entire internship program on NRBC Bank Ltd, Mirpur Branch, Dhaka.

1.2 Scope of the Report

NRB Commercial Bank Ltd is presently notable and it's containing 68 branches. There are 8 AD branches. The extent of the report will be restricted to the authoritative arrangement, capacity and activity of the NRB Commercial Bank Ltd in the Bangladesh. The extent of this investigation is constrained to the authoritative arrangement by broad talk with bank representatives and on the data assembled from the Annual Report, HR Policy Manual and Website of NRBC Bank Ltd. My main workplace was NRB Commercial Bank Ltd, Mirpur Branch and that's why I have investigated the information of the branch office and some part of Head Office. The report covers its Training and improvement of NRB Commercial Bank Ltd. The report additionally covers insights regarding the bank. In addition to that, the study will assist to separate between practices and theories that lead to understand how a bank as an organization supports its overall training and development process.

1.3 Objectives of the Study

The entire study hopes to achieve some objectives which are-

- **Broad Objective:**
  - Actually, the comprehensive objective or aim of this report is to understand, analyze and get basic idea regarding Training and Development of employees in NRBC Bank Ltd.
- **Specific Objectives:**
  - To understand about the kinds of training in NRBC Bank Ltd.
  - To know about the duration and length of the training programs.
  - To know about the motivation process of HR department among employees
  - To know about the topic and the participants of the training program
  - To know about the actual process of training and development of this bank.

1.4 Methodology of the Report

<u>The topic selection</u>

In the topic choosing process, I firstly discussed with my respective supervisor and took her permission so that I can work on this particular issue. After getting the supervisor's permission I have started working on this topic.

Various information and data are essential to reach the objective of this report. All the information along with the data has gathered from different sources, for example, essential sources and optional sources that are appeared underneath.

Sources of Primary Data:

- Collect information by questionnaire survey.
- Watching different authoritative methods.
- Discussion with the bank officials and staffs.
- Straight discussions with the officials at different fields

Sources of Secondary Data:

- Annual reports of NRB Commercial Bank Ltd of different years.
- HR Policy and Procedure Manual of NRB Commercial Bank Ltd.
- Official website of NBR Commercial Bank Ltd.

Sample size and procedure

Sample size refers to the total number of participants of the survey. The sample size is 20. All the participants are from NRB Commercial Bank Ltd, Mirpur Branch. Non-probability convenient sample has taken for collecting the information for the survey for making the report appropriately.

Sample distribution

The sample distribution is given below-

Post	Number of officials
Principal Officer	2
Officers	6
Assistant Officers	5
Junior Officers	7
	Total= 20

Table 1: The Distribution of samples

1.5 Limitations of the Study

There is some limit to cover this study. To accomplish the target of the study through learning about the hierarchical capacity particularly Human Resource Management practices of NRBC Bank Ltd constrained. Like some other articles and different speculations, this study isn't free from constraint. I have attempted my best level to beat these restrictions through broad examination, hard and true commitment to the allotted obligation. The real restrictions are given underneath-

- Large-scale research was impractical because of access limitations.
- Time imperative was a noteworthy disadvantage in the investigation.
- Another impediment of this report is the financial strategy isn't unveiling any data prior, which will distribute in future.
- Relevant information and record accumulation were hard to the association secrecy.

CHAPTER: 02

Organization Part

2.1 Background of NRB Commercial Bank Limited

In Bangladesh, banking industry is the potential business where the development of a nation depends a great deal. Banking industry is likewise extremely compelling. This industry is exceptionally enormous in Bangladesh and holds numerous gifted representatives.NRB (Non-Resident Bangladeshi's) Commercial Bank Limited is one of the main budgetary administration organizations in Bangladesh that has accomplished enormous credibility and prominence among the individuals for its items and administrations. The head office of this bank is located at 114, Motijheel C/A, Dhaka-1000 in Dhaka. The bank attempts a wide range of banking exchange to help the advancement of exchange and business in the nation. NRBC Banks administration is additionally accessible for the business visionaries to set up new pursuits. To give demographic administrations in regard of universal exchange it has set up wide compared Banking association with nearby and outside banks covering real exchange and money related premium home and abroad.NRB Commercial Bank values offering an exceptionally customized and amicable client administration. It has set up an altered administration brilliance model considered CRP that spotlights on guaranteeing cheerful clients through setting benchmarks for the bank's representatives' disposition, conduct, preparation level, precision and timetables of administration quality.

Registered Name	: NRB Commercial Bank Limited
Industry	: Banking
Type	: Private Limited Company
Date of Inauguration of Operation	: April 02, 2013
Head Office	: 114, Motijheel C/A, Dhaka-1000.
Mirpur Branch Address	: Zone Tower, 128 RokeyaSarani, Mirpur, Dhaka 1216
Chairman	: Mr. Tamal S.M Parvez
MD & CEO	: Khondoker Rashed Maqsood
Number of Branches	: 68
Logo	NRBC BANK প্রবাসীর স্বপ্ন
E-mail	: nrbcb@nrbcommercialbank.com
Website	: www.nrbcommercialbank.com

Table 2: Short Introduction of NRBC Bank Ltd.

2.2 Overview of NRB Commercial Bank

Begun the Journey	2.04.2013
Capital (Equity)	562.07 CRORE (As on half yearly financial Report-June-2018)
Capital (Authorized)	BDT 1000 Crore
Total Branches	68 (According to Annual Report of 2018)
Total AD Branches	8 (According to Annual Report of 2018)
Total Agent Points	563 (According to Annual Report of 2018)
Total ATM Booths	50 (According to Annual Report of 2018)

Table 3: Overview of NRBC Bank Ltd.

The Bank renders business banking administrations to a wide range of clients. The scope of administrations presented by the Organization incorporates tolerating store, creating credits along with advances, bill limitation, leading household and universal cash moves, doing remote trade.

Trade exchanges notwithstanding worldwide cash moves, and offering other client controls, such as, accumulations, safe keeping and issuing ensures acknowledgments and letters of credit. Center dealing of the Bank incorporates store preparation and loaning exercises involving present moment, long haul, import and fare financing. Financing exercises are stretched out to various segments of the economy that could be gathered in to a few parts involving horticulture and rural, Textiles, Garments, Jute, Tannery, Engineering and Steel, Bricks and Cement, Food products, Beverage, Printing, Chemical, Pharmaceuticals, Glass, Packing, Ceramics and so forth.

2.3 Vision

To turn into an excellent bank as far as giving productive and creative financial administrations, defending investor's enthusiasm, satisfying investors want, supporting monetary development of the nation with specific consideration regarding channelize ordinary inflow of outside settlement of Bangladeshi ostracizes working foreign country and furthermore the continuation of inert and lightly gainful foundation confined with well-off NRBs.

2.4 Mission

- NRBCBL will commit to make certainty for speculation among the national exiles proposing them wanted administrations, alluring gainfulness and verified venture through our different money related items.

- The bank will make extra-customary chances to the expecting workers in landing positions abroad through our trustworthy and solid middle person administrations.
- The bank will organize need based powerful preparing and instruction program for the aiming FC breadwinners of Bangladesh to get by against contenders of different nations.
- The bank will convey administration magnificence through giving existing and creative items in expense and time effective way, to its every retail and corporate client.
- The bank will always center and screen the shifting needs and desires of clients, to grow fresh and re-engineer the procedure of administration conveyance.
- The bank will consistently be careful to keep up banking business hazards inside its bearable point so as to secure investor's advantage and guarantee most astounding come back to the investors.
- The bank will be the herald in misusing new wellsprings of reserve, for example, Securitization of assets, issuance of common store and so forth, for tending to the requirements of recently rose financing zones, for example, considering, miniaturized scale account, IT based items, lodging financing, financing for SME and so forth with the end goal of facilitating the monetary development of the nation.
- The bank will make an empowering domain, receive and support cautiously a group-based tradition whereby individuals can be persuaded to acknowledge banking difficulties along with confronting different contenders.

2.5 Strategic Objectives

- Developing open doors for entire organization in order to contribute the profit and use their expert skill improvement of nation.

- Straighten inert and smaller profitable reserve.
- Engage Fixed Deposit Investment of NRB's by assorted items and activities.
- Balanced and manageable development and furthermore augmentation of Shareholders' Wealth.
- Excellence of labor effectiveness through alluring pay bundle, advancing staff moral through preparing, improvement and vocation plan.
- To put resources into the push segment for the generally financial improvement.
- Technology move with the assistance of the accomplished experts and experienced supporters of the bank to have a green financial practice.
- Create proper procedure for ensuring CSR implementation.
- Engage to develop the universe of the organization somewhat greater, regular.

2.6 Core Values

Corporate Governance: conducting all business affairs in compliance of regulatory rules.

Creativity-Technological innovation: Introduction of new product & processes with significant technological changes to meet customers' banking requirements in an efficient way.

Humanity: Creating the scope of easily accessible system of banking for general individuals with significant technological changes to meet customers' banking requirements in an efficient way.

Trustworthy: Keeping trust in the very first place by being reliable to the customers and by providing financial guidelines always beneficial to the clients.

Loyalty: Ensuring proper financial life for the customers and employees in order to make them loyal with the bank.

Sustainability: Creating sustainable economic value for their shareholders, customers, employees and community by exploiting effective, helpful and straightforward business approach.

2.7 Products of NRB Commercial Bank

The accomplishment of an organization depends solely on the item and administrations it offers with a sensible value contrasted with the contenders. It is the fundamental source to pull in the clients. Banks are working in the administration business and their business would end up fruitful just when they can offer quality administrations to the clients inside a moderate value would end up effective just when they can offer quality support of the client inside a reasonable cost. NRB Commercial Bank also has some products like most of the other banks in Bangladesh. These products are-

- Demand Deposit
- FDR
- Loan
- Savings
- Scheme
- Shikkhagugu

2.7.1. Demand Deposit

In this bank there are two types of demand deposit-

- **CD (Current Deposit) Account-**It is planned for business trades with no control on withdrawal or store either in total or in number of trades. Other key workplaces consolidate check book, VISA platinum card and web keeping cash office access to account throughout each and every day through ATM, and securing premium, etc.

- **SND (Short Notice Deposit) Account-**It is likewise expected for business trade as the present store account yet in the greater sum. Here the record holder needs to give a short notice in the event of withdrawal of cash so bank can mastermind the specific sum for the record holder.

2.7.2. FDR

FDR is another main product of this bank. FDR means Fixed Deposit Receipt by which customers keep certain amount of money in the bank for a certain time against certain interest which differs time to time.

2.7.3. Loan

Kinds of Loan Products of NRBC Bank (28 Types)			
NRBC Home Loan	Auto Finance	Residence Finance	Business Vehicle Finance
NRBC Auto Loan	Agriculture Finance	Retail Finance	Agri. Community Finance
NRBC Education Loan	Construction Finance	SME Finance	House Building Loan or HBL (Residential)
NRBC Life Style Loan	Export Finance	Stock Finance	Personal Loan
NRBC Business Loan	Green Finance	Work Order Finance	Personal Vehicle Loan
Post Shipment Export Finance	Import Finance	Financial Obligation Finance	Post Shipment Import Finance
Pre-Shipment Export	Machinery Finance	Home Finance NRB	Pre-Shipment Import

Finance			Finance

Table 4: Kinds of Loan Products of NRBC Bank

2.7.4. Savings

In this bank there are three kinds of savings account-

- **Savings Account (Individual):**Client can open Savings Account in his/her very own name or joint name. Any measure of the equality can be pulled once again from this record. Bank Limited ensures engaging pace of benefit for evening out whole. Aside from this, cheque book, VISA platinum card, web banking and access to account day in and day out by means of ATM are accessible to clients.
- **Savings Account (Students):** Students Savings Account is intended for our future ages to present them in banking practice. Any understudy at the time of less than eighteen years can open this record. Regardless, the record is worked by legal guardian of the understudies.
- **Savings Account (RMG Workers)**: Clients who are RMG labourers can open Savings Account in his/her very own name or joint name. Any measure of the equality can be pulled over from this record. NRBC Bank Limited ensures engaging pace of benefit for evening out entirety. Aside from this, cheque book, VISA platinum card, web banking and access to account all day, every day by means of ATM are accessible to clients.

2.7.5. Schemes

NRBC Bank basically provides 12 types of schemes to their customers. All these 12 types of schemes are listed below:

Kinds of Schemes of NRBC Bank			
MMS	Corporate MMS	MMS - RMG Workers	Student Saving Scheme
Monthly Benefit Scheme	Double Benefit Deposit Scheme	Triple Benefit Deposit Scheme	Priority Deposit Scheme
Deposit Pension Scheme	Millionaire Deposit Scheme	Lakhopoti Deposit Scheme	Shohoj Sanchay Deposit

Table 5: Kinds of Schemes of NRBC Bank

2.7.6. Shikkhaguru

This bank offers eight types of Shikkhaguru Products to the customers-

Kinds of Shikkhaguru products of NRBC Bank	
Money Maker Scheme Special	Double Benefit Deposit Scheme Special
Savings Account Special	Triple Benefit Deposit Scheme Special
Deposit Pension Scheme Special	Lakhpoti Savings Scheme Special
Monthly Benefit Deposit Scheme Special	Millionaire Deposit Scheme Special

Table 6: Kinds of Shikkhaguru products of NRBC Bank

2.8. Services of NRB Commercial Bank

- **Corporate Banking:** In Bangladesh, NRBC Bank is doing quite better in terms of corporate financial administrations. This service of this bank mainly focuses on the residential and abroad necessity of independent ventures by offering a wide scope of transferring fund related issues. The customers of this bank get various banking facilities for both local and global sectors of economy.

- **Retail Banking:** NRBC Bank provides a total opportunity of wholesale as well asdifferent items by its procedure the nationwide. By understanding the exact financial want of the clients, this organization tries to create adjustable monetary administration. The reason for this is to propose astounding an incentive through providing dependable, effective and proficient administrations to the respective clients. All these must be happened in a responsive, supportive and an individual way.
- **Agent Banking:** By agent banking NRBC Bank provides the underserved population with limited scale banking and money-related administrations through linked operators under a significant knowledge of organisation, as opposed to a teller / clerk. It is an outlet's owner who conducts banking exchanges in the bank's interest.
- **SME Banking:** NRBC Bank's Small and Medium Enterprises (SMEs) work is essential to the nation's large-scale economic development. Because this division is focused work with a brief incubation period, it is designed to expand domestic wages just as quickly as company era; achieving Millennium Development Goals (MDGs) in particular annihilating exceptional misery and desire along with sexual equity.
- **Internet Banking:** In this bank, Internet Banking enables client to view Account balance request, Statement age, Manage liquidity, Account Opening, RTGS, Fund move BEFTN, Utility bill Payment, Check book demand and Stop check instalment between their records in a sheltered and secure condition.
- **ATM Banking:** Since 2013, NRBC Bank Ltd. has efficiently implemented Automated Teller Machine Exchange. Customers can profit from the offices through Automated Teller Machine (ATM), such as withdrawal money, request of balance and purchase merchandise from the Offer Point (POS).
- **SMS Banking:** Equally, NRBCBL has driven SMS banking management from the earliest starting point to make banking easier for customers.

- **Education Remittance**: Understudies that are envious (wanting or needing) that this bank gives instruction settlement administration for them to read overseas. This bank ensures their settlement of foreign assets for research in this administration.
- **Application Services:** NRBC Bank has as of late propelled an application administration named "Planet" accessible in Google Play App Store to make simpler the financial exchange for the clients of NRBC Bank.
- **BRTA Services:** NRBC Bank is the main bank that manages the Bangladesh Road Transport Authority (BRTA) as gathering specialist for BRTA. They give the administrations of all BRTA exchanges and giving related reports to the clients. NRB Commercial Bank additionally has a gathering corner inside BRTA. This BRTA administration is given in each part of NRB Commercial Bank to arrive at the clients that can't or barely reach to BRTA.

2.9. Designation & Hierarchy of NRB Commercial Bank

Managing Director (MD)
Additional Managing Director (AMD)
Deputy Managing Director (DMD)
Senior Executive Vice President (SEVP)
Executive Vice President (EVP)
Senior Vice President (SVP)
Vice President (VP)
First Vice President (FVP)
Assistant Vice President (AVP)
First Assistant Vice President (FAVP)
Principle Officer (PO)
Senior Executive Officer (SEO)
Executive Officer (EO)
Probationary Officer (PRO)
Officer(O)
Assistant Officer (AO)
Junior Officer (JO)
Trainee Junior Officer (TJO)

Table 7: Designation & Hierarchy of NRB Commercial Bank

2.10. Operational Hierarchy of Mirpur Branch of NRB Commercial Bank

Among 68 parts of NRBCBL, Mirpur Branch is the most presumed and regarded branch in all perspectives. Basically, the operational hierarchy of NRBC Bank Mirpur Branch is-

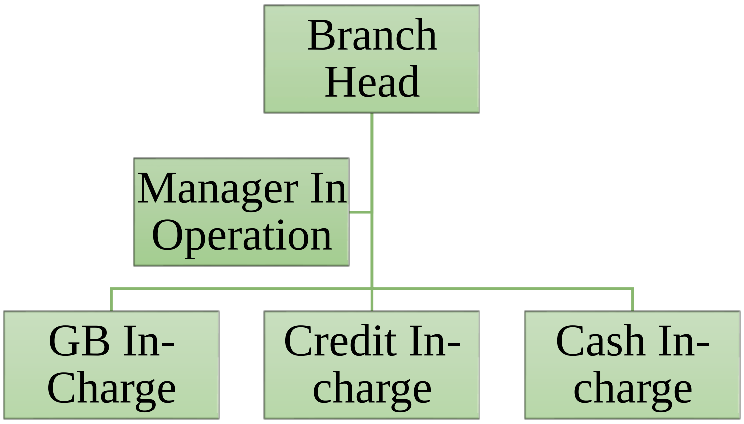

Figure 1: Operational Hierarchy of Mirpur Branch of NRB Commercial Bank

A brief of NRB Commercial Bank Mirpur Branch is given beneath-

Md. Shafiul Azam	**FVP & Head of Branch**
Suriya Rahman	**AVP & Manager Operation**
Bengir Bishaka	**Officer & GB In-Charge**
Mohammed Tarek Ehsan Khan	**PO& Credit In-Charge**
Md. Sohel Akther	**Officer & Cash In-charge**

Table 8: Major Employees and their post in NRBCBL Mirpur Branch

Chapter: 03

Responsibilities Performed During the Internship Program

3.1 Introduction

Internship refers to an organized work experience identified with a student's major or potentially profession objective. This experience basically enlarges an individual's educational, professional and personal improvement. All the tasks that I performed within my internship phase are going to support me a lot in my future career.

3.2 Internship Activities

I performed my 3 months internship program at NRB Commercial Bank. My joining date was 2^{nd} May 2019. The organization appointed me at their Mirpur Branch. There are several departments at Mirpur Branch such as general banking, foreign exchange, cash, credit management and branch human resource development. Throughout my internship period I got scope to work in their departments like general banking, credit management and branch human resource development.

I basically performed a notable time in the branch human resource development department. In this department I mostly worked with the training and development issues of the employees and matters regarding these. For this reason, I chose 'A study on the training and development of employees of NRB Commercial Bank' as the topic for my internship report.

I worked at the Department of General Banking and side by side I worked for HR at the primary stage of my internship program. When I completed the first month in the organization, they proposed me to work on the Credit Management Department along with the other given job responsibilities. The responsibilities that I actually performed there is given below-

- Checking the attendance of all the interns and reporting to Manager in Operation of the branch.
- Taking authorization and signatures for various purposes like account opening, FDR, monthly benefits, pay order, statements of the customer's account, DPS etc.
- Maintaining Debit Cards and their pins. I have made the balancing at the end of each day of delivered and received debit cards and take signature from the GB in Charge.
- Maintaining the cheque books of the customers. When any customer came to take the cheque book I took signature from them and gave the requisition slip to the designated Officer for further activation and approval.
- Helping the officers to get different account opening form like savings account, current account, FDR, MMS etc.
- Filling up the account opening forms by putting the proper information.
- Making forms of different account.
- Scanning, printing and photocopying various documents of different departments.
- Making telephone calls to the respective customers for informing them about their Debit Card and Cheque Books and further inquiry.
- Different data input in the computer.
- Updating customer profile in the bank ULTIMUS.
- Helping the MOP in making the list of employees who needs training.
- Typing the training time, date, trainee's name, and topic and giving the printed copy to the supervisor for further action.
- Collecting all the trainees' signature and feedback after finishing any training program and storing the information properly.
- Working on the cheque clearing section also. There I counted the cheque, reviewing the cheque numbers and counting the total receiving cheques of any particular day.

Throughout the whole internship program my on-site supervisor helped me a lot. Her proper guidance and assistance made my works more accurate and easier.

Chapter: 04

Training and Development of NRB Commercial Bank Ltd

4.1 Introduction to Human Resource Management

HRM consolidates driving career examinations, organizing work power needs, selecting the perfect people for the action, arranging and getting ready, supervising wages and remunerations, giving focal points and stimulus, surveying execution, settling questions, and talking with all delegates at all levels. Instance of focus qualities of HR the board is wide data of the business, organization, and amazing plan capacities.

HRM basically refers to an authoritative ability to concentrate on issues linked to each individual, such as procurement, performance, pay, business enhancement, safety, soundness, advantages, employee motivation, consistency, organizational preparation, etc.

4.2 Training and Development

Training is, in fact, a teaching experience that seeks a moderately enduring shift in an individual that will enhance the ability to perform on the job. People usually state training may include altering skills, data, mind frames, or behavior. It could imply altering what representatives understand, how they operate, their willingness to work, or their collaboration with their officials. Moreover, training is more realistic; its focus is on the present jobs of people, upgrading those specific experience and abilities to carry out their jobs right away. For example, suppose that during your senior year of college you join the activity advertisement, seeking a vocation as a promoting delegate. Despite having a degree in marketing, some training is all together when you are procured. In specific, you will need to get to know the policies and procedures of the organization, item information, and other suitable rehearsals for selling. By definition, this is job-specific training or training aimed at making you increasingly compelling in your current job location.

4.3 Training and development of NRB Commercial Bank Ltd.

Training is considered as acquisition of fresh skills as well as data for a vocation. Furthermore, development also involves developing the more comprehensive training of the individual, capabilities within a field of job. Associates must be introduced, frameworks must be explained and the wishes for the activity must be explained. Work preparation is structured through instruction and perception in the working setting. Off - the-job preparation removes officials from the working setting as soon as possible. It may be within the organization to use the offices or outside of the organization and provided by a different organization.

Moreover, mostly centers focus on future employments in the association. As model, in the event that you become a business region chief, the aptitudes required to play out that activity are very unique in relation to those required for selling the items. Presently you will be required to manage various deals agents; requiring a broad-based learning of promoting and quite certain administration abilities like relational abilities, assessment worker execution, and restraining issue people. As you are prepped for places of more prominent duty, representative advancement endeavors will help set you up for that day.

4.4 Training Institute of NRBCBL

NRBCBL has an own training institute which is situated at its head office. This training institute basically organizes various training program for the betterment of the employees. This institute arranges different workshops, seminars, training programs and tries to create improved employee performance.

4.5 Training Cycle in NRB Commercial Bank Ltd.

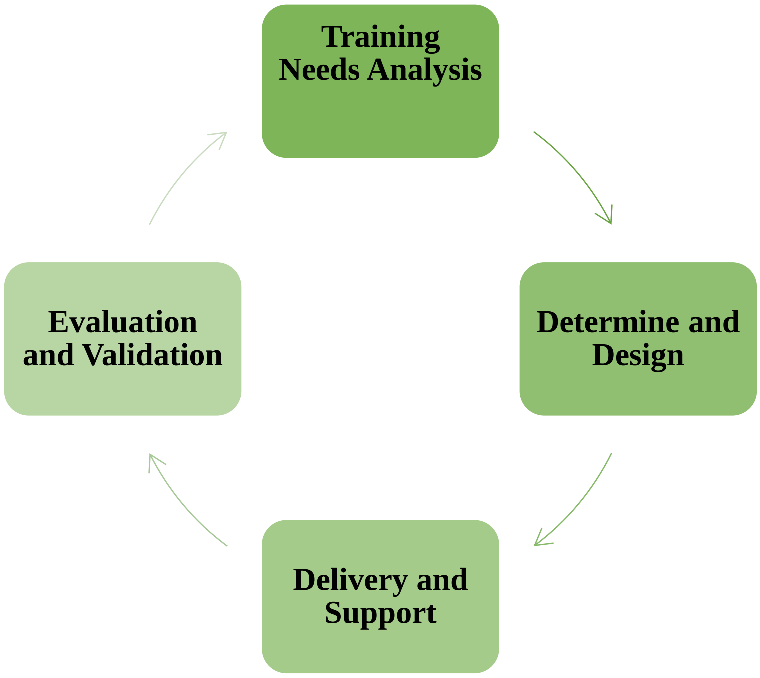

Figure 2: Training Cycle in NRBCBL

This incorporates-

- Establishing the ability prerequisites and the consequent preparing needs of the workforce.
- The plan of the most reasonable occasions and best training strategies for the association.
- Delivery of the preparation with extra help for any open learning aspects.
- Evaluation and approval of the preparation occasion to guarantee that you accomplish recognizable and practical business upgrades from the improvement of staff.

4.6 Sectors of Training and development of NRB Commercial Bank Ltd.

Figure 3: Sectors of Training and development of NRBCBL

Training for Individuals: This bank organizes training for individual for the employee's betterment in specific project or job.

Training for Teams: The HR Division identifies teams for different projects and understands their capability. According to these, the organization develops training sessions for each team and also evaluates the team project.

Training for Organization: This type of training helps the organization to achieve overall development. Especially by arranging this type of training this bank ensures proper organizational environment, cultural values, rules and regulation.

4.7 Methods of Training of NRB Commercial Bank Ltd.

- On the job training
- Off the job training
- Lecture based training
- Apprenticeship training
- Task instruction training

On the job as well as Off the job training both have same popularity in terms of conducting training in this bank among all these motioned methods.

On the Job Training

- Job rotation
- Assisting the managers
- Decision making tasks

Off the Job Training

- Seminars
- Lecture courses
- Case study
- Playing roles

Chapter: 05

Questionnaire Analysis and Findings

5.1 Introduction

I basically went to 20 employees of NRB Commercial Bank Ltd, Mirpur Branch for my survey and there were 11 female employees and 9 male employees. Actually, a training program was taken place about NRB Commercial Bank’s app PLANET during my internship program. This training program was held on the NRBC Bank Training Institute which is located in their Head Office at Motijheel.

PLANET' isn't only a portable financial application, it is an effectivesystem that is intended to make the customers life simple. It doesn't just offer them to effectively make a wide range of money related exchanges, for example, subsidize move, installments, portable revive and so on., it likewise thinks of a scope of stunning Cash Back and Discount Offers alongside numerous different Privileges to give you a superb encounter. So, the employees were taking proper knowledge and skill about the app through the training program in order to serve their customer appropriate service.

I mainly did the survey for the better understanding about the training program of this bank and the overall training program and the employees’ feedback about it. In order to do the survey, I have followed few steps. They are-

- Forming questions
- Collecting responses from the employees
- Assembling all the data
- Analyzing the data
- Finding result from analysis

5.1 Forming Questions

I basically chose 14 different questions which are fitted well with the training program in order to get some overall feedback about the training. The first two questions have 3 options and the other 12 questions have 5 different options. From question 3 to question 14 the answer options are forming by 5-pointLikert scale. The questions are attached in the appendix part at the end of this report.

5.3 Data Analysis and Result

The collection of responses was not that easy for me. Firstly, I took permission from my respected supervisor, Manager in Operation of the branch, to do the study. After getting her permission I prepared questions and gave them to the employees of the organization. I also discussed with them about the whole training program and tried to collect information for my study. The employees were really very helpful and supportive in this matter. After that, I assembled all data and tried to create an overall analysis. The analysis part is given below-

Analysis of Question 1:

Number of participants and their Gender		
Gender	**Total number**	**Percentage (%)**
Female	11	55%
Male	9	45%

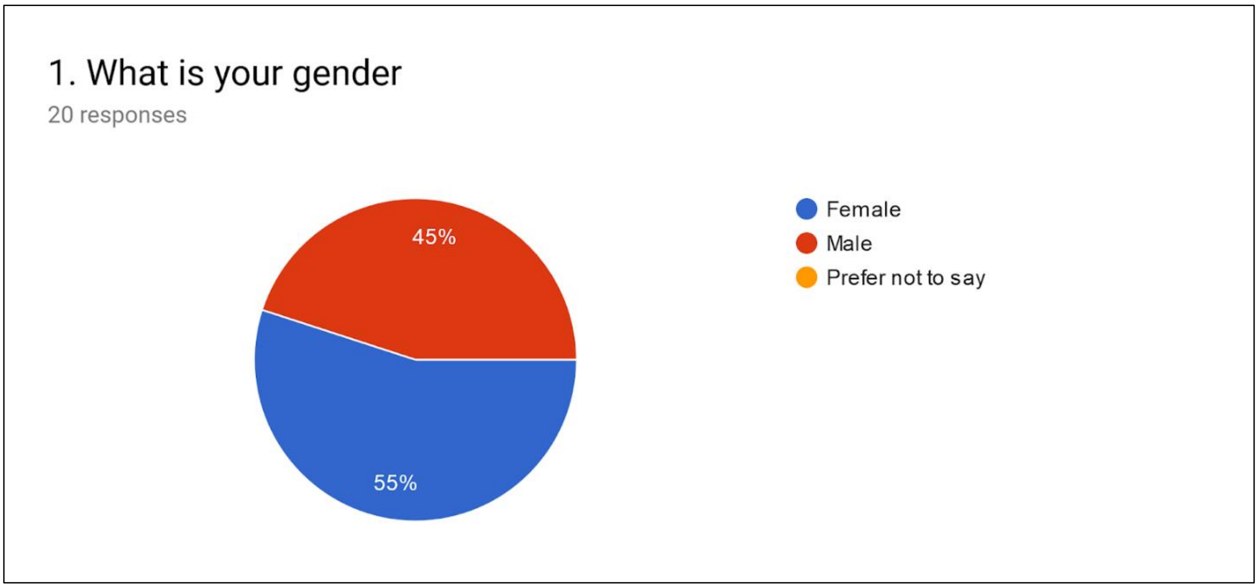

Figure 4: Percentage of female and male participants

Interpretation: From the above representation we can distinctly observe that, 55% of the participants were female and 45% of the participants were male among the employees.

<u>Analysis of Question 2:</u>

Kinds of Training are mostly experienced by the employees		
Training type	**Number of employees who respond**	**Percentage (%)**
Off the job	12	60%
On the job	5	25%
Lecture based training	3	15%

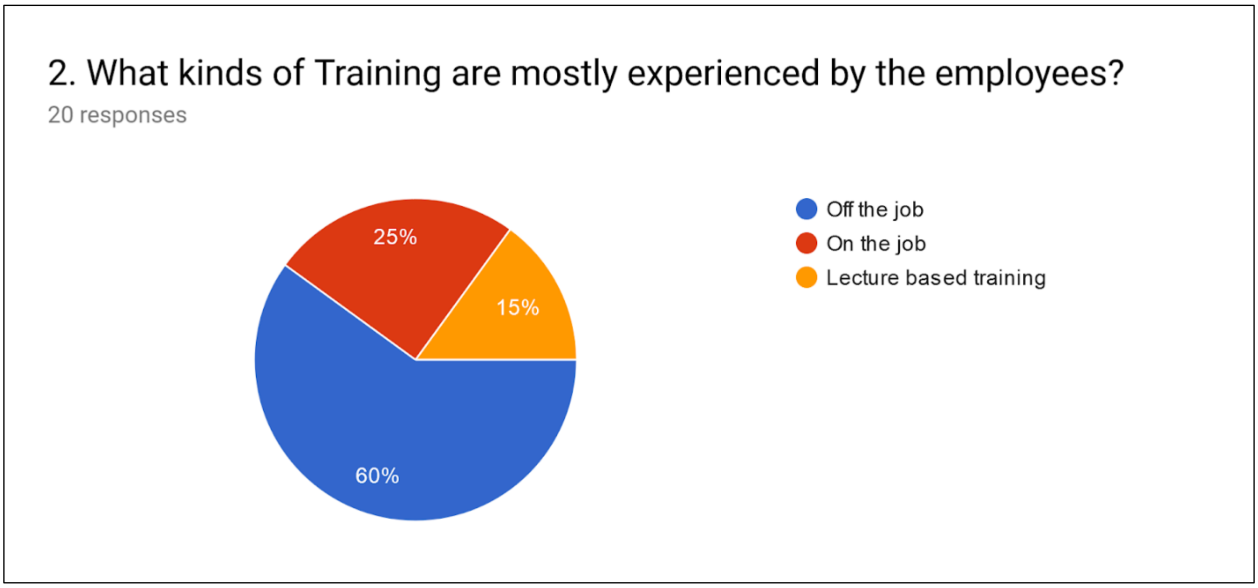

Figure 5: Level of different trainings experienced by employees

NRB Commercial Bank Ltd. mostly focuses on off the job, on the job and lecture-based training according to the concept and staffs need. Mainly this bank follows off the job training because by this training employees can acquire knowledge about any specific matter. Moreover, this organization also offers on the job training so that the employees can get ideas by experiential leaning in their workplace. On the other hand, they occasionally arrange lecture-based training for giving in depth idea about any critical topic

Interpretation: From the above delineation we can see that, 60% responses are for off the job training, 25% responses goes for on the job training and only 15% responses are for lecture-based training. So, it is clear that NRBC Bank Ltd. mostly arranges off the job training rather than the two others.

Analysis of Question 3:

The Training objectives were clearly described		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	10	50%
Agree	10	50%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%

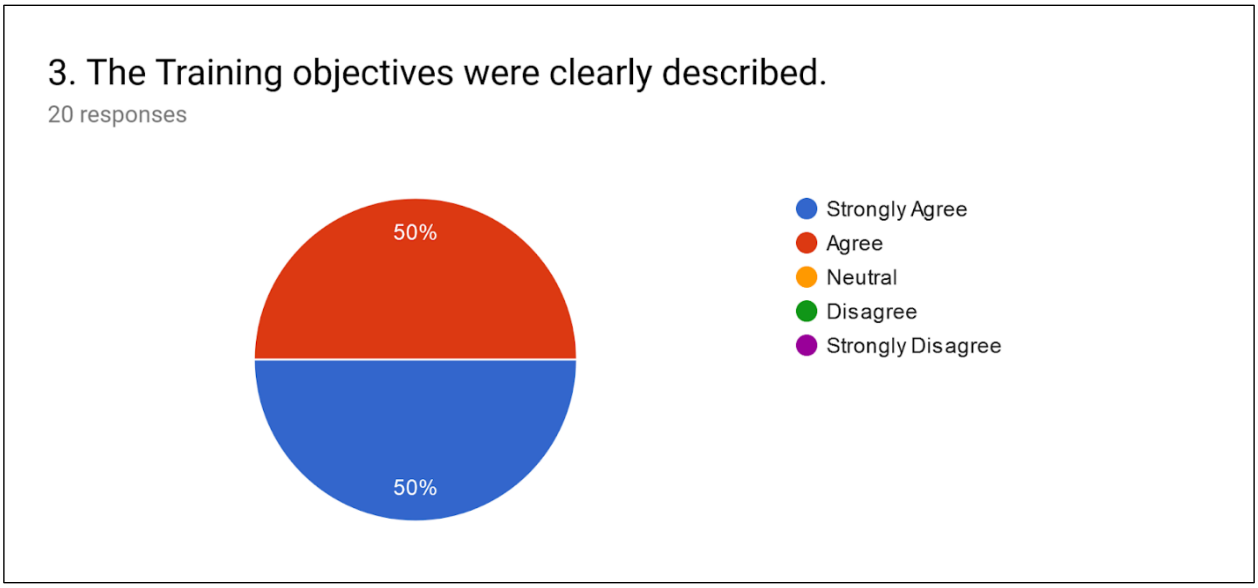

Figure 6: Rate of the clearly descried training objectives

Training objectives are really necessary for any training program as it develops the guideline and focuses on the exact need of the participants. NRBC Bank Ltd. training committee always concerns about this.

Interpretation: According to the above representation it can be easily stated that, 50% staffs were voted for ‘Strongly agree’ and another 50% were voted for ‘Agree’. So, it is clear that this organization is sincere in order to maintain and describe the training objectives of any training program.

Analysis of Question 4:

Involvement and participation were supported		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	6	30%
Agree	7	35%
Neutral	4	20%
Disagree	3	15%
Strongly disagree	0	0%

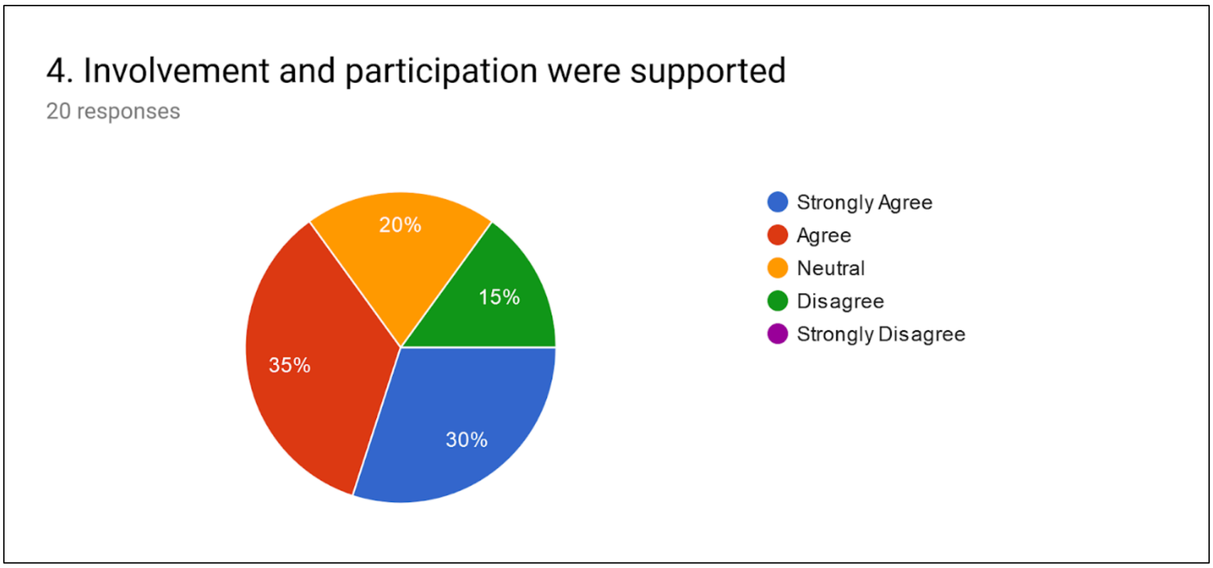

Figure 7: Level of involvement and participation were supported

In any training program two-way communications is essential. This method helps the trainees to find out their gaps and makes them more confident about their activity. When the trainees participate and involve actively in any training session they get the given knowledge more accurately.

Interpretation: From the above representation we can see that, 30% employees were ‘Strongly agree’, 35% were ‘Agree’, 20% were ‘Neutral’ and other 15% were voted for ‘Disagree’. So, most employees were gone with strongly agree or agree. This indicates that NRBC Bank Ltd. training institute tries to ensure trainees involvement and participation in the training program.

Analysis of Question 5:

The discussion covered were appropriate for trainee		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	15	75%
Neutral	1	5%
Disagree	0	0%
Strongly disagree	0	0%

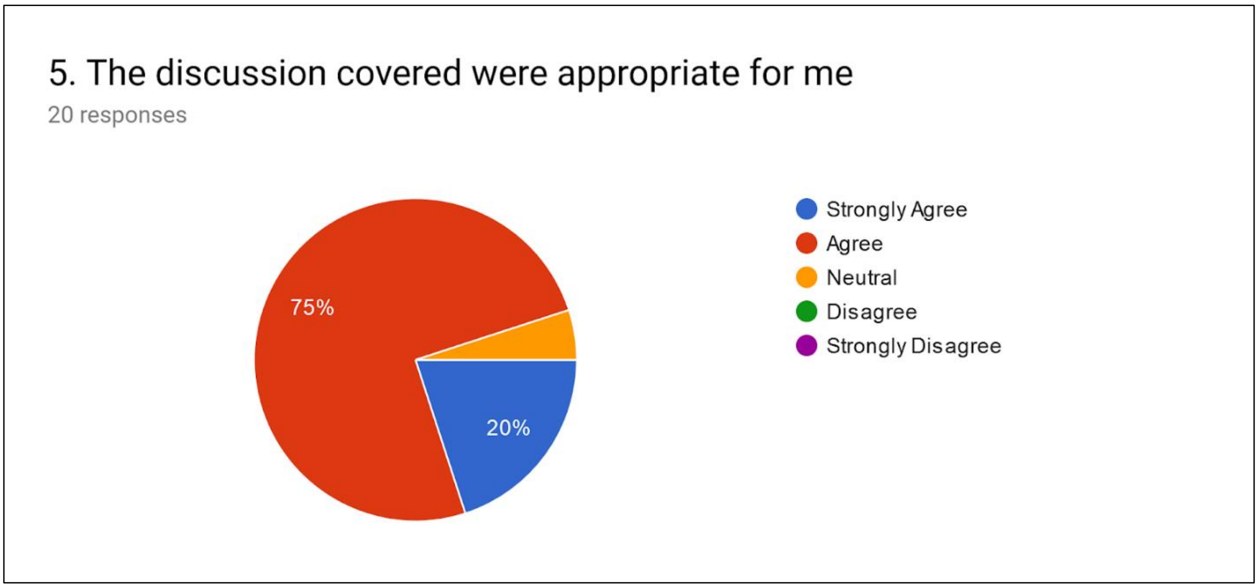

Figure 8: The discussion covered were appropriate for trainee

The training program must ensure a proper discussion of any specific topic. Otherwise, the main goal of the training which is spreading idea among the trainees about the topic will not be achieved.

Interpretation: According to the above representation it is notified that, 75% staffs were marked ‘Agree’ and 20% staffs were marked ‘Strongly agree’. Only 5% were marked ‘Neutral’. So, it can be said that, the discussion covered in the training program of this organization is really appropriate for the employees.

Analysis of Question 6:

The contents were composed and simple to follow		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	7	35%
Agree	10	50%
Neutral	3	15%

Disagree	0	0%
Strongly disagree	0	0%

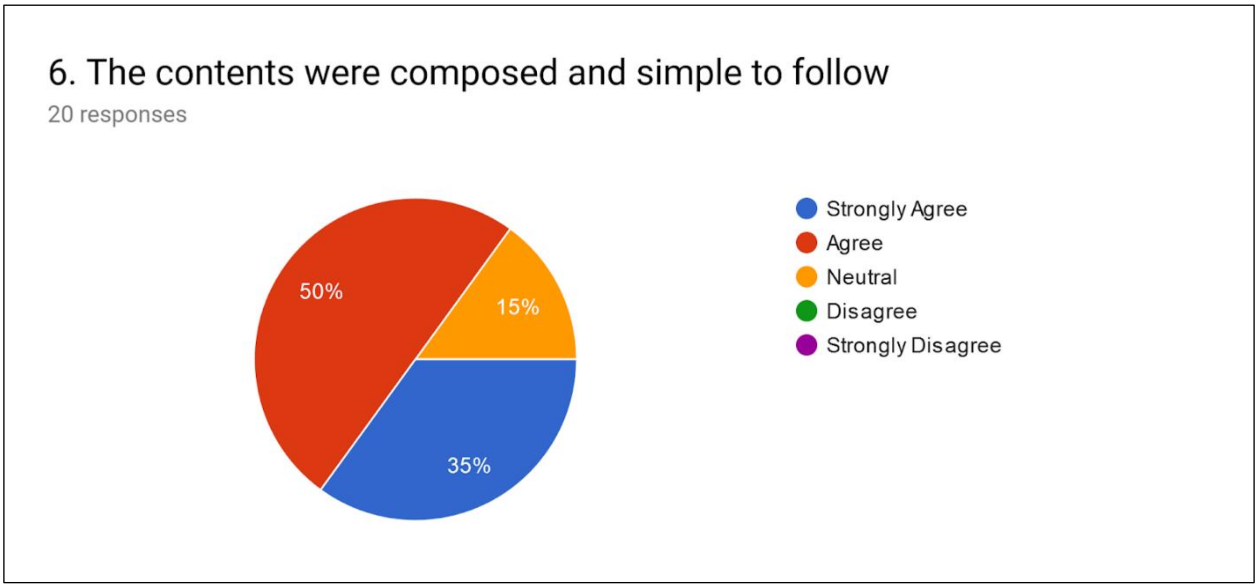

Figure 9: The contents were composed and simple to follow

In any training program, contents play a very necessary role. It shows the overall design of the training. Contents must be composed, easy to understand and simple to follow. Otherwise, the learning of the training will remain incomplete.

Interpretation: From the above chart we can find that, 50% respondents were marked 'Agree', 35% respondents were marked 'Strongly agree' and last 15% were marked 'Neutral'. So, it can be easily said that the contents of the training program of this bank are well composed and they are easy to maintain by the trainees.

<u>Analysis of Question 7:</u>

The materials dispersed were useful		
Options	**Number of employees who respond**	**Percentage (%)**

Strongly agree	3	15%
Agree	10	50%
Neutral	4	20%
Disagree	3	15%
Strongly disagree	0	0%

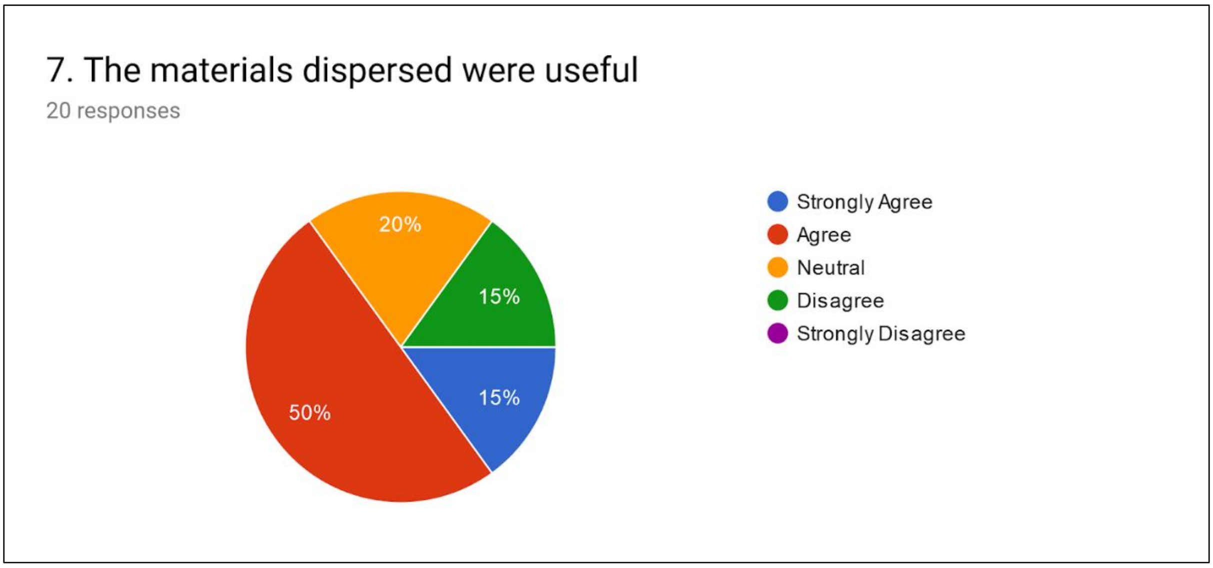

Figure 10: Level of the usefulness of distributed materials

A successful training program depends on the materials like handouts, notes, visual display etc. all these materials need to be dispersed properly. It also creates a suitable training environment for the trainees.

Interpretation: From the above display we can understand that, 50% employees were voted for 'Agree', 20% were voted for 'Neutral', 15% were voted for 'Strongly agree' and last 15% were voted for 'Disagree'. So, in this matter half of the employees are satisfied with the distribution of the materials and other half have different opinion. It can be said that, NRBC Bank Ltd. needs to focus more on this matter of material dispersed in the training program.

<u>Analysis of Question 8:</u>

The training understanding will be useful in trainees' job		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	16	80%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%

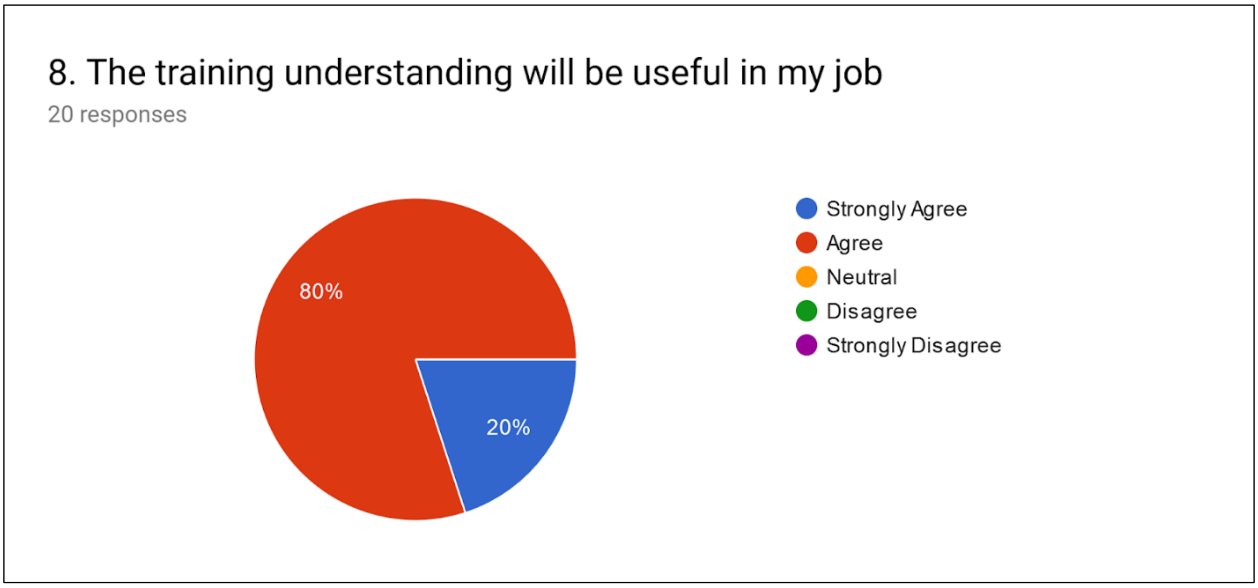

Figure 11: Rate of the usefulness of training understanding

The knowledge of the training program is essential as the employees are going to implement the gathered ideas in their tasks. So, the trainers must develop the learning of the training by using an understandable method and easy-going steps. The trainers also need to identify that the trainees are able to connect the dots or not.

Interpretation: From the above representation we can see that, 80% of the employees were 'Agree' and 20% employees were 'Strongly agree'. So, it is noticed that this bank's training institute helps to understand the learning to the employees and these understanding are helpful for their job.

Analysis of Question 9:

The Instructor or trainer was properly prepared		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	11	55%
Neutral	1	5%
Disagree	0	0%
Strongly disagree	0	0%

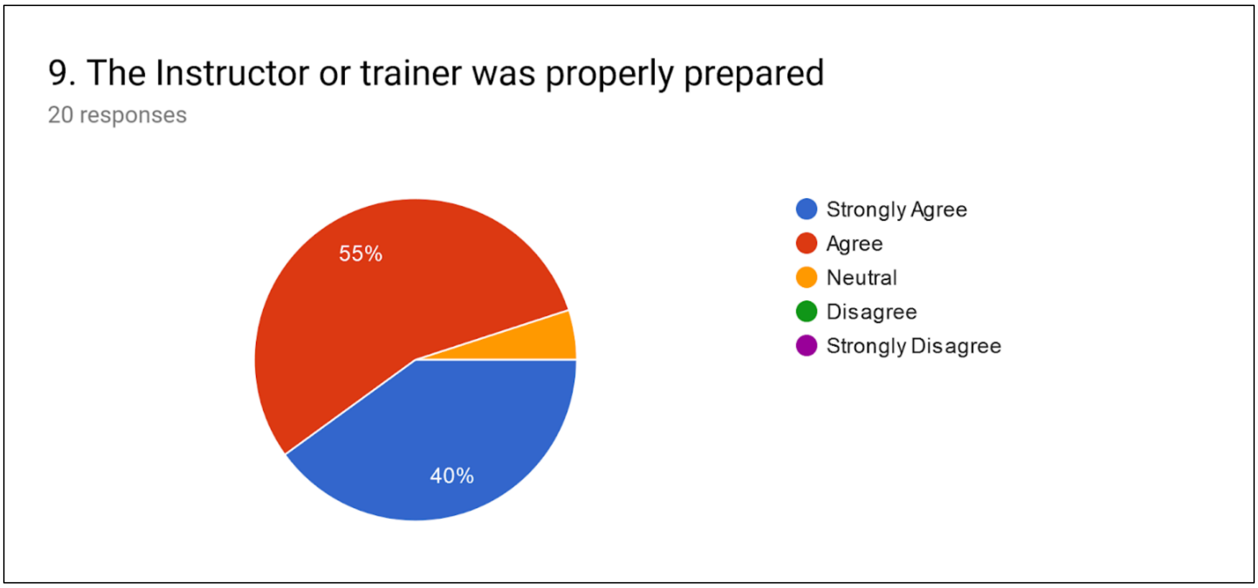

Figure 12: The Instructor or trainer was properly prepared

The successful exchange of training depends greatly on the trainer since trainer is the mentor who can evacuate the inability to think straight of learner, inspire the learner to learn, erase the negative view of the learner in regards to the preparation. Other than all that, a great deal relies upon character of trainer moreover.

Interpretation: From the above representation we can identify that among all participants, 55% were 'Agree' and 40% of them were voted for 'Strongly agree'. Only 5% were neutral about this matter. So, the instructor of the training program is enough prepared.

Analysis of Question 10:

The Trainer was proficient about the training points		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	12	60%
Neutral	0	0%
Disagree	0	0%
Strongly disagree	0	0%

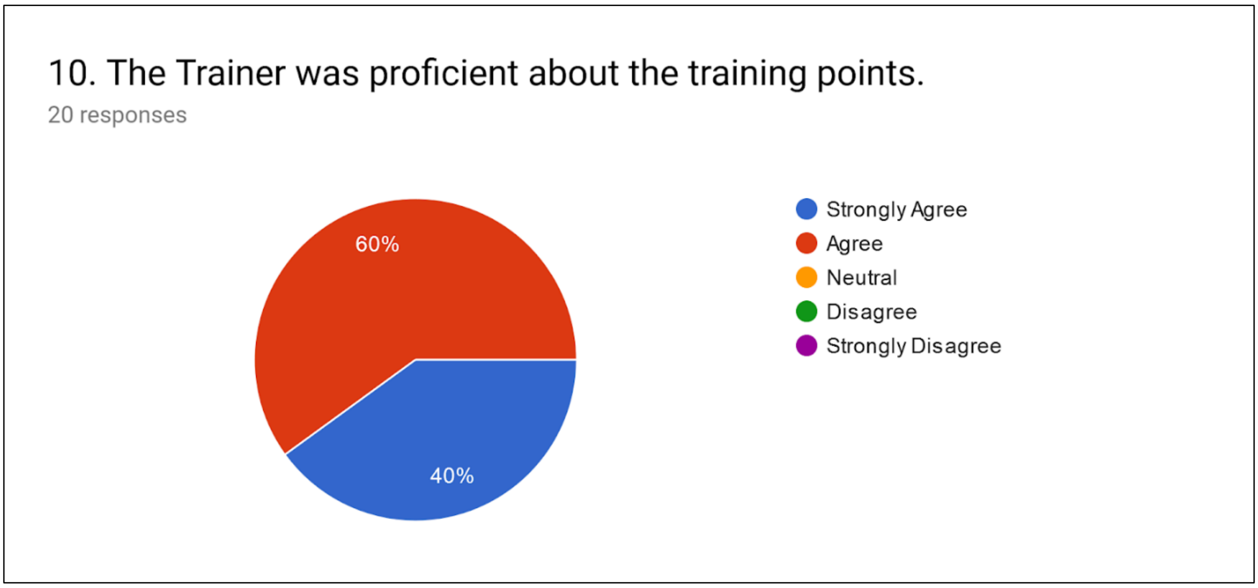

Figure 13: Percentage of proficiency of trainer about the training points

The trainer must know about the contents of the program. He or she needs to be expertise on the particular topic and skilled also.

Interpretation: From the above representation we can clearly find that, 60% of the employees were 'agree' and 40% of the employees were 'Strongly agree' about the proficiency of the trainer regarding the training points. So, the trainer is really skilled and experienced on conducting the training event.

Analysis of Question 11:

The goals of the training were fulfilled		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	5	25%
Agree	9	45%
Neutral	5	25%
Disagree	1	5%

Strongly disagree	0	0%

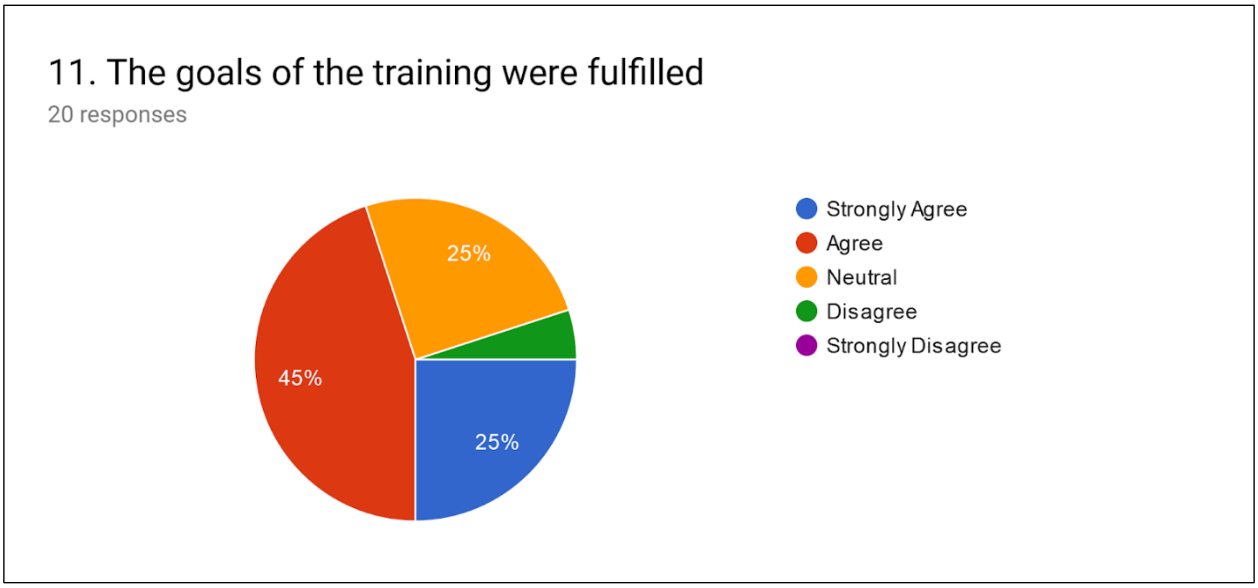

Figure 14: Level of fulfillment of training goals

Different training programs have different goals. For example, some training program holds for motivate the employees, some for spreading specific knowledge, some for learning new technology, some for providing organizational values and ethics and so on. Mostly organizations trained their employees in order to achieve work efficiency of the employees which leads to achieve companies' ultimate goals.

Interpretation: From the above representation we can see that, 45% employees were marked 'Agree', 25% were marked 'Strongly agree', 25% were marked 'Neutral' and only 5% were 'Disagree' with that. So, it can be said that, the training program of this bank is mostly successful to get the goal.

Analysis of Question 12:

The time assigned for the training program was adequate		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	5	25%
Agree	6	30%
Neutral	4	20%
Disagree	5	25%
Strongly disagree	0	0%

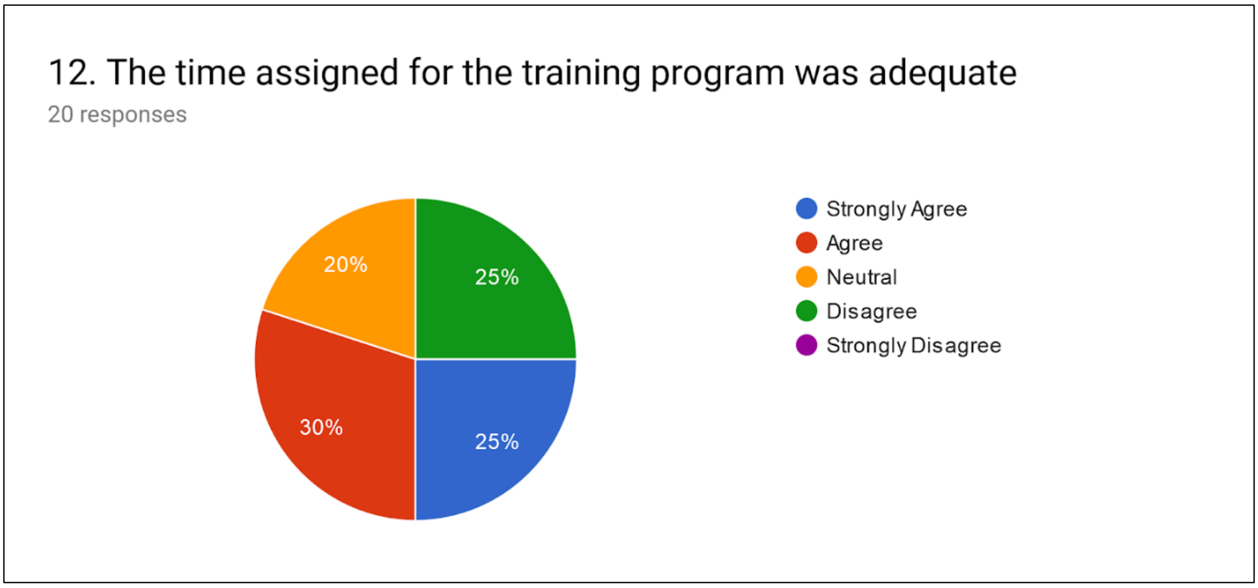

Figure 15: Responses for the timing assigned for training

Maintaining and allocating time for any training program is a necessary part. The training committee usually decides the timing and duration of the training by focusing of the importance of the issues which need to be learned.

Interpretation: From the above representation we can notice that, 30% employees were voted for ‘Agree’, 25% were ‘Strongly agree’, another 25% were ‘Neutral’ and last 20% were voted for 'Disagree'. So, it can be said that, the difference between agree and disagree is not that huge. It shows that this bank needs to work on the time allocation of the training event more carefully and fulfill the trainees' desire.

Analysis of Question 13:

The location of the training center was suitable		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	4	20%
Agree	7	35%
Neutral	4	20%
Disagree	5	25%
Strongly disagree	0	0%

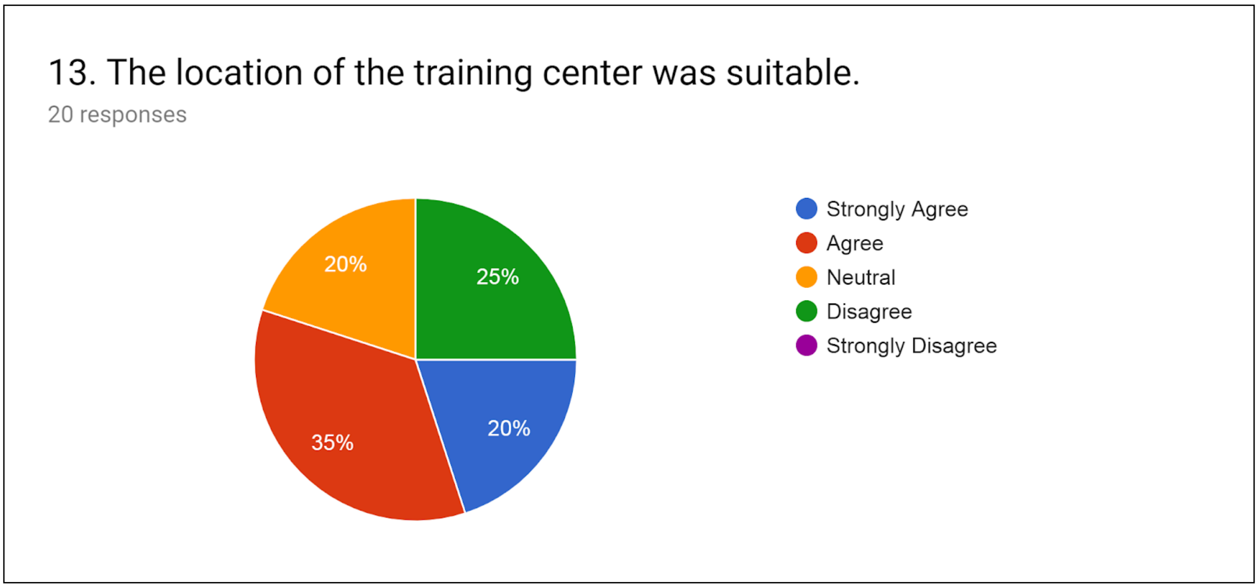

Figure 16: The location of the training center was suitable

The location of the training center is a great issue. When the location and environment of the training program both are suitable then it creates a positive vibe among the participants.

Interpretation: From the above representation we can recognize that, 35% employees were voted for 'Agree', 20% were 'Strongly agree', 25% were voted for 'Disagree' and last 20% were 'Neutral'. Here almost 5 people felt that the location was not suitable but almost 11 people felt that the location is ok. So, NRBC Bank Ltd. needs to understand the problem with location and solve the gap.

Analysis of Question 14:

Rate the quality of overall training program		
Options	**Number of employees who respond**	**Percentage (%)**
Strongly agree	8	40%
Agree	9	45%
Neutral	3	15%
Disagree	0	0%
Strongly disagree	0	0%

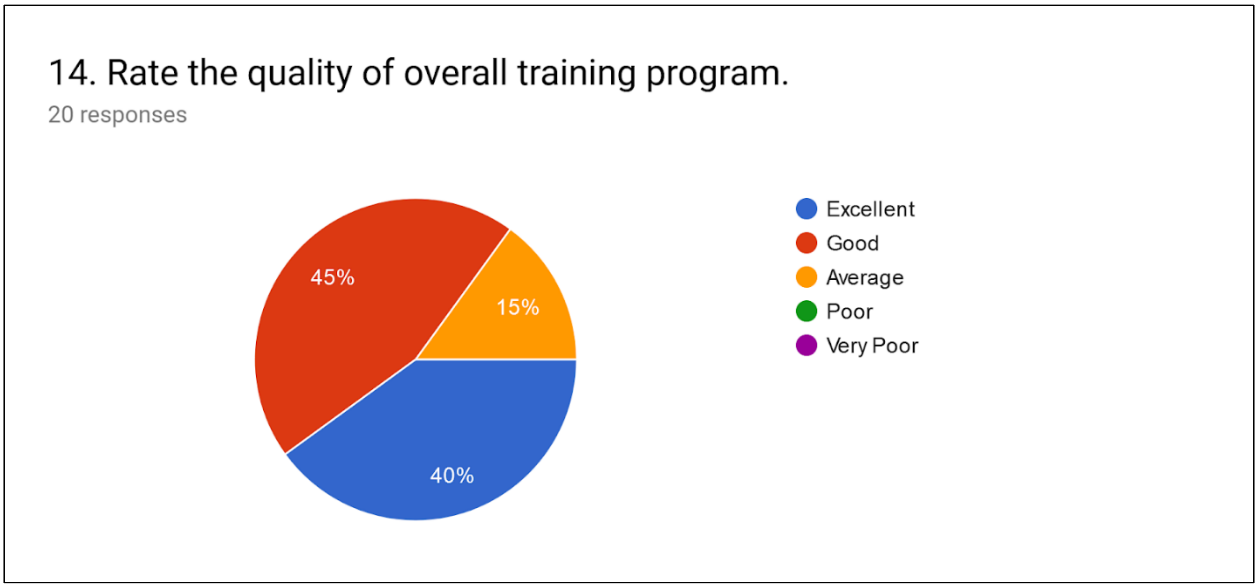

Figure 17: Level of overall rating of training program

Rating the training session is also important for maintaining and evaluating the quality of the training and development.

Interpretation: From the above representation we can tell that, 45% employees were founded the training program ‘Good’, 40% employees were founded the training program ‘Excellent’ and last 15 % employees were founded the training program ‘Average’. So, it can be told that, the overall quality of the training program of NRBC Bank Ltd. is satisfactory.

5.4 Findings

- ❖ The targets are completely obvious to the representatives; the representatives are completely informed about the reason and subject of the training sessions and how the learning of these sessions will assist them in their corporate work.
- ❖ From the participants reaction it is seen that the instructors or trainers were educated to conduct the training activity to the learners.
- ❖ The investigation of the information indicates that the training programs of NRBCBL compose for the staffs are quite successful to meet the organization’s desire purpose.
- ❖ Participants figure the trainers need to encourage them to take part in the discussion and help them to connect more with the training subjects.
- ❖ The employees find that the training materials need to be more perfect and accessible.
- ❖ The employees concur that the time cut for each training class was good but they feel that more time need to be allocated for each program.
- ❖ The employees believe that they will almost certainly apply their insight that they have gained from the training in their work.
- ❖ The employees feel that the organization can arrange outside training rather than In-house training.

- ❖ Officials at NRB Commercial Bank Ltd. just get trainings session on the conventional Banking trainings, some different training like administrative trainings, relational trainings, and language fluency trainings are missing.
- ❖ From the mentioned survey I have discovered that, every one of the representatives knows about the training session and the execution of the information they get from the session.
- ❖ Every one of the officials believes that the general nature of the training was great and they hope that the organization will create the quality of the training programs better in future.

5.5 Recommendations

- ❖ NRB Commercial Bank Ltd HR division should take thoughts about the designing of the training sessions with respect to structuring the instructional course from the employee's dependent on their experience.
- ❖ NRB Commercial Bank Ltd need to organize different other trainings such as, administrative trainings, Communicating in English, fast client administration trainings, and so forth instead of just customary financial trainings for its workers.
- ❖ NRB Commercial Bank Ltd should conduct more practical training instead of theoretical training.
- ❖ HR department and authorized training committee should find out why the employees want outside training rather than In-house training and also create the training program according to this.
- ❖ The time of training for explicit trainings should be extended.

- NRB Commercial Bank Ltd should encourage and motivate more to the employees of experiential learning from the onsite managers.
- NRB Commercial Bank Ltd should introduce different learning software to the trainees so that they can get the scope to be updated.
- The organization can hire guest trainer from outside in order to spread more motivation among the employees.
- NRB Commercial Bank Ltd should also sincerer about the knowledge implementation of the employees in their tasks.

Chapter: 06

Conclusion

In the present time, there are many banks are operating in Bangladesh. NRBCBL is one of them. I think that it was an incredible scope to work as an intern in NRBCBL. I mainly worked various departments in NRBCBL, Mirpur Branch and mostly I worked for the HR issues of the office. My task was closely related with the training matters of the employees in the branch office and for this reason I have decided to make my report on "A study on Training and Development of employees in NRB Commercial Bank". Moreover, I have conducted a survey for gathering more relevant information about the stated topic. I have tried to give a detailed analysis of my findings from the survey. In NRBCBL, the data of HRD is extremely secret; I was most certainly not permitted to have all the data which is extremely private for the association. I prepare this report with the data which I have gained from my tasks and furthermore with the data that is accessible on the web. I have actually found the overall quality of the training and development practices of NRBCBL is good and their sincerity about this topic is also very positive.

Lastly, I really want to mention that the overall time period of my internship program I not only faced many challenges but also, I gathered various knowledge, learned techniques and experienced the real-life job environment which I think will assist me in my upcoming professional life.

Reference

[1] NRB Commercial Bank Ltd. Retrieved from https://www.nrbcommercialbank.com/

[2] Alo, J. N. (Ed.). (2019, March 24). NRBC restoring confidence. *The Daily Star*. Retrieved from NRBC restoring confidence

[3] Goldstein, I. L. (1986). Training in organizations needs assessment, development, and evaluation. Pacific Grove, CA: Brooks/Cole Publishing Company

[4] (n.d.).NRB Commercial Bank Ltd. Retrieved from https://www. nrbcommercialbank.com/about/reports

Appendix A.

<u>Questionnaire</u>

Dear Participants,

I (Mehta Binte Masud) am doing this survey for the purpose of making my internship report. It will be very helpful for me if you give your proper responses in the questions stated below. I can ensure that all these information will use for academic reason. Please give your responses of the given questions below according the recent training program you have attained in NRBCBL.

Your Designation:__________________________

Your Department: __________________________

Questions:

Questions	Option 1	Option 2	Option 3
1.What is your gender	**Female**	**Male**	**Prefer not to say**
2. What kinds of Training are mostly experienced by the employees?	**Off the job**	**On the job**	**Lecture based training**

Questions	Option 1	Option 2	Option 3	Option 4	Option 5
3. The Training objectives were clearly described.	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
4. Involvement and participation were supported	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
5. The discussion covered were appropriate for me	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
6. The contents were composed and simple to follow	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
7. The materials dispersed	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**

were useful					
8. The training understanding will be useful in my job	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
9. The Instructor or trainer was properly prepared	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
10. The Trainer was proficient about the training points.	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
11. The goals of the training were fulfilled	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
12. The time assigned for the training	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**

program was adequate					
13. The location of the training center was suitable.	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
14. Rate the quality of overall training program.	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**