



Inspiring Excellence

Internship Report

On

Training and Development process of Rupali Bank Ltd.



Submitted to:

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Letter of Transmittal

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Subject: Submission of internship report.

Dear Sir,

It is my exuberant pleasure and privilege to apprise that I, Nusrat Jahan want to submit my internship report which is a mandatory part of the internship program, titled as “Training and development process of Rupali Bank Ltd.” I have joined as an intern in Personnel Management Division of Rupali Bank for 12 weeks’ period of internship program. I am submitting this report as a required part of the course BUS400 which hopefully you will find very much enlightening and an image of my endeavors and persistence.

While working on Rupali Bank Limited I gathered so much knowledge and experience related to Human resource division which I believe that would be helpful for my future job life. I directly took after your and my associations guidelines. I would be glad to accept and give clarity in case of any inquiries regarding this report.

May I, therefore, pray and hope that you would be kind enough to accept my efforts and oblige thereby.

Sincerely Yours,

Nusrat Jahan

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BRAC Business School.

Acknowledgement:

I, Nusrat Jahan would like to express my heartiest to every one of those people who encouraged me to complete my internship and providing support regarding the topic. The internship opportunity I got with Rupali Bank Ltd. Was the best opportunity of leaning and professional development for me. I feel privileged to have the opportunity to work there and come into contact with so many people who have been guided me and helped me.

I want to give a special thanks to my academic supervision **Mohammad Atiqul Basher**, Lecturer of BRAC Business School for helping me and giving me the proper guideline and instructions.

I would like to show my special gratitude towards my organizational supervisor **Ms. Kaniz Fatema** (Deputy General Manager (DGM) of Rupali bank Ltd. of Human Resource management.) for giving me instructions of my work activities and continuous supervision. I would also like to thank all my colleagues for their help and support. Without such guideline and help the execution of my duties would not have been possible in any way. I feel lucky that I got a chance to work with such an amazing team.

Finally, I want to convey my gratitude to the Almighty and my parents. Without their blessing it would not be possible to do anything in my life.

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Executive summary

This report deals with Training and Development process of Rupali Bank which is one of the leading public limited company in Bangladesh. It was a great opportunity for me to learn so many things as an intern. Based on three months' internship experience in Rupali Bank this report was prepared. This report shows the overall practice of Human Resource Division of Rupali Bank Ltd. Specially the training and development part.

I was assigned to the head office (34 Dilkusha, Dhaka) in Personnel Management Division. I tried my level best to help my supervisor in every possible way. I almost worked and learned so many things from every wings of Personnel Management Division. This report begins with the company overview and ends with the knowledge about the training and development process and the analysis of the data collected. I tried to find some problems of Rupali Bank Limited and gave some recommendations which I think will be helpful and also will create some value to the organization. With limited knowledge and experience, I tried my level best to make this report translated the real world experience into a document. Various kinds of boundaries and maintaining ethical standers in the corporate environment have also been experienced.

To conclude, I would like to mention that this report was prepared in a very short period of time and there were lots of limitations to collect data. Still the report may be useful designing any further studies to evaluate the training and development process of the bank.

Organization Overview

Rupali Bank Ltd. was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks (Nationalization) Order 1972 (P.O. No. 26 of 1972), with all their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial bank till December 13, 1986. Rupali Bank Ltd. emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

Present Capital Structure:

Authorized Capital	:	Tk. 7000 million (US\$ 88.66 million)
Paid up Capital	:	Tk. 2760.39 million (US\$ 35.39 million)

Break up of paid up Capital::

Government shareholding	:	90.19%
Private shareholding	:	09.81 %

Present Share Structure:

Total Number of share (Each TK:	276038812
10)	

Number of Branches:

Rupali Bank operates through 565 branches. It is linked to its foreign correspondents all over the world.

Number of Employees:

The total number of employees is 5490.

Chief Executive:

The Bank is headed by the Managing Director & CEO who is a reputed professional Banker. (htt9)

Vision:

- Expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectations.

Mission:

- Develop a long-term relationship that helps our customers to achieve financial success.
- Offer rewarding career opportunities and cultivate staff commitments.
- Uphold ethical values and meet its customer's financial needs in the fastest and most appropriate way and continue innovative works in order to achieve human resource with superior qualities, technological infrastructure and service packages. (htt1)

Corporate profile:

Name of the company	:	Rupali Bank Limited
Chairman	:	Mr. Monzur Hossain
Managing Director	:	Mr. Md. Aatur Rahman Prodhan
Company Secretary	:	Mohammad Najmul Hoda
Legal Status	:	Public Limited Company
Genesis	:	Rupali Bank Limited has been incorporated on 14 December 1986 under the Companies Act 1913 after taking over and acquiring as a going concern the undertaking and businesses of Rupali Bank with all of its assets, liabilities, benefits, rights, powers, authorities, privileges, borrowings and obligations. Rupali Bank, which initially emerged as a Nationalized Commercial Bank (NCB) under the Bangladesh Banks (Nationalization) Order, 1972 (President's Order No. 26 of 1972), has now become a state-owned commercial bank (SCB) through a vendor's agreement dated 15 November 2007.
Date of Incorporation	:	14 December 1986 (htt3)

Subsidiary company:

Rupali Investment Limited:

Rupali investment Limited (RIL) is a wholly owned subsidiary of Rupali Bank limited. RIL obtained license from the Bangladesh Securities and Exchange Commission (BSEC) to act as a fully-fledged Merchant Bank to carry out all the Merchant Banking operations under the BSEC (Merchant Banker and Portfolio Manager) regulations, 1996 and started its journey on 09 August 2010. The Company has a separate Board of Directors consisting of 9 (Nine) members. Other than Chief Executive Officer (CEO).

Objectives:

- To carry out merchant banking activities including issue management, underwriting and portfolio management with a view to develop a strong capital market.
- To widen the scope and area of investment by mobilizing savings of small and medium level investors thereby generating demand for securities.
- To achieve high quality in issue management and thereby facilitating the capital market with adequate supply of securities.
- To infuse professionalism and efficiency in portfolio management.
- To establish perfect combination of high quality purchase – sell execution capabilities and create a large network among investors and broker community. (htt4)

Rupali Bank Securities Limited:

Rupali Bank Securities Limited (RBSL) is a fully owned subsidiary of **Rupali Bank Limited (RBL)**. RBSL obtained license from the Bangladesh Securities and Exchange Commission (BSEC) and Central Depository Bangladesh Limited (CDBL) to act as a Stock Broker and Stock Dealer as well as a Full Service Depository

Participant of CDBL. The Company has a separate Board of Directors consisting of 9 (Nine) members. (htt5)

Rationale of the study:

As a requirement to complete the Bachelor of Business Administration program from BRAC University this report has been created and this is the general intention for it as per policy of the university. After completing

12 weeks of internship program the final report will be created with my practical experience and knowledge I have gained working there.

Specific objective:

The principal goal of the report is to analyze and have an overview of the training and development process of Rupali Bank Ltd. This report shows the importance of training and development programs of the bank. It will also have a complete discussion about the current training process and evolution process. At the end of the report I would come up with some recommendations and suggestions which I hope will be beneficial for the organization to improve their training programs. I will also come up with some recommendations that the employs of Rupali Bank also want to see in their offices. Some specific objectives are given below:

- What kind of training and development Rupali Bank should offer to the employs?
- How they can improve their training skills?
- How they can utilize their training in a more effective way in their workplace?
- Which types of faculties they should hire more?
- Raising the awareness among the employees about the importance of training of the organization?
- How much they are satisfied with their current training programs?

Limitation:

I had a great opportunity to be able to work in such an organization from where I learnt so many things. But there are also limitations. Firstly, limitation of time of the duration of internship in only 12 weeks. Secondly, the bank did not disclose some information due to confidentiality and company policy. Thirdly, information and data insufficiency and unavailability is another big limitation. Moreover, it was a bit tough job to collect their opinion through survey. Most of them were too busy to fill up the survey questioner. Earlier I wanted to conduct the survey with Google form, but most of them were not technology friendly and was not willing to fill up the form. Rather then they suggested me to print the survey questionnaire and manually do the survey. That was very time consuming process. So that was one of the biggest limitations.

Personnel Management Department:

In the head office Admin and Human Resource Division is divided by two divisions. They are: Administration and Human Resource Division and Personnel Management Division. Some of the duties and responsibilities of Personnel Management Department are given below:

- Leave allocation and keeping record.
- PRL Related work.
- Employs debit credit related with the bank. (After death)
- Education Allowance process.
- Bank diploma.
- Pension related work
- Compulsory paid leave
- Keeping record of employs personal record and updating them.
- Pension leave cashless.
- Issue notice of PRL.
- Prepared power of attorney, authorize signatory and IBS (Internal Branch signatory).
- Clearance of compulsory retirement, voluntarily retirement, resignation etc.
- Prepared NOC (No Objection certificate)
- Internship approval
- Internship Placement
- Prepared ID card
- Keeping leave record of the employs.
- Annual increment
- Staff securities money gives back.
- Festival bonus related circular issue.
- Maternity leave allocation and proceed.
- Every kinds of leave allocation (inter of outside Bangladesh).
- Bank diploma related work.
- Permission of working in other organization and took part to the examination.
- Pension book transfer.
- Training and development.
- CSR activities.
- Gratuity and pension provision related work
- Permission for take higher studies in abroad and participates in the examination.

SWOT Analysis:

SWOT analysis is a vital arranging instrument to assess the strengths, weaknesses, opportunities and threats required in a venture or in a business deal. It includes indicating the target of the venture or business deal and recognizing the inner and outside components that are positive and feasible to accomplish the goals. The point of the SWOT investigation is to recognize the internal factors which are controllable and external variables which are uncontrollable.

STRENGTHS:

Strengths are traits of the association that are useful to accomplish the hierarchical goals. Strengths of Rupali Bank, Head office are as per the following:

- They provide fast services at a very scanty cost.
- They manage clients in a straight forward way and with no hidden cost.
- They are very much strict about the privacy of client's records.
- If there are complaints from customers, they are very prompt about handling them.
- They do not discriminate clients on the grounds of religion, sex or race at any stage.

WEAKNESS:

Weaknesses are qualities of the organization that are destructive of to accomplish the organization destinations. A few weaknesses of Bangladesh Rupali Bank, Head office are as per the following:

- Software are not that much updated.
- Performance appraisal process is very poor.
- Absence of good web based managing system.
- Boring training method.
- Demotivated employees.

OPPORTUNITIES:

It refers to those external conditions which are useful to accomplish organization's targets. A few chances of Bangladesh Rupali Bank are as per the following:

- New talents are entering into banking sector. They can be used in different departments and their knowledge and skills can be harnessed by training them well enough.
- People are being motivated by new schemes and faster services. Introduction to new technologies and ideas can be a profitable way.

THREATS:

External elements can fill in as hindrance to accomplish the association destinations. A few dangers of Bangladesh Rupali Bank are as per the following.

- Quantities of local private banks and remote banks are expanding step by step which are giving challenges to stay put in the market holding the position and they are consistently advancing new services.
- Other banks are involving markets by different alluring schemes and limited time exercises.
- Political condition in Bangladesh can turn into a genuine danger.
- Trust issue among general public can be a great threat to the bank. (htt6)

Training and Development:

Training and Development is very important for any kind of organization. Training presents a great opportunity to expand the knowledge. Training and development provides both the individual and organizations as a whole with benefits that make the cost and time a worthwhile investment. The return on investment from training and development of employees is a no brainer.

There are lots of benefits of training and development. Some are given below:

Improved employee performance – The employee who receives the necessary training are abler to perform in their job. The training will give the employee a greater understanding of their responsibilities within their role, and in turn build their confidence. This confidence will enhance their overall performance and this can only benefit the company. Employees who are competent and on top of changing industry standards help your company hold a position as a leader and strong competitor within the industry.

Improved employee satisfaction – The investment in training that a company makes shows employees that they are valued. The training creates a supportive workplace. Employees may gain access to training they wouldn't have otherwise known about or sought out themselves. Employees who feel appreciated and challenged through training opportunities may feel more satisfaction toward their jobs.

Addressing weaknesses – Most employees will have some weaknesses in their workplace skills. A training program allows you to strengthen those skills that each employee needs to improve. A development program brings all employees to a higher level so they all have similar skills and knowledge. This helps reduce any weak links within the company who rely heavily on others to complete basic work tasks. Providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work on teams or work independently without constant help and supervision from others.

Consistency – A robust training and development program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the company's basic policies and procedures. All employees need to be aware of the expectations and procedures within the company. Increased efficiencies in processes results in financial gain for the company.

Increased productivity and adherence to quality standards – Productivity usually increases when a company implements training courses. Increased efficiency in processes will ensure project success which in turn will improve the company turnover and potential market share.

Reduced employee turnover – staff are more likely to feel valued if they are invested in and therefore, less likely to change employers. Training and development is seen as an additional company benefit. Recruitment costs therefore go down due to staff retention.

Enhances company reputation and profile – Having a strong and successful training strategy helps to develop your employer brand and make your company a prime consideration for graduates and mid-career changes. Training also makes a company more attractive to potential new recruits who seek to improve their skills and the opportunities associated with those new skills.

Training can be of any kind relevant to the work or responsibilities of the individual, and can be delivered by any appropriate method. For example, it could include: On-the-job learning, Mentoring schemes, In-house, training, Individual study etc. (htt7)

Training Process:

Rupali Bank Limited thinks that training provides great support to enrich professional skills. Initially it aims at conceptual development of the participants. Subsequently transformation of concept into knowledge and knowledge into skill is a usual process to attain the object.

Rupali Bank head office Human resource management department and RBTA (Rupali Bank Training academy) are jointly maintaining the total procedure on training and development program. There is a contractual professor and to help him there are also some assistance professor and senior faculty members to conduct the training program.

The training academy BRTA is always committed to induce different level of officers to perform assigned duties with competence and confidence.

During the year 2016 RBTA has successfully conducted 128 courses participated by 4006 officers. (htt1) It is inspiring that all categories of officers have shown keen interest to attend training program to strengthen their knowledge and suit them in any challenging situation.

They prepared their academic calendar 2018 on the basis of existing class room facility and need analysis. Training program will take place in accordance with the schedule shown in Academic Calendar. Moreover, there is scope to organize additional courses on contemporary or any other important issues as per instruction of PM office/ Ministry of Finance/ Bangladesh Bank/ Head office.

In the training center there are hostel facilities, library, prayer room and others facilities are available.

Training planning:

Training planning is one of most important part of the whole training program. In Rupali Bank the planning of training is mainly follow the modern banking, Individual improvement, modern management system, economics and economic growth system.

The training planning done by the starting of the year. They call it Academic Calendar of RBTA. So from the starting of the year employees of the bank will know which training will take place on which time. This academic is made by jointly with the BRTA and Head office of personnel management department decision.

Training Method:

In training session there are lots of methods they use due to requirement. They give certificate for the three or more than three days training and give participation certificate for the two or less than two days training program. They use lots of methods to conduct training. Some of them are given below:

Class:

Their main method is class. In various kinds of training they like to follow class lecture method.

Lecture:

Lecture is one of the oldest methods to conduct training. They also follow the lecture method. Because many employees come from a different culture or sector. So lecture method is a bit easier to all of them.

Seminar:

Rupali Bank Limited conducts various kinds of seminars time to time. Based on various kinds of need or issues they arrange many seminars time to time.

On the job training:

Rupali bank also provide on the job training. On the job training is very useful for the employees. They got to know very details about what he/she supposed to do the job. Know about the job.

Written/ viva voce:

They also include written or viva voce where through a test trainer got to know about what the trainee understood and how much he/she have to know. What kinds of training program will be suitable for him/her in future?

Trainer:

With the help of various branch or division's skilled employees they conduct various coerces and training program. If needed they also bring guest lecturer from Bangladesh Institute of Bank Management (BIBM).

(Hossain, 2018)

There are both permanent faculty and guest faculty as well. According to the Academic Calendar 2018, Rupali bank set up a target to organize total 99 Training courses on different subject. BRTA has the capacity to organize training courses for almost 200 participants at a time.

Trainer designed the course in such a way that is according to the varied needs of present banking scenario. Participating bankers with expertise and knowledge in different banking fields are invited to conduct the session. Daylong seminars are also being organized for executives of the bank on contemporary issues. Eminent ecumenists, University professor, Senior secretaries of different ministries take part in the seminar.

Certification:

Training certificates and examination result are kept in employs personal database. For promotion, Branch manager requirement, Incentive bonus these certificate or database used to evaluate or take consideration. This certification motivates an employee a lot. They try to do training program more sincerely as they got motivated with this training program. It works like a reward to them. So they got automatically motivated.

Training needs assessment:

Rupali Bank does their training needs analysis in four ways. They are:

Training needs survey:

Management authorities will get the recommendation from office/branch head about what types of training they need for their employees. And from the recommendation they will set up their training needs analysis. They mainly focus on:

- Customer satisfaction work method and analysis.
- To know specific employee gratitude or achievement dimension.
- According to current knowledge or recent knowledge, technique or method.

- Recent wrong activities analysis and how to recover that.

Competency study:

To prepare for new technology or vocational work they always keep the employees prepared. For an example: information technology or computer training.

➤ *Task analysis:*

This is the process they breaking a skill down into smaller and more manageable component. Once a task analysis is completed that can be used to teach employees in a specific manner. This is too challenging to teach all at once. So it is easier to give training if specific topic. That will be also more effective for the employee as well.

Performance analysis:

Normally those employees who are upper and mid-level officer. According to their situation their customer service or personal improvement they got training.

Nomination /Selection:

Head office admin and human resource department will nominate for approved training to work accordingly to the direction. While choosing the nomination they keep in mind these factors:

- Well educated, talented employees only can be nominated in challenging topics. Higher educated employee will get the preference.
- After training behavior about training will be supervised by related branch/ desk employee will be nominated.
- Specific subjective matter training session will be nominated by that specific subject related employee.
- Those who are very ill or who have or one year or less than one year will not get nomination.

- Except executive level course in others courses 55 years plus employee will not get nomination.
- To improve the business subjective highly experienced and young energetic experienced employee will get nomination.

Foreign training nomination:

- Nominated people must be good at English.
- Sponsor authorities will give some conditions had nominated employee must be maintaining the rules.
- Nominated people have to be permanent employee and at age of his /her job have to be least three years.
- Who did not get chance to take part in training /seminar earlier he/she will get preference.

Nomination for more than three-month training:

- Nominated employee has to finished his/her three years' job and after doing more than three month training he/she has to stay at this job at least three years.
- One employee can only do this training once in a year.
- Among nominated employees who will be the youngest will get the preference.

Training courses:

Some of the training courses name is given below. These courses conducted in 2018. From the Academic Calendar of 2018 I got some training topics which I think will be really helpful for the employee. The name of the training topic is given below:

Training:

- Branch Management – 5days training for principal officer and senior principal officers.
- Industrial finance - 5days training for principal officer and senior principal officers.
- Foreign trade payment and finance- 5days training for principal officer and senior principal officers.
- Credit Management- 5days training for officer and senior officer.

- Documentation of loans and advances- 5days training for officer and senior officer.
- Legal aspects of General banking and credits- 5 days training for officer and SPO preferably branch manager.
- Risk management in Bank- 5 days training for officer and SPO.
- Professional business English course.
- Basics of Banking.
- Intellect CBS End –User training.
- Fundamental of Banking- 20 days training for newly recruited officers.
- Professional training on computer operation.
- Internal control and compliance.
- Monetary policy.
- Foreign exchange -1-day training for AGM and DGM.

Workshop:

- Risk Management in Bank.
- Leadership, team building and negotiation in Bank.
- IT security.
- Recovery of loans and advances.
- Anti-money laundering
- Communication and skill development

Training Workshop (outreach):

- Anti-money laundering and combating the financing of terrorism.
- Legal aspects of security and documentation.
- loan classification and provisioning.
- Documentation and loans advances.

Methodology of the study:

In this report, both primary and secondary sources were used to collect information. Relevant annual report, research paper and website were also used to collect secondary data. Besides that, from the intern document of the organization was also a source of secondary data. As Rupali Bank Ltd maintained a high level of confidentiality for data and information so only little information gathers by internal documents. Moreover, I will conduct a small survey to know the opinion of the employee of Rupali bank (only Personnel Management Department) about their overall training and development programs and what type's improvement they want to see in their Bank. I made a questionnaire and gave it to the employs and conduct a short survey.

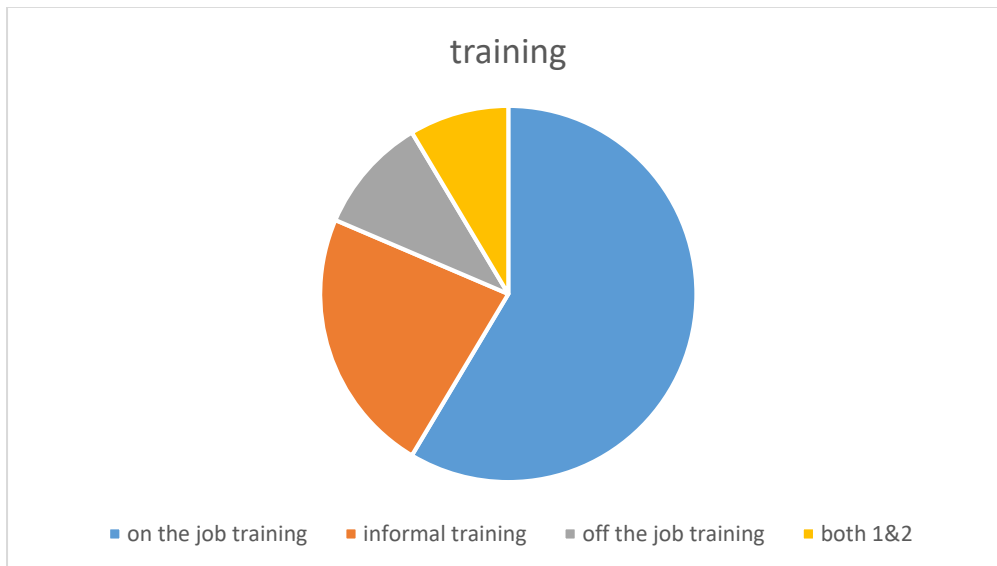
Analysis and interpretation of the data:

On the basis of the data and information I made a questionnaire for the employee to know their comments about their existing training and development programs and their recommendation.

Some of the question and their collected result are given below:

1. What kind of training method they prefer?

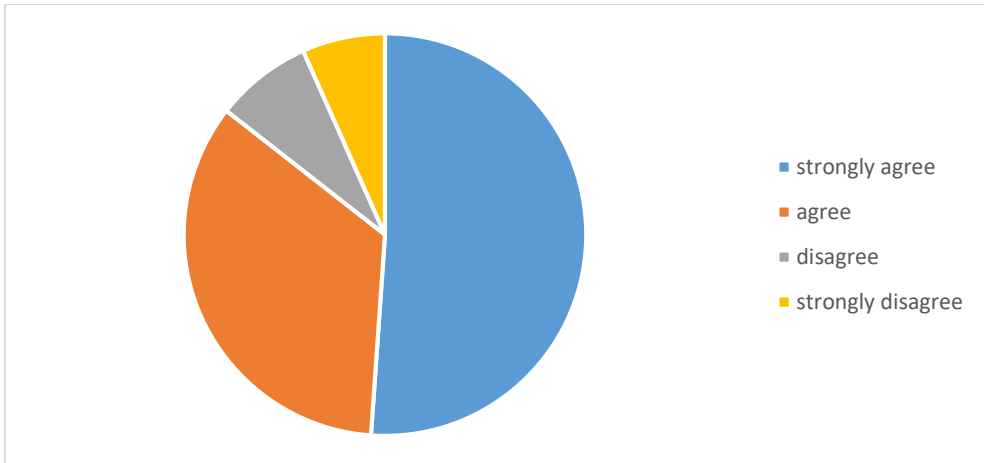
- On the job training
- Off the job training
- Both
- Informal training



➤ Most of the employee wants to have on the job training; very few people want to have informal training.

2. Does the training program help to improve employee and employer relationship?

- I. Strongly agree
- II. Agree
- III. Disagree
- IV. Strongly disagree



➤ Almost 9.2% of the people were strongly agree and some of them were agree as well as disagree.

3. What types of improvement you want to see in the training program of your organization?

➤ This was an open ended question. Many people gave their valuable opinion.

4. Do you think the training objectives were met? If not, then give some suggestion to improve.

➤ This was also an open ended question. But it is a matter of great sorrow that most of the employee's reply was negative. One most common complaint was that the training method is too boring to concentrate.

Findings and recommendation:

Improvement of training method:

Most of the employs complain was the training method is too boring. So Rupali Bank should realize the fact that these training are only for them so their expectation must be fulfilled. Various types of interesting method should be included in the training program to make the training program more meaningful and to fulfillment of the training objectives.

Use of Technology for greater engagement:

It's no wonder that it's a strong trend, with companies moving to video solutions to save cost and increase flexibility. Smart training companies are starting to use technology to their advantage however. The advantages can help differentiate your service and allow you to meet a larger range of your customer's needs. So use of technology is must in training.

More Flexibility

From my point of view, Rupali bank is becoming more unwilling to allow workers large amounts of time away from their desk for in-person training. Therefore, they should look to integrate online aspects when they can, allowing employees to complete elements remotely in their own time. This makes the training program more flexible and interesting.

Tracking Performance

A training program is not effective unless the progress and performance is tracked. With cloud-based software programs, they can evaluate progress during the learning process; reporting on attempts, result and completion times. Providing reports will allow them to identify areas of weakness and provide targeted feedback to individual staff. Constructive feedback should always be welcomed.

Active participation

In my point of view, Rupali Bank should ensure active participation first. And also remember that employees' motivation to complete the training courses increases, which, consequently, makes them retain the information better in the long term. So they should ensure the active participation of each trainee.

Create a Roadmap with Different Objectives

Training should have two parallel aims: helping the employee to achieve their goals – more productivity, increased sales, improved staff retention, etc. and enabling the employees to meet their learning objectives acquire new skills, understand general business concepts, learn the tasks of their new role, remain compliant with industry standards, etc. The success of a training company depends on your ability to meet both of these aims; properly instructing employees so that, with this knowledge acquisition, the needs of your client's business are met.

In order for your client to be able to assess the benefits of hiring you, it is advisable to create a roadmap that specifies exactly the key points to be addressed by the training and what the real expectations for the program are, both in terms of business objectives and employee learning and development.

Give Prizes as Incentive

My small Studies indicate that most of the employees consider training content uninspiring and a barrier to learning. Dense and heavy content reduces employee concentration and retention, whilst material that awakens emotions helps employees connect and become more involved in their development.

Rupali Bank can complement theory with competitions, role-plays, tests, or interactive games related to the program. Presenting the training process as a game helps employees compete with greater motivation, leading to increased retention and absorption of learning material. (htt8)

Conclusion:

Rupali Bank is one of the leading banks in Bangladesh. As a bank, Rupali Bank Ltd needs to do lots of things for the betterment of the country and society. It cannot always think about profit making. The Bank is powerfully positioned within the market with its core strengths. Every day it will be trying to match its shareholder's expectations and therefore raise their wealth in future through moral banking and best valuation. Thus, it requires proper initiatives so that it can fulfill the needs of the government as well as the

customers. The people works here, are equally involved with all these steps, initiatives and hard works. They should be controlled in organized manner and discipline should be ensured altogether sphere of their performances. They need to be motivated because no matter how good a strategy is; it will not work until the people are devoted towards its success. This bank can never do improve if the employee; the main asset of the company is not motivated to do their work properly. To keep them motivated Rupali Bank should provide effective and proper training. And after providing training the duty is not over. They should keep proper record that who the employee is doing in their job. If the performance is good, then they should keep motivating them but if the performance is not that good they should focus on how the employee can improve. I hope if they give more concentrate on their training method; the objective of the training program will be fulfilled.

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