



Internship Report
On
Training and Development process of Janata Bank

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Sub: Submission of Internship report.

Dear Sir,

I would like to thank you for giving me the opportunity to prepare my internship report on “Training and Development process of Janata Bank”. I have prepared this report exploring the overall training and development process of Janata Bank. I have tried with my all might to make the report relevant and authentic that might help the Janata Bank to improve their future training program. It was impossible for me to complete my report without your guidance and support.

I hope you will consider the flaws and errors made in this report. It would be my great achievement if you find my report informative.

Thank You.

Sincerely Yours

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Letter of Endorsement

The Internship report titled “Training and Development process of Janata Bank” has been submitted to BRAC Business School for the partial fulfillments of the requirements for the degree of Bachelor of Business Administration, major in Human Resource Management and minor in Marketing from BRAC University on April 30, 2019 by Fatema Akter, ID: 14304096. The report has been acknowledge and might be presented to the Internship Defense Committee for assessment purpose.

(The author of the report is fully responsible for any idea, recommendation made in this report. The university does not support nor refuse any of these idea or recommendation).

Mohammad Atiqul Basher

Academic Supervisor

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Acknowledgement

All thanks to almighty Allah almighty Allah, the most praise worthy and the most kind who has given me the ability to finish this report.

I want to express my most profound gratefulness to each of the people who gave me the chance to finish this report. The accomplishment and completion of this report would not have been serviceable without the participation of some accommodative people, who gave their significant time from their devoted time to advice me in doing my project work. I want to enhance my heartiest appreciation to everyone who directly or indirectly participates to the accomplishment of the report.

First of all, I would like to convey my gratitude and appreciation to my honorable academic supervisor Mohammad Atiqul Basher for providing valuable guidelines in preparing the report. I am deeply grateful to him for his supervision during the internship period. It was impossible for me to complete my report without your guidance and support.

Furthermore, I want to acknowledge to every one of the respondents for their contribution, participation and effort in our survey. I admire every one of the respondents who are interested to invest their valuable time to fill the questionnaire form. Last yet not the least; I am thankful to everyone for their participation, tolerance and commitment towards this project.

Once again, I would like to express a sincere gratitude to all of you. Thank you.

Executive Summary

Training and development is considered as important tool make skilled in various field. Today's world of competition, it is impossible for a person who has little or no skills to survive. Business world is changing and increasing challenges everywhere. So training and development is needed to face these challenges. Human resource management is giving the hand for making the unskilled people skilled through providing effective training program. This report will present how well this organization design their training and development program for their employees. The purpose of this report is to explore the training and development process of the Janata Bank Ltd. This report covers background research of the industry and organization where I have present their history or origin , methodology to show how I collected the data, human resource practice in Janata Bank to present their practices and policies that are used for making better organization through skilled manpower, training and development process used in the organization in which it will show the practice of training process and objective of training program, what kind of materials they are going to use for training program, data analysis in which I have conducted a survey which respondents was the employees of that branch and interpret those data, in findings I have found some problems in the organization while designing training program, then I provide recommendation so that they can improve or solve those problem and create an effective training program and then I summarize the study to draw a conclusion. It provides the insight of the organizational internal training process and how to improve for more productive result. Each of the section helps to provide valuable information of the organizational training and development process

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Chapter One

Research overview

1.1: Introduction

Bank is a word that came from the Latin word “Banco” which is identified as receiving and protecting money of other people and provides loan from this money to make profit according to “History of Banking in Bangladesh” (2012). Bank is a term that best describes economic development of any country and consider as one of the most important service sector in this new economic civilization. It has been proved that every development began with the banking system. It has performed successfully on financial development across the country from the very beginning. Banks has its influence on economic growth, allocation of capital and strong competitions. So it has vital role on economic development of any country.

As per the “Human Resource Management in organization” (2015), Organizational strength is controlled by human resource management. It helps to entice the staffs, selection, training and development, evaluation and compensation employees. It is very important for banking industry as it is a sector of service. Training and development is part of human resource management. To make an industry player human resource management is vital for this industry. Private Banks are much more advanced and goal oriented than private bank as they are not giving much focus on strong human resource.

Training and development of employee plays a most vital part in many banking industries because it makes an alignment between employee and organizational goal. It also assumed as security layer for this banking sector because it has high risk of collapsing of many important performer when recession occurred. As per the Bureau of Labor Statistics (2017), managers of commercial Banks are highly associated with sales and marketing. For this they are highly in need of gathering good amount of knowledge about fast thriving classification of goods and services by well regulated training and development.

Training and development helps to increase aptitudes, ideas, behavior and frame of mind and obtaining great amount of knowledge and learning skills to develop the working capacity of employee. Furthermore, providing a better and effective training can improve skills which will ultimately helps the organization to achieve its goal. As per the Bersin & Associates (2017), it is said that employee can do much better than others when they have opportunities for learning and development system which is encouraged by the companies. For example, obtaining customer satisfaction, leading position in market and increasing employee productivity are the fruit of continuous training for skill development for many companies.

In this competitive world, to be remained top in the market, an organization needs to perform a lot more and try hard and soul to be the best. Moreover, banking industry is growing everywhere now which is actually creates strong competition. Furthermore, Bangladesh is a developing country with developing economy. To make this economy more active, banking system contributes more to improve this economy for the expected development of our country. Banking sectors act as an agent that can provide access to essential finance where it is needed to

contribute in our economy. Improvement of our economy can be done when its activities run smoothly. To run these activities smoothly, it totally leans on performance of the employees of the bank.

To make them more active to do their work properly, training and development is necessary as it keeps employee engaged to achieve organizational goals. Training and development in the banking sectors is vital because it makes alignment between employees and organizational goals. It is the protection level for financial services because it has the threat of recession for the lacking of many major performers. Thus, to eliminate this lacking this sector needs training and development. So, this report is to show the training and development process of Janata Bank Limited and differences on the training and development process of Janata Bank Ltd. and other private banks.

1.2: Rationale of the Study

Banking system played an important role in the economy. Financial sector of Bangladesh is dominated by banks as asset of the banking sector holds more than 60 per cent share in the Gross Domestic Product (GDP) (GULF BASE, 2012). As Bangladesh has majority of people who are dependent on bank, so this sector is developing for the purpose of serving people in the best possible way. For serving people it needs skilled human resource.

So this paper is going to show how to get skilled human resource through training and development program of Janata Bank Ltd. This study will explain the importance, need for training and development, equipments, methods and how it can be improved in near future of Janata Bank.

This paper is a need for the completion of under graduation degree. As a student of BBA program, I have to complete my internship program. It is a perfect period for students to make bridge between student life and corporate life. Only theoretical knowledge is not enough to understand the business world. So this is why internship program is important for acquiring the knowledge about corporate life to understand business.

1.3: Problem statement

To make research there must have some problems so with this paper. It needs time and experience to make it more authentic and get more valuable information. I tried to limit the problems through my hard working and sincerity. So some key problems are given below-

1. For extensive research time was not sufficient, even employees doesn't have much to time to provide more information.
2. Topic related journal, reports, books were not found in online
3. Limited access to the Janata Bank training and development website
4. Employees are not willing to disclose confidential data

5. 3 month is not enough to know everything, so three might be a deficiency to cover all the information.

1.4: Purpose of the report

Short term: The primary purpose of the report is to evaluate, analyze and to know about the training and development process of Janata Bank and its impact on the employees.

Long term:

- To measure the effectiveness of current training and development on employees
- How it develops basic skills for new entrants as per the requirement
- To understand the gap of training and development process between private bank and the Janata Bank Ltd.
- To identify the factors that will improve the performance of Janata Bank
- To know the types of training, duration of training, topic of training and who are the trainee of this program.

1.5: Scope of the report

This study is limited to students mostly among those doing Bachelors and Masters in Both Private and Public University all over Bangladesh due to some restrictions. This report may not cover all information of human resource of Janata bank ltd. It only deals with the information of training and development process which are obtained through primary and secondary research.

Chapter Two

Research Methodology

2.1: Methodology of the report

For achieving the specific objective of this study, we have collected the related data both from primary and secondary sources. But mainly depends on secondary data which gets from website of Janata Bank Ltd. and other sources. The officers of Janta Bank help me to gather information wherever it was necessary to prepare this report.

2.2: Primary data: In order gain primary data I have taken interview from manager and other employees of Janata Bank. Also this report is made on the basis of personal experience, observation and with little interactive session.

2.3: Secondary Data: For secondary data, I have collected data from Annual report of Janata Bank, website sources, Academic Books to the related fields, Journal on training program of the organization and other training related journal, online News Magazine Daily Sun and many research reports related to the training program on Janata Bank.

2.4: Sample size

The survey questions included 14 questions and 10 respondents. The target population was the employees of the Sadarghat branch of Janata Bank. I have done a focused group discussion with them for qualitative research. To ensure reliable information they were the authentic source for collecting data. I provide questions and discussed with them about the many aspects of the training program to get the idea about their training system.

Chapter Three

Literature Review

Literature review

Training is a program that helps employees learn specific knowledge or skills to improve performance in their current roles. Development is more expansive and focuses on employee growth and future performance, rather than an immediate job role.

To retain best employees and make more profit, good training and development program is necessary. To become the market leader in this battle field, training and development program become the most vital part of the HR management than before. Business growth and employee retentions depend on how you train and improve the talent from time to time. In addition, hiring talented people is more time consuming and expensive. According to the, Workplace Learning Report from LinkedIn (2017), 69% of L&D experts state that talent is the main need in their organization, and over ¼ are thinking to increase the budget in 2017 for L&D programs.

According to China Gorman (2017), when companies start to grow and the competition for talents become more intense, it is highly necessary to deem training and development is not only increased competition but also work as assistance to the organization on its identified strategic path.

As per the Frankin Dang Kum (2014), organizational productivity can be decreased if the training and development of employees are not effective in the organization. Through a random sampling method, he collected the data and limited research was done for the employees of ESCON where population size was taken from 60 out of 87 employees. According to him, Training and development are viewed as a chance for enhancing productivity by the organization who spend on human resource management.

Prakash R. Pillai (2008), trying to find out the impact of human resource improvement condition which is existing in the bank as learning offer for employee. According to him, talented persons are considered precious assets by all the companies. Companies which face tough competition assume that employee proficiency act as an important part for the success of a company. Human resource management is more concerned about how to manage talent, how to make employees engaged and how to keep them as important assets.

According to Sthapit (2012) components of human resource improvement have great impact on the assessment of the usefulness of Nepali Bank. He took 104 low and middle manager to do this study in Feb-March 2012 at Nepali development bank which was build in June 2001 to June 2010. This research exposed that induction can change the learning method but it has less impact on changing the behavior.

Onattu (2005) found out that to face the challenges in the global market, talented and skilled person are valued as an essential component. This research has been done to gather information which will be used by all who are involved in this industry such as policy maker, consultant for

preparing a good training program. This was a primary research based on some questionnaire which was done by 50 respondents.

While the literature that is available in this area is still developing, most of the research that is discussed so far is based on the research done abroad. Bangladesh is still lacking behind in this arena while the growth of Janata Bank is so strong. Few statements seem clear from the understanding of the literature that training and development programs plays an important role for Janata Bank Ltd. At the same time some other factors are undeniable like unwillingness, old employee's narrowness and bad environment.

This study seeks to add to this literature the context of Bangladesh by examining the awareness level and their perception for training and development. This study included only the students of undergraduate and post graduate level which to some extent will forecast the future training and development of Janata Bank Ltd. and that is the ultimate motivation of this paper.

Chapter Four

Organizational Overview

4.1: Company profile:

Janata Bank Limited is one of the 2nd largest state owned commercial bank in Bangladesh. It was formed under the Bank Nationalization Ordinance of 1972 (President's order 26) which had taken over 2 other commercial bank, United Bank Limited and Union Bank Limited according to the (“Janata Bank Limited”, n.d). After taking over the branches of these two private banks which were serving class banking across the country, it was named then as a Janata Bank. After the liberation war of Bangladesh in 1971, janata bank was newly formed for mass banking with so many outstanding facilities from the government as a nationalized commercial bank in the country. Working as nationalized commercial bank, its responsibility increased and it turned into the 2nd largest commercial bank throughout the country with 906 branches which also includes 4 overseas branches in United Arab Emirates for its better performance within few years. This bank is connected with 1239 foreign delegates around the world. However, this bank is doing great because of its employees which is around or more than 14000. The location of this bank is at Motijheel Janata Bhaban in Dhaka.

4.2: Corporatization

It has started its journey as a public limited company in 15th November, 2007 with the name of Janata Bank Limited by getting registered with Joint Stock of Registrars and changes its structures according to the “Human Resource Practices of Janata Bank Ltd”,(2018) . It serves many banking services which includes deposit, loan, and financing, facilities of remittances in national and international boundaries. Summary of total branches-

Local Office	1
Corporate Branch-1	15
Corporate Branch-2	61
Overseas Branch	04
Grade-1 Branch	290
Grade-2 Branch	209
Grade-3 Branch	294
Grade-4 Branch	107
Total Branches	906

4.3: Board of Directors

According to the (“Janata Bank Limited”, n.d), Board of Directors, are those people who have the full authority to manage all the functions of the bank related matters on commercial consideration within the Board Policy of Government. In the Janata Bank, 13 members make the board of directors who represent entire bank of Janata bank. All the members including M.D of the Board are appointed by the Government. All of them have experience in related field like Finance, Banking, and Trade etc. Members of board and their positions are given below-

Name	Relationships	Position Title
Md. Abdus Azad (F.F.)	16 Relationships	CEO & Managing Director
A. K. Ahad	7 Relationships	Deputy MD & Director
Mohammad Kashem	7 Relationships	Director & Assistant GM

Other Board Members

Name	Relationships	Position Title
Luna Shamsuddoha	7 Relationships	Chairman of the Board
Khondker Islam	7 Relationships	Board Member
Masih Chowdhury FCA, FCS.	7 Relationships	Board Member
Ajit Paul F.C.A	7 Relationships	Board Member
Meshkat Chowdhury	7 Relationships	Board Member

4.4: Vision

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.

4.5: Mission

Janata Bank Limited will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

4.6: Product of Janata Bank

As it is a renowned public bank it has to provide many product and services which make this bank to lead the market efficiently. Some of these products are given below.

Deposit	Loans & advance	Services	Modern Banking
Current Deposit Saving Deposit Special Notice Deposit Fixed Deposit Schemes	Rural Credit Tannery Trading Working Capital Loan Agriculture Loans	<u>e- Service</u> ATM Automated Branch Banking Green banking e-GP Payment OMIS (ERP) PMIS BEFTN User Manual	Online banking JB Remittance JB PIN Cash House Building/Flat Loan for Govt. Employee

Chapter Five

Human Resource Management Of Janata Bank Ltd.

5.1: Human Resource Management

Its history begins with help of the welfare officers in the end of 19th century according to The “History of Human Resource Management” (HRM), (2015). The welfare officers were mostly women who wanted to protect women and girls because of higher pressure, tough condition of industry and labor union movements etc. when role of employee increased, the tension of moral protection of women also increased because of the necessity of more result. In 20th century, the development was shown in management. Women got hire in large portion in post left by the men. After lots of dispute with trade union, they come into deal to hire women.

5.2: Definition of Human Resource Management

Human resource is a term that involves with management for managing employees, recruiting, and keeping up the employee in the company. It mostly concern with the matter that is related to employee hiring, firing, training, benefits, compensation, motivation and managing employee. It helps management to provide assurance about employee satisfaction and improve performance so that it can increase productivity. It helps to achieve organizational goal.

As per the explanation of Armstrong (1997), Human Resource Management is a tactical way of obtaining, improving, handling, inspiring and achieving commitment of the organization's prime assets- the person who are working in the organization and for the organizational goal.



5.3: Human Resource Management Practice in Janata Bank

Human resource management is the systematic method of finding right employee for the right position. This method is used in worldwide as it has many benefits to the organization. Almost every large, medium and small organization is using this technique. In the Janata Bank, they also have HR policy. Their functions of HR are discussing below.

5.4: Recruitment System

When there is a vacancy in the organization and that needs fill by the right person then recruiters get right to hire an employee. Recruitment policy of Janata Bank is controlled by the board members. They spread vacancy announcement in the daily news paper, notice board, use educational institution recommendation, and professional association to finding skilled person for many positions. But Janata Bank likes to post job vacancy on Daily News Paper as most appropriate source for hiring people. People who are by born Bangladeshi and have minimum age of 18 years and mentally and physically appropriate for the job, are considered eligible for doing job in the Janata Bank. Janata Bank hires employees through direct recruitment for the post of officer.

Janata Bank prefers bachelor degrees for officer position as minimum educational qualification for entry level and for position of executive officer they prefer at least master's degree. For entry level position, process starts with the structured written test which is done and inspected by the Dhaka University's Business Administration.

5.5: Selection process

Selection is the way to find which person will be beneficial if they are hired. Candidates are selected from many applicants for the written test. Candidates who successfully pass the exam get the opportunity for viva exam. From there right candidates are selected.

After the successfully completion of recruitment process, Janata Bank starts selection process. To select a candidate Janata Bank follow a policy which includes primary screening, employment test, extensive interview, background inquiries, physical examination and lastly employment decision. They use a minimum standard pattern for recruiting and selecting employee. Selection process starts with screening of the application of candidates.

Examination of employee

This examination of selecting employees follows 2 steps such as written exam and viva exam. To conduct written examination, Janata Bank makes deal with 3rd party organizations such as IBA, BIBM and other organization in a cost effective manner. After taking the examination by those organizations, they check the exam paper and then transmit the number sheet to the Janata Bank. The bank follows a standard score for the inviting the candidates for viva exam. Those who achieve that standard score are invited for viva exam by the Janata Bank. To conduct this interview session, Janata Bank brings renowned specialist of banking sector in Bangladesh. Then they sum up the marks of written exam and viva exam and those who get the highest marks are requested to join the Bank.

Intensive interview

This interview is done to know more about the applicant and this is conducted by Administrative department, upper manager and the expected supervisor. To be specific, for a position in the accounts department, candidate gives interview to the accounts department manger and administration department. This is done to know about the motivation level, handling the work pressure, communication skills of the candidates.

Background inquires

It is necessary for the Bank in which they will verify the information which is provided by the applicants. During the interview session and curriculum vitae submission, this investigation is conducted. Through this process Janata Bank gets to know about candidate's former working information and evaluation which will be verified by the Janata Bank by talking with the former office. This process helps to forecast the past working experiences of the candidates which will assure the Bank that the candidates are well skilled and more knowledgeable.

Physical test

This test is done to know the person is physically fit or not for the job. Janata Bank sends their candidates to now that whether they have some serious diseases or not such as cancer, AIDS and other problems in which they might not capable for the job. This is basic medical checkup for the candidates.

Final employment decision

After completing those written and viva exam candidates are considered for appointment. Among many applicants, selected numbers of candidate are provided appointment letter. Those employees have to go through some process like filling up the appointment form during the joining period. Employees who are working in the Bank but do not have working experience in the bank, must have to go for training minimum for 2 years. Janata Bank makes a contract to the employees who are selected that they cannot leave the job before a certain period of time.

5.6: Training and Development

Jannata Bank provides training and development program after the recruitment and selection of the employees. There are two types of methods are used in Janata Bank. They are on the job training and off the job training. On the job training refers to the training that conducts on the working site. Janata Bank uses this method to make employee more productive. Off the job training refer to the training that conducts outside the organization like classroom training, case study etc.

Janata Bank prefers training needs analysis to evaluate training and development process. They prefer in house and out house training.

Career Development Plan of Janata Bank

Janata Bank always focused on employee's career development through improving the human resource management to keep the existing skilled and knowledgeable employee by providing better working position. This plan is controlled by administrative department.

5.7: Performance Appraisal

This is used in many organizations to motivate its employee to achieve the organizational goal. If this complete properly it can be productive for the organization. Their evaluation process is not that good because they do not maintain a standard performance evaluation process. Administrative department control this process and evaluate them.

Janata Bank evaluates their employee's performance yearly which is done by the immediate supervisor. Employees are provided training, promotion, transfer, demotion on the basis of their evaluation.

5.7: Reward System

Janata Bank does not provide good evaluation and appraisal policy so they do not have any special reward system. It provides a specific portion of reward when employees show extreme working success then they get reward with money in low amount which eventually does not inspire employees. It provides performance bonus depending on the market demand. Janata Bank also started to provide award of best manager and best employee.

Janata Bank gives many types of benefits to the employees but does not provide group life insurance to motivate more. Government gives 4 month maternity leave but Janata Bank only gives 42 days. So it might not increase motivation of the employees.

5.8: Benefit policy of Janata Bank

As bank does not have good appraisal policy but they provide attractive reward to the employee but they provide excellent benefit bundle to the employees. They also provide uniform and maintenance cost to the staff workers. Also Janata Bank provides annual leave, sick leave, emergency leave, maternity leave 2 times in the working life of Janata Bank. Apart from these benefits, it provides the facilities of provident fund and fringe benefit for top management employees.

To determine pay rates for the employee they follow the government's structure of the Bangladesh. To motivate employees to work they prefer financial reward and promotion.

Provision for Employee Benefits

The retirement benefits and other employee advantages collected for the workers of the bank as on announcing date have been represented as per the provision of Bangladesh Accounting Standards-19-"Employee Benefit".

a) Retirement Benefits

Janata Bank provide 2 choices for retirement benefit plans for the permanent employees which are

➤ Contributory Provident Fund scheme (CPF)

Where employees have to pay 10%, bank pays 10% and this funding is controlled by 11 members of board trustees. Gratuity in which employees bearing contributory provident treasury facilities are designated gratuity for 2 months last fundamental pay drawn for each finished year of administration subject to finishing of least 5 years of administration. The CPF holders additionally appreciate 13% rate of interest on the deposit of own & bank commitment in CPF account.

➤ General Pension Fund Scheme (GPF)

Janata Bank provide pension theme. The bank is paying 40% of fundamental salary of each employee in every month from 2004 to 30th June 2009 to the Superannuation finance for the pension installment to the resigning employees. The paying rate has been decreased to 25% of fundamental salary of each employee in every month from 1 July 2009. Once more the rate of commitment to the Superannuation Fund has been expanded to 40% with the impact from 1 October 2012. In addition to this, bank provides General Provident Fund (GPF) in which employees picked benefits are additionally contributing 5%-25% according to their wish to GPF which is likewise worked by a similar Trustee Board as CPF. Janata Bank does not contribute any sum against the workers to GPF. The workers additionally appreciate 13% rate of interest on the fund of GPF sum. Furthermore, Pension and Gratuity advantage payable as at 31 December 2015 has been given in the books of records and exhibited under different liabilities.

b) Other Employee Benefits

➤ Leave Encashment

The Officer/Staff who has selected Pension and General Provident Fund, will be qualified for leave encasement facilities over to 18 months at the period of retirement as per the letter No. 07.00.0000.171.13.006.15-81 dated 14 October 2015 of Finance Division, Ministry of Finance, and Government of Bangladesh. However, if a staff (not officer) has delighted /will appreciate leave encashment facilities before retirement, he will be paid with the rest sum after reducing the amount appreciated before, according to letter no. MF/B and 1/Banking/2/1/80/101 dated 31

May 1980 of past Banking and Investment Division, Ministry of Finance, and Government of Bangladesh. The leave encashment advantage is paid to the occupant charging 'Use A/C Leave Encashment Code No. - 1217. No extra reserve is needed during the year.

➤ **Death Relief Grant Scheme**

The bank provides a death relief theme from 1 January 1991, which supplanted the past group insurance plot. The plan is made for all employees of the bank and installments out of this treasury are made to the successors of the workers on their demise according to rate recommended in the plan.

➤ **Benevolent Fund**

It was started in 1986 and is financed by the monthly membership of administrators/officer/staff, sale continues of old newspapers, salary from investment and allow from bank's working benefit. Consumptions from these funds are grant, award to the offspring of workers for verifying great outcome in the public examination and college levels, marriage help, retirement advantage and commitment to relatives when any representative terminates.

Chapter Six

Training and Development Process Of Janat Bank

6.1: Definition of Training and Development

Training and development are the important part of Human Resource Management. It is the term that focuses on improving skills and knowledge to drive the company performance. It plays vital role to have effective performance which can improve company's productivity and make employee more experience. In every company, employees and staffs need to be trained and developed their skills. It is an investment which leads a company to its success. This investment required efforts and time.

Training

Training is the process which focuses on improving a specific skill to a better standard by going through a course session or by exercising. It helps an employee to know their present condition and where they want to be in the future. As per the definition of Edwin Flippo, training is the method of improving skills and abilities for a specific job.

It is a short time process used to improve skills and abilities. It is mainly for operational employees. It helps employee to meet the existing necessity of employees.

Development

Development is the approach that is used for improving the whole organization rather than focusing on individual employees. It is a long time processes used for executives. It helps to meet the future needs of the employees. These steps are taken by the top level employees for their own growth and development. It is continuous process for top level employees to learn and improve their conceptual and theatrical knowledge. It is an educational process that helps managerial personal to grow and mature on their particular field.

Importance of training and development

It has great impact on organization to drive the organization success. To have continuous progress, company should train and develop their employees. So if the company does not train their employee, they may not cope in up the challenging environment where competition is getting tougher. Importance of the training and development are given below-

- Obtaining new skills and maintaining existing skills so that employee can adapt new challenging environment.
- To have leadership, time and team management which will help organization to drive company operation.
- Training and development helps to improving employee performance which eventually improving the organizational image.
- Increasing organizational growth
- Increase organizational productivity

Need for Training and Development

As training is important for the organization so it need to be implemented in the organization. It is needed when organization finds out that employees are lacking out of the skills, knowledge and attitudes (KSA). Their performance is not up to the level and cannot cope up with the changing environment. Also when they cannot adapt the new technology, have less interpersonal skills, communication problems with others, then training and development work as blessings. By training and development organization opens a door for the employees who are facing problems. Training and development are not only increase organizational profit and growth but also help employees to have better self actualization.

Many studies expressed that training is important player for creating a successful corporate strategy. If it is align with the business, companies need to adjust the changes which are going to be occurred in the business. The main reason for performance deficiency is having insufficient knowledge, skills, and attitudes of the employees. So it can be said that training is the best way to achieve the knowledge, skills and attitudes. A well planned training program can be the weapon for better working performance which increase the productivity and growth of the organization.

6.2: Process of Training and Development

When actual performance is less than the desire or expected performance then training is needed. To know more about the training process we will use ADDIE model where 5 steps describes the whole training programs. 5 steps are given below



Invensys Simulator Training Development Process

1. **Analyze:** In the analyze stage existing performance is compared with the desire future performance and try to find the gap. There can be 2 types of gape such as present performance gap where some problem is occurred now and need to mend it. And other one is future performance gap in which something can be created problem in the future but need to identify now to improve future.
2. **Design:** In design phase, input will be the output of the analyze stage. It will find the gaps of occurred in the analyze stage and according to that a training program will be design. It is the best approach to convey the objective of the training. This phase determine the training objective where it will explain what will be trained and how to trained the employees.
3. **Develop:** training programs are design to know about training materials such as manuals, lectures, slides so that actual training materials can be developed. It uses the output of design stage as input. It helps to explain instructional strategy which is consisting of time, order and relation of the methods used in the training program.
4. **Implementation:** Setting up the training for having the desire result with pre planned method is called training implementation. It is done to see the result of the training by the organization which cost money. It is the most complex function of the training program, if anything does not work can cause failure of the program. Sometimes well planned

training program fails due to wrong steps. Here, all the things that have been learned in the training program are applied in real life to see how the training program works in the organizational perspective in real life. To find any error in the design and implementation phase, there need to be conducted a dry run test before actual one is conducted.

5. **Evaluation:** In this stage, organization will evaluate the training program to see the effectiveness of the training in the real life and has it achieved its objective or not. There are two types of evaluation process. First one is process evaluation where training process will be evaluated to see that process has done according to the training plan. Second one is outcome evaluation where it will show the real benefit of the training program happening in the organization. Whether training has any improvement on organization or not. It will be compared with training result. It can be done through feedback, research and interaction.

6.3: Materials of training and development

There are methods used in training program so that it can be effective for the employees of the organization. Some method are describing below-

- Lectures and Demonstrations- it is one of the oldest method where trainer present the content in a broad way and trainer explain the topic and expects trainee to participate in the discussion to learn more about the topic by using some methods. In demonstration methods trainers explain and try to show how something works in real life. To be effective demonstration should provide with lectures.
- Case Studies- Case study presents a real life case and asked employees to find the problems and provide the solution of those problem. It allows employees to investigate more to find more information of the topic.
- Role-Playing- in this training methods, to get more knowledge participant are given a role play for a particular situation where they will communicate with others about how to deal specific situation. How to deal with a harsh customer and make it more effective deal.
- Coaching and Mentoring- Coaching focus on short term way of teaching participant some particular skills and it ends when the participant develops a strong learning about those skills. It mainly comes from outside of the organization. It focuses more on technical skills. Mentoring is a long term relationship with senior employees who will guide junior employees about the skills and knowledge and how to develop those in the better way.
- Internship- Internship is a short term methods of learning developing skills and knowledge where a participant works in a company with or without payment for gaining experience on a particular fields.
- On the job training- participant will get to develop their skills in the organization with help of their superior and other employees. Most skilled employee of the organization trains less skilled employees while doing job.

6.4: Training and development practice in Janata Bank

Training and development have great importance in every organization as its function is more complex than other. In the Janata Bank, they also focus on training and development process for the enhancement of skills, knowledge and abilities of employees. Their main focus is to increase the employee's skills and employees growth. Janata Bank management focused more on future and educating the managerial employees rather than focusing on individual performance improvement. It will be clearer if their objective regarding training and development process are shown. Janata Bank has some objective regarding both organization and individual training and development accomplishment. So this objective can be dividing into 2 ways.

Bank related objective:

- It will help the Janata Bank to enhance its competency in organization functions
- It helps to achieve new way of improving knowledge
- Janata Bank management should be aware of the new policy
- Training and development helps the Janata Bank to decrease employee turnover
- It increasing organizational growth and makes it 2nd largest public bank
- It increase organizational productivity and serving quality
- It also helps to decrease the cost of the functions of Janata Bank

Individual related objective:

- Helps employees to get self actualization
- Training and development help the employees to become the better performer
- Due to the training and development employees behavior have changed toward the job
- it reduces the inheritance policy
- provide opportunity for self assessment

6.4.1 ADDIE Model Process used in Janata Bank

The ways of training to the employees are called methods that are used in Janata Bank for their long run operation. By using **ADDIE** Model, I will explain the methods that are used in the Janata Bank

Analysis Phase

It is a tactful way of finding out the reasons why the actual performance of individual is less than the desire performance. As Janata Bank hire people from different educational background in which everyone is not skilled in every fields. Also new employees find difficulties to relate theories in practical life. Therefore, training needs analysis is required for finding out the employees who have less knowledge in a particular field. Like employees from economic background should need the knowledge accounting, finance. When Janata Bank finds out the gap

of actual and expected performance, it creates triggering event. Janata Bank ends the trigger event by-

- performance analysis
- job analysis
- need for education

Janata Bank finds the gap by analyzing those factors which helps to design training program.

Present performance gap

There can be both present performance gap and future performance gap can be found in Janata Bank. Present performance will be occurred when new employees will have the problem in operating the new function in the organization. Like they don't know how to use ms excel sheet which are the problems of present.

Future performance gap

And future performance gap will be occurred when new policy and technology will be implementing for the organizational overall change in the upcoming year. Hence training would be needed for the use of new policy and technology. Also when job rotation is needed employee has to know multiple tasks so that if anyone is absent in future, they can work on behalf of other employee. Thus also creates future performance gap.

Design Phase

In design phase Janata Bank describes the training objective which defines what kind of training would be provided to the employees. This objective will help the trainers to design training program by using techniques, materials, content etc.

- Training institutions- 3 institution (Dhaka, Comilla and Rajshahi)
- Trainers- internal and external trainers
- Classroom seating arrangement
- Topic related to the banking work
- Trainees- new employees
- Materials- slides, hand note, books

This is how Janata bank design its training program

Cost in designing training

Materials which are used in designing training of Janata Bank mostly pen, sheet, notes, writing pads as they provide classroom training which cost money. Also they have to leave for training institution which is located 3 different places of Janata Bank. Training institution located in Dhaka, Comilla and Rajshai. For this they had to provide food, transportation, training aids such as hiring equipments, boards, and marker. Providing these services to the employee involves direct cost of the organization and also they compensate the employees who are going to join the training.

Development phase

In developing the training, the Janata Bank provide many facilities like room, furniture set up, and equipment to have good learning environment. To make learning more effective they provide class room or theater style seating arrangement in the room so which is most commonly used in the training. This classroom is fully controlled by the trainer and can accommodate large number of participant as it has high seating capacity.

Implementation phase

After completing analyze, design, develop phase, it need to see whether these things has any effectiveness or not in the training. For an effective implementation it needs good trainer and the physical set up of the training program. As it was discussed above it has class room facilities and trainers of Janata Bank are skilled person who deliver their lectures very proficiently. As they run the training institutions. Employees can achieve strong skills, knowledge and attitudes from the training. So it can be said that its implementation on real life has great impact on the organization as it is 2nd largest public bank in Bangladesh with overseas branch. From this it can be said that its implication of training was successful. It will help participant to have good communication with other participants.

Evaluation Phase

Evaluation is the process by which employee's performance is evaluated. Are the training program benefits in the real life or not. If it is done successfully the whole bank will be benefited and achieve their organizational goal by applying each employee's efforts in the organization. Evaluation mostly comes from the feedback given by the top level management.

In Janata bank employee's performance is being evaluated and if there is any lacking in their performance, they are sent to training and development program. In Janata Bank evaluation are done through observation where it is seen that how employees doing in handling the situation with customers. Whether the training is successful or not they provide a particular unit under which they have been evaluated. This unit will observe the performance of the employees across the whole year. They decide action plan if it is needed to apply.

6.4.2: Methods used in Janata Bank

There are many methods are used in this banking sector. It shows how to train employees. Janata Bank uses many methods which includes on the job training and off the job training. Depending on the situation and objective, methods are divided into 2 categories. Janata Bank generally uses both the methods for depending on the needs of the employees.

On the job training

On the training is given in the organization by the senior staffs or colleagues and managers. Employees are guided to what to do or what not to do and how to do the job. Janata Bank exercise some methods while using the on the job training such as job rotation, internship, apprenticeship. Janata bank used this method where employee stays in organization and put them in real working condition and make them productive in a shortage period of time.

Job Rotation- it is a method that requires an employee to know many other jobs in various department in the organization. If anyone is absent in other department for a short period of time, they can perform the job. Janata Bank use this method for making employee more versatile.

Internship- Short time training program arranged in the organization. Employees are given a supervisor under whom they will learn how to perform the job more efficiently. It is non-paid training program in Janata Bank.

Apprenticeship- it is also similar to the internship where employees are given a guideline by a skilled employees or managers to apply the theoretical concept in the organization where it is required.

Off the job training

Off the training refers to the training that is not given in the organization but outside of the organization which focuses more on communication to develop interpersonal skills. There are many ways to do off the job training at Janata Bank.

Class room training-In Janata Bank, used classroom training program where large number of employees can learn and develop their skill by using TV video, slides presentation which are related to the lectures content. It is very common style of training which is very useful to the new employees who have less or no idea about the topic.

Behavioral model- Through this model employee can develop a new behavior which is beneficial to the Janata bank. It is very effective for the employees.

Case study- In this method employees are given a real life situation in which they need to find out the problems and provide the solution. Instructor of the Janata bank provides this method for developing the skills of decision making.

Methods used for developing Managers

As discussed above that there are 2 types methods used in Janata Bank among them organization uses on the job training for the managers. Janata bank use job rotation as training technique to develop manager's skills. Janata Bank use horizontal move in which a employees work in a specific unit like accounts department for 3 years and transfer to other department. It also depend on whether they feel the job interesting and competitive or not.

6.4.3: Training institution of Janata Bank

To develop employee's interpersonal, decision making, leadership and communication skills for the employee Janata Bank established 3 training centre in Dhaka. Comilla, and rajshahi. These training centers form many types of training program which cover many aspect of banking related topic. Such as for probationary employees it covers 'credit management course', manager's induction course, credit management course, credit risk analysis, money laundering, and manager's induction training program and many more. Training program is a continuous process of developing human resource of the Janata Bank. So by thses 3 training institution employees get the opportunity to improve and develop their knowledge, skills and attitudes (KSA) for the purpose organization and the employee's growth and development.

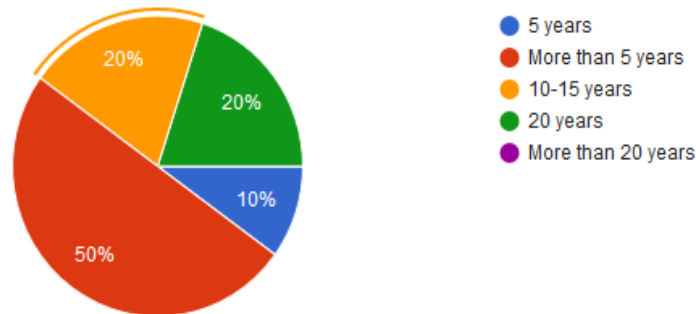
Chapter Seven

Analysis of data

7.1: Interpretation of Data

How many years have you been working in Janata Bank?

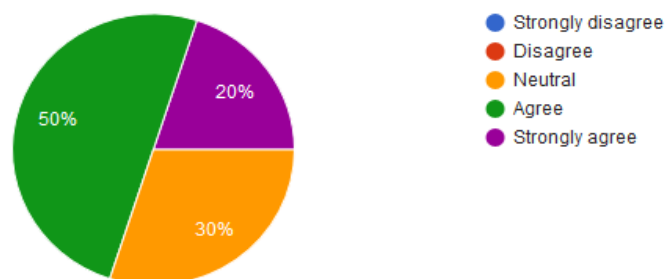
10 responses



Here majority of the employees say that more than 5 years they are working in this organization. 10% says they are here for about 5 years, 20% was working in this bank for 20 years and rest of the 20% are working here for 10-15 years.

Are you agree to have good training methods and environment?

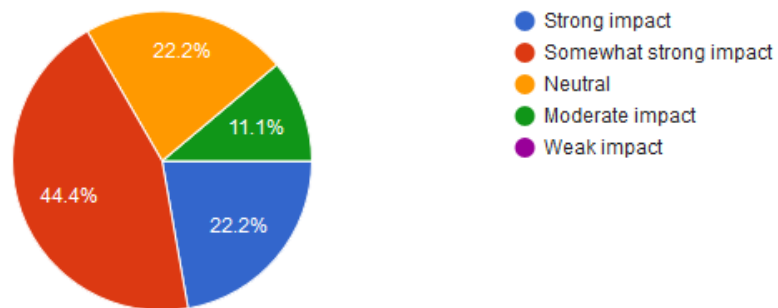
10 responses



About 50% say they agree to have good training environment in the training institution and 20% strongly agree and 30% say environment was moderate.

How much impact does it have on employee's performance?

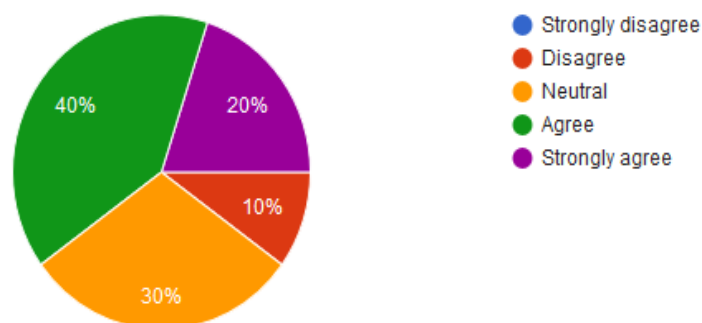
9 responses



Training has impact on employee's performance and majority says it has somewhat strong impact. 22.25% says it is neutral and strong impact on performance and 11.1% says moderate.

The time duration of the training and development process is sufficient enough?

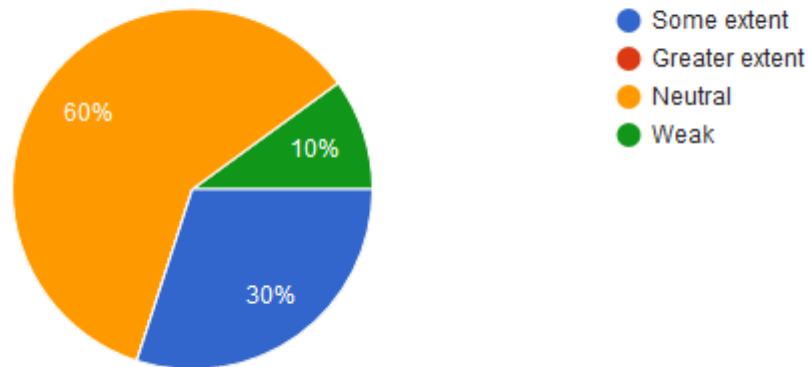
10 responses



Here 40% employees think time duration was enough for training program whereas others have different opinion.

Does the trainer illustrate the training topic?

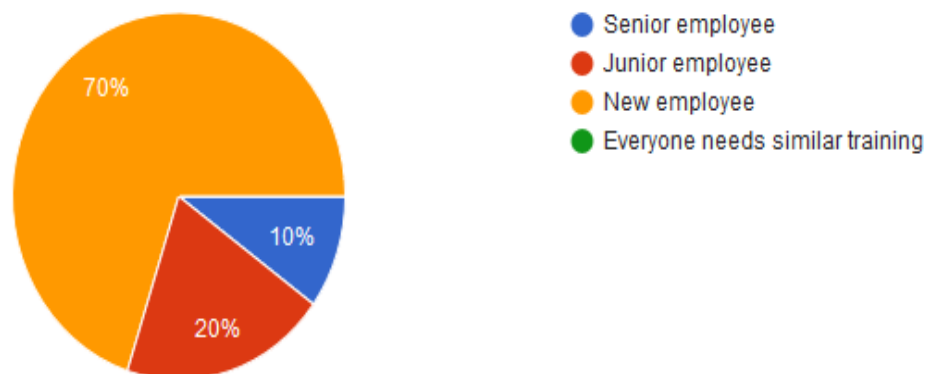
10 responses



About 60% were neutrally agreed that trainers give proper explanation of the topic. Whereas 10% says illustration level was weak and 30% says it was some extent good.

Who do you think needs to be trained in the organization?

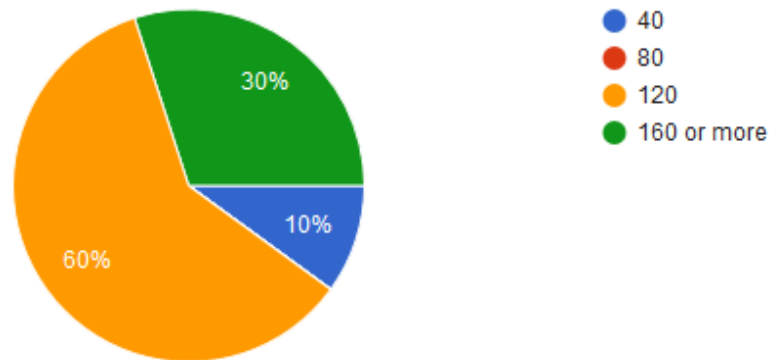
10 responses



About 70% says new employees should send in training program as they are have little knowledge about the organizational process.

How many employees will join the training session?

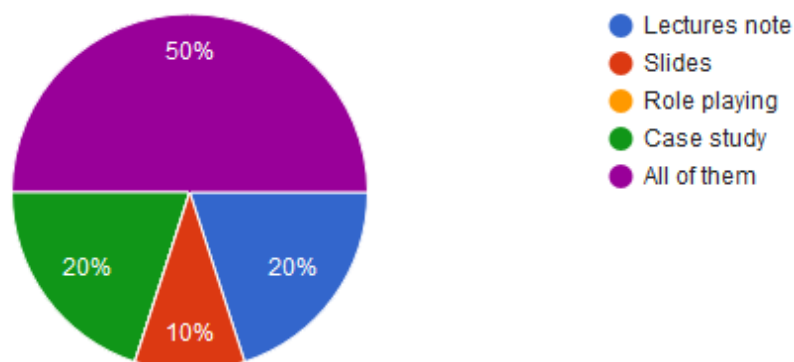
10 responses



As the organization use class room training program they can accommodated 120 employees that's why 60% agreed on it. 30% says there should be 160 or more employee in training. 10% did not agree to them but say should be 40 employees.

What are the resource and equipment is using at the training and development program

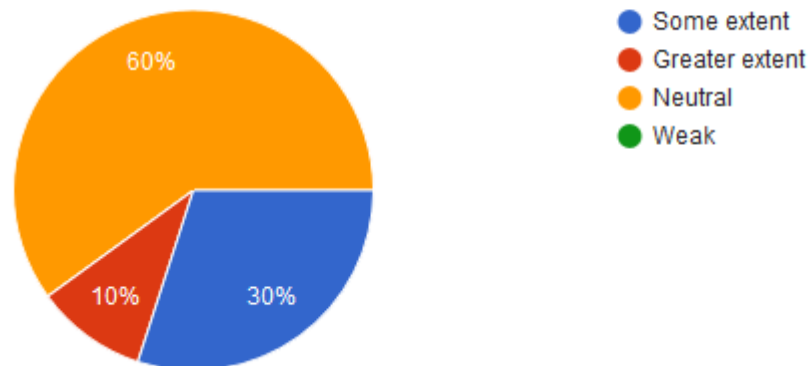
10 responses



Around 50% employees say organization uses all the resources and equipment and others have different opinion about it.

Are you satisfied with the present training and development program?

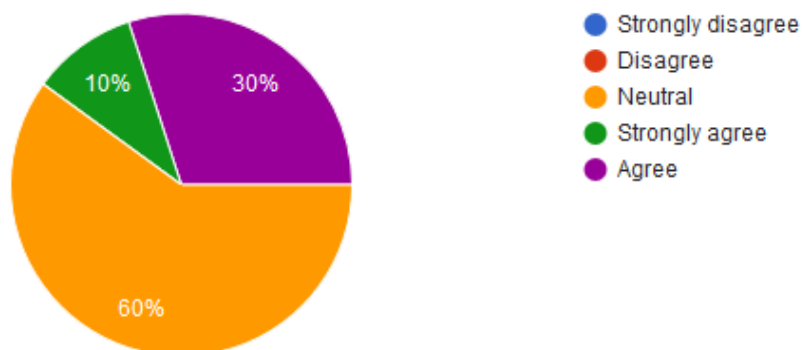
10 responses



Majority says their satisfaction level was neutral because training program in the Janata Bank is moderate.

Do you agree that instructor response immediately to the trainee?

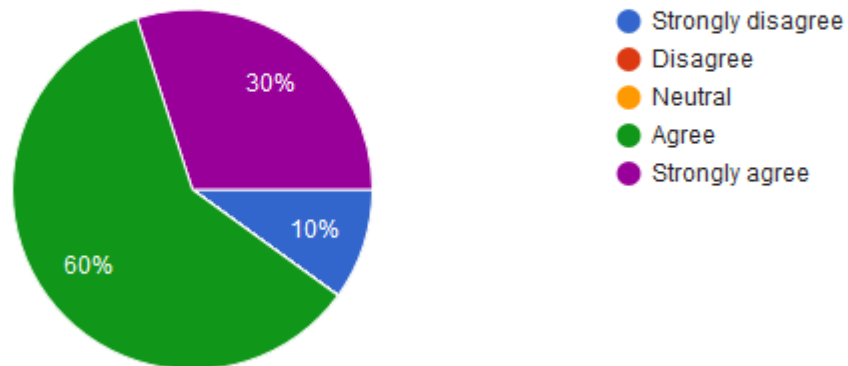
10 responses



60% employees says instruction response was moderate or neutral and 30% was agree on it but 10% was strongly agree.

Do you agree that training topic is related to the training?

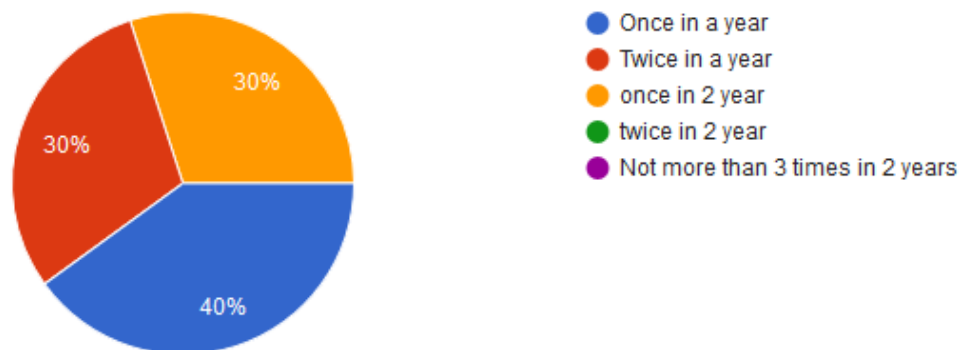
10 responses



Majority of them said topic was related to the training and support it.

How many times have you been sent to training program?

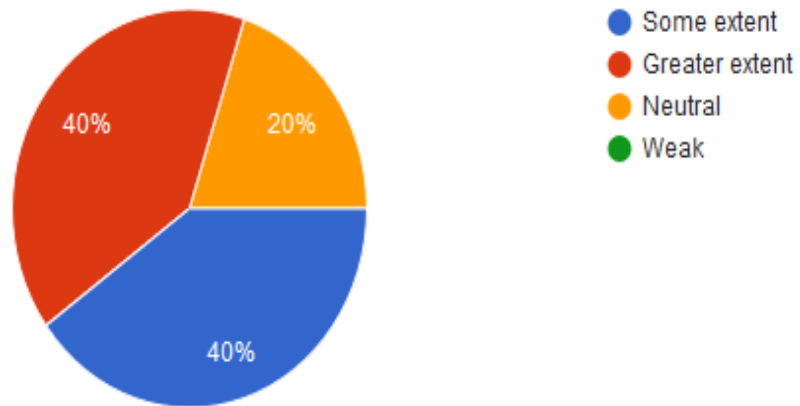
10 responses



In any organization training is compulsory that's why they send their employees when it is necessary. 40% says they have been sent once in a year.

Does training helps to achieve the organizational goal?

10 responses



40% employees said it helps to achieve organizational goal in a greater extent and other 40% says it helps in some extent not fully agreed on it. Other 10% was neutral.

Chapter Eight

Findings, recommendation and conclusion

8.1: Findings of the study

Everything has two sides good or bad. When I started to research for the paper I got both good and bad side of the training and development process of the Janata Bank. As training program is conducted for developing employee's abilities to perform the job but their process have some problems. While doing the research I mostly found that they have problem in Humana Resource management department and their management policy. The findings are given below-

- They training and development process are not well planned. They don't use any structured way of training process.
- Supervisors and others managers of different have interpersonal conflict which cause deficiency in interpersonal skills.
- Training and development process are not maintained properly and their policy to use class room training to present video, slides which does not make a good result of training to the employees.
- In classroom training, there lacks communication among the participant and they have problem to interact with instructors as participant sit in last bench.
- They use traditional training and development process which is getting fade today and productivity is going down.
- Private banks are much advance in their training process and their employee performance is better than the Janata bank because their training and development process are well defined and structured
- Janata Bank have problems in evaluating employee performance which they are people who have good relation with the managers get good performance evaluation but others don't get that opportunity
- Some employee think training process is wasting their time as they have to be in training program for long time.
- Janata Bank employees are not valuing organizational goal as their own so they are not tensed about training that are given to the employees.

8.2: Recommendations

Recommendations are provided to improve the lacking found in the study so that organization can operate their training process for smoothly. The valuable recommendations are given below.

- Organization should invest more to attract employees to join training program and consider organizational goal as their own.
- Try to find out what types of training methods are using in private bank and make a standard training policy.
- Managers and supervisor should maintain good interpersonal communication rather make conflicts among them.

- Employees should get better feedback and standard evaluation policy should be made for the better performance of employee.
- Janata bank should follow new training and development policy rather than using traditional one.
- Providing class room training is not effective so organization should provide other methods of training such as semi circle training methods, role playing, simulation and games playing etc.
- Proper investigation is needed to find out the solution of the problem that can remove the inefficiency from the training program.
- They should more focus on technical training and employee should increase their technological knowledge.
- Training should be given for ethical behavior.

8.3: Conclusion

In this competitive world to face the challenges, skilled, well trained and experienced person is needed in every organization. For growing technology and use of technology makes the business environment more complex. To survive every employee needs to be trained and increase their knowledge about recent business requirements. According to (Rahman, 2014), said providing training program for gaining knowledge of the employees is an important factor for adapting the new changing environment of the organization.

Employees are the heart of the organization and their improvement in performance is vital. As Bangladesh economies are getting contribution from this banking sector, this sector should have more qualified employees increase productivity. According to the Dhaka Tribune (2018, April), express that GDP loss 1% per year due to the inefficiency in banking sector. So this sector needs to be nourishing with well skilled people who can increase the productivity.

Janata Bank is the second largest bank which has contribution to the economy of the country. This bank is not only serving our country but also serving foreign countries which bring money to the country. So this bank should train their employee such a manner that can enhance its image and its growth. According to the Janata Bank financial report 2014, its contribution to the economy increased 6%. So it can be said that due to employee good performance increase the productivity.

From the above analysis it can be said that training and development process of Janata Bank are considered as satisfactory. They are trying to become the 1st largest state owned Bank. For this employees contribution is must and their training should be up to the level. By ensuring good training program, they can achieve organizational goal and increase profit. To develop employee skill, knowledge and attitude training plays an important role. Janata Bank training programs aim to increase management skill, leadership skill and decision making skill which can lead to improve employee performance and productivity.

Chapter Nine

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Chapter Eleven

Appendix

Questionnaire

1. How many years have you been working in Janata Bank?
 1. 5 years
 2. More than 5 years
 3. 10-15 years
 4. 20 years
 5. More than 20 years
2. Are you agree to have good training methods and environment?
 1. Strongly disagree
 2. Disagree
 3. Neutral
 4. Agree
 5. Strongly agree
3. Do you feel that training program is helping to achieve the organizational goal?
 1. Strongly disagree
 2. Disagree
 3. Somewhat agree
 4. Agree
 5. Strongly agree
4. How much impact does it has on employee's performance?
 1. Strong impact
 2. Somewhat strong impact
 3. Neutral
 4. Moderate impact
 5. Weak impact
5. The time duration of the training and development process is sufficient enough?
 1. Strongly disagree
 2. Agree
 3. Neutral
 4. Strongly agree

5. Agree
6. Does the trainer illustrate the training topic?
 1. Some extent
 2. Greater extent
 3. Neutral
 4. Weak
7. Who do you think needs to be trained in the organization?
 1. Senior employee
 2. Junior employee
 3. New employee
 4. Everyone needs similar training
8. How many employees will join the training session?
 1. 40
 2. 80
 3. 120
 4. 160 or more
9. What are the methods and equipments is using at the training and development program?
 1. Lectures note
 2. Slides
 3. Role playing
 4. Case study
 5. All of them
10. Are you satisfied with the present training and development program?
 1. Some extent
 2. Greater extent
 3. Neutral
 4. Weak
11. Do you agree that instructor response immediately to the trainee?
 1. Strongly disagree

2. Agree
3. Neutral
4. Strongly agree
5. Agree

12. Do you agree that training topic is related to the training?

1. Strongly disagree
2. Agree
3. Neutral
4. Strongly agree
5. Agree

13. How many times have you been sent to training program?

1. Once in a year
2. Twice in a year
3. once in 2 year
4. twice in 2 year
5. Not more than 3 times in 2 years

14. What kinds of training methods are given to the employee by the Janata Bank?

1. On the job training
2. Off the job
3. Technical
4. Class room
5. All of them

