



Internship report

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Prepared for

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Internship report on Pubali Bank Limited



## Letter of Transmittal

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5<sup>th</sup> April, 2018

Zaheed Husein Mohammad Al-Din

Senior Lecturer

BRAC Business School

BRAC University

Subject: Submission of internship report

Dear Sir,

It feels immense pleasure for me to submit the report on my learning experience in Pubali Bank Limited. I always felt the need of practical experience in an organization which I could relate with my theoretical knowledge. Throughout my internship program of three months I got the opportunity to do that. I am grateful for your valuable support and guidance throughout my internship program.

This report is prepared on the basis of primary and secondary data. I am thankful to you for your support and for giving me the opportunity to work on this thoughtful report.

Sincerely

Monira Akter Muna

ID: 13204007



## Letter of Endorsements by the supervisor faculty

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5<sup>th</sup> April, 2018

Dear concern,

I am writing to give my support and endorsement to Monira Akter Muna's application for internship program in Pubali Bank Limited. .

Monira Akter Muna has strong knowledge and skills in the area of Human Resource Management. Her interaction with the faculty members and other students is always with integrity and respect. She adheres to the ethical guidelines set out in her professional standards of practice.

It is without reservation that I endorse Monira Akter Muna's application for internship program in Pubali Bank Limited.

If you have any questions or need further information, please contact me at [zaheed.husein@bracu.ac.bd](mailto:zaheed.husein@bracu.ac.bd).

Sincerely,

Zaheed Husein Mohammad Al-Din

Senior Lecturer

Brac Business School



## Acknowledgement

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To begin with, I would like to thank Almighty Allah for giving me enough patience and support throughout my internship journey in Pubali Bank Limited. Then I would like to show my gratitude to my internship supervisor faculty, Zaheed Husein Mohammad Al-Dinsir for his valuable contribution in every stage of my internship program. Every time I went to him regarding certain topic, he clarified everything with so much patience. Lastly, I would like to thank my supervisor in **Pubali Bank Limited** and all other co-workers for their assistance and providing me with necessary information required for the completion of this report.



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## Executive summary

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This report is a partial requirement of the internship phase of BBA program. The topic of the report is, Training and evaluation process in Pubali Bank Limited. Pubali Bank Limited is the largest Commercial Bank in Private Sector in Bangladesh. It provides mass banking services to the customers through its branch network all over the country. This Bank has been playing an essential position in socio-economic, industrial and agricultural development as well as in the overall economic improvement of the country since its inception through savings mobilization and investment of funds.

Training Needs Assessment, Training Administration and Training Evaluation are the three procedures followed by Pubali Bank Limited to provide training for their employees. The first step of their training session is to identify the training needs of their employees. The management tries to identify those area primarily where employee needs training. Then the HR department of Pubali Bank Limited assigns various trainers for each training session to make sure that the employees are receiving the best training according to their needs. The administration also allocates a fixed budget for the overall training sessions. Lastly, the HR department adopted the Donald Kirk Patrick model for their Training Evaluation method. Moreover, they also use the rating or scoring method to evaluate the outcome. The Company always tries to maintain a qualitative standard for their training sessions. They have various kinds of training programs like: on the job training method and off the job training method. Pubali Bank Limited follows a very efficient and cost-effective method of training but still they might have to change it for the business development in future.

In the next step, I have talked about the assigned task which has been given during the internship program by my supervisor in Pubali Bank Limited.

Moving forward I have also added how the learning experience from this internship program can have implication on our BBA program and its internship program.

At the end, I have provided some recommendations which might help them to improve their training method in the long run.



## Chapter-1: Organization part

### 1.1 Introduction

Training and Development, On the Job Training, Training Design and Training implication are the important aspects in Organizational studies. Training increases the efficiency and effectiveness of both the employees and the organization. Employees who have more job experience also have better performance because there is an improvement in the skills and competencies of the employees.

Training and Development is very important for any corporation to compete with this challenging and changing world. Training is directly associated with employee but its ultimate effect goes to the organizational performance. Training refers to a planned effort by which company carry out certain job related competencies which includes employees learning i.e. knowledge, skills, behavior etc. The HR department of Pubali Bank Limited has established the same goals to upgrade the skills and knowledge of their employees so that they can become more proficient in banking sector.

An effective training system of a bank reflects the effectiveness of Human resource practices of that organization. It is very important for an organization to design the training very carefully. The design should be according to the need of the employees. That is why Pubali Bank Limited closely monitor the training system of the employees those who participate. Modern forms of training procedures are available there for the employees. Lastly, they keep modifying the training procedure according to the changes in banking sector to cope up with the modern world.

### 1.1 Organization background

Pubali Bank limited is the largest commercial bank in Bangladesh with job opportunities in 465 branches. Md Abdul Halim Chowdhury is the managing director of Pubali Bank Limited. They have their own Pubali Bank Training Institute in Nayatola road, Dhaka. Mr.Niranjan Chandra Gope is the principle of Training Institute. After liberation War the eastern mercantile bank was converted into Pubali Bank and was taken under the government management because the government policy was nationalized for all financial institutions. The objective was strengthening the rural economy. The result of the policy was a mixed one. It started function



as a public limited company and registered as Pubali Bank Limited. All liabilities and asset of the bank was transferred to the limited company.

The bank was incorporated under the Companies Act (Act VII) of 1913 as a limited company having its Head Office in Dhaka. The Bank started functioning with the approval of Bangladesh Bank under the guidelines, rules and regulations given for scheduled commercial banks in Bangladesh.

### 1.3 Services provided by Pubali Bank Limited

Some of the services that are provided by Pubali Bank are discussed below:

#### **Reatil Banking**

Pubali Bank usually provide the following services to achieve complete customer satisfaction:

- Deposit services
- Local and foreign currency remittances
- Convertible taka accounts
- Current account in both taka and major foreign currencies

#### **Loan products**

##### **Personal Loan**

- Education Loan
- House Loan
- Car Loan

##### **Advance products**

- House Building Financing
- SME Financing
- Agricultural Financing
- Working Capital Financing





- Travel Loan
- Marriage Loan
- Import Financing
- Export Financing

### **Corporate Banking**

Pubali Bank Limited also provides services to the corporate clients and also give them a very high range of financial services. It includes:

- Corporate deposit accounts
- Bonds and Guarantees
- Project and infrastructure development, Working capital, loans and other types of financial services.

### **Commercial Banking**

As Pubali Bank Limited is a commercial bank therefore they also serves financial services to their commercial clients. It includes:

- Trade finance
- Commodity finance
- Investment related advice
- Export/Import advice

### **Online Banking**

Pubali Bank Limited provides “Any branch” banking service to their customers through which customers can deposit, withdraw and send money to any of its branches or other banks within the country.

### **Islamic Banking Services**

Pubali Bank Limited also provides services to the customers who wants to receive banking services based on Islamic Shariah.



## 1.4 Company objective

- Growth
- Value addition
- CSR activity
- Quality standard

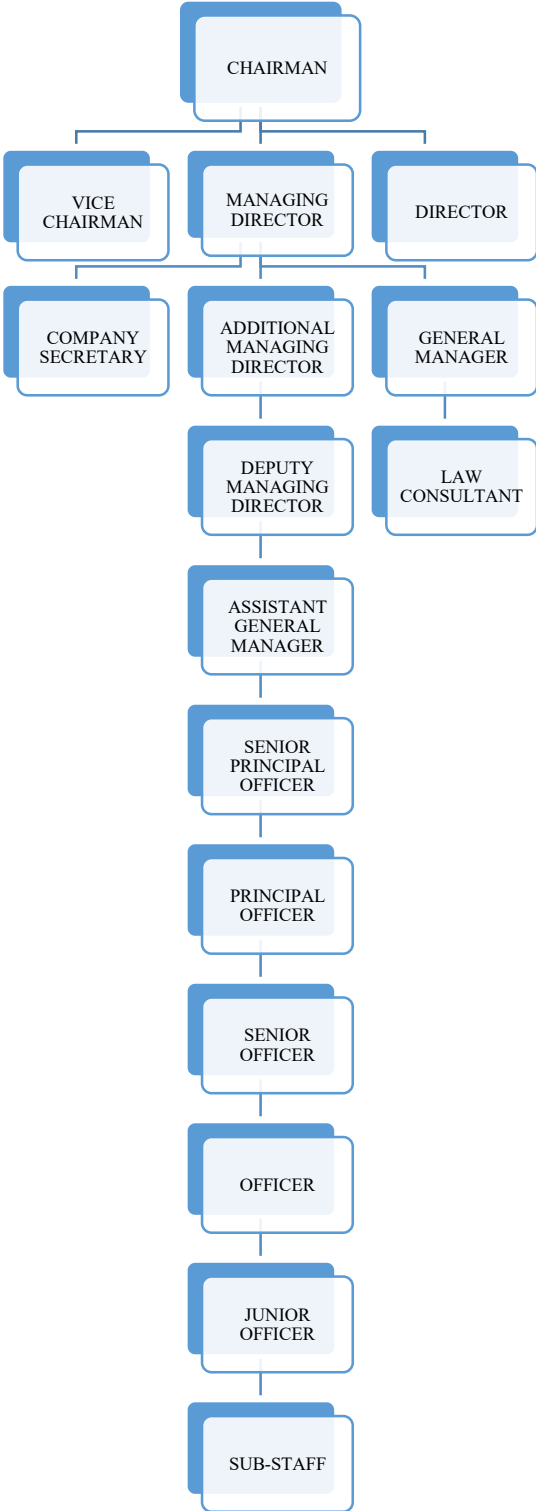
## 1.5 Mission

- To provide continuous better services to their customers.
- To fulfill the social responsibilities with proper dedication.
- To enhance their information and technology to meet the upcoming demand and challenges.
- To provide better working environment to their employees to maintain growth in performance.

## 1.6 Vision

Economic advancement to become one of the most successful private commercial bank in Bangladesh.

## Hierarchy Levels in Pubali Bank Limited





## Chapter-2: Project part

### Introduction:

#### 2.1 Rationale of the study:

As I am a business background student I think it is very important to gain theoretical knowledge as well as practical knowledge. The reason is, in real world practical experience helps us to conduct the financial market operations in a more innovative way. Thus internship report is the only way where we can gain both theoretical and practical knowledge. Again I am interested to undertake this report because the information of training and evaluation in Pubali bank is quite accessible for me from their Branch offices. This report is very important for me because it can give me some real life ideas about how an organization designs its training program to achieve the best output from the employees. Moreover, our faculty of Business Administration can also get the idea of how the training program is conducted in an organization. They can also show it to their HR students so that they can get idea form the report and enrich their knowledge.

#### 2.2 Background of the study:

After completing all the courses of BBA, an internship report has to be presented as a partial requirement of the degree BBA. So I had joined Pubali Bank Limited, Mohakhali branch as an internee for three months. This branch usually conducts the entire banking activities such as: General banking, Foreign Exchange and Credit and Loan department. Therefore it is easier for an individual to know about the easy and complicated banking operations carried out by them. Throughout the whole internship program, a supervisor guides each of the students, gives them some basic idea about the Banking activities. And at the end, the final internship report has to be submitted covering all the findings and relevant topics. Therefore the main target of my report is to study the Training and Evaluation method of Pubali Bnak Limited.

#### 2.3 Objectives of the report

The main objective of this report is to find out the Training and Evaluation process that takes place in Pubali Bank Limited.



Major objectives:

- To know about the entire branch banking procedures.
- To know about the various services and sectors of Pubali Bank.
- To know about the Training and Development process of Pubali Bank.
- To learn how efficient these training and development process are for the employees and their performance.
- To learn what kind of training activities are arranged for their employees by Pubali Bank Limited.
- To give recommendation if any kind of problem is identified.

## Literature review:

Raja Abdul Ghafoor Khan, F.A (2011) reported that,

### Impact of Training and Development on Organizational Performance

Training and Development, On the Job Training, Training Design and Training implication are the most important aspects in organizational studies. The focus of current study is to understand the effect of Training and Development, On the Job Training, Training Design and Training implication on Organizational performance. The core element of this study is the secondary data comprised of complete literature review. Four Hypotheses are developed to see the effect of all the independent variables on the overall Organizational Performance. The Hypotheses show that all these have significant effect on Organizational Performance. These Hypotheses came from the literature review and with the help of literature review we have proved them. Results show that Training and Development, On the Job Training, Training Design and Training implication have significant effect on Organizational Performance. It means it improves the overall organizational performance. We also showed our Hypothesis through empirical data. However, results are strongly primarily based at the literature review.



It is very important for an organization to design the training very carefully. The design should be according to the need of the employees. Those organizations which develop a good training design also achieves better performance of their employees. It is evident that training plays a vital role in the employee as well as organizational performance. A bad training design is nothing but a loss of money.

### Methodology:

For preparing this internship report I have used my practical observation in Pubali Bank Limited. Almost the entire report consists of my practical observation for three months. Moreover I have used both primary and secondary resources for conducting the study. Those are mentioned below:

#### **Primary resources:**

- Face to face conversation with the clients
- Face to face conversation with the officials
- Practical desk work

#### **Secondary resources:**

- Research journal, reports and books
- Official website of Pubali Bank Limited
- Official documents of Pubali Bank Limited
- Different publication of the Bank
- Annual reports of Pubali Bank Limited and Bangladesh Bank

### Internship activities:

#### **Training and Evaluation:**

Training and development is a fundamental part of Human Resource Management. It includes the change of employee skills, behavior and knowledge.



Pubali Bank Limited is committed to provide the best learning experience and continuous growth of their employees. Their main motive is to make their employees committed and willing to learn about new responsibilities and opportunities offered by the Pubali Bank. The Company always ensures every individual gets favorable working environment.

First of all, Pubali Bank Limited organizes induction training for their employees where new employees are introduced with their colleagues and seniors. The employees are also clarified about their roles and responsibilities by the trainers in the organization. Pubali Bank Limited also follows on the job, off the job training, mentoring method to develop the skill of their employees.

## Training program in Pubali Bank Limited

### On the Job training:

**Job Rotation:** Pubali Bank Limited move their employees to various departments in the organization so that it can help them to enrich their knowledge and skills.

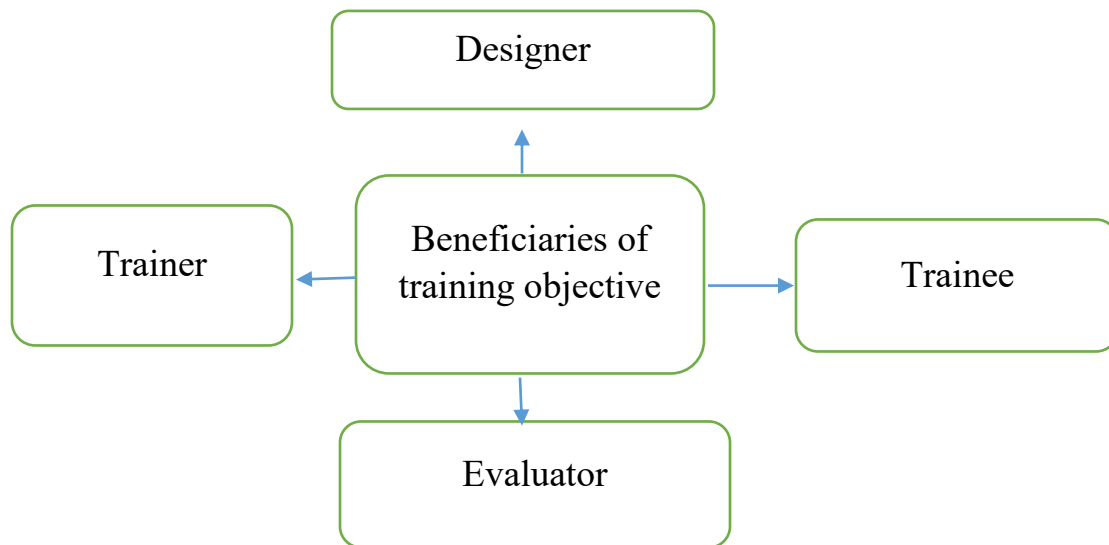
**Assistant-To positions:** The Company sometimes allow their employees to work under successful manager in various departments which helps an employee to gain virtues from his senior. This type of training is informal but very effective for the employees.

**Committee assignment:** Pubali Bank Limited arranges committee assignments for their employees so that they can share their decision among themselves to put forward the best decision for organization development.

### Off the Job training:

**Lecture course and seminar:** Pubali Bank Limited train the employees on its own training institute. The trainers provides lectures, course outlines and arranges seminar to train their employees very well.

**Global learning:** International learning opportunity for all the member of Pubali Bank Limited.



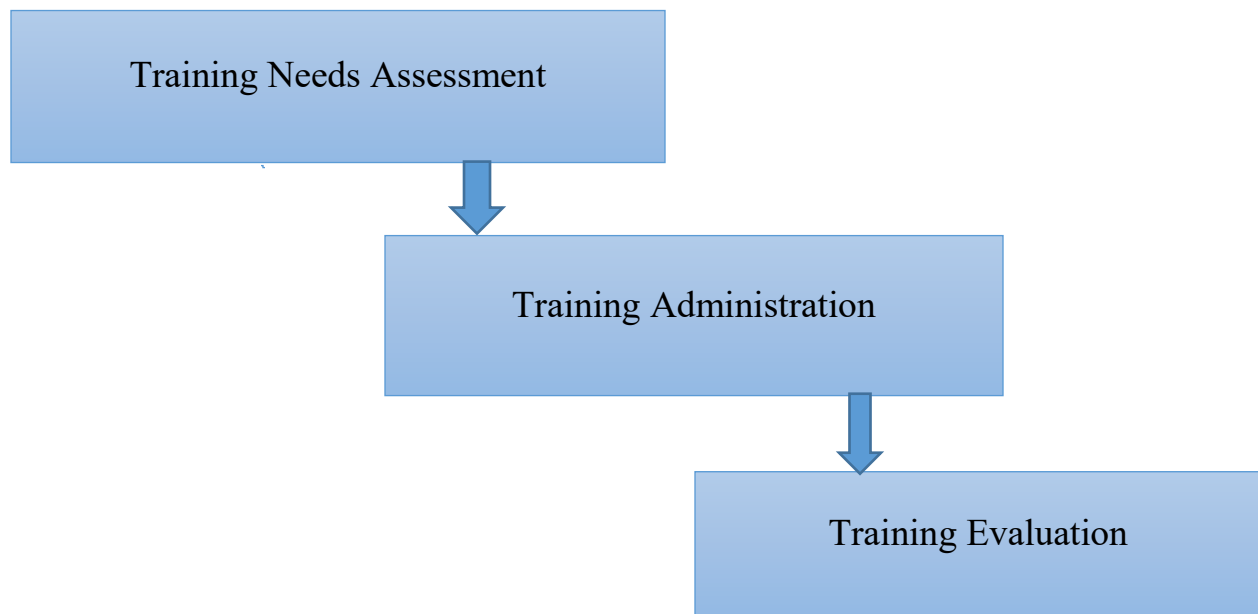
**Fig: Four parties of Training and Development process in Pubali Bank Limited**

**Mentoring:** Pubali Bank Limited organizes mentoring program where an experienced mentor trains the less-experienced employees to enhance their knowledge and specific skills. As a result the mentor can have one-to-one conversation with the employees to answer their questions and help them to boost confidence.

**Trainer’s training program:** The Company also have sessions for the trainers about how to conduct classes and transfer knowledge in an effective way. They teach the trainers how to train newly appointed employees. This kind of sessions is pretty much suitable for the employees who have to give instruction to their fellow employees.



## Training Process in Pubali Bank Limited



**Training Needs Assessment:** The first step of Training and Evaluation process is needs assessment. The main purpose is to identify the training needs and the nature of the content of training program. The employees are assessed by the manager or supervisors. After assessment, any training program is determined on the basis of employee needs. Those training needs are supplied from the manager to the director and based on that further Development Plan action is planned.

In addition, Pubali Bank Limited also practices gap analysis to identify the gap between optimized portion and the combination of allocated resources to investigate the employees.

**Rating method:** Here the manager or supervisor of Pubali Bank Limited rates the employee performance based on a specific task from poor to excellent.

**Training Administration:** Human Resource Department carries out the overall training administration process in Pubali Bank Limited. The Management appoints individual trainee for

each training program so that there is not any kind of miscommunication. To ensure employees are receiving best training program according to their needs. The HR department in Pubali Bank Limited also selects the training program for their employees which has been discussed above.

There are other two types of training program conducted by the Pubali Bank: (a) New Employee Training and (b) Existing Employee Training. New Employee Training is for the newly appointed employees. They are provided basic foundation course for their job. On the other hand, Existing Employee Training is for the employees who are already working in the bank. They are trained specifically for a new project.

The management also allocates a fixed budget for the Training and Evaluation programs. The company allocates fixed salary for all every employees but it can be changed on the basis of their performance and added value to the organization. And the budget can also increase or decrease which depends on the upcoming projects. The HR department basically works as bridge between the manager and the employees.

**Training Evaluation:** To determine whether the organization objectives are fulfilled or not, Evaluation is a must. Pubali Bank Limited believes in continuous development of their training program. Therefore, it is important to evaluate the performance of the employees to know whether the training program was effective or not. Pubali Bank Limited measure two types of feedback:

One is how employees feel after attending the training and another, whether the employees are able to gain something from the training. They measure this feedback with the help of Donald Kirk Patrick model which is as follows:





Firstly, the Supervisor observes the reaction of the employees during the training program whether they are feeling encouraged or eager to learn new things. The employee's activities are monitored constantly by the supervisor in each level.

Secondly, the Supervisor measures the learning outcome of the employees. Whether the training program was effective, they could learn something from the entire training session or not. This has been noted in this level.

Thirdly, the supervisor monitors the behavior of the trainees, whether there is any positive or negative improvement which represents the main based line of the training program. The employee's feedback, their performance gap is informed to the higher authority by the supervisors.

Lastly, based on the following reaction, learning and behavior of the employees HR department of Pubali Bank Limited makes decision. They adopts new training program if needed or add new topics to make their courses more interesting for their employees. On the other hand, the employees who could pass the training program and show an outstanding performance are rewarded and appointed for their new job.

### Internship activities assigned to me by the Supervisor:

**Account opening:** As an intern my key job was to help the clients in opening their account in Pubali Bank Limited. There was various kind of account like: savings account, current deposit account, pubali sanchaya prakalpo etc .Therefore my job was to provide forms and help them to fill it up.

**Data collection:** I was also involved in data collection process of Pubali Bank Limited. For example, to keep the record of daily transactions, vouchers, cash deposits etc.

**Team leader:** We interns worked as a team whenever we were assigned for certain task. We were three people in a team and I was the team leader therefore my job was to monitor them. Our challenge was to improve our performance each and every day to maintain productivity and efficiency.



## Challenges and proposed course of action for improvement

As we know banking sector maintains confidential information regarding their clients and departments so it was quite challenging for me to bring out necessary information required for this report. As I had very short time in my hand to complete this report so I have tried my level best to include as much information about the Training and Evaluation process of Pubali Bank. Some major challenges I faced during my internship program was:

- As I had only three months in my hand therefore it was quite tough for me to get in-depth information or knowledge of such huge organization like Pubali Bank.
- The 'Training and Evaluation' process of Pubali Bank is a very lengthy process so to get information about each and every activities was challenging for me. Moreover, no HR manager was available in other branches except the head office.
- The Supervisor including other officials maintain a very busy schedule every day so they were unable to guide us or provide us information sometimes even if they wanted to do so.

During my internship program I did noticed some mismatch between my internship activities and my academic major. For example, my major is on Human Resource Management and Marketing but the internship activities assigned for me was about Accounts opening, to keep record of Debit and Credit vouchers, Client handling etc. Therefore these activities were quite irrelevant for me.

On the other hand, the task of dealing with clients was also proved to be effective for me.

## Learning outcomes

During my internship program I had a team of three members which helped me to improve my Leadership skills and how to maintain team works. As per the banking hour, I had to report everyday sharp at 10 am in the morning and give attendance which helped me to learn punctuality and dignity towards my job. Again I was in charge of attending the clients so it



helped me to improve my convincing power and learned various trick of handling them every day.

Moving forward, I have learned about the training and Evaluation process in Pubali Bank Limited which is the main topic of this report. Undoubtedly, these small experiences and learnings will add great value to my life while working in any organization in future.

## Findings

The overall feedback from the training program in Pubali Bank Limited are discussed below:

- The employees has very clear idea about the training program. They knows what tasks has to be done and what are the objectives for this training program.
- The management is trying to minimize the training cost over the year having maintaining the training standard.
- All the employees of Pubali Bank Limited finds the training sessions and the course materials very much effective and relevant to their specific training program. It seems that this training will help to enhance their skill, knowledge and ability.
- Majority of the trainee thinks that the training environment was satisfactory and well-organized. They got the opportunity to have open discussion with their respective supervisors.
- Most of the trainee gave the feedback that the trainers were very much helpful and co-operative during the entire training session.

## Conclusion

Pubali Bank Limited is one of the largest commercial bank in Bangladesh. This bank with all its latest technology aims to satisfy the clients in every possible way. It is one of the most recognized bank in Bangladesh and is doing quite good in its field.

Pubali Bank Limited (Corporate branch) is engaged with general banking activities. All of the employees of this bank are very much talented and dedicated towards their job. They also



communicate with their clients, colleagues, visitors very politely. They have been very much supportive while giving me all the necessary information required for this report. After completion of the study I have gathered some practical knowledge about Training and Development in Pubali Bank Limited.

In short, I am very lucky that I could become a part of this prestigious bank and to assemble knowledge from Pubali Bank Limited.

## Recommendation:

As the internship nature for this bank is rotational job basis where they try to provide knowledge and insight on overall banking services, I think it would have been better if they could assign a student on particular area of interest of the students. It becomes sometimes difficult for a student to relate what has been studied and what is given here to do. Nonetheless, having ideas on overall banking activities is good as it becomes a necessary after a while. Also it would have been helpful for students if university could arrange to brief students how they should act and behave in the corporate environment because students are hardly aware of those kind of environments. However, my overall experience in the internship program in Pubali Bank Limited was as good as it was expected to be. What I have learned is invaluable and hopefully will help me to do well my career going forward.

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## Appendices



Orientation program for Newly Recruited Trainee Assistant (2017) in Pubali Bank Limited





Inauguration of ATM booth and Collection booth of Pubali Bank Limited



Pubali Bank Limited Training Institute, Nayatola road, Dhaka