An Internship Report

On

Training and Development Practices at Bank Asia Limited

Submitted to

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Green Road, Dhaka-1215

Submitted by

Rasel mia

ID: BBA1901016085

Program: BBA (Major in HRM)

Semester: Fall 2022

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Green Road, Dhaka-1215

Date of Submission: 12/01/2023

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Submitted to

Ashik Das

Lecturer

Department of Business Administration

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Letter of Transmittal

12 January, 2023

To,

Ashik Das

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University

Subject: **Submission of Internship report on Training and Development Practices at Bank Asia Limited**

Dear Sir,

I would like to take the opportunity to thank you for your guidance and support you have provided me during the course of this report. Without your help the report would have been impossible to complete. With deep gratitude, I would like to acknowledge the help provided by officials at Bank Asia for providing utmost supervision during my period of internship in the organization.

To prepare this report I have collected what I believe to be the most relevant information to make my report as reliable as possible. I have concentrated my best effort to achieve the objectives of the report and hope that my endeavor will serve the purpose. The knowledge and practical expertise I have acquired during my internship period will help me in my future professional career.

Sincerely yours,

Name: Rasel mia

ID: BBA1901016085

Program: BBA (Major in HRM)

Declaration

I am Rasel mia, a student of BBA program, Sonargoan University, hereby declare that the internship report entitled “Training and Development Practices” is prepared after the completion of my internship at Bank Asia under the intensive supervision and guidance of Nur Muhammad Nur, Finance manager of Bank Asia and Ashik Das, Lecturer, Department of Business Administration, Faculty of Business, Sonargoan University. I also declare that the internship report is prepared for academic purpose only. This report not submitted by others.

Sincerely Yours

……..

Rasel Mia

ID: BBA1901016085

Program: BBA (Major in HRM)

Department of Business Administration

Sonargoan University (SU)

LETTER OF AUTHORIZATION

This is my pleasure to certify that, Rasel Mia a student of Bachelor of Business Administration (BBA), major in HRM from Sonargoan University, has completed the internship at Bank Asia Limited on the topic "Training and development Practices of Bank Asia Limited" successfully with acceptable performance under my supervision from October 2022 to December 2022.

I wish him success in his life

…….

Ashik Das

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

ACKNOWLEDGEMENT

On this threshold of my life when I look back to thank a few people who helped me immensely in completion of my tasks, a few word seem to less. May be I should thank a many people who have made me what I am today. For completion of this report I would very sincerely thank my project coordinator Nur Muhammad Nur (Sub Manager). Without whom the report completion seemed – Mission impossible. His guidance gave me a great insight about the ways of data collection and the sources of data collection. I would also like to thank all the Bank Asia Ltd Ghagotia UDC staffs members, specially the Human Resource department for their support & co-operation. Finally I express my regards to my University supervisor Ashik Das (Faculty of Business Administration) for his immense help and support in completion of my internship report.

Executive Summary

Bank Asia Ltd is one of the largest successful banks in Bangladesh. In Bangladesh it has good market reputation and market position. This report mainly deals with the existing Employee Training and Development analysis of Bank Asia Ltd. Based on my practical knowledge and experience I have made this report. I have surveyed questionnaire among 10 employees of Bank Asia Ltd Ghagotia UDC. I have prepared my report based on the information and data that I have got from the Ghagotia UDC and from the head office. I have also tried to collect information regarding the particular topic. I have tried various sources like internet, questionnaire, field data etc. Training and development is one of the most significant areas that every bank emphasizes on to develop their manpower to sever their customer best and to survive in the market. So is Bank Asia Ltd. The HR of Bank Asia Ltd maintains a structured and organized training structure to train their employees by better trainers. The ultimate objective of the training is nothing but ensuring the overall development of the employees and achieving competitive advantages through skilled employees.

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List of Abbreviation

HRM	Human Resources Management
UDC	Union Digital Center
LTD	Limited
BBA	Bachelor of Business Administration
BAL	Bank Asia Limited
DSE	Dhaka Stock Exchange
CSE	Chittagong Stock Exchange

Chapter One

Introduction

1.1 Introduction

Training refers to a planned effort by a company to facilitate employee's learning of jobs related competencies. These competencies include knowledge, skills, or behaviors that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day to day activities. The same goal is established by the HR of Bank Asia Ltd to develop the skills of its employees, so that they can master in banking profession. Translate Bank Asia Ltd is one of the successful banks in Bangladesh which is executing its banking business from 13 years successfully. The bank is equally successful with the banking business and developing skillful banking professionals by implementing proper HR practices being the pioneer of the other banks of Bangladesh. The bank put tremendous efforts on their training department train the employee’s best. An effective training system of a Bank reflects effectiveness of an organized Human Resource practice of that bank. Training is a continuous process for the employees of 99 Bank Asia Ltd and the development of the employees is the culture of the bank. To support this statement Bank Asia Ltd has its own training institute to serve their employees better with a closely monitored way. The training includes all the traditional, modern trainings that are needed for the banking activities to carry on by the employees. well structured trainings are offered to the employees to ensure the highest development of the employees those participates. The training also includes and modifies according to the change of banking needs everyday to cope up with the contemporary world.

1.2 Origin of the Report

As a student of BBA, it is mandatory to engage in an organization as intern to know more about the corporate world in order to increase business knowledge. In this internship program, I got the opportunity to do my internship at Human Resource Division, Bank Asia Limited, Agent Banking, Ghaghotia UDC, Kapasia, Gazipur-1730. During this internship program, I have to prepare a report on a specific topic related to the organization, which is assigned by my supervisor. My honorable supervisor has assigned me the topic Human Resource Management Practices at Bank Asia Limited. This report and internship program has familiarized me with the practical implementation of the knowledge which I have learnt during my BBA program. In this report I have written the HRM practices which are followed by bank Asia and on the basis of my theoretical knowledge and practical observation I have written the findings.

1.2 Objectives of the report

General Objective

In this report, I tried to furnish all sorts of practical dealings that are conducted in case of handling various types of activities in credit department, the theoretical aspects, that is what should be the procedures and requirements maintained from first to last, and actual practices as well as the ultimate gain for the bank in conducting financial activities are mainly discussed.

Specific Objectives

a. To know the Types of training in Bank Asia Ltd.

b. To know the Length/Duration of the training programs.

c. To explore the Who is the trainee of training programs

d. To explore the Topics of the training programs etc.

1.4 Scope of the report

Firstly I wanted to enrich the report with all the information and activities of Bank Asia Ltd that I deserved from the head of BAL but as some training information are confidential and the HR was too much centralized and bureaucratic so I could not do what I wanted to do. So i conducted the training and development analysis on the Bank Asia Ltd (Ghagotia UDC). I tried to collect the training information of all the employees of that particular branch and conducted a survey on training evaluation by them with a questionnaire. After preparing the report I can say the study on that particular branch about the training will be same for all other branches as the BAL head offices offers same training for specific level of employees, and I can assure that the report will be enough to show the practice of Employee Training and development activities of BAL.

1.5 Methodology of the report

The primary data has been collected from face to face interview, and the secondary data has been collected from their annual reports and from web sites. The main source of data was secondary though primary data sources were also utilized.

1.5.1 Primary source

➢ Interviewing employees

➢ Interviewing HR managers

1.5.2 Secondary source

► Annual Report of BAL

➢Website

➢ Branch Training Manuals

➢ Other training ers

➢ Journals, Reports

1.6 Limitation of the report

1. Time shortage was one of the issues; the employees did not get enough time to discuss with me with their training experiences and comments.

2. Confidential Banking System (Bank Asia Ltd)

3. The HR personnel were too busy to talk with them with detail training system of BAL.

4. Lack of enough cooperation due to high workload.

Chapter Two

Industry Overview

2.1 Banking History of Bangladesh

The banking system at independence consisted of two branch offices of the former State Bank of Pakistan and seventeen large commercial banks, two of which were controlled by Bangladeshi interests and three by foreigners other than West Pakistanis. There were fourteen smaller commercial banks. Virtually all banking services were concentrated in urban areas. The newly independent government immediately designated the Dhaka branch of the State Bank of Pakistan as the central bank and renamed it the Bangladesh Bank. The bank was responsible for regulating currency, controlling credit and monetary policy, and administering exchange control and the official foreign exchange reserves. The Bangladesh government initially nationalized the entire domestic banking system and proceeded to reorganize and rename the various banks. Foreign-owned banks were permitted to continue doing business in Bangladesh.

2.2 Before independence

The first modern bank in Bengal was Bank of Hindustan, established in 1770 in Calcutta. It was an offshoot of trading company Messrs. Alexander and Co. and operated until 1832 when the trading company failed. The circulation of its notes was limited to Calcutta and its immediate environs. A number of Calcutta-based banks followed, none which survived beyond the middle of the 19th century: General Bank of Bengal and Bihar (1733–75); Bengal Bank (1784–91) (no relation to the later Bank of Bengal); General Bank, later General Bank of India (1786–91); The Commercial Bank (1819); The Calcutta Bank (1824); The Union Bank (1828); The Government Savings Bank (1833); and The Bank of Mirzapore (1835). The Bank of Calcutta, established in 1806, is the oldest still in existence in some form. It was renamed Bank of Bengal in 1809, was merged into the Imperial Bank of India in 1921, and became the State Bank of India in 1955. The first modern bank headquartered in Dhaka was Dacca Bank, established in 1846. It did a very limited business and did not issue banknotes. It was purchased by Bank of Bengal in 1862.

2.3 After independence

The banking system at independence (1971) consisted of two branch offices of the former State Bank of Pakistan and seventeen large commercial banks, two of which were controlled by Bangladeshi interests and three by foreigners other than West Pakistanis. There were fourteen smaller commercial banks. Virtually all banking services were concentrated in urban areas. The newly independent government immediately designated the Dhaka branch of the State Bank of Pakistan as the central bank and renamed it the Bangladesh Bank. The bank was responsible for regulating currency, controlling credit and monetary policy, and administering exchange control and the official foreign exchange reserves. The Bangladesh government initially nationalized the entire domestic banking system and proceeded to reorganize and rename the various banks. Foreign-owned banks were permitted to continue doing business in Bangladesh. The insurance business was also nationalized and became a source of potential investment funds. Cooperative credit systems and postal savings offices handled service to small individual and rural accounts. The new banking system succeeded in establishing reasonably efficient procedures for managing credit and foreign exchange. The primary function of the credit system throughout the 1970s was to finance trade and the public sector, which together absorbed 75 percent of total advances.

2.4 Scheduled banks

Scheduled banks are licensed under the Bank Company Act, 1991 (Amended up to 2013). Currently, there are 61 scheduled banks in Bangladesh.

2.5 Banks of Bangladesh

- Bangladesh Bank (Central Bank of Bangladesh)

2.5.1 State owned commercial banks

- Sonali Bank Limited
- Janata Bank Limited
- Agrani Bank Limited
- Rupali Bank Limited
- Basic Bank Limited
- Bangladesh Development Bank Limited

2.5.2 Specialized banks of Bangladesh

- Karmosangesthan Bank
- Bangladesh Krishi Bank

2.5.3 Private commercial Banks

- Agrani Bank Limited
- BRAC Bank Limited
- Bank Asia Limited
- Eastern Bank Limited
- Dutch Bangla Bank Limited
- Dhaka Bank Limited
- Islami Bank Bangladesh Ltd
- Pubali Bank Limited
- Uttara Bank Limited
- IFIC Bank Limited
- National Bank Limited
- Mutual Bank Limited
- Jamuna Bank Limited
- Midland Banl Limited
- NRB Commercial Bank Limited
- NRB Global Bank Limited
- The City Bank Limited

- United Commercial Bank Limited
- NCC Bank Limited
- Prime Bank Limited
- SouthEast Bank Limited
- Al-Arafah Islami Bank Limited
- Social Islami Bank Limited
- Standard Bank Limited
- One Bank Limited
- Exim Bank Limited

2.5.4 Specialized Development Banks

- Grameen Bank
- The Dhaka Mercantile Co-operative Bank ltd
- Bangladesh Krishi Bank
- Bangladesh Development Bank Ltd
- Rajshahi Krishi Unnayan Bank
- BASIC Bank Limited (Bangladesh Small Industries and Commerce BankLimited)
- Bangladesh Somobay Bank Limited(Cooperative Bank)
- Ansar VDP Unnyan Bank

Private Banks are the highest growth sector due to the dismal performances ofgovernment banks. They tend to offer better service and products to the customers. Forthis reasons people rely more on the private commercial banks rather than governmentcommercial banks.Among 32 private commercial Banks, Bank Asia Ltd is one of them.

2.5.5 Islami Shariah Based PCBs

- Al-Arafah Islami Bank Limited
- EXIM Bank Limited
- First Security Islami Bank Limited
- Global Islamic Bank Ltd
- ICB Islamic Bank Limited
- Islami Bank Bangladesh Limited
- Shahjalal Islami Bank Limited
- Social Islami Bank Limited
- Union Bank Limited
- Standard Bank Limited

2.5.6 Foreign commercial banks (FCBs)

- Bank Al-Falah Limited (Pakistan)
- Citibank N.A (United States of America)
- Commercial Bank of Ceylon PLC (Sri Lanka)
- Habib Bank Limited (Pakistan)
- HSBC (United Kingdom)
- National Bank of Pakistan (Pakistan)
- Standard Chartered Bank (United Kingdom)
- State Bank of India (India)
- Woori Bank (South Korea)

2.6 Non-scheduled banks

Non-scheduled banks are licensed only for specific functions and objectives, and do not offer the same range of services as scheduled banks. There are now 5 non-scheduled banks in Bangladesh.

- Ansar VDP Unnayan Bank
- Probashi Kollyan Bank
- Grameen Bank
- Jubilee Bank
- Karmashangosthan Bank
- Palli Sanchay Bank

Chapter Three

Organizational Overview

3.1 Organizational Orientation

In the year 1999, Bank Asia Ltd was launched by a group of successful entrepreneurs with recognized standings in the society. The management of the Bank consists of a team led by senior bankers with decades of experience in national and international markets. The senior management team is ably supported by a group of professionals, many of whom have exposure in the international market. It set a massive milestone by acquiring the business operations of the Bank of Nova Scotia in Dhaka, first of its kind in the banking history of Bangladesh. It again repeated the performance by acquiring the Bangladesh operations of Muslim Commercial Bank Ltd (MCB), a renowned Pakistani bank. In the year 2003, the Bank again came to the limelight with over-subscription of the Initial Public Offering of the shares of the Bank, which was a record (55 times) in the history of capital market of Bangladesh. The asset and liability growth has been remarkable over the years. Bank Asia has been actively participating in the local money market as well as foreign currency market without exposing the Bank to vulnerable positions. The Bank's investment in Treasury Bills and other securities went up noticeably, opening up opportunities for enhancing income in the context of a regime of gradual interest rate decline. Bank Asia Limited started its service with a vision to serve people with modern and innovative banking products and services at an affordable charge. The bank's commitment is to provide a modern and value added banking services to all segment of the society by maintaining the very best standard in a globalized world, with the help of technological advancements.

3.2 Corporate Profile of Bank Asia

Features	Particulars
Name	Bank Asia Limited
Registered Address	Rangs Tower 68, Purana Paltan 2nd-6th Floor, Dhaka DA 1000,Bangladesh
Legal Status	Private Limited Company
Chairman	Romo Rouf Chowdhury
CEO& Managing Director	Areef Billah Adil Chowdhury
Vice Chairman	Mr. Mohd. Safwan Choudhury
Date of Commencement	27 November, 1999
Authorized Capital	2145 Million (BDT)
Paid up Capital	2888 Million (BDT)
Face value per Share	
Shareholding Pattern	Sponsor & Director 53.355%, Institute 35.574%, Public 10.863%, and Foreign 0.208%.
Number of Branches	130
Number of ATM	201
Listing in DSE	2015
Listing in CSE	08 January, 2004
Rating Information	AA1 (long-term) ST-1 (short-term)
Phone	+88-09617-001100
Number of Subsidiaries	more than 30
Fax	88-02-7175524
SWIFT	BALBBDDH056
Websites	www.bankasia-bd.com, https://mybank.bankasia-bd.com
E-mail	contact.center@bankasia-bd.com

3.3 Management and Organizational Structure

The organizational organogram of Bank Asia is give below-

.

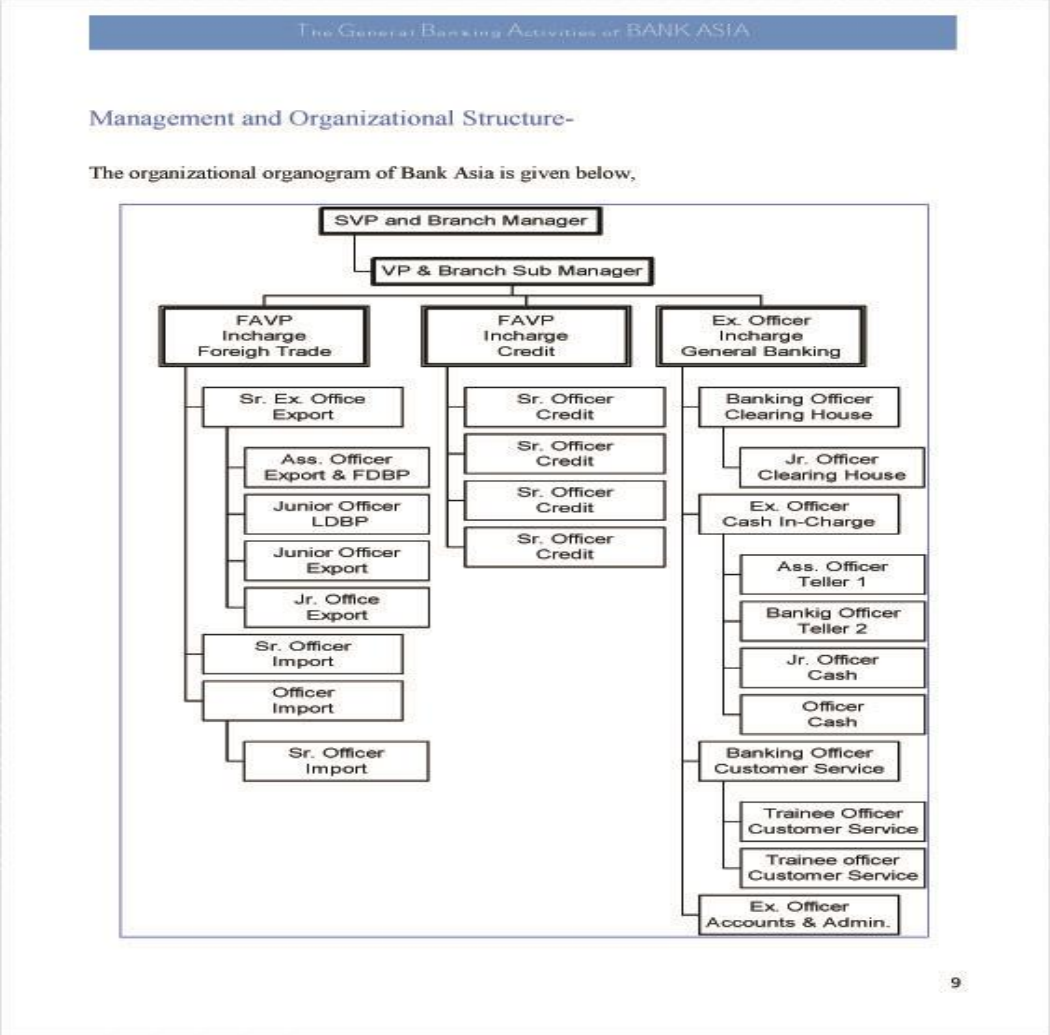


Figure 1: Organogram of Bank Asia

3.4 Vision, Mission & Core Values of Bank Asia Ltd.

Vision

Bank Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Our vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

Mission

- To assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy
- To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees
- To become the most sought after bank in the country, rendering technology driven innovative services by our dedicated team of professionals

Core Values

- Place customer interest and satisfaction as first priority and provide customized banking products and services.
- Value addition to the stakeholders through attaining excellence in banking operations.
- Maintain high ethical standard and transparency in dealings.
- Be a compliant institution through adhering to all regulatory requirements.
- Contribute significantly for the betterment of the society.
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance.
- Committed to protect the environment and go green.

3.5 Corporate Organogram:

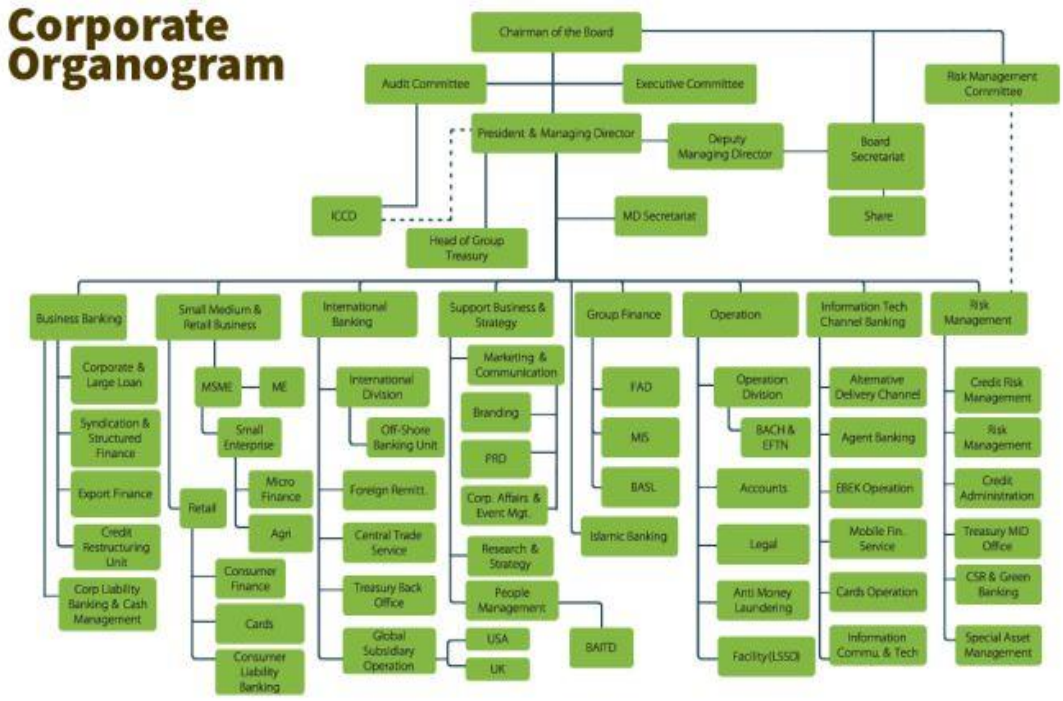


Figure 2: Corporate Organogram

3.6 Salient Features of Bank Asia Ltd:

Only Bangladeshi Bank to acquire (Purchase) operations of 02 (two) foreign banks namely: (a) Bank of Nova Scotia of Canada (b) Muslim Commercial Bank of Pakistan.

- Majority stakeholder of ERA INFOTECH, (A joint Venture IT Company).
- Centralized Trade Services Operation (Facilitates Export/ Import and Inward and Outward Remittance for non-AD Branches.)
- Central Clearing Fully Automated
- Online Charges – Free.
- ATM (Own) Charge – Free.
- E-Cash Booth.
- 24 Hours Call Centre
- Member- Dhaka Stock Exchange (DSE)

- Commenced Capital Market Operations (Share Trading).
- Internet Banking
- Mobile Banking
- SME Banking
- Consumer Banking

Chapter Four

Literature Review

4.1 Training & Development

Jucius (1959) defined training as, “A process by which the aptitudes, skills and abilities of employees to perform specific jobs, are increased.” Flippo (1980) said, “Training is the act of increasing the knowledge and skills of an employee for doing a particular job.” Beach (1980) referred that, “Training is the organized procedure by which people learn knowledge and/or skills for a definite purpose.” Saiyadain (2009)defined, “Training is an activity aimed to improve the performance of the existing staff to meet the future needs of the organization.” Decenzo & Robbins (2004) stated training as, “A learning experience in that it seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job.”Graham (1978) has described three elements of training such as purpose, place and time. Mathis & Jackson (2011) stated that, ‘Training is related to improving upon the present job experience.’ Chris (2011) stated that, “Training is a process through which the skills, talent and knowledge of an employee is enhanced and increased. He arguesthat training should take place only when the need and objectives for such training have been identified.” Asha (2007) defined that, “The need for training and development can be emphasized in various work situations, such as in harnessing skills for existing jobs, planning out one’s future job profile, elevating employee’s performance and so on. The training and development function in an organization has gained a lot of importance due to advancement in technology and changes in market force.” Bates & Davis (2010) stated that, ‘Usefulness of training program is possible only when the trainee is able to practice the theoretical aspects learned in training program in actual work environment. They highlighted the use of role playing, cases, simulation, mediated exercises and computer-based learning to provide exposure to a current and relevant body of knowledge and real-world situations.’ Graham (1978)described training by graphical representation, training cost and business benefits are drawn on X and Y axis respectively. Four quadrants were identified to highlight (i) strategic (Lower training cost and higher business benefits), (ii)Payback (Higher training cost and higher business benefits) (iii) Think (Lower training cost and lower business benefits) (iv)Drop (Higher training cost and higher business benefits).

4.2 Objective of Training and Development:

- Objective of the training and development strategy is given below:
- Effectiveness increase of the employee.
- To developing the staff communications and interpersonal skills to build
- Effectiveness work term or group.
- To make each and every employee more effective in his or her work.
- To increase the whole organization effectiveness.
- To improve organization brand quality.
- To introduced the whole rules and regulation of the organization.
- Introduced the organization personal management.

Chapter Five

Learning from Internship

5.1 Internship at Bank Asia

I did my internship programmed in Bank Asia Limited. I worked here three months. I got the opportunities to work different department in Bank Asia. I work in Ghagotia UDC. I work here under the supervision of Nur Muhammad Nur, operation manager jubaiar and GB in charge md alamin. They help me a lot throughout my internship programmed. I am very lucky to work under their supervision. They are very cooperative and friendly. I learn many things in my internship that I use in my corporate life. This gives me practical knowledge that I use my professional life. Now I can handle this type of work very effectively. I can perform any kind of task within the time. In my internship at first, I work in customer service department and then credit department. I also open a personal account. In three months of internship I learn one thing that is employees should always prepare to take any kind of challenge while they working.

5.2 Description of duties

In my three-internship period I work many section in the bank. Here sowing some of my daily duties and responsibility:

- My first work is to introduce with the account form. I fill-up all the types of account form savings account, current account, FDR, DPS etc.
- When customer came to me to open account, I take all the information and documents from them and prepare all the rules to open account. I always giving information to the customer what types of account they want to open and the documents they needed.
- Because of I work in customer service department so I provided product related information to the Customer.
- Uncompleted form that audit identify I putting all the information into the form like = account number, title, nature of the organization, address, TIN, ID card number etc.
- I always inform customer by giving call to give their necessary documents which is missing in the form.

- When customer comes to collect their cheque or debit card, I give them their card, take signature from them also take signature in activation form.
- Those are not taken their card or cheque I calling them every day to collect it as soon as possible or it will be closed.
- Everyday my one of the most important work is to balancing all the cheque books, debit card, pin number, pay order, FDR, DPS.
- Updating customer account form by giving new documents and information.
- I learned here how to active a dormant account, how close account
- I give information to the customer about rate of FDR, DPS interest etc.
- I also hand over the customer cheque book, Debit card.
- I always call customer to take their necessary documents, cheque book, debit card in information they needed.
- Give day to day entry to the Inward and Dispatch book.
- Giving account statement, bank guarantee to the customer.
- I also work in credit department, where I work to open LC file, open bank guarantee etc.
- I also done data entry of the different loan categories.
- I always send important mail to the different department when then needed any information.
- Another work is printing out the previous day cheque debit and credit card.
- Checking the number of accounts is debited or credited, signature, voucher sorting etc.
- Giving stamp when any kinds of documents have missing the sill or stamp. Specially in the loan papers.
- I used to open various kind of foreign L/C file. Manage all the documents in LC file.
- I also giving each month IMP posting and bill of entry.

This is all the responsibility that I done every day in Bank Asia throughout my internship period. Without internship I don't know how bank do their daily work. It gives me a clear knowledge. I think that these duties help me in my future corporate life. I am also able to handle customer in any difficult situation and can serve them in a good way.

Chapter Six

Analysis and Discussion of the Study

6.1 Off the Job Training Methods

Lecture method

It's the first training method of Bank Asia. In lecture method Bank Asia trainers used to communicate with spoken words which they want the trainees to learn, it is primarily one way communication of learned capabilities from trainer to audience. Lecture method is a popular training method despite of advanced new technologies such as interactive video and computer assisted instruction, it is least expensive and least time consuming way to present large amount of information efficiently in organized manner. It can be employed with large groups of trainees, it also supports other training methods like behavior modeling and technology based techniques. This method is use for short term trainings.

Discussion method

This is another training method of off the job training method. This method allows two way communications between the trainer and trainees as well as among trainees Discussions facilitate the exchange of ideas and are good ways developing critical thinking skills.

Audio Visual method

Audio visual instruction includes overheads, slides and video, Video can be used for improving communication skills and customer service skills, it can also illustrate how procedures can be followed. Video is rarely used alone; it is normally used along with lectures to show trainees real life experiences and examples. Various forms of media that are used to illustrate key points or demonstrate certain actions or behaviors, videos DVDs are often used by trainers to supplement lectures and discussions.

Case study method

Case studies provide trainees with a chance to analyze and discuss real workplace issues This method involves studying cases from all perspectives, analyzing the various options available to the company for solving problems or address issues and arriving at most suitable answers. They develop analytical and problem-solving skills, and provide practical illustrations of principle or theory. Case studies provide trainees with a chance to analyze and discuss real workplace issues. They develop analytical and problem- solving skills, and provide practical illustrations of principle or theory. Trainers develop a habit of looking at problems from various perspectives and hence their decisions as managers will be more realistic and based on sound study and analysis. They can also build a strong sense of teamwork as teams struggle together to make sense of a case. The trainings of this method is given below 5 days training program on Islamic banking operations.

Behavior modeling

An approach that demonstrates desired behavior and gives trainees the chance to practice and role play those behaviors and receive feedback. Behavior modeling involves four basic components learning points, modeling, practice and role play and feedback and reinforcement.

Role play

The trainees act out a given role as they would in a stage play. Role players are informed of a situation about the respective roles that they have to play. Role playing basically covers topics such as employee-employer relationships, hiring, firing, conducting a post appraisal interview.

Simulations

It represents real life situations regarding trainees decisions resulting in outcomes that reflect what would happen if they were on the job. Simulations allow trainees to see impact of their decisions in an artificial, risk free environment. It is used to teach production and process skills as well as management and interpersonal skills. Simulation closely mimics work environment. Simulators replicate the physical equipment that employees use on the job.

6.2 On the Job Training Methods

Job instruction training

This is a formalized, structured and systematic approach to OJT that consists of four steps preparation, instruction, and performance and follow up. To some extent this incorporates the principle of behavior modeling. With job instruction training the trainer demonstrates task performance on the job and then provides the trainee with opportunities to practice while the trainer provides feedback and reinforcement.

Job Rotation

Job rotation provides, through a variety of work experiences, the broadened knowledge and understanding required to manage more efficiently. This is an effective method of training employees who need to learn a variety of skills. It is important that job rotation be carefully planned and structured so that trainees receive sufficient exposure and experience on each assignment otherwise it might result in superficial knowledge of a job and may in turn cause frustration to a trainee.

Apprenticeship

This training method incorporates for skilled trade worker that combines on the job training and classroom instruction. The practical makes up eighty percent of training and is med to teach required skills of a particular trade or occupation. Classroom instruction focuses on technical training and makes up twenty percent of training. This method is regulated through a partnership among government, labour and industry.

Mentoring

Mentoring refers to situation in which a senior member of an organization takes a personal interest in the career of a junior employee. They provide career support and psychological support to a trainee. This is popular in organizations today and is also an expensive investment.

6.3 Training Activities of Bank Asia Ltd

Bank Asia ltd always focuses great emphasis on training and development of its employees. that's why Bank Asia has its own training institute with a dedicate HR people who are arranging trainings for the employees of BAL. Bank Asia believes that only employees must provide better service if they are trained well. The HR department wants to ensure a dedicated team of well trained employees who can serve the customers as well as the bank by their expertise. Different types of trainings are offered to the employees according to the bank rule. Most of the trainings are regarding banking activities and the trainings are well structured.

- Trainings that are offered from Bank Asia to its employees:
- Foundation course
- General Banking
- Foreign trade payment & Finance.
- Credit Management
- SME Financing
- Islamic Banking and Finance
- Banking Laws and Regulations
- Anti-money laundering policies and implementation
- BASEL-II Implementation
- IT Securities and Information System in Bank
- Customer service Intelligence
- CIB reportingSBS I,II & III
- Credit Risk Grading
- Cash Management
- CRM Manual
- UCPDC -600
- SWIFT
- Prevention of Malpractices in Bank
- Presentation of Malpractices in Bank
- Retail Banking
- Treasury operation

- House keeping
- Workshop for problem and solving as per department requirement
- Detection, Disposal of forged & mutilated notes
- Loans and advances reporting for submission to BB
- Internal control risk Management
- Foreign exchange risk management
- Foreign exchange regulatory Act- 1947
- Basic Accounting Concept for Bankers
- Assets Liabilities Risk Management
- Training at other institute
- Other trainings including foreign training

Bank Asia Institute for Training & Development

Bank Asia has Institute for Training & Development (BAITD) in Lalmatia, Dhaka.

6.4 Methods of Employee Training that Bank Asia Ltd follows

Bank Asia Ltd follows both the on the job and off the job training methods for its employees.

6.5 Assistant to positions

Employees at Bank Asia Ltd with potential sometimes work under successful managers often in different departments of the banks; this helps the assistant to get successful virtues from his superior. This helps a lot to get an informal but most effective training. Committee assignment: committee assignment can allow the employee to share decision-making, to learn by watching others and to investigate organizational problems.

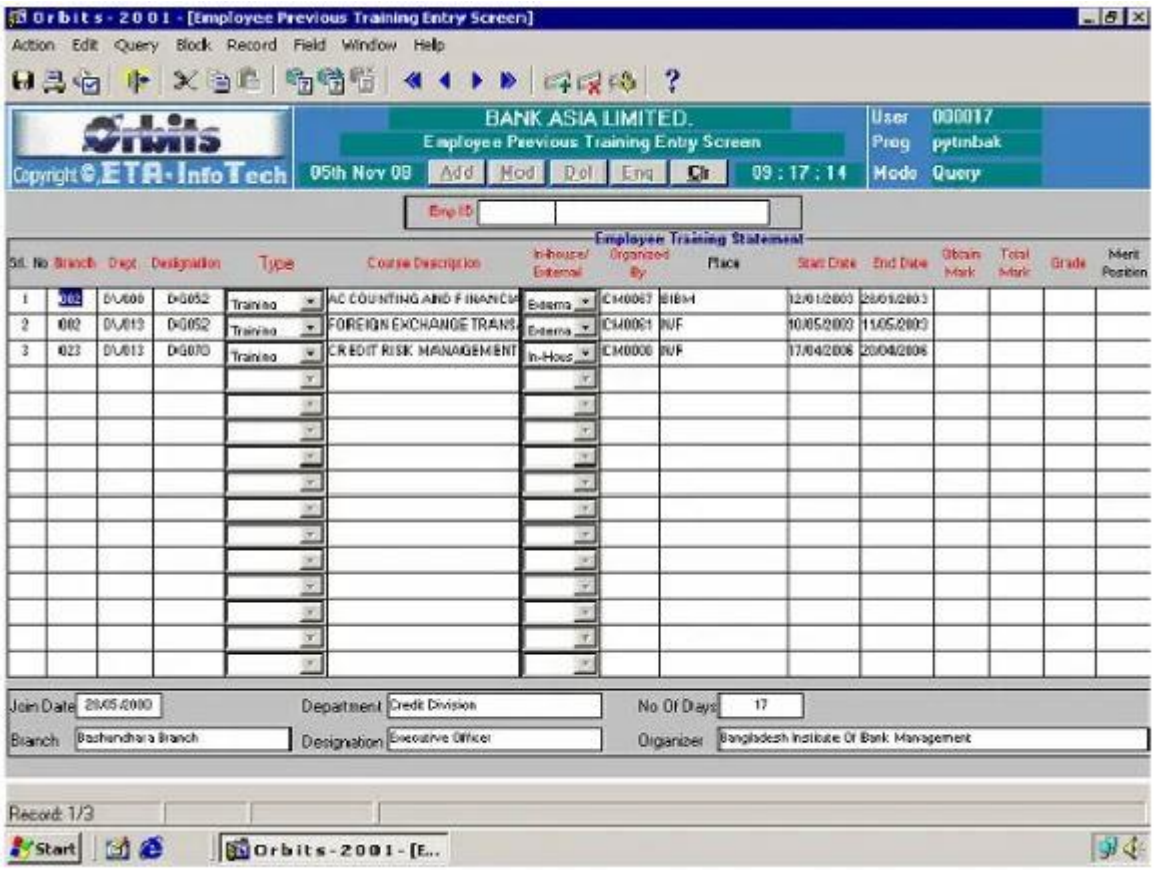
6.6 Employee overall Training records

Bank Asia Ltd always believes that IT has a great contribution in the activities of Human Resource department. So the bank tries to keep the entire employee training related information for proper recording reporting.

Bank Asia Ltd uses Orbits HRD solution developed by software giant Oracle to record all the HR related activities of the banks. Both the employees and HR personnel can view the training information according to their accessibility. Privileged HR managers or administrators can add, delete, and modify training related data on the system.

All the trainings that HR department has designed for the employees are set in the system and when which employee will get the training on what subject are also set in the system. Employees get information regarding the training program they need to participate on specific date. Orbits the HRD system developed by Oracle works as a complete Training Matrix for Bank Asia Ltd.

HRIS to track the employee training information



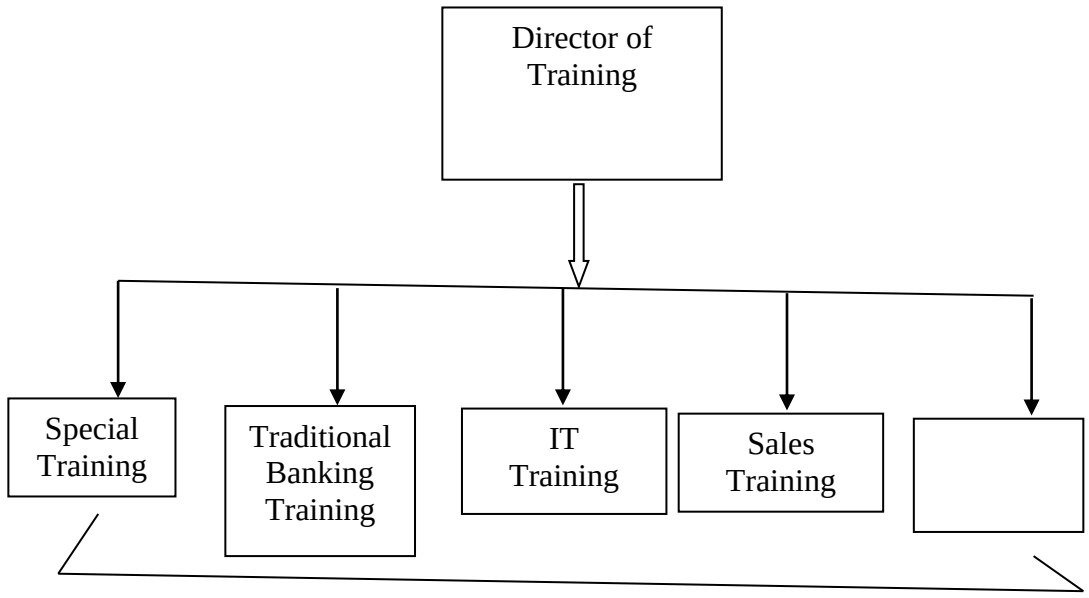
Employee Master Maintenance (Training Information Form)

Figure 3: Employee Master Maintenance

The system shows employees training according to the serial number, branch, designation of the employees and types of training with course detail; it also shows the organizer name with specific code. The training course duration, place of the training program, training starting date and end date also shows in the system. All employees have the ID and password to log on to the HRD system to view the training update of the individual. Employees also get email from the HR department for any kind of training inquiry regarding the HRD system.

6.7 Training Model Followed by the Training Department of Bank Asia Ltd

Among the five training models the training department of Bank Asia Ltd follows Faculty Model to deliver training to its employees.



Training specialty areas

Figure: Faculty training model

In Faculty model the training department is headed by a director with a staff of experts who have specialized knowledge of particular topic or skill area. These experts develop, administer and update training programs. The HR department of BAL follows this model to train its employees. in this process the trainers hired by BAL develops, administrates and update the training programs and serve the training to the employees. in this model the it trainer are responsible for only it trainings and banking trainers are responsible for banking trainings.

Chapter Seven

Findings Recommendations & Conclusion

7.1 Major Findings:

- **Training meeting expectation of the employees:** From the analysis of the data we can say the training that Bank Asia Ltd organizes for its employees are meeting their expectation.
- **The training objectives are clear to the employees:** The training objectives are fully clear to the employees; the employees know why they are having the trainings and how the trainings will help them in their work.
- **The training materials were useful and pertinent:** All the employees believe that the training materials were useful and those were relevant to the specific training.
- **Time distribution was better for the training programs:** Employees agrees that the time sliced for each training course was better and they enjoyed plenty of time to understand the training topics in the class room.
- **The trainers were knowledgeable:** From the employees response it is seen that the trainers were knowledgeable to operate the training operation to the trainees.
- **The class participation and interaction were not that much encouraged:** Employees think the trainers do no encourage themselves to participate in the class and to do interaction regarding the training topics.
- **Employees are optimistic to transfer the learning knowledge to the work:** employees think that they will be able to apply their knowledge that they have learned from the training in their work.
- **Training at outside institution are very useful:** employees believes that training at outside institution (BIBM) are very helpful than in house trainings.
- **Training materials are detailed:** all the training materials are huge and elaborate these materials helps the employees afterwards in desk works.
- **Employees are optimistic to transfer the learning knowledge to the work:** employees think that they will be able to apply their knowledge that they have learned from the training in their work.
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- **Training materials are detailed:** all the training materials are huge and elaborate these materials helps the employees afterwards in desk works.
- **Training time need to be expanded for some training:** some employee's thinks that training time need to be expanded for some specific training.
- **Overall training quality was good:** All the employees think that the overall quality of the training was good but they expect the trainings to be better.
- **Employees are aware about their trainings:** From the questionnaire survey I have found out that, all the employees are aware about the training programs and the implementation of the knowledge they get from the training.
- **Employees only get banking trainings, and lack other trainings:** Employees at Bank Asia Ltd only get trainings bout the traditional Banking trainings, some other trainings like managerial trainings, interpersonal trainings, English language trainings are absent.

7.2 Recommendations

- Bank Asia should arrange other trainings (managerial trainings, English-speaking/reading/writing training, quick customer service trainings, etc) rather than only traditional banking trainings for its employees.
- Training time for specific trainings need to be expanded.
- Bank Asia Ltd should arrange on job training rather than off job training.
- Bank Asia Ltd needs to hire more skillful trainer to deliver the training.
- Employees should get comprehensive training on operating and maintaining the software STELAR.
- No need analysis is done for the employee before training; Bank Asia should implement need analysis for its employees.
- The HR department should find out why employees think outside institution trainings are more useful than in house trainings.
- Bank Asia Ltd HR department should take ideas regarding designing the training session from the employees based on their experience.
- The ROI – The return on investment made towards training and development activity need to be measured. Employee has to be aware about the cost invested by company indirectly and they will be motivated to get the desired result output.

7.3 Conclusion

Banks are highly competitive in Bangladesh. The success of one bank depends on the better service from the bankers to customers. Successful training and development can develop highly trained bankers in the banks, who can serve the customer well, and can achieve customer satisfaction for the organization, by proper training and development process employees become more efficient and can contribute well in the organization in every work. Well-structured and constructive training can ensure competitive advantage by the employees for the organization. So this is the right time for the HR departments of Bangladeshi banking sectors to start effective training and development programs for the employees by implementing effective Human Resource Management.

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