

INTERNSHIP REPORT

ON

AN ANALYSIS OF TRAINING AND DEVELOPMENT OF JANATA BANK LIMITED

Submitted To:

Controller of Examination
National University of Bangladesh
Gazipur -1704, Bangladesh

Supervised By:

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Submitted by:

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Session: 2018-2019
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Under National University



Date of Submission: 5th April, 2023

Letter of Transmittal

April 5th. 2023

Controller of Examination

National University of Bangladesh

Gazipur -1704, Bangladesh.

Subject: Submission of Internship Report.

Dear Sir,

It is, indeed, an honor to prepare my Internship Report on **An Analysis of Training and Development of Janata Bank Limited** as a prerequisite for the completion of MBA degree. This report is based on primary and secondary data available as well as the information generated from my experience of three months internship period. I have invested the best effort I can to prepare this report and eventually come up with a worthwhile conclusion.

However, had any clarification required, I would be glad providing them as best as I can.

Sincerely yours,

.....

Partha Kumar Saha

Reg: 18601000640

ID No: 1920466

Session: 2018-2019

Major in HRM

Department of Human Resource Management

Daffodil Institute of IT (DIIT)

Student's Declaration

I, the undersigned, hereby declare that the Internship Report on titled, **An Analysis of Training and Development of Janata Bank Limited** has been prepared by me under the guidance of Md Mokarram Hossain, Assitant Professor, Daffodil Institute of IT (DIIT) as a requirement for the accomplishment of MBA degree from the Department of Human Resource Management, Daffodil Institute of IT.

It is also declared that, this report has been prepared for academic purpose only and has not been/will not be submitted elsewhere for any other purpose.

.....

Partha Kumar Saha

Reg: 16601000563

ID No: 1920466

Session; 2018-2019

Major in HRM

Department of Human Resource Management

Daffodil Institute of IT (DIIT)

Letter of Acceptance

It gives me immense pleasure to certify that, Partha Kumar Saha, Department of Human Resource Management, Daffodil Institute of IT (DIIT), student of MBA, bearing the REG No. 16601000563 has been prepared his internship report on **An Analysis of Training and Development of Janata Bank Limited** under my supervision. To the best of my knowledge, he has completed all the courses of the program and the report has been prepared by him and it is accepted as authentic one.

I wish him every success in life.

.....

Md Mokarram Hossain
Assistant Professor
Department of Business Administration
Daffodil Institution of IT (DIIT)

Acknowledgement

At the very beginning, I would like to express my deepest gratitude to the almighty God for giving me the strength and the composure to finish the task within the scheduled time. Internship report is an essential part of MBA program as one can gather practical knowledge within the period of three months by observing the activities of the organization. I have done an internship report on An Analysis of training and development of Janata bank limited. At first, I express my gratitude and indebtedness to my respected teacher and Internship supervisor Md Mokarram Hossain for his constant guidance, valuable advice, encouragement and suggestions during the internship period. I would like to thank the branch people of JBL. Netaigonj Corp. branch who helped me a lot in completion of my internship like: Md. Shirajul haque, Assistant General Manager (A.G.M.), Eklas khan, Principal Officer (P.O.), Md. Fariduzzaman, officer, S.M. Imran al. Sabah, officer of Netaigonj Corp. Branch. I would also like to take this opportunity to give thanks to my family without, whose continuous support from the background it would not have been possible to come so far in institute life and complete my internship paper.

Executive Summary

Janata Bank Ltd is a govt. owned bank with numerous branches spreading all over Bangladesh. It is committed to provide high-quality financial services / products to contribute to the growth of G.D.P. of the country through stimulating trade & commerce, accelerating the pace of industrialization, boosting up export, creating employment opportunity for the educated youth, raising the standard of living of limited income groups and overall sustainable socio-economic development of the country.

The Internship program has given a great opportunity to combine my theoretical knowledge with practical experiences. The topic is Analysis of Training and Development of Janata Bank Limited a Case Study on Netaiganj Corporate Branch. It is easier to get all sufficient important data's which is needed for this report work & this report is completed with six chapters. The first chapter is the introduction part of the report which is origin, objectives, scope, methodology, limitations & broad objective of this report to analyze the training & development of Janata Bank limited. Data were collected by primary source & total sample size was 40. The second chapter is about the history of Janata Bank Ltd, its mission, vision, and organogram. The third chapter is the theoretical aspects of the report. In the Fourth chapter, described the Training and Development of Janata Bank Limited. Fifth chapter is data analysis. And the last & sixth chapter is findings, recommendations and Conclusions.

Janata Bank Limited is running successfully taken all in all, it can be safely said that Janata Bank Limited action program is directed towards development of an authentic participatory economy beyond market economy.

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Introduction

Banking is one of the most important sectors for country's wealth building activities. Commercial banks are certainly profit making Financial Institutions. These institutions play great role in the money market of every economy. Due to globalization, technological innovation and deregulation the banking system all over the world has been changing rapidly. Now a day's bank have to compete in the market place not only with local institutions but also with foreign financial institutions. For every business to survive in the competitive arena it has to take effective strategy in using its fund. It has to invest its fund in different sector. Bank as a business organization has to do the same. Its dedicated and qualified professionals are committed to provide quality and competitive services by using the latest technology. It's maximizing the benefits for the customers, the shareholders, and the society as a whole. In order to ensure a satisfactory level of recovery rate from its investing activities, banks should have a sound customer service. Identifying the reliable and real clients in providing cash, credit and advances is essential for banking business and application of appropriate customer services can help in this respect. As customers are the most important consideration in personal banking, they should be given a chance to exchange their views and ideas about the bank's products and services. This study is attempted to reveal the facts about the strengths and weakness, if any, of the customer services of Janata Bank with a view to have an in-depth idea about the customer services of the banking sector. As an integral part of the Internship of the MBA program, this study has been conducted and submitted. Service division is the heart of banking system as in Janata bank. Under service division customer management is the lifeblood of managing the operation of business. In order to strengthen customer service management Janata Bank is trying to provide better service to their customers. With these efforts the bank is doing better gradually better but still it is not at the level of other private commercial banks.

1.1 : 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 resources.

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, equipment's, methods and how it can be improved in near future of Janata Bank.

This paper is a need for the completion of post-graduation degree. As a student of MBA 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. In this regard I had got an opportunity to carry on my internship program in Janata Bank Limited at Netaigonj corporate branch for 3 Months. I took the opportunity to do my internship on the Analysis of the Training and Development Process of Janata Bank Limited. Experience, which has been achieved in my Internship time, I have tried my aim best to display in it.

1.2: Objectives of the study

General Objective

- ◆ To analyze the Training and Development practices of Janata Bank Limited.

Specific Objective

- ◆ To explore the training and development methods used by practices of the bank.
- ◆ To identify the problems of training and development practices of the bank.
- ◆ To provide some solicitation to defeated problems of training & development practices of the bank.

1.3: Scope of the report

This report has been prepared on the basis of experience gathered during the period of internship. This report will be dealing with the overview of Janata Bank Ltd. & mainly with the training and development process of this bank. But the report will try to cover overview of Janata Bank Limited objectives, functions, management, business policy and other activities.

1.4: Methodology of the study

I have used both primary and secondary data for creating the report. But most of the data are collected from primary source. I observed many activities of Janata Bank Ltd. My practical experience in JBL was a great fountain of information.

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.

Secondary data

1. Annual reports of Janata Bank Limited;
2. Relevant books research papers, Journals etc.

1.5: Limitations of the Study

It is really difficult to gather data from the planet know me. They have restriction to disclose some secrete information Although maximum effort study a successful one, but it suffer some limitation those were apparently, the major ones were-

- ◆ The authority did not disclose on for keeping organization confidential.
- ◆ In their web site in the General Banking Activities related information was limited.
- ◆ There was lacking other related information.
- ◆ It is very difficult to collect all the required information in such a short period.

2.1 : History of Janata Bank Limited

Janata means people. This is a progressive Bank. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were nationalized and renamed as Janata Bank. It is the second largest commercial bank in Bangladesh started its activities with an authorized capital of Taka 50 million and paid up capital of Taka 15 million. It has been operating since its inception in 1972 both in Bangladesh and overseas. On 15th November, 2007, the bank has been corporatized and renamed as Janata Bank Limited. Janata Bank Ltd. has been playing a significant role in the economic development of the country by mobilizing savings and channelizing funds into different productive sectors. It is also a major player in the fields of micro-credit and software development. Now, Janata Bank Limited, one of the state owned commercial banks in Bangladesh, has an authorized capital of BDT. 30000.00 million and paid up capital of Tk. 19140.00 million. The Bank has a total asset of Tk. 683157.58 million. For performing online banking, the bank has launched Real Time Online Banking activities by the real time centralized online Core Banking System (CBS) software TEMENOS -24 (T24) in 132 Branches.

2.2 : Vision & Mission

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.

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.

Slogan:

“Your committed partner in progress”

2.3 : JBL Profile

Registered Name	Janata bank Limited
Known As	Abbreviated bank
SWIFT Code	JANB BD DH
Category	Corporate
Type	State owned commercial bank
Date of Registration	1972
1st Branch	Imamganj corp. Branch, Dhaka
Opening Ceremony	1972
Office	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Phone	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
Fax	+88 02-9554460, 9553329, 9552078
Email	md@janatabank-bd.com
Website	www.jb.com.bd
Official Logo	
Managing Director	Md. Abdus Salam Azad (F.F.)
Deputy Managing Director	Hussain Yeahyea Chowdhury
Branch	912

Number of Employees	12,939
Authorized Capital	BDT 30,000 Million
Paid-up Capital	BDT 19,140 Million
Local Partnership of Capital	Public Limited Company under 100% ownership of Government
Services provided	Deposit Scheme, Credit Facility, money transfer and Foreign Exchange Services.
Banking operating system	Both conventional and foreign system (E-Banking Software by Dextop corporation ltd.)
Technology used	Member of SWIFT, online Banking, Janata based Computer system.

2.4: Corporate Profile

Name of the Company	Janata Bank Limited
Chairman	Shaikh Md. Wahid-uz-Zaman
CEO & Managing Director	Md. Abdus Salam Azad (F.F.)
Company Secretary	Hussain Yeahyea Chowdhury
legal Stat	State owned commercial bank
Genesis	Janata Bank Limited, the 2nd largest State Owned Commercial Bank (SCB) in Bangladesh, is playing pivotal role in overall financial activities of the country. The Bank emerged as 'Janata Bank' by combining the erstwhile United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President's

	Order- 26) of 1972 and was restructured as a limited company in November, 2007.
Date of Incorporation	21 May 2007
Date of Vendor's Agreement	15 November, 2007
Registered Office	Janata Bhaban, 110, Motijheel Commercial Area Dhaka - 1000, Bangladesh.
Authorized Capital	BDT 30,000 Million
Paid-up Capital	BDT 19,140 Million
Number of Employee	12,939
Number of Branches	912
Phone-PABX	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
FAX	+88-02-9554460, 9553329, 9552078
SWIFT	JANB BD DH
Website	www.jb.com.bd
E-mail	md@janatabank-bd.com

2.5 : Some Notable Features of the Bank

Capital Structure	
Authorized Capital	BDT 30,000 Million
Paid-up Capital	BDT 19,140 Million
Branches & Subsidiaries	
1. Total No. of Branches	912

a. No. of Foreign Branches	04
b. No. of Local Branches	428
I. No of Rural Branches	345
II. No of Urban Branches	
2. No of Regional Offices	19
3. No of Principal Offices	42
4. no of G.M. Offices	10
Subsidiaries	<p>3</p> <p>1. Janata Capital and Investment Limited(Dhaka)</p> <p>2. Janata Exchange Company srl, Rome Branch & MD Office(Italy) 3. Janata Exchange Company srl, Milan Branch(Italy)</p>
Representative Office	3 1 (one) in Jeddah, KSA; 1 (one) in Riyadh, KSA and 1 (one) in Kuwait
Correspondent	631

2.6: Hierarchy of Janata Bank Limited

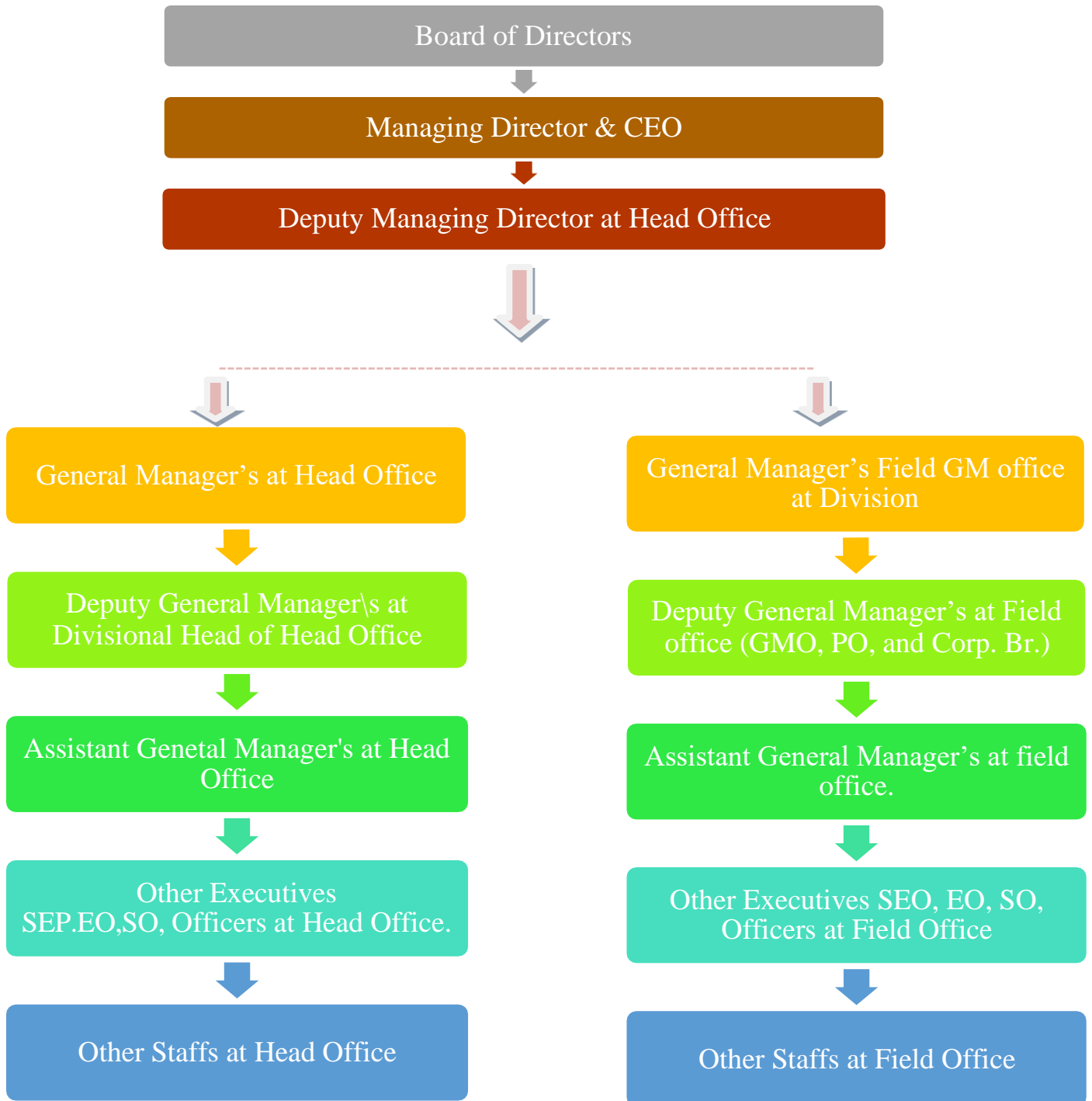


Figure: 2.1: Hierarchy of Janata Bank Limited

2.7: Organizational Structure

Janata Bank is the largest nationalized commercial bank of Bangladesh. It has 912 branches throughout the country. It has also two overseas branches. The Head Office of the bank is located at the Motijheel commercial area, Dhaka. The Divisions are headed by the DGMs and the departments are by AGMs. There are also many sections under every department in the Head Office. A DGM is the chief of the Principal office and an AGM usually runs a regional office. Principal offices are the local points of the bank's administrative zone in the districts. The regional offices are under control and supervision of principal offices. The offices are situated at thana level within the districts. The corporate branches are nearly equivalent to the GM office and usually headed by the DGMs. They provide all the banking services such as general banking, loans & advances etc. Functional hierarchy of Janata bank is given below:

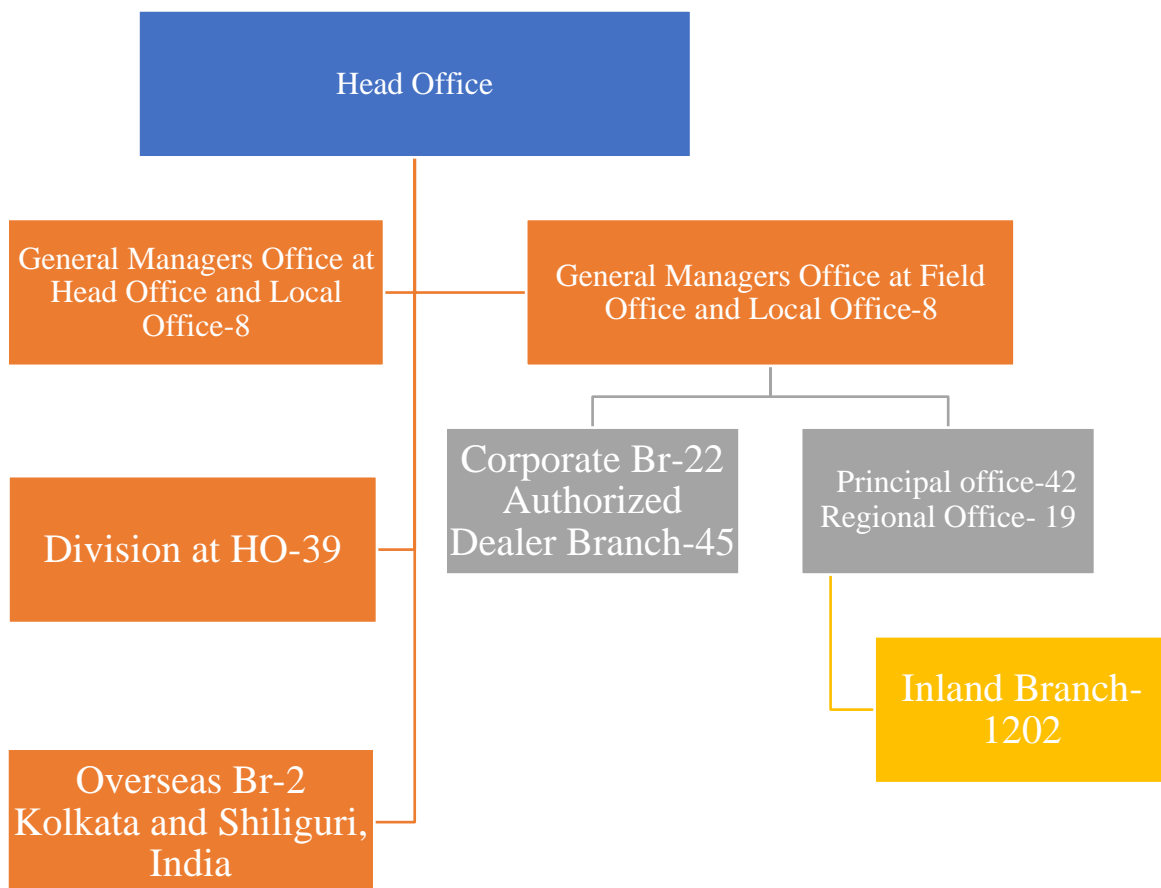


Figure: 2.2: Organizational Structure

2.8 Services of Janata Bank Limited

Principal Activities of the Bank:

- To facilitate and handle all kinds of commercial banking services to its customers authorized by Bangladesh Bank.
- To perform Government Treasury functions and also act as an agent of Bangladesh Bank.
- To export and import trade of Bangladesh with other countries under various agreements.
- International banking.

Subsidiary Activities of the Bank:

A subsidiary company named Janata Exchange co. Inc. was incorporated on 4 April, 1994 under laws of the state of New York, Department of State, licensed on 17 October, 1994 by the State of New York Banking Department and commenced operation as an International Money Remitter from 12 December, 1994.

Associate Activities of the Bank:

On 4 November, 1998 Janata Bank notified the financial Service Authority of the UK of its intention to voluntarily surrender the banking license for Janata Bank UK branch with effect from June 30, 1999. Janata Bank UK branch had extinguished all its retail deposits by 30 June, 1999 and is not permitted to accept any further deposits from the date. But a representative was there till 7 December, 2001. A subsidiary money remitting company under the name of Janata Trade and Finance (UK) Limited has been incorporated under the UK company act of 1985. The company has been allowed to start its function as a bank from 7 December, 2001 (the operation activities was started on 10 December, 2001) by the Financial Service Authority of UK changing its name as Janata Bank (U.K.) Ltd. 51% share capital of the newly renamed company is held by the Peoples' Republic of Bangladesh and remaining 49% by Janata Bank.

Account Section:

This is a very much crucial section for each business concern. As such this is a crucial department for a commercial bank. Records of all the transactions of every department are maintained here.

Accounts section verifies all financial accounts and contents of transactions. Every working day all the accounts are balanced and reconciled to remove and discrepancy. The overall activities of accounts section are as follows:

- ❖ Record all transactions in the cash book.
- ❖ Record all transactions in general and subsidiary ledger.
- ❖ Prepare daily fund function, weekly position, periodic statement of affairs etc.
- ❖ Prepare necessary statements for reporting purpose.
- ❖ Make salary statement and pay salary.
- ❖ Pay all expenditures on behalf of the branch.
- ❖ Branch to branch fund remittance and support for account treatment.
- ❖ Budgeting for branch.
- ❖ Make charges for different types of duties.

Utility Services:

Janata Bank Limited offers multiple special services with its network of branches throughout the country in addition to its normal banking operations.

Collection:

- Gas bills
- Electricity bills
- Telephone bills
- Water/sewerage bills
- Municipal holding tax
- Passport fees, visa fees and travel tax
- Customs & excise duties
- Source tax & VAT
- Zakat fund
- Hajj deposit
- Land development tax

Payment:

- Pension of employees of Government and other corporate bodies
- Bangladesh Bank employees' pension
- Army pension
- British pension
- Students' stipend/scholarship
- Govt. & Non- Govt. teachers' salary
- Food procurement bill on behalf of the Govt.

Social Services:

- Old age allowances
- Widows, divorcees and destitute women allowances
- Freedom fighters' allowances
- Rehabilitation allowances for acid survival women
- Maternal allowances for poor women
- Disability allowances

Sale & Encashment/Purchase:

- Savings Certificates
- ICB Unit Certificates
- Prize Bonds
- Wage Earner's Development Bonds
- US Dollar Premium & Investment Bond
- Lottery tickets of different Semi-Govt. and Autonomous Bodies
- Sanchaypatra
- Public Service Commission's application form
- Judicial Service Commission's application form
- Exchange of soiled/torn notes

Misc. Services:

- Bank a/c information of tax payee client according to demand of NBR
- Local Governance Support Project
- Enlist of Non-Government Insurance Company

Other Activities:

Memorandum of Understanding (MOU):

A memorandum of understanding has been signed by the bank with Bangladesh Bank on 30.06.2004. The memorandum embodies some specific conditions to be fulfilled regarding monitoring and supervision of loans and advances including recovery of classified loans.

Risk Management:

Like any other business, risks are also inherent in banking business. But the risks are complex and multi-dimensional. Although remarkable progress has been made in the field of risk management in international areas, no structural policy/development in this matter has yet been made in the banking sector. In this perspective, Bangladesh Bank has identified 5 (five) core areas relating to banking operations and issued necessary guidelines in 5 areas:

- Credit risks
- Asset and liability/balance sheet risks
- Foreign exchange risks
- Money laundering risks and
- Internal control and compliance risks.

Personnel:

The total manpower of the bank as on 30.06.2008 was 23754 of which 12227 were officers and 11527 were staffs.

Training:

Janata Bank staff college, Dhaka along with three institutes at Chittagong, Rajshahi, Khulna and one training center at Bogra have been conducting training programs covering total banking activities in order to impart training to all categories of officers and staff of Janata Bank.

Library:

Janata Bank central library is replete with a huge collection of books on diverse and multifarious discipline. The library has also been enriched with the most recently published books on Banking, Management, Accounting, agriculture, Industrial Finance, Economics, Computer, and on many other disciplines and its collection is increasing every year.

Customer Service:

To ensure qualified customer service Janata Bank has started in addition to computerization corporate client service and one stop service. To facilitate the foreign exchange activities Janata Bank has launched SWIFT (Society for Worldwide Interbank Finance and Telecommunication) system in its 12 branches. The bank has launched Website, Reuter service, Internet service, and Ready cash service. The bank has taken a plan to launch shared ATM system in various important places.

2.9: Products of Janata Bank Limited

- Export credit (Pre-shipment & Post shipment)
- Facilitating supplier's credit
- LCs (Letters of Credit)
- Guarantees in foreign currency - Bid bond - Performance guarantee - Advance payment guarantee
- Bill purchasing/discounting
- Remittance, collection, purchases and sales of foreign currency & traveler's cheques
- NRAT (Non-Resident Account in Taka)

- NFCD A/C (Non-Resident Foreign currency Deposit)
- RFCD A/C (Resident Foreign Currency Deposit)
- Convertible and non-convertible taka account
- Forward contracts
- Correspondent banking relations

The products and services are provided through a well-established large network of authorized branches all over the country.

2.10 : Types of Account

Accounts department is the most important functional area of this branch. The following types of accounts are maintained in this bank:

- i. Fixed deposits A/C
- ii. Short term deposits A/C
- iii. Deposit pension scheme (DPS) A/C
- iv. Janata Bank special deposit & pension scheme A/C
- v. Savings deposits A/C
- vi. Current deposits A/C Call deposits A/C and
- vii. Sundry deposit Accounts.

2.11 : Remittance

The system of transmitting or sending money from one branch to another branch of the same bank or from one bank to another bank within a country or outside the country is known as remittance. It is one of the important functional areas of a bank. A bank can earn handsome fees as commission from the dealings of money remittance. During my internship program I have gathered practical experience about how money is remitted from one branch to another branch of a bank or from one bank to another bank.

2.11.1 Types of Remittance

Remittance can be of two types:

- A) Inland Remittance
- B) Foreign Remittance

A. Inland Remittance:

When money is remitted within a country through proper banking channel, it is termed as inland remittance. Janata Bank, Rajshahi medical college hospital Branch deals a lot of inland remittance at every working day.

Modes of Inland Remittance:

1) Demand Draft (DD):

DD is the most widely used instrument of remitting fund. It is order to pay money drawn by one branch of a bank upon another branch of same bank for a particular amount of money that is payable to order and demand

2) Mail Transfer (MT):

MT is another widely used instrument of remitting fund from one branch of a bank to another branch of the same bank. It is not used to remit fund from one bank to another. MT is nearly same as DD.

3) Telegraphic Transfer (TT):

TT is the fastest means of remitting fund between two branches of the same bank. Fund cannot be remitted from one bank to another bank through TT.

B. Foreign Remittance:

The procedure to transfer money from one country to another country through bank or other govt. authorized agencies is called foreign remittance. The Janata Bank, Mirpur Shilpa Elaka Branch, Dhaka does not provide foreign remittance facility to its customer directly.

2.12 Duties Performed in the General Banking

General banking is the one of the most important department of every banking transaction. During the internship period I learn most this section. I did my work in the following section under general banking Division.

- I. Account opening.
- II. Account closing.
- III. Cheque Issue.
- IV. Local Remittance

3.1 : 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 of developing individual's knowledge, skills and abilities in order to bring a change in attitude so as to improve present and future organization performance. Training teaches skills for use in the present and near future. It is 'TASK' oriented. Where T=training, A=Attitude, S=Skill, K= knowledge.

When an employee can bring a desired change in attitude about a particular subject by acquiring knowledge and skill through training one can easily say that the employee becomes trained. Thus training is a continual process of helping employees performs at a high level and it is a life -long process for self-development.

Development

Development is a way of preparing someone for the new and greater challenges he or she will encounter in another more demanding job. Again development focuses on the future. It helps employees acquire the background and skills they need to continue being successful as their careers progress.

Development is more educational than skill oriented. All development is really self- development and it is a continuing progress. Without a personal commitment, self- development cannot occur.

Training differs from development in that it relies more heavily upon the instructor; development on the other hand relies upon the participant's initiative asking questions to bring out important points and their relevance. Again training as geared to improving employees' skills so they can perform their job as well as possible, development focuses on the future. Development helps

employees acquire the back ground and skills they need to continue being successful as their careers progress. It is more educational than skills oriented. Development is in fact self -development.

3.2: Difference between training and development

The article given below, that elucidates the difference between training and development-

BASIS FOR COMPARISON	TRAINING	DEVELOPMENT
Meaning	Training is a learning process in which employees get an opportunity to develop skill, competency and knowledge as per the job requirement.	Development is an educational process which is concerned with the overall growth of the employees.
Term	Short Term	Long Term
Focus on	Present	Future
Orientation	Job oriented	Career oriented
Motivation	Trainer	Self
Objective	To improve the work performances of the employees.	To prepare employees for future challenges.
Number of Individuals	Many	Only one
Aim	Specific job related	Conceptual and general knowledge

3.3: 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

3.4: 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.

3.5: 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-



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 desired result with pre-planned method is called training implementation. It is done to see the result of the training by the organization which costs 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 needs 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.

3.6: 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 methods are described below-

- o Lectures and Demonstrations- it is one of the oldest methods where trainer presents the content in a broad way and trainer explains 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.
- o Case Studies- Case study presents a real life case and asks employees to find the problems and provide the solution of those problems. It allows employees to investigate more to find more information of the topic.
- o Role-Playing- in this training method, to get more knowledge participants 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.

- o 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.
- o 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.
- o 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.

4.1 : 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

4.2 : 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 gape 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 equipment's, 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 it 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.

4.3: Methods used in Janata Bank Limited

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.

4.4: Training Institution of Janata Bank Limited

To develop employee's interpersonal, decision making, leadership and communication skills for the employee Janata Bank established 3 training center 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 theses 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.

4.5: Various facilities provided by Janata Bank Limited training and development Institutes

Faculty: Faculty helps to understand how they can apply their ability in their working place.

Classroom: Classrooms are appropriate place where a learner can easily understand the topic.

Evaluation: After taking some class faculty evaluate their students how much they improve.

Performance: 544 participants and the organization monitor employee performance properly.

Plan: For making employee more skilled they make plan.

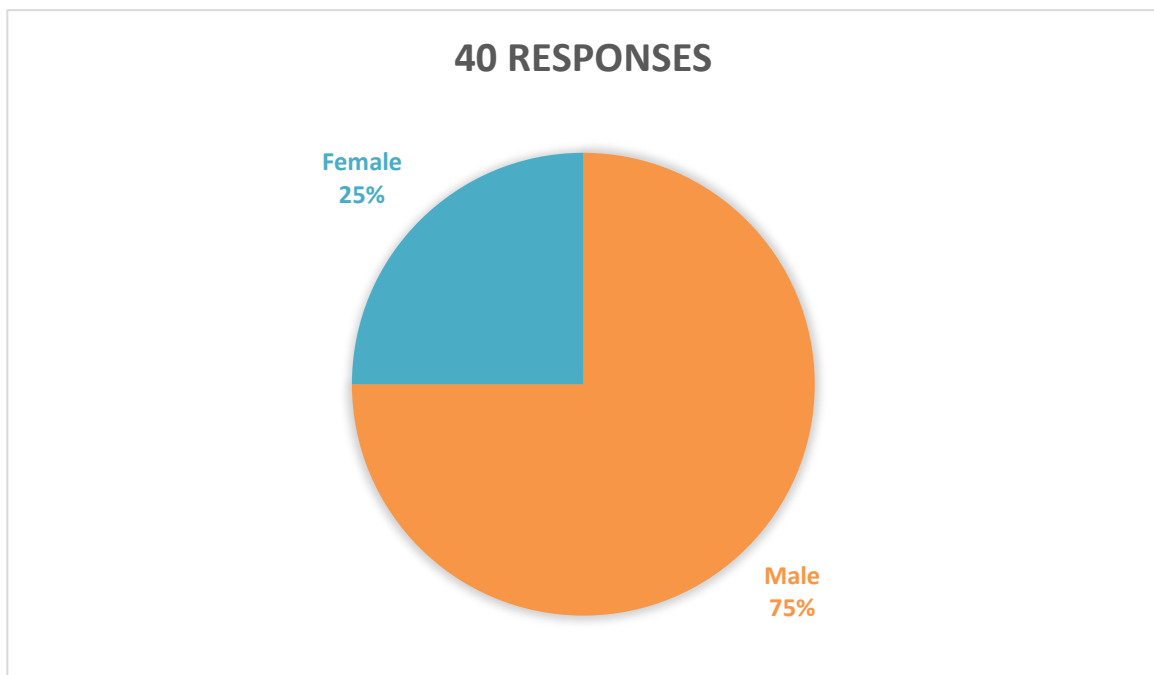
Guest speakers: Guest teachers are invited to share their thoughts about banking.

Computer lab: The Institute provide 12 computer lab for the members of training institute.

5.1 Interpretation of Data

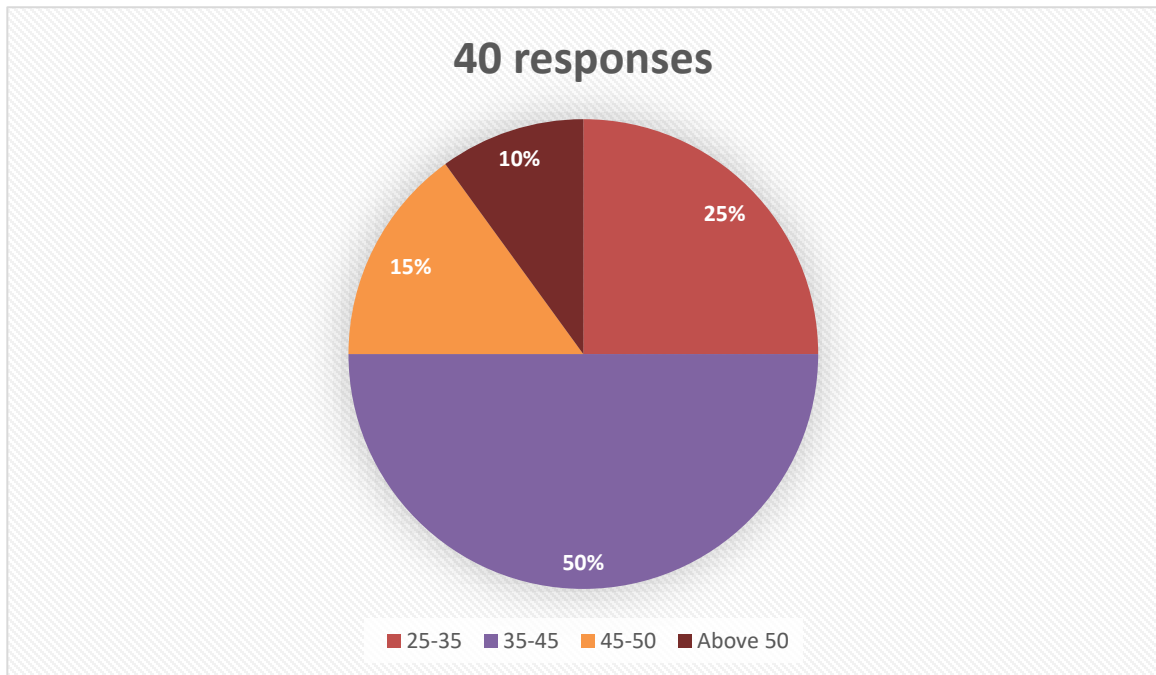
Percentages of the responses on each of the Pie chart calculated from the total responses of 40 employees on each item or question.

Q.1. Gender distribution of Janata Bank Limited



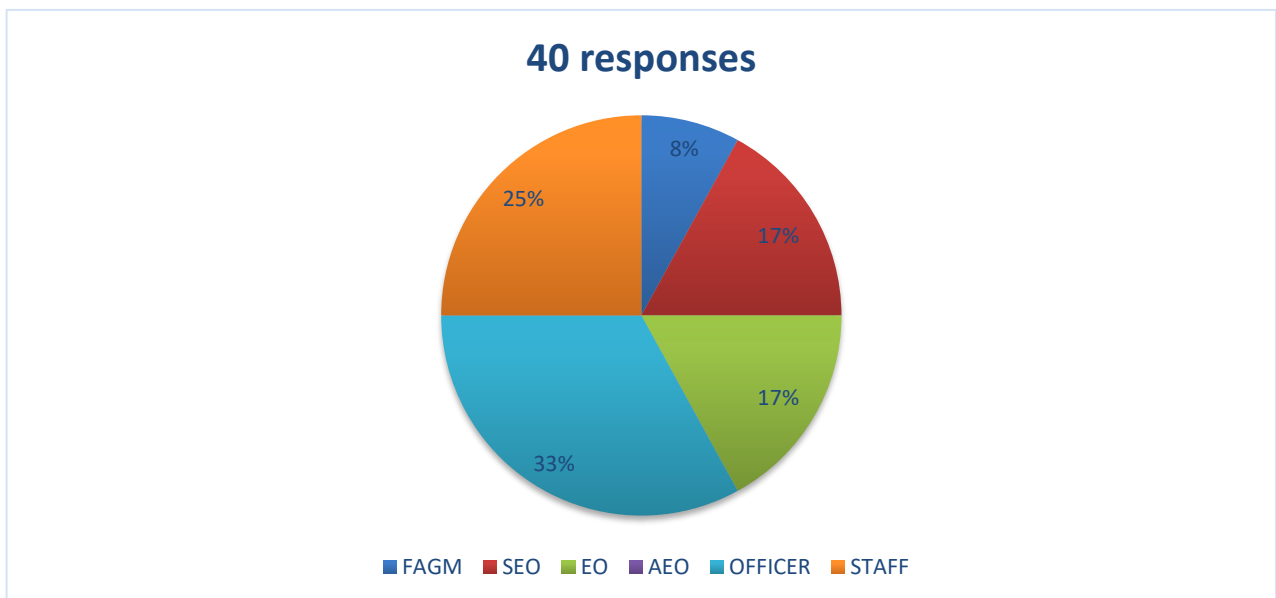
Comments: From the above data it is inferred that out of total 40 employees, 75% employees are male and rest 25% employees are female. It is indicates working males are greater than working females in selected area.

Q.2. Age distribution of Janata Bank Limited



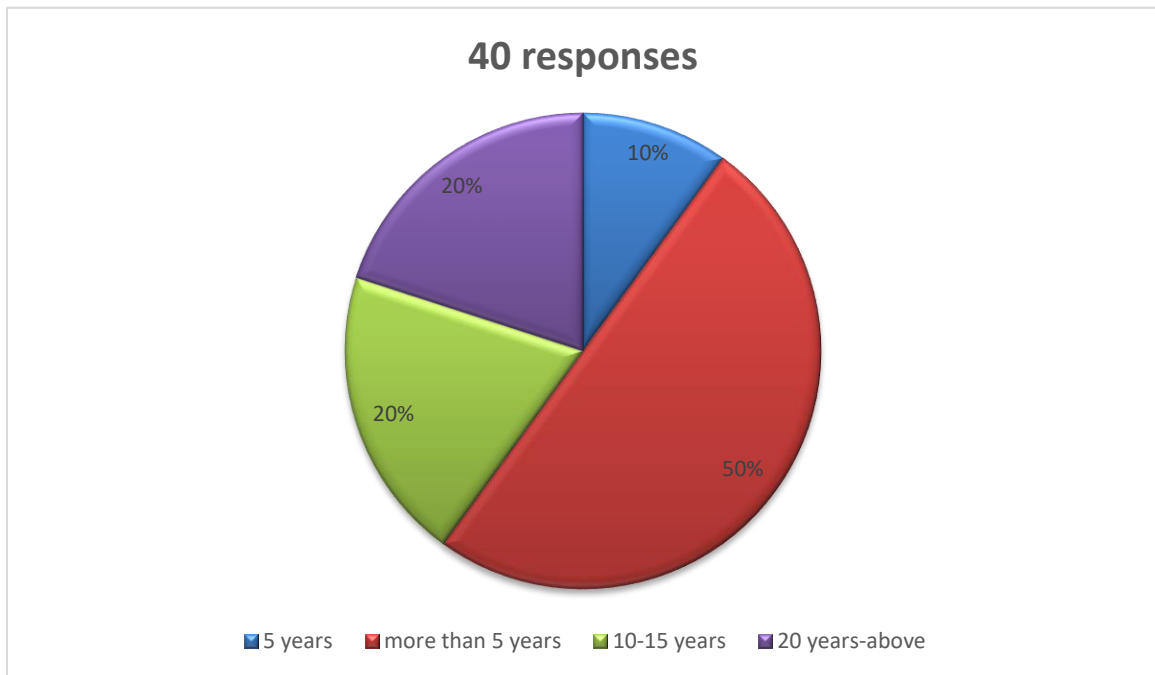
Comments: From the above data it is inferred that out of total 40 employees, 25% of the employee fall into the age category 25-35, 50% belongs to the age group 35-45, 15% responders are in the age group 45-55, and rest 10% of the employees are above 50 age.

Q.3. Designation of Janata Bank Limited



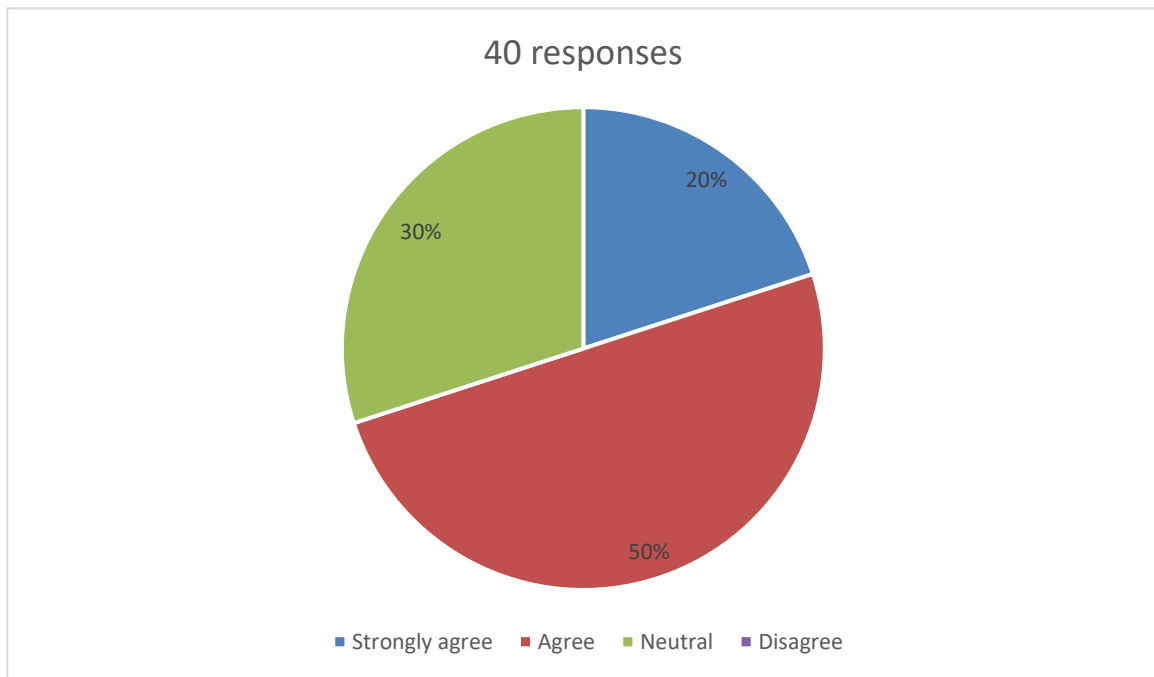
Comments: The above diagram represents the designation of responders, among them, 8% responders are belong to FAGM (First Assistant General Manager), the 17% and 17% responders are belong to SEO and EO respectively, another 33% responders are officers and finally 25% responders are Staff.

Q.4. How many years have you been working in the Janata Bank Limited?



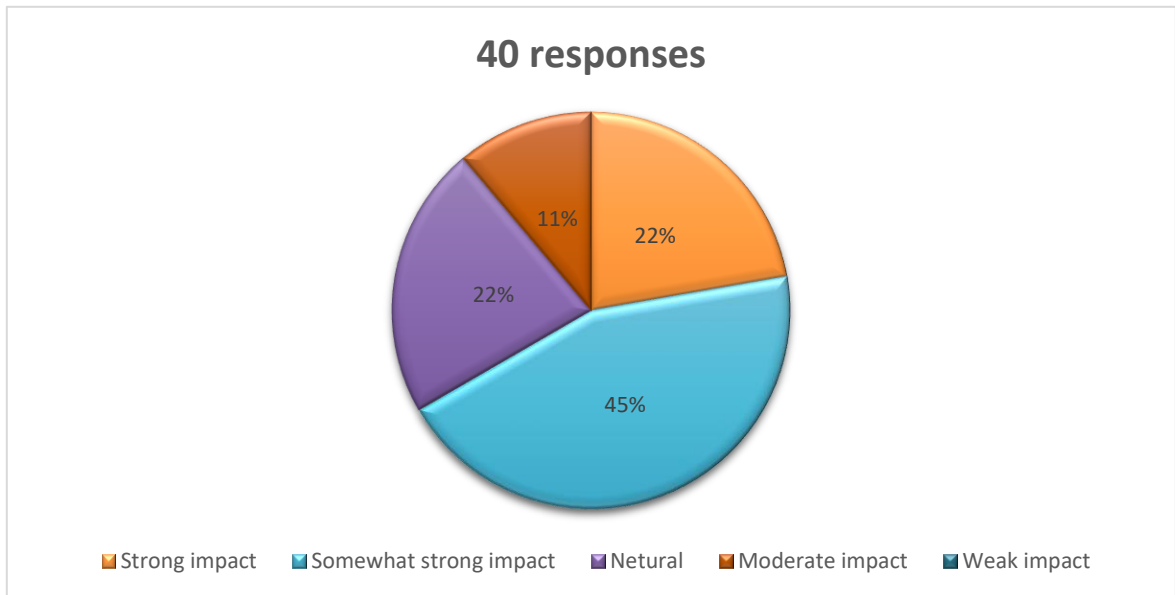
Comments: Here majority of the employees says that more than 5 years they are working in this organization. 10% says that they are here for about 5 years, 20% was working in this bank for 20 years or above than and rest of the 20% are working here for 10-15 years.

Q.5. Are you agree to have good training methods and environment?



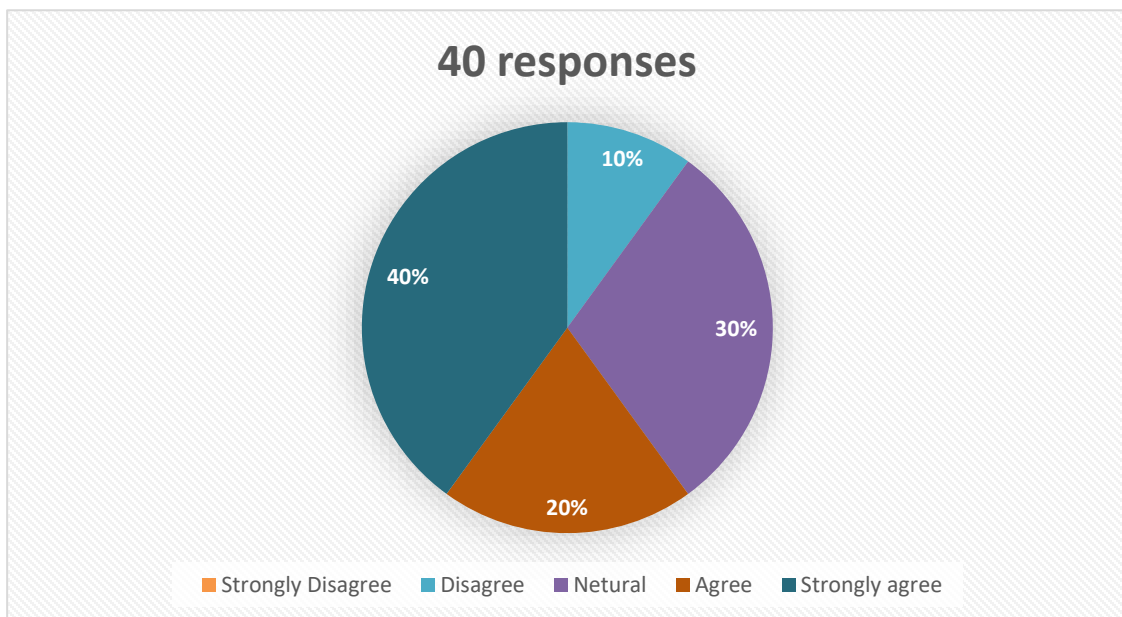
Comments: About 50% says that they are agree to have good training environment in the training institution and 20% strongly agrees and 30% say environment was moderate.

Q.6. How much impact does it have on employee's performance?



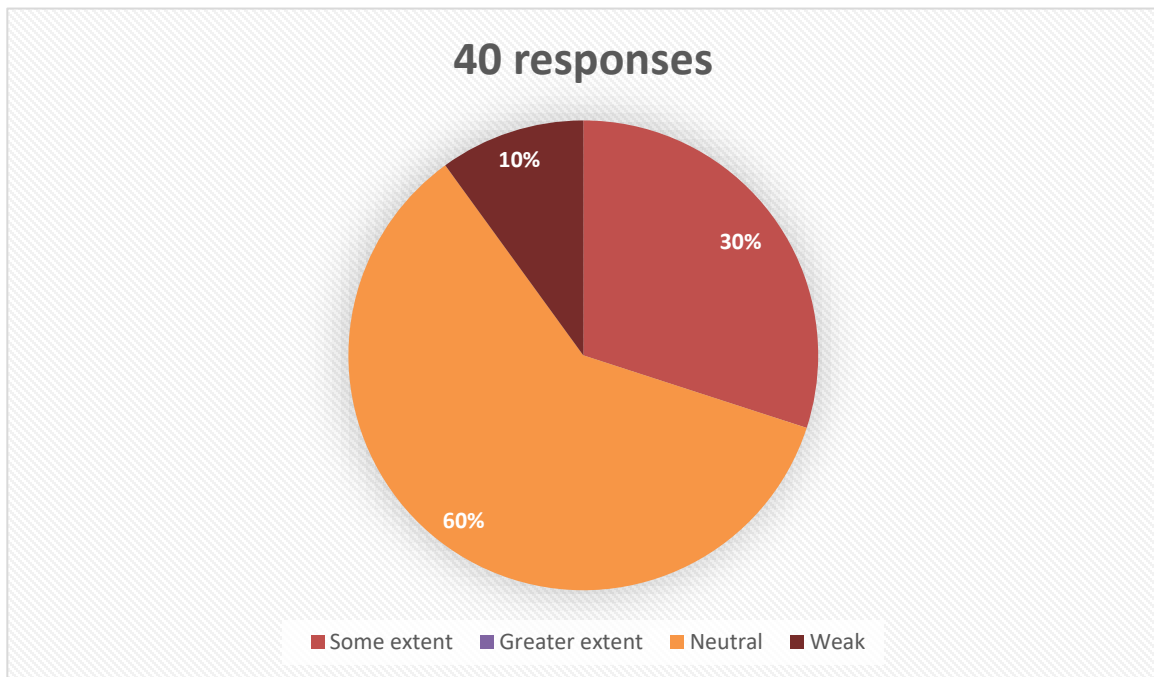
Comments: Training has impact on employee's performance and majority says it has somewhat strong impact. 22% says it is neutral and strong impact on performance and 11% says moderate.

Q.7. The time duration of the training & development process is sufficient enough?



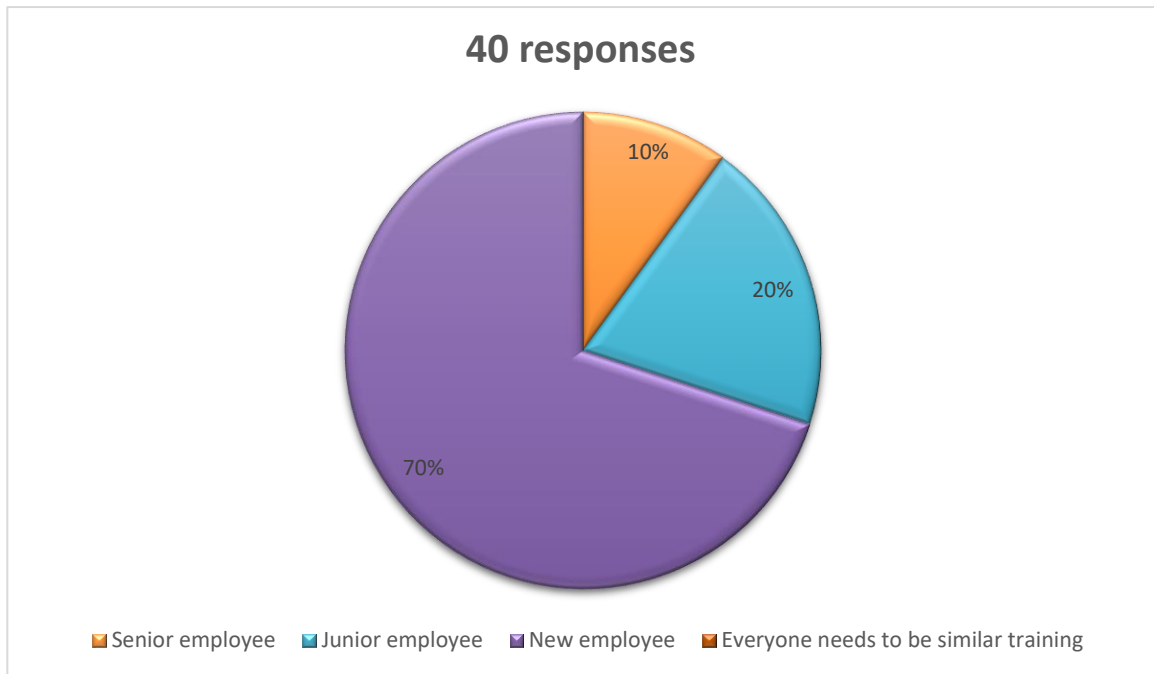
Comments: Here 40% employees think time duration was enough for training program whereas others have different opinion.

Q.8. Does the trainer illustrate the training topics?



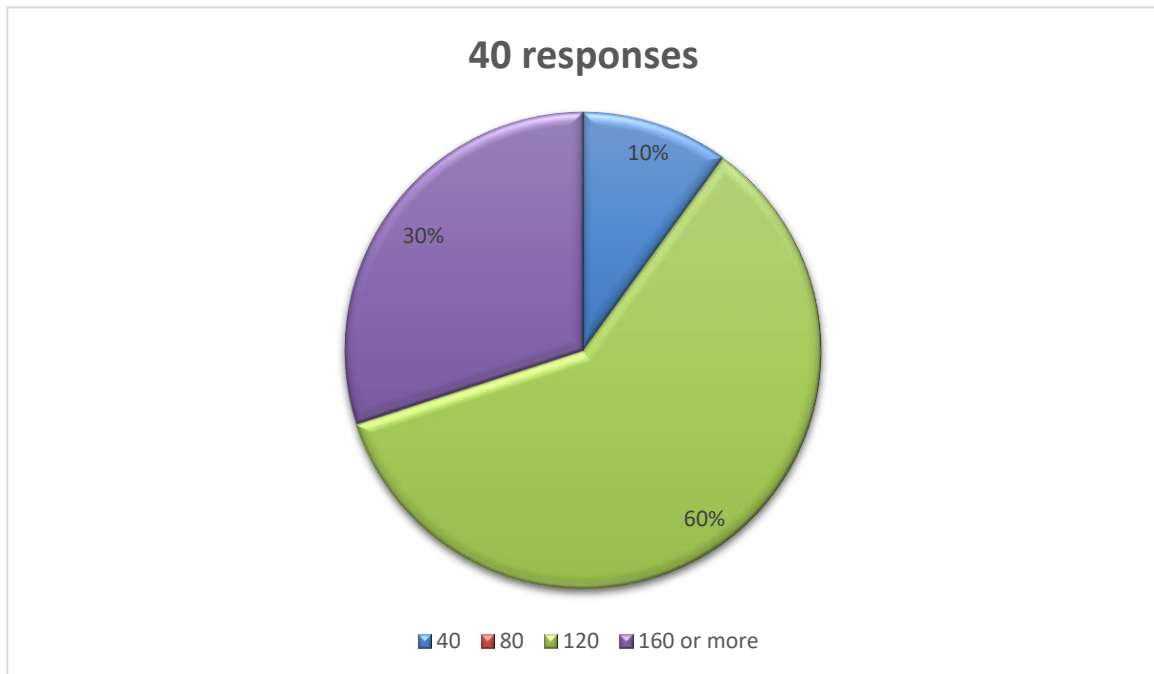
Comments: About 60% were neutrally agreed that trainers give proper explanation of the topic. Whereas 10% says illustration level was weak and 30% says it was some extent good.

Q.9.What do you think needs to be trained in the organization?



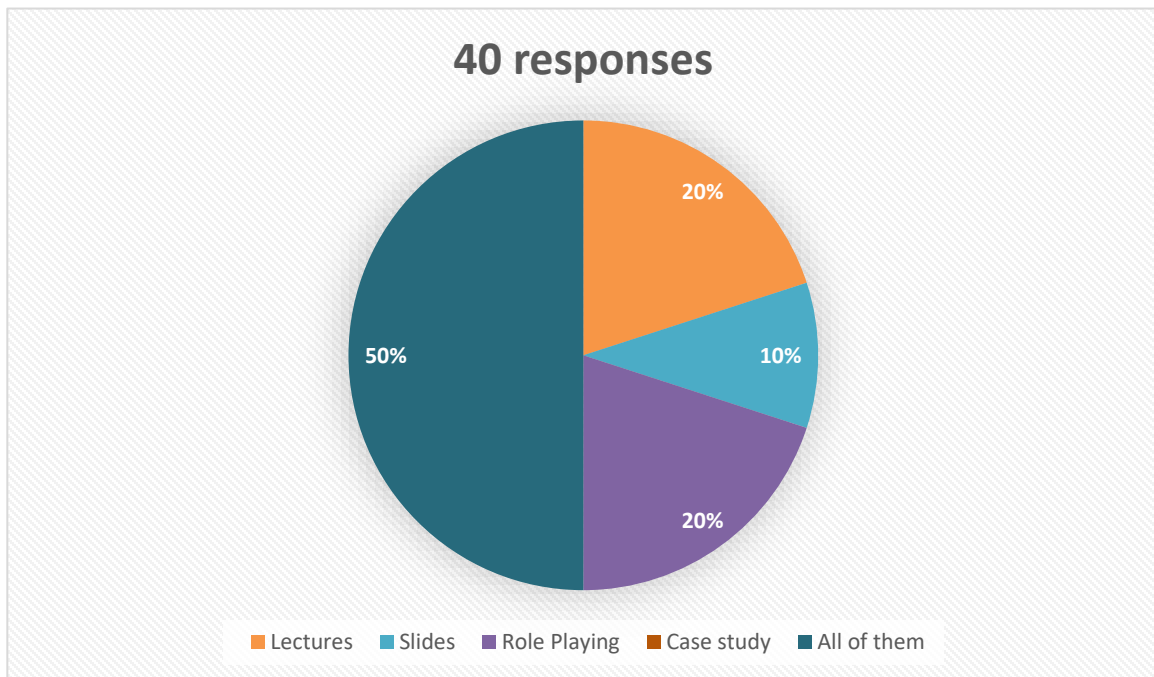
Comments: About 70% says new employees should send in training program as they are have little knowledge about the organizational process.

Q.10. How many employees will join in the training session?



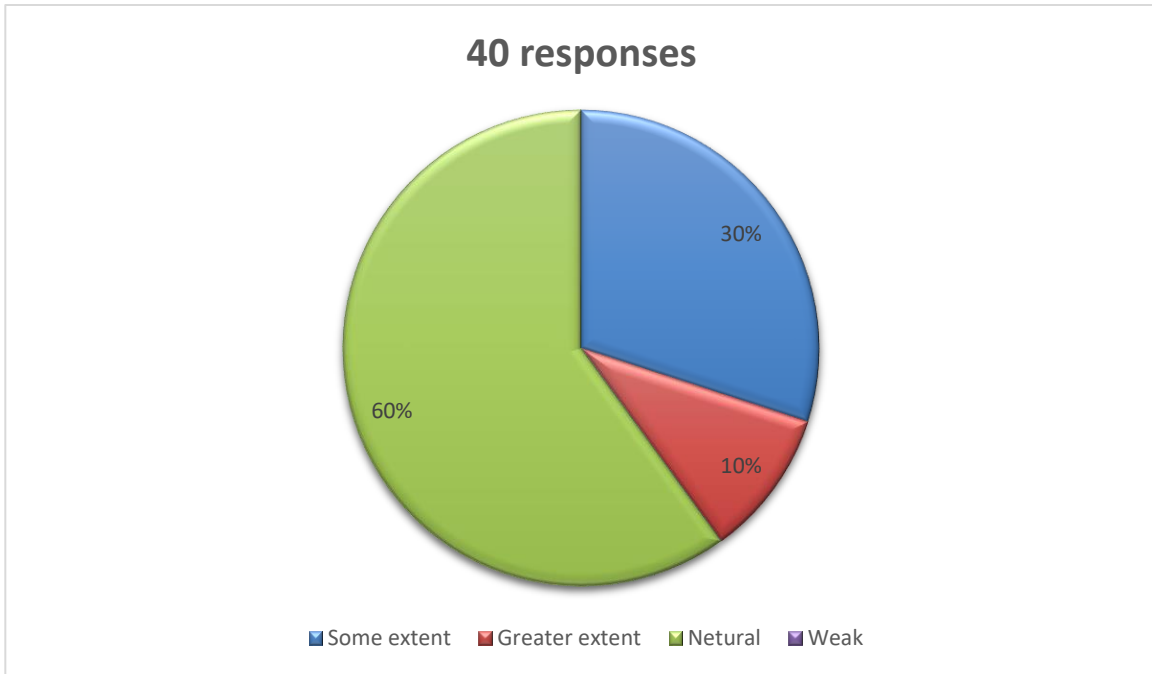
Comments: As the organization use class room training program they can accommodated 120 employees that's why 60% agreed on it. 30% says there should be 160 or more employee in training. 10% did not agree to them but say should be 40 employees.

Q.11. What are the resources and equipment is using at the training and development program?



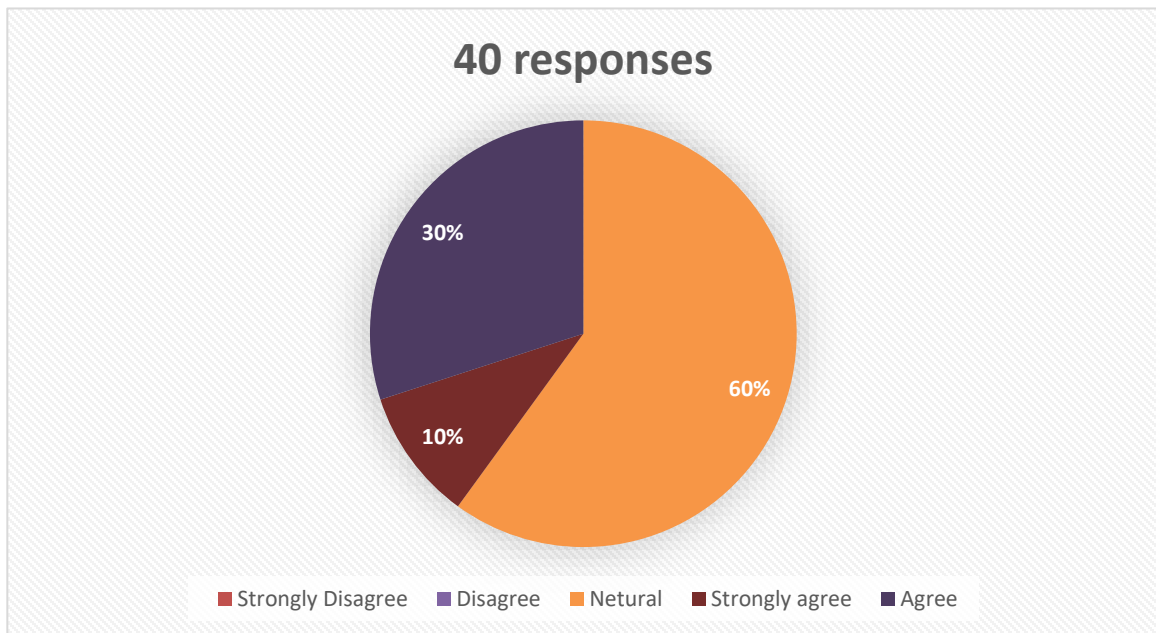
Comments: Around 50% employees say organization uses all the resources and equipment and others have different opinion about it.

Q.12. Are you satisfied with the present training and development program?



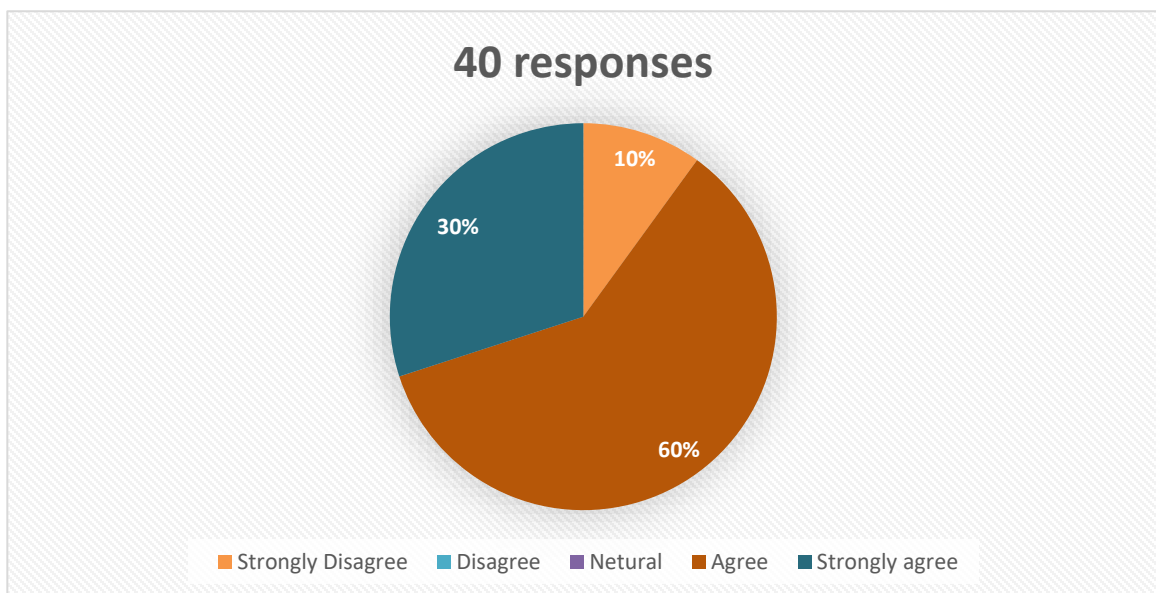
Comments: Majority says their satisfaction level was neutral because training program in the Janata Bank is moderate.

Q.13. Do you agree the instructor response immediately to the trainee?



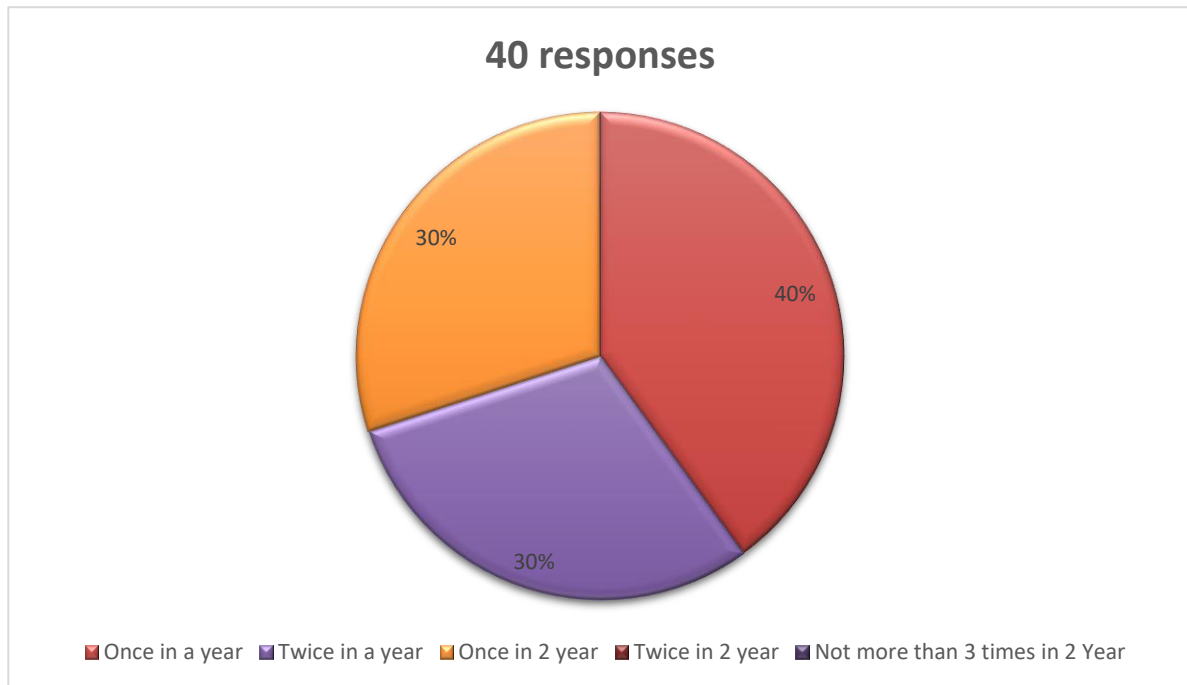
Comments: 60% employees says instruction response was moderate or neutral and 30% was agree on it but 10% was strongly agree.

Q.14. Do you agree the training topic is related to the training?



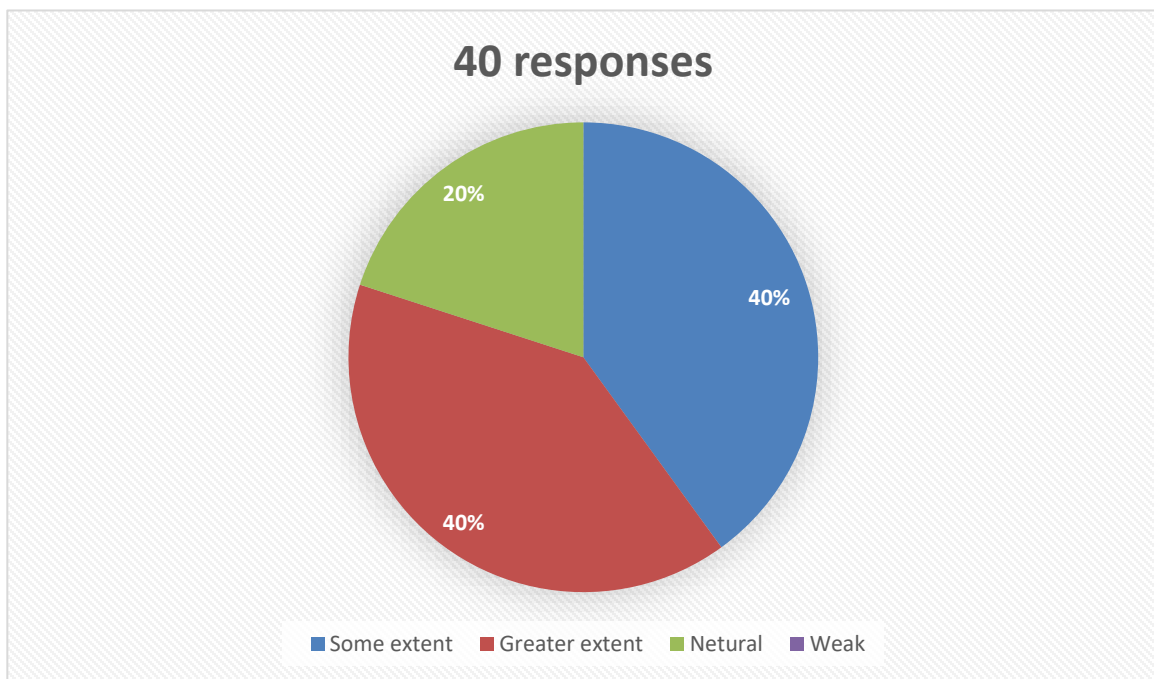
Comments: Majority of them said topic was related to the training and support it.

Q.15.How many times have you been sent to the training program?



Comments: 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.

Q.16. Does training helps to achieve the organization goal?



Comments: 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.

6.1 : Findings of the study

Everything has two sides good or bad. When I started to prepare report 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 internee I mostly found that they have problem training and development program. The findings are given below-

- ❖ Their training and development process are not well planned. They don't use any structured way of training process.
- ❖ 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.
- ❖ Maximum employees believe that government bank is more secure than private bank. The employees are satisfied about their training.
- ❖ Some employee think training process is wasting their time as they have to be in training program for long time.

6.2: 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-

- ❖ The entire training department should be well informed regarding their goal and objective. It is essential to execute company objective into individual target.
- ❖ The bank should introduce new techniques to attract the potential employees.
- ❖ The bank should take initiative to develop the employees in modernized way to serve the Clients.
- ❖ The majority percent of Janata bank clients are eagerly interested in the service that Janata Bank Limited offering towards their potential client. For that reason, Bank should provide proper training to the bank employees to develop their skill for delivering such prompt service.
- ❖ To make the employees favorable to the clients, modern communication is highly needed with the clients.
- ❖ The Bank is found very much urban oriented, as a result the vast majority of the rural disadvantaged people are being deprived services. Janata Bank Limited may consider innovation of ideas to train their employees to deal with rural customers.
- ❖ The bank should offer more facilities to the employees such as motivation through recreation, rewarding system for the best performer etc.
- ❖ The bank should computerize all its function and should provide online banking facility.
- ❖ The trainers should always take time to hear the problems of the trainees. It will help them to deliver the right service.
- ❖ The trainees should give chance to complain about their dejection. For this the bank should have an active complaint system. From this the bank can also get the employees feedback.

6.3: 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 Limited plays a vital role like other banks, in the development process of the country through financing industrial and agricultural process, local and foreign trade. The performance of any bank mostly depends upon the level of its customer satisfaction as well as employee satisfaction. Janata Bank Limited is not an exception from it. Everybody will confess the truth that a set of dissatisfied employees can't satisfy its customers perfectly. Bank, as a service oriented organization, will lose confidence of the clients if it fails to serve them properly.

Training and development is a need for every organization. This report will help one to be familiar with the specific training & development programs of the banking organizations both locally & internationally. This report can be helpful for us if we are to work with training & development program in the future, we would know where to start & the scopes for possible improvements. Janata Bank training programs aim to increase management skill, leadership skill and decision making skill which can lead to improve employee performance and productivity.

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Questionnaire Sample

Dear Respondents,

I am Partha Kumar Saha, A student of MBA program University of Daffodil Institute of IT (DIIT), conducting a survey on “An Analysis of Training and Development Process of Janata Bank Limited”. The following questions are designed to get your valuable opinion regarding the process of training & development of your organization. Kindly noted that this is an academic study and the findings will remain confined within academic interests. No part of this study will be disclosed. Your kind Cooperation will be highly appreciated.

Please read carefully the question and put tick (✓) in the respective number and kindly give your responds where necessary.

Questionnaire on “ **An Analysis of Training and Development Process of Janata Bank Limited**”.

Questionnaire

1. Gender distribution
 - a) 75% Male
 - b) 25% Female
 - c) 50% Male
 - d) 50% Female

2. How many years have you been working in Janata Bank?
 - a) 5 years
 - b) More than 5 years
 - c) 10-15 years
 - d) 20 years
 - e) More than 20 years

3. Are you agree to have good training methods and environment?
 - a) Strongly disagree
 - b) Disagree
 - c) Neutral
 - d) Agree
 - e) Strongly agree

4. Do you feel that training program is helping to achieve the organizational goal?
 - a. Strongly disagree
 - b. Disagree
 - c. Somewhat agree
 - d. Agree
 - e. Strongly agree

5. How much impact does it has on employee's performance?
 - a) Strong impact
 - b) Somewhat strong impact
 - c) Neutral
 - d) Moderate impact
 - e) Weak impact

6. The time duration of the training and development process is sufficient enough?
 - a) Strongly disagree
 - b) Disagree
 - c) Neutral
 - d) Agree
 - e) Strongly agree

7. Does the trainer illustrate the training topic?
- a) Some extent
 - b) Greater extent
 - c) Neutral
 - d) Weak
 - e) More weak
8. Who do you think needs to be trained in the organization?
- a) Senior employee
 - b) Junior employee
 - c) New employee
 - d) Everyone needs similar training
9. How many employees will join the training session?
- a) 40
 - b) 80
 - c) 120
10. What are the methods and equipment's is using at the training and development program?
- a) Lectures note
 - b) Slides Role
 - c) Playing
 - d) Case study
 - e) All of them
11. Are you satisfied with the present training and development program?
- a) Some extent
 - b) Greater extent
 - c) Neutral
 - d) Weak

12. Do you agree that instructor response immediately to the trainee?

- a) Strongly disagree.
- b) Agree
- c) Neutral
- d) Agree
- e) Strongly agree

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

- a) Strongly disagree
- b) Agree
- c) Neutral
- d) Agree
- e) Strongly agree

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

- a) Once in a year
- b) Twice in a year
- c) Once in 2 year
- d) Twice in 2 year

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

- a) On the job training
- b) Off the job
- c) Technical
- d) Class room
- e) All of them