SONARGAON UNIVERSITY (SU)
DHAKA, BANGLADESH

Internship Report
on
Training and Development Practices In Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC)

Submitted to:
Department of Business Administration
Sonargaon University (SU)
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Submitted by:
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Program: Bachelor of Business Administration (BBA)
Major: Human Resource Management (HRM)
Semester: Fall- 2024

Date of Submission: 07-01-2025

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Submitted to:
Md. Rasel Hawlader
Assistant Professor
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Sonargaon University (SU)

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Letter of Transmittal

Date: 07-01-2025

Md. Rasel Hawlader
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Internship Report on **Training and Development Practices In Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC).**

Dear Sir,

It gives me enormous pleasure to submit my Internship Report that I have completed as part of fulfilling the requirement for the Internship course from Bachelor of Business Administration (BBA) degree at Sonargaon University (SU). This Report is about **Training and Development Practices in Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC).** It was a helpful experience and an opportunity for me to have worked in such an organization. It has also to be referenced that without your expert advice and participation it would not have been conceivable to finish this Report. I sincerely expect that you would be kind enough to accept my Report for evaluation and oblige thereby.

I shall be glad to answer any queries you may have in this matter.

Sincerely Yours,

_____

H.J Fayjullah
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Program: Bachelor of Business Administration (BBA)
Major in Human Resource Management (HRM)
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Student's Declaration

I, **H.J Fayjullah**, hereby declare that the presented Internship Report entitled **Training and Development Practices in Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC)** is uniquely prepared by me after successful completion of Internship program on Islami Bank Bangladesh PLC. This Internship Report is being submitted as a partial fulfillment of Bachelor of Business Administration (BBA) program. I also confirmed that this Internship Report is only prepared for my academic requirement, not for any other purpose. It has not been previously submitted to any other purpose or any other university or organization for an academic qualification.

Sincerely Yours,

_____

H.J Fayjullah
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Program: Bachelor of Business Administration (BBA)
Major in Human Resource Management (HRM)
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Certificate of Supervisor

This is to certify that **H.J Fayjullah, ,** ID: BBA2001019120**,** Major in Human Resource Management (HRM)**,** Fall- 2024**,** Bachelor of Business Administration (BBA)**,** Department of Business Administration**,** Sonargaon University (SU). He has successfully completed his Internship Report **Training and Development Practices in Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC)** for the award of the degree of Bachelor of Business Administration (BBA).

To the best of my knowledge and as per his declaration the Report is an authentic work on the issue and has not been submitted to anywhere for awarding any degree. He is permitted to submit the Internship Report and I wish his best success & prosperity.

_____

Md. Rasel Hawlader
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Acknowledgement

The successful accomplishment of this Internship work is the outcome of the contribution of number of people, especially those who have given the time and effort to share their thoughts and suggestions to improve the Report. At the beginning, I would like to pay my humble gratitude to the Almighty Allah for giving me the ability to work hard under pressure & complete the research Report successfully. Sonargaon University (SU) provides an excellent academic environment that helps me to carry out study and give opportunity to obtain knowledge fairly. I give thanks to my Internship supervisor Md. Rasel Hawlader, Assistant Professor, Department of Business Administration, Sonargaon University (SU) who provides me such an attractive prospect to make a Report on Training and Development Practices in Bangladesh: A case Study on Islami Bank Bangladesh PLC (IBB PLC)-. As well as helped me in every step to complete my Report and try to provide me a faire physical knowledge as should as it possible IBB PLC. I give special thanks to my honorable Vice- President of IBB PLC, Bhulta Branch, Hasan Morshed for his kind approval of my Internship program. I also will not miser to respect IBB PLC that gave me chance to obtain practical knowledge thought their Internship program. At last, I thank everyone at IBB PLC who provided me with idea, data and invaluable experience of the corporate culture.

Executive Summary

The Internship Report is a great opportunity to justify the theoretical knowledge in respect to the practical world. So, it is a proper decision for the Department of Business Administration introduces this type of Internship Program for the students of BBA program for better understanding and orientation with the practical job environment. The Internship Report is prepared as requirement of BBA program of Sonargaon University (SU). In this connection I have discussed and divided in the selected topic in five parts: In part one, I have tried to discuss about introduction, origin, objectives, scope and limitation of Islami Bank Bangladesh PLC and its daily activities. In part two, I have mentioned the mission & vision, function, product & service and shariah aspects of Islami Bank Bangladesh PLC. In third part, I have tried to show the concept of banking system. In fourth part, I have analyzed the method and criteria of Effectiveness of Employees' Training and Development Programs Islami Bank Bangladesh PLC. And finally, I have concluded overall the analysis, findings and its remedies of Islami Bank Bangladesh PLC. During my Internship program, I have found some shortcomings of the Effectiveness of Employees' Training and Development Programs Islami Bank Bangladesh PLC. Which are shown in my Report details. I had the practical experience with Islami Bank Bangladesh PLC for six weeks at Local Office Branch, with my little experience in the bank with vast and complex banking system, it is very difficult for me to recommend. I have observed some shortcomings regarding the Effectiveness of Employees' Training and Development Programs Islami Bank Bangladesh PLC with the remedies of the above findings.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Bank is important financial organization to build the economy of a certain country. Globalization or free market economy is now the world major challenge. Banks are key financial institutions that play a vital role in the country‘s economy and core of the payment system. To complete a BBA degree it is necessary to perform an internship program under any reputed organization. Internships offer students a period of practical experience in the industry relating to their field of study. This experience is valuable to students as a means of allowing them to experience how their studies are applied in the "real world", and as work experience that can be highly attractive to potential employers on a candidate's Curriculum Vitae. An intern is someone who works in a temporary position for an employer who operates in an industry they are interested in working in. Unlike conventional employment, internships have an emphasis on training, rather than employment itself.

1.2. Origin of the Study

This report is an internship report prepared as a requirement for the conclusion of the BBA program of Sonargaon University (SU), Department of Business Administration, after completion internship program. **Md. Rasel Hawlader,** Lecture assigned this internship report to me. This report is originated as the practical fulfillment of my BBA degree from Sonargaon University (SU) and the topic is Training and Development Practices of Islami Bank Bangladesh PLC (IBB PLC). To prepare the report, I have taken necessary information from HR Department of Islami Bank Bangladesh PLC (IBB PLC).

1.3. Background of the Study

As the classroom discussion cannot give proper picture of real business circumstances alone, therefore, there is the big opportunity to know about the practical business area through this internship program. I was assigned on Training and Development Practices of IBB PLC topic to do my report of internship as a mandatory requirement of BBA. While preparing my internship report, I had an opportunity to attain general knowledge on training and development of the employees at Islami Bank Bangladesh PLC.

1.4. Objectives of the Study

Broad Objective The broad objective of the study is to know the Training and Development Practices of Islami Bank Bangladesh PLC (IBB PLC).

Specific Objectives The following aspects can be listed as the specific objectives for this practical orientation-

a. To know the Training Needs Assessments (TNA) techniques of Islami Bank Bangladesh PLC (IBB PLC).
b. To know the methods of training and development Practices of Islami Bank Bangladesh PLC (IBB PLC).
c. To identify the areas covered under the training and development in Islami Bank Bangladesh PLC (IBB PLC).
d. To find out the problems related to Training and Development Practices of IBB PLC.
e. To give some suggestions for further improvement of Training and Development Practices of IBB PLC.

1.5. Methodology of the Study

The study requires a systematic procedure from selection of the topic to preparation of the final report. The overall process of methodology has been given as below-

Research type

This research has been designated on descriptive type, which briefly explains about the training and development activities of Islami Bank Bangladesh PLC (IBB PLC). Annual Report of Islami Bank Bangladesh PLC (IBB PLC) was the major secondary data source in this regard.

Sampling Plan

The sample terminologies are-

Population- The target population was the Executives and Operative employees who are working in Islami Bank Bangladesh PLC (IBB PLC)

Sample Size- The sample size of the study was 12 respondents which include executives, operative employees. Here the sample size is shown in a table below

Types of Employees	No.
Operative	**08**
Executive	**04**
Total	**12**

Figure 1.1 Sample Size

Sampling Technique- In this report the non-probability convenience sampling method has been chosen for identifying the respondents and collecting information.

Questionnaire Design

One set of questionnaire was prepared with both open-ended and closed-ended questions. The average time of questionnaire was 15-20 minutes. The closed ended questionnaire was made for operatives. The close-ended question was of Liker scaling technique. The open-ended question was asked to executives only.

Sources of Data

All the relevant data regarding this study has been collected from two sources-

Primary Sources-

- Through questionnaire survey

Secondary Sources-

- Annual report of Islami Bank Bangladesh PLC (IBB PLC).
- Different text books (Gary Dessler)
- Web based support from internet..

Data Analysis

To analyze the gathered data there has been used different types of computer software such as

◊ Microsoft Excel.

1.6. Limitations of the Study

Training and development is the most important aspect for an organization. It is not easy to analyze total training and development program over the bank. Moreover, due to some obvious reasons of confidentiality, the organization personnel usually don't want to disclose all the information about their policy and procedures regarding the training and development. Also there was PLC duration of internship program.

However some of the Limitation faced while preparing this Report is shown below

- ◊ **Time limitation** To complete the study, time was PLC by three months. It was really very short time to know details about the overall training and development program of an organization.
- ◊ **Inadequate Data** Because of the unwillingness to the busy key persons to provide the required information, necessary data collection became hard.
- ◊ **Lack of Experience** Lake of experiences has acted as constraints in the way of meticulous exploration on the topic. Being a temporary member of the organization.
- ◊ **Lack of sufficient well informed officials** Many officials of the branch are not well informed about different systems of Islami Bank Bangladesh PLC (IBB PLC). They know but less. I had to face much difficulty to collect this information.

That is the introductory part of the internship report on Training and Development practices, a study on Islami Bank Bangladesh PLC (IBB PLC).

Chapter Two

Theoretical Discussion

2.1 Introduction

Training aims to improve current skills and behavior whereas development aims to increase abilities in relation to some future position or jobs usually at managerial level.

2.2 Definition of HRM

HRM is the process of acquiring , developing, and retaining the human resources in an organization effectively and efficiently to achieve the organizational goal.

2.3 Functions of HRM

HRM function can be divided into 4 categories

1. **Acquisition** Acquisition function includes HR planning, job analysis, recruitment, selection, and socialization of employees.
2. **Training and Development** Training is the process of enhancing employees knowledge, skills, and abilities and also shapes the attitude a behavior of employee.
3. **Motivation** Motivation is a set of forces that influence the employees to use their best level of effort.
4. **Maintenance** Maintenance refers to maintaining employee willingness to keep loyalty and commitment to the organization.

2.4 Definition of Training

Training is a learning experience designed to achieve a relatively permanent change in an individual that will improve the ability to perform on the job.

Training refers to a planned effort by a company to facilitate employee's learning of job-related competencies. These competencies include knowledge, skills or abilities that are critical for successful job performance.

2.5 Definition of Development

The development means future-oriented training focusing on the personal growth of the employee.

All employees, regardless of level, can benefit from the methods previously used to develop managerial personnel.

2.6 Objectives

The objectives of Training and Development are shown in the following-

- To help the employees at making their performance more effectively in their jobs.
- To prepare the employees for future growth and advancement by providing supervisory and other management programs.
- To building effective work teams through developing staff communications and interpersonal skills**.**
- To inculcate a sense of dedication to highest quality.
- Enhancing the company's ability to adopt and use advances in technology.
- Help employee identify the with organization goal.
- Improves relationship between Boss and Subordinate.
- Proper guidelines for work.

These are the objectives of training and development.

2.7 Training Process

The following figure outlines important steps in a typical training process

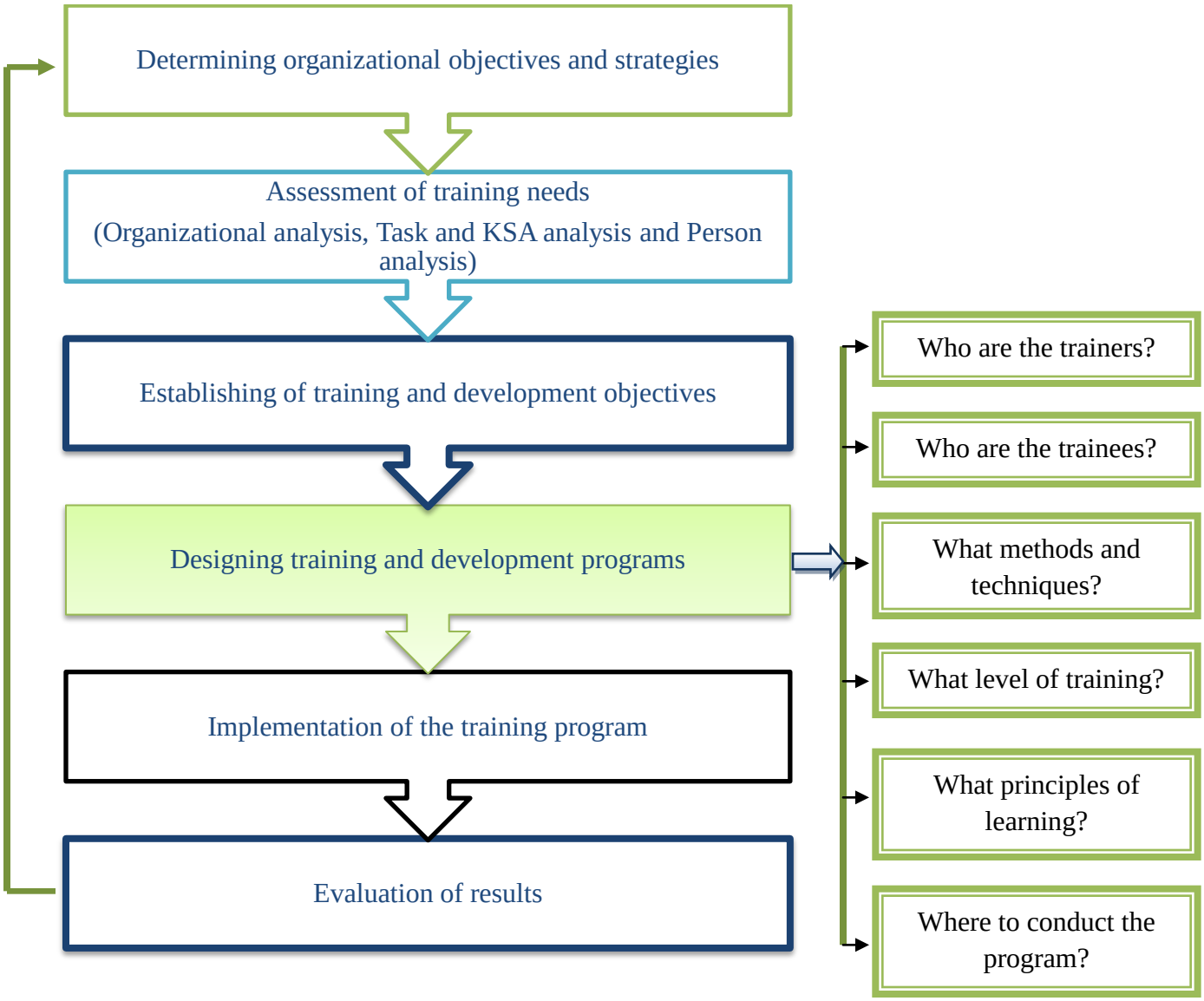


Figure 3.1 Training Process

Step 01- Determining organizational objectives and strategies The first step is to determine the organizational objectives and strategies so that it can be easy to find out the need assessment of training.

Step 02- Assessment of training needs This is the second step of training process, assessment of training needs. By organizational analysis, task and KSA (Knowledge, Skills, Abilities) analysis and person analysis training needs can be assessed.

Step 03- Establishing of training and development objectives After assessing the training needs this is the third step of this process is to establish of training and development objectives so that training and development program design can be flawless.

Step 04- Designing training and development programs In this step training and development program is designated through determining following points-

- Who are the trainees?
- Who are the trainers?
- What methods and techniques?
- What level of training?
- What principles of learning?
- Where to conduct the program?

Step 05- Implementation of the training program In this fifth step the designated training program has been implemented.

Step 06- Evaluation of results This is the last step of training process where the training program has been evaluated and taken the initiatives against the error.

These are all about training process.

2.8 Training versus Development

The differentiations between training and development are shown in a table bellow-

Training	Development
Training is skills focused.	Development is creating learning abilities.
Training is presumed to have a formal education.	Development is not education dependent.
Training needs depend upon lack or deficiency in skills.	Development depends on personal drive and ambition.
Trainings are generally need based	Development is voluntary.
Training is a narrower concept focused on job related skills.	Development is a broader concept focused on .personality development.
Training may not include development.	Development includes training wherever necessary.
Training is aimed at improving job related efficiency and performance.	Development aims at overall personal effectiveness including job efficiencies.

Table 3.2 Training versus Development

2.9 Training Methods

There are mainly two types of training methods which are shown in a figure below-

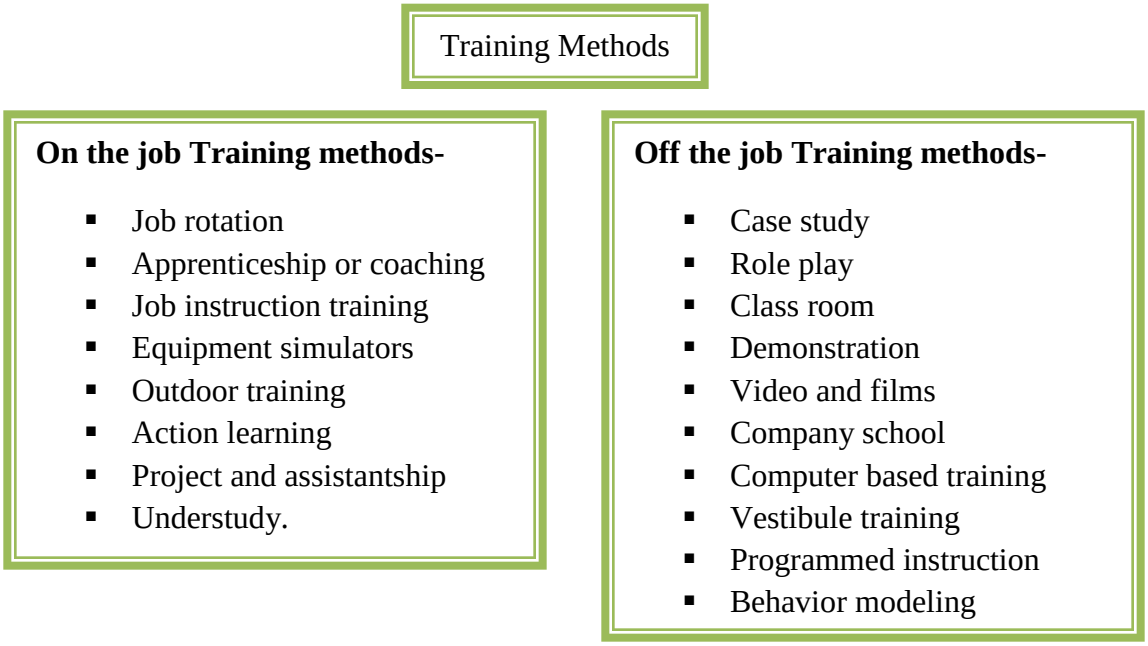


Figure 3.3 Training Methods.

On the job Training

- **Job Instruction Training** Job rotation training is received directly on the job, and so it is often called on the job training. It is use primarily to teach workers how to do their current jobs.
- **Job Rotation** To cross train in the verity of the jobs, some trainers move a trainee from job to job. Through the rotation is most often associated with hourly employees, it can used for jobs on many levels within the organization.
- **Equipment Simulators** Equipment Simulators are mechanical devices that require trainee to use the same producers, movement, or decision processes they would use with equipment back on the job. It is important. That the simulators be designed to replicate, as closely as possible, the physical aspects of the equipment and operating environment trainees will find at their job site.
- **Outdoor Training** Outdoor training is a trend in employee development has been the use of outdoor training. The primary focus of such training is to trainees the importance of working together, of galling as a team.

- **Apprenticeship training** Apprenticeship training is a system in which an employee is given instruction by more experienced employee or employees in all the practical and theoretical aspects of the work required in a skilled occupation craft or trade.
- **Action learning** A learning technique by which management trainees are allowed to work full time analyzing and solving problems in other departments or on internships. The trainees meet periodically with a internship group where findings and progresses are discussed and debated. This technique gives managers real experience with actual problems and so that extend it can develop skills like problem analysis and planning.
- **Internships and assistantship** In this method employees work under temporary attachment which can be permanent in the future.
- **Understudy** In this method persons are assigned under any department for learning work.

Off the job Training

- **Case Studies** Case Studies are attempts to simulate decision-making situations that trainees might find on the job. The trainee will usually presented with a written or videotape history, key elements and the problems or area or imaginary org. or submit. The written case study can be from a few pages to 100 or more. A series of question s usually appears at end of the case. The trainee must then make certain judgments and identify possible solution to the problem. The learning objective is to get trainee to apply known concepts and solutions and discover new ones.
- **Role Play** Role Play is an enactment of a scenario in which each participant is given a part to act out .Trainees are provided with a description of the context-usually a topic area, a general description of a situation, a description of their roles and the problem they each face. For example, the topic area could be managing conflict and the situation and might revolve around scheduling vacation days with the two parties in conflict being the supervisor and subordinate.
- **Class room training** It is an extensive presentation of information which the trainee attempts to absorb. The lecture is typically thought of in terms of a person (the trainer) speaking to a group the trainees about the topic. Lecture may also take the form of printed text. The only differences between a straight lecture and the same material in

print are the lectures control of the speed at which material is presented, voice inflections and body language used to emphasize points and the visual image of the lecturer.

- **Demonstrations** It is a visual display of how to do something or how something work. Shows the trainee how to perform the tasks of the job. To be effective, a demonstration should at a minimum be accompanied by a lecture and preferably by a discussion.
- **Video & Films** These are used by various media production to demonstrate specialized skills that are not easily presented by other training method.
- **Company school** Many big companies have their schools for managers.
- **Computer based training** Stimulating work environment by programming a computer imitate some realities of the job.
- **Vestibule training** Training on actual equipment used on the job, but conducted away from the actual work setting- a stimulated work station.
- **Programmed instructions** Condensing training materials into highly organized, logical sequences. May include computer tutorials, interactive video disks or virtual reality simulations.

2.10 Development Methods

The development methods are-

- **Job rotation-** It involves moving employees to various positions in the organization to expand their KSA.
- **Assistant- to position-** It allows employees with potential to work under and be coached by successful managers.
- **Committee assignments-** This method provides opportunities for decision making, learning by watching others.
- **Lecture courses and seminars-** It benefits from today's technology and are often offered in a distance learning format.
- **Simulations-** It includes case studies, decision games and role plays and are intended to improve decision-making.
- **Outdoor training-** It typically involves challenges which teach trainees the importance of teamwork. These are about development methods.

CHAPTER THREE
ORGANIZATIONAL OVERVIEW

3.1 History of' Islami Bank Bangladesh PLC. (IBB PLC)

Establishment of Islamic Development Bank (IDB) by the OIC member states in the year 1975 has been proved to be a breakthrough in the expansion of Islamic Shariah based finance and specially banking throughout the world. As a founder member of IDB, the Government of Bangladesh also had the commitment to establish Islamic banks which was reflected in different steps taken by the governments of the country. The OIC members consented to the proposals to introduce Islamic economy and banking in their respective countries held in the foreign ministers' conferences in 1978 and 1980 in Dakar and Islamabad respectively. In the year 1981, OIC in its 3rd summit held in Makkah approved the proposition submitted by Bangladesh to introduce separate banking system following Islamic ideology. As per decision, the GOB sent representatives to the Middle Eastern countries to learn the existing banking systems in those countries. In the private sector, the Islamic Economics Research Bureau (IERB) was the first organization that took active initiative in this regard. They arranged a national seminar on Islamic Economics and Banking in the year 1979 and inspired by the discussion and the papers presented in the seminars, some local bankers formed 'Islami Bank Working Group'. The IERB again arranged an international seminar in 1980. After the seminar, Dhaka based 'Muslim Businessman Society' (later renamed as 'Industrialist and Businessmen Association') under the leadership of renowned industrialist Abdur Razzaque Lasker, took initiative to establish an Islamic bank and applied to the government for permission. At this stage, the GOB provided necessary permission in the year 1983 and at last 'Islami Bank Bangladesh' was registered under Company Act in which 19 Bangladeshi national, 4 Bangladeshi institutions and 11 banks, financial institutions and government bodies of the Middle East and Europe including IDB and two eminent personalities of the Kingdom of Saudi Arabia joined hands to make the dream a reality.

3.2 Shariah Council

Shariah Council of the bank is playing a vital role in guiding and supervising the implantation and compliance of Islamic Shariah principles in all activities of the bank since its very inception. The council, which enjoys a high status in the structure of the bank, consists of prominent ulema, reputed banker, renowned lawyer and eminent economists. Members of the Shariah Council meet frequently and deliberate on different issues confronting the bank on Shariah matters. They also conduct Shariah inspection of branches regularly so as to ensure that the Shariah principles are implemented and complied with meticulously by the branches of the bank.

Objectives of Shariah Council

- ✓ The functions of the council are to offer views and opinions on matters related to the bank from time to time. The council may require any paper document from the bank and examine the same to see whether it is according to see whether it is according to Islamic principles.
- ✓ The Shariah council assists the Board of Directors by advising them on matters related to Shariah.
- ✓ The opining of the majority of members is taken as the opinion of the council provided that the said opinion is supported by at least three Muftis of the council.
- ✓ The council maintains its secretariat and a well-equipped library as the Head Office of the bank where it keeps proper records of all of its proceeding and decisions.
- ✓ The council elects chairman and secretary from directors. The chairman will normally preside over the meetings. In his absence the members present elect one of them to preside over the meetings.
- ✓ The council may whenever it thinks necessary, constitutes a subcommittee to help the council.
- ✓ The council issues Shariah Certificate in the Annual Report of the bank.

Institutions and government bodies of the Middle East and Europe including IDB and two eminent personalities of the Kingdom of Saudi Arabia joined hands to make the dream a reality.

3.3 Vision of the Bank

The vision of IBB PLC is to always strive to achieve superior financial performance, be considered a leading Islamic Bank by reputation and performance. Besides, To establish and maintain the modern banking technology, to ensure the soundness and development of the financial system based on Islamic principles and become the strong and efficient organization with highly motivated professionals, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure stability of financial system. Try to encourage savings in the form of direct investment. Try to economic investment particularly in internships, which are more likely to lead to higher employment.

3.4 Mission of the Bank

To establish Islamic banking through the introduction of a welfare oriented banking system and also ensure equity and justice in the field of all economic activity balanced growth and equity development through diversified investment operations particularly in the priority sectors and less development areas of the country. To encourage socio-economic uplift and financial services to the low income community particularly in the rural areas.

3.5 Objectives of IBB PLC

The primary objective of establishing Islamic banks all over the world is to promote, foster and develop the application of Islamic principles in the business sector. More specifically, the objectives of Islamic banking when viewed in the context of its role in the economy are listed as following

- ✓ To offer contemporary financial services in conformity with Islamic Shariah;
- ✓ To contribute towards economic development and prosperity within the principles of Islamic justice;
- ✓ Optimum allocation of scarce financial resources; and
- ✓ To help ensure equitable distribution of income.

3.6 Core Values

- ✓ The core values of Islami Bank Bangladesh PLC are given below
- ✓ Trust in Almighty Allah
- ✓ Strict observance of Islamic Shariah
- ✓ Highest standard of Honesty, Integrity & Morale
- ✓ Welfare Banking
- ✓ Personalized Service
- ✓ Adoption of Changed Technology
- ✓ Proper Delegation, Transparency & Accountability

3.7 Features of IBB PLC

An Islamic bank has several distinctive features as compared to its conventional counterpart. Chapra (1985, PP.154-57) has outlined six essential differences as below

Abolition of interest (Riba) Since Riba is prohibited in the Quran and interest in all its forms is akin to Riba, as confirmed by Fuqaha and Muslim economists with rare exceptions, the first distinguishing feature of an Islamic bank must be that it is interest-free.

- ➢ Adherence to public interest Activity of commercial banks being primarily based on the use of public funds, public interest rather than individual or group interest will be served by Islamic commercial banks. The Islamic banks should use all deposits, which come from the public for serving public interest and realizing the relevant socio-economic goals of Islam. They should play a goal-oriented rather than merely a profit-maximizing role and should adjust themselves to the different needs of the Islamic economy.
- ➢ Multi-purpose bank Another substantial distinguishing feature is that Islamic banks will be universal or multi-purpose banks and not purely commercial banks. These banks are conceived to be a crossbreed of commercial and investment banks, investment trusts and investment -management institutions, and would offer a variety of services to their customers. A substantial part of their financing would be for specific internships or ventures. Their equity-oriented investments would not permit them to borrow short-term funds and lend to long-term investments. This should make them less crisis-prone compared to their

capitalist counterparts, since they would have to make a greater effort to match the maturity of their liabilities with the maturity of their assets.

- More careful evaluation of investment demand Another very important feature of an Islamic bank is its very careful attitude towards evaluation of applications for equity oriented financing. It is customary that conventional banks evaluate applications, consider collateral and avoid risk as much as possible. Their main concern does not go beyond ensuring the security of their principal and interest receipts. Since the Islamic bank has a built in mechanism of risk sharing, it would need to be more careful in how it evaluates financing requests. It adds a healthy dimension in the whole lending business and eliminates a whole range of undesirable lending practices.

- Work as catalyst of development Profit-loss sharing being a distinctive characteristic of an Islamic bank fosters closer relations between banks and entrepreneurs. It helps develop financial expertise in non-financial firms and also enables the bank to assume the role of technical consultant and financial adviser, which acts as catalyst in the process of industrialization and development.

3.8 Growth and expansion of Islami Bank Bangladesh PLC

13-03-1983	– **Incorporation of IBB PLC.**
30-03-1983	– Inauguration of 1st Branch (Local Office).
12-08-1983	– Formal inauguration.
1984	– Establishment of Islami Bank Training and Research Academy (IBTRA).
1985	– Listed with Dhaka Stock Exchange (DSE) and issue IPO.
1988	– Introduction of 'Executive Development Program'.
1989	– 1st Rights Share Issue. – Introduced Zonal concept.
1991	– Opening of the 50th Branch. – 'Sadaqa Tahabil' converted to form Islami Bank Foundation as a separate entity.
1994	– Introduction of annual award for Dhaka University students. – Implementation of BEXIBANK as the banking software.
1995	– Launched Rural Development Scheme. – First IBB PLC representative abroad (KSA).
1996	– Listed with Chittagong Stock Exchange (CSE). – 2nd Rights Share Issue.
1997	– Opening of the 100th Branch.
1998	– Introduction of Diploma in Islamic Banking at IBTRA.
1999	– 'Global Finance', a New York based financial magazine named IBB PLC as the best bank of the country. – Implementation of IBBS – integrated banking software. – Introduction of SWIFT service.
2000	– 3rd Rights Share Issue. – CSE declared IBB PLC as one of CSE – 30 companies. – Head Office shifted to new location (own premises). – 'Global Finance' named IBB PLC as the best bank of the country.

2001	**– DSE declared IBB PLC as one of 20 'Blue Chip' companies.** **– Introduction of ATM service.** **– All the branches are computerized.** **– IBTRA shifted to its own premises at Mohammadpur.** **– EiBS internship started.**
2002	– New Organ gram was implemented.
2003	– 4th Rights Share Issue.
2004	– LAN has been set up at all the branches. – Opening of the 150th Branch. – Joining / Agreement with CDBL.
2005 & 2007	– Implementation of EIBS – web based banking software developed by in-house developers. – Introduction of REUTERS and dealing service. – 'Global Finance' named IBB PLC as the best bank of the country. – IT Audit came into practice. Opening of online activity.
2009	– Starting brokerage house operation.
2019	– Introduction of Mudaraba Perpetual Bond. – ICMAB announced IBB PLC as the 'First in Best Corporate in the Banking Sector (Local)'.
2023	– Declared as one of the top 1000 bank in the world. (Only Bangladeshi Bank.)

3.9 Corporate Information of Islami Bank Bangladesh PLC (IBB PLC)

Date of incorporation	13.03.83
Date of receiving banding license	28.03.83
Date of incorporation of first branch	30.03.83 (Local Office Dhaka)
Formal inauguration	12.08.83
Zone	17
Authorized capital	Tk.20,000.00 Million
Paid-up capital	Tk.14,636.28 Million
Equity	Tk.10,436 Million
Branches	340
Number of ATM Booth	621. shared 4000
Deposit	Tk.440,466.07 million
Revenue Increase	Tk.25.403 billion
Net income Increase	Tk.6.518 billion
Total assets Increase	Tk.340.638 billion
Total equity	Tk.33.716 billion
Employees	13574
Investment	Tk.490,113.03 million
Foreign Exchange Business	
Import	Tk.141,715million($1,822.69 million)
Export	Tk.100,837 million ($1,296.93 million)
Remittance	Tk.147,966 million ($1,903.09 million)
Key People	
Name of Chairman	Prof. Md.Nazmul Hassan
Name of Managing Director	Md. Mahbub-ul-Alam
Company Secretary	Abu Reza Md. Yeahia
Name of CFO	Mohammad Nesar Uddin, FCA, ACMA
Website	islamibankbd.com

3.10 Activity of Islami Bank Bangladesh PLC

GENERAL BANKING ACTIVITY

DEPOSIT MOBILIZATION

OPENNIG ACCOUNT

D.D, T.T, M.T

IBG RECONCILIATION

LOCER SERVICE

PRODUCTS:-

AL WADEEAH CURRENT ACCOUNT

MUDARABA AVINGS ACCOUNT

MUDARABA TERM DEPOSIT ACCOUNT

MUBARABA SPECIAL NOTICE ACCOUNT

MUDARABA PENSION SAVINGS

MUDARABA HAJJ SAVINGS

MUDARABA SAVINGS BOND

INVESTMENT ACTIVITY

INVESTMENTS MODES

BAI MUDARABA

BAI MURABAHA

BAI MUAJJAL

BAI SALAM

BAI ISTISNA

BAI AS SARF

MUDARABA

MUSHARAKA

HPSM

INVESTMENT SCHEMES

Loan and Advancements Activity

FOREIGN EXCHANGE ACTIVITIES

EXPORT

LETTER OF CREDIT

BACK TO BACK LC

CASH LC

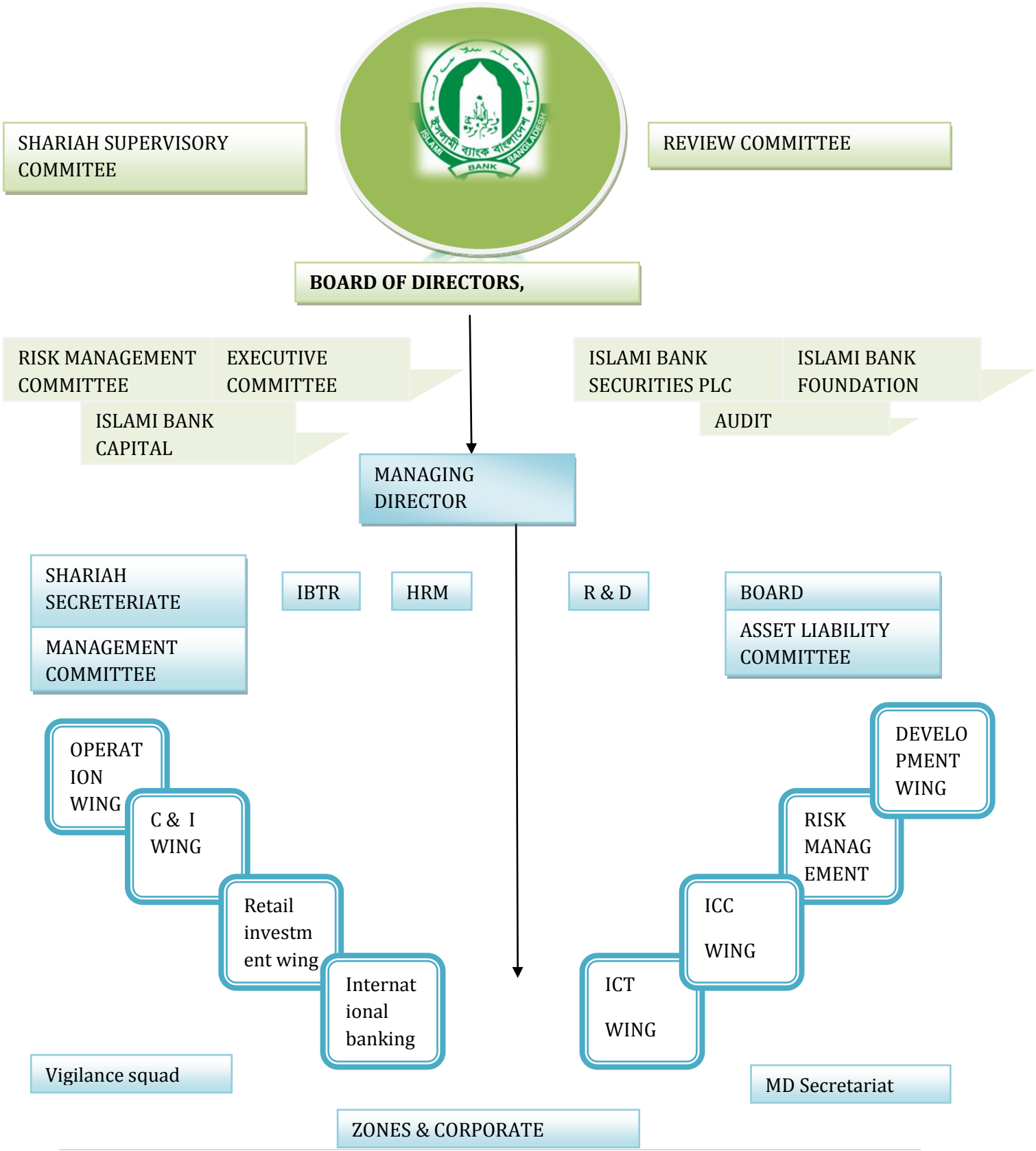
BILLS AND PAYMENT

REPORTING

IMPORT

REMITTANCE SERVICE

3.11 Organization Hierarchy



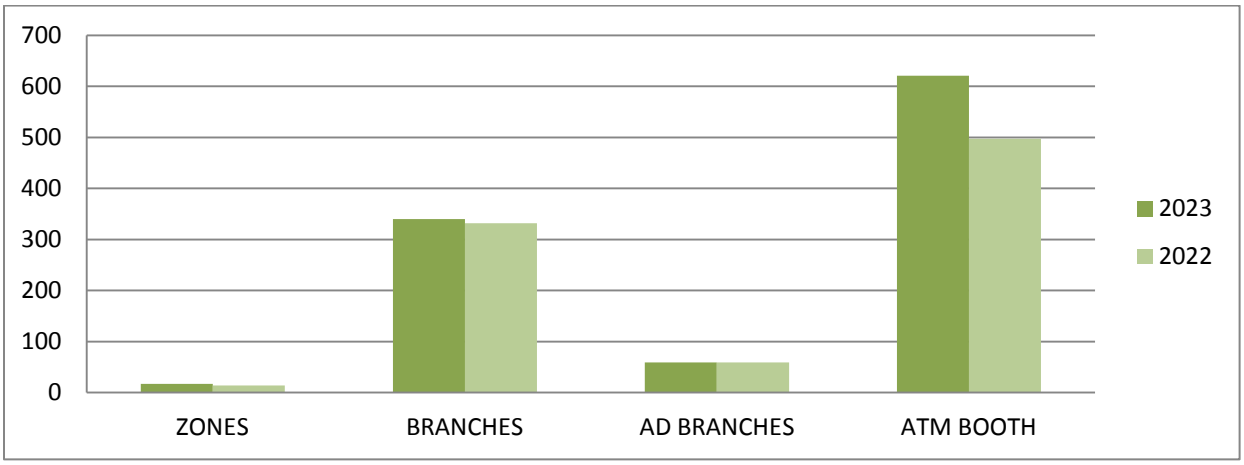
3.12 Present Trends of The Bank

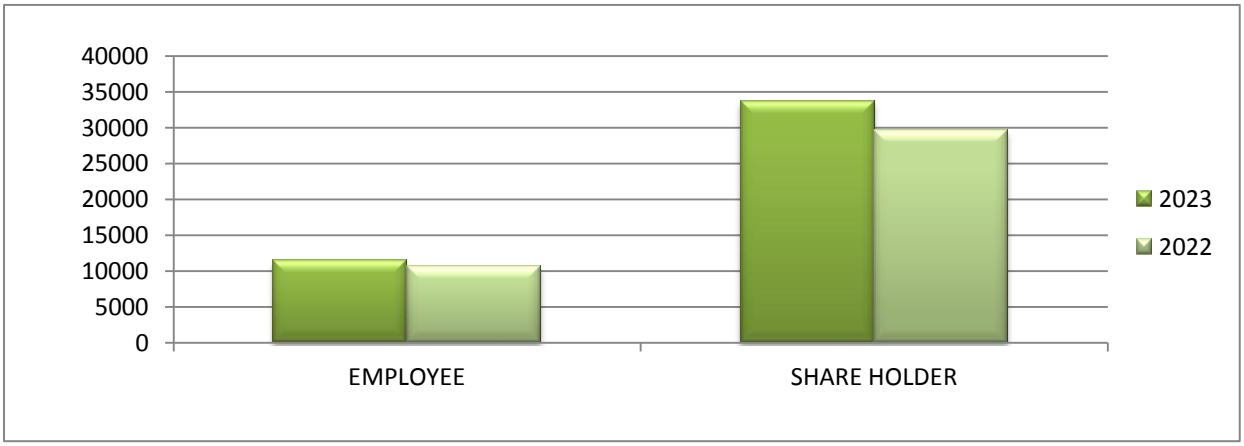
❖ 3.12..1. Number of Branches, Zones, AD Branch, ATM Booth, Employees, Shareholder

IBB PLC, which started its operation at Motijheel Branch 1983 , was the first and major Islamic private commercial Bank in Bangladesh operating throughout the country as well as the age of the Bank is 35 years. During this period it has established total 340 branches over the country and made a smooth network inside the country as well as throughout the world.

Table 1 Recent trends of IBB PLC

YEAR	ZONES	BRANCHES	AD BRANCHES	ATM BOOTH	EMPLOYEES	SHARE HOLDERS
2023	17	340	59	621	11381	33686
2022	14	332	59	497	10698	29658





❖ 3.12.2. Number of Foreign Correspondents

Islami Bank Bangladesh PLC is the pioneer in private banking sector. In 2023 the Number of foreign correspondents is 3274, which are 2987 in 2022 and 2671 in 2021. Number of foreign correspondents will be increased when IBB PLC is able to make contract with other oversees institution.

Table 2 Number of foreign correspondents

YEAR	2019	2020	2021	2022	2023
NUMBER OF FOREIGN CORRESPONDENTS	2059	2456	2671	2987	3274

❖ 3.12.3 Capital Structure

Islami Bank Bangladesh PLC. is one of the oldest banks in Bangladesh. It owns one of the strongest capital structures in the banking history of Bangladesh.

Table 3 Capital Structure of IBB PLC

	2019	**2020**	**2021**	**2022**	**2023**
AUTHORIZED CAPITAL	**28400.03**	**32318.63**	**38803.30**	**45511.90**	**48569.86**
PAID UP CAPITAL	**7413.12**	**100007.71**	**12509.64**	**14636.28**	**16099.91**

Interpretation From the Table shown above, it is viable that from the year 2019 to 2023 the deposit had been increased. Both the authorized and paid up capital increased.

Chapter Four
Internship Responsibilities

4.1 Internship Activity

I have worked as an intern at the Bhulta Branch of Islami Bank Bangladesh. This few month internship program gave me the broad scopes to learn and get some valuable insights about practical banking works, which will help me in developing my future career. Throughout this period, I had the opportunity to learn regular banking activities as well as corporate work activities that I never learnt in the classroom. Moreover, besides the regular office work I have learned to deal with different challenges, observing different types of customer behaviors, and the financial documentation process, which helped me to learn practical banking experience. Since my first day, I had the chance to handle multiple tasks. Mainly I worked in the general banking department, but sometimes I also worked in loan and recovery department throughout my three month internship program.

4.2 Job Description and Responsibilities

- Receiving inward and outward mails.
- Accounts opening and helping customers to fill out different application forms.
- Check receiving.
- Answering customer inquiries.
- Maintaining different types of register books.
- Opening and preparing instruments for 5 Years & 3 Monthly Interest bearing accounts.

4.3 Learning Outcomes

- Adapting with new environments.
- Serving clients and stakeholders.
- Allocating time effectively.
- Helping to understand workplace behavior and customers attitude
- Developing a sense of responsibility.
- Increasing professionalism and addressing colleagues and superiors appropriately.

4.4 Personal Recommendations

As an intern at IBB PLC, I have some personal recommendations for their internship program:

- The Management of IBB PLC should try to have a more formally structured internship program.
- IBB PLC does not give any compensation to the interns. So, they should plan basic remuneration for the interns.
- In the North Brook Hall branch, the branch employee are very friendly, but from my realization, the branch manager has less involvement to communicate with the lower-level employees.
- In this few months, they instructed me properly, but they could not provide me with the proper information about the HR division. I had to communicate with the IBB PLC Head Office to get relevant information about the bank's HR functionalities.

Chapter Five
Analysis of the Study

5.1 Introduction

The primary apprehension of any bank is to bring in proper integration of HRM strategies with the business strategies for organizational development. Management of human resources adaption of to any kind of change and effective functioning of banks are possible when human resources are developed. This development can be achieved through proper training, cohesive team work and creating commitment to improve the efficiency of the employee. Keeping this in mind, the Human Resources Division of Islami Bank Bangladesh PLC (IBB PLC)is taking initiatives to explore the unexplored latent qualities in their manpower and provide them with proper training which includes on-job and off-job training, attending different seminars and conferences related to skill development, job rotation, time to time counseling etc. so that they can contribute to the development of the bank.

5.2 Importance of training and development in Islami Bank Bangladesh PLC.

The importance of employees both new and experienced cannot be overemphasized- this is the thought of Islami Bank Bangladesh PLC (IBB PLC). The importance can be shown as following-

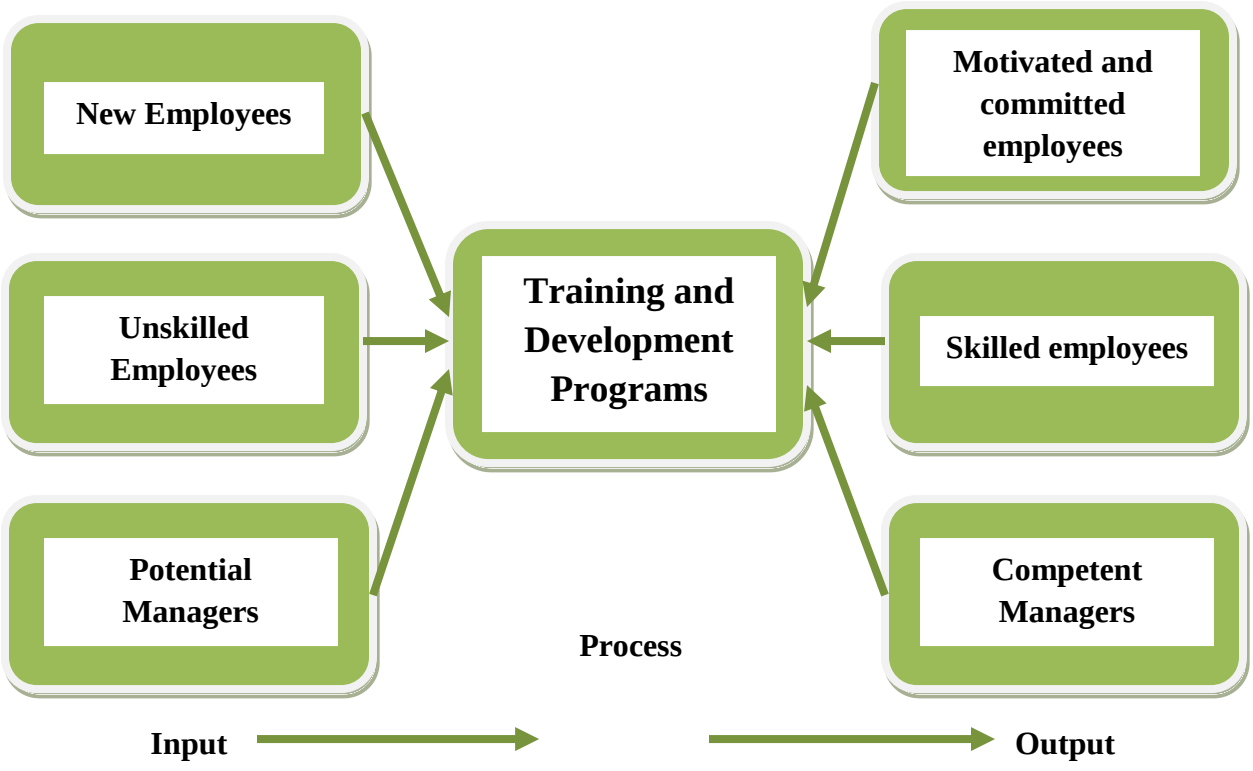


Figure 4.1 Importance of Training and Development

5.3 Identifying Training Needs Assessment (TNA)

Needs assessment refers to the process used to determine whether training is necessary. The need assessment typically involves organizational analysis, person analysis and task analysis. The purpose is to identify if there is a need for training and the nature of the content of the training program.

- ✓ **Organizational analysis** This phase determines the relevance of particular trainings to employee's jobs and how it will improve the performance. It also addresses the organizational problems and then distinguishes the training needs with an objective to identify an appropriate training need which will link to improved job performance with Islami Bank Bangladesh PLC (IBB PLC)'s goals and bottom line.
- ✓ **Person analysis** In TNA, individual employees and line supervisors have essential and inexcusable role playing. Islami Bank Bangladesh PLC (IBB PLC) recognizes that employees are an integral part of organization and determines whether performance deficiencies results from a lack of knowledge, skill or ability. They have the potential to judge what kind of training will improve their performance at work.
- ✓ **Task analysis** The supervisors identify the important task, knowledge, skill and behavior that need to be emphasized and keep their subordinates performance on constant check. They have to support their employees' learning and development by scrutinizing and finding out the training needs.

5.3.1 Who needs training?

- New hire orientation
- Unskilled employees
- Supervisor management training.

5.3.2 Techniques used in Training Needs Assessment (TNA)

For operative and executive personnel the HRD of Islami Bank Bangladesh PLC (IBB PLC) uses following techniques-

- **Job analysis** This is a process which indentifies and determines the job duties and responsibilities of a particular job and required qualities and qualifications to perform a job. Through job analysis the use of several methods such as supervisor interview, desk audit, and observation conducts.
- **Observation** Operative employees generally need training for their tasks. But which executives personnel needs to be developed for future task or new work experiment it can be identified by observing.
- **Questionnaire** Questionnaire can be used executive personnel. Because it is easy to understand the assessment of training needs of an existing employee.
- **Interviews** Interviews involve talking with each individual employee what possible problems and issues are responsible for the deficiencies etc.
- **Record report** Bank maintains record report of all employees. Through this record report branch manager, HRD takes decision that which employee needs training in what aspect. etc.

5.4 Analyzing the training and development method

Training is one of the most important means of exploring the potentialities of the employees. Islami Bank Bangladesh PLC (IBB PLC) provides both ***On the job*** and ***Off the job*** training.

On the job methods- For implementing on the job training the bank follows the following methods-

For operative employees

- **Study circle-** Every branch and division of the bank has been instructed to form Study Circle with the employees of the respective unit. The study circle meets once in a week to discuss about the banking policies, practices, recent circulars, Islamic banking practices and others within the branch premises. In this way the knowledge level and the skills of the employees develop.
- **Job rotation-** A newly recruited officer is rotated to each and every department in a branch so that s/he can gain knowledge of each department in his/her probationary

period. Existing employees are regularly shifted from one desk to another desk within the branch for gaining experience of each department.

Off the job methods- To provide off the job training and development for operative and executive employees both Islami Bank Bangladesh PLC (IBB PLC) established its own training centre named Islami Bank Training and Research Academy (IBTRA) at Mohammadpur in 2004.. Different types of training programs and workshops are organized by IBTRA. Besides, the personnel of Islami Bank Bangladesh PLC (IBB PLC) are sent to various institutes like- Bangladesh Bank Training Academy, BIBM etc.

In IBTRA, the following methods are followed to train and develop the employees

I. Lecture method
II. Case study method
III. Workshop
IV. Seminar
V. Programmed learning method
VI. Discussion method
VII. Company school.

In other training institutes the employees are trained as per their own training methods. In 2023, Islami Bank Bangladesh PLC (IBB PLC) employees were offered training on 233 different subjects at home and abroad. The training details of 2023 are following-

SL No.	Name of Institutes	Number of Trainees
1.	Islami Bank Training and Research Academy [IBTRA]	2805
2.	Bangladesh Institute of Bank Management [BIBM]	324
3.	Bangladesh Bank Training Academy [BBTA]	157
4.	Bangladesh Association of Bank [BAB]	16
5.	IBA, University of Dhaka	5
6.	Other Institutes at home	182
7.	Foreign Training	5
	Total	3494

Figure 4.2 Training details of 2023 IBTRA

These are about the training method and institutes of Islami Bank Bangladesh PLC (IBB PLC).

5.5 Identifying Area covered under the Training and Development in Islami Bank Bangladesh PLC (IBB PLC)

Orientation Course on Banking General Banking, Structure/organ gram of Islami Bank Bangladesh PLC (IBB PLC), Ethics in Banking Business, General Discipline, Etiquettes, Manners, Communication, Bookkeeping, Accounting.

- **Refreshers** General Banking, Foreign Exchange, Credit, Ethics, Money Laundering, SME.
- **Basic Course** Meaning, Definition, Importance of accounting, Single entry, double entry, Golden rules of accounting, Financial and ratio analysis.
- **Financing of Foreign Trade** International trade, concept of Letter of credit, Kinds of Letter of credit, Foreign Exchange and Remittance.
- **Documents** Familiarize the trainee with various types of loan, Charge documents, Mortgage, Signing, Witness, Registration, Valuation, Certificate, legal opinion, Preservation.
- **Workshop on Anti money laundering** To coBBAt money laundering activities, Anti money laundering Act-2009 etc.
- **Credit Management and Internship Appraisal** Credit Appraisal, Credit worthiness, 5C (Character, Capital, Capacity, Capability, Collateral, Human Capacity etc).

These are the sectors where Islami Bank Bangladesh PLC (IBB PLC). provides training and development to the employees.

5.6 Evaluating training and development program of Islami Bank Bangladesh PLC (IBB PLC)

Each and every training program is carried out with a view to achieving some pre-determined objectives and to analyze whether those objectives are fulfilled, training evaluation is a must. Islami Bank Bangladesh PLC (IBB PLC) believes in continuous development. Therefore, performances of the trainees are important to evaluate to know the effectiveness of the currently practiced programs. This will also help to rectify any loopholes in the process, which can be addressed during the evaluation process. The overall phase of Training Evaluation will focus on

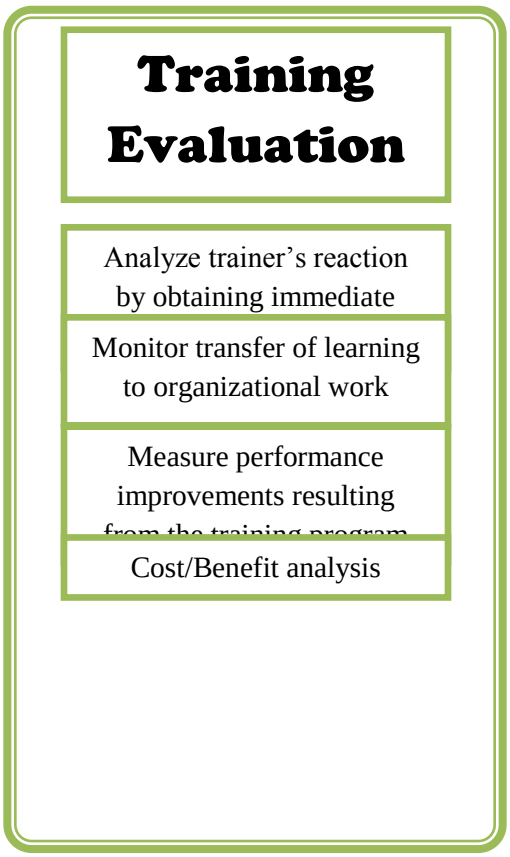


Figure 4.3 Training Evaluation Criteria

1) **Trainer's reaction** Reaction is related with the feelings of participants about training and its method. After all training and training related activity like (training content, process, methods) reaction is measured. It brings all the participants upon a level of knowledge and experience.
2) **Monitor the transfer of learning** The change in participant's knowledge, skills and behavior through the transfer of learning must be evaluated. If the participants are imparted with specific knowledge, skills then it will be said effective training.
3) **Measuring performance improvements** The changes in attitude and belief of employees will result in more desirable performance and behavior on actual workstation. In another, when an individual shows a different method of performing the job after attending a training program, it is the scenario of an effective training program.
4) **Cost/Benefit analysis** HR Department, after receiving the reports makes a thorough analysis and determines whether the training programs are actually effective. This is then finally followed by the fourth segment of Training Evaluation, i.e. Cost-Benefit Analysis. This is done by determining the Return on Investment of the Training and Development Program and compared it with the cost of training.

5.6.1 Methods of Evaluation

Methods of performance based evaluation For evaluating the effectiveness of training program the performance based evaluation measure are used by Islami Bank Bangladesh PLC (IBB PLC)like

1. **Pre-post training performance method** Here the main concern is how an employee performs his/her duties before and after the training. That is, before joining the training program the performances of the employees are measured and after getting the training the performance are also measured and compare it with the previous one. This method is the most used method for evaluating the effectiveness of the training method. But the IBTRA does not always follow this method. This method mostly used in Islami Bank Bangladesh PLC (IBB PLC) for the executives but not for the operatives. This method is very much useful for both the executives and operatives.

2. **Post training performance method** In this method the performances of the trainee are identified by IBTRA after conducting the training program. The main concerning areas are-

- How the employees perform their duties.
- Does the training enhance their efficiencies in their respective work field and their behavior?
- Way of conducting the task.

This method is not always used by IBTRA because of the reluctance in measuring the performance.

Methods of training evaluation The methods of training evaluation of Islami Bank Bangladesh PLC (IBB PLC) are

- **Observation** After completing the training program the evaluator of Islami Bank Bangladesh PLC (IBB PLC)make the evaluation by observing the trainee's activities in the workplace. Here the direct observation is conducted. Most of the time this observation is done for the Executives trainees.
- **Test** In Islami Bank Bangladesh PLC (IBB PLC)mostly used technique of evaluation is taking the test. Here a paper is given to the trainee whereby the question is affixed with the paper. The trainee is asked to answer the question within the same paper, which is taught in the training program.
- **Reaction** This technique is used for identifying the effectiveness of the training program after conducting the training program. Here a question paper is given to the trainee and asked to give their comment regarding the overall training program.
- **Costs and result analysis** Here the costs of the training program and the results are identified. The results are compared with the cost because training is one types of investment and if this investment doesn't able to bring the desired result then it will be considered as loss.

These are about training and development evaluation of Islami Bank Bangladesh PLC (IBB PLC) PLC.

CHAPTER SIX

FINDINGS

6.1 Findings

1. The training programs at IBB PLC have demonstrated significant improvements in employee performance and productivity. A survey revealed that 75% of employees felt more competent in their roles after participating in training sessions.
2. Employees expressed a higher level of engagement due to the various development opportunities provided. Feedback from focus groups indicated that interactive training sessions led to increased morale and a sense of belonging within the organization.
3. Training initiatives are closely aligned with the bank's strategic objectives, ensuring that employees are equipped with the necessary skills to contribute to the bank's growth.
4. A variety of training methods, including online courses, workshops, and on-the-job training, cater to different learning styles. This diversity has contributed to higher satisfaction rates among employees regarding their professional development.
5. The bank promotes a culture of continuous learning, encouraging employees to pursue further education and skills enhancement. Many employees reported engaging in self-directed learning in addition to formal training.
6. Regular assessments are conducted to evaluate the effectiveness of training programs. However, some employees suggested that the metrics used for evaluation could be more comprehensive.
7. Feedback mechanisms are in place to gather employee input on training effectiveness. However, there is room for improvement in how this feedback is utilized to refine training programs.
8. While training resources are generally adequate, some departments reported a need for additional funding to enhance training opportunities further, particularly for specialized skills.
9. Management demonstrates strong support for training initiatives, with leadership actively participating in training sessions. This involvement fosters a positive attitude towards professional development across the organization.
10. Enhanced training and development practices have been correlated with improved employee retention rates, with exit interviews showing that many employees value the growth opportunities offered by the bank.

Chapter Seven

Recommendations & Conclusion

7.1 Recommendations

1) Implement more comprehensive evaluation metrics to assess the impact of training programs, including pre- and post-training performance metrics.
2) Allocate additional resources to departments that require specialized training to ensure all employees have access to high-quality learning opportunities.
3) Develop and expand online training programs to cater to the diverse needs of employees, allowing for flexible learning schedules.
4) Create a structured process for utilizing employee feedback to continuously refine and improve training programs.
5) Introduce mentorship programs that pair experienced employees with newer hires, facilitating knowledge transfer and personal development.
6) Encourage cross-departmental training sessions to broaden employees' skills and understanding of the bank's operations.
7) Ensure that training content is regularly updated to reflect current industry trends and best practices.
8) Enhance the involvement of management in training initiatives to reinforce the importance of professional development across the organization.
9) Provide resources and incentives for employees to engage in self-directed learning, supporting their individual career development goals.
10) Continuously measure employee retention rates and satisfaction with training initiatives to identify areas for further improvement.

7.2 Conclusion

In summary, the training and development practices at Islami Bank Bangladesh PLC are pivotal to its operational success and employee satisfaction. The analysis reveals that the bank has made significant strides in implementing effective training programs that align with its strategic goals. These initiatives not only enhance employee competencies but also foster a culture of continuous improvement and engagement within the workforce. The findings indicate that a majority of employees recognize the value of training programs, attributing their improved job performance and increased confidence to the skills acquired through these initiatives. This aligns with research by Noe (2017) and Goldstein and Ford (2018), which emphasize that targeted training can lead to enhanced performance outcomes and employee retention. Additionally, the bank's commitment to diverse training methods—ranging from formal workshops to on-the-job training—addresses various learning styles, ensuring broader employee participation and satisfaction. However, the analysis also highlights areas for improvement. While IBB PLC's training programs are generally effective, there is a need for more robust assessment mechanisms to gauge their impact accurately. Regular feedback from employees is essential for refining these programs to better meet their evolving needs. According to Saks and Burke-Smalley (2014), continuous evaluation and adaptation of training practices are crucial for maintaining their relevance and effectiveness.

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