Sonargaon University

Internship Report
on
"Training and Development Process of Janata Bank Limited"

Submitted by:

Amjad Hossain Emon
ID: BBA1902017035
Program: BBA (Major in HRM)
Semester: Spring-2023

Submitted to:

Department of Business Administration
Sonargaon University (SU)
Dhaka-1215

Submitted for the partial fulfillment requirement of the degree of Bachelor of Business Administration

Date of Submission: 11 May, 2023

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Supervised by:

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

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Letter of Transmittal

10 May, 2023

To,

Md. Rasel Hawlader

Lecturer,

Department of Business Administration

Sonargaon University.

Subject: Submission of Internship Report on "Training and Development Process of Janata Bank Limited".

Dear Sir,

With best respect and honor, I would like to inform you that I have completed my internship report on "Training and Development Process of Janata Bank Limited". It is an immense pleasure for me to place the same before you.

I have tried my level best to prepare this report and to accumulate relevant and insightful information. It is a great experience for me to work on this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources.

I sincerely hope that this report will help you to evaluate me. I will be obliged to clarify any matter or to provide any further information regarding this report.

Thanking you for your kind supervision.

Sincerely yours,

_____

Amjad Hossain Emon
ID: BBA1902017035
Department of Business Administration
Sonargaon University (SU)

Letter of Acceptance

This is to certify that **Amjad Hossain Emon** bearing ID No BBA1902017035, student of BBA Program, Sonargaon University, has completed the internship report under my supervision. He has worked with Janata Bank Limited as an internee and completed the report entitled **"Training and Development Process of Janata Bank Limited"** as a partial requirement for obtaining BBA Degree. He has completed the report by himself. He has been permitted to submit the report.

Amjad Hossain Emon bears a strong moral character and a very pleasing responsibility. It has indeed been a great pleasure working with him. I wish him all success in life.

_____

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

Declaration

I, **Amjad Hossain Emon,** a student of BBA Program, Department of Business Administration, Sonargaon University, hereby declare that the internship report titled **"Training and Development Process of Janata Bank Limited"** is prepared after the completion of my internship at Janata Bank Limited at Jatrabari Corporate Branch under the intensive supervision and guidance of **Md. Rasel Hawlader**, Lecturer, Department of Business Administration, Sonargaon University.

I also declare that this report is an original work and no part of this report has been copied from elsewhere. In addition I would also like to mention that this report has not been published or submitted for being published or submitted for awarding any degree, diploma or recognition.

_____

Amjad Hossain Emon
ID: BBA1902017035
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Acknowledgement

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

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

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

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

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

Executive Summary

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

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Chapter 01

Introduction

1.1 Introduction

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

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

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

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

obtaining customer satisfaction, leading position in market and increasing employee productivity are the fruit of continuous training for skill development for many companies.

In this competitive world, to be remained top in the market, an organization needs to perform a lot more and try hard and soul to be the best. Moreover, banking industry is growing everywhere now which is actually creates strong competition. Furthermore, Bangladesh is a developing country with developing economy. To make this economy more active, banking system contributes more to improve this economy for the expected development of our country. Banking sectors act as an agent that can provide access to essential finance where it is needed to 11 contribute in our economy. Improvement of our economy can be done when its activities run smoothly. To run these activities smoothly, it totally leans on performance of the employees of the bank.

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

1.2 Rationale of the Study

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

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

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

1.3 Problem Statement

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

1. For extensive research time was not sufficient, even employees doesn't have much to time to provide more information.
2. Topic related journal, reports, books were not found in online.
3. Limited access to the Janata Bank training and development website.
4. Employees are not willing to disclose confidential data.
5. 3 month is not enough to know everything, so three might be a deficiency to cover all the information.

1.4 Purpose of the Study

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

Long term:

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

1.5 Scope of the Study

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

1.6 Methodology of the Study

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

1.6.1 Primary Data

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

1.6.2 Secondary Data

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

1.6.3 Sample Size

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

1.7 Limitations of the Study

A primary limitation of the report is that it is based on facts, accumulated from word of mouth, while consulting secondary data. Some information presented in the report may be biased, as people tend to avoid their own limitation regarding their job and tend to hold other departments responsible for drawbacks of their own. As the report is not a comprehensive one, rather based on a single facility of Janata Bank Limited. There is no study work which is free from defect. Such defects are known as limitations. As the report prepared with a short span of time, the report could not be made comprehensive and conclusive. Some usual constraints I did face during my investigation. Due to the company's policy of maintaining secrecy I did not get the opportunity to collect information regarding all departments. The limitation of my study work is stated by the following:

➢ The data and information related with the topic was not easily available.

➢ The study also suffered from inadequacy of data.

➢ The study was not done very successfully due to inexperience.

➢ Supply of more practical and contemporary data is another shortcoming.

➢ Unwillingness to response of the interviewer is another limitation for this study work

. ➢ Lacking young, energetic, and talented officers /staffs.

➢ Scarcity of pertinent information.

➢ Time Constraint.

➢ Lack of experience.

➢ Lack of knowledge about the functional aspect of capital market activities.

➢ Shortage of update data.

Chapter 02:

Profile of the Organization

2.1 Company Profile

Janata Bank Ltd. is a state-owned commercial bank of Bangladesh established in 1972. Its headquarters is situated at Motijheel in Dhaka, the capital city of Bangladesh. It is the second largest commercial bank in Bangladesh. In 2019, Janata Bank had a fiscal deficit of 82.56 billion taka, the highest of any bank in Bangladesh ever. It's the worst performing public bank in Bangladesh.

Following the independence of Bangladesh from Pakistan at the Bangladesh Liberation War of 1971, Janata Bank Limited was formed combining the then United Bank Limited and Union Bank Limited under the Bank Nationalization Ordinance of 1972 (President's Order 26).

In March 2004, managing director of the bank, Murshid Kuli Khan, visited Greece to study the feasibility of remittance from the country.

The management of Janata Bank was changed under the Enterprise Growth and Bank Modernization Project' (EGBMP) which has been taken in 2004–05 in order to reform the nationalized commercial banks. Janata Bank became a public limited companies on 15 November 2007 led by chairman Sohel Ahmed Chowdhury.

After Awami league came to power in 2008, they provided 145.05 billion taka in recapitalization funds to state banks including Janata Bank. In January 2008, SM Aminur Rahman, was appointed managing director of Janata Bank. Fahmida Khatun was appointed a director of the bank in August.

In December 2017, Md Abdus Salam Azad was promoted to managing director of Janata Bank from deputy managing director.

Janata Bank provided loans worth 55.04 billion taka loan to AnonTex Group led by chairperson Md Younus Badal, from 2007 to 2015 which defaulted. The loans were more than 25 percent of the capital base of Janata Bank in violation of banking rules. The loans were provided from the Janata Bhaban corporate branch under manager Md Abdus Salam Azad, who would later become the managing director of the bank. The loans were approved by the board of directors led by chairperson Abul Barkat and managing director SM Aminur

Rahman, Shaikh Md Wahid-Uz-Zaman, who was the chairman from December 2014 to 2017, blamed the board of directors and management of the bank for the loans to AnonTex Group. AnonTex Group restructured their loan with a 1-2 percent payment rather than the customary 10-15 percent payment needed for restructuring. Bangladesh Bank had provided Janata Bank permission ignore overexposure rules for providing loans to Galaxy Sweaters and Yarn Dyeing, a subsidiary of AnonTex Group.

Bangladesh Bank sought an explanation of the loans to AnonTex Group from managing director of the bank, Md Abdus Salam Azad. The group had laundered the money outside of Bangladesh using false invoicing of capital machinery. The loans were provided following an approval letter by Mizanur Rahman Akon, deputy general manager of Bangladesh Bank, without approval of Financial Integrity and Customer Services Department. Janata Bank tried to delay the loans to AnonTex Group from being declared defaulted by Bangladesh Bank which allowed the group to borrow more money from the bank. The Minister of Finance AMA Muhith spoke in favor of AnonTex Group after meeting it's chairperson.

The Bank had also loaned 12.3 billion taka to Thermax Group which also defaulted. It was 27 percent of the capital base of Janata Bank. The Bank provided 34.43 billion taka loan to Crescent Group which also defaulted. Crescent Group is owned by MA Kader and Abdul Aziz, two brothers, who also own Jaaz Multimedia. Bangladesh Bank stopped Janata Bank from re-hiring Syful Shamsul Alam & Co as its audit company because it had found the company aided Crescent Group in embezzling money from the bank. Janata Bank was fined by Bangladesh Bank for providing undue favors to Beximco Group.

In 2016, Rajib Hasan, a senior officer of the bank embezzled 19.3 million taka from client accounts.

In 2018, the government sought to appointed Hedayetullah Al Mamun as chairman of the bank but reverse course following backlash against the appointment. The government instead appointed Luna Shamsuddoha, the first woman to head a state-owned bank in Bangladesh. Justices Zubayer Rahman Chowdhury and Md Iqbal Kabir of the High Court Division ordered Janata Bank to retake their recruitment test following the leak of the exam question papers.

Janata Bank sought to reschedule loans to Root Group which had 10.49 billion taka in defaulted loans in August 2019. Jamaluddin Ahmed was appointed chairman of Janata Bank in August 2019. He is a former director of Bangladesh Bank and the general secretary of the Bangladesh Economic Association. He replaced Dr SM Mahfuzur Rahman. On 28 July 2020, Ahmed was replaced by SM Mahfuzur Rahman as chairman of the bank. In 2020, a cashier of the bank in Noakhali District, Liton Chandra Das, stole 20 million taka from the bank. Janata Bank made a loss of move than 50 billion taka in 2020. Bangladesh Bank recommended actions against the managing director of the bank, Md. Abdus Salam Azad. AnonTex Group sought to reschedule its outstanding loans. Working as nationalized commercial bank, its responsibility increased and it turned into the 2nd largest commercial bank throughout the country with 906 branches which also includes 4 overseas branches in United Arab Emirates for its better performance within few years. This bank is connected with 1239 foreign delegates around the world. However, this bank is doing great because of its employees which is around or more than 14000.

2.2 Corporatization

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

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

2.3 Board of Directors

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

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

Other Board Members

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

2.4 Vision

Janata Bank Limited is a state-owned commercial bank in Bangladesh, with a vision to become a leading bank in the country by providing innovative banking solutions and exceptional customer service. The bank's vision is aligned with the government's vision of building a Digital Bangladesh and achieving sustainable economic growth.

Janata Bank aims to offer a comprehensive range of banking products and services to meet the diverse needs of its customers, including retail banking, corporate banking, SME banking, and agricultural banking. The bank aims to leverage technology to offer innovative banking solutions and improve the overall customer experience.

One of the key priorities of Janata Bank is financial inclusion, and the bank is committed to providing banking services to the unbanked and underbanked segments of the population. The bank has a significant presence in rural areas of Bangladesh, with a network of branches

and mobile banking vans to reach out to remote areas. 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.

Janata Bank's vision also includes a strong focus on sustainability and corporate social responsibility. The bank is committed to promoting environmental sustainability, supporting social causes, and contributing to the development of local communities.

2.5 Mission

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

The mission of Janata Bank Limited in Bangladesh is to provide efficient, affordable, and customer-centric banking services to a diverse range of customers. The bank's mission statement emphasizes its commitment to promoting economic growth, financial inclusion, and social development in the country.

Janata Bank's mission is to achieve its objectives by offering a wide range of banking products and services, including savings and deposit accounts, loans, trade finance, and remittance services. The bank aims to provide these services through an extensive network of branches, ATMs, and digital channels, to ensure that customers have access to banking services anywhere, anytime.

Janata Bank's mission also includes a strong focus on corporate social responsibility and sustainability. The bank is committed to promoting environmental sustainability, supporting social causes, and contributing to the development of local communities.

In addition to its focus on customers and social responsibility, Janata Bank's mission emphasizes the importance of innovation and technology. The bank aims to leverage technology to offer innovative banking solutions and improve the overall customer experience.

2.6 Product of Janata Bank Limited

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

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

Chapter 03:

Literature Review

3.1 Literature Review

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

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

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

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

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

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

Onattu (2005) found out that to face the challenges in the global market, talented and skilled person are valued as an essential component. This research has been done to gather information which will be used by all who are involved in this industry such as policy maker, consultant for preparing a good training program. This was a primary research based on some questionnaire which was done by 50 respondents.

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

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

Training and development play a critical role in the expansion and success of our company by ensuring that our employees have the knowledge, abilities, and skills needed to carry out the tasks that have been assigned to them. Making the appropriate training selections, we can

make sure that our staff members have the skills necessary for the job, and that they continue to follow the most effective and cutting-edge HR practices. Training and development processes have taken on their strategic role in order to meet present and future business demands. In this context, a few studies by Stavrou et al. (2004) and Apospori, Nikandrou,

Brewster, and Papalexandris (2008) have attained much importance as these highlight T&D practices in cross-national contexts. According to Apospori et al. (2008), there is a sizable training's effect on how well an organization performs. In contrast to these studies, Cunha, Morgado, and Brewster (2003) were the only ones who were unable to determine the effect of training on organizational performance and recommended the need for additional research on this topic.

Chapter 04

Analysis of the Study

4.1 Training and Development of Janata Bank Limited

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

Training

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

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

Development

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

Importance of Training and Development

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

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

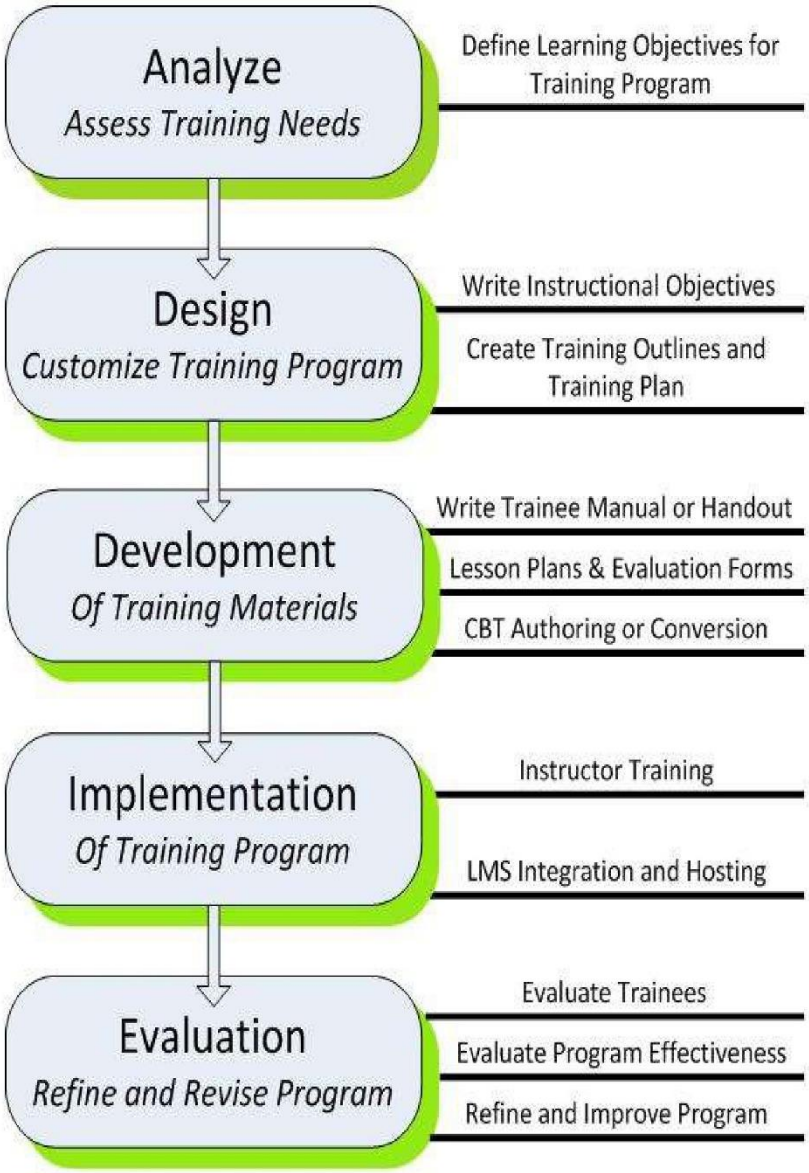
Need for Training and Development

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

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

4.2 Process of Training and Development of Janata Bank Limited

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-


Analyze
Assess Training Needs
Define Learning Objectives for Training Program
Design
Customize Training Program
Write Instructional Objectives
Create Training Outlines and Training Plan
Development
Of Training Materials
Write Trainee Manual or Handout
Lesson Plans & Evaluation Forms
CBT Authoring or Conversion
Implementation
Of Training Program
Instructor Training
LMS Integration and Hosting
Evaluation
Refine and Revise Program
Evaluate Trainees
Evaluate Program Effectiveness
Refine and Improve Program

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. **Development:** training programs are design to know about training materials such as manuals, lectures, slides so that actual training materials can be developed. It uses the output of design stage as input. It helps to explain instructional strategy which is consisting of time, order and relation of the methods used in the training program.
4. **Implementation:** Setting up the training for having the desire result with pre planned method is called training implementation. It is done to see the result of the training by the organization which cost money. It is the most complex function of the training program, if anything does not work can cause failure of the program. Sometimes well planned training program fails due to wrong steps. Here, all the things that have been learned in the training program are applied in real life to see how the training program works in the organizational perspective in real life. To find any error in the design and implementation phase, there need to be conducted a dry run test before actual one is conducted.
5. **Evaluation:** In this stage, organization will evaluate the training program to see the effectiveness of the training in the real life and has it achieved its objective or not. There are two types of evaluation process. First one is process evaluation where training process will be evaluated to see that process has done according to the training plan. Second one is outcome evaluation where it will show the real benefit of the training program happening in the organization. Whether training has any improvement on organization or not. It will be compared with training result. It can be done through feedback, research and interaction.

4.3 Materials of Training and Development OF Janata Bank Limited

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

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

4.4 Training and Development practice in Janata Bank Limited

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

4.4.1 ADDIE Model Process used in Janata Bank Limited

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 34 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 equipments, boards, and marker. Providing these services to the employee involves direct cost of the organization and also they compensate the employees who are going to join the training.

Development Phase

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

Implementation Phase

After completing analyze, design, develop phase, it need to see whether these things has any effectiveness or not in the training. For an effective implementation it needs good trainer and the physical set up of the training program. As it was discussed above it has class room facilities and trainers of Janata Bank are skilled person who deliver their lectures very proficiently. As they run the training institutions. Employees can achieve strong skills, knowledge and attitudes from the training. So it can be said that 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.

4.4.2 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.

4.4.3 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 centre in Dhaka. Comilla, and Rajshahi. These training centers form many types of training program which cover many aspect of banking related topic. Such as for probationary employees it covers 'credit management course', manager's induction course, credit management course, credit risk analysis, money laundering, and manager's induction training program and many more. Training program is a continuous process of developing human resource of the Janata Bank. So by these 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.

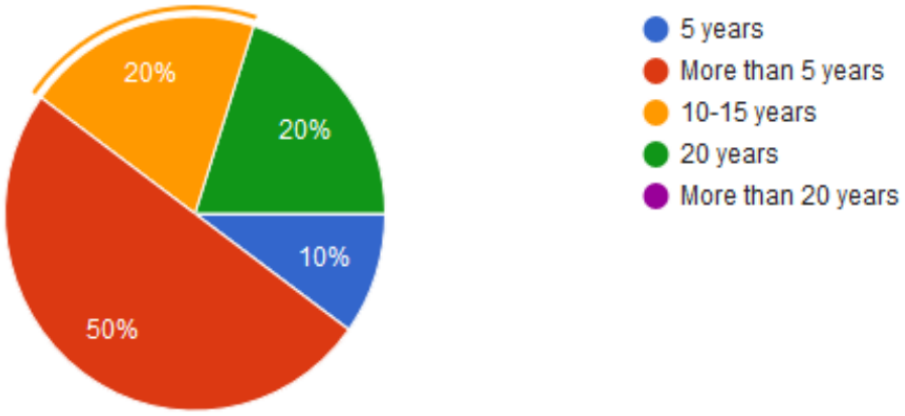
4.5 Interpretation of Data

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

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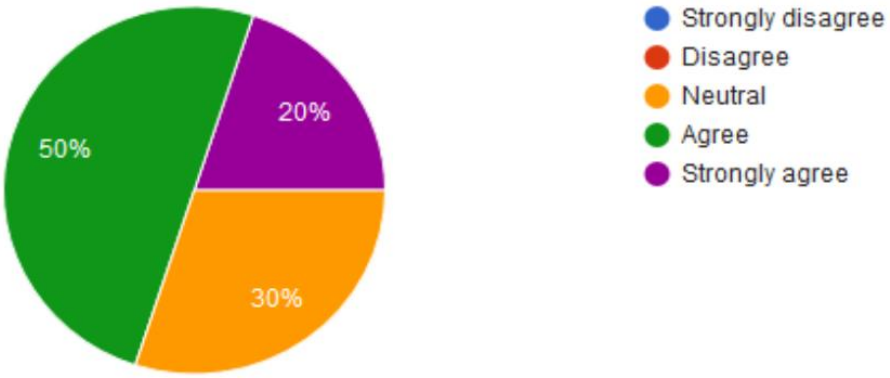
How many years have you been working in Janata Bank?

10 responses



Are you agree to have good training methods and environment?

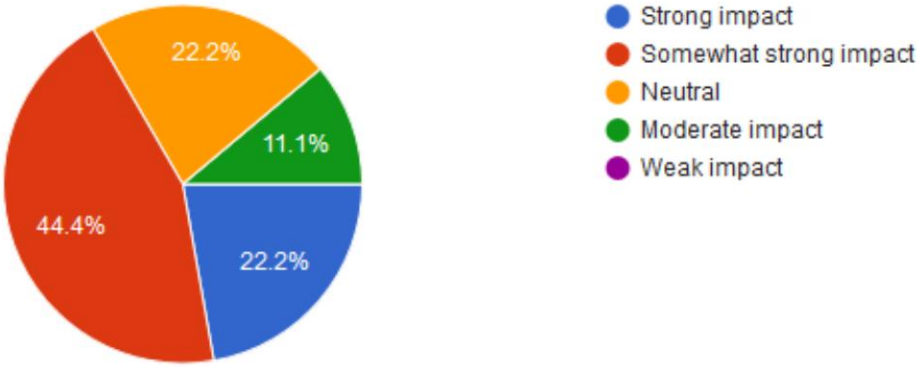
10 responses



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

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

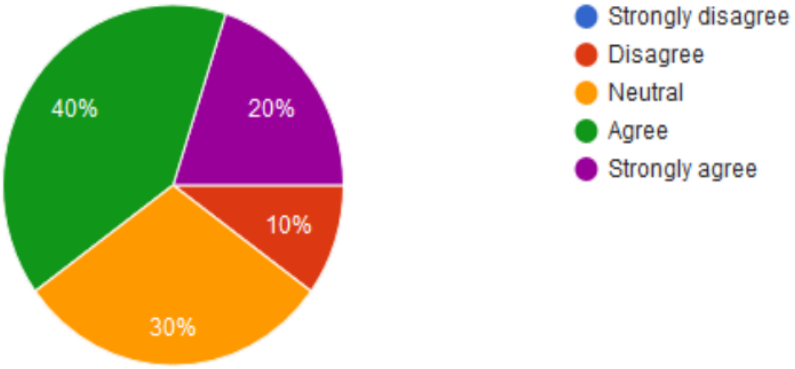
9 responses



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

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

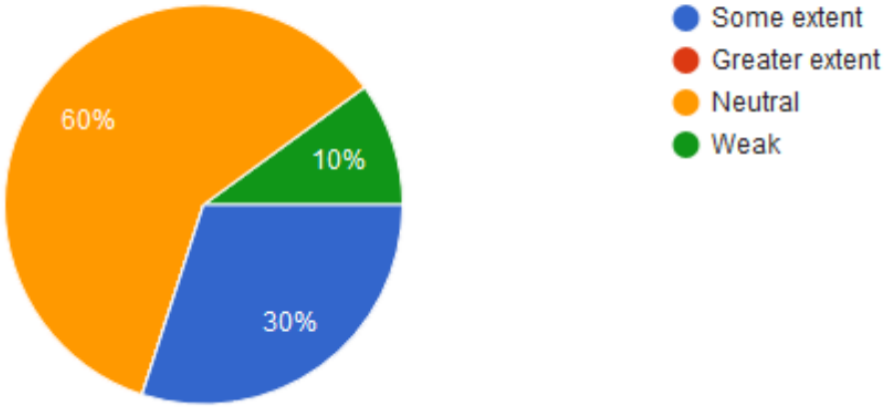
10 responses



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

Does the trainer illustrate the training topic?

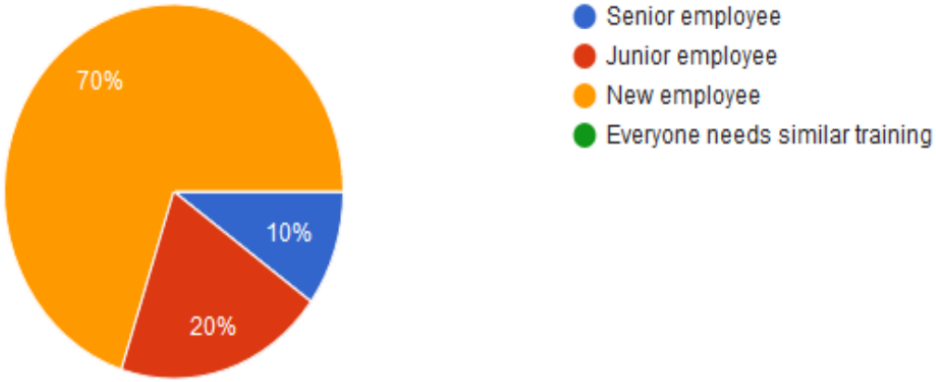
10 responses



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

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

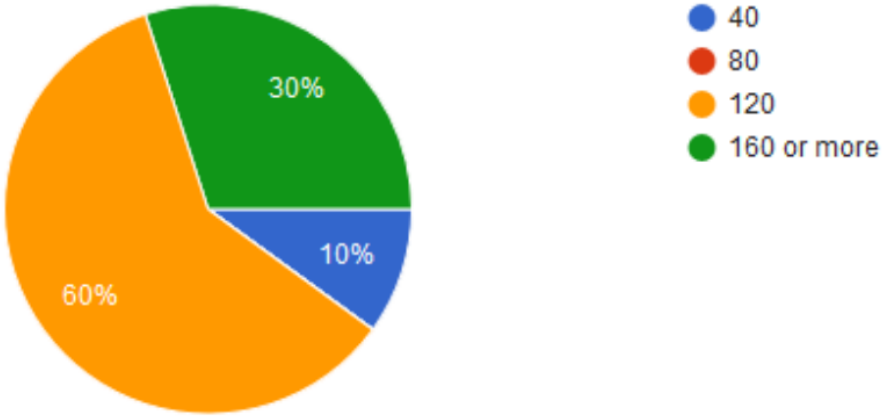
10 responses



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

How many employees will join the training session?

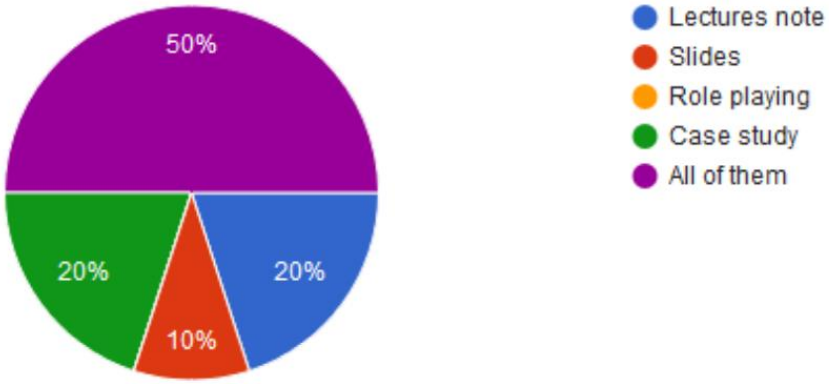
10 responses



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

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

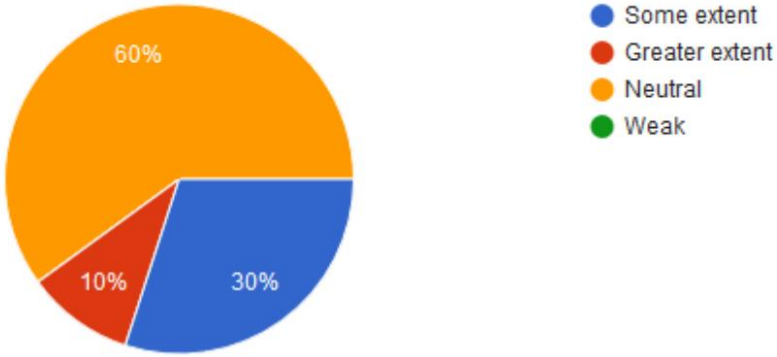
10 responses



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

Are you satisfied with the present training and development program?

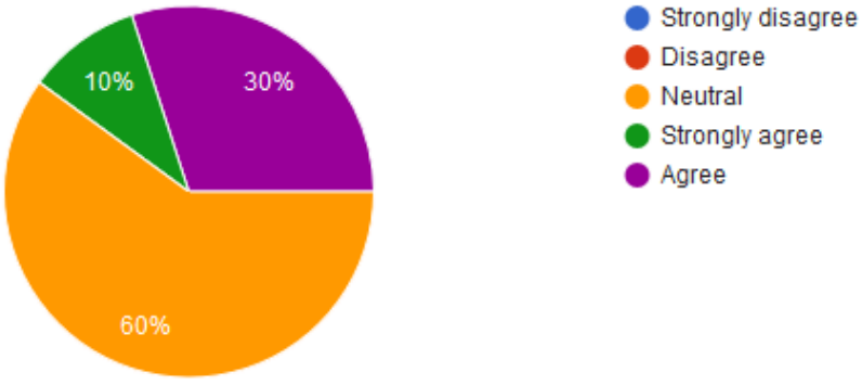
10 responses



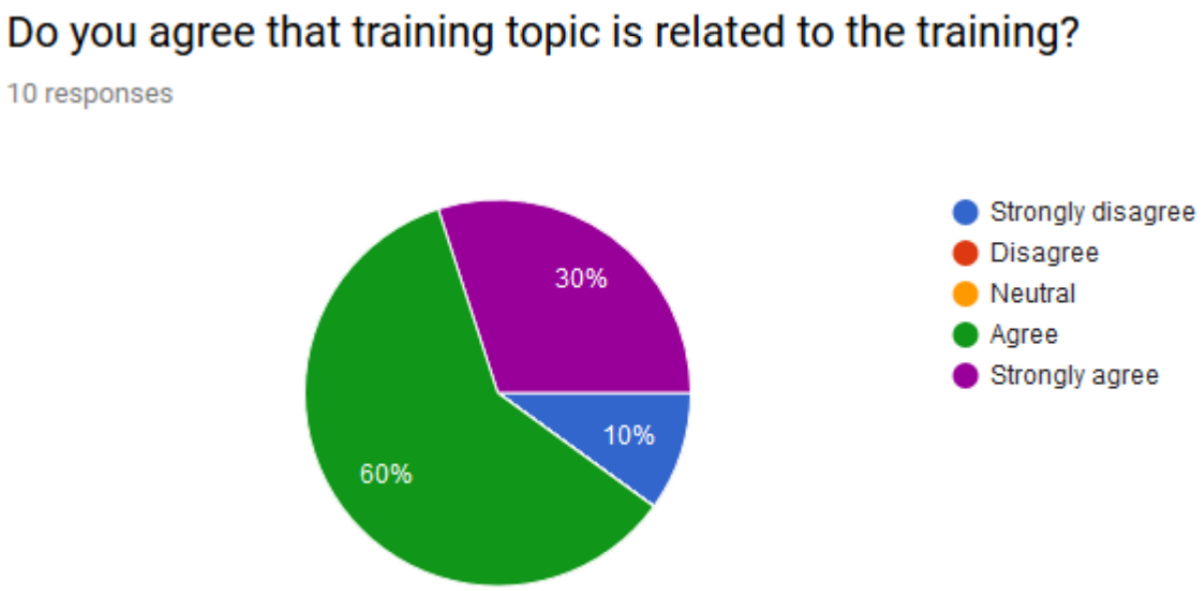
Majority says their satisfaction level was neutral because training program in the Janata Bank is moderate.

Do you agree that instructor response immediately to the trainee?

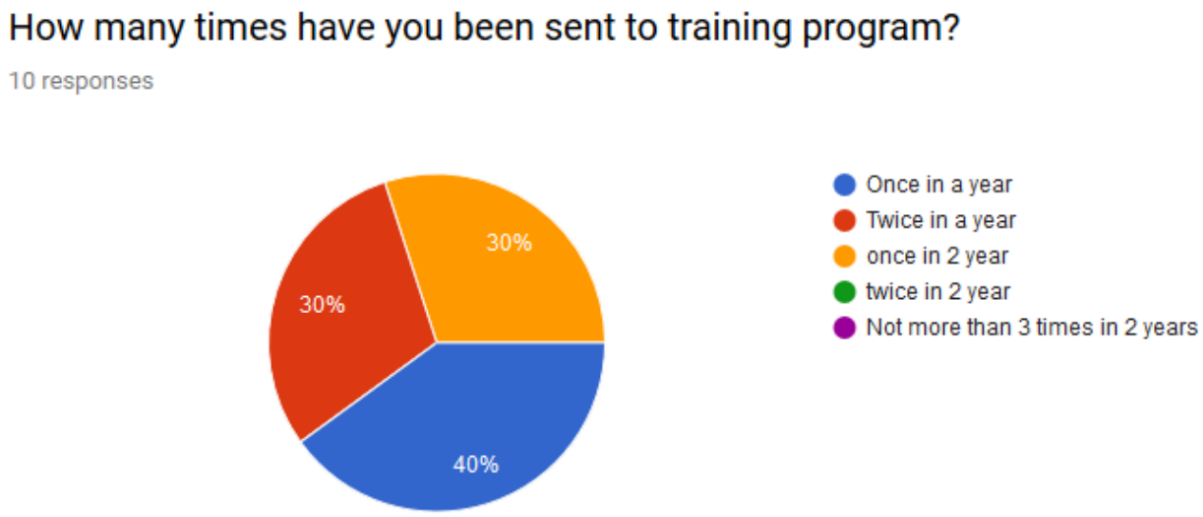
10 responses



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



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



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.



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

Chapter 05

Findings

5.1 Findings of the study

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

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

Chapter 06

Recommendations and Conclusion

6.1 Recommendations

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

- Organization should invest more to attract employees to join training program and consider organizational goal as their own.
- Try to find out what types of training methods are using in private bank and make a standard training policy.
- Managers and supervisor should maintain good interpersonal communication rather make conflicts among them.
- Employees should get better feedback and standard evaluation policy should be made for the better performance of employee.
- Janata bank should follow new training and development policy rather than using traditional one.
- Providing class room training is not effective so organization should provide other methods of training such as semi-circle training methods, role playing, simulation and games playing etc.
- Proper investigation is needed to find out the solution of the problem that can remove the inefficiency from the training program.
- They should more focus on technical training and employee should increase their technological knowledge.
- Training should be given for ethical behavior.

6.2 Conclusion

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

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

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

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

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6.4 Appendix

Questionnaire

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

4. Agree
5. Strongly agree

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

12. Do you agree that training topic is related to the training?
    1. Strongly disagree
    2. Disagree
    3. Neutral
    4. Agree
    5. Strongly agree
13. How many times have you been sent to training program?
    1. Once in a year
    2. Twice in a year
    3. Once in 2 year
    4. Twice in 2 year
    5. Not more than 3 times in 2 years
14. What kinds of training methods are given to the employee by the Janata Bank?
    1. On the job training
    2. Off the job training
    3. Technical
    4. Class room
    5. All of them