

An Internship Report
on
Human Resource Training and Development in Rupali Bank Limited:
A study on Maldahpatty Branch, Dinajpur

This report is submitted to the Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfilment of the degree of Master of Business Administration (MBA) in HRM.



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May, 2023

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Limited: A study on Maldahpatty Branch, Dinajpur

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Acknowledgement

It's a great pleasure for me to work with the report based on a topic "Human Resource Training and Development in Rupali Bank Limited: A study on Maldahpatty Branch, Dinajpur" which is very much significant for economy. I hope working on this topic will help me to gather various exposures to practical field. So, at the very beginning, I would like to express my gratitude to almighty Allah for whose kindness I am sound mentally and physically enough to prepare this report.

I would like to thank my faculty supervisor, Rafia Akhtar, Professor, Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, for his valuable direction and guidelines for which I have been able to go through the in depth of the topic.

Finally, I would like to thank all the staffs and employees of Sonali Bank Limited, who was always helpful to me and their views and ideas enriched my knowledge and inspired me a lot in presenting this report.

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রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED



মালদহপাড়া শাখা, দিনাজপুর।

Ref: RBL/DIN/

Date:

TO WHOM IT MAY CONCERN

This is to certify that, **Md. Sazidur Rahman**, having student ID No. 1603161, MBA in Human Resource Management, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship total 90 (Ninety) days internship program at Rupali Bank Limited, Maldahpatty Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

21.05.23

মোঃ মোবাসেরুল ইসলাম
সিনিয়র প্রিন্সিপাল অফিসার
রূপালী ব্যাংক লিমিটেড
মালদহপাড়া শাখা, দিনাজপুর।

Md. Mobassherul Islam
Senior Principal Officer & Manager
Rupali Bank Limited
Maldahpatty Branch, Dinajpur

Supervisor's Certificate

This is to certify that Md. Sazidur Rahman, a student of MBA in Human Resource Management, Semester-III (January-June), 2021, Department of Management, Faculty of Business Studies, bearing student ID No. 1603161 has prepared the report entitled on “Human Resource Training and Development in Rupali Bank Limited: A study on Maldahpatty Branch, Dinajpur” under my supervision. I have gone through the draft copy of the report. Thoroughly I found it satisfactory for submission to the Department as a part of partial fulfilment of MBA degree.

I recommend the report to submit for awarding the degree of MBA in Human Resource Management, HSTU, Dinajpur.

I wish him every success in life.

Rafia Akhtar
Professor
Department of Management
Faculty of Business Studies
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Co-supervisor's Certificate

I hereby declare that the concerned report entitled on “Human Resource Training and Development in Rupali Bank Limited: A study on Maldahpatty Branch, Dinajpur” is done by Md. Sazidur Rahman, a student of MBA in Human Resource Management, Semester-III (January-June), 2021, Department of Management, Faculty of Business Studies, bearing student ID No. 1603161, completed his thesis under my co-supervision and submitted for the partial fulfilment of the requirement of the degree of MBA in Human Resource Management at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

I found the thesis report satisfactory for submission to the Department as a part of partial fulfilment of MBA degree.

I wish him every success in life.

Sourav Paul Chowdhury
Associate Professor
Department of Management
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Student's declaration

It is my pleasure to submit my report titled “Human Resource Training and Development in Rupali Bank Limited: A study on Maldahpatty Branch, Dinajpur.” I completed this thesis program under my honorable supervisor Rafia Akhtar, Professor and my co-supervisor Sourav Paul Chowdhury, Associate Professor, Department of Management, Hajee Mohammad Danesh Science and Technology University, Dinajpur.

While preparing this report I have tried to gather as much information as possible and together all the information pertaining the report to enhance it. I believe that it was a captivating experience in different sector and it has enrich both my knowledge and experience.

This report is not free from limitations. There might have problems regarding lacks and limitations in some aspects.

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Abstract

This study is the result of my internship program ran for the past 90 days placed at Rupali Bank Ltd., Maldahpatty Branch, Dinajpur, I found that; Employees are the most important asset of any organization. In competitive business market every organization necessary to trained employees to perform their job properly. The success of the bank depends on the service providing to the client of the bank. Training and development program is the continuous process of the organizations that helps to improves their skills, knowledge, and abilities. Training and development help to the better performance of employees. Basically, the success of the organizations depends on employee performance where these abilities gather from the well trained and effective development procedure. The purpose of this survey is to find out the influence of training and development on employees' productivity. The study suggests that there is need for continuous training and development for improving skill, upgrading knowledge, to retain to talent, increase job satisfaction, enhance productivity, well communicate abilities with their employees and earn more profit. Finally, this study has found that the services of training and development have significant influence on employee performance. In today's modern banking era, innovation of various types of training and development program method practices is increasing the efficiency of employees. As a result, it is putting a bank at the beginning of the race for success.

Keywords: Employee Performance, Rupali Bank; Training and Development; Banking sectors; Bangladesh

Table of Contents

	Title	Page no.
CHAPTER	Acknowledgement	ii
	Certificate from the organization where internship done	iii
	Certificate of Supervisor	iv
	Certificate of Co-supervisor	v
	Student's declaration	vi
	Abstract	vii
	Contents	viii-ix
CHAPTER 1	INTRODUCTION	14
1.1	Introduction	1
1.2	Background of the study	2
1.3	Objectives of the problem	2
1.4	Organizational overview of Rupali Bank	3
1.5	Limitations of the study	4
CHAPTER 2	LITERATURE REVIEW	5-6
CHAPTER 3	METHODOLOGY OF THE STUDY	7-8
3.1.	Primary Data	7
3.2	Secondary of Data	7
3.3	Data Collection tools used through questionnaire	8
CHAPTER 4	METHOD OF TRAINING and DVELOPMENT IN RBL	9-10
4.1	Training in Rupali Bank Ltd	9
4.2	HR Development in RBL	10
CHAPTER 5	ANALYSIS AND INTERPRETATION	11-
5.1	Analysis and interpretation of the individual items or questions	11
5.1.1	Training is very essential for conducting banking business	12
5.1.2	Training is necessary in every year	12
5.1.3	RBL offers a convenient system for Training	13
5.1.4	Employees are interesting about the training system in RBL	13
5.1.5	The training system of RBL can successfully train the newly appointed employees	14
5.1.6	The training lecture are easy to understand	14
5.1.7.	You feel safe in your training institute	15

5.1.8	RBL is providing all services that you require	15
5.1.9	The internal environment of RBL training institutes is visually attractive	16
5.1.10	You get IT based training from this bank	16
5. 1.11	It is an important criterion for employee development	17
5.1.12	Employees feel a better improvement of themselves	17
CHAPTER 6	FINDING AND RECOMMENDATIONS	18-19
6.1	Finding of the study	18
6.2	Recommendations	19
CHAPTER 7	CONCLUSION AND FUTURE WORK	20
7.1	Conclusion	20
7.2	Future Work	20
	REFERENCES	21
	APPENDIX	22

Chapter: One

Introduction

1.1 Introduction

Training: Training is the process of enhancing a person's knowledge, abilities, and skills in order to affect a mental shift and enhance current and future organizational performance. Training imparts knowledge and abilities for application now and in the near future. It's a "TASK." oriented where T stands for training, A, S, and K for knowledge. When a worker can affect the required attitude adjustment towards a specific subject by after receiving training and gaining knowledge and skills, one may readily claim that the employee develops training. As a result, training is an ongoing process that assists individuals in performing at a high level and that self-development is a lifelong process.

Development: A person can prepare for the larger and newer problems they will face in a more demanding profession by developing. Development, once more, is future-oriented. It aids workers in gaining the knowledge and abilities necessary to advance successfully in their careers. Development focuses more on education than on developing skills. Self-growth is the true goal of all development, and it happens continuously.

Organizations like as banking sector facing intense competition should consider investing in human capital. The purpose of training and development allows human capital to exercise their dexterity. A thorough training program serves as a tool for improving employee abilities and helping them perform better at work. An essential strategic instrument for raising employee performance and organizational effectiveness is training and development. By forcing employees to acquire new working methods, it seeks to enhance their talents. Therefore, it aids in updating their knowledge on how to perform tasks, which increases their efficiency and, ultimately, leads in increased productivity for a company like the banking system. By offering thorough training and development, businesses can improve the quality of their current staff. Employee training generally has the following advantages: improved job satisfaction and morale, increased drive, improved process efficiencies that result in financial gain, improved ability to adopt new technologies and methods, increased innovation in business models and products, and decreased employee turnover. For an organization, particularly the banking system, to function effectively, human resources are essential. I will now quickly go through the impact and significance of training and development at Rupali

Bank Ltd. Employees benefit from training and development when it comes to doing their current tasks well and being ready for new positions. Because the contemporary business climate is ever-changing, it is essential that banking train and develop its staff in order to keep one step ahead of the competition. The majority of banks prioritize training and development over other tactics.

1.2 Background of the study:

One of the most crucial industries for the nation's wealth creation efforts is banking. Commercial banks are certainly financially successful institutions. These institutions have a significant impact on every economy's money market. Globalization, technical advancement, and regulation have all contributed to significant changes in the banking industry. Banks now face competition from both domestic and international financial entities in the marketplace. One of the major commercial banks in Bangladesh is Rupali Bank Limited. This makes Rupali Bank Limited's training and development process extremely important.

The bank has a significant impact on the nation's economy. Bangladesh's financial system is made up of a variety of banks that operate as Private Banks, Foreign Banks, Specialized Banks, and Development Banks. Rupali Bank Limited is contributing significantly to Bangladesh's prosperity and economic development.

1.3 Objectives of the study

Objectives for the Study there are two different kinds of aims, including general and particular objectives. By performing an empirical study on Rupali Bank Limited, it would be possible to assess the HRM practices in the banking sector of Bangladesh, paying particular attention to the system of training and development.

These are some objectives as following bellow:

- i. To determine the significance of training and development program on employees' performance.
- ii. To explore the relationship between training and development on employees' performance.
- iii. To pinpoint some guidelines for assessing the employees' performance.
- iv. To know about the procedure of the training program and the opinion of the employees taking training.

1.4. Organizational overview of Rupali Bank

1.4.i. Historical Background

Rupali Bank Ltd. (RBL) was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. which was operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks (Nationalization) order 1972 (P.O. NO. 26 of 1972), with all their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial Bank till December 13, 1986. Rupali Bank Ltd. Emerged as the largest Public Limited Banking Company of the country on December 14, 1986

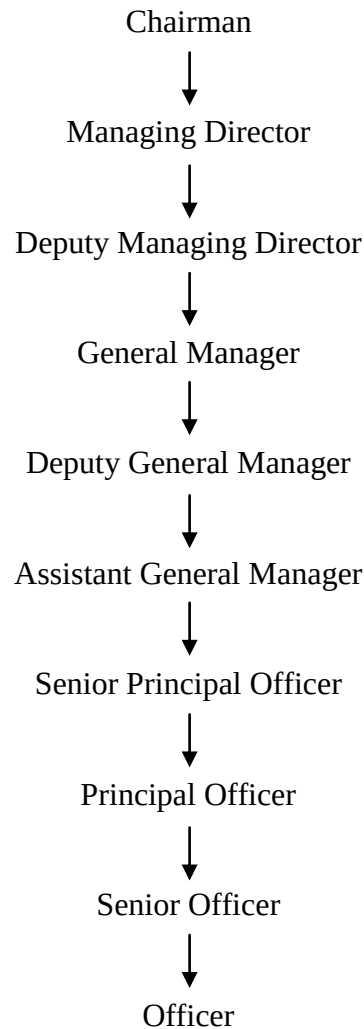
1.4.ii. Vision

Expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectations.

1.4.iii. Mission

- i. To be competitive with other Banks and Financial Institution in rendering services
- ii. To contribute to the country's socio-economic development by identifying new and profitable areas for investment,
- iii. To mobilize deposit for productive investment,
- iv. To expand branch network in commercially and geographically important places ;
- v. To employ quality human resources and enhance their capability through motivation and right-type of training at home and abroad;
- vi. To delegate maximum authority ensuring proper accountability ;
- vii. To maintain continuous improvement and up gradation in business policies and procedures ; To adopt and adapt to new technology ;
- viii. To maximize profit by strong, efficient and prudent financial performance; and To introduce new product lines according to market needs.

1.4.v. Organizational Hierarchy



1.5 Limitations of the study

There was an unlimited chance to do study a survey and to observe the activities of the bank closely. But it is challenging to do the study where banking sector is restricted areas, so there has some limitation in the study. The constraints are discussing below:

Lack of sufficient information:

The information of the topic is not sufficient and it's not easy to find out the information. There also has privacy or the limitation of the information and they cannot disruption it. The information delivered by the authority is very minus.

Secrecy of Information:

Banks keeps the secrecy for their most of the worthy information. Because if it becomes public can mischief their reputation or accomplishments. For that reason, they give information is limited by maintaining secrecy.

Chapter: Two

Literature Review

The three main obstacles to efficient human resource training and development management. These include meeting the demand for knowledge workers, coping with the shortage of intelligent HRD experts to manage HR Training and Development operations, and promoting learning and development at work. The results of this study are supposed to give HR practitioners a thorough grasp of the numerous difficulties in managing efficient HR training and development. As a result, it is possible to create and implement policies and processes that are pertinent and appropriate for managing HR Training and Development effectively. (Abdullah, H. (2009)

The effectiveness of an organization is significantly influenced by on-the-job training, training design, and the manner in which it is delivered. All of these factors have a beneficial impact on organizational performance. It implies that it improves organizational performance generally. (Khan, R. A. G. et.al (2011)

Training and development, employee performance, and competitive advantage are all closely related. The summary of data in this case suggests that the examined dependent variable and independent construct have a strong association. However, the bank management should not give up on their mission to train employees so that they may create fresh ideas that will maintain employee performance increasing and retaining. (Falola, H. O., Osibanjo, A. O., and Ojo, S. I. (2014)

An essential component of HRM is training and development. In order to increase performance, it is crucial for organizations to have talented and capable individuals on staff. Employees are more competent when they have the knowledge and ability to complete the task. Employees would have possibilities through training and development to improve their career prospects and status within the company. The effectiveness of the organization would rise as a result. Employees are organization's resources and assets, though, and if they are skilled and trained, they will perform better than those who are not. (Tahir, N. et. al. (2014)

Employees are informed of the organization's training objectives prior to the training, as well as its purpose and criteria for selection. The study also discovered that training motivates workers, and that training and growth lead to improved performance. The study advised that

all staff members should have their training and development actively pursued and made mandatory (Ampomah, P. 2016).

It is now well acknowledged that increased productivity is necessary and that this depends on good and efficient training. Investment in training is also now required due to advancements in the modern world. As a result, the importance of staff development and training cannot be overstated. The foundation of staff development and training is the idea that for an organization to advance, personnel abilities must be enhanced. Training is the methodical development of the information, abilities, and attitudes that individuals need in order to perform satisfactorily on a certain activity or job (Olaniyan, D.A. and Ojo, L. B. (2008).

Development is an effort to enhance present and future management performance through information transfer, attitude change, or skill while development refers to learning that extends beyond today's employment and has a more development. (Dessler, 2003)

In fact, in the start of the twenty-first century Human Resource Managers have opined that one of the main challenges they are to confront had involved issues related to training and development (Stavrou, Brewster and Charalambous 2004).

Training contributes to enhanced knowledge, skills, abilities, attitudes, and behavior of employees that ultimately promote excellent financial and non-financial performance of the businesses (Thang and Buyens 2008).

Training research has begun to draw heavily upon theory from related research domains. (Tannenbaum & Yukl, 1992).

Chapter: Three

Methodology

Methodology refers to the procedures, issues, and tools used in data collection. Methodology, in its broadest meaning, refers to the organizing ideas and values of a philosophical or equitable system.

The fundamental HR training and development system of Rupali Bank Ltd. is the subject of the report. Both primary and secondary have been used in this study. The primary data have been collected through personal interview by using a structured questionnaire on Rupali bank employees from some selected branch of Dinajpur district. The major method used to collect the data was a questionnaire, both structured and unstructured, as well as informal interviews. These sources are: -

- 1) Primary data
- 2) Secondary data

3.1 Primary data: -

This data has been collected from-

- Mainly through a survey on questionnaire.
- Face to face discussion with the officers, Practical observation.

I gathered data through questionnaire surveys and casual face-to-face conversations with the officers and employees, also gathered information from actual office work at Rupali Bank Ltd. The primary data have been processed and tabulated using MS-Excel.

3.2 Secondary data: -

Secondary sources data has been collected from-

- Relevant books, journal and printed materials.
- Website of the company.

3.3 Data Collection tools used through questionnaire: -

A questionnaire has been created using the results of pilot research. The last interview schedule was created using the results of the pilot research. A structured questionnaire was employed by the researcher to gather initial data from the sample for the study. There are two components of the questionnaire that were utilized in this study. Some personal information was requested in the first section of the questionnaire. This part, though, was optional. The second section of the questionnaire included inquiries into the respondents' opinions of the quality of the Rupali Bank Ltd.'s training program. The 12 items were scored on a five-point Likert scale, with 1 being "Strongly Agree" and 5 being "Strongly Disagree."

Chapter: Four

Methods of Training and Development in RBL

4.1 Training in Rupali Bank Ltd

Identifying the needs of the banking sectors is the first stage in creating a training strategy. A training program on how to operate the machinery is obviously required, for instance, if staff are unable to use the equipment required to do their duties. However, if a group of office workers isn't functioning well, training might not be the solution. The issue can be lack of desire, outdated equipment, inadequate supervision, ineffective job decisions, or a lack of knowledge and abilities. Training could only help with the last. The management should establish precise, quantifiable goals that outline what participants in the training program are expected to learn while the program is being built. After employees complete the training program, managers should prepare to assess it.

There are several available ways for development and training. Many factors must be taken into account while choosing a technique, but training material may be the most crucial. Many lecture approaches are effective when the training information is accurate, such as assigning assignments and planned learning. However, businesses must employ a strategy that allows for human engagement, such role-playing or case discussion groups, when the subject matter involves interpersonal relations or collective decision-making. Employees who need to acquire a physical skill need to use techniques like on-the-job training or vestibule training, which allow for practice and the real use of equipment and materials.

We spoke to the managers and employees of the Rupali Bank and as far as I know about their training methods and procedures, these are:

1. Foundation training:

- a) The foundation-training course must be attended and successfully completed by all class-1 officers who were directly recruited into the service.
- b) The Rupali Bank Ltd Training Center, in cooperation with HRD, will be tasked with planning and delivering the foundation fitness program. The bank authorities may, however, select another training institution to provide foundational instruction if there are exceptional circumstances.

2. On-the-job training:

All initiatives to train staff while they are on the job are included in on-the-job training in banks. It puts the worker in a real working environment and gives the impression that they are already producing.

3. Off the job training:

Off-the-job training is often of a theoretical nature and is conducted in a classroom setting. Instead of skill, knowledge is more closely related with it. When several people need to receive specialized training at once for the same sort of profession, this type of training is more appropriate of banking sectors.

4. Participation in workshop or seminars:

For their professional growth, exposure to new concepts and advances, and the sharing of information across organizational hierarchies, all bank personnel should regularly attend workshops and seminars in their specialized fields of employment.

5. IT training:

It is very important training system of banking sectors especially in modern era. So, at present maximum banks give IT training their officers and employees to work efficiently.

6. Need based training Courses:

Offices should attend, in addition to the core courses as organized by The Rupali bank Training Center or training institutions.

4.2 HR Development of Rupali Bank Ltd

The development of human resources is a crucial prerequisite for reaching organizational objectives. Without developing the human characteristics of its workers, no company, especially one in the banking sector, can function effectively in a changing environment. It is well acknowledged that training may assist a company increase the productivity of its staff. Additionally, it is a continuous, organized process. It aids in the progressive transformation of an employee's knowledge, ability, and attitude.

Through the Bank's Academy, human resources development focuses on hiring and internal training for both on-the-job and off-the-job Bank staff employees. The oldest institution in the public sector, Rupali Bank Staff College, was designed as an internal training facility to meet the Bank's internal training needs.

Chapter: Five

Analysis and Interpretation

For the study, 20 employees were surveyed, representing a sample size of 20 from the target demographic. A survey using a closed-ended structured questionnaire with 12 items and a five-point Likert scale was conducted to assess perceptions of Rupali Bank Ltd.'s staff training and development system. The replies were gathered in accordance with the five classifications that were used to categorize the entire population. The study was conducted at two Rupali Bank Ltd. branches. After the survey was completed, all the questionnaires were collected, and the information from them was entered into Microsoft Excel. Then by using the software it came up with the findings, which helped to explain the necessity of employee training for the development of the employees in the Rupali Bank Ltd.

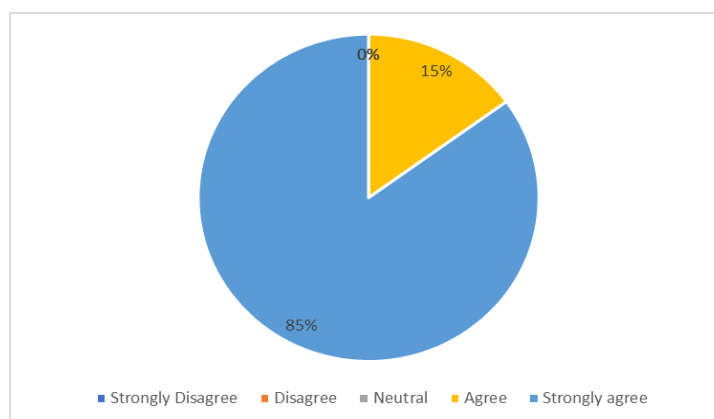
The questionnaire, as was previously noted, has 12 items, each with a five-point Likert scale. In other words, each item or question required one employee to react with one of the five Likert scale points.

5.1 Findings and analysis of the individual items or questions:

Calculated from the total replies of 20 officers or employees in Maldahpatty Branch to each item or question are percentages of responses on each of the five distinct scale points.

The findings from each of the questions are given below with analysis:

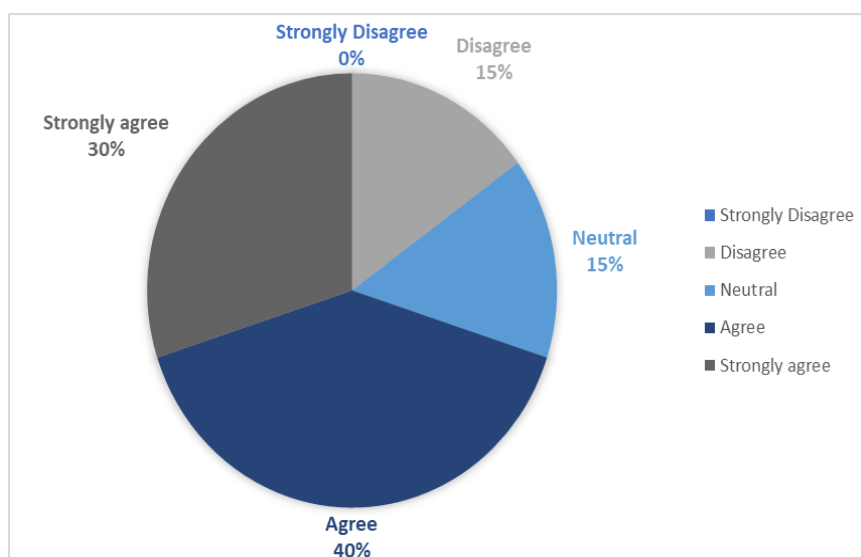
5.1.1 Training is very essential for conducting banking business:



The above question states that training by Rupali Bank Ltd.

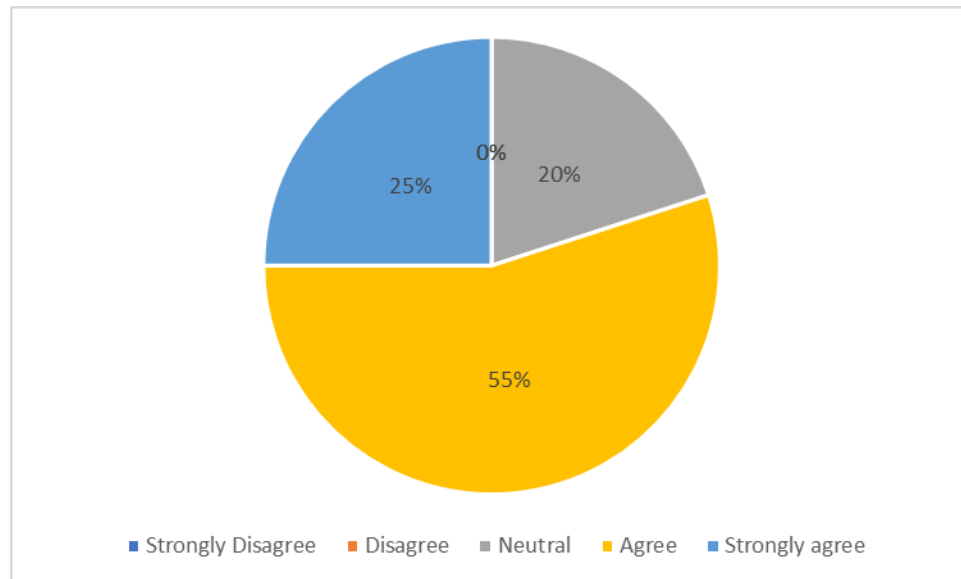
For this question 5 options in each question given to the employees from the stage of strongly agree to strongly disagree including neutral to choose their desired answer. Among 20 (within 100%) the officers or employees, 15% were agreed, 0% were neutral and 85% were strongly agreed with their opinion. Very few of them disagreed with the statement and very insignificant portion strongly think that training is not sufficient. Most of the classes of employees had shown a positive response

5.1.2 Training is necessary in every year:



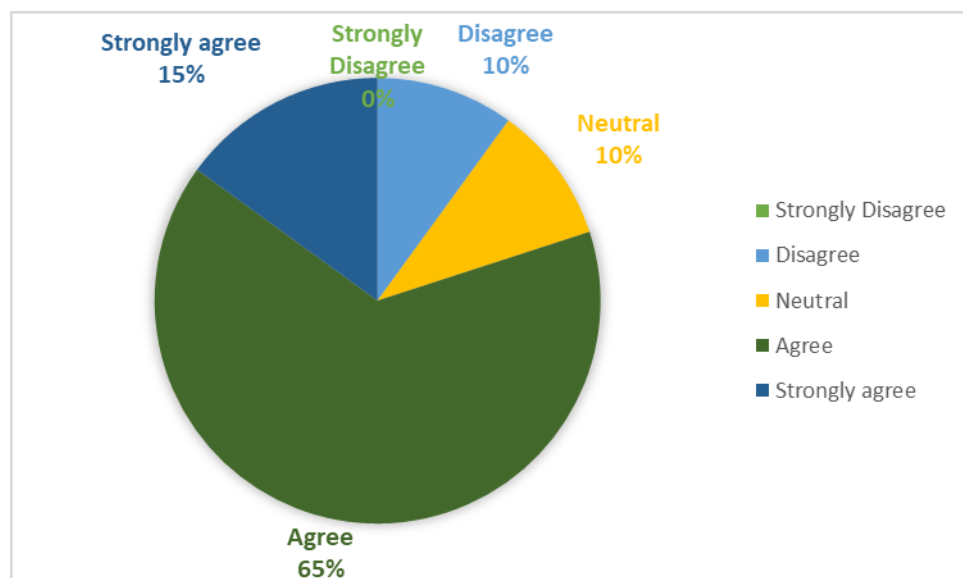
Here among 20 officers or employees, 40% officers or employees of Rupali Bank Ltd branches at Dinajpur are agreed, 30% strongly agreed and 15% neutral with their training in every year. On the other hand, 0% officers or employees are strongly disagreed but 15% officers or employees are disagreed with this statement. Because they think that, training is essential in every year.

5.1.3 RBL offers a convenient system for Training:



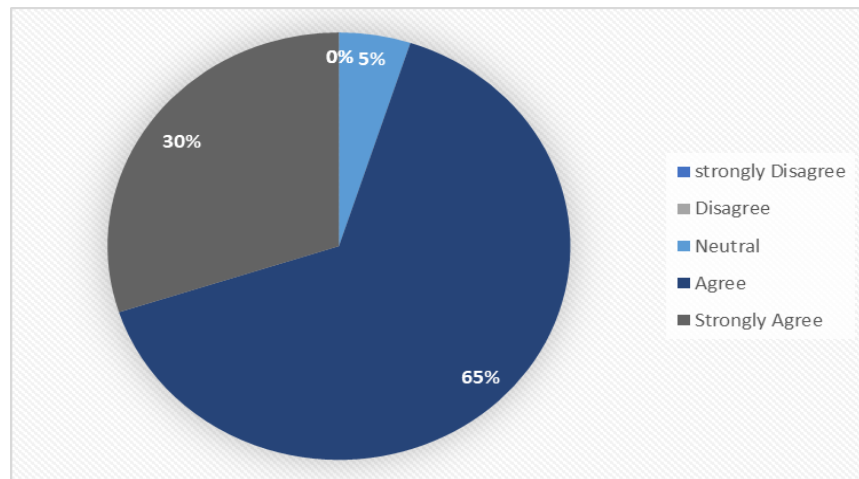
Among 20 officers or employees, 25% were strongly agreed whereas 55% agreed and 20% were neutral and 0% were equally disagree and strongly disagree with above statement .because their opinion says that, RBL offers a convenient system for training.

5.1.4 Employees are interesting about the training system in RBL:



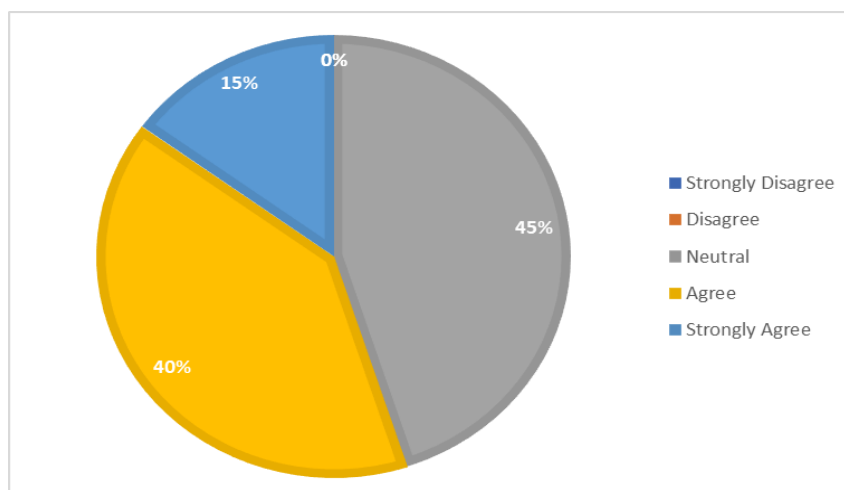
Above this figure we find that, 65%, 15% officers or employees were agree and strongly agree and 10% officers or employees were neutral. On the other hand, 10% were disagree and 0% were strongly disagreed. The statement shows the satisfaction level of the employees about their interest of training provided by the bank.

5.1.5 The training system of RBL can successfully train the newly appointed employees:



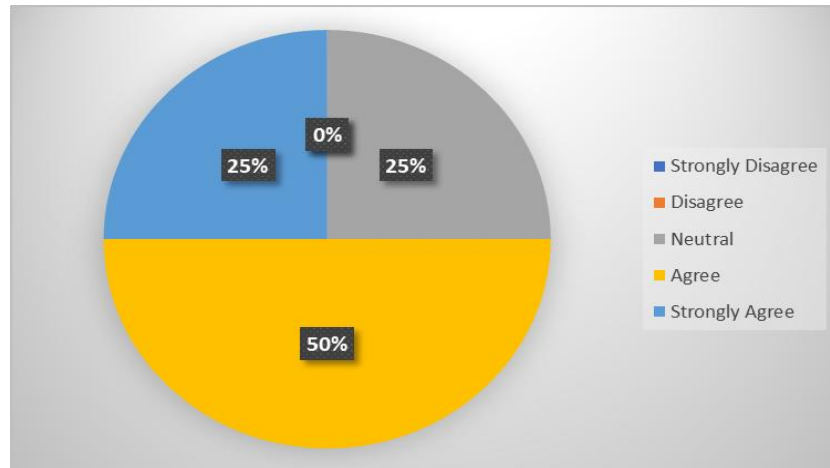
Above this figure we find that, 65%, 30% officers or employees were agree and strongly agree and 5% officers or employees were neutral. On the other hand, 0% were equally disagree and strongly disagreed. The statement shows the satisfaction level of the employees about their interest of training provided by the bank.

5.1.6 The training lectures are easy to understand:



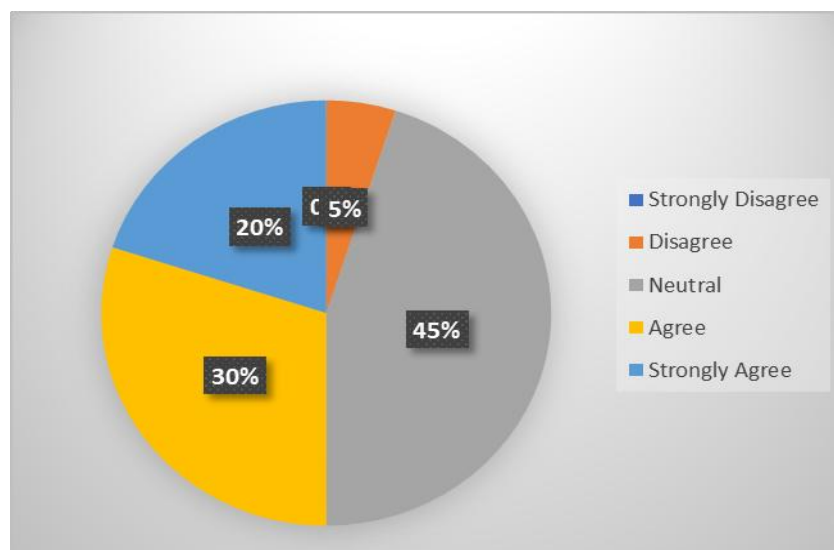
Above this figure we find that, 40%, 15% officers or employees were agree and strongly agree and 45% officers or employees were neutral. On the other hand, 0% were equally disagree and strongly disagreed. The statement shows the satisfaction level of the employees' interest is averagely of training provided by the bank.

5.1.7 You feel safe in your training institute:



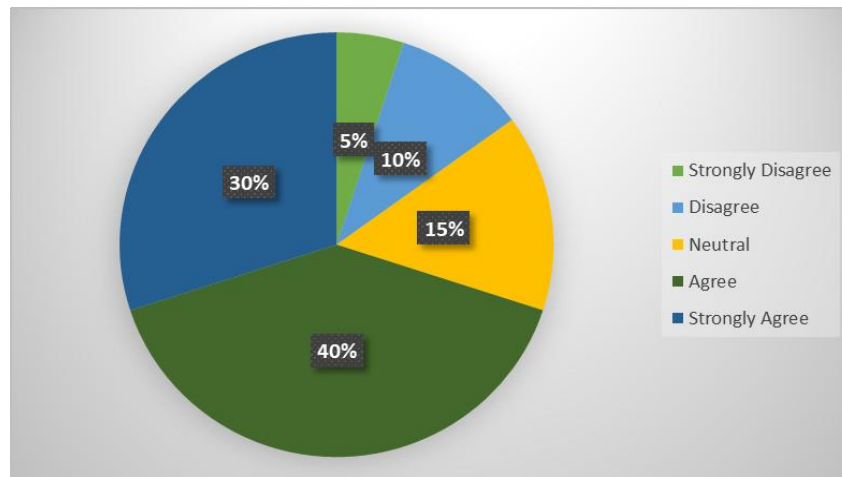
Above this figure we find that, 50%, 25% officers or employees were agree and strongly agree and 25% officers or employees were neutral. On the other hand, 0% were equally disagree and strongly disagreed. The figure shows the satisfaction level of the employees about their interest of training provided by institute.

5.1.8 RBL is providing all services that you require:



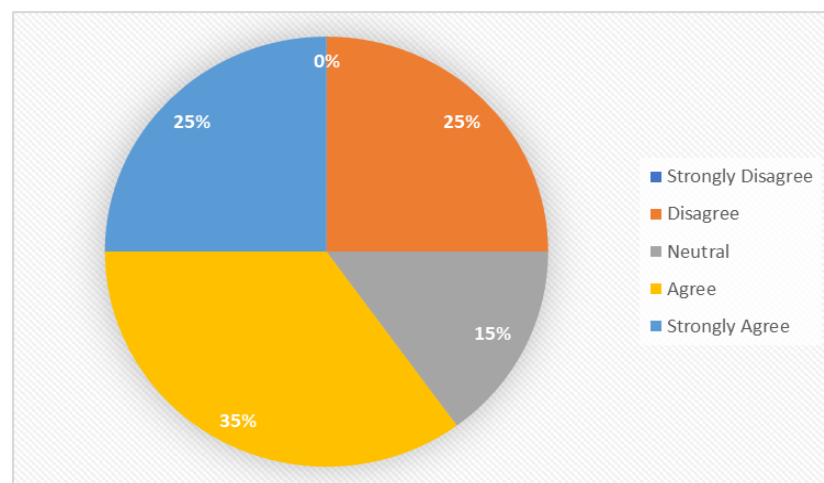
Above this figure we find that, 30%, 20% officers or employees were agree and strongly agree and 45% officers or employees were neutral. On the other hand, 5% were disagree and 0% were strongly disagreed. The statement shows the satisfaction level of the employees is neutral about their interest of training provided by the bank.

5.1.9 The internal environment of RBL training institutes is visually attractive:



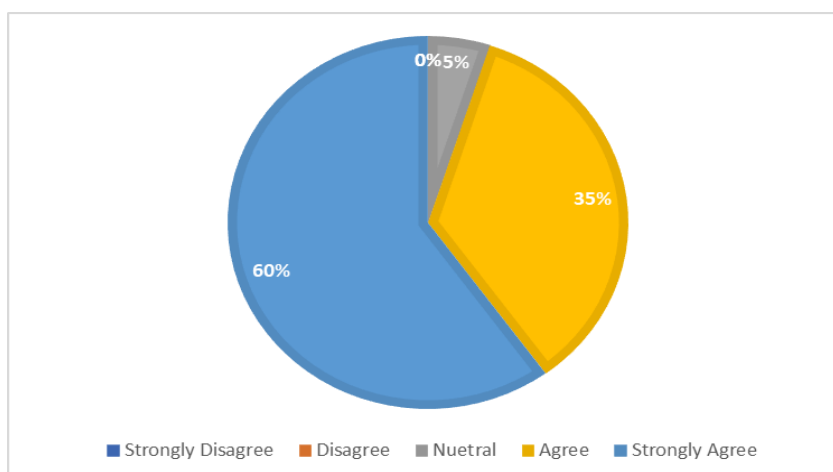
The statement state about the internal environment of Rupali Bank Ltd.'s training institutes. This means how the trainees are satisfied with the internal decoration of the bank. Above the figure indicates that, almost all of the employees are agreed in their opinion with the internal decoration of the training institutes.

5.1.10 You get IT based training from this bank:



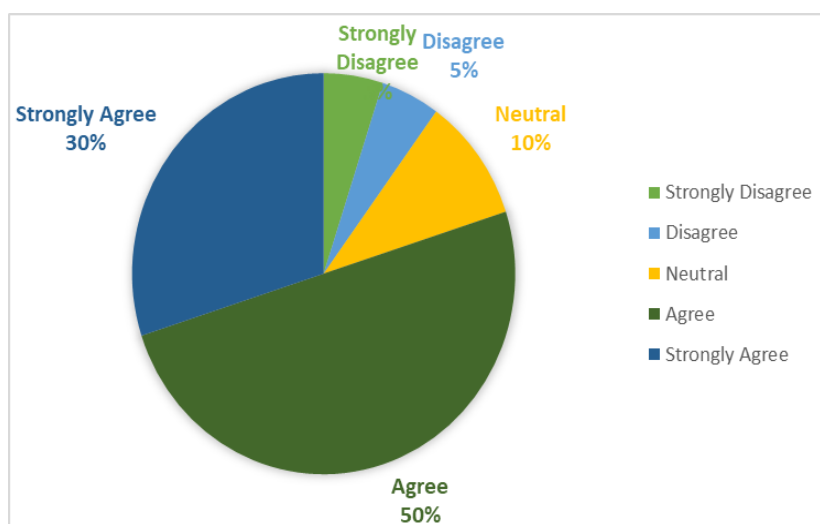
The statement refers that how much the bank is providing IT based training to its employees of Rupali Bank Ltd. And the figure shows the satisfaction level of its employees regarding this service. Most of the employees are agreed and strongly agreed with the statement. But some managers and employees were disagreeing and neutral above this statement because IT training is costly process that's why all employees don't get it.

5.1.11 It is an important criterion for employee development:



The statement states whether the training system of the bank is offering an important criterion for the employee development. And the graph shows the employees responses indicating their satisfaction level regarding this service of the bank. Most employees were strongly agree with this statement. Because about 60% employees think that, training is an important criterion for development.

5.1.12 Employees feel a better improvement of themselves.



Above this figure we find that, 50%, 30% officers or employees were agree and strongly agree and 10% officers or employees were neutral. On the other hand, 5% were equally disagree and strongly disagreed. The statement shows if the employees are feeling improvement in themselves. And the graph shows the employees responses indicating their satisfaction level is better regarding this service of the bank. Above this discussion and figure shows that, most of the employees feel a better improvement of themselves through training of Rupali Bank Ltd.

Chapter: Six

Finding and Recommendations

6.1 Finding of the study:

After conducting the survey and analysis, the collected data the study have found the following significant results are summarized below:

- Almost all of the employees of Rupali Bank Ltd consider training and development as important element of their performance.
- Rupali Bank Ltd informs their employees about goal and objectives of the organization during the training program. So that they can understand their accountability.
- Most of the employees think that training and development process are not maintain properly and providing procedure does not make a fruitfully which are require to perform their jobs.
- Some employees do not feel any interest of receiving training and they also found it difficult and unattractive method of training.
- The training and development which provide to the employees can improve their skill, productivity and knowledge and also improve their managerial task.
- Banks gives less importance to the software & update technology-based training which is very much needed for cope with the competition.
- Some employees of Rupali Bank Ltd have very less knowledge about the technology and technical matter that they cannot complete the task properly and take huge amount of time.

6.2 Recommendations:

It is difficult to recommend state own commercial banks although they are oldest in the banking industry. Following are some recommendations from this survey of Rupali Bank Ltd.

The banks should take the necessary steps from the below recommendations:

1. HR department should propose all the training programs according to the needs of the different departments of the bank
2. Training and Development activities should be taken into consideration.
3. Monthly training programs for the officers for improving their performance level.
4. Highly experienced and skilled trainer essentials to appoint for train the employees because a skilled trainer can do actual improvement of the employees.
5. It is needed to improve the quality of the training which is provided by the bank.
6. Their need to provide training taking matter of communication skill so that the communication between the employees and customers become improved because there has huge communication gap in the banks.
7. They need to more concern about importance to the software & update technology-based training which is very much needed for cope with the competition.
8. In the training program, it is need to give some compensations so that they feel interest for the training.

Chapter: Seven

Conclusion and Future work

7.1 Conclusion

Bangladesh's banking industry is very competitive. The success of the bank depends on the level of service it offers its clients. When staff get training and development, it is possible to deliver effective services to clients since these programs increase productivity and profitability and foster a good attitude toward profit orientation, all of which aid an organization's long-term objectives. Additionally, training equips staff members with the skills necessary to carry out all bank tasks. Furthermore, it aids in gaining a competitive advantage. It would help to enrich the effective HR of the bank. Training and development program has great impact on employee's performance of banking sector. Executing company goals into individual targets is crucial. More management involvement in internal training at Rupali Bank Ltd would improve its efficacy and lessen the requirement for its in-house training program. This report will help one to be familiar with the specific training & development programs of the banking sectors especially Rupali Bank Ltd. This also can be helpful for us if we are to work with training & development program in the future, we would know where to start & the scopes for possible improvements.

7.2 Future work

Future research is often extended by increasing the sample size or taking consideration by combining more branches of Rupali Bank Limited.

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APPENDIX

Questionnaire

on

HR Training and Development of Rupali Bank Ltd.

(Maldahpatty Branch, Dinajpur)

(Only for Internship Report Purpose)

Please tick (✓) the best answer as per your opinion.

5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
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Personal Information: (optional)

1. Training is very essential for conducting banking business.	5	4	3	2	1
2. Training is necessary in every year.	5	4	3	2	1
3. Rupali Bank Ltd. offers a convenient system for training.	5	4	3	2	1
4. Employees are interesting about the training system of Rupali Bank Ltd.	5	4	3	2	1
5. The training system of Rupali Bank Ltd. can successfully train the newly appointed employees.	5	4	3	2	1
6. The lectures are easy to understand.	5	4	3	2	1
7. You feel safe in your training institute.	5	4	3	2	1
8. Rupali Bank Ltd. is providing all services that you require.	5	4	3	2	1
9. The internal environment of Rupali Bank training institutes is visually attractive.	5	4	3	2	1
10. You get IT based training from this bank.	5	4	3	2	1
11. It is an important criterion for employee development.	5	4	3	2	1
12. You feel a better improvement of yourself.	5	4	3	2	1

Name:

Age:

Sex: ☐ Male ☐ Female.

Occupation: ☐ Officer or Employee