



## **Project Proposal**

**on**

### **Assessing Training Mechanism Between Public Bank and the Private Bank**

#### **Supervised By:**

Dr. Mohd Hasanur Raihan joarder

Professor & Director, institute of business and

Economic research (IBER)

#### **Submitted By:**

Mumtahina Rubiyat

Id: 111 151 607

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## Letter of Transmittal

23 January, 2021

Dr. Mohd Hasanur Raihan Joarder  
Professor & Director, Institute of Business and Economic Research (IBER)  
United International University

Subject: Submission of report titled Assessing training mechanism between private public bank and the private bank.

Dear Sir,

I would like to inform you that I have completed my university project report which is dedicated by you to me on "Assessing training mechanism between private and public bank."

This report is going to provide the major difference between private and public bank training providing procedure with difference between their employees and their work efficiency level.

Therefore, I really need your kind attention to assess my report considering my mistakes and limitations of the study. Your kindness is my strength if you do recognize this report accept it also, I would be thankful to you if you give your advice on effort

Thank you

Sincerely yours

Mumtahina Rubiyat

Id: 111 151 607

## **Acknowledgement**

I would like to thank almighty Allah for giving me this opportunity to complete my project report about this topic. I also want to thank all the people who provide me necessary information's and valid sources. Their support and assistance are much grateful to all of them for the completion of the project report successfully. United International University and other sources also provide support and guidance for my project program to be completed successfully.

I would like to thank Dr. Mohd Hasanur Raihan joarder sir my supervisor, for his worthy time, guidelines. I am thankful for her advice and guidance.

### **Executive summery**

Training is necessary to give a batter service to the customers because through the training employees can learn to many things about their job area. So more confidently we can say that training is very essential part for our banking sectors.

The project report is about the employee training mechanism difference between private bank and public bank in Bangladesh and their basic differences. In this report we are focusing on the mechanisms which is related with the banking training sector. How private and public banks in Bangladesh are giving training to their employee further development. Through this report we want to explain the thing which is directly or indirectly related with the training mechanism of banks. At first this report is focusing on their types of training which they provide to their employees and then their elaborate description with specification. After that we are discussing about some survey questioners which is completed by their employees and then by observing the survey and description, we give our focus on their differences which is playing a big role for their overall employee output. This report is a complete overview of training mechanism of certain banks in Bangladesh.

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## Chapter: 1

### Background of the Report



## **Abstract**

In each and every field of the study the theoretical course work and pervious research and new survey also played an essential role to completing the project report. Now a days we can see a huge difference between Private banks and Public banks training activities and their services so that our objective is to find out what is the reason behind this also with what are the different between their employees' performance and why this is happening. In this report, I really tried neatly sort all of my activities are separately to described the cut and clear pictures of my responsibilities which is assigned by my advisor. We are used several methods and materials to complete this report.

First of all we are focusing about Organizations summery, objectives, methodology and limitations of the study. Then there is an overview of the Banks those are an essential part of this report and their mission, vision, strategy etc. In this several chapters there is a descriptions of their activities and service. What are their major activities they perform that also create an attention in this chapter. After that we mainly focused on their training mechanism and what are the main difference between them which is related with performance efficiency. Then we are more focused on what are the data collection area and also analysis and sources those are played the highest level of role to completing this report. After words Survey is most important part in this chapter and now we are more focused about comparisons between their training mechanisms. Then we are giving our attention on findings and recommendation about this project report.

In conclusion, in this report I really tried to express my academic knowledge and skills were applied in various situation. Also I need to mentioned some efficiency cannot be described clearly this report because of the confidential policy of the banks those are related with survey procedures.

## **Objective of this Report**

This report is based on 'Assessing employee training mechanism between private and public bank in Bangladesh' and the general objective is to compose and submit the report.

Specific objective

- 1.To determine the training procedure which create difference between various banks.
- 2.To know the different mechanism of training.
- 3.To know their working system which is create a difference because of efficient training.

## **Methodology of this report**

My concerned study on this report is based on the primary along with secondary resource as well. I have applied descriptive research for conduct this report. This report is including the methods of data collections and the source of data or information of the research.

### Primary data collection

All the necessary and important data and information's are collected by using,

- Informal and formal discussions with the honorable office employees
- Taking interview from six honorable HR manager
- Direct observation
- Departmental survey

Secondary data sources of this report:

The secondary data collection sources were

- Websites and Wikipedia
- Previous research paper
- Bank website
- Study materials
- Different textbooks
- Banking journal and article etc.

## **Limitation of the Study**

In every report there must be some limitations. There are some limitations I have faced while preparing this report. There are some significant limitations given below:

- The most significant limitations were the recent pandemic. During this pandemic gathering information was difficult not everyone can go to all organizations.
- This report has completed within a very short time.
- This type of report needs more time.
- Lack of opportunity for information and the main obstacle was the pandemic.
- Lack of opportunity to access to internal data.
- There were one of another significant limitation was could not access the organizations information because information was confidential.
- Last not the least, it not possible to obtain and collect 100% accurate data about any organization, since the study done on a set of samples, not the whole industry.
- All the clients whom I interviewed did not want to provide necessary information.

Chapter Two  
Literature Review

## 2.1. Training Definition

Training also refers to the planned activity and effort by an organization potential and building a good capability for the future. Training is an essential management tool which is drive for develop and increase skill, knowledge base of employees and employee's performance is good then ultimately it will be beneficial for the organization.

## 2.2 Importance and the necessity of Training:

In this competitive world we know that vary clearly, where nothing is constant, every day an innovation with expectance is comes into the world market for upgrade our livelihood. This is actually made every organization to be dynamic and innovative in their business process and keep on execute and implementing the latest changes so that they will be able to competitive in the market. But how can we will be able to competitive and win the market. This is actually your worker and employees who will really help you to survive and win the competitive market. HR is most needed for doing business who will give various strategies to compete and Training and Development is one from them. The importance of training and development is

## 2.3 Primary reason for Training:

- Increase productivity and adherences to quality standard
- Increasing organizational stability and flexibility
- Reduce supervision and direction
- Increase and improve industrial relation
- Economic use of resources
- Future manpower needs
- New appraisal technique
- Reduction of errors
- Reduction of turnover and absenteeism

## 2.4 Effects on ongoing Training:

- It is helping the workers and employees to feel more confident in terms of delivering from their end even when employees technology changes because if market changes.

- It is also helping to the employees for good and active respond to changes that also create out of organization updated structuring.
- Work to facilitate the career and their development
- Provide to the worker and employees with a good capability to respond for the changes occur because of the diversity of manpower.
- Training also helps to employees need for continued growth.

## 2.5 Types of Training:

Different organizations are followed the different type of training practices. So this is basically depend on organization requirements but most of the time we can see several types of training practices which is,

- On-the-job training

- Job instructions

- Coaching

- Internship training

- Role playing

- Off-the-job training

- Lectures

- Classroom training

- Computer based training etc.

## 2.6 Training program stages:

Training should be occurred in a systematic matter so that probability will be high about training effectiveness.

Its need to special consideration about training which is,

- Assessments of Training program needs
- Design a good training program.

- Implement the best strategy.
- Evaluate the program.

This stage is very important for a good training program. Authority should follow the stages on top to bottom order for completing the whole process effectively.

## 2.7 Methods of evaluating training progress –

1. Pleasement and candidate response – Pleasement, evaluation is the extreme functional estimate for, evaluating the fulfill amount of any preparedness. Generally, the trainer goes out an audit, throughout the accomplish of the course to evaluate.

2. Knowledge attainment – Training is the secondary objective, preparing evaluation, involve the test like the relationship of the preparation.

3. Behavioral application-This is the 3<sup>rd</sup> part of evaluation that do the employees are getting the appropriate learning and are they implanting them correctly on their work.

Manager analysis their work and the knowledge they got from training.

Preparedness is a main way for improving implementation, outcome single and group event in the organization.

Representative have different necessary needs. In spite of all needs are single or a particular meeting in the organization, and they have to distinct these requirement to manage the program for improvement.

Training in banks :

Training and development is much more essential in banks. Training and development in employees sectors and they have to find out whether they need any training or not. Through task analysis and performance analysis training needs can be identified. Training also refers to the planned activity and effort by an organization potential and building a good capability for the future. Training is an essential management tool which is drive for develop and increase skill, knowledge base of employees and employee's performance is good then ultimately it will be beneficial for the organization.



Training mechanism in private banks :

Training is an efficient process of learning skill that everyone needs for job most correct way that's why Dhaka Bank also too much concern about providing training to their employees.

Different types of Training Methods -

This is the way of giving one kind of training at Bank and in this method where new employees are meet with other employees also they learn many things about their job responsibility. Training program mainly focus on primary type of work and in this organization give information about their primary work.

It can be group or individual level, in this continuous learning is happening and employees do their practice continuously. When any employees are not able to do a certain work, they can ask in this training session continuously at private bank.

On the Job Training:

This is a process training away from work floor. It is the most effective because employees can get a different type of experience in this training because their place changes. Different training platform can give different types of filling to improve employee work procedures.

- How to do the job more appropriately, safely, and correctly by this method employees can learn. This is a very quick and successful method to teach employees.
- It is a technique that gives employees a clear idea of their path of development more efficiently.
- This is also one kind of training mechanism in this organization temporarily promote employee for a certain position and organization want to check he or she can do the job or not.
- Good and well-planned training system. Workers consult with professionals so that employee can improve their work, skills and so that they can make their way easy to gain their outstanding goals.

Off-the-job Training (External Training):

This is one kind of training method in which method employees learns their job roles away from the actual work floor.

- Lecture is a very popular and classical technique and basically employees can learn through lecture how to behave properly with customers. It can be verbal or written.
- Private bank uses to discuss the lectures. After the lecture method discussion happened between trainee and trainer.
- Employees will be given information about some topic. This training method happen in a group.
- Bank basically involve their employees for doing experiment in some several cases and their intention is to improve their employee working quality about their work.

Training mechanism in public banks :

Training refers to the teaching and learning activities which is carried on for the primary purpose of helping members of an organization acquired and apply the learned knowledge.

Different types of Training program in public Banks:

On the job training:

- One kind of on-the-job training at public Bank. Here authority select mentors for give training to their employees and after giving training mentor also check these trainees are able to do this work more efficiently or not.
- The most common type of training method in banking sector and Bank also provide coaching based training to their new and employees so that they can enrich their work capability. Coaching based training is basically the training where trainer gives training like coaching style.
- When employees are doing work at their workplace that time at Bank training department gives some experimental cases so that they can understand the employees are able to do on this case or not.

Off-the-job training:

- Lectures training is this type of training where trainer is giving lecture to their trainee and they learn from this lecture. Mainly this is more focus on one-way communication training but if trainees have any query then they can ask question form trainer.
- Another kind of training method where trainee and trainer can communicate each other most easily. Also, in discussion method both can discuss about work and work problems

## Chapter Three

# Overview of the Public Banks and Private Banks in Bangladesh



### 3.1. Company Profile:

This bank is one of the most reputed and oldest private banks in Bangladesh. City bank is one of the finest banks amongst earliest all banks in Bangladesh. City bank established in 1983. they established their head branch at bb avenue branch in the capital city of Dhaka city on 27<sup>th</sup> March 1983. This is innovative industrialism in our country Bangladesh, where they were 13 native industrialists, they behave great unpredictability and threat which start off their ride with only 3.4 corer assets but now they have 330.77 core as asset and their reserve.

In Bangladesh very few local banks who do not follow the classical, localized, and the city bank is one of them. They are more on updated business strategy. Rather city bank controls their business and operation vertically from the head office

The bank has more than Eighty-three branches expanded over the period and width of Bangladesh which involved a full –fledged Islamism finance branch. City bank has excellent classical delivery points alongside they are very functional in their alternative’s distribution area. Its nowadays too many Automated teller machine in short ATM along with high soon SMS banking, interest banking is also provided by City bank limited. In Bangladesh there is

only one bank who has issued dual currency credit card service is none other than city bank. City bank offer customized and sociable services to the customers. They have service called GPA which emphasis on assuring customer happiness. It is one of the massive and beautiful finance company in Bangladesh and this bank hardly encourage expansion of banks. The current scenario management leader of the city bank limited consists of mainly employees from multicultural banks along with higher professionalism and capability, which is very important for their future growth and development.

#### 3.1.2 Vision:

This bank vision is the banking market winning a tradition contribution and great knowledge.

#### 3.1.3 Mission:

- City bank limited provide broad arrangement of product, services which is different for every customer division.
- One of the big missions of city bank limited is to improve and strengthen the effectiveness and capability of employees so that they can provide the best service to the customers.
- Promoting good innovation & mechanization, a purposely improve and upgrade the quality of the services.
- Assure honor for the locality, administration, willingness in all that they must do.

#### 3.1.4 Values:

- The first values of this bank is Result Driven
- Accountability and Transparency
- Courageous and Inspirations
- Focus on Customer Delight and their facility.



### 3.2. Company profile

There are so many private banks available in Bangladesh. Dhaka bank is one of them. It is widely acclaimed by the banking communities over all small, large, and industrial conglomerate, with an innovational financial solution they are involved in high ranked borrower for forward-looking corporate and banking solution. This bank actually provide wide span of services such as banking, investing and they also provide newest technologies to the customers & a group of exceptionally inspired offers with employees. They also provide ATM services. In Bangladesh there so many ATM booths available for 24 hours. They have credit card services as well. In Bangladesh e-banking has become so common that is why every banks now offer the online services. Dhaka bank has also this online bank services. Now customer can get their services by sitting at home. They do not have to go to banks for transaction. They can transfer money by sitting on a chair just by one click. Dhaka bank also provide loan services. They are expanding exploration and diversification dispensation along-with purpose the effective utilization of asset. The principle sources of net-profit is the loan services.

Now there are so many branches of Dhaka bank have established all over Bangladesh. Dhaka bank has named as a public company under the companies act 1994. They started their operation on 1995 along-with approved asset. One thousand million & hundred million capital. Dhaka bank has good connection with all over the world. They have a goal to extend their branches all over the country.

### 3.2.1 Mission:

Their mission is to provide excellent and high-quality services. They have a skilled and experienced group of employees so that they provide excellence through their services.

### 3.2.2 Vision:

They inspired and motivate their employees so that they can give their best to satisfy their customers through their services. They gave assurance that they will provide their customers a pleasurable experience.

Their goal is to gain differentiation as leading light in a sky.

### 3.2.3 Values:

- High moral behavior
- Environmental consciousness
- Responsible citizenship
- More customer oriented
- Good quality services
- Appreciation for the customers
- More transparent and responsibility about work





# Agrani Bank Limited

### 3.3 Organizational Profile:

This bank is a principal banking business control an account along-with 953 branches systematically which is in every commercial area all over in Bangladesh. Agrani bank ltd named under act as a public ltd company on May 17 ,2007. They manage their banking business assets, debts, legal power, and faithfulness of this bank which is appeared as a nationalize commercial in 1972. They started their working like moving focusing on example by the vendor settlement which is named linking with the services.

Agrani banks have more than eleven workplace, 34 division, 64 different workplace, 953 office outlets along with twenty-seven outlets.

### 3.3.1 Vision:

Their vision is to get the place in number one among all the commercial banks. They want to number one in banking industry with controlling in global level of work and knowledge, excellent outstanding operation also individual services with good enough liquidity.

### 3.3.2 Mission:

Mission is to operate the banking system in moral way and fair way which is put through the bank operates and take the thought and knowledge through the good practice from others and to enrich extend commercial banking business procedures with process of the customers & officers.

### 3.3.3 Value:

Agrani bank ltd values is their commercial esteem about their truthfulness, honesty, virtuous , ethical , good quality , well management , latest technology to provide healthy country administration for each and every single client.



### 3.4 Organizational Profile

Generally, by the most well-known word “Bank” we can easily catch up in our mind and understand that this is a financial institution. In Bangladesh there are so many banks available such as central bank, commercial banks, savings bank, industrial banks, cooperative banks. but bank is mainly known as for commercial banks. This bank is one of the public commercial bank. The capital city of Bangladesh is Dhaka where the main branch of Janata bank is situated.

Janata Bank Limited is actually established under our central bank which is Bangladesh banks order 1972. It's the second largest country owned commercial transaction bank in Bangladesh immediately after the war.

#### 3.4.1 Mission:

The main mission of this bank is to more confidently take part socially and economically improvement of Bangladesh by controlling a good commercial banks delivering structured approval to useful debtors, efficient and effective process & good price comparison to others, simultaneous protection of deposit funds and delivering a well adequate output.

#### 3.4.2 Vision:

This bank becoming effective largest commercial bank and they want to be the best to give high quality service, satisfying customers through their well behavior and high technology. They also want to contribute into their economy and want to establish themselves firmly at home and abroad as a recognized and front ranking bank of the country with their excellence vision.

## Chapter Four

### Training Mechanisms of Private and Public Bank

#### & Difference Between Their Procedures



## City Bank Ltd.

### 4.1 Training at City Bank Ltd.

City Bank provide training for increase employee efficiency level. Through employee training employee can improve their skills.

City Bank is providing training in two ways like,

1. On the job training (internal training): Employee training is place where employee do their actual job.

- Job instruction training: how to do the job more appropriately, safely, and correctly by this method employees can learn. This is a very quick and successful method to teach employees.
- Planned progression: It is a technique that gives employees a clear idea of their path of development more efficiently.
- Temporary promotions: This is also one kind of training mechanism in this organization temporarily promote employee for a certain position and organization want to check he or she can do the job or not.
- Coaching: This is a good and well-planned training system. Workers consult with professionals so that employee can improve their work, skills and so that they can make their way easy to gain their outstanding goals.



#### Off-the-job Training (External Training):

This is one kind of training method in which method employees learn their job roles away from the actual work floor.

- Lectures: Lecture is a very popular and classical technique and basically employees can learn through lecture how to behave properly with customers. It can be verbal or written.
- Discussion method: This technique city bank uses to discuss the lectures. After the lecture method discussion happened between trainee and trainer.
- Seminars and conference: Employees will be given information about some topic. This training method happens in a group.
- Experimental exercise: In this training methods City Bank basically involve their employees for doing experiment in some several cases and their intention is to improve their employee working quality about their work.



- Role playing: In this mechanism City bank actually gives a certain role to their employees and they also said they have to play the role and in this the organization wants to know and their employee skill and they also give training to their employees.

- Behavior modeling: This is psychology-based training interventions and City Bank are more conscious about providing this type of training because this is necessary for employee working in organization
- Computer modeling: City Bank are very conscious about training of computer modeling and this is very necessary they consider because banking are mostly depend on computer work and they take this training much seriously.
- Computer based training: Computer based training more focus on employee training those are related with computer work and City Bank provide training to improve employee working ability about computer and this training they take much seriously.

## Dhaka Bank Ltd

### 4.2 Training at Dhaka Bank Ltd.

Training is an efficient process of learning skill that everyone needs for job most correct way that's why Dhaka Bank also too much concern about providing training to their employees.

Different types of Training Methods in Dhaka Bank:

#### Freshmen Orientation:

This is the way of giving one kind of training at Dhaka Bank and in this method where new employees are meet with other employees also they learn many things about their job responsibility. Freshmen orientation training program mainly focus on primary type of work and in this organization give information about their primary work.

#### Continues Orientation:

It can be group or individual level, in this continuous learning is happening and employees do their practice continuously. When any employees are not able to do a certain work, they can ask in this training session continuously at Dhaka Bank.

#### On the Job Training:

This is basically those types of training program where employees are involved with their work environment that means in their workplace within their work, they are giving training.

- Job rotation: In this training mechanism Dhaka Bank temporarily shift their employee position from one another and they want to check their employees are able to do multiple types of work or not. Also, in this training mechanism employee can able to erase their boredoms about doing the same kind of work.
- Coaching: This type of training actually used for executives or new managers/leaders. In the coaching training at Dhaka Bank involves professional coach or external consultants for giving coaching training. In this training Dhaka Bank are more conscious about giving good input in terms or training.



- Job instructions: Job instruction training is basically the primary type of training and based on these employees are work on organization. Which type of work will be happen in which way this is defined in this training mechanism. This is also considered one kind of necessary on-the-job training.
- Programmed learning: This training is mainly research based which helps learners work successfully and this is most of the time held by variety of applied psychologist and educators. Dhaka Bank are giving this type of training also for their employees.
- Tele training: This is not much useful like other training, but they also use this training for certain situations because sometimes employees are facing those types of problem which is not familiar type of problem and this time, they use tele training for higher level and also form abroad trainer
- Video conferencing: Now a days at Dhaka Bank video conferencing training taking a big place because when employees are not able to attend the training with valid reason then they can take training through videoconferencing so that they cannot face trouble for their absence.





#### On the Job Training:

This is a process training away from work floor. It is the most effective because employees can get a different type of experience in this training because their place changes. Different training platform can give different types of filling to improve employee work procedures.

- Role play: Role play is another kind of off-the-job training at Dhaka Bank. In this training procedure authority give a certain role and they want employee to have to play this role so that they can understand employee can do this certain work or not.
- Conferences: Conference training is most well-known type of training mechanism in this organization. Many times, authority arranges conference-based training to train their employees. This training method is most effective. training considered by Dhaka Bank. In this training employees are sited in a big conference room and they can take training to the trainer.
- Lectures: Lecture training is that type of training where trainer gives their training through giving lectures. In this training trainee also asked questions to their trainer if they have any questions about their job.

- Classroom training: Classroom training is oldest type of training method in Dhaka Bank. For giving training to small number of employees this organization arrange this type of training also in this training sitting arrangement are looks like classroom.
- Brain storming: Through brain storming Dhaka Bank give a certain task ask and they said to their employees they have to solve it. In the brain storming training authority wants to know employee intellectual working ability and after knowing it if they want to improve, they also give further training.
- Sensitivity training: In this training method where employees get information and knowledge about their goals.
- Transactional training: Here Dhaka bank give their training based on which transaction method are followed by different departments. In transactional training they want to check employees can do transactions more accurately or not because banking sectors is more focus on transaction.

### **Agrani Bank Ltd.**

#### 4.3 Training at Agrani Bank Ltd.

Training refers to the teaching and learning activities which is carried on for the primary purpose of helping members of an organization acquired and apply the learned knowledge.

Different types of Training program in Agrani Bank:

- A. **On the job training:** This is the training method where Agrani Bank gives training to their employees when they are in actual work floor. On-the-job training is most common type of training at Agrani Bank.
  - Mentoring: This is one kind of on-the-job training at Agrani Bank. Here authority select mentors for give training to their employees and after giving training mentor also check these trainees are able to do this work more efficiently or not.
  - Coaching: This is the most common type of training method in banking sector and Agrani Bank also provide coaching based training to their new and employees so that they can enrich their work capability. Coaching based training is basically the training where trainer gives training like coaching style.
  - Experimental exercise: When employees are doing work at their workplace that time Agrani Bank training department gives some experimental cases so that they can understand the employees are able to do on this case or not.

- Job instruction training: This is most common and most useful type of training method at Agrani Bank. In this training mechanism bank authority give training about employee job like their work nature. What type of work they must do based on this bank give job instruction training? This type of training basically given by the authority for every type of employees.



- Temporary session: Temporary training session arranges by the training department at Agrani Bank and for short time they arrange this kind of training. At temporary training authority gives instruction for doing certain types of work.
  - Planned progression: This is basically used for every stage of development process. Bank authority always wants to increase their position and output so that create planned progression training for employees.
- B. Off-the-job training:** This type of training is basically those type of training where employees are not in work floor that means in a different zone organization is giving their training that is off-the job- training.
- Lectures: Lectures training is this type of training where trainer is giving lecture to their trainee and they learn from this lecture. Mainly this is more focus on one-way communication training but if trainees have any query then they can ask question form trainer.
  - Discussion methods: This are another kind of training method where trainee and trainer can communicate each other most easily. Also, in discussion method both can discuss about work and work problems.



- Seminars and conference: The seminars and conference are oldest training practice at Agrani Bank. This is also most effective and traditional training method also. Many of senior employees are most use too about this training mechanism.
- Role playing: Sometimes authority like training department of Agrani Bank give a certain role
- Computer modeling: This is basically the training where trainer wants to check trainees can computer modeling properly or not and this is one kind of off-the-job training.
- Behavior modeling: Behavior is highly necessary in banking sector because dealing with people can be able to increase customer so that they are more focus on behavior modeling training. These training methods provide learning or training how to behave how to give service to customer and how passionately deal with people.

## Janata Bank Ltd.

### 4.4 Training at Janata Bank Ltd:

Different Types of Training Methods in Janata Bank:

**A. On the job training:** When employees are in their work floor that time along with the job Janata Bank give training too their employees that is actually the on-the-job training.

**Job instruction program:** Job instruction program is one kind of primary training for Janata Bank. Janata Bank provides this type of training for employees to improve the task which is related with job. How to do the job and which way that is actually clarified by this training mechanism.

Committees and boards: Through the committees this organization provide training to their employees and they also share their experience how to deal with works and that is also another kind of On-the-job training.



**Off-the-job training:** This is the training mechanism where training session will be held from outside of the work floor.

- **Computer based training:** Now a day's banking work are mostly depend on computer that's why employee should improve their computer skill based on industry demand so that Janata Bank also more focus about this area.
- **Lectures:** Lecture based training are this kind of training where trainer give lecture and audience also follow their lecture and this lecture are so much informative and that also help employee to do their work.
- **Seminars and Conference:** From the beginning Janata Bank giving training to their employees to do seminars and conferences. In this training mechanism basically, authority arranges seminars with huge arrangements to train their employees. Trainers train their trainees through this seminar.
- **Experimental exercise:** Experimental exercise also one kind of off-the-job training at Janata Bank and here through doing experiment Janata Bank give training to their employees.

**Role playing:** Role playing is an essential part of off-the-job training because employees can play the role or not this is a big matter. So here authorities train their employees through role playing model.



Behavior modeling: Behavior modeling is most important part of overall training considered by Janata Bank because most of the work employees have to deal with people .So that this bank is much focus on behavior modeling and how to deal with people.

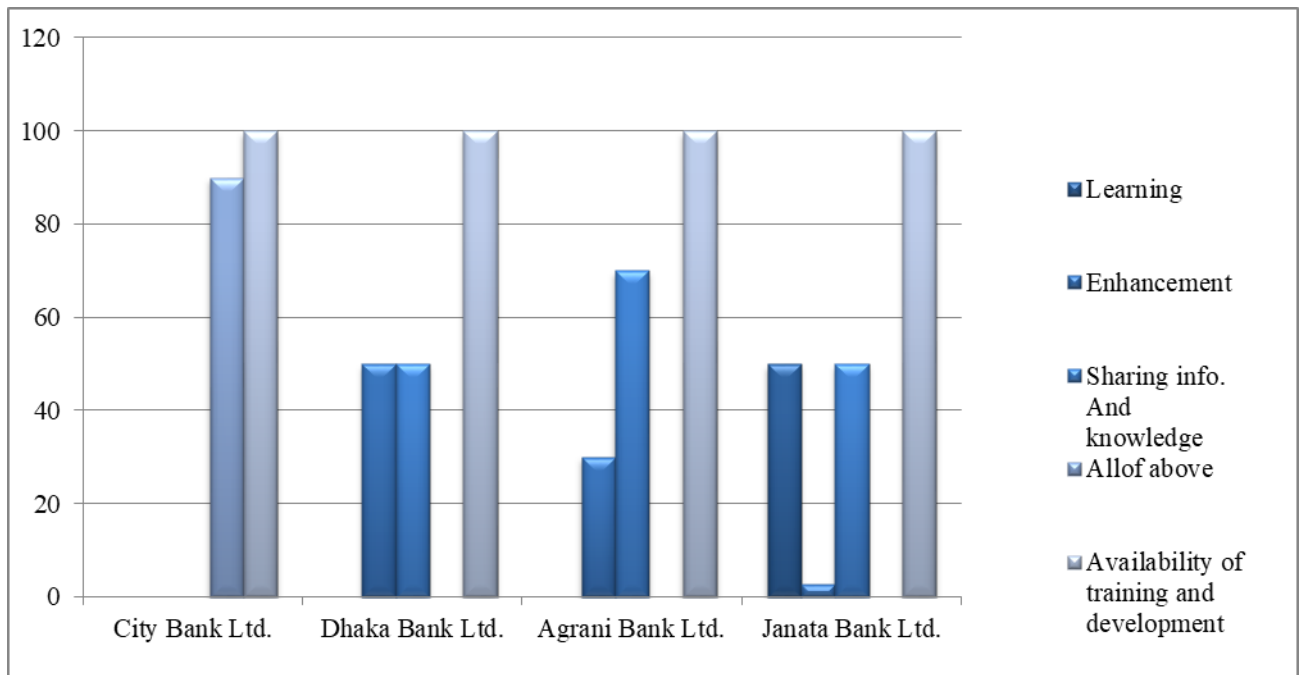
## Chapter Five

### **Survey Questioners and Results about Training Mechanism at Private Bank and Public Bank In Bangladesh**



### 5.1 What is the meaning of training for private and public Bank?

Training is basically the teaching process for trainer and the learning process for the trainee. Employees can learn many things through training, and they can implement their learning to create better output than before. In banking sector it's an essential part for their development. But it can carry different meaning for different individual employee.



### 5.2 Training considered as Organizational strategy

All of the banks have training and development department and their authority also thing training department is playing an efficient and effective role to implement their strategy.

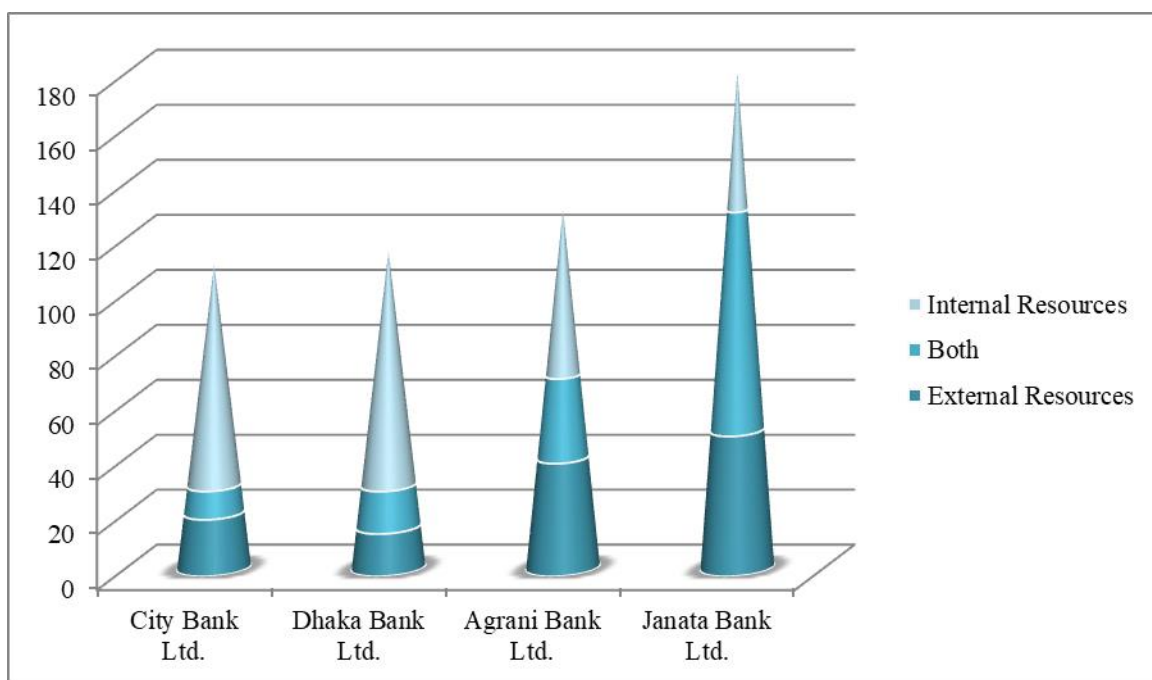
Basically this is most important part for private bank compared with the public bank and because of that private bank are doing work more smartly than public banks.

### 5.3 How many trainings is given to their employees yearly?

Basically, the amount of training is different for different banks, based on their performance need they decide the number of training. In our survey results we get a picture of their number of training to their employees. City bank basically gives twenty to forty training yearly to their employees. Dhaka bank gives more than twenty training to their employees yearly. On the other hand Janata bank and Agrani bank give more than ten training to their employee’s development.

### 5.4 What type of resource person used for giving Training?

There are four banks is included in report make this report and their feedback is different in terms of what resource they are using for their training purpose.



### 5.5 To whom and by whom training is given to their employees?

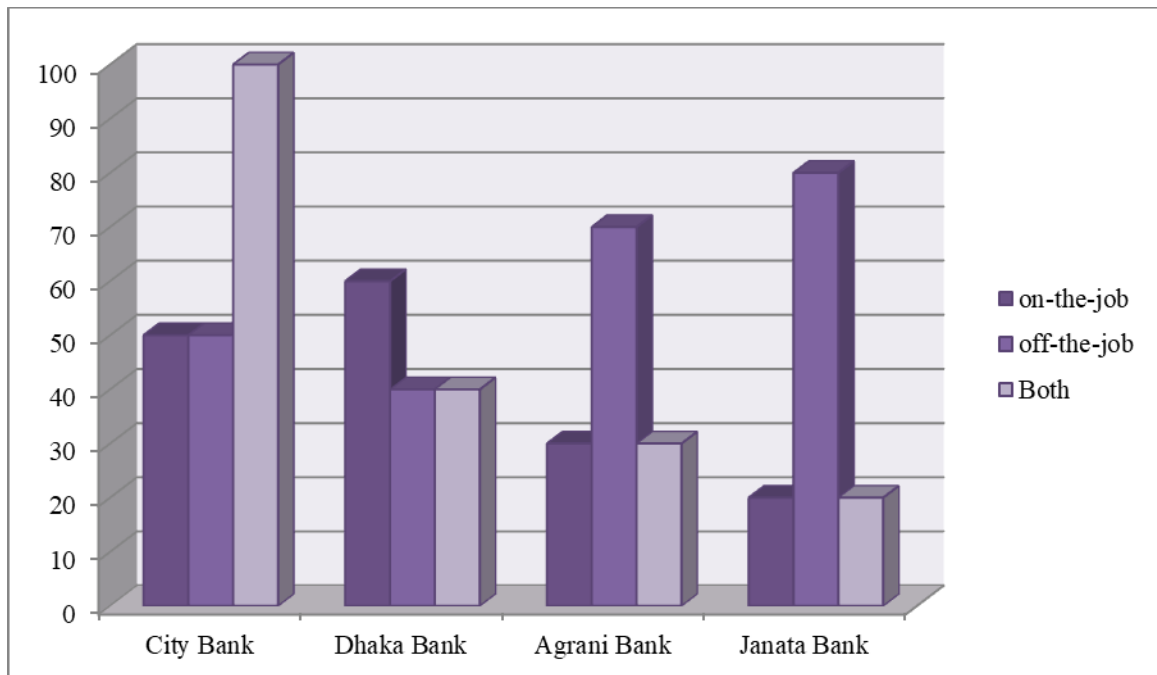
Training is basically given by organization to their employees and sometimes it depends on what type of improvement the organization want. What area they want to create more efficient based on this requirement they give their training. City bank gives their training based on their requirements and they give training by professional trainer and internal trainer and the same results for Dhaka bank. On the other hand, Public banks are mostly dependent



on their higher-level authority command. Which types of trainer they need this is decided by their higher level. Based on their want this is occurs.

### 5.6 Training Methods

Their training methods is different because all banks strategy and goal are not same so their methods also different.

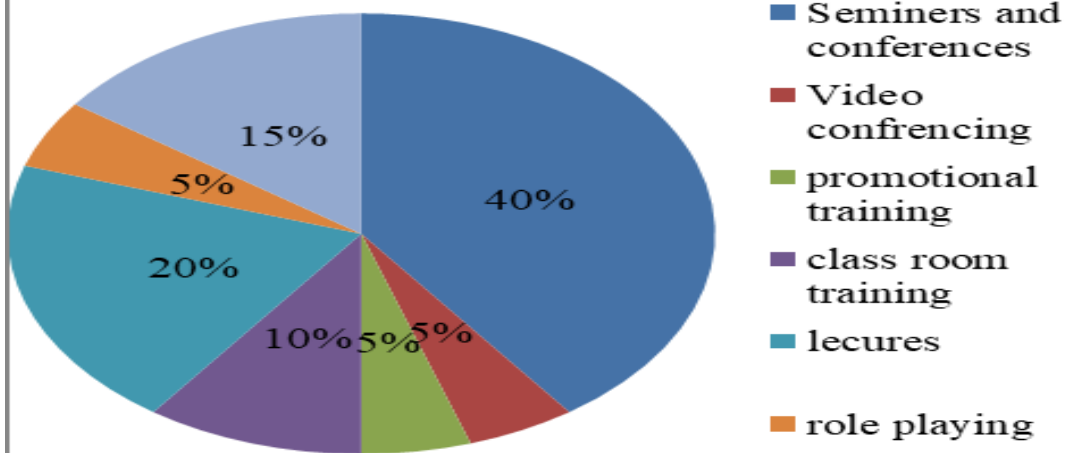


5.7

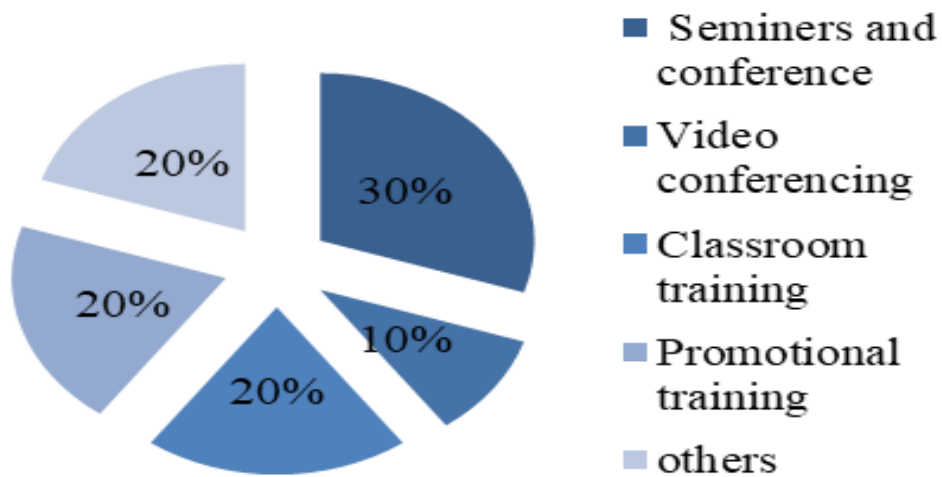
### 5.7 Preferable Training Methods

The preference of training methods is different for the different bank, like private are more interested about updated types of arrangements and public banks employees are more conscious about traditional type of training. Our feedback about city bank.

## City Bank Ltd.

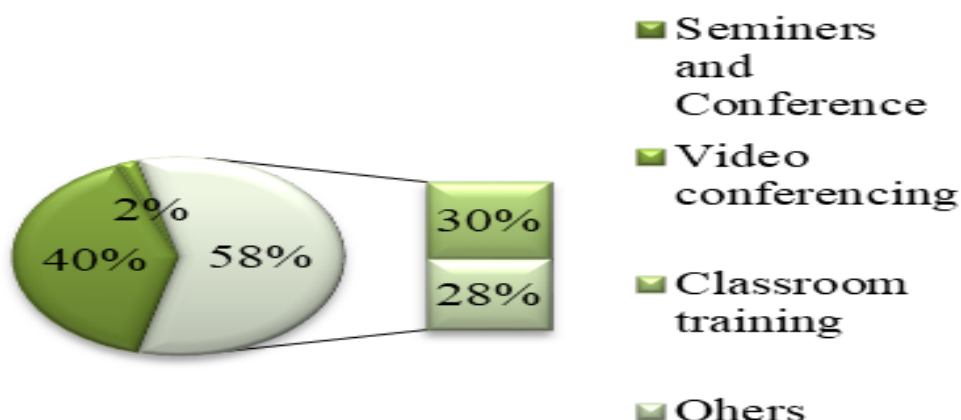


## Dhaka Bank Ltd.

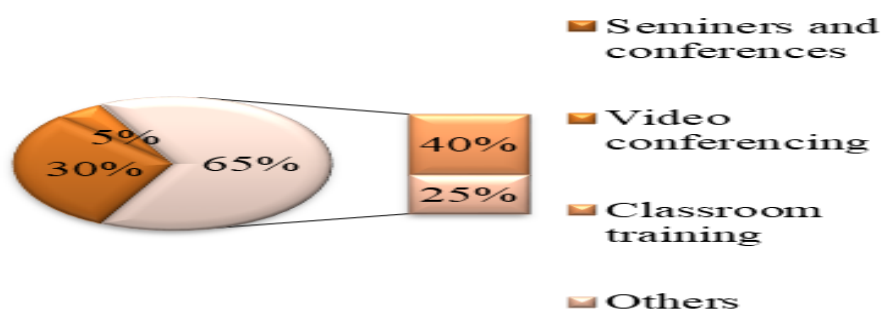


Public banks feedback about training methods:

## Agrani Bank Ltd.



## Janta Bank Ltd.



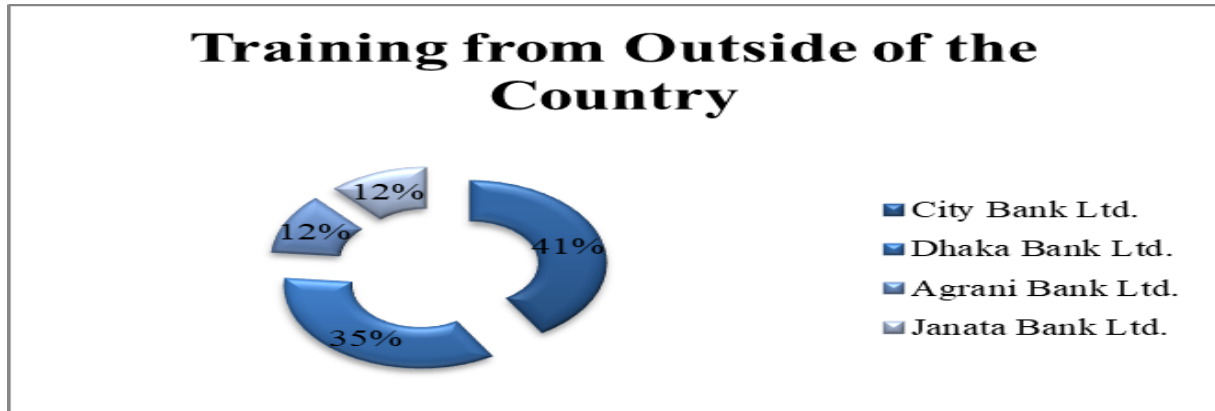
### 5.8 Importance of Training

The private and public banks both sector employees are interested about training. The feedback about necessity of training is positive from their perspective. There is a huge similarity about feedback against this question. All the employees are saying training is creating a big role about increasing their performance in their workplace. Whatever they are learning from their training session they can be able to implement their workplace and training is becoming a reason of success for them.

Also, the training program is compulsory for the employees. Without any valid excuse no one can avoid the training session. This is mandatory order from the higher-level authority.

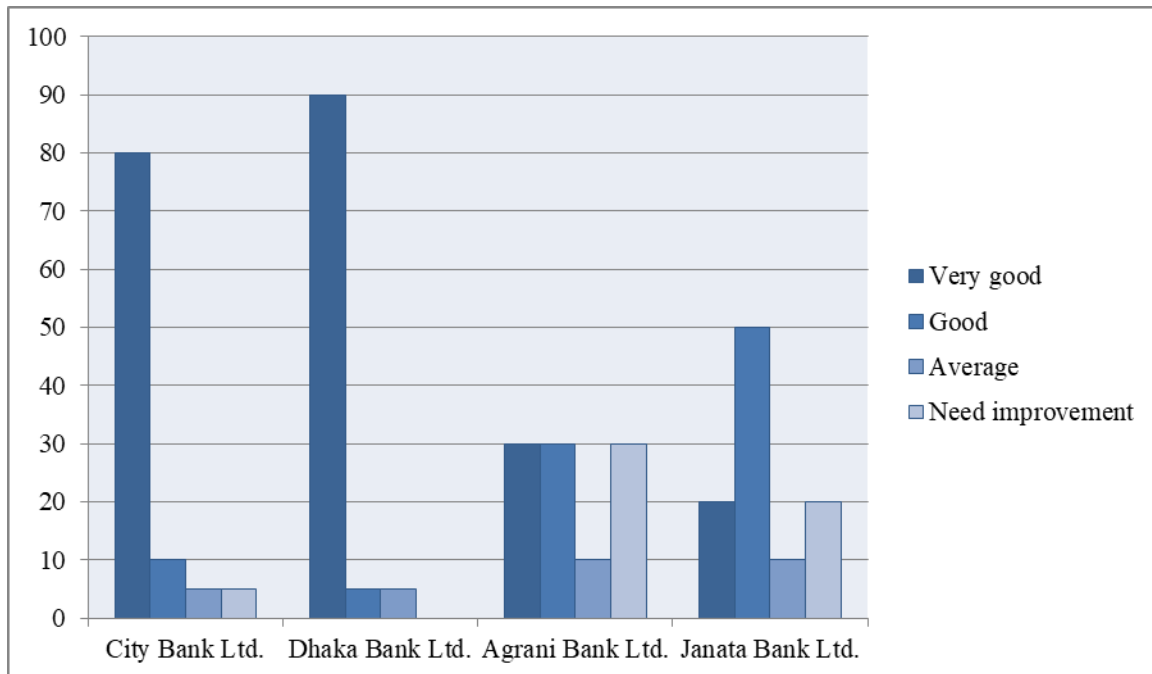
### 5.9 International Training:

Training from abroad is not for every level of employees. This is decided by higher level authority. They decide what levels employees they will give the training from outside of country training.



### Employees Overall opinion about their Training Mechanism

Most of the employees who works in those banks their feedback about their training is good. We want to show their opinion by a chart-



## Chapter Six

# Comparisons between Different Banks Training Mechanism

6.1 The basic comparisons' which we can identify throughout our survey about Training Mechanism at Private Bank and Public Bank:

<b>Factors</b>	<b>Private Bank</b>	<b>Public Bank</b>
Planning and orientation about training	Short term	Long term
Decision making	Faster	Slower
Arrangements	More friendly	Less friendly
Training method	More focus about on-the-job and off-the-job training	More focus about off-the-job training
Communication	Two way is more usable	One way and two way both
Training session	More costly	Not like private Bank
Preference	Latest training method	Traditional training method
Training types	Various type of training session is happening in private bank.	Not much variation like private bank.

## Chapter Seven

### Findings and recommendations

## Findings:

Through this project period, I had the opportunity to learn and gained valuable experience about training. I studied from various journal and articles and I get a picture about training and importance of training. I think training is most important part of any organization who deals with human resource. In terms of assessing training mechanism in private and public bank I find something those are,

- Private bank is more conscious about giving training to their employees.
- Private banks give more amount of training than public bank
- Modern technology is using for giving training now a days
- Employees also interested to learn something new
- Employee performance level is increasing day by day because if training.



### Recommendations:

I want to share some recommendations also about this report which is,

Banking sector is a most important part for our country development, and we need give more focus and attention about this area so that at the end our economy will be positively affected for their improvements. My one of the most recommendation is private and public both banking industry have to try hard for getting advantage from them with good reputation and positive image. Public bank should improve their training mechanism. If both areas will be good, then ultimately our economic position will enrich.

## Conclusions:

It was a great opportunity for me to work on this topic with my honorable project supervisor. I learn a lot regarding how Banking business sector handle the training and development areas. I hope it will be a learning asset for me about Training. I want to end my project report journey with a good experience.

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