

# **Training and Development Process of Mercantile Bank Limited**

*This report is submitted as a partial fulfillment for degree of*

*Bachelor of Business Administration*

*(BBA)*

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## Letter of transmittal

Date: 27 August 2022

Prof. Dr. Farid A Sobhani

School of Business and Economics

United International University

Subject: Submission of Report on "Training and Development process of Mercantile Bank Limited."

Dear Sir,

With great respect, my name is Asma Akila Oishi, and my ID number is (111 172 093). I am a BBA student who is grateful to submit a project report on "Mercantile Bank Limited's Training and Development Process." It gives me great pleasure to inform you that I produced this report under your careful and constructive supervision.

Now I would like to present the report to you for your consideration. I trust and anticipate that my report will meet your needs and expectations while also being accurate.

Sincerely Yours,

Asma Akila Oishi

ID: 111 172 093

## **Acknowledgements**

I would like to express my gratitude to everyone who assisted me in completing this report effectively. I would like to thank my supervisor, Prof. Dr. Farid A. Sobhani, for giving me the opportunity to expand my knowledge and work under his supervision. Without his consistent encouragement and guidance, I would not have been able to complete the report effectively.

This study was compiled using a variety of publications, articles, and national websites. Mercantile Bank has my heartfelt gratitude for aiding me in every manner possible throughout the finishing process.

Finally, I would like to express my gratitude to everyone who contributed to the focus group discussion and interview by sharing their useful views. With my topic, I also want to thank Mrs. Nasrin Siddique, executive officer, Accounts Department of Mercantile Bank Ltd (Gareeb - E - Newaz Avenue) for being so cooperative in my work while i worked with her. I also want to thank Mr. A. K. M. Fazlul Hoque Tipu, Head of Branch, Vice President & Mr. Ahsanul Hoque Nury, MOP, Mercantile Bank Ltd (Gareeb - E - Newaz Avenue), for creating, a friendly corporate environment and making me feel that corporate working is really very enjoyable.

## **Executive summary**

For any organization, training and development is a critical activity. It produces skilled persons in a variety of fields. The current world is a competitive one. The corporate market is currently in a state of flux. It changes on a daily basis. In order to keep up with the changing market, one must first qualify. Human resource management assists unskilled individuals in becoming proficient through appropriate training. This paper examines how a company plans their training and development program for new employees. The primary goal of this study is to learn more about Mercantile Bank Limited's training and development program. The origins and history of the mercantile bank, as well as its methods, are covered in this study. The methodology explains how primary and secondary data were gathered.

The HR procedures of Mercantile Bank, as well as their training and development methods, are also described in this paper. How they use effective training and development to strengthen their work force. I attempted to identify certain issues within the company and make recommendations.

## Contents

Chapter – 1 .....	0
Introduction .....	0
<b>1.1 Overview of the study</b> .....	0
<b>1.2 Objectives of the Study</b> .....	1
<b>1.3 Significance of the study</b> .....	1
<b>1.4 Scope of the Study</b> .....	1
<b>1.5 Methodology of the study</b> .....	1
<b>1.6 Literature Review</b> .....	3
Chapter - 2 .....	4
Corporate profile .....	4
<b>2.1 About the company</b> .....	4
<b>2.2 Trend and Growth</b> .....	5
<b>2.3 Departments of Mercantile bank</b> .....	5
<b>2.4 Documentation and loan disbursement procedure</b> .....	6
Chapter – 3 .....	11
Finding & Analysis.....	11
<b>3.1 Training and development methods of mercantile bank</b> .....	11
<b>3.2 Mercantile Bank Ltd.’s Human Resource Department</b> .....	12
<b>3.3 Training process</b> .....	15
<b>3.4 Scopes and Limitations</b> .....	37
Chapter -4 .....	38
Conclusion .....	38
<b>4.1 Major findings</b> .....	38
<b>4.2 Recommendations</b> .....	39
<b>4.3 Concluding remarks</b> .....	39

## Chapter – 1

### Introduction

#### 1.1 Overview of the study

A well-educated, committed, competent, and entrepreneurial workforce is necessary for developing and advancing a service-oriented organization such as banking. Since the first exigency and the dawn of modern civilization, banking institutions have played a crucial role in any developed country's entire financial and socioeconomic growth. Our country's economic development is mainly dictated by the performance of the financial system, composed of the following financiers who have been able to assess the economic situation precisely and are competent in identifying prospective industrial sectors seeking import and export assistance to grow. With the swift changes in time, people rely on banking services for processing cash, transferring currency, and financing various corporate and industrial ventures. As a result, general banking practices should be evolved to deliver better day-to-day banking services to valued consumers. Considering banking is a service industry, a bank should think that the customer is everything and the king. The government of our country and the central bank, the Bangladesh Bank, have committed to providing substantial assistance to concerned individuals in all aspects of general banking. The mercantile bank limited, like other nationalized and non-nationalized commercial banks, serves the nation by offering a variety of financial services and products. Therefore, as an intern, I considered having specialized expertise in this incredibly prominent area.

The corporate environment is growing progressively vibrant and competitive. It is difficult for an organization to function and offer services in a fast-paced, growing, and unpredictable environment if it cannot keep up with the pace of economic development. The business performs and integrates significant roles in the progression of a country's economy. Therefore, as a business background student, I consider I should be affiliated with any organization to gain relevant and versatile experience in the corporate world before commencing our careers. The internship is an alliance that fills the gap between our academic knowledge and our real-time experience, allowing me to become accustomed to the practical commercial world while also enabling me to oversee a future competitive business. I have worked in various divisions of MBL, including the Gareeb-E-Newaz branch in Uttara,

Dhaka. In this report, I will strive to outline the overall operations of the Mercantile Bank Limited training and development process

## 1.2 Objectives of the Study

The study's main objectives are listed below.

**a. Broad Objective:** To have a thorough understanding of Mercantile Bank's training and development program.

**b. Specific objective:**

- To gain knowledge about the methods, training process of MBL.
- To learn about MBL's HR Department's plans.
- To learn about Mercantile Bank Training Institute (MBTI).

## 1.3 Significance of the study

To complete the BBA program at United International University, it is essential submit a final report. This report will equip current students with real-world experience when they are assigned to management positions in various organizations. The BBA degree demonstrates that simply reading is insufficient to assist pupils. Students must also have a thorough understanding of the subject. Students can develop creative ways and ideas with the support of practical expertise. By studying the project, one can gain accurate facts and expertise about Mercantile Bank Limited's training and development staffs. The final report is regarded as the most important need for BBA fulfillment in UIU.

## 1.4 Scope of the Study

This study has been prepared after extensive discussions with various bank personnel and clients. Mercantile Bank supplied a prospectus. It greatly aids in the preparation of the report. During the course of producing the report, I had the wonderful opportunity to broaden my knowledge by learning about a variety of banking activities that Mercantile Bank engages in.

## 1.5 Methodology of the study

**A. Type of study:**

This is a descriptive study. It is a quick description of Mercantile Bank's training and development operations.

**B. Information sources:**

This report's necessary data was gathered from two sources:

1. Primary Source

- Interview with Mercantile Bank Ltd Gareeb- E – Nawaz branch personnel.
- Practical duties and previous official records are observed.
- Practically working at a desk.
- Face-to-face conversation with the officer.
- Direct observation.

2. Secondary Sources:

- Annual report of the Mercantile Bank
- Various textbooks
- Information on the internet that is based on the web.
- Different relatable of documents

**C. Data collection procedure:**

**Primary data:**

I obtained information from several sources. One of the methods of data collection is face-to-face conversations with cops. When I asked them a few inquiries, they responded in a clear and courteous manner. Working at a desk provides me with some data as well.

**Secondary data:**

I gathered secondary data from Mercantile Bank Limited's annual report. Its website also assists me in gathering information that I require. Otherwise, I have gone to the library to look for secondary data. Other printed sources were also employed to gather secondary information

**Limitations of the Study**

The study's biggest constraint was the acquisition of data because the majority of the data was confidential. As a result, they do not want to open them. Aside from the other limitations, learning a company's overall activities and performance in three months is quite challenging.

- **Time constraint:** Time constraint is a factor. A sufficient amount of time is required for in-depth knowledge. I do not have enough time. There were deadlines to meet.
- **Inadequate data:** A limitation is a lack of information. Because bank employees were preoccupied with their own tasks, they were unable to offer sufficient data.



- **Insufficient Record:** Many of the bank's written documentation were unavailable due to a lack of records. As a result, there were no records.
- **Lack of experience:** As a temporary member and first-hand researcher for the group, I was unable to communicate some of the delicate topics that the organization required.

## 1.6 Literature Review

Any organization is training and development process is critical. Training and development assist a company in achieving its objectives. An organization's employee sufficiency can be developed or improved through training. Training and development are extremely vital in a competitive market. Employees practice and learn to complete tasks in more effective ways through training. It provides information and guidance on how to improve employee performance and skills. Training and development programs are tailored to the specific needs of the company. Employees' types and capabilities are being developed. These programs can be divided into two categories. The first program is on the job, while the second program is off the work. Employees are offered several types of training depending on their position.

(Kenneth C. Laudon, J. P. (n.d.). Managing the digital firm, 14th Edition, Pearson.)

### Training

Training is a procedure that improves a person's knowledge, ability, and education. Training refers to an organized effort by an organization or firm to encourage employees to gain job-related skills. The ability or skills required to complete work. To survive in today's competitive business world, any organization must invest in training.

(R., B. S. Guide to Project Management: Getting it right and achieving lasting benefit. USA)

### Development

Development is a phrase used to describe how a person improves their working capacity, understanding of the job, work-related behavior, and other abilities through training or learning that is required to function in an organization. A successful development process results in a perfect alteration in a person's behavior. It also affects how people feel about their jobs. It provides a corporation with the intended consequence.

(Svejvig P, A. P. (n.d.). Rethinking project Management)

## Chapter - 2

### Corporate profile

#### 2.1 About the company

Mercantile Bank Limited is a banking and financial services company headquartered in Dhaka, Bangladesh's capital. It was constituted in the banking sector as a Public Limited Company with limited liability under the Bank Companies Act of 1991 on May 20, 1999, and commenced commercial operations on June 2, 1999. MBL's motto is "efficiency is our strength," and its emblem includes the phrase "Bangla Bank." The authorized capital at the start was taka 800 million, which was divided into 8 million ordinary shares of taka 100 each. On February 16, 2004, and February 26, 2004, the Bank issued shares to the public on the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE). The Bank has earned a commendable reputation for delivering elevated services through various financial products while maximizing money utilization. Its diverse credit and deposit offerings have drawn clients on both a corporate and individual level, establishing it as a progressive commercial bank in the private sector. For more than a decade, the Bank has operated by developing new prospects for its clients, providing tailored services, and maintaining a healthy banker-client relationship. It has now established a standard in financing industrial trade and foreign exchange operations and earning income from non-fund activities aside from interest profits. Non-fund businesses such as underwriting, portfolio management, mutual fund management, investor's account, and commission-based business such as a letter of guarantee, inland remittance, overseas remittance, and so on have broadened the Bank's services to the public. Under the evolving supervision of the Board of Directors, The Mercantile Bank Limited provides these broad ranges of banking services to its customers and corporate clients through a robust branch network nationwide to effectively address the needs of its cross-segment customer base. The Bank has 129 branches in 45 districts in Bangladesh. They are expanding every day by offering new and innovative products and services to their customers.

(MBL annual report of 2019)

## 2.2 Trend and Growth

A sector's whole market can be governed from a variety of perspectives, including total revenue, size of creation, consumer calculation, and so on. When both the total number of stores and advances are considered, the business size fragment is exceedingly transitory. This country's financial situation is currently stabilizing.

The financial section, as well as its organizations, have been revised. This country's financial industry is still in its early stages. Portions of the characteristics of the transition process are now self-evident. It is also self-evident that, over the course of a few decades, the premium in banking institutions in this country has risen day by day. The ex has a significant impact on this reality.

In the past, monetary balances were kept meticulously, and there were stockpiles of office work to keep track of and withdraw money from banks.

Considering the fact that the pullback phase occurs near the end of the company's life cycle, not give the image of being unduly distant, we can see that the financial. The company is in the process of growing.

(MBL / Wikipedia)

## 2.3 Departments of Mercantile bank

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### *General Banking:*

**Account opening and KYC procedures:** To open an account, the account holder must first apply by filling out an account application form. The account opening form includes information such as the Branch's name, Type of Account, Name of the Applicant(s), Present Address, Permanent Address, NID, E-TIN, Date of Birth, Nationality, Occupation, estimated Monthly Income, Nominee(s), Initial Deposit, Specimen signature(s) of the Applicant(s), Introducer's information, and more. Furthermore, we must complete the KYC form: The Bangladesh Bank created this form in order to avoid money laundering. The KYC form aids in the evaluation of the customer. KYC contains detailed information on how to conduct business. If a customer's transaction is deemed suspicious or does not meet the KYC, the Bank Branch will notify Bangladesh Bank.

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*Issuance of DD/TT/PO/FDR:*

The Mercantile bank's normal general banking activities include issuing Demand Drafts, Telegraphic Transfers, Payment Orders, and Fixed Deposit Receipts. Valuable A single transaction is conducted in a single Demand Draft, pay order, or Telegraphic Transfer by any person or institution, or any person/institution participating in a financial transaction that poses reputational and other risks to the institution. In this case, a transaction will be labeled as "high value" if it appears to be uncommon in relation to the concerned person's or institution's normal transactions.

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*Interbank Transaction, OBC/IBC:*

A transaction between two banks is referred to as a "interbank transaction." This section describes any loan, deposit, transaction, or other relationship between two banks. Interbank trades provide a lot of liquidity to the market. Bank interest rates are commonly used as a benchmark for other interest rates. Since January 1, 2006, Online Banking has been available in all of the Bank's branches. Customers with CD, SB, SND, Loan, and Monthly Savings Scheme (MSS) accounts can take advantage of a variety of online banking services. MBL provides the following online banking services at this time:

## 2.4 Documentation and loan disbursement procedure

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*Documentation*

The guarantee given in exchange for a deposit is only a precaution. A banker would normally prefer not to retrieve the advance from the safe deposit box. A lender will accept something that is highly liquid, promptly realized, easily marketable, has a sound title, is easy to keep, and has a consistent market price as security. The bankers charge the security in the following ways:

Lien: It is the right of the lender to keep the borrower's property or assets as collateral until the debt is repaid. The banker can only keep ownership of the goods and sell them after giving the borrower

proper notice in this situation.

**Ledge:** It only applies to items that can be transported, such as merchandise, documents, and the like. The banker keeps ownership of the goods in this circumstance, while the loan retains possession of the goods.

**Mortgage:** Only transportable items are financed, and only the interest is transferred. If the mortgagee fails to repay the loan, the bank has the legal ability to collect the debt by selling the mortgaged property.

**Collateral:** It refers to securities that run parallel to or alongside a debtor's personal right of action in connection with an advance. Securities include share certificates, bearer bonds, insurance policies, and legal mortgages.

**Guarantee:** When a banker considers that personal security and collateral are insufficient, he may seek a guarantee from a third party with appropriate financial capabilities and credit.

#### Loan Disbursement Procedure

Deposits and other types of funding are used to make loans at the bank. A number of loan disbursement alternatives are available at this location. The bank must go through the following Application for Loan: A borrower must first apply for a loan in order to be approved for a specific amount of money, along with the necessary papers and documents.

**Credit Investigation:** Because the bank lends money to its depositors, it is compelled to repay them in the normal course of business.

**Selection of the borrower:** A thorough and meticulous assessment of the potential borrower's business is essential to determine the optimal borrower option. As a result, the borrower's 5Cs (character, capacity, capital, collateral, and condition) should be considered by the lender.

**Lending Principles:** Lending principles should be considered by the banker. Safety, Security, Liquidity, Profitability, Purpose, National Interest, and Diversity are some of them.

**Personal Interview:** For assessing attitude, Skill, Achievement needs, Knowledge etc.

**Collect Information From Various Sources:** Other sources include the bank's own records, the borrowers' loan applications, spot verification, and reports from friends and relatives.

#### Foreign Exchange Department:

MBL, as a commercial bank, has always been engaged in financing international trade as well as supporting the economies internal credit needs. This includes opening Letters of Credit to manage import and export transactions. As the banking business has gotten more competitive, banks have

discovered that trading foreign currencies may be a lucrative source of revenue and profit.

The segmentation of foreign exchange department are briefly express bellow:

#### **Cash L/C**

A letter of credit is a document issued by a bank (known as the opening or issuing bank) on behalf of a customer (known as the opener) and addressed to a person (known as the beneficiary) that guarantees the opening bank will honor the beneficiary's bills if certain conditions specified in the letter are met.

- Opening of L/C
- Lodgment of Import Bill
- Payment against Import Bill
- B/E Matching
- IMP Reporting.

#### **BTB L/C**

Back-to-Back L/C: A Back-to-Back import L/C is backed by another export L/C, and it allows for the import of products to be made in order to execute the export L/C and payment of Back-to-Back bills to be made normally from the export process. An irreversible L/C is opened against a Back-to-Back L/C. With the back-to-back L/C issuing branch, the L/C is lien marked. In the case of the garments industry, back to back L/Cs may be opened up to 75 percent of the export L/C (FOB value) and up to 80 percent when the export price is more than USD 60/- per dozen.

- Export L/C Checking
- Opening of BTB L/C (Local/ Foreign/ EDF/EPZ)
- Lodgment and confirmation of maturity date
- Payment against realization of Export Proceeds/ Forced Loan
- B/E Matching
- Reporting

**Export:**

The Bank has been a significant proponent of export financing from its inception. It has risen to the top of the list of notable new generation banks because of its favorable approach toward export performance. 17,581 export bills valued at BDT 43,108.50 million were processed in 2008. The bank's main export items included readymade clothing, jute and jute goods, leather, handicrafts, tea, frozen food, fish products, and other items.

- Scrutinizing/ Negotiation/ Send on Collection
- Follow-up
- Realization
- Reporting

**Foreign Remittance:**

Foreign exchange business encompasses all commercial activities related to import, export, outgoing and inward remittances, purchasing and selling of foreign commissions, and so on. Foreign exchange departments at banks play a vital role by providing a wide range of services to their customers.

**Inward**

- FDD
- FTT
- Others

**Outward**

- Endorsement of Traveling
- Education/ Treatment/ Others
- Cash Rebate
- FC issuing
- FDD/FTT etc.



## Chapter – 3

### Finding & Analysis

#### 3.1 Training and development methods of mercantile bank

##### **Training & Development**

In its most basic form, training and development refers to an employee's acquisition of specific skills, abilities, and information. The attempt to improve present or future employee performance by increasing an employee's ability to perform via learning, usually by changing the employee's attitude or expanding his or her skills and knowledge, is a formal definition of training and development.

**The employee's performance deficiency determines the need for training and development, which is calculated as follows:**

- Training and development needs
- Standard performance-actual performance
- Training refers to personnel in lower positions;
- Development refers to individuals in higher positions.

**The following are some of the benefits of training:**

- \* To improve human resource skills;
- \* To prepare employees to be valuable assets.
- \* Instilling a positive attitude toward obligations.
- \* To supply management with necessary information. To keep waste under control.
- \* The growth of human relationships
- \* In order to improve job satisfaction.

Training and development are necessary because they improve employees' skills and expose hidden abilities in their fields of work. The efficiency of a firm can be boosted and educating and developing employees can attain company growth in various areas. This boosts firm profits and (ideally) permits employees to earn more money and advance in the company hierarchy.

My responsibilities as an intern at the mercantile bank ltd were in the HR department, but I worked with the general banking department as well. Having practical experience through this internship has improved my knowledge of the mercantile bank ltd.'s whole HR system, with a concentration on the training and development department. I can focus on the training and development of the mercantile bank ltd and demonstrate others because I have real-life experience.

Because I have real-world experience, I can concentrate on the training and development of the mercantile bank ltd and demonstrate to others that this is how most banks in Bangladesh conduct training and development. This research is part of my Bachelor's degree requirements. Though this is only a brief list, it will assist me in gaining practical experience that I may apply in my future profession.

### **Activities Completed**

During my two-and-a-half-month internship at Mercantile Bank Ltd, I worked in several departments of the bank and learned a lot about the banking industry. However, I spent a lot of time in the HR department and learned a lot about HRM, especially the training and development aspect of HRM. My theme is also the mercantile bank ltd.'s training and development procedure.

### **3.2 Mercantile Bank Ltd.'s Human Resource Department**

Mercantile Bank Limited's human resource department has a variety of functions and duties. They are fully responsible for human activities such as recruitment, training and development, employee services, employee and community interactions, personnel records, and employee reward, among others.

This bank's HR officials are particularly concerned with designing and delivering efficient and effective HRM systems, processes, and practices. They devote a significant amount of time to ensuring employee satisfaction. They try to think of new ways to make the workplace a more positive and encouraging place to work.

MBL believes that, human beings are an organization's most valuable resource. It is a fact that an organization's physical resources become ineffective without human resources. An organization's bank account may be fully stocked. Its workshop may be equipped with the most advanced machines, and its warehouses may be brimming with high-quality raw materials. All of this, however, would be useless if staff were not engaged.

It is a systematic procedure for bringing about a developmental change in the knowledge, skill, and attitude of an organization's employees in order to achieve the organization's desired goals. Training is an ongoing process with no end in sight. With the changing of jobs, it is also necessary for previous personnel to receive training.

The Bank has established a Training Institute to provide training to its executives and officials. The Training Institute has already conducted varieties of foundations and specialty training courses. A number of officials were sent for specialized training on various elements of banking at the Bangladesh Institute of Bank Management (BIBM) and other training institutes in Bangladesh and overseas. The Bank values professionalism and regards its employees as its most precious asset and the foundation of its efficiency and strength. MBL sends the employee to a training center for further instruction. The trainer taught them about general banking, foreign exchange, and credit during this training season. Basic banking is the term for this. Every employee can take part in this training. It can take a week, two days, or three days to complete.

Senior executives, such as FVPs and VPs, must, nonetheless, undergo skill training. MBL provides the greatest training to its employees so that they may accomplish their jobs efficiently. They will be able to accomplish their banking with ease once they have received training.

### **Training and Development objectives**

- To assist employees in performing their duties more efficiently.
- To provide supervisory and other management training to prepare personnel for future growth and promotion.
- Developing staff communication and interpersonal skills in order to form productive work teams.
- Instilling a commitment to excellence.
- The evolution of human relationships in order to improve job satisfaction.
- To keep an employee informed about developments in the corporate environment.

### **MBL Training Plan**

- A thorough understanding of the MBL's short and long-term objectives.
- A thorough understanding of MBL policies and programs.
- Preparation of a personnel strategy, manpower demand plan, and manpower supply plan
- Preparation of a short-term and long-term training plan.
- Putting the training plan into action.
- Assessing the training program or plan
- Reorganizing the training program or plan (if necessary).

### **Network Training**

- Branch Network
- IP phone Maintenance
- Internet Communication
- Anti-Virus Update and
- Maintenance Email Server Admin

### **Hardware Training**

- Basic Hardware Setup Training Card Division Training

**All Visa Related Training**

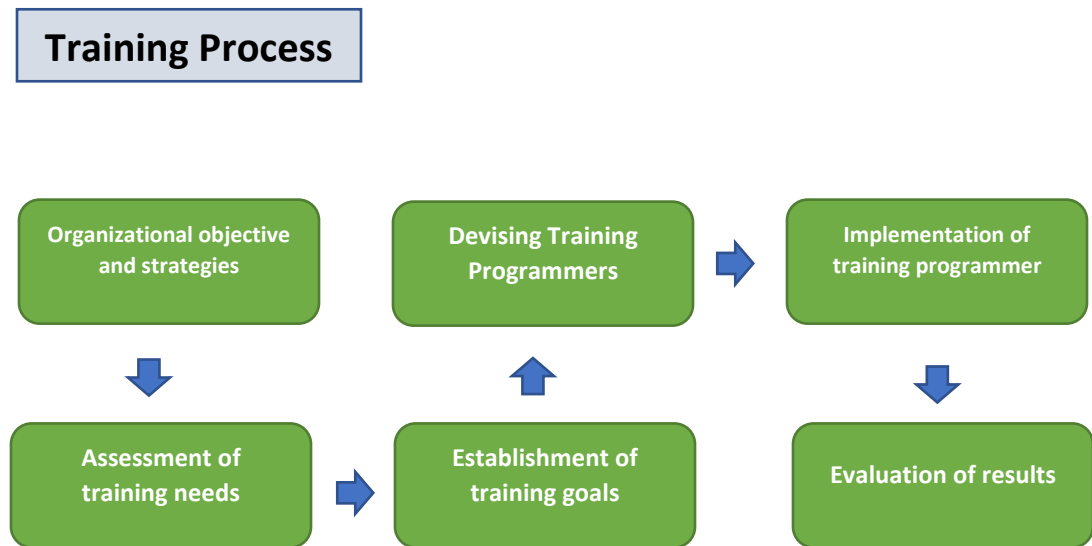
- International Visa Compliance

(annual report of 2019. (2019). Retrieved from Mercantile

Bank)

**3.3 Training process**

Training and development is the process of teaching certain skills, abilities, and knowledge to an employee. As a result, Training and Development can be defined as an endeavor to raise an employee's ability to perform through learning, often by changing an employee's attitude or developing his or her skills and knowledge. Bank needs to set the organizational objectives and strategies at the initial period of training. Then assessment a method for determining whether there is a training gap and, if so, what training is required to close it. To precisely assess the levels of the existing situation, it employs target surveys, interviews, observations, secondary data, and/or workshops. The primary goal of training is to increase employee productivity by reinforcing previously acquired skills and abilities. These abilities range from using digital tools for everyday tasks to mastering the most cutting-edge sales methods. The next step is to create a thorough action plan that covers learning theories, instructional design, content, materials, and other aspects of training.



It is also a good idea to provide information about available resources and training methods. During the implementation phase, the training curriculum comes to life. Organizations must

decide whether to conduct training internally or through a third-party source. Regular monitoring of the training program is required. Finally, the entire program should be evaluated to see if it was a success and met the training objectives. All stakeholders should submit feedback to assess the programs and teachers' effectiveness, as well as knowledge and skill acquisition.

### **Trainings need information**

**Identify training needs:** First, they must define the industry in which we must train our personnel to perform specific tasks.

**Training objective:** For the organizational training session, we must choose a clear goal.

**Training content:** Prepare training materials for staff to use, with the goal of improving job performance.

### **Training methods**

**On the job:** On-the-job training refers to employees being trained on the job, which is more beneficial for them.

**Off the job:** Aside from that, it refers to employee training that takes place outside of the workplace.

### **Monitoring and evaluation**

Skill and knowledge application needs to monitor and evaluate training process. These gives a clear assessment for the entire procedure.

### **Dependent variable**

Job performance is affected by all the defined independent variable. It also can be said that any changes of independent variable can affect the job performance.

- **Detail Training process**

Pre-training is the first phase. This is also known as the planning stage. The procedure begins with a comprehension of the problem that necessitates behavior that is more effective. Prior to training, an organization's key problems are divided into four categories: Clarifying the precise objectives of training and the use the organization expects to make of the participants after training; selecting suitable participants; instilling positive expectations and motivation in the participants prior to the training; and planning for any changes that will be required in addition to training to improve task performance.

Training is the second phase. Throughout the training, participants' attention is drawn to fresh impressions that appear to be beneficial, intriguing, and engaging. There is no guarantee that the participants will learn what they have selected. However, the core goal remains the same. Participants investigate what interests them in a training scenario, and a training institution's primary responsibility is to give the appropriate possibilities. After they have explored, the participants try out a new behavior. If people find the new behavior useful, they repeat it, assess its effectiveness and satisfaction, and attempt it repeatedly until it is perfected. Finally, in the training environment, individuals assimilate this new element into their usual behavior. If they do not find it useful, they toss it out, attempt a different approach, or stop learning in this path. The complex process of selection and testing is ongoing and, to some extent, conscious. It is critical that work organizations build the groundwork for their participants' enhanced performance when they return.

Post-training is the third phase. This is referred to as the "follow up" phase. When the participants return to work after the training, everyone engaged goes through a period of adjustment. The newly acquired skills are tweaked to meet the job environment. Participants may find that their employers urge them to use the training and help them in keeping in touch with the training institution. They may, on the other hand, stumble into a swamp of negativity.

The fundamental goal of the training process is to improve the effectiveness of individuals on the job in the organization. Improvement is a dependent variable in the simplest training process, whereas participants and organizations are independent variables. To carry out its tasks, any organization need employees who are well adjusted, trained, and experienced. Employee education has become increasingly important, as positions in today's dynamic firms have become more complex. Employee training is a learning experience that aims to make a long-term difference in employees' job performance. Training entails the development of new skills, information, attitudes, or behaviors. This could entail changing what employees know, how they operate, or how they feel about their jobs, coworkers, bosses, and the company.

(Harold D. Kerzner, P. (11th edition, 2011). Project Management: A Systems Approach to Planning, Scheduling, and Controlling.)

### **Mercantile Bank Training Institute (MBTI)**

MBTI is Mercantile Bank Limited's flagship learning center, where the bank's human resources are trained and coached to achieve professional excellence throughout the year.

MBTI, the private banking sector's professional learning and development institution, was founded in 2002 with the goal of delivering value across the organization by developing a workforce with leading capabilities to achieve sustainable, enhanced performance and reinforce our reputation. MBTI gives employees the experiences and tools they need to build the skills they need to succeed in their current work while also preparing them for future chances. The learning modules are knowledge-based and primarily focused on innovation, high customer engagement, and quick problem resolution, as well as products and procedures.

MBTI training programs are tailored to meet the individual needs of individuals and to help them develop professional knowledge in the workplace. Comprehensive foundation courses for entry-level management are included in the training activities. General banking, credit, foreign currency, marketing, and accounting are among the topics covered by trainees, officers, and specialized training programs in banking and finance are maintained by MBTI.

The Training Institute has set a three-dimensional goal for itself:



- To provide all employees with a consistent work environment.
- To develop a succession of capable employees who will be able to take on additional responsibility as situations arise.
- Ensure that the bankers receive "tailor-made" training.

### **Training on 'International Trade & Foreign Exchange: Concept, Operation and Reporting'**

The two-day training event, titled 'International Trade & Foreign Exchange: Concept, Operation, and Reporting,' was arranged by MBTI. The training course drew 40 participants from the Bank's International Division and several branches. MD. opened the program. Quamrul Islam Chowdhury, the Bank's MD and CEO, who delivered a speech emphasizing the importance of foreign exchange. He recommended the executives and officials in attendance to gain a thorough understanding of the major aspects of foreign exchange banking procedures. Officials from the Bangladesh Bank's Statistics Department and the Mercantile Bank's International Division led the training sessions. Shamim Ahmed, DMD, CAMLCO, Head of the Bank's International Division, and Javed Tariq, Principal of MBTI, attended. At the opening session, Shamim Ahmed, DMD, CAMLCO, and Head of the Bank's International Division, as well as Javed Tariq, Principal of MBTI, were present.

### **Workshop on 'Cyber Security Awareness'**

In Dhaka, the Mercantile Bank Training Institute held a course named "Cyber Security Awareness" for senior management as well as divisional, departmental, and unit heads. Dr. Md. Quamrul Islam Chowdhury, the Bank's MD and CEO, who delivered a speech emphasizing the importance of cyber security knowledge for all Bank staff, started the event. He recommended executives to be worried and to take various security steps to protect critical information and data. Bangladesh Bank resource persons, Grameen Phone resource persons, and A.K.M. Antique Rahman, SEVP & CTO of the Mercantile Bank led the workshop.

**Workshop on 'Residual Risk Assessment'**

In Dhaka, the Mercantile Bank Training Institute (MBTI) held a session titled "Residual Risk Assessment." The workshop drew a total of 59 executives and officers from the Bank's relevant divisions and branches. Dr. Md. Quamrul Islam Chowdhury, the Bank's Managing Director and CEO, who delivered a speech emphasizing the importance of Residual Risk Assessment and advising the trainees to rigorously follow the Basel Accord requirements, started the program. Md. Mati Ul Hasan, AMD & CRO Also present were Zakir Hossain, DMD & DCBO; Tapash Chandra Paul, PhD, CFO; and Javed Tariq, Principal of MBTI.

**Employee Benefit:**

Aside from remuneration for hours worked granted to employees in completely or in part by employer payment, employee benefit is one of the most essential components of complete compensation package (life insurance, pension, workers compensation, vacation etc.). Employee benefits are a type of indirect pay.

It includes paid time off from work, health and life insurance, employee service, and other retirement income. The benefit plan component should work in tandem with the rest of the compensation package. If attracting good personnel is a top priority, the benefit scheme should include provisions for immediate or near-instant eligibility as well as appealing vesting criteria.

Benefits should be more cost-effective, sufficient, and competitive. Mercantile Bank Ltd.'s benefit program has four objectives:

- Increasing cost effectiveness
- Fostering external competitiveness; Meeting the needs and interests of individual workers The benefit package should be designed in accordance with MBL's overall compensation strategy and should aid in the achievement of organizational goals.

Mercantile Bank is a renowned private bank in Bangladesh that believes in effective compensation and benefit systems and implements them in such a way that they may suit the needs of each and every employee. Their compensation system is a blend of both compensation and non-compensation systems.

Its benefit system is designed in such a way that it can meet the individual needs of their employees. (MBL annual report of 2019)

### **Mission**

Their mission is to become the best corporate citizen in the world. Their objective is to become the most cautious company, emphasizing equitable growth based on various resource allocations. They want to keep their bank in Bangladesh stable and profitable.

### **Strategic Objectives**

- Shareholders value increasing.
- Achieving economic value addition.
- Being the leader of the market in innovation of products.
- Being one of the top three financial institution in terms of efficiency in Bangladesh.
- Being one of the top five financial institution in Bangladesh in terms of market share in all kind of significant segments in the market they serve.

(MBL annual report of 2019)

### **Financial Objectives:**

- To achieve 20% return on shareholder's equity or more, on average.

### **The most important values**

**Customer satisfaction:** Everything they do is centered on customer satisfaction. They acknowledge that client happiness is fundamental to our organization's growth.

**Creativity Improving:** By encouraging innovation, they can grow their business. Change management is created and implemented to reach excellence, and they feel that change is unavoidable.

**Moral Principles:** In their thoughts and actions, they continue to be responsible, ethical, sincere, and transparent.

**Human Resource Management:** Exploration of latent potential in employees, respect for individual value and dignity to encourage smooth career advancement, and welfare orientation in HR policies and practices.

**Dedication:** They always prioritize their commitment to valued depositors as a dependable custodian, as well as maintaining the same spirit for all other stakeholders.

**Socially Conscious:** Consistently strive to act and behave in a socially responsible manner, with society and our country in mind. To be environmentally conscious.

**The Importance of Shareholders:** Value creation and maximization for our stockholders.

### **Size of the sample**

Employees: 15

### **Technique of sampling**

Whether it is for the sake of convenience or to take advantage of an opportunity to sample

### **Collecting secondary data**

- Secondary sources include various publications, newspapers, journals, the Internet, the annual report of Mercantile Bank Ltd., the Head Office's instruction circular, and bank brochures. Previous reports, papers presented at seminars, and so on.
- Articles
- Magazines and Newspapers Mercantile Bank's Annual Report is available on the internet.

### **Data Interpretation**

It was done by asking HR officials about their activities, work methods, training manuals, procedures, duration, and personnel involved in the study, among other things. The entire report was written based on the information gathered.

- **What I identified**

**Typical Employee Training Topics:**

**Communication:** Today's workforce is becoming more diverse, bringing with it a vast range of languages and customs.

**Computer abilities:** These are becoming increasingly important for performing administrative and office activities.

**Customer service:** In today's global marketplace, it is more important than ever for staff to understand and meet the needs of customers.

**Diversity:** Diversity training typically involves explanations of how people have varied perspectives and viewpoints, as well as tools for appreciating diversity.

**Corporate social responsibility:** It is becoming increasingly important in today's society. Furthermore, today's diversified workforce brings a wide range of morals and beliefs to the workplace.

**Misunderstandings and disagreement** are common in today's workplace due to the rising stress. People can benefit from training to help them get along in the workplace.

**Quality efforts:** Total Quality Management, Quality Circles, benchmarking, and other quality initiatives necessitate basic training in quality ideas, principles, and standards, among other things.

**Safety:** When working with heavy machinery, harmful chemicals, repetitive activities, and so on, safety training is essential; nevertheless, practical advice for avoiding assaults, for example, can also be beneficial.

**Sexual harassment:** Sexual harassment training normally involves a detailed overview of the company's sexual harassment rules, particularly what constitutes inappropriate behavior.

- **How I evaluated**

**Questionnaire Findings:**

This is a questionnaire based on training and development of an organization. I here collect some primary data as required by the course curriculum of Human Resource Management. Your active participation is needed. I assure that your confidential information will keep secret.

**Data analysis**

I gathered information from both primary and secondary sources. I analyzed the data after gathering it. To evaluate the data, I utilized Microsoft Excel.

**Topic: Gender of respondent**

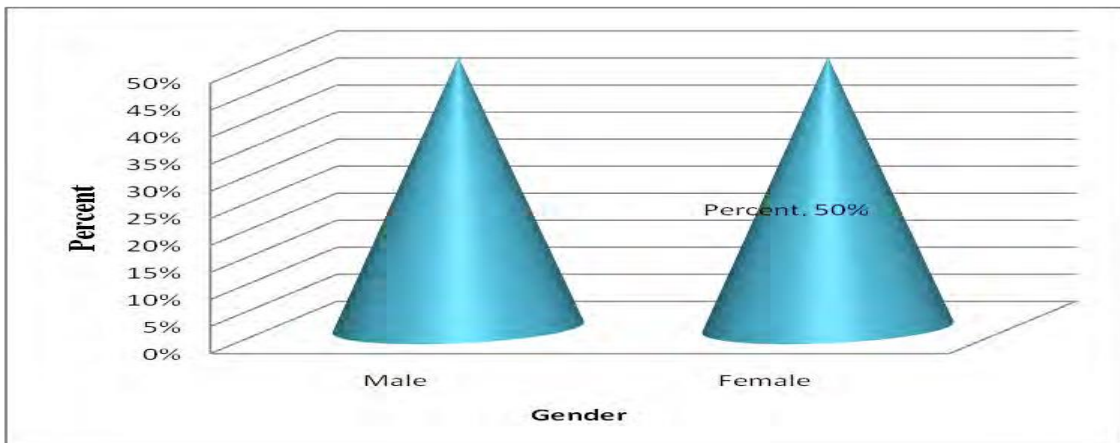


Figure: Gender of Respondent

The percentage of respondent male and female employees in MBL who approve of the training and development program is seen in this graph. The Gareeb – e – newaz branch has 14 staff, seven of whom are male and seven of whom are female. As a result, the respondent rate is 50 percent male and 50 percent female.

**Topic: Employment level**

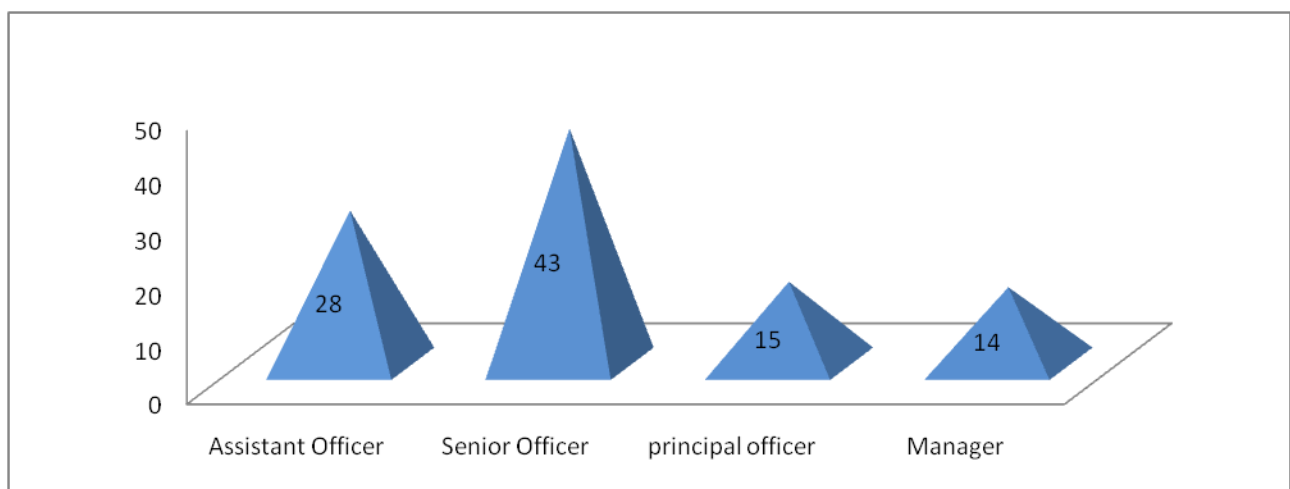


Figure: Levels of Employment

The employment level of MBL is depicted in this graph. Senior officer receives the highest percentage of responses (43%), while manager, principle officer, and assistant officer receive the lowest percentages (14%, 15%, and 28%, respectively).

**Topic: Age level**

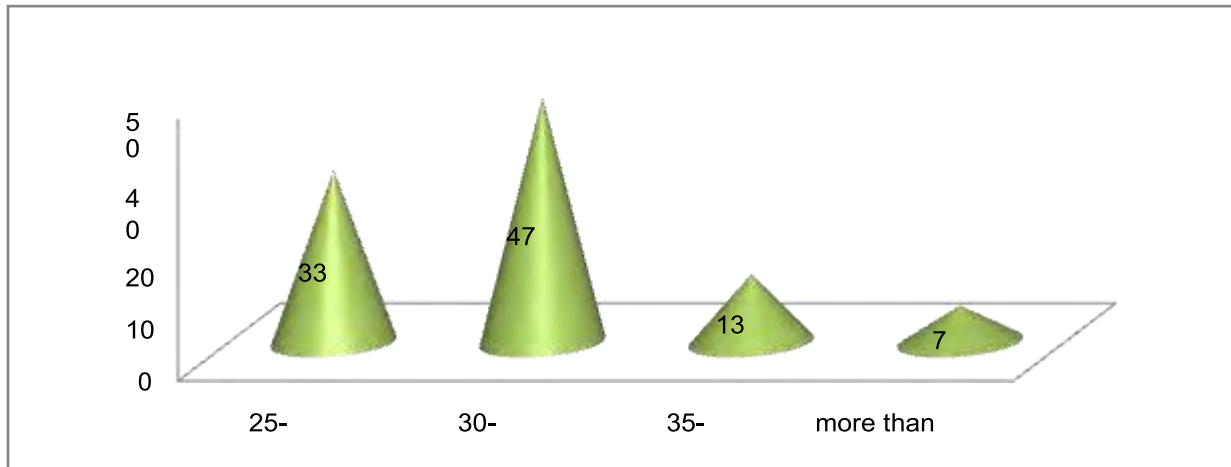


Figure: Levels of age

The bar chart illustrates that the majority of the respondents are between the ages of 30 and 35. Who are the people who occupy various positions in an organization? The largest percentage of respondent age level is 47%, and the lowest percentage of respondent age level is 7%

**Topic: Training is an essential for increase knowledge**

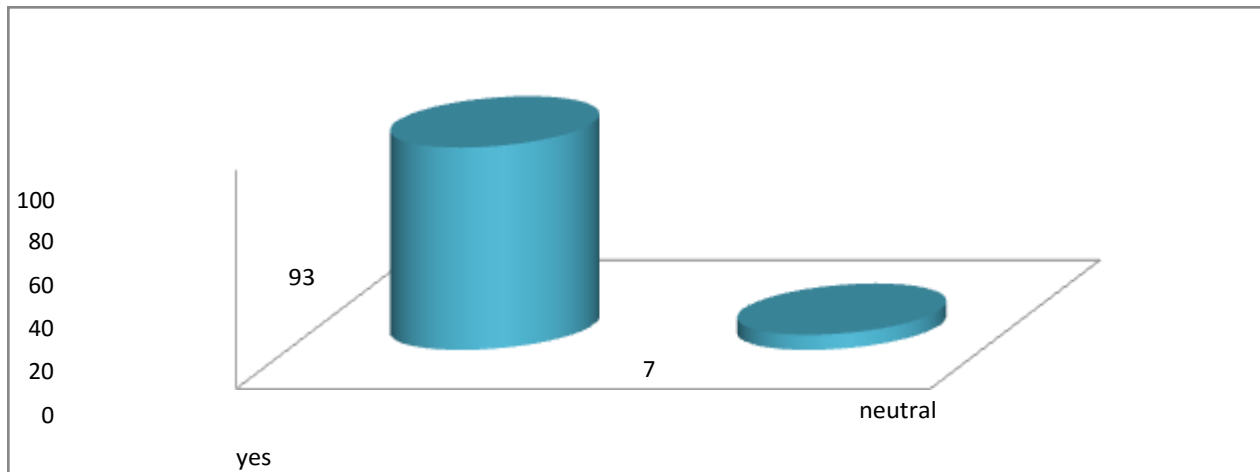


Figure: Essentiality of training in terms of increasing knowledge

The bar graph demonstrates that increasing knowledge requires a percentage rate of survey question training. The maximum level of employee response is 93 percent yes, and the lowest level of employee response is 7% no. MBL is serving the requirement for training for all levels of employees to gain information based on this chart.

**Topic: Types of training think are more effective**

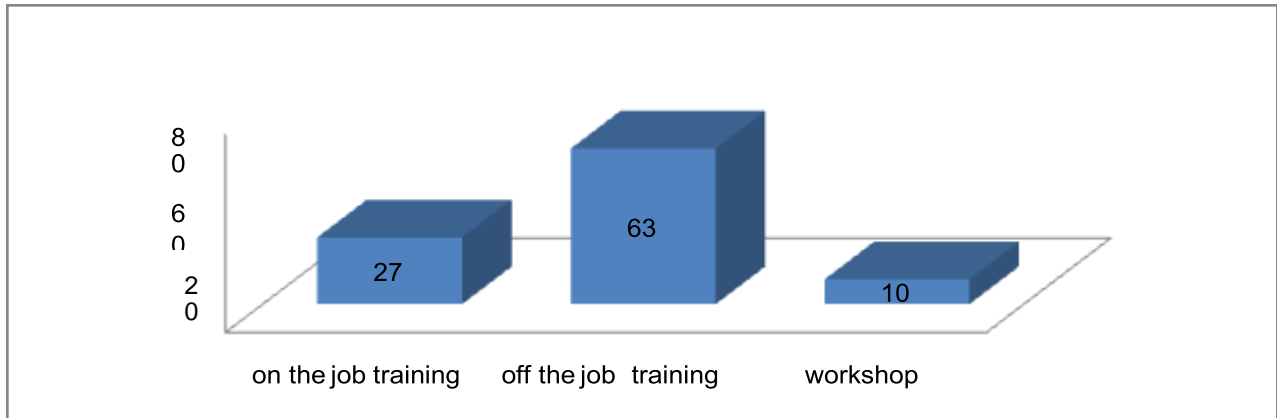


Figure: Effective training methods

In this Bar Chart, group training is shown to be more successful than other training methods. The maximum response rates are 63 percent for off-the-job training, 27 percent for on-the-job training, and ten percent for workshops. Employees can develop to their full potential through off-the-job training. Employees are more interested in off-the-job training based on data and bar charts.

**Topic: Types of training techniques followed by MBL**

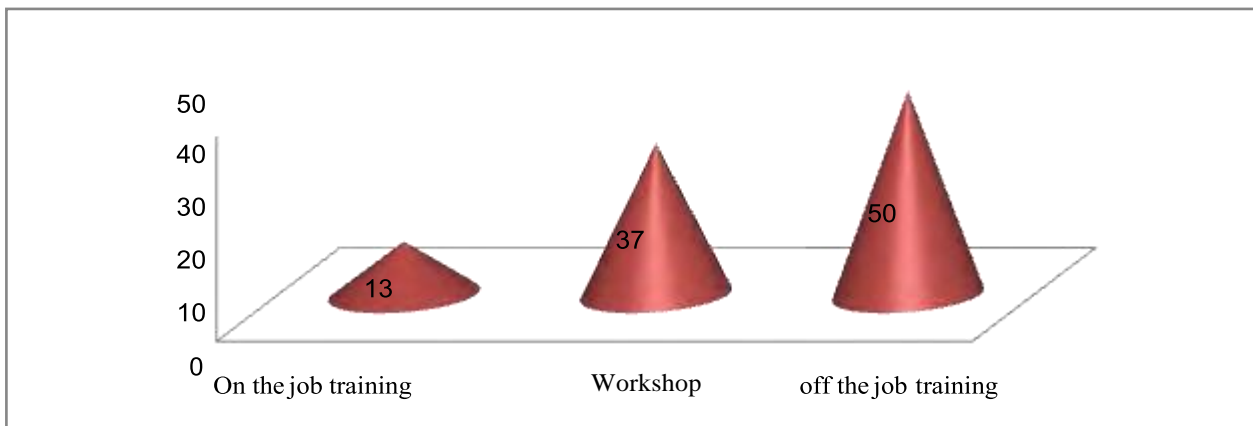


Figure: Training Techniques followed



The sorts of training strategies used by MBL are depicted in this diagram. The highest rate of workshop training is 50%, 37% off-the-job training is 37%, and the minimum rate is 13% on-the-job training. MBL also offers workshop training for employee performance and organization growth based on data. Employees request training for a specified period of time, and following training, they are sent to the branches by job rotation.

**Topic: Training helps in achieving accuracy and perfection in an organization**

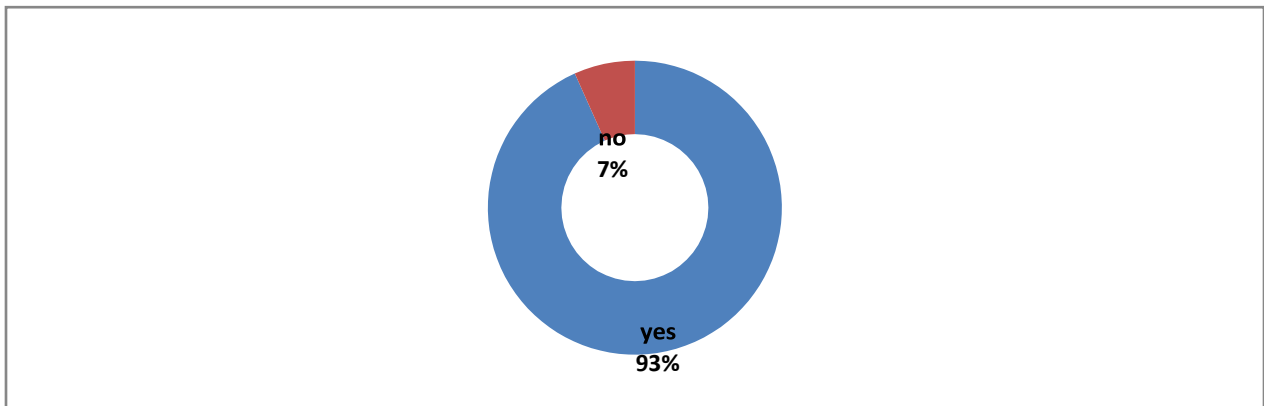


Figure: Training is needed for accuracy & perfection

According to the graph, the majority of employees say that training aids in reaching correctness and perfection in the workplace. 93 percent is the percentage rate. That is, MBL achieves precision and flawless work from employees through training programs, as opposed to management development through that method.

**Topic: Types of information needed to improve effectiveness at work by training**

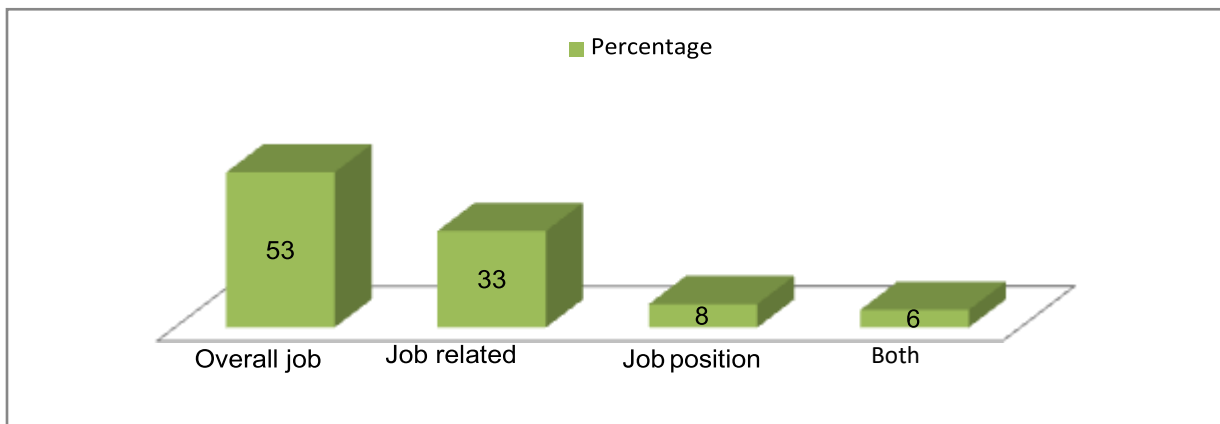


Figure: Types of information needed to improve by training

The types of information needed to improve work effectiveness by training are depicted in this graph. The highest percentage rate of employee response in the total job is 53%, while the lowest rate is 6%. It refers to MBL's necessity to train all levels of personnel on the overall jobs in order to achieve effective work and organizational growth.

**Topic: How MBL evaluate the training program**

Figure: Get feedback from performance

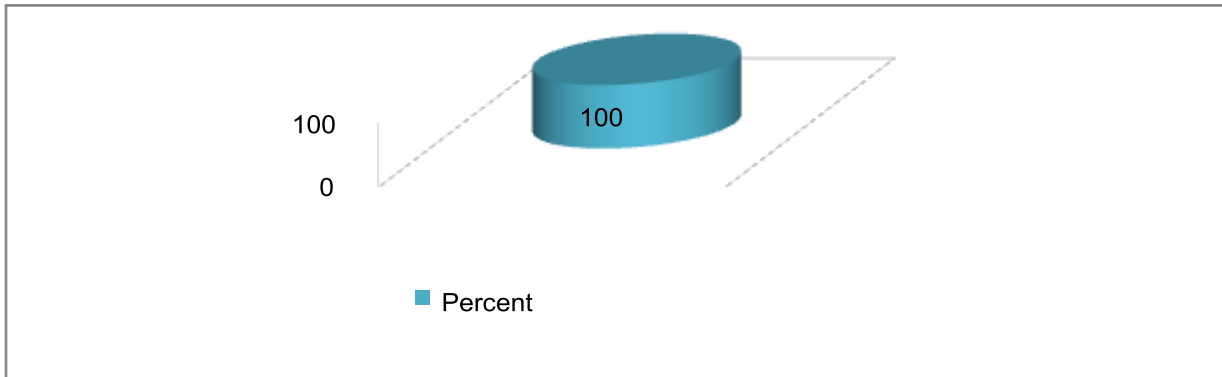


Figure: Get feedback from performance

Without a doubt, MBL evaluates the training program by obtaining feedback from the employees' performance. MBL evaluates the training program as follows:

**Use a written test and a presentation to assess accomplishments and failures.**

**Topic: Training has developed your stress management skills**

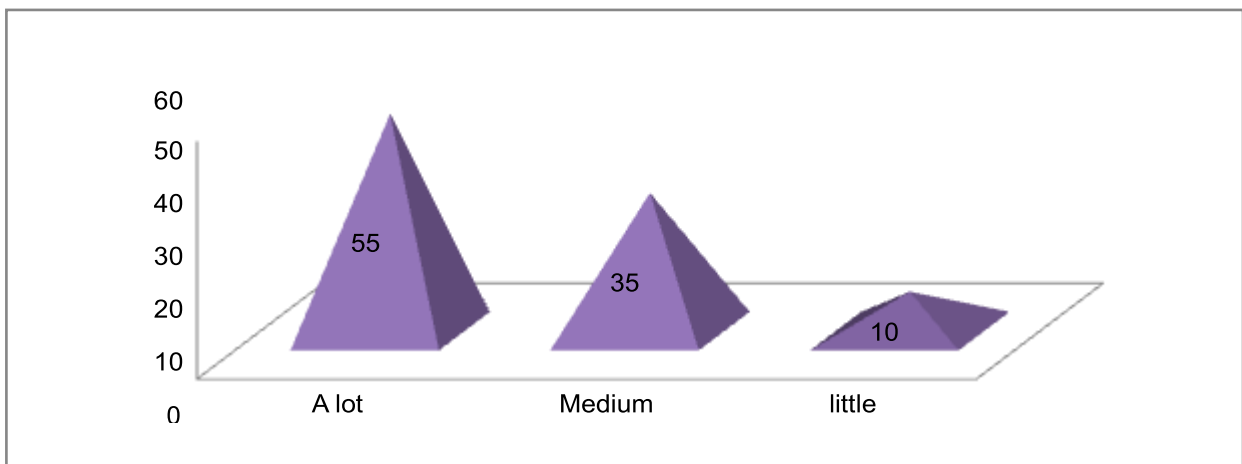


Figure: Training helping in the development of management skills

Employees' stress management skills have improved as a result of training, as shown in the graph. The maximum number of respondents who developed a lot was 55%, while the smallest number of respondents who remained neutral was 10%.

**Topic : Training has enhanced creative thinking skills**

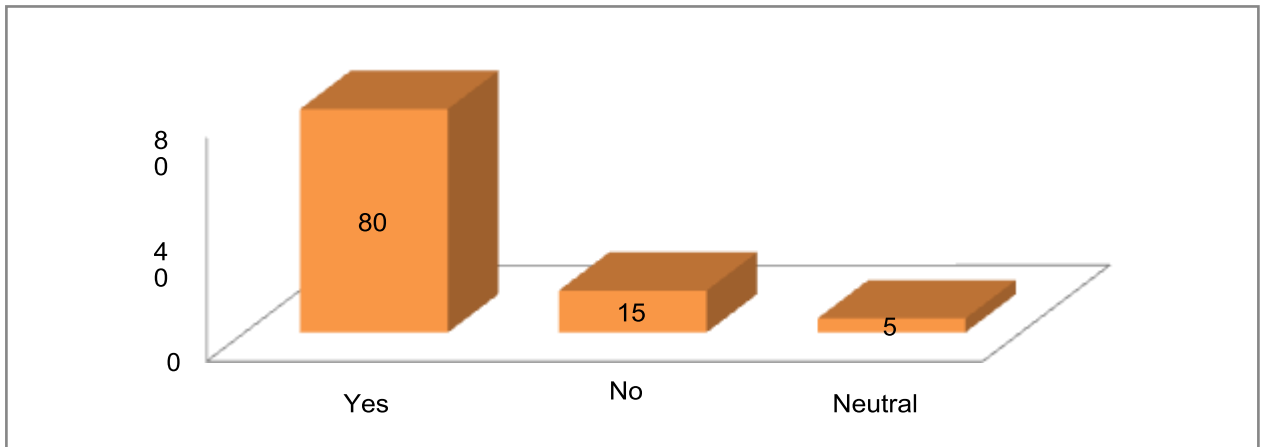


Figure: Training enhancing the creative thinking skills

According to the graph above, training has improved employees' creative thinking abilities. Employees believe that training has improved their creative thinking skills by 80%, 15% responded no because they believe the training method should be more effective in bringing forth their thoughts, and 5% said nothing.

**Topic : Training has increased enthusiasm and motivation**

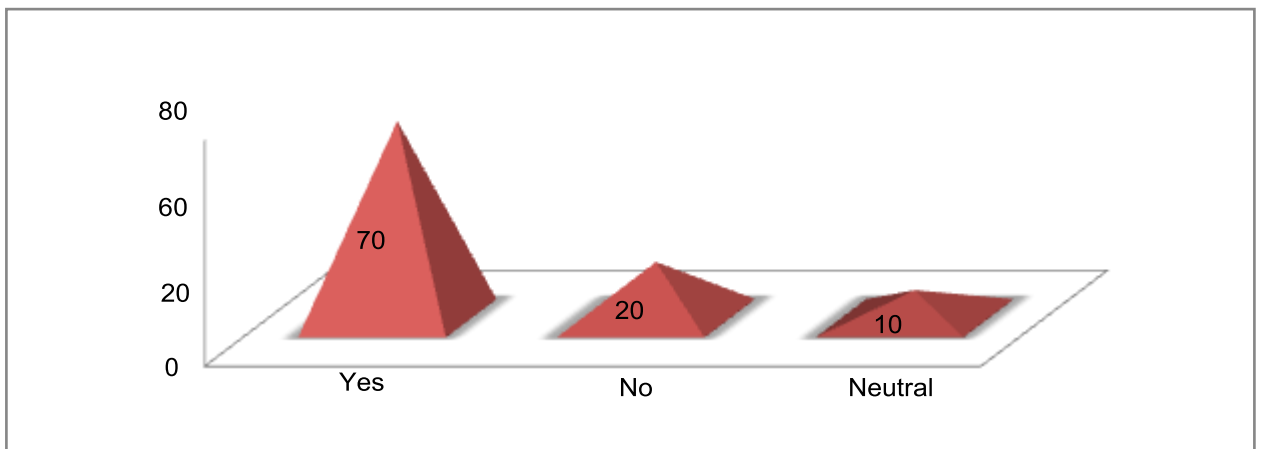


Figure: Training enhancing the enthusiasm & motivation

The graph above depicts the percentage of employees who have enhanced their excitement and motivation as a result of training. The majority of employees responded yes, training has boosted their motivation to work, 20% said no, they believe that in addition to training, they should receive an attractive compensation package to be motivated bonus, and 10% said they are neutral.

**Topic: Training enhanced the Knowledge level of banking industry familiarity**

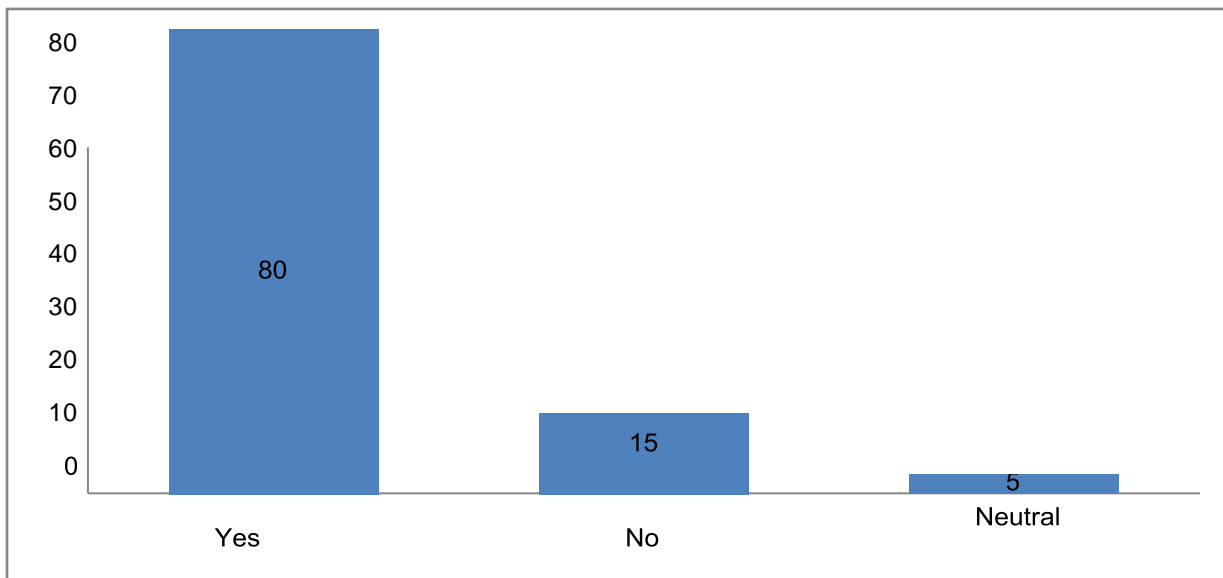


Figure: Training enhancing knowledge level of banking sector

The graph above shows how training has improved employees' knowledge of the banking industry. Because they believe training should be more instructive, 80 percent of employees replied yes, 15% said no, and 5% said nothing about it.

**Topic: Training has helped you gain the skill of being detail oriented in work**

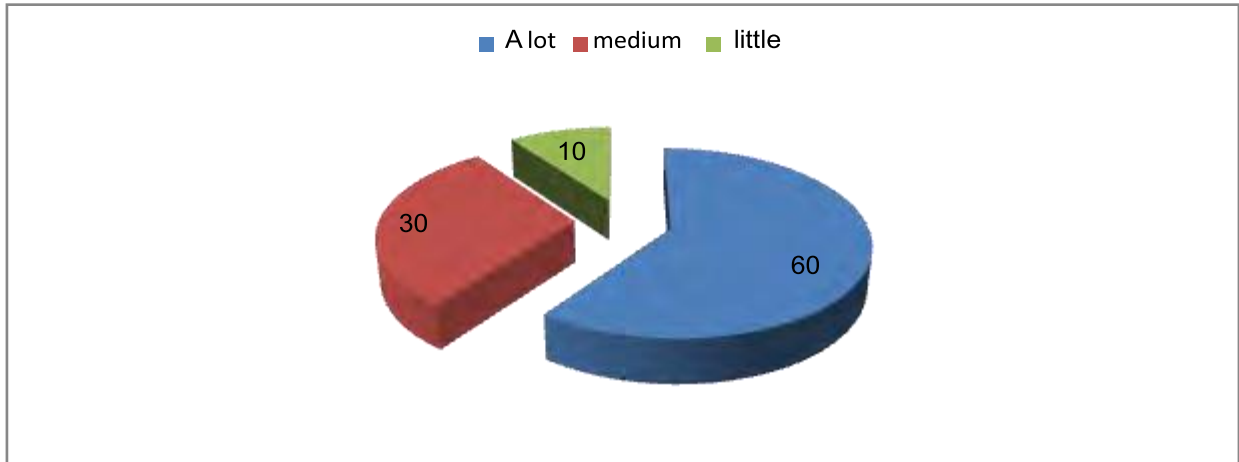


Figure: Training helping to gain skill for detail oriented in work

This graph demonstrates how training has aided individuals in developing the ability to be detail-oriented at work. 60% said it had a significant impact, 30% said it had a moderate impact, and 10% said it had a minor impact.

**Topic : Training has helped enhance your communication skills**

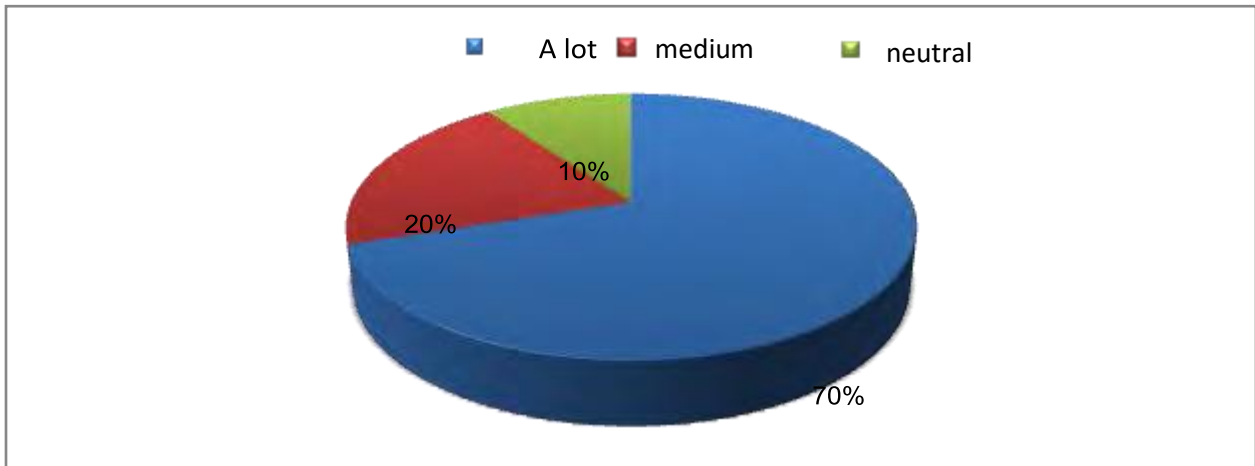
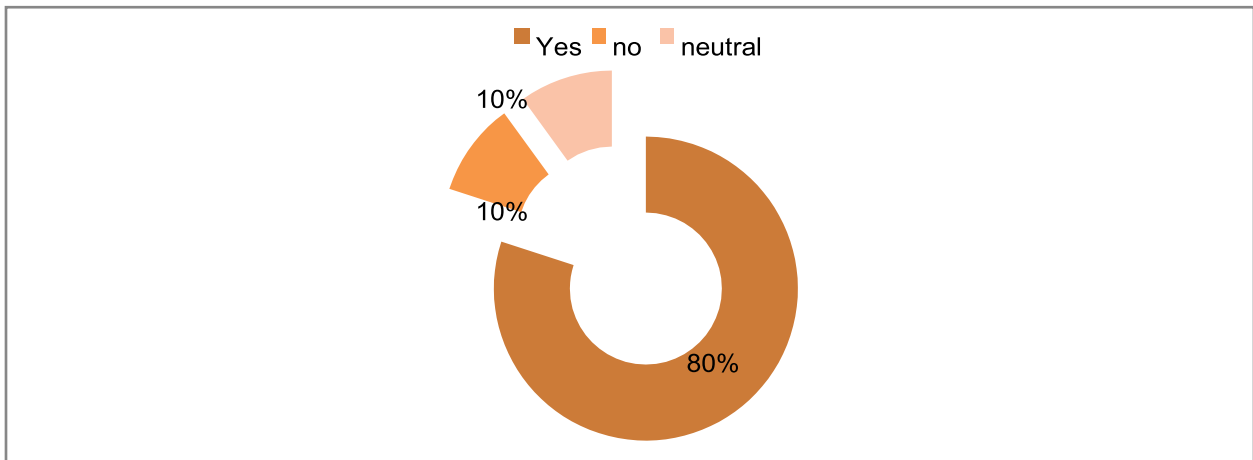


Figure: Training enhancing the communication skill

According to the graph above, training has aided in the improvement of employee communication abilities. Maximum employees stated training has much improved their communication skills, 20% said it has helped moderately, 20% said it has helped a little, and 10% said it has helped a little.

**Topic : The program helped to enhance appreciation and understanding of the job as a whole.**



**Figure: Training enhancing appreciation & understanding of the job**

According to the graph above, the training improved employees' appreciation and understanding of the job as a whole. Maximum employee response: 80% stated it helped, 10% answered no, and 10% indicated they were neutral towards the training session.

Employee development and training strategies include

### **On-the-Job Training Methods**

#### **Specifications for the job:**

It is commonly referred to as "on-the-job" training because it is received directly on the job (OJT).

It is mostly used to train employees on how to do their existing tasks. The teacher is a trainer, supervisor, or coworker.

OJT consists of numerous steps:

1. The student is given an overview of the job, its purpose, and expected outcomes, with a focus on the training's applicability.
2. The trainer does the task to provide the employee a model to follow.
3. The employee is free to imitate the trainer's actions.
4. The trainer's demonstrations and the trainee's practice are repeated until the job is learned.
5. The employee does his or her job without being supervised.

#### **Rotation of jobs:**

Employees are rotated among various jobs within the firm to broaden their skills, knowledge, and talents. It might be horizontal or vertical in nature.

1. A vertical job rotation is when an employee gets promoted to a new role.
2. Horizontal job rotation is a type of lateral transfer that occurs on a short-term basis.

**Benefits:** It's a great way to widen someone's exposure to corporate operations and transform an expert into a generalist.

Increase a person's experience.

Allows a worker to take in fresh knowledge. Encourage the creation of fresh ideas.

Provide opportunities for supervisors to conduct a more thorough and reliable evaluation of the individual.

#### **Assistant-In-Charge:**

Employees with potential can work under and be trained by successful managers in assistant-to positions. As staff assistants, you'll be responsible for a variety of tasks while being supervised by a supportive coach.

Employees get to participate in a wide range of management activities. Prepared for the responsibilities of the next higher level position

**Committee assignments:** Committee assignments give an employee with the opportunity to:

1. Making a decision
2. Observing others to learn
3. Gaining a better understanding of the organization's members and issues

**Temporary committee:** Function as a taskforce to investigate a specific problem, evaluate possible solutions, and make a recommendation. Temporary assignments can be enjoyable and beneficial to an employee's development.

**Permanent committee:** This committee include:

Exposure to other members of the organization is increased for the employee. It broadens his/her horizons.

Provide an opportunity to learn and make recommendations while being judged by other members of the committee.

**Apprenticeships and Coaching:** Apprenticeships entail learning from more experienced employee(s). Off-the-job classroom training may be used to supplement it.

Apprenticeships and assistantships are similar in that they require a high level of participation from the trainee and have a high level of transferability to the workplace.

The coach tries to set an example for the trainee to follow.

Because there are few formal classroom sessions, it is less formal than an apprenticeship program.

The supervisor or manager is in charge of coaching, not the HR department.

Mentoring is performed by a manager or another expert who provides both skill and career advice.

**Seminars and Lecture Courses:**

Formal lecture courses and seminars are the most common modes of training.

Assists individuals in gaining knowledge and honing their conceptual and analytical skills.

Many businesses provide these services in-house, through outside vendors, or both.

Today's technology allows lecture courses and seminars to be given in a distance-learning style.



When discussion is allowed during the lecture process, feedback and involvement can be improved.

**Benefits:**

Tasks are learned using the same equipment that would be used on the job, but in a simulated work setting. Separate spaces, called vestibules, are set up with similar equipment to that used on the job. Transference, repetition, and participation are all possible with this setup.

**Behavior modeling and role-playing:**

Role-playing is a technique that requires students to assume different personas.

A male worker, for example, may take on the role of a female supervisor, while a female supervisor could take on the role of a male worker. Then both of them may be presented with a typical work circumstance and instructed to respond as they would expect the other to. It is utilized in diversity training, attitude transformation, and the development of interpersonal skills. Through this strategy, where an individual is either "matching," "copying," or "imitating," behavior can be learnt, modified, and transformed by seeing another individual. It's a technique known as "observational learning."

Learning takes place through observation of others' conduct rather than through personal experience. The re-creation of the behavior may be videotaped for inspection and evaluation by the trainer and the trainee. The positive and negative effects are observed by the trainer and trainee, and the employee receives vicarious reinforcement, which encourages correct behavior.

**Stimulation:** Any artificial environment that strives to accurately mimic an actual scenario is referred to as a simulation. It is possible to learn a job by doing it. Case studies/case analysis, experimental exercises/decision games, role-plays, and group interactions are all examples of decision-making exercises. It's similar to vestibules, but the simulator gives you more immediate feedback on your performance.

**Benefits:** Chances to try to build an environment that is similar to the real-life scenarios that managers encounter, without the large expenses associated with poor outcomes.

**Disadvantage:** It's difficult to replicate the constraints and reality of real-life decision-making on the job, and people behave differently in real-life settings than they do in simulations.

**Case-study:** Take, for example, actual organizational experiences; these cases are attempts to convey real difficulties as accurately as feasible. Trainees examine these instances to identify issues, evaluate reasons, devise alternative solutions, choose the best answer, and put it into action. When scenarios are relevant and similar to work-related situations, transference is present. Discussion of these examples can also boost participation.

**Benefits:** Encourage lively debate among participants.

Individuals have excellent possibilities to defend their analytical and judging talents. Improving decision-making skills while working with limited information.

**Decision Role-playing games:**

Played on a computer program, the player makes a decision, and the computer calculates the outcome based on the parameters set by the programmer.

Allow individuals to make decisions and see the effects of their actions on different parts of the company.

Participants can use role-playing to act out difficulties and interact with real people.

**Self-study:** Self-study and programmed learning can be utilized to teach and develop employees using well selected instructional materials. A sequence of questions and answers are contained in computer programs or printed books. The reader receives immediate response after reading and answering a question. If the answer is correct, the student moves on; if the answer is incorrect, the reader is directed to review the accompanying materials. Learner participation, repetition, relevance, and feedback are all provided via programmed materials. It includes everything from printed guides to prerecorded cassettes or videotapes.

**Benefits**

It's effective when personnel are distributed across the country or when little interaction is required.

**Outdoor Workouts:**

Outdoor training usually includes obstacles that teach learners the value of teamwork and collaboration.

It usually entails a significant emotional and physical challenge.

The goal is to see how employees respond to the challenges that nature throws at them. Do they have a "freak" side? Or are they in charge and on track to achieve their goal?

**Benefits**

It emphasized the need of collaborating closely with one another, developing trusted connections, and achieving success as a group member.

The study requires a methodical strategy from topic selection through final report production. To carry out the research, data sources must be found and collected, then processed, analyzed, interpreted, and presented in a logical form with key points highlighted.

### 3.4 Scopes and Limitations

This report covers the organization's commodities and services, as well as the Structure Description, Management, and Structure Systemic functions they perform. The general finance division's outline, methods, and numerous functions are all included. I was supposed to accomplish numerous jobs as an intern there, including opening records, clearing, creating checks, making pay requests, and closing accounts.

However, I have given utmost effort to prepare this paper but there are some difficulties study. Such are as follow:

- The main constrain of the study was insufficiency of information, because the bank employees cannot provide confidential information due to security and other corporate obligations.
- Since the bank personnel were very busy, they could not provide enough time to me Lack of opportunity to visit more than one branch.
- The data was collected from only one branch.

## Chapter -4

### Conclusion

#### 4.1 Major findings

MBL gives "workshop training" to 50% of employees, while 63 percent opt off-the-job training and 27% choose on-the-job training. So, before putting together any training program, MBL should ask their employees what types of training they want.

93 percent of employees believe that training aids in the attainment of precision and perfection in the workplace. As a result, MBL should continue to give training as needed.

They use a range of known examples to teach accuracy and perfection. Organize the material so that it may be presented rationally and in comprehensible pieces. They also Use language and concepts that trainees are already familiar with.

Overall job-related information, according to 53% of employees, is essential to increase workplace effectiveness through training. As a result, MBL must train all levels of employees on the overall jobs in order to achieve effective work and organizational development.

MBL evaluates the training program by receiving feedback from employee performance, according to 100 percent of employees. It's beneficial since feedback is required to determine whether or not the training improved the employees' performance.

The majority of employees (55 percent) believe that training has improved their stress management abilities. As a result, MBL should provide training on how to manage mental stress in all situations to the remaining % of employees.

We also discovered that 80 percent of employees thought training improved their ability to think creatively. MBL should give job-related training that will enable employees to be more creative and efficient at work.

Training has enhanced their enthusiasm and drive for work, according to the majority of employees (70 percent). Others believe that after the students have completed their training, the bank should pay some form of recompense.

Training has improved employees' familiarity with the banking business, according to 80% of employees. As a result, MBL should provide more in-depth training to the remaining workers, as well as develop an evaluation program to assess the employees' knowledge of the banking business.

Training has aided employees in gaining the talent of being detail-oriented at work, according to 60% of respondents. MBL should examine the requirement for job-related training in order to improve employee performance at various levels. MBL should plan training programs based on current employee demand.

The majority of employees (70%) indicated that training has greatly improved their communication skills. To improve employees' communication skills, MBL may provide a multimedia presentation in which employees' body language, pronunciation, and English language capacity will be assessed, and employees will be trained on how to speak with various types of clients.

MBL should place a greater emphasis on technology-based training for new workers. They should provide on-the-job training for current employees in a certain branch.

#### 4.2 Recommendations:

- MBL should more aware about the trainings related to digital methods and techniques for their employees.
- More specified, structured methods should be used in the training programs.
- The training process for new joiners should be more classified & well- designed.
- MBL should use more advance techniques in terms of evaluating their employees.
- MBL should hire more qualified trainers for advanced training programs.
- Trainers should give their valuable suggestions in order to build an efficient & effective training program.

#### 4.3 Concluding remarks

Mercantile Bank is one of Bangladesh's leading banks, with plans to set industry standards as the country's market leader. Working as an intern at MBL Bank Limited was a fantastic opportunity for me. I worked in the Training & Development department of the Human Resource Division. During my internship program, I learned a lot about my department and had some challenges writing a report on MBL Bank Limited's "Training and Development Process." I was not allowed to obtain all of the information that is very sensitive for the organization because the information of the Human Resource Division is very confidential. I created my report using facts from my work, what I learned from my supervisor, and information found on the internet. As a result, I only had limited information with which to construct my report. Despite the fact that this three-month internship program was quite difficult for me, I was able to complete it effectively. The knowledge, work experience, work ethic, rules, and regulations I gained from this internship program will hopefully be quite useful in my future professional life.

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## Appendix

### **Questionnaire about Training and Development of Mercantile Bank Limited**

1. Gender: 1. Male 2. Female

2. Age level:

- 25-30
- 30- 35
- 35-40
- 40-45
- More than above

3. Employment level:

1. Officer      2. Sr. Officer    3. Principal officer    4. Manager

4. Training is an essential for increase knowledge.

1. Yes    2. No                      3. Neutral

5. Types of training you think are more effective

1. on the job training    2. off the job training    4. Workshop

6. Types of training techniques follow MBL

1. on the job training    2. off the job training                      3. 4. Workshop

7. Training helps in achieving accuracy and perfection in an organization?

1. Yes    2. No                      3. Neutral

8. What types of information needed to improve effectiveness at work by the training?

1. Overall job    2. Job Related    3. Job Position    4. All of them

9. How MBL evaluate the training program?

1. Cost & benefit analysis      2. Candidates expense & return      3. Get feedback by performance

10 .To what extent do you think the training has developed you stress management skills?

1. A lot                      2. Medium      3. Little

11. Do you think that the training has enhanced your creative thinking skills?

1. Yes                      2. No                      3. Neutral

12. Do you think that the training has increased your enthusiasm and motivation?

1. Yes                      2. No                      3. Neutral

13. Do you think that the training has enhanced the level of your banking industry familiarity?

1. Yes                      2. No                      3. Neutral

14. To what extent do you think the training has helped you gain the skill of being detail oriented in work?

1. A lot      2. Medium      3. Little

15. To what extent do you think the Training has helped enhance your communication skills?

1. A lot      2. Medium      3. Little

16. The program helped to enhance your appreciation and understanding of your job as a whole.

1. Yes                      2. No                      3. Neutral