

INTERNSHIP REPORT

Prepared by
Nafis Bin Emdad
ID: 103011550

Supervised by
Oeshwik Ahmed
Senior Lecturer

Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



December 2025



Internship/Project Report Approval Form

Student Name Nafis Bin Emdad ID No 213011059

Major: Human Resource Mangament Year: _____

Mobile Phone: 017180139949 Email: nafis.ead.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Ific Bank PLC

Internship /Project Report Topic: ASSESSING THE ROLE OF TRAINING & DEVELOPMENT
IN ENHANCING EMPLOYEE SKILLS IN TERMS OF IFIC BANK
PLC

Term (Tick one): ☐ Spring 2025 ☐ Summer 2025 ☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved ☐ Not Approved ☐ Partial Re-write ☐ Full Re-write

Remarks (For Not Approved): _____

Signature: 

Date: _____

Name: _____

E-mail: _____

ACKNOWLEDGEMENT

Completing this internship at IFIC Bank Limited has been a transformative experience, bridging the gap between my academic theories and the realities of the corporate world. First and foremost, I would like to express my sincere gratitude to IFIC Bank Limited for providing me with the opportunity to work within the Human Resource Management Division at the Head Office. The professional yet welcoming environment allowed me to observe the intricacies of banking HR operations up close.

I am deeply indebted to my **Faculty Supervisor, Mr. Oeswhik**, for his guidance and counsel throughout this project. His academic insights ensured this report met all necessary standards. My appreciation also extends to the entire HR team at IFIC Bank, their patience in answering my questions and their support during complex tasks, such as dossier management, made my learning curve much smoother.

Finally, I must thank the **University of Liberal Arts Bangladesh (ULAB)** for designing an internship program that challenges students to step out of their comfort zones. This experience has been a cornerstone in my career development.

Letter of Transmittal

14 December 2025

Mr. Oeshwik Ahmed
Senior Lecturer
School of Business
University of Liberal Arts Bangladesh (ULAB)
Dhaka, Bangladesh

Subject: Submission of Internship and Project Report

Dear Sir,

I am writing to formally submit my Internship and Project Report titled “Assessing the Role of Training & Development in Enhancing Employee Skills at IFIC Bank PLC”, which has been prepared in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA) at the University of Liberal Arts Bangladesh.

This report is based on my internship at IFIC Bank PLC, where I worked with the Human Resource Management Division at the Head Office from September 14 to December 11, 2025. The report is divided into two parts. The first part presents my internship experience, key responsibilities, and learning outcomes, while the second part focuses on a qualitative project assessing the effectiveness of IFIC Bank’s Training and Development programs and their alignment with strategic human resource management goals.

Preparing this report allowed me to connect my academic knowledge with practical workplace experience and gain a deeper understanding of HR operations within a large banking institution. I have made my best effort to follow the prescribed guidelines and ensure that the content accurately reflects my experience and findings.

I would like to sincerely thank you for your guidance and support throughout this process. I hope this report meets the academic requirements, and I shall be happy to provide any further information if required.

Yours sincerely,

Nafis Bin Emdad
ID: 213011059
Bachelor of Business Administration
School of Business
University of Liberal Arts Bangladesh

PLAGIARISM DECLARATION

I know that plagiarism means taking and using the ideas, writings, works or inventions of another as if they were one's own. I know that plagiarism not only includes verbatim copying, but also the extensive use of another person's ideas without proper acknowledgement (which includes the proper use of quotation marks). I know that plagiarism covers this sort of use of material found in textual sources and from the Internet.

I acknowledge and understand that plagiarism is wrong.

I understand that my research must be accurately referenced.

This assignment is my own work, or my group's own unique group assignment. I acknowledge that copying someone else's assignment, or part of it, is wrong, and that submitting identical work to others constitutes a form of plagiarism.

I have not allowed, nor will I in the future allow, anyone to copy my work with the intention of passing it off as their own work.

Name _____ NAFIS BIN EMDAD _____
ULAB ID # _____ 213011059 _____

Signature _____ Nafis _____ Date _____ 14/12/2025 _____

Phone: _____

Table of Contents

ACKNOWLEDGEMENT	iii
CHAPTER 1: INTERNSHIP PREPARATION.....	1
1.1 Motivation	1
1.2 Internship Search Process, Organization Choice.....	1
1.3 Internship Interview Experience.....	2
1.4 Organization Overview	2
CHAPTER 2: ABOUT THE INTERNSHIP	4
2.1 Position, Environment, and Daily Duties.....	4
2.2 Specific Learnings and Contributions	6
2.3 Relation of Educational Learning with Internship Roles.....	7
CHAPTER 3: SELF REFLECTION.....	8
3.1 Challenges and Limitations Encountered.....	8
3.2 Personal Growth and Observations.....	9
CHAPTER 4: RECOMMENDATIONS FOR IFIC BANK	11
EXECUTIVE SUMMARY	12
Abstract	13
5.1 Research Objective / Purpose	13
5.2 Research Context / Background of the Study	13
5.3 Research Question / Problem Statement	14
CHAPTER 6: METHODOLOGY	15
6.1 Type of Study	15
6.2 Data Collection Approach	15
CHAPTER 7: LITERATURE REVIEW	21
CHAPTER 8: FINDINGS AND DISCUSSION.....	22
8.3 Discussion: Training Value, Career Progression, and Organizational Focus.....	22
The Observation: Traditional vs Strategic Reality	23
CHAPTER 9: Limitation & Recommendations.....	25
Project Conclusion	26

PART A – ORGANIZATIONAL REPORT

CHAPTER 1: INTERNSHIP PREPARATION

1.1 Motivation

The decision to pursue an internship in Human Resource Management came from my genuine curiosity about how HR actually works behind the scenes in a real organisation. After studying HRM as my major coursework, I wanted to see how all the topics such as recruitment and selection, training and development, performance management, compensation and benefits, HRIS, employee relations, compliance, and overall workforce planning operate in practical settings. I was especially interested in understanding how the entire backend of an organisation, whether small or large, functions through these HR activities and how theoretical ideas turn into real workplace practices.

My learning goals were based on understanding how HR creates value in a real organisation. I wanted hands-on experience with an HRIS, especially to learn how large groups of employees are organised, tracked, and updated through processes like manpower planning and employee tagging. I was also interested in seeing why proper documentation is important, for example keeping employee files updated so that information is always accurate when making decisions. I hoped to observe the full training and development process, from identifying what skills employees need to how their progress is reviewed after training. I was also motivated by the opportunity to build essential professional skills such as maintaining confidentiality, communicating clearly with staff, and managing time and tasks in a busy office environment.

1.2 Internship Search Process, Organization Choice

At the start of my search, I submitted my CV through the ULAB Career Services Office. They forwarded it to several well established organisations. Even after multiple efforts, though, I did not get any positive responses. This situation left me feeling increasingly anxious about finding a suitable placement. My main aim was to join an organisation that had a strong and operational Human Resource Management department. For that reason, I kept looking for opportunities independently as well.

In time, I got offers from two or three organisations. None of them quite fit my expectations, however. For instance, one lacked a centralized HR department which did not align with what I was looking for. Another one did feature a dedicated HR unit. Still, the location was too far, and the schedule did not work with me. As a result, I turned down that offer too.

When I received the opportunity at IFIC Bank, I accepted it without any hesitation. It is generally very difficult to enter the HRM division of a bank because of the confidentiality associated with it. Since IFIC fulfilled my requirements and provided the chance to learn from an established HR structure, I chose it immediately.

1.3 Internship Interview Experience

When I was preparing for my final exam I was also called by IFIC Bank and, of course, I was nervous. They informed me over the call that I was selected to be an intern in the HRM department of the head office and I was really excited that I was offered the opportunity to be in such a position. They also stated that they had new software which has recently been implemented and that a substantial portion of our internship would be spent in inputting employee data into the new system. They gave us a date of joining and I was ready to take up duties.

When I arrived there, I was presented to the manager formally where he inquired whether I was prepared to take up the job. The actual job was not hard but was long and tedious and needed patience and continuity. Once I accepted to assume the responsibilities, the offer letter was given as a confirmation of acceptance.

The entire interview and selection process was quite quick and brief though, but it enabled me to fast track my expectations and prepare to take up my position.

1.4 Organization Overview

International Finance Investment and Commerce Bank Limited (IFIC Bank) is one of Bangladesh's leading commercial banks, established in 1976 as a joint venture between the government and private sector sponsors, and later transformed into a full-fledged private commercial bank in 1983. The bank has grown to operate one of the largest networks of branches and sub-branches (uposhakhas) in the country, allowing it to serve customers in both urban and rural areas. IFIC offers a wide range of financial services, including

retail and corporate banking, SME and agriculture financing, remittance services, trade finance, cards, and digital banking solutions. In recent years, the bank has focused heavily on financial inclusion and technological modernization, expanding digital services and launching IFIC Islamic, its Shariah-compliant banking wing. With a mission centered on quality service, sustainable growth, and stakeholder value, the bank continues to strengthen its portfolio and outreach, supported by steady financial performance and a significant shareholding from the Government of Bangladesh.

Type and Size: Private Commercial Bank (PCB); large size, with over 6,000+ employees and hundreds of branches/sub-branches nationwide.

Industry: Financial Services/Banking.

Business Focus: Primarily retail and corporate banking, with a recent strategic focus on inclusive banking through its extensive Uposhakha (sub-branch) network.

The Human Resource Management Division is the strategic heart of IFIC Bank. The division acts as a business partner, ensuring that the entire workforce is aligned with organizational goals. The division is segmented into specific functional departments, namely: **Dossier, Recruitment, Learning and Development (L&D), Performance Management, Compensation, HR Analytics, Verification, and Separation.**

CHAPTER 2: ABOUT THE INTERNSHIP

2.1 Position, Environment, and Daily Duties

Position: Intern, Human Resource Management Division (HR Operations Unit).

Work Environment: The Head Office HRM Division operates in a highly professional, fast-paced, and largely confidential environment. The layout is typical of a corporate banking office, with joined but dedicated desks for each department for the officers. The higher executives had their own separate desks

M desk was located on the far end of the office away from the confidential stuff but close enough so that the employees can reach out to me when I am needed

Everyday Job Duties and Responsibilities:

My responsibilities were diverse, spanning data integrity, administrative support across multiple HR teams, and specialized project-based tasks over the 12-week period.

Week Range	Focus Area	Specific Tasks
Week 1	Performance Documentation	Organizing and sorting physical files related to Key Performance Appraisal (KPA) and employee increment records by department/designation; verifying increment alignment with appraisal results.
Week 2	HRIS Manpower Setup (Phase 1)	Initial input and updating of manpower information (designations, departmental structures, sanctioned posts) in the company-owned HRIS to establish the foundational database.
Week 3	HRIS Manpower Setup (Phase 2)	Dedicated work on the Head Office structure; compiling detailed information on job titles and reporting lines, cross-checking HRIS data against physical files.
Week 4	HRIS Employee Tagging	Linking individual employees to their correct departments, branches, and reporting supervisors

		in the HR system to facilitate accurate payroll and reporting.
Week 5	HRIS Uposhakha Tagging	Categorizing employees and resources under their specific sub-branches (Uposhakhas), ensuring manpower lists matched sanctioned posts for regional operational efficiency.
Week 6	T&D, Recruitment & Dossiers	Assisted with T&D: reviewing training schedules, maintaining participant records. Dossier Management: learning systematic filing and maintenance of employee documents (joining letters, appraisals) for compliance.
Week 7	Performance Management Support	Assisted the Performance Management team by creating and updating various organizational charts and Organograms based on recent structural changes.
Week 8	Employee Separation	Worked with the Separation team to list and categorize all employees who had recently been released (resigned, retired, or terminated), learning the administrative steps in off-boarding.
Week 9-10	Recruitment Administration	Organized and checked the marks/scores of candidates who had sat for interviews and exams, arranging them according to their tracking serial numbers for final selection processes.
Week 11-12	Report Preparation & Data Gathering	Final week focused on gathering specific data and information from various employees and teams across the HRM division to complete the internship report, including information for the project report.

2.2 Specific Learnings and Contributions

From my internship experience, I have understood how an HR department functions and how all these activities contribute towards the growth of the company. A very important learning experience for me at my internship was understanding and working with the HRIS at my internship company. I have not only understood how to input employee information, but I have also understood why it is done. I also learned about the employee life cycle. I witnessed how people are hired, and then how there are decisions made for certain job positions, and then overall performance is tracked. Organizing KPA files and observing the raise process made me aware of how employees progress from reviews to raises and then promotions. I realized that it is very vital that it be done with accuracy and fairness.

A very important area would be corporate ethics, business etiquette, and confidentiality. Handling employee data taught me about safeguarding confidentiality and working with delicate documents. I understood how businesses store and safeguard documents so they can be accessed at any given time. I understood the manner in which grievances are processed and then realized why there is a need for proper communication and documentation for issue resolution. Also, my experience at Training and Development made me aware of the manner in which employees are trained and readied for growth. It made me realize that T&D at an organization is not specific to mere administrative work.

Specific Skills Employed and Contributions Made:

Skills Employed	Contribution to IFIC Bank
Data Verification	Completed the data validation for Phase 1 and 2 of the Standard Manpower Setup, ensuring structural integrity in the company-owned HRIS .
Organizational Mapping	Successfully tagged employees to their correct Uposhakha/department in the HRIS, resolving minor organizational structure discrepancies and aiding accurate payroll/reporting.
Recruitment Administration	Streamlined the manual organization and cross-checking of candidate marks and tracking numbers, supporting the efficiency of the shortlisting process.
Records Management	Helped reorganize section of the physical dossier and KPA archives, creating a more standardized system for file retrieval by senior officers.

2.3 Relation of Educational Learning with Internship Roles

The internship served as the definitive capstone for my academic studies in Human Resource Management, providing tangible context for several theoretical courses.

Relevant ULAB Course	Internship Role/Task	Applied Learning
HR Planning (HRP)	Inputting employee designation and number of employees	Understood how organizational charts and job roles are structured digitally, moving from a static concept to a dynamic, systematic entry in the HRIS.
Training & Development	Training Institute Visit & Policy Review	Directly observed the implementation of the T&D cycle, especially the course selection and evaluation methods—that we studied in theory.
Performance Management	Sorting KPA and Increment Files, Organogram Creation	Gained exposure to the final outputs of a performance cycle, seeing how performance ratings are documented and linked to real-world outcomes (increments and promotions).
Staffing & /Selection	Inputting employee name and posting area	Applied knowledge of candidate tracking and assessment, and observed the administrative closure of the employment contract (separation), completing the talent management cycle.
Labor Law & Compliance	Compliance Management	The legal necessity of document retention, file security, and confidentiality, which underpins the regulatory framework of banking HR.

The most important takeaway was the application of **HR Planning**. Seeing the bank's organizational structure mapped out in the HRIS, and then contributing to the integrity of that map through tagging and validation, brought the theoretical models of workforce planning to life.

CHAPTER 3: SELF REFLECTION

3.1 Challenges and Limitations Encountered

Challenges Faced

Dependence on Officer Availability

A major challenge I faced was the need for frequent approval and verification from supervisors before completing certain tasks, especially while working with the HRIS. Since every update required double checking for accuracy and compliance, delays would occur when officers were busy. This taught me how to manage downtime effectively and stay organised even when waiting for approvals.

Handling Legacy Documents

Sorting through old KPA and Increment files was another challenge. Many of the documents were several years old, handwritten, or not properly categorised. This made the task time consuming and required patience and attention to detail. It also helped me understand the difficulty organisations face when transitioning from paper based records to modern HRIS systems.

Transport Difficulty

Another practical challenge was transportation. The office location and traffic conditions often made it difficult to arrive on time without careful planning. This taught me the importance of time management, route planning, and adapting to real world work routines, which are essential skills in a professional environment.---

Limitations Experienced

Restricted Access to Sensitive Areas

Due to confidentiality and compliance rules, I was not allowed access to certain HR activities such as compensation analysis, employee relations cases, and high level decision making. While this is understandable, it naturally limited my exposure to some strategic parts of HRM.

Administrative Nature of Tasks

Although I was able to observe multiple teams such as Recruitment and Separation, most of my direct responsibilities were administrative in nature, including sorting documents, checking scores, and preparing

lists. This meant I could not fully observe the strategic reasoning behind recruitment decisions, separation policies, or promotion planning.

Limited Visibility into High Level HR Strategy

Because interns are not permitted to access confidential HR discussions, I did not get the opportunity to witness meetings where long term workforce planning, compensation strategy, or complex employee cases were discussed. As a result, my understanding remains more operational than strategic.

3.2 Personal Growth and Observations

Professional Observations

My experience with the HRM Division has given me a good perspective on employee work practices within the corporate sector in Bangladesh. I realized that things have to be efficient and yet compliant with rules and regulations. All actions have a set process and all communications follow proper channels. Whether it is internal communications or proper CC emails, I understood that proper governance is necessary for a large organization.

I have also realized the role that HR plays as the backbone of a centralized workplace. All departments, including Credit, Treasury, and Branches, rely on HR for recruitment, personnel management, and maintaining employee data. The manner at which HR procedures interact with each other makes it clear that these procedures have impacts on one another; an error can have an impact on various departments as it influences performance and even customer service.

Personal Growth

The internship exposed me to the realities of corporate Bangladesh beyond general HR concepts. The IFIC Bank structure with a central HR system compelled me to be more detail and precision-minded. Dealing with manpower configuration and dossier information made me realize that HR isn't all about documents; it's a system with a single error that impacts several sectors.

I personally struggled with maintaining a good work-life balance. The amount of work that I had on my hands made it necessary for me to remain very dedicated, and as a result, I distanced myself from my closest friends and family. It taught me a lesson on the importance of balancing my life.

3.3 Career Implications and Conclusion

My internship at IFIC Bank Limited brought me a great deal of experience and knowledge about HRM functions within a corporate banking institution. The experience and knowledge I have obtained have

impacted my planning for the future.

Career Implications

Seeing the business world taught me how valuable it is to learn constantly and develop skills for a successful career. I realized HRM and its importance as a driving force for organizational growth. It made me question my goals for the future. Looking ahead, I would like to expand my knowledge base and continue my learning, perhaps with a Master's degree abroad with a specialization in Supply Chain Management. I would like to move into an area that is more operations and analytics-based. At the same time, I would like to continue scanning the local job market and identifying an opening that aligns with my skills and meets my needs for a work-life balance. But before doing so I realised I must find my strength first

Advices from the seniors

All the employees throughout my internship gave me lots of advice. One of the most important pieces of advice that I will never forget was given by my supervisor Monjur Sir. He said "Your parents might say if he can, why can't you? But you have to find your strength first, if you don't know your strength whatever career you purpose or whatever job you work at you won't be able to go far

CHAPTER 4: RECOMMENDATIONS FOR IFIC BANK

Recommendations Based on Internship Experience

The existing training policy of IFIC Bank PLC is strong and comprehensive, yet its traditional, documentation-driven nature and the extreme manual nature of the current workforce make processes very lengthy and inefficient, failing to keep pace with modern banking complexity, high regulatory volume, and operational scale. Given that all banks in Bangladesh adhere to foundational Bangladesh Bank policies, the most impactful enhancement is not structural change, but a strategic move toward efficiency, digitization, and error mitigation. This involves implementing a hybrid training model via a robust Learning Management System (LMS) to reduce administrative load, modernizing legacy software for scheduling and monitoring, and, most crucially, strategically integrating Artificial Intelligence (AI) into operational checklists and assessment tools to mitigate human error, automate routine checks, and ensure long-term skill retention without abandoning the policy's strong institutional core.

PART -B

PROJECT REPORT: ASSESSING THE ROLE OF TRAINING & DEVELOPMENT IN ENHANCING EMPLOYEE SKILLS IN TERMS OF IFIC BANK PLC

EXECUTIVE SUMMARY

This report documents my three-month internship journey with the Human Resource Management Division of IFIC Bank Limited, conducted from September 14 to December 11, 2025. As an intern, I was not merely an observer but an active participant in the daily operations of one of Bangladesh's leading private commercial banks.

The core of my work revolved around HR Operations and HR Information Systems (HRIS), with significant exposure to Recruitment, Training & Development, and Employee Separation functions. I was heavily involved in the "Standard Manpower Setup" project using the bank's **company-owned HRIS**, a task that required high attention to detail to ensure organizational structural integrity. Additionally, I gained hands-on experience in "Employee Tagging," dossier management, and supporting the rigorous candidate assessment and separation processes.

A distinct highlight of my tenure was the exposure to the **IFIC Training Institute**. This provided an immersive experience where I observed the implementation of the bank's Training & Development Policy, giving me a holistic view of how the bank invests in human capital.

This report details my preparation, job responsibilities, critical learnings, and self-reflection, following the mandatory format required by the ULAB School of Business. It concludes with strategic recommendations aimed at optimizing specific HR functions.

Abstract

IFIC Bank Training Academy is one of the largest private banking training institutes in Bangladesh and plays a vital role in employee development. The Academy offers a structured four-stage training system comprising Induction Training, Basics of Banking, Credit Course, and Trade Course. This research examines the effectiveness of these training programs in improving employee performance and evaluates their alignment with IFIC Bank's strategic human resource management (HRM) goals.

Using a qualitative approach, data were collected from employees who have participated in or are currently undergoing training at the Academy. The findings suggest that the training programs enhance employees' knowledge, job efficiency, and confidence while supporting strategic HRM objectives such as skill development, performance improvement, and long-term workforce capability. The study concludes that IFIC Bank Training Academy functions as an effective tool for aligning employee development with organizational goals.

5.1 Research Objective / Purpose

The primary purpose of this study is to assess the effectiveness of the Training and Development (T&D) initiatives at IFIC Bank PLC in enhancing the job-related skills of its employees. Leveraging the exposure gained at the IFIC Training Institute during the internship, this research aims to move beyond simple participation rates to evaluate the actual impact of training programs on behavioral change and skill transfer back to the workplace.

The specific objectives are:

1. To understand employee perceptions regarding the relevance, content, and delivery methods of the training programs offered by IFIC Bank.
2. To qualitatively assess the perceived improvement in specific job competencies and skills attributed to the T&D programs.
3. To identify key organizational and supervisory barriers that prevent the effective transfer of learned skills from the training environment to the day-to-day operations of the bank.
4. To see if their Training program aligns with strategic human resource management goals

5.2 Research Context / Background of the Study

IFIC Bank PLC operates in a dynamic financial sector with continuous skill upgrades. particularly in areas like regulatory compliance, technology adoption, and customer service excellence are crucial. The bank's

commitment to its own Training Institute underscores the belief that human capital development is a strategic necessity. This study provides a vital feedback loop, ensuring that the substantial investment in T&D yields tangible returns in the form of a more skilled, competitive, and productive workforce. The focus on T&D aligns directly with the overall learning objective established during the internship.

5.3 Research Question / Problem Statement

The central research question is: **"To what extent do the current Training and Development programs at IFIC Bank PLC effectively enhance the required skills of employees, and how can the T&D evaluation framework be optimized to ensure strategic human resource goals are met?"**

CHAPTER 6: METHODOLOGY

6.1 Type of Study

This research employs a **Qualitative, Exploratory Study** design. The goal is to gather in-depth, descriptive insights into employee experiences and perceptions regarding the effectiveness of IFIC Bank's Training and Development programs. This qualitative approach is ideal for uncovering the 'why' behind training success or failure, focusing on contextual details and the complexity of behavioral change rather than simple numerical metrics.

6.2 Data Collection Approach

Methodology

This study follows a qualitative and exploratory research approach to assess the role of Training and Development in enhancing employee skills at IFIC Bank PLC. Data was collected over one week through offline, open-ended interviews with fourteen officers from different units of the HRM Division of the Head Office.

The interviews were conversational and allowed participants to elaborate freely on their experiences, perceptions, and expectations. Since the intention of this report is purely qualitative, no numerical scales, ratings, or structured measurements were used.

Thematic Content Analysis

All responses were transcribed and analyzed manually using thematic content analysis, which involved identifying recurring patterns and organizing the responses into meaningful themes. These themes emerged inductively from participant views rather than being predetermined. Themes were compared across respondents to observe similarities, shared experiences, and diverging opinions.

Interview responses

Question 1: Training History

Themes identified:

Familiarization with banking fundamentals

Relevance of compliance knowledge

Satisfaction level tied to hands-on exposure

Thirteen participants completed the initial eleven-day induction training which introduces soft skills, basic banking concepts, compliance fundamentals, and institutional structure. One participant had only completed the induction phase due to being recently recruited.

One employee mentioned *“I have been selected for this position as a replacement for another employee, my work pressure is very high and as a result I have not been assigned for my next training session”*

Another participant stated, *“The induction helped me understand how things actually work in the organisation,”*

Improvement of Job Skills

Themes identified:

Development of communication and confidence

Desire for deeper technical exposure

Thirteen participants were satisfied with the improvements achieved. Their explanations clustered around two themes:

1. Immediate soft skill development
2. Gradual technical skill building

One employee mentioned *“The soft skill sessions were very useful, especially for communication and*

professional behaviour from day one.”

Another employee mentioned *“I already had basic knowledge of using MS Excel, but the training helped me understand certain functions more clearly, making my work much easier and smoother to perform.”*

Difficulties and Trainer Support

Themes identified:

- Topic complexity
- Time and pace of training
- Comfort in interaction with trainers
- Importance of trainer expertise

Individual difficulties varied, ranging from understanding compliance concepts to managing full-day sessions. However, these concerns fell under a shared theme of manageable challenges, supported by experienced trainers.

Because the training occurs throughout the day, participants reported gradually building trust with trainers, increasing their comfort in asking questions without hesitation.

One participant stated, *“Some topics were difficult at first, but the trainers encouraged us to ask questions.”* Another added, *“As the days went by, it became easier to interact with trainers and clear confusion without hesitation.”*

Relevancy to Current and Future Roles

Themes identified:

- Long-term value due to job rotation
- Limited direct applicability for specialized roles
- Retained importance due to organizational requirements

Most content was viewed as relevant, especially since job rotation occurs every three years.

One employee mentioned, *“Even if the training does not apply directly to my current role, it will be helpful when I move to another department.”*

Another followed up with *“Even though we may not use all the topics directly in my role, the courses helped me understand how different departments function together.”*

Another added, *“The training gave me a broader view of the organisation, which is important when working with systems that support multiple teams.”*

Impact on Work Performance

Themes identified:

- Value of training becomes clearer after initial career stage
- Growth of responsibility
- Shift from clerical to analytical skills

Fresh entrants often do not grasp the significance of training during early clerical work. However, once

responsibilities expand, employees recognize the importance of structured training for problem-solving, documentation accuracy, decision making, and handling customer interactions.

One employee stated *“At the beginning, my work was mostly clerical, but as my responsibilities increased, I had to analyse information more carefully. The training helped me improve my accuracy and gave me the confidence to handle more analytical tasks. As my responsibilities grew, I realised how useful the training was for decision making and handling problems.”*

Aligning with future needs

Themes identified

- Performance-Based
- Future-Oriented Training Allocation

The findings indicate that employees generally perceive IFIC Bank’s training and development programs as being aligned with the organization’s long-term goals and future needs. Participants consistently emphasized that access to further training opportunities is not automatic, but rather contingent upon meeting specific performance-related criteria. This suggests that training decisions are strategically planned and selectively allocated to employees who demonstrate measurable progress and potential for growth.

Employees viewed this performance-based approach as a mechanism to ensure that training investments contribute directly to the bank’s strategic objectives, including workforce capability development and organizational growth. By linking training eligibility to performance outcomes, the bank appears to prioritize employees who are capable of supporting future operational and strategic demands. This reflects a shift from a traditional, routine-based training approach toward a more strategic human resource management orientation.

However, this selective allocation of training was also perceived as creating pressure among employees to consistently meet performance expectations. One participant highlighted this perspective by stating:

“Further training is only assigned after certain progresses, so if we don’t seem to match the bank’s growth

expectations, we won't be assigned to any training as well as promotions.”

Role of training in reducing skill gaps

Theme Identified:

Enforced Minimum Performance Standards to Ensure Skill Uniformity

“If a worker fails to acquire a minimum of 50 percent score in the induction training, his/her probationary period is extended for six months, wherein he/she has to undertake the training once again.”

The results indicate that although IFIC Bank has software to facilitate daily banking activities, most bank work is still dependent on human input. Most of the work is carried out by means of internal software, although the accuracy of the software is highly dependent on human inputs, that is, on people. This makes it vulnerable to human error, which can impact the entire process that follows. Human error can affect the efficiency of the service. The employees feel that a single miscalculation in the process can result in inaccuracies, which is unfortunate from a service perspective. In spite of the use of technology, a lack of automation in the entire process means that the use of digitisation is, to a certain extent, limited. An employee expressed this by saying: “Despite our reliance on our own software, our daily activity is dependent on manual inputs by individuals, which, in turn, can compromise the entire process because of a single error.”

“Although we use internal software systems, our daily operational tasks rely on manual data input by individual employees, and any mistake at any stage can affect the entire process.”

CHAPTER 7: LITERATURE REVIEW

Literature Review

Training and Development (T&D) is widely regarded as a strategic function that enhances employee capability, performance, and organizational competitiveness. Early definitions of training focused on transferring job-related skills, while more recent perspectives describe it as a continuous learning process that shapes employee attitudes, decision-making ability, and adaptability.

Within the banking sector, training has long been associated with regulatory compliance, record accuracy, customer handling, and ethical practices. Banks operate within a highly sensitive environment, where employees are responsible for safeguarding financial data, maintaining transactions, and adhering to central bank guidelines. Therefore, T&D is considered integral rather than optional.

Most literature also emphasizes soft skills. Communication, professionalism, and customer etiquette significantly influence organizational image. Studies highlight that technical knowledge alone is insufficient; interpersonal capabilities are necessary for effective service delivery.

Another recurring theme in research is the importance of induction training. When newly recruited employees undergo structured orientation, they adapt faster, reduce confusion, and make fewer mistakes. Long-term training, on the other hand, supports career development and helps employees prepare for managerial responsibilities.

The literature also points out that developing countries often rely on traditional HR systems that are manual and documentation-heavy. In contrast, global institutions increasingly integrate automation and software assistance into HR tasks, allowing more focus on strategic HRM rather than administrative labor.

The insights gathered from the literature correspond closely with the themes identified during this qualitative analysis of IFIC Bank PLC. The experiences of participants reflect the same importance of induction, the same centrality of soft skills, and the same long-term relevance of structured training for career growth.

CHAPTER 8: FINDINGS AND DISCUSSION

8.1 Findings

Thematic comparison of interview responses reveals the following recurring insights:

Training adds clear professional value by improving communication, compliance awareness, and long-term adaptability.

Soft skills emerge as the strongest positive theme, influencing both workplace confidence and personal conduct.

Trainer effectiveness is a consistent facilitator, helping employees overcome initial challenges through supportive interaction.

Relevancy is recognized over the long term, especially due to rotational job structures common in banking. Understanding of training impact develops over time, particularly as employees transition from beginner tasks to complex assignments.

8.2 From a larger organizational perspective:

These structured training programs enhance competence and contribute to employee growth, aligning with the standards of banking institutions across Bangladesh.

Completion of training with satisfactory results is directly linked to career progression and promotion, which makes T&D a key strategic function.

However, a key theme that emerged is that IFIC Bank's training system operates within a traditional HRM structure, heavily dependent on manual documentation and physical processes. When contrasted with modern automated systems used in strategic HRM environments, IFIC Bank appears less technologically integrated, placing more workload pressure on central unit

8.3 Discussion: Training Value, Career Progression, and Organizational Focus

The positive sentiment regarding the long-term impact on productivity is deeply contextualized by the nature of the banking career path and IFIC's operational structure.

Realized Value and Promotion Link: The true strategic value and necessity of the T&D programs are realized as employees progress up the organizational ladder. When employees are tasked with complex, analytical, or managerial responsibilities, the foundational and advanced training received becomes critical for effective job performance. These necessary training definitely add value to the bank and in most banks in Bangladesh training is a part of their employment training and is also required to be completed with good results to earn promotion.

The Observation: Traditional vs Strategic Reality

While IFIC Bank has adopted certain strategic goals, the reliance on manual and physical processes in key HR functions such as physical dossier management and manual Key Performance Appraisal (KPA) filing positions it as a more **Traditional HRM focused** organization. In academic terms, this is often referred to as *Personnel Management*.

As noted by **Armstrong (2020)**, traditional personnel management is characterized as being "bureaucratic, structured, and centered on monitoring compliance," which aligns with the current manual operations at IFIC. In contrast, a fully modern **Strategic HRM (SHRM)** organization would automate these data points to drive real time decisions. At IFIC, the physical nature of these core operations ensures rigor but creates significant bottlenecks. This prevents the HR department from fully transitioning into what **Dave Ulrich (1997)** describes as a "Strategic Partner" role.

The following chart contrasts the observed practices at IFIC with SHRM theory, referencing key concepts from Storey's Model of HRM (1989) and Ulrich's HR Roles.

Feature	Traditional	Strategic
Recruitment	Reactive Recruitment; When an employee leaves, they are immediately replaced to fill the gap and maintain headcount	
Compensation		Quarterly Increments: Breaking the annual cycle to provide frequent financial rewards based on short term performance.

Documentation	Physical Dossiers: Reliance on hard copy files and manual filing creates administrative burdens.	Digital Documentations; They do exist by the recent laws of Bangladesh Bank but physical documents are still more prioritized
Talent Mobility	Rigid Hiring: Only for specialized roles	Cross Functional Job Rotation: Promoting accountants to HR or recruitment officers to Finance to build versatility.
Control	Strict Policy Adherence: "Policing" rules like attendance and dress code.	

IFIC Bank currently operates under a hybrid HR model that creates a paradox between its intent and its execution. Strategically, the bank is aggressive and modern; it utilizes Quarterly Increments and Cross-Functional Job Rotations to drive high performance and agility, signaling a shift toward Strategic HRM. However, operationally, it remains tethered to Traditional HRM practices. The reliance on physical dossiers, manual KPA filing, and a reactive "gap-filling" approach to recruitment creates significant administrative bottlenecks. In essence, IFIC possesses a strategic mindset aimed at agility, but it is currently constrained by legacy processes that prioritize compliance and record-keeping over efficiency.

CHAPTER 9: Limitation & Recommendations

9.1 Limitations of the Study

This research has certain limitations which need to be identified:

The interviews were restricted to a shortlist of fourteen persons from the HRM Division of the Head Office. Although valuable, the perspectives are limited in that they are not from different organizational levels within the bank.

The reliance on the self-reported views means that the responses are based on experiences and not on the performance that can be observed.

Because this is a strictly qualitative assessment, there are no performance indicators that are quantifiable. The results are based on perceptions of improvement.

This is because a one-week time constraint facilitated interactions, though a longer observation time would have been ideal.

This study is exploratory in nature; hence, it has not been aimed at deriving generalized findings but has yielded thematic observations to be followed by further research.

Although that is the case, the results are useful for providing a path on how training affects employee development.

On the basis of the thematic findings, the following recommendations are made with the aim of optimizing the post-training environment with a view to making the T&D program of IFIC Bank a high impact strategic resource.

9.2 Recommendations

The training and development practices of IFIC Bank are robust and are consistent with the ideals used in the banking industry. The training is useful in reducing the gap that exists within the workforce, resulting in increased employee confidence, hence contributing to growth within the individuals as well as within the organization. The workforce is trained on strategic human resource objectives, although the organizational practices remain traditional. For a shift towards a more strategic HRM-oriented organizational setup, IFIC Bank needs to make use of learning systems based on AI. This is in conjunction with leveraging the advantages of reduced filing time with automation.

Project Conclusion

This research qualitatively assessed the effectiveness of Training and Development programs at IFIC Bank PLC in enhancing employee skills, a critical component of the bank's ability to remain competitive in the financial sector. The study concludes that IFIC Bank possesses a structurally sound and well-received T&D system, characterized by highly relevant content (driven by the mandatory job rotation policy), excellent delivery methods, expert trainer support, and an environment that fosters comfort in asking questions. It is also apparent that the perceived increase in performance is career-stage dependent, with the true value of training being realized as employees move from routine clerical duties to complex managerial tasks, often linking directly to promotion eligibility.

References

1. Noe, R. A. (2020). Employee Training and Development (8th ed.). McGraw-Hill Education.
2. Goldstein, I. L., & Ford, J. K. (2002). Training in Organizations: Needs Assessment, Development, and Evaluation (4th ed.). Wadsworth.
3. Wright, P. M., & McMahan, G. C. (1992). Theoretical perspectives for strategic human resource management. *Journal of Management*, 18(2), 295–320.
4. Armstrong, M., & Taylor, S. (2020). *Armstrong's Handbook of Human Resource Management Practice*. Kogan Page.
5. Breugh, J. A. (2013). *Talent Acquisition: A Guide to Understanding and Managing the Recruitment Process*. SHRM Foundation.
6. Dessler, G. (2017). *Human Resource Management*. Pearson.
7. Greer, C. R. (2001). *Strategic Human Resource Management*. Pearson Custom Publishing.
8. Milkovich, G. T., & Newman, J. M. (2016). *Compensation*. McGraw Hill Education.
9. Noe, R. A., Hollenbeck, J. R., Gerhart, B., & Wright, P. M. (2017). *Human Resource Management: Gaining a Competitive Advantage*. McGraw Hill Education.
10. Storey, J. (1989). *New Perspectives on Human Resource Management*. Routledge.
11. Ulrich, D. (1997). *Human Resource Champions*. Harvard Business School Press.

Appendix

How many trainings have you completed

How helpful was the training in improving your job skills?

Can you share an example of a skill you feel has improved?

What part of the training did you find most effective?

Was there anything in the training that you found confusing or difficult?

How well did the trainers support your learning?.

How relevant was the training to your actual job tasks?

Do you feel this training supports the long-term goals of the organization?

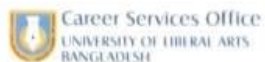
How well does the training align with the skills the organization needs for the future?

Does the training help prepare employees for higher roles or future responsibilities?

Do you feel this training helps reduce skill gaps within the organization?

Are your daily tasks fully manual and done by human or any digitalisation is involved

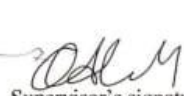
CS003



INTERNSHIP PROPOSAL FORM

Name:	Nafis Bin Emdad
ID:	213011059
Department:	Bba
Supervisor's Name (Faculty):	Oeswhik Ahmed
Organization Name:	IFIC Bank
Internship Title:	Assessing the Role of Training and Development in Enhancing Employee Skills: A Study on IFIC Bank

Nafis 12/11/25
Student's signature & date


Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)

CS003 (02) Page 1 of 1

Nafis_internship_report-2.docx

ORIGINALITY REPORT

2%

SIMILARITY INDEX

2%

INTERNET SOURCES

2%

PUBLICATIONS

0%

STUDENT PAPERS

PRIMARY SOURCES

1

Saunderson, Michael Melgaard. "Why and How Organizations of Different Sizes Evaluate the Transfer of Training and Use Technology to Capture, Store, and Analyze the Transfer of Training Data: A Sequential Explanatory Mixed-Method Study", University of Hawai'i at Manoa, 2025

Publication

<1%

2

Submitted to bou

Student Paper

<1%

3

www.jised.com

Internet Source

<1%

4

uou.ac.in

Internet Source

<1%

5

jbitdoon.edu.in

Internet Source

<1%

6

www.ausmed.com

Internet Source

<1%

7

www.granthaalayahpublication.org

Internet Source

<1%

8

Steve W. J. Kozlowski, Eduardo Salas. "Learning, Training, and Development in Organizations", Routledge, 2009

Publication

<1%
