



Bangladesh Bank

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**Banking Regulation & Policy
Department-1**

07 May 2026

Date: -----

24 Boishakh 1433

BRPD-1 Circular No. 10

Managing Director/Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

**Guidelines on Foundation Training for the Newly
Recruited Scheduled Bank Officials**

Banking sector plays a pivotal role in maintaining economic stability and promoting inclusive growth. Bankers, as one of the drivers of the industry, need to be technically qualified and professionally sound to deal with rapid technological advancements and increasing competition.

2. Scheduled banks provide foundation training to the newly recruited officials to enhance professional competencies. To develop a competent, efficient, ethical and service-oriented workforce for banks, there should be a minimum standard for foundation training programs. In this regard, the *Guidelines on Foundation Training for the Newly Recruited Scheduled Bank Officials* are hereby issued to ensure uniformity and to facilitate banks in establishing a proficient and forward-looking human resource base.
3. All banks are hereby directed to comply with the aforesaid guidelines as the minimum standard. The banks are encouraged to go beyond this minimum standard while designing customized/ specialized training curriculum based on their needs.
4. This directive is issued by Bangladesh Bank in exercise of the powers conferred upon it under Section 45 of the Bank Company Act, 1991 (as amended) and shall come into force immediately.

Yours faithfully,

(Gazi Md. Mahfuzul Islam)
Director (BRPD-1)
Phone: 9530252

Guidelines on Foundation Training for the Newly Recruited Scheduled Bank Officials



07 May 2026

**Banking Regulation & Policy Department-1
Bangladesh Bank**

Preamble

The banking system serves as a critical pillar of Bangladesh's financial sector and plays a pivotal role in supporting economic stability and growth. The delivery of modern, efficient, and customer-centric banking services necessitates a workforce that is competent, ethical, and service-oriented. In an increasingly competitive and technology-driven environment, banks must not only adopt advanced technologies but also place strategic emphasis on the development of human capital. In this context, it is essential to equip newly recruited officials with foundational knowledge of core banking operations, financial ecosystem, macroeconomic and policy frameworks, risk management, information technology, legal and regulatory requirements, and professional ethics.

Recognizing the necessity of strengthening the professional capacity of entry-level officials, Bangladesh Bank has formulated the *Guidelines on Foundation Training for the Newly Recruited Scheduled Bank Officials*. Through a structured foundation training program, newly recruited officials shall be equipped with the requisite theoretical knowledge and practical skills to uphold discipline, professionalism, and organizational commitment. Such training shall also serve as a cornerstone for leadership development and shall contribute to the betterment of efficient, customer-centric, and technology-enabled banking services.

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1. Introduction

The banking system plays a vital role as a key driving force in Bangladesh's financial sector. Delivering modern, efficient, and customer-oriented banking services requires competent, honest, and service-oriented human resources. To maintain competitiveness of the sector, banks must prioritize not only the adoption of contemporary technologies but also the development of human capital.

For this purpose, it is imperative to equip the newly recruited officials with fundamental knowledge on core banking techniques and technology, macroeconomics, fiscal and monetary policies, financial and banking systems, exchange rates and foreign trade, operational strategies related to banking services, risk management, information technology, legal frameworks, ethical conduct and so on.

2. Application of the Guidelines

These guidelines shall serve as the minimum standard for foundation training programs for the newly recruited scheduled bank officials in the banking system of Bangladesh. Scheduled banks shall prepare own policies and training modules in alignment with the guidelines, subject to approval by the respective Boards of Directors (local highest authority in case of foreign banks). Scheduled banks are encouraged to go beyond this minimum standard while designing customized training curriculum based on their needs.

3. Scope

These Guidelines shall be applicable to all the newly recruited officials of scheduled banks, including, but not limited to, those appointed as Management Trainee Officers, Probationary Officers, Senior Officers, or Officers, by whatever designation or nomenclature such positions may be referred to. For Officials promoted to equivalent positions who have not previously undergone foundation training, the banks shall ensure their participation in such training programs. Completion of foundation training shall be mandatory for confirmation of service of the newly recruited officials.

4. Structure and Duration of Training

Foundation training shall consist of both theoretical and practical components, with a minimum total duration of fourteen (14) weeks, comprising not less than eight (8) weeks of theoretical and six (6) weeks of practical training.

5. Training Content

Foundation training shall, at a minimum, encompass basic knowledge of the following areas:

A. Economics:

- a) Basic concepts of macroeconomics
- b) Circular flow of national income & various methods of estimating national income
- c) Macroeconomy of Bangladesh
- d) Major macroeconomic policies and their interaction (Monetary, Fiscal, Exchange Rate, Trade, Industrial & Tax Policy)
- e) An overview of Monetary Policy tools (repo, reverse repo, CRR, SLR, ADR etc.)

B. Accounting & Financial Analysis for Bankers

- a) Basics of accounting principles
- b) Financial statement analysis
- c) Financial fraud prevention mechanism

C. Banking

- a) Financial system of Bangladesh
- b) Role & functions of Bangladesh Bank
- c) Types of scheduled banks and their functions
- d) Types of commercial banking products and services
- e) General banking operations
- f) Cash and vault management
- g) Payment system
- h) Credit operations
- i) Foreign remittance & trade finance operations
- j) Treasury management
- k) SME & agricultural finance
- l) Shariah based banking operations
- m) Types of risks & risk management

D. Information Technology

1. Emerging financial technology
2. Digital banking
3. MFS
4. Data protection & cyber security

E. Legal and Regulatory Framework

1. Banking related major Acts & Regulations (e.g. Bank Company Act, 1991; Foreign Exchange Regulation Act, 1947; Money Loan Court Act, 2003; Bankers' Books Evidence Act, 2021; Negotiable Instruments Act, 1881; Money Laundering Prevention Act, 2012; and key circulars, guidelines, and instructions issued by Bangladesh Bank)
2. Respective bank's Code of Conduct, Staff Regulations and HR Policy
3. Respective bank's Risk Management Guidelines
4. Ethical issues & professional integrity in banking

F. Others

1. Customer service
2. Communication skills
3. Office etiquette
4. Emotional intelligence
5. Negotiation and conflict resolution

6. Theoretical Training

Scheduled banks shall adopt modern, multidimensional, and participatory training methodologies. Training programs shall go beyond conventional lecture-based approaches and emphasize real-life applications, problem-solving, skill enhancement, and behavioral excellence.

The following instructional methods may be employed:

- a) Classroom Lectures and Presentations: Delivered by experienced trainers using PowerPoint and multimedia tools, supplemented by question-and-answer (Q&A) sessions and brief review exercises.
- b) Case Studies and Problem-Based Learning: Incorporating the analysis of real-world banking scenarios to emphasize risk identification, ethical decision-making, teamwork, and presentation skills.
- c) Group Discussions and Activities: Including topic-based discussions, group debates, joint presentations, time management exercises, and leadership development activities.
- d) Videos and Documentaries: Use of relevant audio-visual materials followed by interactive discussions and Q&A sessions to reinforce learning outcomes.
- e) Assessment-Based Teaching: Incorporation of short quizzes, tests, or evaluations after training sessions to assess participants' understanding, retention, and progress.

7. Practical Training

In addition to theoretical instruction, scheduled banks shall arrange comprehensive practical training designed to expose officials to real banking operations.

(a) At Head Office and Branches:

- a) Observation of, and limited participation in the operations of key departments, including but not limited to Credit Administration, Information Technology and Digital Banking, Risk Management and Compliance, Human Resource Management, and Internal Control/Audit.
- b) Participation in branch-level activities such as account opening, customer service, cash handling (in compliance with applicable security protocols), data entry and verification in Core Banking Systems (CBS), and clearing and remittance procedure including shadow-duties at Agent Banking outlets or Sub-branches to understand financial inclusion models.
- c) Gaining practical exposure to the rural economy through a minimum five-day field stay, focusing on SME and Agri-Project assessment, followed by the preparation and presentation of a report on observations and findings.

(b) At Training Centers:

- a) Basic software training covering CBS and digital banking applications, with limited practical exercises conducted in accordance with IT security Guidelines.
- b) Demonstration and role-play sessions focusing on customer interaction, decision-making in simulated situations, and the handling of challenging service or operational scenarios.

8. Trainers and Training Management

Training programs shall be conducted by experienced and competent resource persons possessing sound knowledge of the subject matter, practical expertise, and effective communication skills.

Trainers shall be responsible for delivering course content effectively, facilitating participatory learning, supervising role-play and case study sessions, and maintaining an interactive and supportive learning environment that promotes active trainee engagement, inquiry and knowledge exchange.

9. Evaluation and Feedback

To ensure the effectiveness and continuous improvement of foundation training programs, each scheduled bank shall establish a comprehensive evaluation and feedback mechanism.

10. Certification

Officials, who complete the foundation training and demonstrate the required standards of knowledge, skills, and professional attitude, shall be awarded a Foundation Training Certificate.

11. Training Centers

Scheduled banks may conduct foundation training through their own training centers or through jointly established centers operated under formal agreements or Memorandum of Understanding (MoU) with other banks.

Training centers shall be equipped with modern classroom facilities, adequate provisions for case studies and group activities, libraries or reference corners, suitable accommodation and dining facilities (for residential training), effective trainee monitoring and evaluation systems, and simulated 'Mock Branches' running the bank's actual Core Banking Solution (CBS) in a test environment to allow risk-free transaction practice.

12. Miscellaneous Provisions

Scheduled banks shall formulate and enforce a Code of Conduct for Trainees to ensure discipline, professionalism, and adherence to institutional values during the foundation training program. Trainees may be provided with training allowances, kit allowances, and other financial and/or non-financial benefits in accordance with the bank's internal policies and procedures.

13. Training for Non-Core Banking Departments

For officials recruited to departments that are not directly involved in core banking operations, banks may determine the duration, structure, and content of their foundation training program in alignment with the specific nature, functions, and requirements of the assigned positions.