

CONTRIBUTION OF RETAIL BANKING IN WOMEN EMPOWERMENT

INTERNSHIP REPORT



AUGUST 9, 2018
BRAC BANK LIMITED



INTERNSHIP REPORT

ON

Contribution of Retail Banking in Women Empowerment

Course Code: BUS 400

Prepared for

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Letter of Transmittal

August 9th, 2018

Raisa Tasneem Zaman

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Subject: Submission of Internship Report

Dear Madam,

This is my pleasure to inform you that I have successfully completed my internship report on “**Contribution of Retail Banking in Women Empowerment**”. I am pleased to present this report after a long and rigorous effort. I have tried to incorporate all the knowledge that I have acquired during my internship program to make this report as informative, reliable and relevant as possible.

I would like to express my gratitude to you for your endless support, valuable suggestion and guidance in preparing this report. Writing this report has been a great experience for me. I would like you to kindly accept my report and to acknowledge my devotion and efforts. I will be glad to answer any of your queries regarding the report.

Yours Sincerely,

Zarin Tasnim Zara

ID: 14104092

Letter of Endorsements:

This is to ensure that Zarin Tasnim Zara, ID: 14104092, BBA Program, BRAC Business School, BRAC University has done this report on "Contribution of Retail Banking in Women Empowerment" to complete BBA internship program. I acknowledge this report as a final internship report.

I wish all achievement and prosperity of her career and life.

Raisa Tasneem Zaman

Lecturer

BRAC Business School

BRAC University

Acknowledgement

I would like to start off by giving my solemn thanks to Almighty Allah (SWT) for giving me the strength and the aptitude to complete this report in due time. This report is the result of many people's contribution and help. I would like to specially thank my academic supervisor Mrs. Raisa Tasneem Zaman, for helping me with her invaluable guidance and endless support during the course of preparing this report.

My sincere gratitude goes to my company supervisor Mr. Al-Amin Sharker, Senior Manager, Loan Documentation-Retail for answering my many questions with great care and patience. Without his constant guidance, advice and helpful nature throughout the internship it would not have been possible to complete the report so smoothly. A special gratitude goes to all the members of the Retail Banking team, my friends and family for their sincere cooperation during my internship program.

EXECUTIVE SUMMARY

Commercial banks have an essential impact in the monetary advancement of a nation. As a completely operational commercial bank BRAC Bank Limited has developed as a market pioneer in the private banking sector, changing the design of SME financing by achieving unexplored market specialties. This report is prepared as a prerequisite for the successful completion of my internship program at BRAC Bank Limited (Head Office). This report has been isolated into five expansive fragments: First part comprises of a general portrayal about the organization and its corporate Mission, Vision, Values and CSR Activities. As a part of the internship program I found the opportunity to work for a time of three months in the Retail Banking Division of the Asset Operations Department of BRAC Bank Limited. During this period, I have learned about this organization and the operations that are conducted by the retail banking division. The second part of the report incorporates a concise insight about how the organization is offering privileges to women along with the learnings I picked up during the internship program. In this part, I have described the subject of this report "Contribution of Retail Banking in Women Empowerment". Every one of the divisions in retail managing an account works co-dependently and together they are growing new business thoughts and taking the bank's retail business higher than ever.

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Part 1: Profile of the Organization

Banking industry assumes an indispensable part in our nation by quickening monetary development through migrating funds from outstanding units to lack unit. As a developing country, Bangladesh profoundly depends upon the banking sector for fiscal development and hence has numeric quantities of government and private banks.

With more than 174 branches, 397 ATMs and 479 SME unit workplaces, BRAC Bank is one of the leading private merchandising bank of Bangladesh which was established by Sir FazleHasan Abed on 4th of July 2001 so as to activate the SME bank and Agrifinance.

BRAC Bank has developed their business from product driven to client driven by separating their product, process and approaches to achieve diverse client section. It is the quickest developing third generation bank and the only local bank with the biggest banking field that gives 100% incorporated web based banking facilities for the clients.

BRAC Bank is a completely operational bank contained four noteworthy business division which are-Corporate banking division, Retail banking division, SME banking and Foreign Trade and Treasury. This bank has built up a model that raise funds from urban stores to inspire SME and this has made it the fourth biggest SME bank on the world. The bank additionally gives Probashi Loan that particularly serves non-inhabitant Bangladeshis living abroad.

Corporate Vision:

“Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh”

Corporate Mission:

BRAC Bank has a number of corporate missions that they follow from the inception. They are-

1. Sustained development in Small and Medium Enterprise (SME) Sector.
2. Continuous low-cost deposit growth with controlled development in retail resources.
3. Corporate Assets to be subsidized through self-liability mobilization.

4. Continuous undertaking to increment non-funded wage.
5. Keep their loan charges at 2% to keep up an unfaltering productive development.
6. Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Bank's other products and services.
7. Manage different lines of business in a full controlled condition with no trade off on benefit quality.
8. Keep a diverse and completely controlled condition with no compromise on service quality.

Core Values:

BRAC Bank's strength radiates from the owner, BRAC. This implies that they will hold the accompanying qualities and will be guided by BRAC while providing services.

1. Esteem the way that the employee is an individual from the BRAC family.
2. Making an honest, open and empowering condition.
3. Have a solid client spotlight and construct connections in view of integrity, unrivaled administration and mutual advantage.
4. Work as group to serve the best enthusiasm of our proprietors.
5. Tireless in quest for business development and change.
6. Esteem and regard individuals and settle on choices in view of merit.
7. Make progress toward benefit and sound development.

Divisional Overview

The operations of BRAC Bank are fundamentally divided into three divisions: Corporate Banking, Retail Banking and SME Banking.

1. **Corporate Banking Division-** The corporate banking division gives extensive banking administrations to corporate clients. Their motto is to give banking administrations, for example,

working capital finance, venture fund, advance syndication and exchange solutions for corporate customer through their two brought together tasks situated in Dhaka and Chittagong and additionally nine corporate branches to provide administrations at certain land regions which can't be come to by their incorporated corporate banking group.

2. **SME Banking Division-** Gives budgetary solutions for small, medium and developing organizations. The bank has one of the most grounded SME establishments in the nation enhancing access to fund for small scale organizations. SME Banking clients are served through 448 SME Unit Offices situated across the nation.

Products and Services of SME Division:

- Annono - Unsecured Term Loan
- Apurbo - Secured Term Loan, Overdraft and Demand Loan
- Shakti - Partially Secured Term Loan
- Prothoma – For Women Entrepreneurs
- Shomriddhi - Trade Finance
- Nirman - Loan for construction or restoration of housing facility for workers and jobholders and/or commercial complex for rental purpose under Equated Monthly Installment (EMI) loan facility.

3. **Retail Banking Division-** BRAC Bank's retail division was established in 2001. It gives an extensive variety of items and administrations keeping in mind the end goal to have the retail credit necessities. The division gives home loan, car loan, individual loan alongside an extensive variety of cash-secured loans and credit cards. Alongside this, the division additionally gives Premium banking and Probashi Banking. In Premium banking, the bank offers unique benefits alongside customized wealth management services and exclusive items and advantages to high end clients. Probashi banking scheme hosts the Non-resident Bangladeshis (NRBs) by making open doors for them to make long term commitments in the financial development of the nation. The bank's retail sales team is the most noticeable and biggest Salesforce in the retail banking industry of the nation. At present, there are more than 800 representatives working under BRAC Bank Retail division in various geological regions. In year 2017, the bank's retail portfolio got

more grounded in light of the fact that the retail loaning business changed from item driven way to deal with client driven core interest.

Other than these BRAC Bank have-

- **Cash Management and Custodial Service-** Cash management service encourages corporate elements to gather and oversee finance through different items.
- **Treasury & Financial Institutions Division-** Provides all kind of treasury solution to internal and external clients.
- **Credit Risk management-** Controls the hazard related with loaning which generally may prompt monetary misfortune if the customers neglect to satisfy their commitment.
- **Operations Division-** BRAC Bank have a centralized operation framework to guarantee a controlled administration conveyance to clients. The bank likewise has Regional Operating Centers (ROC) found everywhere throughout the nation to make benefit conveyance quicker. As of now there are 9 ROC managing over 60% of SME advance, whatever is left of the task is done from the head office.
- **Information Technology Division-** The IT division of BRAC Bank comprises of talented innovation group giving a wide range of IT bolster for the brokers and constantly searching for progression in advancements that the bank can obtain and use to increment operational proficiency.

CSR Activities

Every one of the businesses of BRAC Bank Limited take after the 3P Company Philosophy- People, Planet and Profit. BRAC trusts that they have a social obligation towards every one of the general population they manage. The bank has had an indispensable influence in building up the SME division of the nation by making it less demanding to get to fund for SME business visionaries through Collateral Free SME Lending and spreading their saving money administrations to the remotest regions of the nation. The exercises of the bank are additionally centered around its effect on the earth. Which is the reason BRAC Bank have embraced the "Green Banking" activity which fundamentally goes for preservation of vitality. So as to lessen paper utilization and abbreviate managing an account systems, the bank is presently focusing

more on web based saving money, SMS saving money and other elective conveyance channels. BRAC Bank's CSR exercises additionally incorporates understudy grants, gifts to healing facilities in rustic zones, and monetary backings for underprivileged ladies.

Part 2: Project Part

Introduction

Rationale:

Women empowerment is the most flourishing issue in Bangladesh. Despite the fact that the general number of female worker is lower than the male ones, everyday an ever increasing number of women are joining the working force of Bangladesh. This change is driving and raising Bangladesh's economy. BRAC Bank Limited is very concerned about the strengthening of women. Since inception, BRAC Bank has played a critical and imperative part in women empowerment. BRAC Bank has constantly esteemed the unquestionable contribution of ladies in the public arena and investigates the roads that can contribute in women empowerment.

I have selected the theme “Contribution of Retail Banking in women empowerment” in light of the fact that as an intern, I have worked under the Retail Banking division of BRAC Bank, where I have worked with the retail advance items and came to know about how they play a crucial role in women development. So I wanted to share my insight through this paper.

Background:

During my internship, I have worked in the Retail Banking division and I had an in-depth learning about the bank's tremendous and distinct sorts of instruments to keep up their business, for example, under retail banking, they offer Home loan/Home credit, Auto loan, Personal Loan and Secured Loan (otherwise called overdraft). I had increased all the data about the women banking from my supervisor Mr. Al-Amin Sharker and the site of the bank. So all the data of this report is genuine.

General Objectives:

The purpose of this report is to illustrate how Retail Banking of BRAC Bank is reinforcing women in distinctive sorts of ways and to acquire knowledge about their contributions and challenges they faced during women empowerment.

Specific Objectives:

The specific objective of the report is to provide a brief and proper knowledge about

1. Significance of women empowerment.
2. How the company is hosting women and their needs.
3. The instruments that are used in meeting women's requirement.

Literature Review

Women Empowerment has been a crucial issue that has come into the spotlight in recent years. Regardless of various government plans and approach choice, women in Bangladesh still stay denied of equivalent open doors as far as training, work and expertise improvement. In spite of the fact that, there have been noteworthy enhancements in this field particularly in urban focuses, ladies in rural territories are as yet underprivileged from any such favorable circumstances. Numerous social researchers have inferred that monetary freedom assumes a crucial part in guaranteeing that ladies get equivalent open doors in the general public and in this manner appreciate and advantage from their different rights (Shrivastava, 2018). This makes women strengthening as quite a bit of an economic issue as a social one.

Bangladesh is a developing nation half of the aggregate populace is women whose financial condition is low. Battle for advancement, custom, men-ladies fairness, social respect, security and for multilateral weight the situation of ladies in the family is extremely mind boggling. Here people don't take an interest in social advancement isn't equivalent, numerous in door and out entryway exercises of women are not regarded as work. The degrading of women work in labor advertise additionally thwarts women right, however, in advertise economy ladies of Bangladesh are continually confronting new difficulties (Rahman, 2017). In spite of the fact that ladies work in instructive establishment, restorative, industrial facilities, police, even in the uneven zones, ladies are ignored, tormented and aggrieved. In the general public of gender dissimilarity it is troublesome for women to remain parallel and appreciate the privilege of equivalent member.

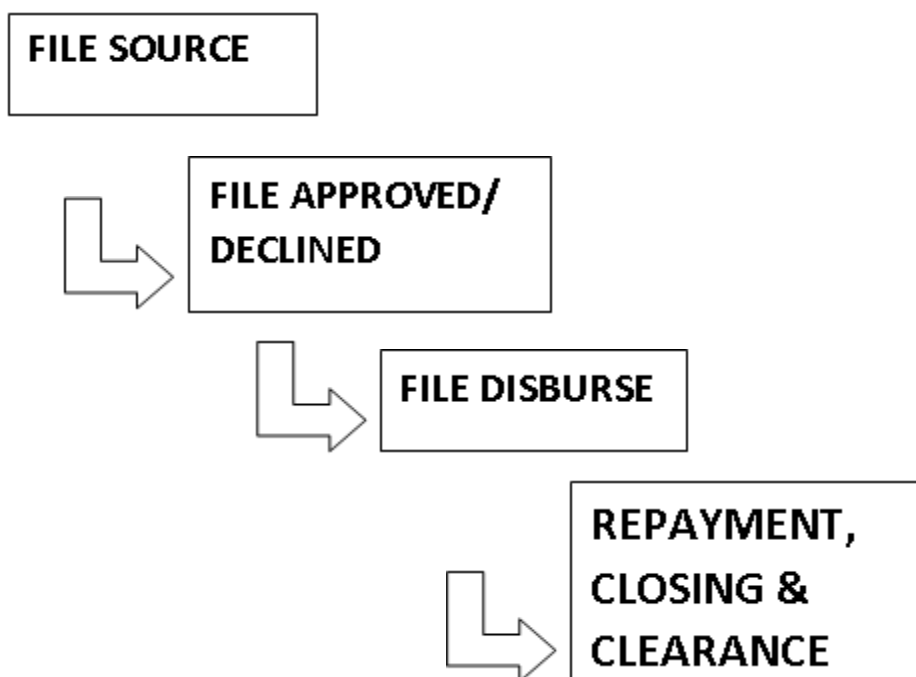
In such situation of a country, BRAC Bank Ltd, Bangladesh, has brought up a new way of communicating with the women of the nation. BRAC Bank esteems the undeniable role of women in the public eye and keeps on investigating roads that engage them. Thus, they have a different section for women, “Tara”. Tara expects to support women confidence and improve their basic leadership control through better access information in regards to saving money and with saving money arrangements that meet the way of life prerequisites of females in various fragments. The thought is to move ladies through sharing of encounters and systems administration in the new expert and business fields the nation over. Besides, BRAC Bank’s woman employees and customers get extra facilities and priority over others. The bank offers

different fairs often, where the female employees can participate and get advantages as well. Furthermore, the bank provides transportation facility for their woman employees. Women are empowered here with all the facilities and rights as employees. For instance, BRAC Bank does not allow any harassment against any female employee, they takes delicate care of such situation and if any female employees complains against someone and it gets proves, they fire that person, being a support to that female employee. Moreover, BRAC Bank shows, how the women should be treated in job sectors and in every other sector of their lives.

Activities Undertaken

While working in BRAC Bank, I was placed in Retail Banking department where I had done various projects and had a knowledge of how retail banking works. While working, I had a practical knowledge about the corporate world. The retail banking department follows some step to achieve their goals to provide advances and loans to the people.

BRAC Bank brings about clients through sales staff and branch staff. Consumers apply for advances and submit vital archives through neighborhood offices from various areas. The applications and archives are then exchanged to Credit Risk Management (CRM) of the organization, where the experts choose whether to endorse or decay the advance application as indicated by Credit Information Bureau (CIB), Bangladesh Bank. On the off chance that the application is declined, the records return to the clients. If the advance is endorsed, the client gets the cash after legitimate documentation and satisfaction of the conditions according to organization approach. After dispensing, the reimbursement procedure of the credit starts. In the event that one customer needs to close the record, the bank can close the record and offer freedom to the customer according to organization arrangement.



Activities Undertaken (Continued)

Again, I have worked with a project under the Bangladesh Bank, where I had to capture data online. The project is named as Collateral Security Management. Collateral Security Management System is an online based software produced by Bangladesh Bank. The goal of the product is to capture the security and collateral data of a client who is going to take advances from the bank or has taken. In such manner, the bank needs to top off some central and required security subtle elements of the clients, for example, the account number, title deed details (sort and number of the deed), address, area of the mortgaged property, mortgaged property data, Division, Mouza, all the Khatian and plot number (CS/SA/RS/BS/Dhaka City Jorip/Mutation Khatian and plot), kind of property (freehold/leasehold) and so on. The principle motivation behind the product is to keep security subtle elements in track so as to avoid credit tricks and misrepresentation. A record holder may keep one property as mortgage in different banks for various credits. This can create a misfortune and hazard related with loaning which generally may prompt monetary misfortune if the customers neglect to satisfy their commitment and tries to trick the bank. To stay away from this sort of dangers, the product sees if the record holder is selling a similar property for numerous circumstances or not.

Work Related:

Since inception, BRAC Bank has played a critical and imperative part in women empowerment. BRAC Bank has constantly esteemed the unquestionable contribution of ladies in the public arena and investigates the roads that can contribute in women empowerment. With this believe, BRAC Bank has propelled a specific and customized item called "TARA Women's Banking". TARA means to support ladies' confidence and improve their basic leadership control through better access learning in regards to managing an account and with keeping money arrangements that meet the way of life prerequisites of ladies in various portions. The thought is to move ladies through sharing of encounters and systems administration in the new expert and business fields the nation over. TARA expects to engage ladies by making them less demanding and better access to banking. This present Women's Banking bundle cook a wide range of budgetary needs of ladies. TARA Triple Benefit Savings record and Flexi DPS creates higher return than different records. It likewise offers uniquely composed advances (auto,

Activities Undertaken (Continued)

home loan and individual credit) with particular financing costs and most extreme residency. Ladies business visionaries with just a single year business experience can benefit the TARA Entrepreneur loaning bundle with excusive highlights and zero handling charge. TARA charge/credit cardholders will get way of life, excellence, wellbeing and eateries benefits like need keeping money clients. The objective is to motivate ladies to accomplish monetary flexibility with the assistance of a superior financing design.



Lunching ceremony of Women Banking Solution by BRAC Bank. Source: (Tribune, 2017)

Alongside this banking facilities, TARA is working scarcely to establish a feeling of "My identity" or as such a feeling of self in the women. TARA is attempting to aware women that even subsequent to carrying on with a bustling life, they require some time of their own. After the tumultuous works and obligations both in home and workplace, women ought to have some time when they can deal with themselves and improve both mental and physical wellbeing. To accomplish this objective, TARA composes diverse kinds of seminars on burning medical

problems (like breast cancer). These seminars enable ladies to find out about various sorts of health hazards that can occur because of long frenzied work hours and absence of self-concern. To upgrade the facilities, women can avail diverse discounts or free health treatments through TARA program.

Again, TARA is working to protect women from all kinds of harassments both in home or workplace. TARA owns a facebook group where female employees and clients of BRAC Bank can complain about the harassment or abuses they face in home or in office. Indeed, any women who is not an employee or client can complain about the harassment in the group. TARA can take necessary actions to provide justice and legitimate rehabilitation to the victims.



Healthcare program by BRAC Bank & Telenor Heath. Source: BRAC Bank press release July 22, 2018.

Moreover, TARA urges women to beat their obstructions and discover their ways towards leadership. In such manner, TARA forum organizes various kinds of leadership seminars where diverse uplifting females and different established spokesperson like Selina Hossain (author), Shomi Kaiser (actress, model, producer) and so on. These individuals go to these workshops and recount stories of the snags they faced in their life. They discuss how they have defeated them and accomplished their objectives of life. These stories rouse the modern women to work harder for their objectives in as they confront less hindrances than the visitor individuals now-a-days. To support them more about leadership, TARA forum composes different competitions where women concoct unique and decent stories about their life, family or different things. The winners get awarded for their stories.

Organization-wide:

While working in the bank, I watched some more exercises that advance women entrepreneurship in the association. In every event like PahelaBaishakh, Eid-ul-Fitr or Eid-ul-Azha, the bank arranges diverse sorts of fest and fair inside the association premises, where, the female employees partake with various kinds of self-made items. I myself, have seen the PahelaBaishakh and Eid-ul-Fitr fair, where the female representatives who may have their own particular online business and those who don't have given their stalls and thought of various sorts of items like garments, adornments, food items, home décor items and so on. The reason for these fairs is to empower females towards entrepreneurship and in the meantime giving some degree of stimulation to the workers keeping in mind the end goal to offer them a reprieve from the dull day to day responsibilities.

Again, to protect the female employees BRAC Bank follows some implicit rules for behaving within the organization. The organization offers seminars regarding harassment trainings. These seminars teach the employees, both male and female, that within the organization how the employees should behave with each other. The seminars also teach women to raise voice against both sexual and non-sexual harassments. The objective of these seminar is to teach the employees to maintain a calm, sound and harassment free working environment within the organization.



Workshop on “Women’s Leadership Skills Development”. Source: BRAC Bank Press release, May, 2018

Furthermore, it is hard for working woman to keep pace with both family and corporate life. Presently, dominant part of individuals had settled on a decision to consolidate their working and family life, paying little respect to the age of their youngsters, so as to satisfy their financial requirements. Again, single parents finds it stressful to bring up their tyke and in the meantime holding a job. To overcome these troubles, BRAC Bank offers day-care administration to its female representatives so as to guarantee that they can go spend time with their young ones while working.



Fair organized by SME Entrepreneurs on International Women's Day. Source: BRAC Bank Facebook Page, March 14, 2018.

Activities Undertaken (Continued)

Other relevant activities:

Female workers, who can't avail their own vehicle, BRAC Bank give transportation administration to them so they can travel home securely.

Constraints/Challenges and Proposed Course of Action for Improvement

Each responsibility comes along with challenges. It relies upon the individual that how (s)he manages it and beat it. This decides the way that whether a venture will be effective or not. While working for the facilities for women, the organization also faced some obstacles that slower the progress of the empowerment process. However, by taking proper and time wise initiatives, the organization has overcome the obstacles.

Observed in the organization:

First of all, when TARA forum emerged to protect the women from all kinds of abuses, they faced a significant level of problems. Most of the women of Bangladesh is of shy nature and goes through dilemma and indecision while raising voice against their problems. As a result, when TARA established, it did not get a good response from the women because they did not come with their problems for solutions. To overcome this situation, TARA forum took initiatives of organizing different types of seminars and advertisement in order to aware women that they are not alone in their toughest time and they have the right to raise their voice against all kinds of violation over them. This initiative helped them to attract more women towards them and eventually lead to success.

Secondly, when BRAC Bank wanted to encourage the women entrepreneur within the organization, it decided to organize different types of fair during the festivals. At the beginning of this initiative, it was tough for the organization to organize the fair because it was supposed to be held in the organization cafeteria. This created problems with the regular staffs because the lunch time becomes shorter. To overcome this problem, the authority thought of shifting the place from cafeteria to another building but that would cost the company higher. However, the organization overcome this situation as the staffs have realized the fact that it will help the women to enrich their entrepreneur personality and became habituated with the fairs as it gives some relief in their monotonous work life by providing a festive environment.

Again, when the organization introduced child care service for the women employee, they faced obstructions as the child care facility was small at the beginning. Only children aged between six months to three years were allowed in the child care. Children below six months were not

allowed. It was a problem because many women employees who cannot have the maternity leave fully because of unavoidable circumstances, they have to leave their child at home to the grandparents. Again, many women cannot avail the privilege of grandparents either. The organization realized about the problems and took further initiatives to enlarge the child care facility and lifted the age barrier as well.

Furthermore, the organization also faced problems while introducing transportation service to the employees. The association could not find suitable route for the bus. Again, the buses could not provide suitable seats to the passengers. Moreover, the employees had to give a monthly fair of 2000-3000 Taka for the bus service. This fair was higher for the employees. When the association got complaints about the services, they increased the number of buses and made the transportation service free of cost for the employees. BRAC Bank itself bears all the cost of the service provided.

Academic Preparation:

The significant limitation that hindered this investigation was lack of information. There is a considerable measure of information that can be profoundly confidential. The bank authority were unwilling to give those information. Again, a couple of sites were restricted and can't be reached to for basic essential archives without affirmed approval. This hampered the venture work. However, I overcame this problems because of my colleagues in the Asset Operations Department who gave me constant support from their busy work schedule in order to make this report.

Lessons Learned from the Internship Program

The most recent couple of months have shown me some essential exercises and in addition improving my insight in few area. The best possible implications of these exercise can help make a man's life simple both in work and academic premises.

Organization Based Affiliations:

Though Bangladesh is a developing country, it still lags behind while it comes to equal opportunity in the economic growth. According to the “Global Gender Gap Report 2017”, Bangladesh is 129th among the 144 countries in terms of gender parity in economic participation and opportunity. Again, the World Bank lead economist Dr. Zahid Hossain stated that as of now, the contribution of women workforce in our GDP development is 34%. So, if proper initiatives of creating gender parity in every aspects of the country can be taken, the overall development will become more methodical and rigorous.

During the last few months I have experienced how BRAC Bank is working in an uncompromising way in order to provide full and utmost support to the women. They are working so hard for women as they believe in gender parity and they have faith on the ability of women. That is why the bank is providing maximum support to every women that comes by the bank.

According to Dhaka Tribune (2017), if women workforce is rose by 10%, it can play a pivotal role to increase the GDP of Bangladesh by 1%. BRAC Bank is the only bank that provides women with maximum level of privilege. Only few organization does this kinds of works for women. I believe as a women and as well as from the experience of my days in BRAC Bank, that more and more organizations should start believing in women’s ability in terms of contributing in economic growth and should create opportunities so that these woman can show their skills in every possible means. Only then, Bangladesh can make growths faster and better.

Lessons Learned from the Internship Program (Continued)

University's Internship Program:

University is the most essential association to its students with the real world and internship program assumes an indispensable part to that. The motivation behind education is to set us up for this present reality, however interpretation of textbooks can't encourage us how to rival in this present reality. Nonetheless, the academic learning is far not quite the same as this direct involvement with first hand practical experience. Amid my internship program, I have figured out how corporate culture can be and how to adapt up to every one of the troubles a person may undergo during corporate life.

Universities cannot give us pragmatic learning, yet it can help us by instructing diverse sorts of standards and practices. Students may have diverse organization or industry visits and might be given by various basic circumstances important to corporate culture so that students may have handy information before entering to this real world.

Concluding Statement

BRAC Bank is a private business bank focused on Small and Medium Enterprises. The bank is doing its best to always to improve the current system of the Bank and make this technique less requesting, chance free and customer centered. Regardless of the way that there is a lot of workload the bank is attempting to do its works splendidly. This is a mind boggling obligation to make process current and peril free. Thusly the bank as an operational office serves its abilities to make help the deal with a record with doing its works beneficially and reasonably. Though the association is working hard for strengthening women, it still has some flaws that can hamper their growth. To overcome this flaws, some recommendations might be-

1. Quota system can be introduced in terms of male and female while hiring in the organization. The ratio of this quota between male and female can remain within 50-50 or 40-60. Through this system women can come forward to show more effectiveness.
2. Relaxed working hour can be introduced where women can work from home. Spending more hours at work can be harmful for employees. Women who could not avail the maternity leave properly can take this privilege. This will help them to regain their health.
3. More ways of relaxing during work can be introduced since unevenly working without any relaxation can be hazardous to health and it can reduce productivity. (Schwartz, 2013)
4. Organizing different training sessions to enrich women's ability so that they can equally work and compete for higher management.
5. Different kinds of vaccination program as well as health improvement schemes can be organized so that all women employee can avail the service at lower cost.
6. Counselling is very important for productivity. Many incidents in regular life (violence or harassment or stress in family life) can hamper work and living. Women in Bangladesh cannot always share their stress with everyone. Most of them feel shy and others are not comfortable with everyone. This lowers the productivity. Counselling can help to take off those stress and encourage to work with new hope and energy. (Hodges, 2014). To support the women employee mentally, the company can introduce counselling service.

BRAC Bank can expand its profitability in the event that it is eager to take a shot at the changes.

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