

FALL 2018

**INTERNSHIP REPORT ON
BRAC BANK
LIMITED**

PREPARED BY
TAHLEELA HASAN



Inspiring Excellence

INTERNSHIP TITLE

**Human Resource Development Processes in
Learning & Development Department of BRAC Bank Limited**

Prepared by

Tahleela Hasan

ID: 14104113

BRAC Business School

Guided by

Mr. Tofazzal Hossain	Tazkia Habib
Lecturer	Associate Manager
BRAC Business School	Learning & Development
BRAC University	BRAC Bank Limited

Date of Submission: December 13, 2018

LETTER OF TRANSMITTAL

December 13, 2018

Tofazzal Hossain
Lecturer
BRAC Business School,
BRAC University

Subject: Submission of internship report on BRAC Bank Limited.

Dear Sir,

I might want to accept opportunity to thank you for the direction and support you have given me over the span of this report. Without your assistance, this report would have been difficult to finish. With profound appreciation, I likewise recognize the assistance given by Tazkia Habib, Associate Manager of learning and development department of BRAC Bank for giving me most extreme supervision during my internship in the association. To set up the report I gathered what I accept to be most important data to make my report as expository and solid as could reasonably be expected. I have concentrated my best push to accomplish the targets of the report and expectation that my undertaking will fill the need. The practical information and experience assembled through my report planning will limitlessly help in my future.

I would truly be grateful on the off chance that you edify me with your considerations and perspectives in regards to the report. Additionally, on the off chance that you wish to enquire about a part of my report, I would happily answer your questions. Much thanks to you again for your help and tolerance.

Yours Sincerely,

Tahleela Hasan
ID-14104113
BRAC Business School

LETTER OF ENDORSEMENT

This is to clarify that Tahleela Hasan a student of BRAC Business School has successfully completed his internship program entitled “Human Resource Development Processes in Learning & Development Department of BRAC Bank Limited” under my effective supervision as the partial completion for the program of BBA degree. She has established her process according to my guidelines and active participations. She tried her level best to make this report informative and efficacious. I hope her hard work will assist her in pursuing a great career path in future.

Signature

.....
MR. TOFAZZAL HOSSAIN
Lecturer
BRAC Business School
BRAC University

ACKNOWLEDGEMENT

The fruitful achievement of this Internship Report is the result of the commitment and inclusion of various individuals, particularly the individuals who set aside the opportunity to share their insightful direction and recommendations to enhance the report. There are some exceptional individuals who can't go without say. Above all else, I might want to thank our noteworthy scholastic director **MR. TOFAZZAL HOSSAIN** Lecturer, BRAC Business School, BRAC University. I am grateful to him for his constant help and supervision, proposals and giving me important data that was especially required for the fulfillment of this report.

Then, I would like to express my sincere gratitude to, MS. **TAZKIA HABIB**, Associate Manager of learning and development and also MS. QURESHA FARIA ALI, MR. FAISAL RAHMAN and SYED MAHMUD HASAN Senior Managers of BRAC Bank's Learning & Development department for overseeing me throughout my time as an intern of Learning and Development Department. At last my genuine appreciation goes to my family, companions, colleagues and partners who made a significant contribution on preparing me for the corporate world which I required after graduation.

EXECUTIVE SUMMARY

Commercial banks have a fundamental impact in the economic 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 example of SME financing by achieving unexplored market niches. This report is set up as a requirement for the successful fulfillment of my internship program at BRAC Bank Limited (Head Office). After completing internship session of three months in Learning and Development department at HR division of BRAC Bank Limited (Head-office), I have prepared this report with my practical experience, findings and knowledge I have gained during the internship period. This report is based on “HR Processes development in Learning and Development department under SME Banking Division of BRAC Bank”.

The organizations of BRAC Bank are basically fragmented into three divisions: Corporate Banking, Retail Banking and SME Banking. I worked HR sector of SME division’s under Learning and Development department. Their HR has mainly two big departments. 1. Learning and Development Department

2. Recruitment and Selection Department. So mainly I focused here on Learning and Development’s work as I worked there as an intern.

HR division of BRAC Bank works to make the employee engagement better. Learning and Development department of BBL has been working on Training Programs, evaluation process and development techniques to enhance the performances of the employee Customer Relationship Officer / CRO’s play a major role in SME banking sector of BRAC Bank. Therefore, they are provided with various kinds of trainings, examinations to facilitate their engagement with the organization. The specific objective of this report is to acquire a practical knowledge and personal observation about the overall HR procedure especially in learning and development sector of BRAC Bank Limited.

SME Financing of BRAC Bank limited has achieved international recognition. It has been awarded as ‘Best Bank for SME’ in a magazine of Hong Kong. It is one of the fastest growing banks in Bangladesh. So BBL works hard on the development of their employee’s performance, thus the bank spends a huge amount of money on their Training and development Programs to ensure effective input from their employees into the organization. Learning and development team of BRAC Bank play the major role to reach out to the clients of SME banking. So, it is a great responsibility to the Learning and Development department of BBL to ensure the engagement of HR processes with the organizations policy and make polish them in a certain way so that they can contribute to the growth of SME financing.

Table of Contents

Chapter 1: Introduction to the Report	10
1.1 Brief discussion on Banking, HR Banking & Work	11
1.2 Background	12
1.3 Objectives	12
1.4 Scopes of the report	13
1.5 Methodology	13
1.6 Limitations	14
Chapter 2: Organizational and Divisional Overview	15
2.1 About BRAC Bank Limited.....	16
Company Overview	16
Where does BRAC Bank Limited stand today?.....	16
Corporate Vision.....	16
Business Objective:.....	16
Corporate Missions	17
Core Values.....	18
2.2 Shareholding structure	18
Capital Structure	18
Capital Fund.....	18
Shareholding Structure.....	19
2.3 CSR activities.....	19
2.4 Subsidiaries of BRAC Bank Limited.....	20
2.5 BRAC Bank Limited’s position in banking industry.....	20
2.6 What makes BRAC Bank Limited different from others?.....	22
2.7 logo of BRAC Bank Limited	23
2.8 Organizational hierarchy.....	23
2.9 Divisional Overview	24
Corporate Banking Division	24
SME Banking Division	24
Agribusiness Finance	25
Retail Banking Division.....	25
Money Management and Custodial Service	25
Treasury and Financial Institutions Division.....	25
Credit Risk management.....	26

Operation Division.....	26
Information Technology Division.....	26
2.10 Human Resource Division of BRAC Bank.....	26
2.11 Member of Global Alliance for Banking on Values (GABV).....	27
2.12 Achievement.....	28
Chapter 3: Details about Internship Activities.....	29
3.1 About the Job.....	30
3.2 Specific Responsibilities of the Job.....	30
• Making Phone Calls:.....	30
• Maintaining Files of Training Schedule Program:.....	30
• Maintaining Attendance List:.....	30
• ID Creation and Enrollment:.....	30
• Maintaining Exam Score File:.....	30
• Created Questions for Online Exams:.....	30
• Trainer Evaluation:.....	31
• Conducted Tele Learning Program (TLP) Exams:.....	31
• Invigilated Exams:.....	31
3.3 Other Relevant Activities.....	31
Payroll:.....	31
CV Updates:.....	31
3.4 Observation.....	31
3.5 Mismatch between Assigned Tasks with Academic Preparation/Major.....	32
3.6 Lessons Learned from the Internship Program.....	32
Organizational Behavior:.....	32
Communicating with Employees:.....	32
Importance of Microsoft Excel:.....	32
Multi -Tasking:.....	32
Working under Pressure:.....	32
Chapter 4: Learning & Development.....	33
Department of BRAC Bank.....	33
4.1 Introduction.....	34
4.2 Objectives of Learning & Development Department.....	34
4.3 Training Techniques of BBL.....	35
4.4 Types of Training Programs.....	35
In-house Training:.....	36
Orientation Training:.....	36

External Training:	37
Foreign Training:	37
E-Learning:	38
Tele Learning Program:	38
4.5 Training Process.....	39
Chapter 5: Learning Outcomes	40
5.1 Professional Learning	41
5.2 Academic Learning.....	41
5.3 Personal Learning	41
6. Conclusion and Recommendation	42
6.1 Conclusion	43
6.2 Recommendations.....	43
6.3 Bibliography	43
6.4 Reference	44

Chapter 1:

Introduction to the Report

1.1 Brief discussion on Banking, HR Banking & Work

Bangladesh banking framework has experienced extraordinary changes in the course of the most recent twenty years. The nation moved far from state control to a generally advertise based open economy by receiving a noteworthy adjustment, progression and deregulation program influenced by the World Bank and the IMF against the background of serious macroeconomic imbalance characterized in the mid-1980s. After the commencement of Financial Sector Reforms Program (FSRP) in 1990, the part was opened to more prominent rivalry by the entry of new private banks and more liberal section of foreign banks in accordance with the proposals of this program.

Where expanded reception of the web as a conveyance station adds to a continuous decrease in overhead costs (Marketing, IT and Staff) of the banks by giving an abnormal state of value benefits through ATM, POS (Point of Sale), Online, Internet, Tele-keeping money, SWIFT and Reuter. These have changed the market structure of Bangladesh banking industry fundamentally. Subsequently, the state-owned banks have lost share of the industry to the private business banks.

One of the prominent sectors of banking is HR-Human Resource banking where the private banks like BRAC Bank Limited, EBL, City Bank and many others are doing very well. HR- Human Resources-forms part of the back office in a financial services firm or bank but this by no means implies that the professionals that work in this industry are hidden away back stage. HR must sprawl across every area of a bank or financial firm and communicate effectively with the employees of all levels in each department, as well as senior managers and even Board members.

The primary focus of any HR department is the company's people. HR covers a wide-spanning number of areas, from payroll (in smaller organizations; an account department will usually cover this in a bigger set up),employees benefit, various trainings, examination and evaluation processes and pensions schemes, to recruitment across all levels of the business, new hire contracts and disciplinary issues.

It's not an easy job. It's up to them to spread the message and get it to seep into every corner of the business so that everyone understands the type organization they work in and how they are expected to conduct themselves as an employee of that business. They make sure the leaders (the managers) are well prepared in order to provide the most appropriate guidance to their staff, and that they have the best people in place with the right mind set.

1.2 Background

Devoted to 160 million people of Bangladesh, BRAC Bank is not only a place for transactions and solution to money related issues; it's a place where potentials are realized. In the past banking was only dominated by elite class people of the society. Almost $\frac{3}{4}$ of economy was out of reach of formal banking but in recent days the scenario has been shifted completely. BRAC Bank Limited was one of the pioneers who brought banking to every corner of the society creating balance in banking. BRAC bank is known for breaking the tradition of banking which was controlled by mid to large sized businesses and high professionals. BRAC Bank Limited contributed almost half of its lending to small and medium enterprises popularly known as 'SME'. These businesses are dreams of millions of people of Bangladesh and contributing a lot to our economy. BRAC Bank is not only devoted to SMEs, it also shifting its vision towards retail and corporate business which are also core parts of banking making it one of the versatile and reliable banks in Bangladesh. Having a huge client base in retail banking, BRAC Bank is continuously improving its services to individual clients with its various financial products and services. As businesses in retail banking is predicted to be doubled in next few decades, it's important for banks to put more focus on retail banking. BRAC Bank Limited is considered to be one of the top banks for retail banking having the 2nd highest number of ATMs. In the next few years we believe that BRAC Bank Limited will provide better services with their numerous campaigns and programs.

1.3 Objectives

The report will work on specific objectives. Those objectives are given below -

1. To give an overview of Human Resource processes and their three main departments of BRAC Bank Limited.
 - Description about Learning and Development department
 - Knowledge about its SME sector
 - Complete knowledge about Recruitment processes of BARC Bank
2. To find problems, if any, that BRAC Bank Limited and their employees are facing in HR Banking
3. Probable recommendation to overcome those problems.

1.4 Scopes of the report

The scopes of the report are given below –

1. Getting complete overview about BRAC Bank Limited and its Human Resource Processes development
2. Complete scenario on Learning and Development department of BRAC Bank Limited
3. Training and Development processes of BRAC Bank
4. Recruitment and Selection processes of BRAC Bank

1.5 Methodology

Both the primary and secondary data are used to make this report which has made this report rich and informative.

Primary Sources

- Face to face communication with the Learning and Development department of BBL
- Direct communication with internship supervisor and other line managers which helped me to get complete overview on HR Processes Development
- Open and close ended question asked to HR employees

Secondary Sources

- Official website and Facebook page of BRAC Bank limited
- Different books, bank manuals, annual report etc., related to the topic
- Different websites, publications and newspaper

1.6 Limitations

I have worked only 3 months in BRAC Bank Limited. Within this short amount of time it's quite impossible to get deep knowledge regarding the bank and HR team. To understand the broad areas of banking industry one need to spend at least a year in banking industry. There were many limitations while conducting the internship report. Those limitations are given billow

- **Time shortage**

The matter of time shortage is already mentioned in my above statement.

- **Access to information**

It was difficult to gain classified information which would defiantly help me to enrich my report. As I was devoted to work In BRAC Bank Limited for a short period of time, gaining complex information was impossible.

- **Lack of Communication**

Since I had to spend all the working days in office each and every week so, I did not have any scope to communicate with my supervisor to be informed about what aspects I need to include in my report.

Chapter 2:

Organizational and Divisional Overview

2.1 About BRAC Bank Limited

Company Overview

BRAC Bank Limited is a leading private commercial bank in Bangladesh, initiated by Sir Fazle Hasan Abed (founder and chairman of BRAC, NGO) on July 4, 2001. Since inception BRAC Bank Ltd. has shown prominent growth in the banking sector. The bank now has a network of 181 Branches, 469 ATMs, 81 CDMs, 448 SME Unit Offices and 229 remittance delivery points across the country. With its large branch network and commitment towards SME Banking and Agricultural finance the bank has achieved a dominant market position within a short time period.

The primary objective of the bank is to carry on all kinds of banking activities with a key focus in facilitating Small and Medium Enterprises (SME). Till now the bank has disbursed over BDT 350,000 million to SME borrowers and thus made a significant contribution to the overall socio economic development of the country. Although BRAC Bank has emerged as the market leader in SME business, over time it has increased its focus on Retail and Corporate Businesses to reach the broader market segments and diversify the portfolio. With its team of over 6,000 employees, BRAC Bank serves more than 1,500,000 individual customers through its diverse range of banking solutions.

Where does BRAC Bank Limited stand today?

- Nation's one of the Largest Bank, and the Second biggest SME Bank.
- A full-scale money related hypermarket offering financial answers for each fragment.

Corporate Vision

“Building a profitable and socially responsible financial institution focused on market and business with growth potential, thereby assisting BRAC and its stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh”.

Business Objective:

Establishing BRAC Bank as the most preferred Bangladeshi brand in the financial sector of the country.



Figure: Statement from the Managing Director of BRAC Bank Limited

Corporate Missions

- Continued development in Small and Medium Enterprise (SME) area.
- Have organized and continuous development in low cost deposit and retail resources.
- Fund Corporate Assets through self-liability assembly and develop resources through syndications and interest in more quickly developing divisions.
- Make steady push to raise non-supported income.
- Keep debt charges at 2% to keep up a consistent productive development.
- Attain proficient joint efforts between the branches, SME units and field officers for conveyance of remittance and Bank's different items and services.
- Manage different lines of business with various, completely committed group and well controlled condition with no compromise on quality.
- Have a profoundly determined group totally dedicated to bring the bank's vision into the real world.

Core Values

BRAC Bank's core values originates from its proprietor – BRAC, which imply that whatever they do they will take after these values as coordinated by BRAC.

- Value the way that one is a member from the BRAC family.
- Creating a genuine, open and empowering condition.
- Have a solid client focus and assemble connections in light of integrity, unrivaled services and shared advantages.
- Strive for benefit and sound development.
- Work as group to serve the best interest of the proprietors.
- Relentless in quest for business development and change.
- Value and regard individuals and settle on choices in view of legitimacy.
- Base acknowledgment and reward on execution.
- Always be capable, reliable and honest

2.2 Shareholding structure

Capital Structure

BRAC Bank has begun with an underlying capital of sum BDT 250 million, while the approved capital is BDT 1,000 million. After some time the bank has expanded its capital base in light of its enduring development and inside three long periods of activities, it has multiplied its capital base to BDT 500 million. The Bank has intended to open up to the world by the last quarter of this current year (2006) and raise its paid-up cash-flow to BDT 1000 million. BRAC Bank started with Local and International Institutional shareholding incorporating BRAC as promoter with IFC and Shore Cap International, UK.

Capital Fund

The approved and paid up capital of BBL is TK.1000 million and TK.500 million individually. The paid up capital is one of the most grounded in the managing an account industry. The bank will raise its paid up capital in the month September, 2006 by TK.500 million with issuing open offer of 5, 00,000 of TK.100 each.

Shareholding Structure

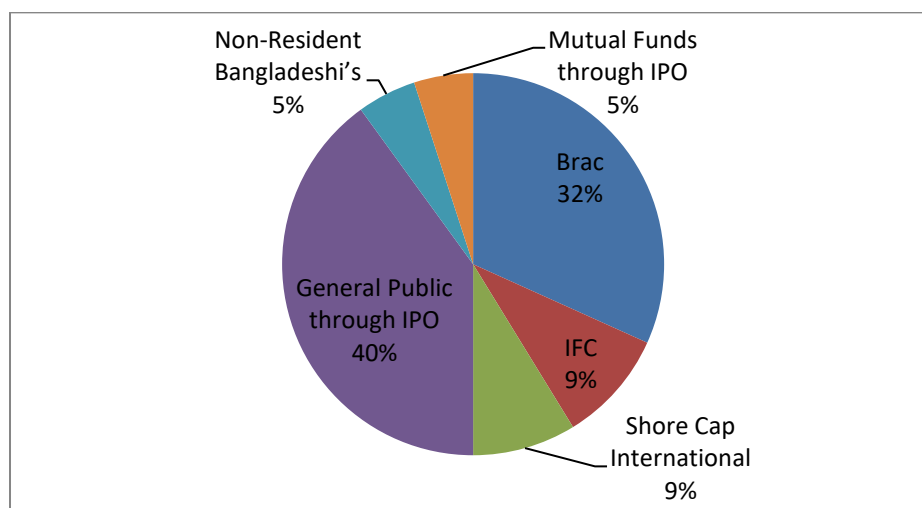


Diagram: BRAC Bank Limited's shareholders' structure

Shareholders	Percent
BRAC	31.74%
IFC	9.50%
Shore Cap International	8.76%
General Public through IPO	40%
Non-Resident Bangladeshi's	5%
Mutual Funds through IPO	5%
Total	100%

Table: BRAC Bank Limited's shareholders percentage

2.3 CSR activities

Every one of the organizations of BRAC Bank Limited takes 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 a fundamental influence in building up the SME part of the nation by making it less demanding to get to back for SME business people through Collateral Free SME Lending and spreading their banking service 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 attempted the "Green Banking" activity which essentially goes for protection of vitality. So as to lessen paper consumption and abbreviate banking procedures, the bank is presently focusing more on internet banking, SMS banking and other elective conveyance channels. BRAC Bank's CSR exercises

likewise incorporate scholarship programs, gifts to doctor's facilities in rustic regions, and financial support for underprivileged ladies.

2.4 Subsidiaries of BRAC Bank Limited

- Bkash Limited



- BRAC EPL Stock Brokerage Limited



- BRAC IT Services Limited



- BRAC Saajan Exchange Limited



- BRAC EPL Investments Limited



2.5 BRAC Bank Limited's position in banking industry

BRAC Bank is one of the top ranked banks in Bangladesh serving a variety of customers. It is considered best bank for SME. BRAC Bank has drawn attention on SME, increasing its share of overall lending to smaller enterprises to 39% of the total loan placed at the end of 2016, up from 34% last year and they have a vision of achieving 50 % of SME's market share by 2020.

They also have full scale hyper market offering financial solution to every segment of banking.

Industry	Financial Services Banking
Founded	4 July 2001
Headquarters	220/B Gulshan Tejgaon Link Road, Dhaka 1208
Key people	<ul style="list-style-type: none"> • Sir Fazle Hasan Abed KCMG, Chairman • Mr. Selim RF Hussain, Managing Director & CEO
Membership	GABV (Global Alliance for Banking on Values)
Customer in general	Around 1.2 million
Customer in SME	Around .365 million
ATM service	Placed at 2 nd position behind Dutch Bangla Bank on number of ATM having more than 300 ATMs around the country
Plastic Card holders	Around .5 million (Debit and Credit card holders combined)
Remittance	3 rd largest collector of remittance among commercial banks having more than 2000 remittance delivery points
Number of Branches	157
Offices for SME services	405
Employees	Around 8000
Achievements	<ul style="list-style-type: none"> • ICMAB Best Corporate Award 2015 (3rd Position) • BRAC Bank wins prestigious 'Sustainable Marketing Excellence Award' from CMO Asia • BRAC Bank wins The Best Managed Bank Award from The Asian Banker • BRAC Bank Wins the Award for Best Retail Bank in Bangladesh by The Asian Banker • BRAC Bank Limited has received ICAB National Award

	<ul style="list-style-type: none"> • BRAC Bank received National Award as the Highest VAT payer for the financial year 2007-2008 • DHL–Daily Star Bangladesh Business Awards 2008
--	---

Table: BRAC Bank's positions in various sectors

2.6 What makes BRAC Bank Limited different from others?

- **Unique SME banking Model:**

Having the highest percentage of SME share than any other banks in Bangladesh

- **Largest real time online network**

- **Value based Banking:**

A mission of financial inclusion and 3p philosophy

- People
- Planet
- Profit

2.7 logo of BRAC Bank Limited

The logo of BRAC Bank has been prepared remembering the objective of the association. The square structure of the logo implies strong and solid. The Golden Color in the lower part of the logo implies that 'Brilliant Bangladesh and her fruitful land'. The Blue shading in the upper segment signifies 'the sky with colossal and boundless opportunity'. The white shaded bend signifies 'Development and Progress'. White circles in the blue shading mean the glimmering sun that offers light to all over the earth.



2.8 Organizational hierarchy

1.Managing Director/CEO
2.Deputy Managing Director
3.Senior Executive Vice President
4.Executive Vice President
5.Senior Vice President
6.Vice President
7.Senior Assistant Vice President
8.First Assistant Vice President
9.Assistant Vice President
10.Senior Officer
11.Principal Officer
12.Management Trainee Officer
13.Officer Grade I
14.Officer Grade II

Table: BRAC Bank Limited's Organizational hierarchy

2.9 Divisional Overview

The organizations of BRAC Bank are basically fragmented into three divisions: Corporate Banking, Retail Banking and SME Banking.

Corporate Banking Division

The corporate banking division gives wholesale BANKINGSERVICES to corporate clients. Their point is to give banking services, for example, working capital finance, venture fund, credit syndication and trade solutions for corporate customer through their two centralized operations situated in Dhaka and Chittagong and additionally nine corporate branches to give administrations at certain land territories which can't be come to by their concentrated corporate banking group. They fundamentally serve four classifications of vast corporate customers: (I) Large corporate which incorporates materials and articles of clothing, media communications, power and foundation, (ii) Large Local Corporate, (iii) Local Corporate and (IV) Corporate Institutions. The Local Corporate area used to be under SME Banking division as "Medium Business Unit". With a specific end goal to bring particular target as client needs, it has been moved to be operated under Corporate Banking division.

SME Banking Division

Gives money related answers for small, medium and developing organizations. The bank has one of the most grounded SME establishments in the nation enhancing access to back for small scale organizations. SME Banking clients are served through 448 SME Unit Offices situated the nation over.

Items 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
- SHOMBRIDDHI - Trade Finance
- NIRMA- An equal monthly loan facility for laborers, jobholders and businessmen for development or reclamation of housing facility.

Agribusiness Finance

BRAC Bank Ltd. has been working alongside Bangladesh Bank, Microfinance Organizations/NGOs and USAID to make fund accessible to the rural area. There is Agriculture Finance Help Desk in all branches with trained staffs to go to a wide range of farming money related inquiries.

Retail Banking Division

The motivation behind retail banking is to serve individual clients as opposed to business substances, who are getting banking services from neighborhood branches.

Money Management and Custodial Service

Money management causes corporate substances to gather and oversee finance through different items.

Services Offered with Cash Management and Custodial Services:

- Deposit Facility
- Cash pick up benefits
- Transactional Banking Services
- Nationwide Collection Service
- Payment Transfer Solution
- Secured Cash Service
- (Initial Public Offering) Fund Management
- Custodial Services

Treasury and Financial Institutions Division

Gives all sort of treasury solutions for inner and outer customers through fund management, regulatory prerequisites taking care of and day by day liquidity management services.

Credit Risk management

Controls the risk related with loaning which generally may prompt money related misfortune if the customers neglect to fulfill their commitment.

Operation Division

BRAC Bank Limited has a centralized framework to guarantee a controlled service conveyance to the clients. The bank likewise has Regional Operating Centers (ROC) found everywhere throughout the nation to make service conveyance quicker. As of now there are 9 ROC managing more than 60% of SME credit, whatever remains of the operations is done from the head office.

Information Technology Division

To settle on basic decision making more successful and effective, and increase upper hand, an association needs to rapidly receive new technologies. The IT division of BRAC Bank comprises of talented innovation group giving a wide range of IT bolster for the financiers and continuously searching for headway in advances that the bank can gain and use to increment operational proficiency.

2.10 Human Resource Division of BRAC Bank

As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial mediator linking economic policies of the government with rest of the economy. The bank is constantly serving people and the economy of the country by raising aggregate demand, production and thus creating wealth for the economy. To maintain the resilience in doing growth oriented profitable and socially responsible business in the fiercely competitive banking industry of Bangladesh. Human Resources Division of BRAC Bank Limited work closely with the management committee for strategic advancement. The HR Department of BRAC Bank is one of the largest in the industry. As BRAC Bank has huge number of employees relative to other commercial banks, so they have the larger management team. As already known that BRAC Bank has two broad divisions Business and support, HR department is one of the integral part of the organizations support. And the support is so organized that BRAC Bank successfully manages their large number of employees centrally. Being a Bangladeshi bank and serving the banking needs of Bangladeshi people, Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division

comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Administration Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need.

BRAC Bank views the employees are the most valuable capital of the organization. HR Division of BRAC Bank Limited recruits staff members of the highest caliber through a competitive selection process based on criteria determined by the needs of the Bank and the requirements of the position, paying due regard to the importance of recruiting staff on a diverse basis. The Bank offers competitive compensation package and provides equal opportunity for career development to all employees. To support the ongoing growth of the bank and to strengthen the commitment of the management of taking the bank to the door step of the people, HR division has recruited 4847 regular staffs, outsourced 1139 employees and 2136 contractual employees in various grades and in doing so qualitatively HR Division interviewed some fourteen thousand job applicants throughout the years.

BRAC Bank truly believes that the human asset is most crucial one to achieve success and that's why they put a great emphasis on their employees and tries to make well HR practice. The bank has a strong focus on imparting training towards enhancement of the skills and competencies of their employees and in this regard they have a proper training planning and schedules. For example BRAC Bank provides average 30 hours of training in a year to each employee. BRAC Bank Limited maintains an e-learning portal to provide CBT (computer based Training) through BBL internet. The modules of e-learning include products & services, divisional/departmental overview, rules and regulations and some soft skills. The Human Resource division of BRAC Bank Limited recognizes the immense importance of e-Learning to provide training and refreshers for its large employee base assigned throughout the country. Every year all regular employees of the Bank are required to take part in the e-learning Exam and complete a preset e-learning module declared at the beginning of the year. Human Resources division intends to intensify its training effort through e-learning.

While the bank trains its employees to enhance their skills and abilities for better understanding of job responsibilities, it also takes planned development initiatives to ensure future requirement of managers and leaders. Human Resources division intends to focus on skill development and management development through various intensive internal and external trainings for the employees of the bank.

2.11 Member of Global Alliance for Banking on Values (GABV)

BBL is the member of The Global Alliance for Banking on Values (GABV) is a membership Organization, made up of eleven of the world's leading sustainable banks, Founded by BRAC Bank in Bangladesh, Shore Bank in the US, and Triodes Bank in the Netherlands, the bank's Members have to meet three criteria:

- ✓ They are independent and licensed banks with a focus on retail customers
- ✓ With a minimum balance sheet of \$50 million;

Most significantly, they should be committed to social banking and the triple bottom line of People, planet and profit. Their main purpose is to develop economically interdependent and Responsible to current and future generations.

2.12 Achievement

- Asia money “Best Bank for SMEs” 2017
- ICMAB Best Corporate Award 2015 (3rd position)
- BRAC Bank has been awarded as ‘Best Bank for SME’ in Hong Kong magazine ,2017.
- BRAC Bank wins prestigious _Best Bank in Bangladesh Award ‘from Finance Asia 2013
BRAC Bank wins The Best Managed Bank Award from The Asian Banker in the period 2011-2013.
- BRAC Bank Wins the Award for Best Retail Bank in Bangladesh by The Asian Banker 2011.
- BRAC Bank Limited has received ICAB National Award 2011.
- BRAC Bank awarded prestigious FT Sustainable Bank of the Year 2010
- DHL–Daily Star Bangladesh Business Awards 2008
- BRAC Bank received National Award as the Highest VAT payer for the financial year 2007-2008.
- BRAC Bank received ICAB National Award 2013.

Chapter 3:

Details about Internship Activities

3.1 About the Job

I have joined as an intern in BRAC Bank Limited (BBL) Head office, after getting qualified in a written test and interview. I was selected as an intern at HR division in Learning and Development department in BBL Head-Office. The duration of my Internship program was 3 months, started from 25th September to 26th December, 2018.

3.2 Specific Responsibilities of the Job

The work responsibilities I had is mainly -Creating Id for new employees, Enrolment of the new Id's in various Courses, Making Score sheet for the Trainer's Performance Evaluation, Taking TLP Exams over phone (TLP exams are under the SME division , it is mainly for the Relationship Officers of BRAC Bank) , Performing training calls for Relationship Officer's , Calling Relationship Officer's to assure their joining , Data entry and data checking in Microsoft Excels and other departmental works.

- **Making Phone Calls:** It was one of the activities I had to perform daily, when the training was scheduled, it was my duty to inform the trainers and also the trainees about the time, venue and topic of the training program.
- **Maintaining Files of Training Schedule Program:** I have maintained training schedule programs; it was my one of the responsibilities. The training programs are- Final Training program, schedule for Orientation and Pre-Service Training, Schedule for Orientation and Basics of Banking Training, and External Training program. I had to call the trainers to inform about the training and write remarks on whether they could attend or not.
- **Maintaining Attendance List:** After every training, I had to update the attendance list. In Excel files I had to entry participates names that were present in the training.
- **ID Creation and Enrollment:** ID creation for new employees and enrollment the id's in specific courses was one of my job responsibilities. Before taking the TLP exams of the Relationship Officers I had to create their id's and enroll them on "TLP small 2018" named course. I had to enroll the ID's for different exams like- Basics of Banking Final, Basics of Banking Quiz, Personal loan, and home loan, Pre-Service training, Anti Money Laundering and others.
- **Maintaining Exam Score File:** I had to maintain exam score files. After the exams like Basic of Banking Exams and exams like this I had to update the score of the exam in a file. To update quizzes and other exam scores are also a part of my duty.
- **Created Questions for Online Exams:** My supervisor assigned me with the responsibilities of creating questions for online exams. She instructed me how to create questions. Before the TLP exams I had to create questions.

- **Trainer Evaluation:** In the training programs the trainers were evaluated. They are scored by their performance. I had the responsibilities to count the scores in a certain way instructed by my supervisor and update them in a file.
- **Conducted Tele Learning Program (TLP) Exams:** I was an examiner of TLP exam under SME. This project was the major activity of my internship program. In the program, over telephone I had to take exams of the relationship officers. Every day from 10:30 am to 6:00 pm including a one-hour break, I had to call 12 participants to take their exams over phone. The participants are mainly Relationship Officers. The question pattern of exam was multiple choice questions and each participant got 30 minutes to complete the exam. The passing mark was 16, any participant who got below 16 considered as failed. Here is the result of our conducted Tele Learning Program (TLP) Exam-

Total amount of examinee	300
Amount of passed examinee	120
Amount of failed examinee	180

- **Invigilated Exams:** I have invigilated exams that took place in BRRAC Bank Head-Office, in L & D department. Exams like -Basics of Banking Final and Basics of Banking Quiz exams, AML exams usually take place in BRAC Bank Head-office. I helped examinees to log into their id's. Helped them regarding log in and by resetting their passwords.

3.3 Other Relevant Activities

- **Payroll:** I was assigned some tasks of payroll department of Human Resource Department. I have prepared salary sheet In MS Excel for over 100 employees consisting of their financial records of salaries, wages, allowances, bonuses, net pay, and deductions.
- **CV Updates:** I have done some of the tasks of Organizational Operation department. One of the tasks was CV updating to make the appointment letter for the selected employees. I had to update the basic information's of a CV in excel file maintaining so of the rules.

3.3 Observation

I have found out some of the errors that hinders the function of HR departments. Some are given below:

- TNT line connections condition is very disappointing in HR department. Had to dial more than five times to make phone call.

- The question that was made for TLP exams were not well structured and clear.
- The PC I was given for work was problematic and it was not changed.
- Slow Internet Connection.

3.4 Mismatch between Assigned Tasks with Academic Preparation/Major

The tasks I was assigned was mostly core tasks of HR division as I have done major in Human Resources Management the tasks were very effective for me. I have learned how to motivate employees to attend the training programs and attend the exams. There was a mismatch that was making phone calls to inform the employees about trainings. Academically we were not taught to make phone calls or was not prepared for the task. However, I had to make over 200 phone calls every week.

3.5 Lessons Learned from the Internship Program

The internship program was very effective for me. I have gained such experience that will help me to accomplish my long-term goal. The learning from the internship session has been given below –

Organizational Behavior: It is very important to know how to behave professionally when we work in an organization. As BRAC Bank promised to show the best HR practice in organization, there has been so much to learn from the HR employees.

Communicating with Employees: As communication is the most important aspect which is to follow properly in organizations. I have learned how to address senior level officers and how to communicate formally with all the respected employees of the bank from BRAC Bank HR.

Importance of Microsoft Excel: MS Excels has played a vital role in the organization. I have learned many functions of Excels while working in the organization. As I worked in Excels almost every day now I know how important it is to have proper skill in MS Excels.

Multi -Tasking: In a given time, I was assigned to perform multiple tasks. So, it has been a great lesson for me to learn how shift work fast and complete all of the task with perfection.

Working under Pressure: I had to convince the relationship officers to attend the exams and to maintain the time. Another situation I want mention, I had to complete two hundred calls within a day along with other works. So it has been a great lesson for me as I have learned how to work under pressure.

Chapter 4:

Learning & Development

Department of BRAC Bank

An Overview of Learning & Development Department

4.1 Introduction

Learning and Development is concerned about how to enhance the performance of the employee for the betterment of the organization [6]. This department is focused to make a long-term impact on the life of bank employees. Different types of trainings, workshops, examination is being arranged by the department. Trainings are for all kind of employees to make their performance better and for the development of their personal and professional life. On the other hand, Exams are being taken to evaluate the employee's performance and learning. However, Learning and Development department of BRAC Bank HR also provides training for Bank subsidiaries and employees who belong to different organization. Mainly, the objective is to give effective training to the employees to bring success and meet the objectives of Banks.

Employees are benefited in certain ways, Firstly, they are motivated to increase their work standard. Secondly, they get lesson on how to do the work properly and how to act professionally. Besides, the trainings help to make strong teams among the employees. Lastly, effective ideas have been shared through these training programs, which actually help to contribute to the progress of the organization.

4.2 Objectives of Learning & Development Department

To achieve the ultimate mission of BRAC Bank, training of the employee is very essential. It is very important to support training and development of the employee to achieve following objectives:

- To provide employee with a better understanding about their job responsibilities
- Personal Development of Employee and improvement of skills
- Employee are prepared to accept all kind of challenges and how to face them

4.3 Training Techniques of BBL

BRAC bank HR believes that Training and Development programs help to achieve the ultimate goal of the Bank. That is why Learning and Development department of BBL arranges such training programs, which are:

- (i) On the job training
- (ii) Off the job training

4.4 Types of Training Programs

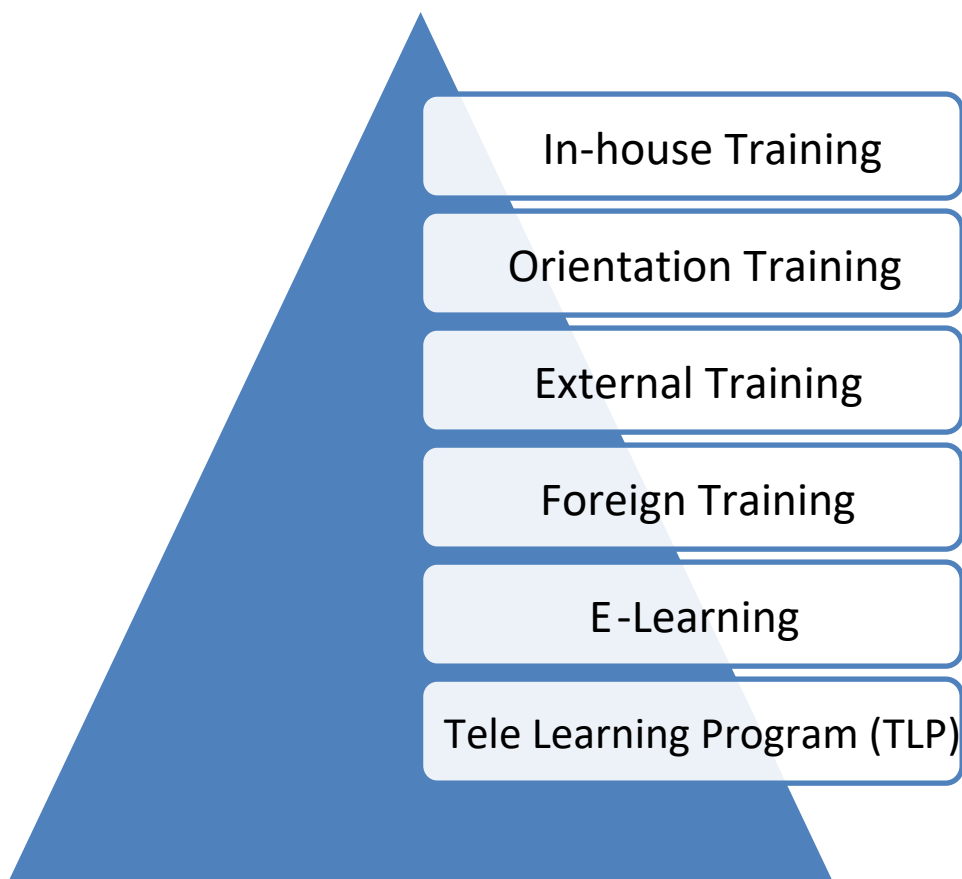


Figure 1.1: Types of Training Program

In-house Training: In-house training is the training which is accompanied by BRAC Bank with their own trainers. This training program includes both job specific and need based training. Orientation program is also one of the trainings provided by the bank. This training program is organized for new and existing employees. In week days trainers usually get paid five hundred taka and for weekends they get seven hundred taka for conducting training. Here is the list of some In-house training program-

- Attachment with Operations, Post field training
- Attachment with Trade and Remittance
- Attachment of Newly joined Guest and Service Executive
- Basics of Banking
- BACH(Outward) Operations
- Corporate Business overview and Relationship Management
- Credit approvers Training for SAJIDA Foundation
- Hands on training on Retail Account and personal Loan Processing
- Induction and Orientation Training
- Information Security Awareness
- Post-Field Training
- Pre-Service Training
- Retail products and Sales Strategy □ Service Excellence Workshop

Workshop on BBL's Local Acceptance Discounting.

Orientation Training: BBL arranges orientation training program for new employees. This training program provides the new employees with brief and accurate information of the company and makes them familiar with organizational culture. It also promotes communication between supervisor and the new employees and it make the new employees more flexible and comfortable in their job. Each new employee has to successfully complete this training program before performing their job duties. Orientation training program includes five days of training where first two days they give brief overview of BRAC Bank Limited and Human Resource division and the last three days employees are given lectures about Anti-Money laundering, Finacle and Negotiable act.

External Training: BBL provides external training program for the employees who get nominated for this program and the approval is given from Division Head. The Training program is conducted by the external trainers of other organization. Selected employees of BBL have to go to different institutions to receive these trainings. Each participant get paid for attending this

External training program. Here are some training titles of External Training program-

- Development of Professional Selling
- Corporate Governance in Banks- Impact on Profitability
- Anti-money laundering and Combating Financing of Terrorism
- Banking Foundation Course
- Diversity, Gender and Sexual harassment
- BRAC Exposure
- Uniform Customs and Proactive for Documentary Credits- UCPDC-600
- Customer relationship management in Banks
- Fake note identification
- Emergency medical care and First Aid
- Uniform Rules for Collection
- Working Capital Financing

Foreign Training: BBL provides Foreign Training program for the employees which are conducted by foreign trainers. As this type of training is expensive not every single employee can participate in it. Only nominated employees get the chance to attend this training. Here are some training titles of Foreign Training Program-

- GABV human Development Annual Conference
- Server farm and Fabric Extended Switch
- GABV Annual Conference
- Storage and Data protection
- F5 Admin LTM Administration
- Lenovo Blade Server Administration

- Oracle Server Administration (CMS)
- Bank management for senior Executive
- Global SME Finance Forum 2017

E-Learning: It is an online training program. All the employees of BRAC Bank has to participate in the e- learning exam. It is compulsory for all regular employees and also for the new joiners. Right after his joining, a new employee can participate in this exam and he must complete all the departmental courses by the end of his first year of service. There are six courses in E-Learning training program. These six courses are divided in to two parts. One is mandatory module and another one is optional module. The mandatory four courses are Human Resource Division, Anti money laundering, BRAC Bank Overview, company secretariat, Legal and regulatory and internal control. The other two courses are based on respective department.

Participants give online exam and the result is published via internet. An employee performance method is followed by each department. Supervisors and respective department head fill out and sign this performance measurement form. After reviewing their performance, training needs are identified for different employees.

Tele Learning Program: BRAC Bank conducts Tele Learning program for Customer Relationship Officers under SME to test their knowledge about their particular field. In this program exams are taken over phone and it is mainly held to keep the employees updated about the products or services they offer to the customers. Before the exam takes place, participants get e-mail about the exam topic, date, and time and in the due date and time exams are taken over telephone. Each participant is asked 20 multiple choice questions consisting of 20 marks and within 30 minutes they have to give all the answers. The passing mark is 16 and participants can attempt exam twice if they score below 16.

4.5 Training Process

Training process of BRAC Bank Limited consists of these following steps-

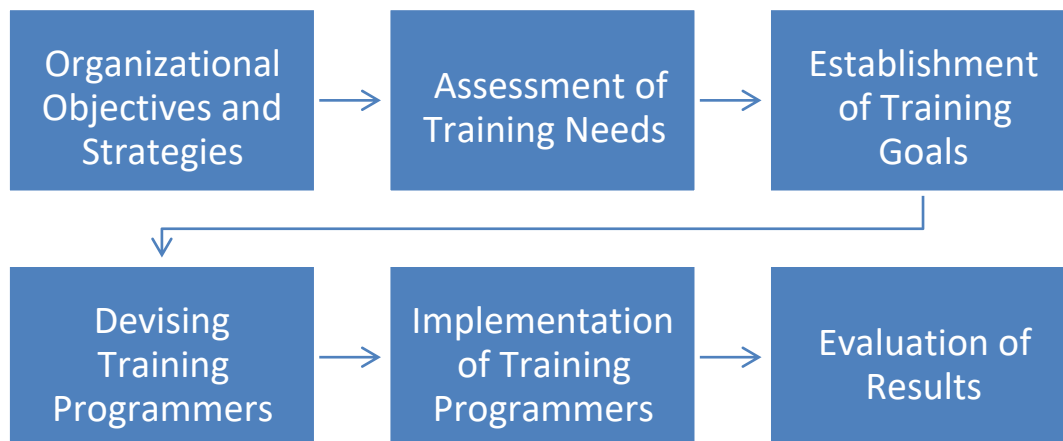


Figure 1.2: Training Process of BRAC Bank Limited (Source: BBL/Local/Web portal)

Chapter 5:

Learning Outcomes

5.1 Professional Learning

I am really grateful that I got to work in a prestigious organization like BRAC Bank Limited with a highly supportive and motivated team and also getting idea about an industry which I am not that familiar with. I got to know the processes development of HR and the work of BRAC Bank whom are involved in this department. The environment is quite friendly and everyone at the office was very welcoming to me. Over the course of time in my internship period I got to know some knowledgeable people from whom I learnt a lot about banking and HR activities of BRAC Bank. Every day there was something new to learn from them whether it's their punctuality, hard work, dedication and behavior with employees. This experience is quite invaluable for me and I am confident enough to survive any kind of corporate environment and whatever I have learned from this internship program will definitely help me grow as a person and help me succeed in every aspects corporate life.

5.2 Academic Learning

Through my 3 months internship period I got to know the various types of work of HR department and also got to know the overall scenario of HR processes. As a student of HR I didn't have that much huge idea about bank's HR department but during short span of time spend in BRAC Bank Limited I got to know key aspects of banking which is quite important as banking has become a part of our life nowadays.

5.3 Personal Learning

This is my first time working with a big organization. Working in BRAC Bank Limited thought me how to be effective with the team from people from all background. Some time I had to use my creativity and analytical skills to solve many issues. Working with a big organization like BRAC Bank Limited has made me confident and capable of working in a competitive environment.

Chapter 6:

Conclusion and Recommendation

6.1 Conclusion

BRAC Bank has been growing so fast among the other banks in Bangladesh and it aims to set benchmark as the corporate dominant in Bangladesh. Working as an intern in BRAC Bank Limited was an excellent chance for me to learn. I have worked under Human Resource Division in Learning and Development department. During the internship program, there are lots of things that I learned related to the academic major. I have faced some difficulties while making my internship report, as the information of Human Resource Division is very confidential. This report has been prepared with the data collected from my work, from both of my supervisors, through conducting focused group discussion and with the information that is available on the internet. The three months' of internship program was very effective for me. I have gained practical experience of HR practices. The knowledge, work experience, work ethic, rules, and regulations I learnt from this internship program hopefully would make an impact in accomplishing of long-term goal.

6.2 Recommendations

There are some recommendations that could help to enhance the engagement of the Customer Relationship Officers in BRAC Bank under SME. They are given below –

- First of all, the training programs should be scheduled in the beginning of the month
- Secondly, the TLP exams should not be held at the end of the month
- Thirdly, there should be proper accommodation for the CRO's during training programs
- Fourthly, innovative training programs shall be arranged
- Next, training over Skype could be arranged
- Updated training materials shall be used
- TLP questions should be easy and understanding
- Lastly, CRO's preference should be observed

6.3 Bibliography

- Books, publications, journals and annual report of BRAC Bank Limited
- Valuable discussion with supervisor, associate managers and other officers working in HR department.
- Prospectus of BRAC Bank Limited published in 2016
- Training providers and HR department of BRAC Bank Limited
- Articles of Bangladesh Bank

6.4 Reference

- Annual Report 2016. Retrieved June 11, 2018, from BRAC Bank Limited
- BRAC Bank undertakes training on branch operations manager dev prog. (2018, June 15). Retrieved July 20, 2018, from <https://thefinancialexpress.com.bd/public/trade/brac-bank-undertakes-training-on-branch-operations-manager-dev-progm-1529044918>
- “Company Profile”. (2018). Retrieved June 11, 2018, from BRAC Bank Limited https://www.bracbank.com/company_profile.php
- J. G. (n.d.). What Is a Point of Sale System? Retrieved July 24, 2018, from <https://www.softwareadvice.com/resources/what-is-a-point-of-sale-system/>
- Kebede, S. Z. (2013, August 6). Electronic Funds Transfer. Retrieved July 29, 2018, from https://www.duo.uio.no/bitstream/handle/10852/39024/Simri_Thesis_with_name.pdf?sequence=1
- P. M., T. K., & J. B. (n.d.). Key pillars of an acquiring strategy in emerging and developing markets. Retrieved July 22, 2018, from https://www.mastercardadvisors.com/content/dam/advisors/en-us/CompendiumAssets/PDF/Key_Pillars_of_an_Acquiring_Strategy.pdf
- THE FUTURE OF MERCHANT ACQUIRING: The best of times and the worst of time. (n.d.). Retrieved June 12, 2018, from http://www.rssoftware.com/collateral/rss_merchant_acquiring.pdf