

Report On

**“Impact of training and development on employee performance: The case of BRAC Bank”**

By

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An internship report submitted to the BRAC Business School in partial  
fulfillment of the requirements for the degree of  
Master of Business Administration

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BRAC University

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**Declaration :**

It is hereby declared that

- The internship report submitted is my / our own original work while completing degree at BRAC University .
- The report does not contain material previously published or written by a third party , except where this is appropriately cited through full and accurate referencing .
- The report does not contain material which has been accepted or submitted for any other degree or diploma at a university or other institution .
- We have acknowledged all main sources of help .

**Students full name and signature:**



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**Supervisor's full name & signature:**



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## **Letter of Transmittal**

**Dr. M. Nazmul Amin Majumdar**

Professor (Adjunct)  
BRAC Business School  
BRAC University

Subject : An internship report on “Impact of training and development on employee performance : The case of BRAC Bank . ”

Sir ,

With due respect , I want to inform you that I have prepared a report on “Impact of training and development on employee performance : The case of BRAC Bank ” according to your instructions . This report has helped me to gather knowledge on the Impact of training and development on employee performance : The case of BRAC Bank . I have collected the information from BRAC bank .

I hope that this report will provide you with enough information regarding my work.

Sincerely yours,



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Afsin Maha

BRAC Business School

BRAC University

## **Acknowledgement :**

At first I would like to thank to my supervisor Dr. Nazmul Amin Majumdar and co-supervisor Dr. Sumon Das for their support of my report . Their guidance helped me all the way in researching and writing this report .

I would also like to thank BRAC Business School for presenting such an excellent study approach as an internship report that gives me the opportunity to apply my knowledge gained from the MBA courses .

## **Executive Summary :**

This report has been conducted to identify the Impact of training and development on employee performance : The case of BRAC Bank . The growth of a country is highly dependent on the banking industry and is one of the potential industries. The banking industry in Bangladesh is also very influential. We have many skilled workers in this industry as it is a large industry.

BRAC Bank Ltd. has developed a qualified and efficient workforce to meet the global challenge. BRAC Bank Ltd's human resources department fully manages this large workforce. The Human Resources department covers all recruits needs, from pay to reward, recruiting and firing, and other important and essential development training.

Since the independence of Bangladesh, BRAC Bank Ltd. conducts its business as it has a very strong network throughout the country. Plus, they have huge employee networks with huge operations. However, due to the failure of its strategic decision and inefficient staff management, BRAC Bank AG has lagged behind in recent years.

**Keywords :** Employee performance , Banking industry , Efficient workforce , Strategic decision , Staff management .

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## **Chapter 1 : Introduction**

### **1.1 Background of the report**

BRAC Bank Ltd. has developed a qualified and efficient workforce to meet the global challenge. BRAC Bank Ltd's human resources department fully manages this large workforce. The Human Resources department covers all recruits needs, from pay to reward, recruiting and firing, and other important and essential development training . In 2001, BRAC Bank did not start up like any other conventional bank. The visionaries who ran the bank realized that the previously underserved small and medium-sized enterprise (SME) sector played an important role in creating growth and jobs in the country.

BRAC Bank shares the 3P - People, Planet and Profit philosophy with other GABV partners. They believe they have a responsibility to the people they work with and the places they operate. As a mission-oriented bank, they prefer to work for the well-being of their employees and society.

### **1.2 Rationale of the study**

Since the independence of Bangladesh, BRAC Bank Ltd. has been running its operations, as it has a very strong network across the country. Plus, they have huge employee networks, with huge operations. However, due to the failure in its strategic decision and inefficient employee management, BRAC Bank Ltd. still has a better chance of tackling all obstacles. BRAC Bank Ltd. must follow the standard that prepares them for training methods to maintain employee satisfaction and development. Employees must be paid based on their performance. The TNA must be formalized and followed and must be clear enough to all employees and how it relates to the business objective.

BRAC Bank is a dynamic and performance-oriented organization whose values are at the center of every activity as pillars. It is the only member of the Global Alliance for Banking in Securities (GABV) of Bangladesh .



## **Chapter 2 : Literature Review**

### **2.1 Overview of the company**

Traditionally, banks in Bangladesh have been for medium and large companies or employed professionals . Dedicated to the people of Bangladesh because we believe in the faith and hope founded by our unwavering faith in the dreams of 160 million people, it is not just a place for transactions: BRAC Bank is a place where potential is realized . The banking system of Bangladesh has undergone extraordinary changes in the last 25 years . The country moved from state control to a relatively market-oriented open economy by adopting a comprehensive stabilization, liberalization and deregulation program in under the influence of the world bank and the IMF amid serious macroeconomic imbalances in the early 1990s .

### **2.2 Vision**

The Bank has undertaken a declared policy of promoting broad participation in the Banish economy by providing a high quality banking service based on the latest information technologies. The Bank will ensure this by increasing access to economic opportunities for all individuals and businesses in Bangladesh, with a particular focus on businesses and households currently disadvantaged across the rural urban spectrum. We believe that increasing the ability "of disadvantaged individuals and businesses to build their resource base and access market opportunities will increase the economic well-being of all Bangladeshis .

### **2.3 Mission**

The bank is mainly owned by Bangladesh's largest NGO - BRAC. The Bank has positioned itself as a new generation bank with the aim of meeting the various financial needs of a growing and developing economy. It intends to set the standards as the absolute market leader by providing an efficient, friendly and modern, fully automated and cost-effective online service. BRAC Bank survives in the great banking arena through its unique and competitive products and is the only local bank to offer 100% integrated online banking services.

## **Chapter : 3 Methodology**

### **3.1 Methodological approach**

Since the objective of the report is to identify the “Impact of training and development on employee performance : The case of BRAC Bank ,” a primary data will be suitable way in order to get the actual feedback . The SME mortgage goods cover more than a few rural, semi-city and concrete economic wishes within side the market. Besides them, industries, shipping business, schooling institutions, clinical centers, marine business, every other excessive really well worth companies, individuals, and so forth also are the principle clients of the financial institution. The financial institution has the ATM card and Credit card facility, so the customers of the equal also are in target .

Both primary data and secondary data will be used in this report .

#### **Primary Data**

Primary data are collected by taking interviews of several employees of the bank .

#### **Secondary Data**

- Official website of BRAC bank .
- Some articles and brochures of BRAC bank .

### **3.2 Small and medium enterprise**

The SME (Small & Medium Enterprise) Division is the most important department of BRAC bank. SME is at once associated with enterprise of the bank. BRAC Bank extends loans to capability small and medium trading, production and provider enterprises. This mortgage is capable of offer short and high-satisfactory banking offerings to centered enterprise at any locations of the united states. Potential women marketers may even get the centers of SME mortgage; this initiation is to play a function within side the socioeconomic improvement of the united states via way of means of enlargement of enterprise in addition to introduction of employment .

### **3.3 Banking Services**

BRAC bank always provides better services to its customers . Banking Services Department under BRAC bank Operations has been created with a imaginative and prescient of providing one stop banking offerings to their internal & outside clients via way of means of making sure provider excellence and accelerating the performance good skilled and in a position human capital and using superior technology .

### **3.4 Cards Operations**

Cards operations is an essential part for the bank . they always provide good services to their customers . Card operations department has four units ,

- Merchant payment
- Settlement and dispute
- Account services
- Transaction processing

### **3.5 General Administration**

General Administration always tries to provide better services to its clients . At the same time it ensures all types of logistics support services across the bank throughout the country .

### **3.6 Remittances**

Remittance operations gives support to Probashi Banking Services (PBS) . Their tasks are as follows ,

- Inward Remittance
- Outward remittance
- Account related services for PBS

### **3.7 Business relationships and support**

Business Relationships & Support is a brand new Operations branch shaped in particular to make sure coordination among Business and Operations to make sure an excellent services to customers' and allow commercial enterprise to fulfill the budget . Some business relationships and support operations are as follows ,

- Retail banking
- SME banking
- Central support and operations

## **Chapter : 4 Impact of training and development on employee performance**

### **4.1 Training and development concept**

Training and development refers to some specific knowledge , skills , abilities of an employee . In order to improve the current and future employee performance training and development is a good way . Training can help an employee in order to perform in a better way . In also helps to increase knowledge . An employee can learn a lot from proper training and gather experience . BRAC Bank spends enough money on their training and development programs for their employees . Every worker of BRAC bank is going under those training that helps them to carry out higher position at the job . These training programs are applicable for both the new and present employees .

## **Training**

It indicates that the action of teaching a person regarding a particular skill or type of behavior . It has particular qualities of enhancing a person's caliber, capacity, productiveness and performance .It is an essential management tool in order to develop and increase the skills of every employees as well as the employers . When employees and employers will be well trained they become an asset for the company . They work for the betterment of the company and this way company can attain its goal . Training gives them practical knowledge of working . They learn how to do their job in an innovative way . Training also helps to increase creativity level of a person .

## **Development**

It is an advanced process that permits the employees to succeed along a better career with the skills and knowledge achieved over time . It allows progress of the employees of an organization . Development programs concentrate on bigger skills such as decision making , leadership , goal setting etc .

## **4.2 Types of training programs of BRAC Bank**

BRAC bank provides different types of training to its employers and employees those are as follows ,

**4.2.1 In-house training :** This type of training is conducted by their own trainer of BRAC bank . This program includes both job specific and need based training . Orientation program is a part of this training . Every new and existing employees can participate in this program . Generally , trainers get paid five hundred taka in week days . But if they conduct training programs in weekend they get paid seven hundred taka . Some In-house training programs are as follows ,

- Attachment with trade and remittance
- Attachment with operations
- Relationship management and corporate business overview

- Pre- service training
- Information security awareness
- Retail products and sales strategy
- Service excellence workshop
- Post-field training
- Induction and orientation training

**4.2.2 Foreign training :** This type of training programs are conducted by foreign trainers . This type of training are expensive . Everyone cannot participate in this program . Selected employees can participate in this program . Some foreign training programs are as follows ,

- Storage and data protection
- Oracle server administration
- Bank management for senior executive
- GAVB annual conference
- Lenovo blade server administration
- Server farm and extended switch

**4.2.3 Tele learning program :** This training program is basically arranged in order to test the knowledge of the employees about their respective field . In this training program , employees have to participate in the exams through telephone . This procedure is followed just to keep updated the employees regarding the goods and services that are offered to the customers . In exam , each participant has to answer twenty MCQs within 30 minutes . The passing marks is 16

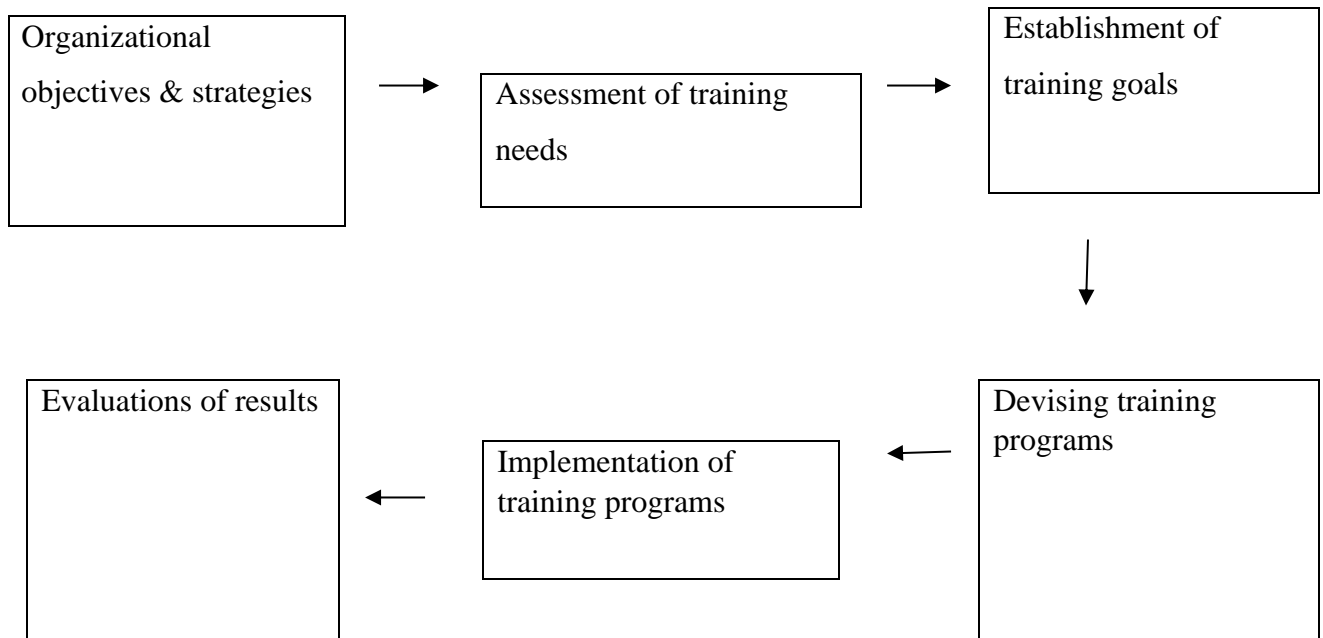
**4.2.4 . Orientation training :** This program is arranged for the fresher . New employees can get accurate information regarding the bank that makes them familiar with organizational rules , regulations and culture . This training program helps in order to build a good relationship between the supervisor and the new employees . Each and every employees have to complete

their training in a proper way before joining their respective field . It is a five days training program . In first two days , employees come to know about BRAC bank and the HR division . In last three days , employees know about Anti-Money laundering , Finacle and Negotiable act .

**4.2.5 E- learning** : Each and every employees have to participate in this training program . It is online based training program . All the existing employees and the fresher are bound to join this program . A new employee has to complete all the departmental courses at the end of his first year service . So , after joining in the job a new employee can participate in the exam . This training is consists of six courses . There are four obligatory courses Anti-Money laundering , BRAC bank overview , HR division , company secretariat . The two optional courses are internal control and legal and regulatory control . Each department follows employee performance system . This training program and also the exams are taken through internet .

### 4.3 Training Process

The training process of BRAC bank is given below ,



**Figure 4.3 : Training process of BRAC bank** ( Source :Local /Web portal /BBL )

#### **4.4 Evaluation**

After providing all types of training programs to their employees evaluation is an essential part . Because it helps the authority to detect the lacking of training programs and also helps to take necessary steps to overcome those lacking . Two types of evaluation are occurred by the learning and development division such as , Training program evaluation and Trainer evaluation .

Training program evaluation are conducted in order to identify the learning ability of the employees . This evaluation are mainly conducted to detect whether all the training process are occurred properly or not . At the same time to identify the present condition of the employees whether they are performing in a right way or not in their job sector .

#### **Evaluation Scale**

Excellent = 5

Good= 4

Satisfactory = 3

Poor = 2

Very poor = 1

Learning and development division has another evaluation and that trainer evaluation . Participants of the training program evaluate the training skills of the trainer . In this process , they can determine that in which way the trainers are providing training to the employees . The trainer must ask questions to the participants . They must talk in a proper way so that all the employees have a clear understanding about the class . Trainer must be friendly to everyone .



#### 4.5 Development process

The purposes of development process is to enhance the skills , knowledge , efficiency of the employees . When an employee is well trained it will help then in order to get promoted in their job sector . It is also helpful for employee retention . BRAC bank has different development process for their employees and those are given below ,

**Seminars** : BRAC bank organizes seminars from time to time . This seminars helps the employees to enhance their working skill and personal improvement . It also helps to increase job satisfaction , ethical issues , employee performance .

**Performance appraisals** : The managers and the supervisors evaluate the performance of the employees after completing one year of their job in this bank . Besides, they organize many programs and evaluate their performance . Managers provide feedback to the employee performance . They provide promotions , incentives , increments according to their performance .

**Lecture courses** : Some lecture courses are also arranged by the authority for the development of their employees . In this lecture courses a speech is delivered by the course instructor in front of the employees . Generally , experienced and senior employees give relevant data and information of every departments to the employees .

**Mentoring** : When a senior employee provides guideline to a new employee that is known as mentoring process . This is very much necessary for a new employee . A new employee can be benefited through this process because they can get help and better advice from experienced and senior employees . Senior employees share their experiences with new employees , they guide them about their career .

## Chapter : 5 Recommendation and Conclusion

### 5.1 Recommendation

Some recommendations for the training and development process of BRAC bank are given below ,

- The authority must provide a clear understanding about the training process to their employees so that they can attain organizational goal .
- Employees need more time for some training programs such as service quality and branch operation , development of professional selling , basic communication etc . These training sessions are short and employees need longer session for gathering better knowledge .
- The training program can be more attractive so that employees can easily get that . The trainers can provide easy handout to the employees . The presentation slide can be more interesting . They can add some relevant examples so that the employees can detect that easily .
- Some trainers don't provide lectures in a proper way . So , employees might have some lacking regarding any courses . Trainers should take every courses very carefully so that employees can understand that .
- Trainers must use innovative and easiest way of delivering speech . Their teaching methods must be updated .

## 5.2 Conclusion

At present BRAC bank is in a good position of the banking sector of Bangladesh . They have many branches throughout the country . They are providing a better services to the people of the country . Most often they work for the betterment of the society . They are contributing in the economy . I have prepared my report with the information that I have learned from my work . I got limited information to prepare this report .

BRAC bank launches new services from time to time for their customers . The employees work properly in order to provide best services to their customers . They also work for the socio-economic development of the country .

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## Appendix

I took an interview of some employees of BRAC bank . Some questions are as follows ,

- What can motivate an employee ?
- What challenges an employee face in developing their skills ?
- How are their training methods ?
- How can they improve their training and development process ?