

Report On
Analysis of Learning & Development Division's Functions and
Employee Training Practice at BRAC Bank Ltd.

By

Sabrina Chowdhury
ID- 17264064

An internship report submitted to the Department of MBA, BRAC Business School in
partial fulfillment of the requirements for the degree of
Masters of Business Administration (MBA)

Department of MBA, BRAC Business School
BRAC University.

May, 2020.

©2020, BRAC University
All rights reserved.

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. 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.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

Sabrina Chowdhury
ID-17264064

Supervisor's Full Name & Signature:

Md. Shamim Ahmed
Deputy Registrar
BRAC University

Letter of Transmittal

Md. Shamim Ahmed

Deputy Registrar,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: **Submission of Internship Report.**

Dear Sir,

This is my pleasure to inform you that I am submitting my internship report on “Analysis of Learning & Development Division’s Functions and Employee Training Practices at BRAC Bank Ltd.”. which I was appointed by your directions.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Sabrina Chowdhury

ID- 17264064

BRAC Business School

BRAC University

Date: 2nd May.2020.

Acknowledgement

Firstly, I would like to thank Almighty Allah for giving me the abilities and strength to complete my internship report on time. Secondly, I would like to thank my academic supervisor, Md. Shamim Ahmed, Deputy Registrar of BRAC University for his support, patience and time without which it would have been very tough for me to complete the report. I would also like to thank my office supervisor for her guidance and lastly I would like to thank my family for giving me support to complete this report.

Executive Summary

The aim of this report is to analyze different functions of BRAC Bank's Learning & Development Division which is a part of Human Resource Department of BRAC Bank Ltd. Learning & Development Division of BRAC Bank mainly works for the development of the employees' work performance. The report also focuses on the training and development practice in BRAC Bank. The report is divided into five chapters. The first chapter of the report covers the introductory part of the report. Then the second chapter focuses on the organization's overview, the third chapter covers the whole training and development practice of BRAC Bank along with the functions of Learning and Development Division of BRAC Bank. The fourth chapter is about my internship experience and the last chapter of the report covers the findings, recommendations and also the conclusion part. At the end of the report, references that are used to prepare this report are included.

Table of Contents

Declaration.....	ii
Letter of Transmittal.....	iii
Acknowledgement.....	iv
Executive Summary.....	v
Table of Contents.....	vi
List of Tables.....	ix
List of Figures.....	ix
List of Acronyms.....	x
Chapter 1: Introduction.....	1
1.1 Origin of the Report.....	2
1.2 Objectives of the Report.....	2
1.3 Scope of the Study.....	3
1.4 Methodology.....	3
1.5 Limitations of the Study.....	4
Chapter 2: Overview of the Organization.....	5
2.1 Overview of BRAC Bank Ltd.....	6
2.2 Logo of BRAC Bank Ltd.....	8
2.3 Slogan of BRAC Bank Ltd.....	8
2.4 Corporate Vision.....	9

2.5 Corporate Mission.....	9
2.6 Values of BRAC Bank Ltd.	9
2.7 Organizational Structure.....	11
2.8 Board of Directors of BRAC Bank Ltd.	12
2.9 Management Comettiee of BRAC Bank Ltd.....	13
2.10 Products & Services of BRAC Bank Ltd.....	14
2.11 Subsidiaries of BRAC Bank Ltd.....	15
2.12 SWOT Analysis of BRAC Bank Ltd.....	16
Chapter 3: Functions of Learning & Development Division and Employee Training Practice at BRAC Bank Ltd.....	18
3.1 Definition of Training & Development.....	19
3.2 Distinctions between Training & Development..	19
3.3 Human Resource Department of BRAC Bank Ltd.....	19
3.4 Learning & Development Division of BRAC Bank Ltd.....	20
3.5 Objectives of Learning & Develoment Division.....	21
3.6 Types of Training Programs..	22
3.7 Training & Development Procedure.....	25
3.8 Training & Development Methods	27
3.9 Areas Focused by L&D Division while arranging Training Programs.....	28
3.10 Budget Preparation of BBL for arranging Training Programs.....	28

3.11 List of Training Programs L&D Division Scheduled for 2020.....	29
Chapter 4 : Description of Internship Experience	30
4.1 Job Responsibilities as an Intern.....	31
4.2 Self Achievements after Completing Internship Journey	33
4.3 Problems Faced During Internship Period.....	34
Chapter 5 : Findings, Recommendations & Conclusion	35
5.1 Findings.....	36
5.2 Recommendations	38
5.3 Conclusion	39
References.....	40

List of Tables

Table 1: Board of Directors of BRAC Bank Ltd.	12
Table2: Management Committee of BRAC Bank Ltd.	13

List of Figures

Figure 1: 3P Philosophy of BRAC Banl Ltd.	6
Figure 2: Present Scenario of BRAC Bank’s Financial Performance	7
Figure 3: Organizational Structure of BRAC Bank Ltd.	11
Figure 4: Human Resource Department of BRAC Bank Ltd.	20
Figure 5: Different Types of Training Programs	22
Figure 6: Training & Development Procedure	25

List of Acronyms

L&D	Learning and Development
BBL	BRAC Bank Limited
SME	Small and Medium Enterprise
HRIS	Human Resource Information System
LC	Letter of Credit
GABV	Global Alliance for Banking on Value
ATM	Automated Teller Machine
CDM	Cash Deposit Machine
DPS	Deposit Premium Scheme
FFD	Freedom Fixed Deposit
IPO	Initial Public Offer
HR	Human Resource

CHAPTER-1

Introduction



1.1 Origin of the Report:

For each student of Masters of Business Administration at BRAC University, it is mandatory to complete a 3months internship program from any organization and prepare a report based on that. As a student of MBA program of BRAC University, I also had to do this internship program. I got an opportunity to work as an intern in BRAC Bank Ltd. Before joining there as an intern I had to go through a written test and an interview. After qualifying the written test and interview, the recruitment manager of BRAC Bank Ltd. confirmed me that I was selected as an intern. I was assigned in Learning and Development Division of Human Resource Department of BRAC Bank Ltd. and my supervisor was Ms Tazkia Habib who was an Associate Manager of L&D Division. Throughout my internship journey, I have learnt a lot and based on my learning and experience I have prepared my internship report.

1.2 Objectives of the Report:

➤ Broad objective:

The main objective of this report is to analyze the functions of Learning & Development Division and practice of employee training programs at BRAC Bank Ltd.

➤ Specific Objectives:

- To identify the objectives of Learning & Development Division of BRAC Bank Ltd.
- To explore the types of employee training programs that Learning & Development Division of BRAC Bank organizes.
- To understand the training process that BRAC Bank's L&D Division follows.
- To learn about the training methods that BRAC Bank follows.
- To know about the titles of the training programs that BRAC Bank scheduled for its employees in 2020.
- To find out the problems of L&D division of BRAC Bank.
- To provide suggestions to reduce the problems of L&D division.

1.3 Scope of the Study:

The report is prepared to provide a clear idea about employee training and development practices in BRAC Bank Ltd. After reading this internship report, one can have an idea about how Learning & Development Division of BRAC Bank arranges training programs for their employees. This report will also help readers to have knowledge about how private commercial banks in Bangladesh arrange training programs for employees as most of the banks in our country follow similar training process, methods and arranges similar training programs that BRAC Bank's Learning and Development Division does for their employees. But sometimes other banks change their training program or add new training program based on the needs of the organization. BRAC Bank Ltd. can use this report by considering the recommendations that I have mentioned at the end of the report.

1.4 Methodology:

Primary Data:

- Direct conversation with the employees of Learning & Development Division of BRAC Bank Ltd.
- Informal communication with participants.
- Personal experience achieved by working here.
- Direct observation.

Secondary Data:

- Annual report of BRAC Bank.
- BRAC Bank's official website.
- Information collected from internal reports of BRAC Bank.
- Different published articles from internet.

1.5 Limitations of the Study:

- Due to shortage of time it was difficult for me to collect necessary information to prepare my report.
- As I was an intern, the organization did not provide me all the information related to their employee training and development programs due to confidential purpose.
- I could not able to conduct quantitative survey of the participants of different training programs that could enrich my report because of the sudden cancellation of training programs at BRAC Bank due to COVID-19 pandemic. As a result I had to conduct my report based on discussion with the employees of L&D division and informal communication with participants of different training programs that were conducted before the pandemic started. The report was also conducted based on my observation of training programs and information from other different sources.

CHAPTER-2

Overview of the Organization



2.1 Overview of BRAC Bank Ltd.:

On 4th July, 2001, BRAC Bank Ltd. began its operation as a private commercial bank in Bangladesh. Under the Banking Company Act 1991 of Bangladesh, the bank was established. The main purpose of establishing BRAC Bank was to support Small and Medium Enterprises of Bangladesh. To support this sector BRAC bank Ltd. provides small loans so that entrepreneurs of this sector can establish and run their business. Before establishing this bank, The founder of BRAC Bank Sir Fazle Hasan Abed and other leaders of this organization found that the Small and Medium Enterprises of Bangladesh were not getting proper support even though this sector could play an important role in the economical growth of the country and at the same time can reduce the unemployment problem of our country. Before establishing BRAC bank, the other banks in Bangladesh did not take any initiative to support this sector. BRAC Bank was the first organization who gave focus on this sector and now it has become the market leader in SME sector in Bangladesh.

BRAC Bank Ltd. is the only organization from Bangladesh that has become a part of Global Alliance for Banking on Value (GABV). Currently, GABV consists of 48 financial institutions from Australia, Asia, Africa, Europe, Latin America, and North America and have 41 millions of customers around the world.

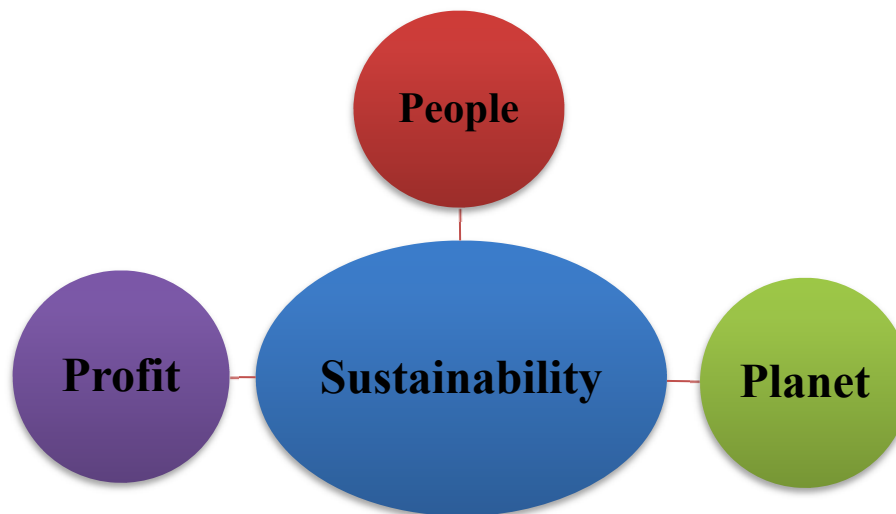


Figure 1: 3P Philosophy of BRAC Bank

Along with the other members of GABV, BRAC Bank believes in 3P Philosophy. These are- “People, Planet and Profit”. BRAC Bank believes that their main responsibility is to support the people who are working with them. The organization also believes that it is their obligation to work for the development of the society where they are working in.

Besides supporting SME sector in Bangladesh, BRAC Bank Ltd. provides all banking facilities to its customers. It is now focusing on the businesses in corporate sector and retail sector. The number of branches of BRAC Bank Ltd. is 187, SME Unit office is 457, number of ATMs is 447, CDM is 90 and the number of Agent Banking outlet is 50. Currently BRAC Bank Ltd. has 1.2 million customers and 7,085 employees.

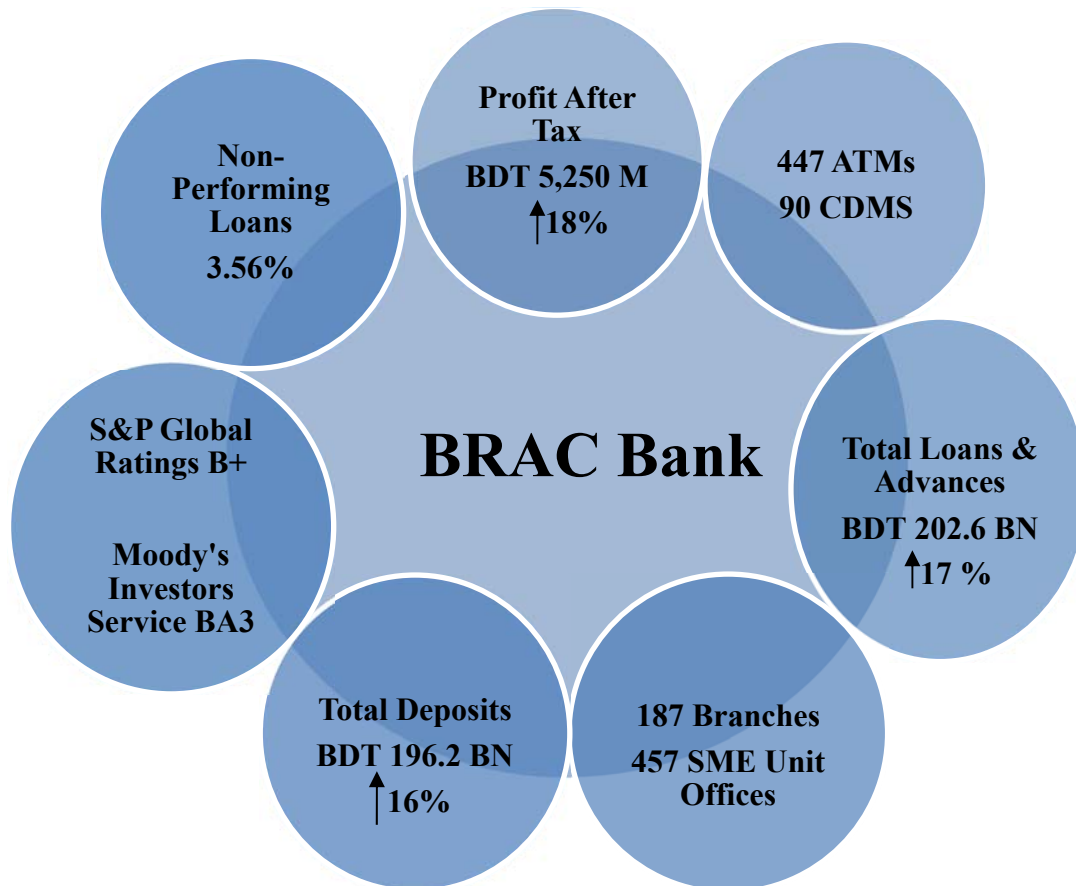


Figure 2: Present Scenario of BRAC Bank’s Financial Performance

2.2 Logo of BRAC Bank Ltd.:



Like any other organization BRAC Bank has its own logo. Each part of the logo contains deep meaning. The shape of the logo is square which indicates a strong and determined structure of the organization. The color of the logo is golden and blue. The golden color was chosen in the logo to indicate that Bangladesh is as beautiful and precious as gold. This color is seen at the lower right part of the logo. On the other hand, the upper left side of the logo is blue. This part also contains a deep meaning. It indicates blue sky with shining sun that means there is huge opportunity exists. The logo also has a rising curve in white color which indicates the development and growth of the organization.

2.3 Slogan of BRAC Bank Ltd.:

The slogan of BRAC Bank Ltd. contains two Bangla words- “Astha Obichol”. Though the slogan of this organization is very short, the meaning is very deep. It means one can put his/her full trust on BRAC Bank without any doubt. This slogan is seen at lower part of BRAC Bank’s logo.

2.4 Corporate Vision:

The corporate vision of BRAC Bank Ltd. is to establish a financial institution that is profitable and also responsible towards society and concerns about the potential growth of the businesses and markets of our country. BRAC Bank's this vision will help Bangladesh to be an enlightened, independent and healthy country and also will help to remove poverty from our society.

2.5 Corporate Mission:

- Supporting Small and Medium Enterprises of Bangladesh to maintain the growth of the sector.
- Having a continuous growth of low cost deposit along with a controlled increment in bank's retail assets.
- Funding corporate assets by mobilizing self-liability.
- Increasing assets through syndicating, and investing in those sectors that grow faster.
- Constant attempt to boost income that is non-funded.
- Keeping the charge of debt at 2% so that the growth of profit remains stable.
- Managing efficient collaboration among the branches of BRAC Bank, the offices of SME units and also offices of BRAC field to deliver remittances and other different products and services of BRAC Bank easily.
- Managing different business lines in an environment that completely under controlled without having any kind of compromise on the quality of the banking service.
- Keeping a diversified and motivated team to achieve the vision of BRAC Bank.

2.6 Values of BRAC Bank Ltd:

BRAC Bank Ltd. mainly follows seven core values. These seven core values of BBL are together known as **CRYSTAL**. Each letter of the word CRYSTAL indicates a core value and the employees of BRAC Bank are expected to understand the values of the organization clearly.

- The first letter of the word CRYSTAL is **C** which indicates being a Creative person. To achieve the vision, mission and main goal of the organization employees has to be creative and also innovative. They are expected to generate unique ideas at their work and also while solving any problem in the organization.
- The second letter of the word CRYSTAL is **R**. This letter indicates employee to be a Reliable person. BRAC Bank wants its employees to be reliable and also dependable so that everyone can put full trust on him/her.
- After R, the next letter of the word CRYSTAL is **Y**. This letter indicates to be Youthful. BRAC Bank wants its employees to be youthful so that they can work with full of their energy and also work with passion.
- Then the next letter after Y in the word CRYSTAL is **S** which indicates employees to be Strong. The employees of BRAC Bank are expected to work in a disciplined way and with enthusiasm.
- The next letter after S in the word CRYSTAL is **T** which refers to the employees to be Transparent. Through honest, open and clear communication at their work place, employees can show transparency.
- The next letter after T in the word CRYSTAL is **A** which indicates the employees to be Accountable. BRAC Bank expects its employees to take all the responsibilities of their actions.
- The last letter of the word CRYSTAL is **L** which refers to the employees to be Loyal. BRAC Bank expects its employees to be loyal to the organization. The employees need to do their work with full dedication and also need to be obedient at work.

2.7 Organizational Structure:

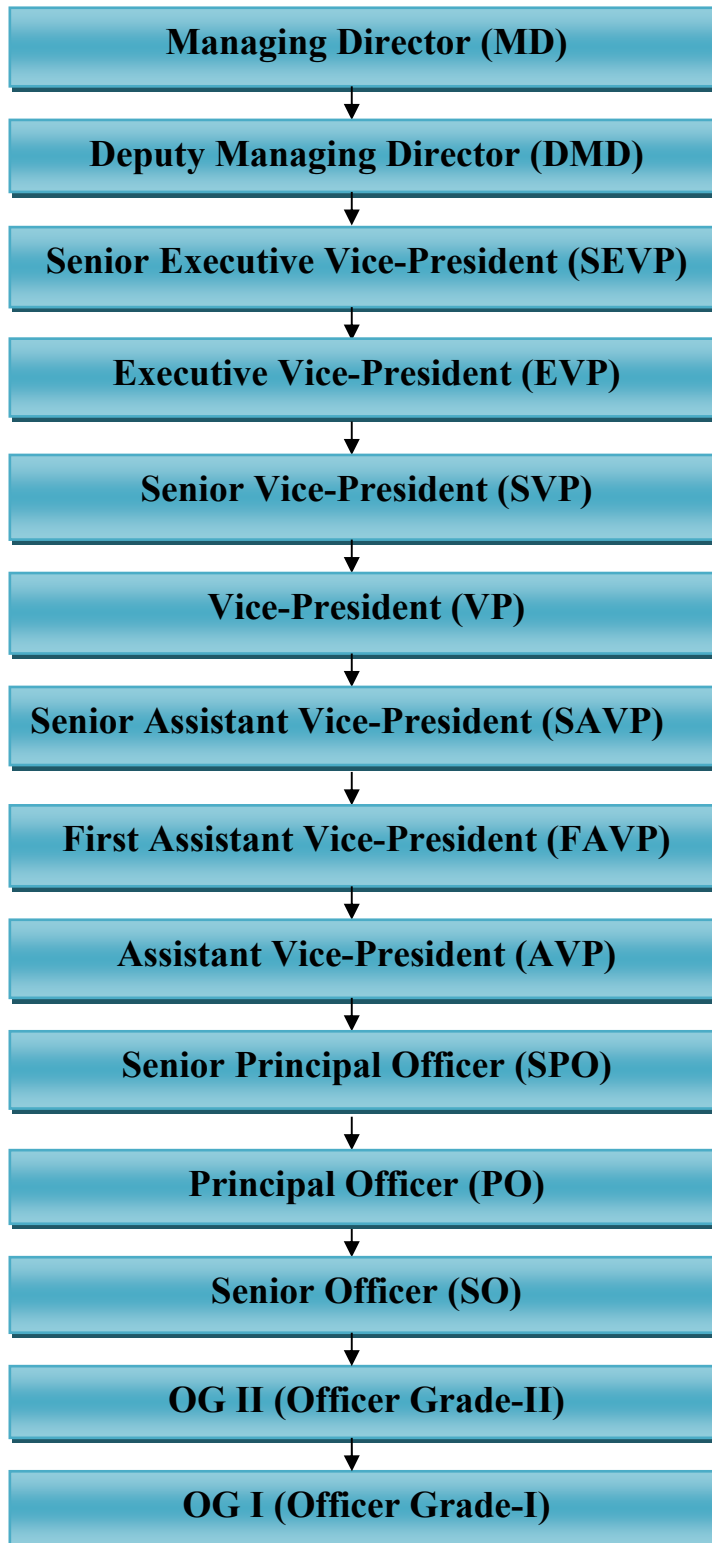


Figure 3: Organizational Structure of BBL

2.8 Board of Directors of BRAC Bank Ltd.:

Name	Designation
Dr. Ahsan H. Mansur	Chairman
Nihad Kabir	Nominated Director
Kazi Mahmood Sattar	Independent Director
Kaiser Kabir	Nominated Director
Asif Saleh	Nominated Director
Fahima Chowdhury	Independent Director
Farzana Ahmed	Independent Director
Selim R.F. Hussain	Managing Director & CEO

Table 1: Board of Directors of BRAC Bank Ltd.

2.9 Management Committee of BRAC Bank Ltd.:

Name	Designation
Selim R.F. Hussain	Managing Director & CEO
Md. Sabbir Hossain	Deputy Managing Director & COO
Mohammad Masud Rana	Deputy Managing Director & CFO
Brigadier General Tushar Kanti Chakma (Retd.)	Head of General Services
Rais Uddin Ahmad	Company Secretary, Head of Regulatory Affairs & CAMLCO
Sarwar Ahmed	Head of Internal Control & Compliance
TareqRefat Ullah Khan	Head of Corporate Banking
Syed Abdul Momen	Head of SME Banking
Nazmur Rahim	Head of Alternate Banking Channels
Md. Shaheen Iqbal	Head of Treasury & Financial Institutions
Ahmed Rashid Joy	Head of Credit Risk Management
Md. Mahiul Islam	Head of Retail Banking
MuniruzzamanMolla	Head of Operations
Bilquis Jahan	Head of Human Resources
Mr. Wasi Noman	Chief Technology Officer
Ekram Kabir	Head of Communications

Table 2: Management Committee of BRAC Bank Ltd.

2.10 Products & Services of BRAC Bank Ltd.:

The products and services that BRAC Bank Ltd. provides are given below:

- **SME Banking:** The products and services that BRAC Bank offers under SME banking are-
 - Loan Products: Unsecured Loan (Anonno), Secured Loan (Apurbo SME Loan), Women's Entrepreneur Loan (TARA SME Loan), Commercial Housing Loan (Nirman SME Loan), Commercial Vehicle Loan (Bahon SME Loan), Secured Convenience Loan (Shohoj SME Loan).
 - Deposit Products: Prapti Current Account, Shadhin Current Account, Prachurjo Fixed Deposit, Shonchoy SME Deposit.

- **Retail Banking:** The products and services that BRAC Bank offers under Retail banking are-
 - Loan products: Home loan, personal loan (for education, medical and wedding), auto loan, holiday loan.
 - Deposit products: Savings Account, Current Account, Term Deposit (DPS, FFD, Abiram Fixed Deposit etc).
 - Cards: Credit Cards (Signature, Platinum, Gold, Classic), Debit Cards (Visa/Master Card, RFCD Account), Prepaid Card (Apollo Health Card, VISA Prepaid Gift Card).
 - Probashi Banking: Accounts & Deposits (Probashi DPS, Probashi Current Account, Probashi Savings Account, Probashi Abiram).
 - Premium Banking: BRAC Bank provides different offers like free yearly health checkup in Apollo, Square & United Hospitals and also provides offers in five star restaurants in Bangladesh to its members of Premium Bank.

- **Corporate Banking:** Under Corporate banking the products and services that BRAC Bank offers are-
 - Corporate Banking Product & Services: Working Capital Financing, Capital Machinery Financing, Project financing & Lease Financing.

- Trade Product & Services: Letter of Credit, Shipping Guarantee, Export LC, Export Bill Negotiation, Export Financing etc.
- Cash Management Solution: Cash Management Products (Short Notice Deposit Account, Corporate Current Account, Fixed/Term Deposit Account, Export Retention Quota, Proposed Account, Corporate FC Account), Cash Management Services (Deposit Facility, Nationwide Collection Service, Secured Cash Service, Payment Transfer Solution, Cash Pick up and Drop Service, Transactional Service, Internet Banking, Mobile Financial Services).
- Custodial Services: Local Mutual Funds, Initial Public Offering IPO Fund Management, Foreign Investors (Probashi Biniyog).

2.11 Subsidiaries of BRAC Bank Ltd.:

The list of BRAC Bank's subsidiaries is given below:

- bKash Limited
- BRAC Saajan Exchange Limited
- BRAC EPL Stock Brokerage Limited
- BRAC EPL Investments Limited
- BRAC IT Services Limited

2.12 SWOT Analysis of BRAC Bank Ltd.:

The strengths, weakness, opportunities and threats of BBL are given below:

➤ **Strengths:**

- The main strength of BBL is, it is very popular among its customers and also investors because of their service quality, transparency and innovative need based products offers.
- Another strength of BBL is - it is a part of world's largest and reputed NGO- BRAC.
- BBL is the only organization from Bangladesh that becomes a part of GABV.
- BBL provides its services all over Bangladesh. Throughout Bangladesh BBL has 187 branches, 447 ATMs, 457 SME offices.
- The Board of Directors of BBL is respected, experienced and very much knowledgeable.
- BRAC Bank has skilled, talented and dedicated employees.
- BBL strictly follows laws of Bangladesh to run the organization and also while providing services.

➤ **Weakness:**

- In BBL, without direct sanctions of the Board of Directors, no files of corporate loan can proceed.

➤ **Opportunities:**

- BRAC Bank's large number of efficient employees creates opportunity for the organization to have new clients easily.
- When an organization issues bonds for others it can generate revenue. BRAC Bank can use this opportunity and increase its revenue.
- As BRAC Bank is establishing branches, ATMs and SME offices at different places in Bangladesh. The organization has the opportunity to serve people from all over the country.
- BBL provides retail products and services to SME and corporate customers which indicates an opportunity for the organization.

➤ **Threats:**

- All commercial banks in our country are now focusing on SME sector which creates an intensive competitive environment in banking industry.
- The entry of new local banks and non-bank financial institutions in Bangladesh are making the competitive environment more intensive.
- Many financial institutions and foreign banks have entered in our banking industry and become threat for BBL.
- Instability of foreign exchange rate is a threat for BBL as due to this reason the organization may face huge foreign exchange loss.

CHAPTER-3

Functions of Learning & Development Division and Employee Training Practice at BRAC Bank Ltd.



3.1 Definition of Training and Development:

Employee training and development is one of the foremost necessary concerning matters of any well known organization. Training mainly focuses on developing a specific quality or skill of employees so that they can achieve the desire standard of the organization. Training facilitates employees of an organization to do their work correctly.

Employee development is a way of making the employees ready for bigger challenges that he or she is going to face in future. Employee development program is basically employee's self-development program. Employees usually require development opportunity to prepare themselves for higher position.

3.2 Distinctions between Training and Development:

The main distinction between training and development is training mainly concerns about present and development concerns about future. Training emphasizes on the challenges that employees face in their current job and helps them to enhance knowledge or skills that are immediately required for the employees for their present job. On the other hand, development focuses on future impact of employees. It requires when an employee gets higher level of responsibilities or duties. The aim of providing training to employees is to improve their work quality and productivity. However, the purpose of development is to improve the leadership skill of employees.

3.3 Human Resource Department of BRAC Bank Ltd.:

In BRAC Bank Ltd., Human Resource Department is considered as the heart of the organization. This department works with the most essential asset of the organization which is the manpower of the organization. The main function of Human Resource Department is to recruit, control and support employees maintaining the rules and regulation of the organization. Moreover, it also focuses on creating a positive working environment for the organization and also assuring a

positive employee-employer relationship in the organization. The Human Resource Department of BRAC Bank Ltd. consists of four divisions that is shown in below figure –

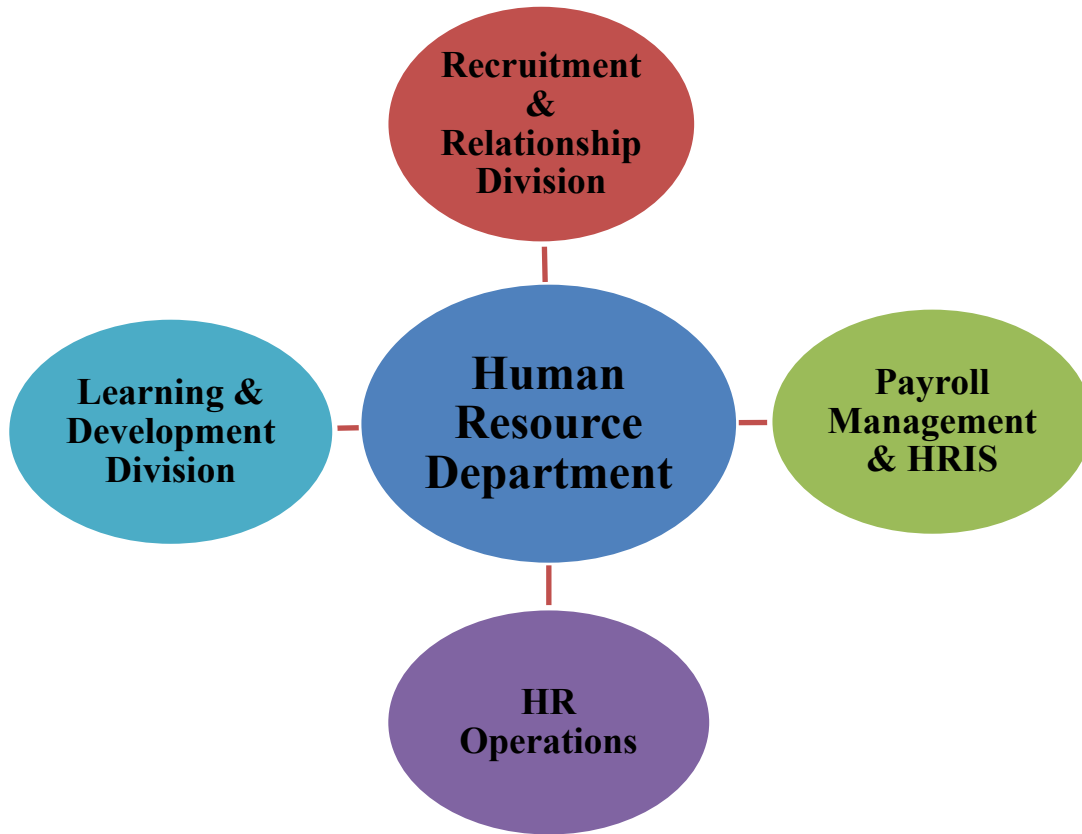


Figure 4: Human Resource Department of BRAC Bank Ltd.

3.4 Learning and Development Division of BRAC Bank Ltd.:

Learning and development division of BRAC Bank HR department continually arranges different types of workshops, training, seminar and also examination for the employees of the organization. The training and development programs are arranged to boost the performance of the employees of BRAC Bank. On the other hand, examinations are arranged to measure the level of learning of the employees. Learning and development division tries to make sure that all

the employees can achieve the right knowledge, skills and abilities that are needed for their job. The activities of Learning and Development division are helpful for the employees of BRAC Bank in various ways:

- Different training and development programs organized by L&D division facilitate employees to improve their work standard.
- These training and development programs encourage employees to work appropriately and efficiently.
- Different effective ideas are shared in the training programs facilitate employees to reach the organization's goal.

3.5 Objectives of L&D Division:

Training and development programs are very important for employees to acquire the goal and mission of BRAC Bank. To achieve the mission and goal of the organization, L&D division of BRAC Bank always concerns about the following objectives:

- i) Helping employees to have complete knowledge and understanding about their own job responsibilities.
- ii) Helping employees for self development and also increasing the productivity level of the employees.
- iii) Preparing employees to accept and effectively deal with the future challenges and changes that they may face in their banking career.
- iv) Developing employees so that they can achieve the goal of their work successfully.
- v) Ensuring job satisfaction of employees of BRAC Bank.

3.6 Types of training programs L&D division of BRAC Bank arranges for its employees:



Figure 5: Different Types of training programs

- i) **In house training programs:** These types of training programs are conducted by BRAC Bank’s own trainers and arranged for BRAC Bank’s newly joined and existing employees. For conducting these trainings, trainers get payment from BRAC Bank. For weekday’s training, trainers get 500 taka and for weekend’s trainers get 700taka. Basics of Banking, Information Security Awareness, Induction and Orientation Training, Corporate Business overview and Relationship Management etc. are some in house training programs organized by BRAC Bank L&D division. Most of the in house training programs are conducted in BRAC Bank Head office (Anik Tower) and Sepal Tower. Job specific training, need based trainings and orientation training programs are included in these in house training programs.
- **Orientation Training Programs:** These types of training programs are arranged by BRAC Bank L&D division for newly joined employees. The purpose of these training programs is to provide a brief and accurate idea about the organization and its’ culture. These types of training programs help the newly joined

employees to feel comfortable and flexible with their new job environment. New employees of BRAC Bank have to complete their orientation training program before they are going to perform their job.

- **Job Specific Training:** In BRAC Bank, new employees get their job description after joining in their assigned department and there, they go through a training process called “on the job” training process. Job specific training is one type of on the job training. In this process, newly joined employees are trained by their supervisors and other colleagues. In all branches of BRAC Bank, newly joined employees go through job specific training like “Mock Branch” training where they get chance to improve their knowledge about their job duties and also the quality of their service.
 - **Need Based Training:** This type of training is provided to the employees after analyzing the gap between the knowledge and skills that employees have about their job duties and the level of competency that is necessary to perform their job efficiently.
- ii) **External Training Programs:** These types of training programs are conducted by external trainers from different organizations. BRAC Bank provides external training only to those employees who are nominated for the programs and also get approval from Head of Division. External training programs are organized by different training institutions and BRAC Bank usually gets these training offers via mail and sometimes seeing advertisement in newspaper. Employees who are nominated for external training organized by different training institution have to go to the external training venue to have their training. Sometimes employees who are nominated for these external training programs are paid for completing these programs. Example of some of the external training programs are- Banking Foundation Course, Development of Professional Selling, Customer relationship management in Banks, Anti money laundering and Combating Financing of Terrorism, Fake note identification, Customer relationship management in Banks, Emergency medical care and First Aid etc.
- iii) **Foreign Training Programs:** BRAC Bank also provides foreign training facilities to its employees so that they can develop their knowledge in international area. These

types of training programs are conducted by foreign trainers. As foreign training programs are very expensive, not all employees get chance to receive these types of training programs. Only employees who are nominated can attend foreign training programs. Examples of some foreign training programs are - Oracle Server Administration (CMS), GABV Annual Conference, Lenovo Blade Server Administration, Storage and Data protection etc.

- iv) E- Learning:** It refers to online training programs arranged by L&D division of BRAC Bank. All newly joined employees and other existing employees have to participate different E-Learning Exams. A newly joined employee participates his or her E-learning exams just after joining in the bank and has to finish all exams that are based on his or her department within the first year of his or her service in the bank. These E-learning exams are conducted via internet and the results of the participants are also published through internet. Then the performances of these employees are observed by their department head and supervisors. In E-learning exam, if any employee fails to get the pass marks in the exam, he/she will get a second chance to give that exam again. But if the participant again fails in the exam then he/she will not get another chance to give the exam. In such situation, Learning and Development division of Human Resource Department send a formal report to the department head of that particular participant regarding his/her failure in the exam which will create a negative affect while taking decision of that employee's promotion, increment and bonus.

3.7 Training & Development Procedure that BRAC Bank Ltd. follows:

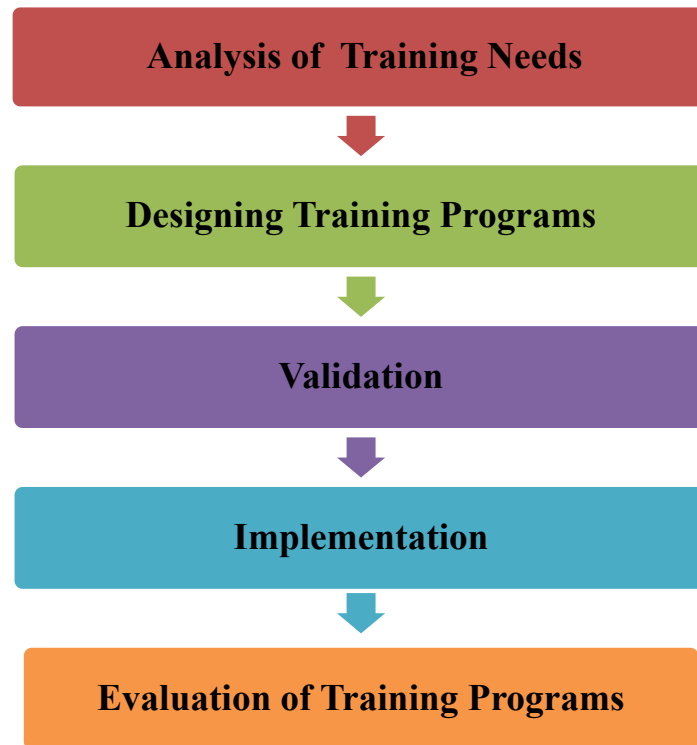


Figure 6: Training and Development Procedure

BRAC Bank Ltd. follows five steps to ensure a successful and effective training and development program:

- i) **Analysis of Training Needs:** At first, the Learning and Development team tries to find out what are the skills and knowledge required for the employees to perform a specific job successfully that will help to achieve the mission and goal of the organization. They try to identify which employees require the training, why the training is important for the employees and in which areas they have lacking. Usually the L&D team discusses these issues with the Heads of different departments before going to arrange any training and development program. The Departments' Heads tell the L&D team about the target that they want to achieve in the next year and the areas their employees required to improve.

It is mandatory for an employee to attend a training program when he/she is selected for that training.

- ii) **Designing Training Programs:** After the first stage, the employers focus on how to design the training program for the employees. Here, they make sure that all the materials (videos, slides, speech for lecture, and participants' books) that are going to be used in the training are related to each other and help to achieve the main purpose of the training.
- iii) **Validation:** In this stage, L&D team arranges pilot study by presenting the training to representative audience who will provide feedback about the training. This stage is very important to make sure the effectiveness of the training program and necessary changes are conducted based on the feedback.
- iv) **Implementation:** In this stage, the training program that has been planned and designed in the previous stages for employees is actually executed.
- v) **Evaluation of Training Programs:** After completing a training session, feedbacks are taken from the participants of the training. By doing this, BRAC Bank can get an idea about the participants' perception about the training and make necessary changes for next session to improve the training program and make it successful.

In this stage, evaluation of a training program is conducted by focusing on the followings:

- **Reaction:** Participants' instant reactions regarding the training program is noted to evaluate the program.
- **Learning:** What and how much the participants have learnt from the training programs, are measured by gathering feedbacks from the participants and arranging tests for the participants after completing the training program.
- **Behavior:** Reactions of the office supervisor regarding the employees' performance after completing a training program is documented.
- **Results:** Finally, the progress level of job performance of employees is established.

3.8 Employee Training and Development Methods followed by BRAC Bank

Ltd.:

- i) **Job Rotation:** Among all employee training and development method, job rotation is one of the most popular methods that an organization can follow to develop its employees. Job rotation can be done in an organization horizontally or vertically. BRAC Bank usually follows horizontal job rotation at the beginning stage of an employee's service period in the organization. But it is not applicable for those employees who are specialized in a specific job in the organization.
- ii) **Assign as Assistant to Different Position:** It is another useful method that BRAC Bank follows to develop its employees. In this method, an employee gets chance to work under a successful, knowledgeable and experienced employee of the bank. From this method, he/she gets an opportunity to learn from an expert that helps him/her to work successfully at next higher level.
- iii) **Seminars:** It is another method that an organization can follow to develop its employees. This method of developing employees is very common in BRAC Bank. Successful seminars help employees to improve their knowledge. At the same time, employees also get opportunity to develop their conceptual ability and also their analytical ability.
- iv) **Lecture Classes:** Arranging lecture classes for employees, is also a common method that BRAC Bank practices to develop its employees. In this method, an instructor provides informative presentation in front of a group of employees who are selected for a particular course. In a lecture class usually an experienced, knowledgeable and expert employee of BRAC Bank provides lectures about different important information and activities of different departments in the organization. This employee development method requires low cost compared to other methods.
- v) **Mentoring:** In this employee development method, one senior employee who is expert in a particular task helps junior employee by providing guidance so that he/she can complete the task successfully. To develop newly joined employees, this method is largely practiced in BRAC Bank.

3.9 Areas Focused by L&D Division of BBL while Arranging Training and Development Programs:

- Job Skill Development- (Credit Risk Grading, Banking Foundation Course, Debt Recovery Strategy etc.)
- Soft Skill Development- (Business Communication, Excellence in Selling, Effective Presentation Skill etc.)
- Managerial & Leadership Development- (Managerial Effectiveness, Manager as Leader, Leadership for Senior etc.)
- Technical Skill Development- (Finacle Workshop, Microsoft Access, MS Excel etc.)

3.10 Budget Preparation of BRAC Bank Ltd. for arranging Training

Programs:

BRAC Bank always prepares a special budget for its employee training and development programs as these programs help the employees to improve their performance. While arranging a training program the coordinator of that program make a budget that is required for that program and submit it to the management. Besides the main cost required for arranging a training program, BRAC Bank also bear some other costs. For example- when Agent Banking Training is organized in BRAC Bank Head Office, Relationship Officers and agents from outside Dhaka City have to come and stay in Dhaka for few days to complete the training. BRAC Bank provides their transportation cost and arranges guest house for them to solve their accommodation problem. The organization also bears the cost of breakfast, snacks and lunch for the participants of training. Moreover, trainers are given payment for conducting the training.

3.11 List of Training programs that Learning & Development Division

Scheduled for 2020:

- Orientation & RO Foundation Course
- Credit Skill Development Program
- Managerial Skill Development Program
- BDM Refreshers
- Grooming Course
- Account Opening Process
- BM Development Program
- BOM Development Program
- Diversity, Gender and Sexual Harassment Program
- Banking Foundation
- Retail Asset Products & Credit Card
- Negotiation Excellence
- Communications Skills
- Stress Management
- Audit Training
- Risk Management Awareness
- Standard Project Management Training
- Orientation & Basics of Banking
- Orientation & Retail Sales Foundation
- Orientation Training on Agent Banking

CHAPTER-4

Description of Internship Experience



4.1 My Job Responsibilities as an Intern:

As I was an intern of Learning and Development division, all of my job responsibilities were related to the training and development programs which were arranged by Learning and Development division of BRAC Bank Ltd. for its employees. My supervisor Tazkia Habib is an Associate Manager of Learning and Development division. Every day during my internship period she assigned me different types of tasks related to the training programs. Besides that, I also worked for other members of Learning and Development Division. The tasks that I used to do during my internship journey at BBL are given below:

- **Making Reminder Calls:** Giving reminder call was one of the main tasks that I used to do almost every day during my internship journey. Sometimes I had to give more than 50 calls per day. After scheduling a training program, my supervisor used to give me the training details in excel format mentioning the name and phone numbers of the participants and trainers of the program. The training timing, reporting time, venue etc. were also mentioned there. I had to give reminder calls to the participants and the trainers just one day before the training was conducted. Though all of the participants and trainers got mail about the training program, I had to remind them about the training venue and timing and noted down the feedback in the same excel sheet. If anyone did not receive the phone call, I had to write NR (not reachable) besides his/her name as feedback, if the phone number is switched off then I had to write UR (unreachable) and if the participants or trainers receive the phone call and confirmed me that they will attend the training then I had to write OK besides their name as feedback. After completing all the phone calls I had to inform the update of the reminder calls to the training coordinator.
- **Updating Attendance List:** Usually I was instructed to update the attendance sheet of the participants of internal training and external training program. I was also instructed to update the list of trainers who conducted internal training. After completing any training program, I had to collect the hard copy of the attendance sheet or scanned attendance sheet of the participants who were present in the training and also the trainers who conducted the training from the coordinator who coordinated the program. I had to maintain one excel file for participants who were present in internal training and another excel file for participants who were present in external training. In the excel file I had to

mention the title of the training, batch number, session name, time and date of the training. For trainers' list, I had to maintain another excel file. I was instructed to make a list of the trainers who took internal training sessions. Based on that excel file, trainers remuneration was given.

- **Creating IDs and Enrolling them for E-Learning Exam:** Creating IDs of employees who will participate E-Learning exam, was my another task. In BRAC Bank's internal software, I had to create these IDs. Then I had to enroll these IDs in specific course. For example- when E-Learning exam for Orientation and Retail Sales Foundation was conducted, I had to create the IDs of the participants and enroll those IDs in this course before the exam was conducted.
- **Preparing Questions for E-Learning exam:** Sometimes, I was asked to prepare question for E-Learning Exam. My supervisor gave me proper instructions to prepare the questions for the exam.
- **Updating Trainer's Evaluation:** At the end of training programs, trainers were evaluated by the participants of the training based on their performance in the training. The participants gave scores to trainers based on different categories and after receiving all the scores of a trainer from the participants I had to count these scores in a specific way. Then I had to update that trainer's score in the excel file named trainer's evaluation.
- **Follow-up the Trainers:** I was instructed to follow up the trainers of those internal trainings programs that were conducted in BRAC Bank Head Office. It was one of my routine works during my internship period. I had to check whether the trainers arrived in the training room timely or not. If a trainer was 10 minutes late, then I had to call him/her and gave the trainer a reminder of the training.
- **Played the Role of Exam Invigilator:** Invigilating exam halls that were taken place in BRAC Bank Head Office was my another job. During E-Learning exam, I had to give instructions to the participants about the exam duration, how to login into their IDs and also reset their password if they could not able to login. Moreover, I had to make sure that the exams were conducted fairly. Sometimes, my supervisor also asked me to invigilate exam halls of different training programs where participants' written exams were conducted.

- **Scanning Training Related Papers:** Scanning training related papers was also a regular task of the interns of L&D division. Every month of my internship period, I had to scan all the training related papers that were conducted in the previous month and upload the softcopies in BRAC Bank's internal server.
- **Coordinating Interviews:** As I was an intern in L&D Division, sometimes I had to coordinate interviews of participants from different training.

4.2 Self Achievements after Completing Internship Journey:

- **Developed Proficiency in MS Excel:** During my internship period, I have learnt a lot about MS Excel. As most of my work was computer based and I had to do most of the works in Excel, my level of skill in MS Excel improved. I have learnt different shortcut techniques in Excel which I had not learnt before.
- **Learnt about Corporate Environment:** As I had no exposure to corporate environment before I have joined here as an intern, I have learnt a lot about corporate environment. I have learnt how employees in a same organization work together cooperatively even though they have different opinion about same issue.
- **Developing Communication Skill:** Before joining here as an intern I was asked by my supervisor, which area I felt I needed to improve and this internship program would help me to improve that area. I answered her that my communication skill needed to be improved. After completing my internship program I have realized that my communication skill has been improved a lot. During internship program I had to make more than 50 phone calls every day and had to communicate with so many people for different purposes. As a result, my communication skill with people has been developed a lot.
- **Developing Multi-Tasking Skill:** During my internship period, sometimes I was asked to complete multiple tasks at the same time. This helped me a lot to adapt multi tasking skill and complete tasks quickly without making any error.
- **Learnt to Work Under Huge Pressure:** This is another skill that I must say I have learnt from my internship program. During my internship period, sometimes I had to do

lots of data entry; lots of phone calls, trainers follow up task- in one single day. This will help me a lot to work under huge pressure in future.

- **Achieved knowledge about HR Activities:** Before joining here, I read from my academic books on how an organization's HR department works. After joining here as an intern, I have achieved real life experience about how a bank's HR department works.
- **Punctuality:** The office hour was from 10am to 6pm. I had to reach the office before 10am every day. My lunch hour was from 1pm to 2pm so I had to finish my task before 1pm to do my lunch. These helped me a lot to be more punctual.

4.3 Problems that I have Faced During Internship Period:

- I had to make reminder calls to trainers and participants every day. Sometimes they did not receive the phone call. As a result, I had to call them several times for confirmation which hampered me to continue another task.
- After getting training list from my supervisor where the trainers' and the participants' names and contact numbers were mentioned, sometimes I found that some of their numbers were missing in the list or sometimes the provided numbers were wrong. I had to search those numbers from employee data of BRAC Bank. But I faced more difficulties when the numbers were not updated in BRAC Bank's employee data.
- The computers that were given to interns for work were very slow and also problematic.
- The internet connection was very slow which hampered a lot to do task properly.

CHAPTER-5

Findings, Recommendations & Conclusion



5.1 Findings:

After working as an intern in BRAC Bank's Learning and Development Division which works for its employees training and development program I have found the followings-

- Many trainees shared with me that the materials that were provided to them were well designed. The trainers used video clips, power point slides, arranged different types of activities like class participations, role play activities etc. during their training session which helped them to understand the lesson properly.
- Many participants of different training programs shared their opinion about their trainers with me. They told me that the trainers were very much knowledgeable and also experienced. After training they have learnt a lot which will help them to work properly in job sector.
- While working here as an intern I have found that L&D division always worked hard to arrange different types of training program for all levels of employees. Almost every day, more than one internal trainings and external trainings were conducted. I have realized that, BRAC Bank always gives priorities to enhance its employees' performance, knowledge and skills.
- During E-learning exam invigilation, sometime I found that the number of computers were not sufficient compared to the number of participants. I have found many computers in the exam hall were not working properly. As a result during exam, all participants could not attend for exam at the same time. Some of them had to wait outside of the exam hall to finish other's exam.
- When I worked as an intern in BRAC Bank, several times I have found that employees were not interested to attend training session. When I made reminder call to them about training, many participants showed their demotivation to attend the training especially when the training was on weekends.
- Many participants complaint about the taste and quality of the foods that were given to them. Sometimes the participants were given same food items almost every day. There was no variation in the menu. For example- some of the participants who were doing training for almost one month told me that every day they were having same snacks. They were given bread as snacks twice a day. As they had to attend day long training for

one month and every day they were getting same food, they were very much unsatisfied with the food given to them.

- Many times, I have found that before any E-learning exam, in the computer lab of BRAC Bank Head office, the internet connection was not checked properly. During E-learning exam, sometimes the internet connection went off at the middle of some participants' exam. Naturally this made the participants not so happy as they had to give the exam again. Sometimes participants could not even start their exam due to this problem. I had to deal the situation and made the participants calm down and convinced them to wait until the internet problem solved and then gave the exam again.
- Many trainers did not follow the time schedule of the training properly. When participants had back to back sessions of different trainers in the same day, it created a huge problem. For example- suppose the time for a session was 3:45pm to 4:45 pm then 15 minutes break and the next session was 5:00pm to 6:15pm. When the trainer who supposed to start session at 3:45 pm came late and started the session 30minutes late and again took 30 minutes extra from the break time and other session it created problem for the next session's trainer. Sometimes the trainer of next session had to wait outside of the training room.
- Though trainees' evaluation about trainers and training program is very important, I have found that Learning and Development division of BRAC Bank, did not arrange this type of evaluation in all training program. Trainees from few training programs got this opportunity to share their opinion about the trainer and training.
- Sometimes I have found that the size of the training room was not appropriate compared to the number of the participants. During invigilating exam I have faced lots of difficulties. There were no gap between participants during exam as a result many participants took chance to take help from others.

5.2 Recommendations

- Before arranging any E-learning exam in the lab, L&D division should check whether the number of computers is sufficient or not compared to the number of participants. They should also properly check the computers and the internet connection so that during exam participants do not face any problem and can give exam without any hassle.
- BRAC Bank should take necessary steps to motivate employees to participate in the training sessions. To motivate them BRAC Bank should clearly explain how the training program is beneficial for the participants.
- BRAC Bank should improve the quality of foods that are given to training participants. They should also bring variation in the food menu as it was one of the major reasons for employees' dissatisfaction.
- As all of the trainings are mandatory for the participants who are nominated for training, while preparing training timing the L&D division should also consider the participants' opinion. Training timing should be schedule during working days instead of weekends.
- During any written exam, L&D division should choose appropriate room for the participants so that they can seat for the exam properly.
- Trainers should follow the time of training properly. L&D division should focus on this matter so that all trainers can start and end their session maintaining the time that is officially scheduled.
- As participants' evaluation about trainers and training are very important, L&D division should arrange these types of evaluation for all training program.
- L&D Division should arrange training program using skype for employees so that employees can get training facilities from home.

5.3 Conclusion:

In Bangladesh there are 60 scheduled and 5 non-scheduled banks. Among these scheduled banks, 6 banks are State Owned Commercial banks, 3 are Specialized banks (SDBs), 34 banks are Conventional Private Commercial banks, 8 banks are Islami Shariah Based Private Commercial banks and 9 are Foreign Commercial Banks. BRAC Bank Ltd. is a Conventional Private Commercial bank which is one of the most reputed 3rd generation banks in Bangladesh.

In any organization, manpower is the most important assets. To survive in this competitive world and to achieve success it is necessary for an organization to focus on the performance of its employees because efficient manpower is the key to bring success for the organization. In our banking industry the number of entrants of new local banks and also entrants of foreign banks are increasing day by day and the competition in this industry is also becoming intensive gradually. As a result people are now getting more options to go to different banks for services. To retain the existing customers and also to increase the number of customers it is important for BRAC Bank to follow strong new strategies that can make them different from others. Along with this, it is also very important to have employees who can ensure customer satisfaction by providing high quality service. BRAC Bank Ltd. always believes that the growth of the organization depends on the performance of its employees. For this reason the organization always emphasizes on employees' improvement. Though the organization has some lacking in terms of providing training program to their employees, the Learning and Development division of BRAC Bank should concentrate more on those lacking and try to overcome these to become the most successful leading bank in Bangladesh.

References

- [1] Alam, A. Training and development process: The trainee's attitude towards the training of BRAC Bank Limited. Retrieved 28 April 2020, from <http://dspace.bracu.ac.bd/xmlui/handle/10361/8537>
- [2] *Annual Report of BRAC Bank Ltd.*. (2018). Retrieved from https://www.bracbank.com/financialstatement/Annual_Report_2018.pdf
- [3] BRAC Bank Official Website. Retrieved 24 April 2020, from <https://www.bracbank.com/en/>
- [4] Haque, T. Learning and Development Division of BRAC Bank Limited: "Training Needs Assessment". Retrieved 28 April 2020, from <http://dspace.bracu.ac.bd/xmlui/handle/10361/3357>
- [5] List of Banks in Bangladesh. Retrieved 27 April 2020, from https://en.wikipedia.org/wiki/List_of_banks_in_Bangladesh
- [6] Nayeem, F. Customer Relationship Officer's Engagement in Learning & Development Department of BRAC Bank Limited. Retrieved 27 April 2020, from <http://dspace.bracu.ac.bd/xmlui/handle/10361/10752>
- [7] The 4 main differences between training and development. Retrieved 26 April 2020, from <https://www.game-learn.com/the-4-main-differences-between-training-and-development/>
- [8] What is the Difference between Training and Development. Retrieved 25 April 2020, from <https://rapidbi.com/what-is-the-difference-between-training-and-development-hrblog/#comments>