



BRAC BANK
L I M I T E D

INTERNSHIP REPORT ON:

*Perception of Brac Bank Limited Employees
Regarding Training Effectiveness*

Prepared for:

Tasnim Afrin

Assistant Professor

BRAC Business School, BRAC University

Prepared by:

Md. Raihan Adnan

ID: 09304004

Student of BBA

Brac University

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Letter of Transmittal

8th October, 2013

To

Tasnima Afrin

Assistant Professor

BRAC Business School

BRAC University,

66, Mohakhali, Dhaka

Subject: Submission of the Internship report.

Dear Madam,

I am submitting my internship report titled “**Perception of Brac Bank Limited Employees Regarding Training Effectiveness**” as partial requirement of internship program under BBA curriculum.

I would like to thank you for assigning this report as it provided me with the opportunity to venture into the real life scenario and to broaden the horizon of my understanding on how training program is arranged and all the work that goes into it. I sincerely hope that my work will come up to the level of your expectation.

I welcome your query and grateful to answer them.

Sincerely Yours

Md.Raihan Adnan

ID: 09304004

Acknowledgment

The successful accomplishment of this Internship Report is the outcome of the contribution and involvement of a number of people, especially those who took the time to share their thoughtful guidance and suggestions to improve the report. It's difficult for me to thank all of those people who have contributed something to this report. There are some special people who cannot go without mention.

First of all, I would like to thank our honorable academic supervisor Ms. Tasnim Afrin Assistant Professor, BRAC Business School, BRAC University. I am thankful to her for her continuous support and supervision, suggestions and providing me with valuable information that was very much needed for the completion of this report.

Then, I express my sincere gratitude to Mr. Ahmed Kamrul Hasan (Manager, Learning and Development, Human Resource Division of BRAC Bank LTD.) for supporting me with knowledge and resources and for providing me with necessary information to facilitate my overall understanding of this project. Without his help I could not have been able to prepare my report so informative. It was my privilege and I am truly honored working with such a wonderful team.

Finally my sincere gratitude goes to my family, friends, classmates and colleagues who helped me whenever I needed.

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Executive Summary

This report was a semester report on my internship in BRAC Bank HRD. It incorporates my three months experience in the HRD of BRAC Bank. As being completely new to practical, corporate world setting, every hour spent in the HRD gave me some amount of experience all the time all of which cannot be explained in words. Nevertheless, they were all useful to build my career. This report includes how an HR Department works, what are the possible divisions and work distribution in an HRD, recruitment process, training and development initiatives, how to keep employees motivated as well as how to control insubordination, compensation and benefits planning, how to lead etc. My personal views about the HRD, my value addition to the HRD are also included in the report. With limited knowledge and experience I tried my best to make this report as much understandable as possible and translated the real world experience into a document. The various boundaries to process improvement and maintaining ethical standards in a corporate environment have also been experienced. But even so, how those policies and practices are In-Line with the corporate strategy are discussed in this report.

Chapter: 1

Introduction

Introduction

A bank as a matter of fact is just like a heart in the economic structure and the Capital provided by it is like blood in it. Bankers play very important role in the economic life of the nation. Nowadays modern banks are very constructive for the utilization of the resources of the country. The banks are mobilizing the savings of the people for the investment purposes. Bank industry has frequent interaction with customers, so the service quality and customer satisfaction are very important to it. Hence the bank industry has invested numerous resources to improve its service quality, because, high service quality results in customer satisfaction and loyalty. Excellent performance feature and high customer satisfaction is the important issue and challenge for banking industry. Today, service quality is considered a critical measure of organizational performance and continues to compel the attention of managers and academics.

Moreover, investors are more concerned about bank's performance now a day. BRAC Bank Limited is a scheduled commercial bank in Bangladesh. It established in Bangladesh under the Banking Companies Act, 1991 and incorporated as private limited company on May 20, 1999 under the Companies Act, 1994. Its operation started on July 4, 2001 with a vision to be the market leader among the bank through their performance in all kind of financial sector. In the competitive banking industry, BRAC Bank is also trying to differentiate them through their services too. BRAC Bank tries to provide service to its customers and gain the customer's trust. Moreover, BRAC Bank is investing in our capital market in order to provide financial strength in our economy.

1.1 Origin of the report:

This report is an outcome of Internship Program as the requirement of BBA program of BRAC University. After completing 11 semesters of cumulative study, it is very important to conduct with practical study for having a strong idea about real happening.

This program actually makes a relationship between theoretical and practical knowledge. By the help of the program we can build ourselves confident that we can handle the practical job life. Since it is true that by having only theoretical knowledge it is little bit difficult to adjust with the practical life, unless without having any practical job experience. This program breaks our hesitation regarding practical job environment.

As the requirement of BBA program every student has to do an internship of 3 months period. On that note I did my internship at Brac Bank in Human Resource Devision(Learning and development)department from 23rd of June 2013 to 19th of September 2013. Throughout the whole period my academic supervisor was Tasnima Afrin, Lecturer BRAC Business School and She allowed me to do a research whether the Training program makes any changes on employees performance or not. The focus of the report is **“Employee training program and its impact on trainees of BRAC Bank Limited”** and I tried my level best to come up with an actual idea.

1.2 Objective of the report:

Broad Objective:

- To get an overall idea about the Human Resource Department of Brac Bank Limited.
- To relate the theoretical knowledge to the original data of Brac Bank Limited.

Specific Objective:

- To find out the whether the training program of Brac Bank is really effective or not.
- To identify whether training program needs any improvement or not.
- To present my observation and suggestion to the bank.

1.3 Scope of the report:

The scope of the study on Brac bank is vast and it is hardly possible to become familiarized with the total banking system decently within three (3) months. Therefore, the scope of the report encompasses the areas covered by the theoretical discussion and the project part. Maximum endeavor has been carried out to focus on different types of Training program arranged by Brac Bank and how they are effective.

1.4 Methodology:

In order to meet the needs of fulfilling the objectives of the report, both primary and secondary data are required. The study was conducted using the participatory method. To know the in-depth information; the topic was discussed with the expert professionals related to the company for several times and other related secondary information.

Data Collection:

Data have been collected from two sources. These are as under:

1.4.1 Primary sources:

➤ Direct observation (7 weeks):

As I got the chance of internship in BRAC Bank Limited it was possible to collect required data directly from the bank.

➤ Opinions of experts from BRAC Bank Limited:

I've also taken the information from the experts working with the Learning and Development such as different types of Training program arranged by the team and whether those programs are really effective or not.

1.4.2 Secondary Sources:

➤ Official Website:

Official website of BRAC Bank limited helped to get the overall information about the bank Performance and general information.

➤ E-Learning:

A site of BRAC Bank by internal server, which was introduced to me in the first day, was really helpful in getting much knowledge about the bank. Information about Banks recruitments,

1.5 Limitation:

As an Internee has to complete the internship and prepare an internship report within three months. So time constrain is the main limitation of the report, but it was a great opportunity for me to know the banking activities of Bangladesh, especially BRAC Bank Ltd. Some other limitations are as follows:

- Due to confidentiality issue, it was not possible to collect in-depth information of the training data of BRAC Bank Limited.
- As internship period is very short so it is difficult to get all information specifically within this time.
- I have to go under my day to day job responsibility which I am supposed to do. So, I could get few more time to spend in collecting data for preparing my internship report of the organization.
- Due to time shortage, details of many aspects of the services of BRAC Bank Limited have been skipped in this report.

Chapter: 2

Organization Overview

BRAC started as a development organization dedicated to alleviating poverty by empowering the poor to bring about change in their own lives. In Bangladesh It was founded in 1972 and over the course of evolution, it has established itself as a pioneer in recognizing and tackling the many different realities of poverty of which **BRAC BANK Limited** is one of the largest operational commercial venture with a vision:

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

2.1 Overview of BRAC Bank Limited:

Prerequisites to be a Successful Banker:-

- Well-organized mind with an eye for detail.
- Basic Mathematical understanding.
- Pleasant Personality.
- Understanding of Market dynamics.
- Banking knowledge.
- Integrity and honesty
- Sharp, quick and analytical mind
- Customer centric mindset

BRAC Bank work for the missing middle:

Established in 2001, BRAC Bank is now 11 years old and it has pioneered the small and medium enterprise (SME) banking.

If we think of the financial pyramid, there are corporate institutions (local and multinational) at the top of the pyramid and there are low income individuals at the bottom. Those at the top are served by banks and other financial institutions while those at the bottom are served by Micro Finance Institutions (MFIs), e.g. NGOs. But SME sector in the middle were missing access to necessary banking services and that's where BRAC Bank has filled the gap.

BRAC Bank believe that “SME Financing Is Key to Financial Inclusion”

BRAC Bank is a financial hypermarket that offers financial solutions for all strata – be it retail, SME, wholesale banking, capital market, or remittance; but it always had a focus on SME. This bank was actually founded on a philosophy of keeping trust on the hopes and dreams of Bangladeshi entrepreneurs – and majority of these entrepreneurs have been beyond the conventional banking reach. The bank was the “**PIONEER**” to get into this segment of SME.

The bank has so far financed women in growing cattle farms, poultry businesses, boutiques, screen-printing, schools – what not! Even, green field start-ups are also there in our successful, rich portfolio. Alongside it provides special Women Entrepreneur Cell, something that many other banks have. But at BRAC Bank, this cell is run by female personnel – just to make sure that our female entrepreneurs feel more comfortable to discuss their (business) issues. In addition Brac Bank has held a number of seminars and training programs for women entrepreneurs to strengthen their capacity and develop financial management competency.

BRAC Bank values –: We are CRYSTAL!!!!!!!!!!

- ▶ **C** stands for being **Creative**, Be a person of innovative ideas in solving issues, thinking different ideas to reach one destination; do new associations between existing ideas or concepts for the organization’s overall growth.
- ▶ **R** stands for being **Reliable**, Be worthy of reliance or trust at work so everyone could depend on you.
- ▶ **Y** stands for remaining **Youthful**, Be a person of freshness and vibrant characteristic at work. Feel young at HEART and project enthusiasm during performing duties.
- ▶ **S** stands for being **Strong**, Be a person of willing to move forward and apply conscious choice, willpower, discipline and passion at work.

- ▶ **T** stands for being **Transparent**, Be transparent at work at all level both internally and externally. Show openness and honesty through communication to bring transparency.
- ▶ **A** stands for being **Accountable**, Be accountable for own actions and take responsibilities for the outcome of the actions; be responsible and answerable towards customers, organization, regulatory bodies as well as the society.
- ▶ **L** stands for being **Loyal**, Be loyal to the organization by being compliant at work, taking ownership and create belongingness which will carry your brand as your pride.

2.2 About BRAC Bank:

BRAC Bank started its business in 2001 with a clear vision to work as a catalyst for the vibrant yet unbanked SME sector in Bangladesh.

The Bank focuses on 3P: **People, Planet and Profit**.

To promote the “Ethical Banking” concept BRAC Bank has become a prestigious member of the Global Alliance for Banking on Values (GABV) the only bank from South-Asia to be part of this international coalition. Today, the bank has 150+ Outlets, 250+ ATMs, 31 CDMs, 1800 remittance cells, 10 Apon Shomoy and 421 SME Unit offices across the country serving 1.0 million + customers in a shortest possible time 8,300+ HR Force serving in different divisions and outlets. BRAC Bank Limited is continuously updating its technology platform to ensure that all customers’ transactions are handled efficiently in a secure environment.

In the year: 2010, BRAC Bank has been recognized as Asia’s most Sustainable Bank in Emerging Markets by the Financial Times and IFC.

Recently BRAC Bank has achieved the **International award for “Excellence in Retail Financial Services”**.

BRAC bank Limited, with institutional shareholding by **BRAC, International Finance Corporation (IFC)** and **Shore Cap Exchange**, has been the fastest growing bank for last several years.

2.3 Slogan

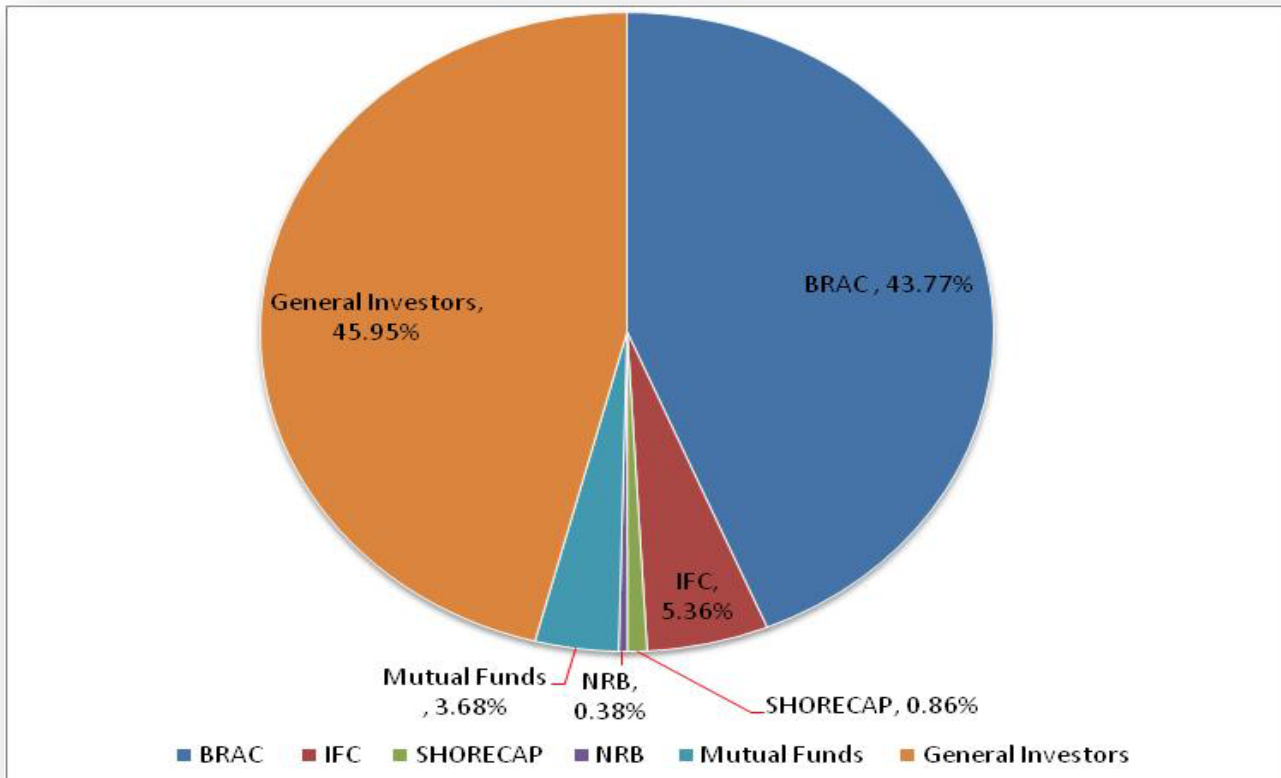
The slogan of BRAC Bank is “**Astha Obichol**”. These two words are Bengali words that denote enormous trust on the organization.

2.4 Logo:



The logo of BRAC Bank is very indicative in conformance with the goal of the organization. This logo has a square shape which means solid and strong. The golden color indicated the “**Sonar Bangle**”, the rising line denotes the growth of BRAC Bank, and blue is the beautiful sky where the sun is shining brightly.

2.5 Shareholding Composition of Brac Bank is given bellow:

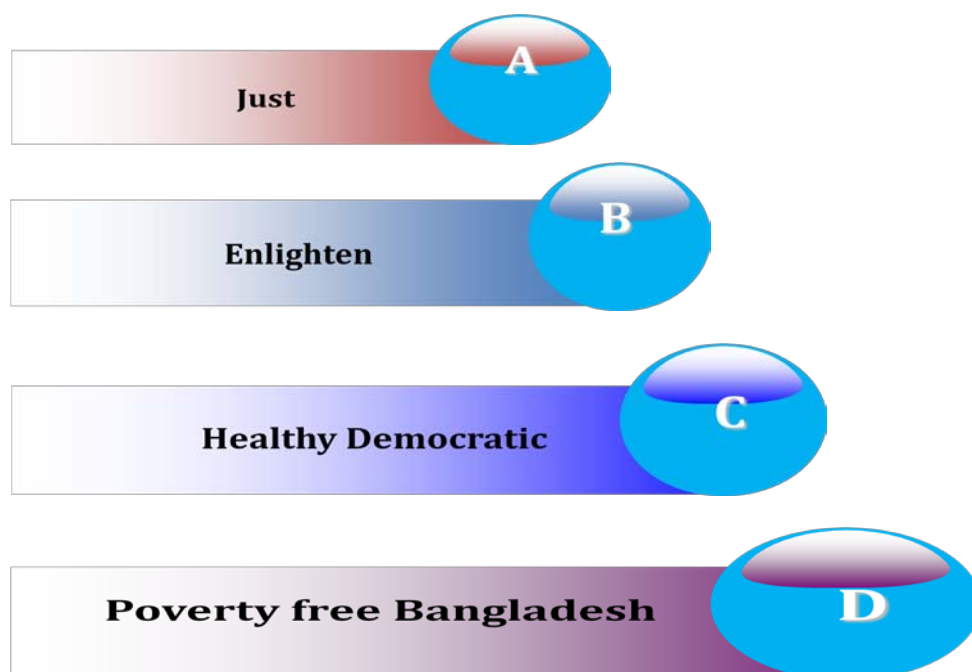


2.6 The Board of Directors of Brac Bank Includes:

Board of Directors	Designation
Mr.Muhammad A.(Rume)Ali	Chairman
Mr. Quazi Md. Shariful Ali	Director
Ms. Nihad Kabir	Independent & Deposit Director
Ms.Tamara Hasan Abed	Director
Mr. Shib Narayan Kairy	Director
Dr. Hafiz G.A Siddiqi	Independent & Depositor Director
Ms. Zahida Ispahani	Independent Director

2.7 Vision Statement:

Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build



2.8 Corporate Mission:

Here also we know that the mission statement for any business or organization must be in line with its long term plan or vision. The mission statement should clearly state ‘what is the short term plan of the organization to achieve its long term goal’, which is the vision, or ‘doing what exactly now as well as in near future will ensure our goal in distant future’. But BRAC Bank has multiple mission statements, each important and specific to its vision. The following lines will show the mission statements of BRAC Bank Ltd:

- ❖ Sustained growth in 'Small & Medium Enterprise' sector.
- ❖ Continuous low cost deposit growth with controlled growth in Retail Assets.
- ❖ Corporate Assets to be funded through self-liability mobilization. Growth in Assets through Syndications and Investment in faster growing sectors.
- ❖ Continuous endeavor to increase fee based income.
- ❖ Keep our Debt Charges at 2% to maintain a steady profitable growth.
- ❖ Achieve efficient synergies between the bank's Branches, SME Unit Offices and BRAC field offices for delivery of Remittance and Bank's other products and services.
- ❖ Manage various lines of business in a fully controlled environment with no compromise on service quality.
- ❖ Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

2.9 Management Aspects:

Like any other business organization, the Top management makes all the major decisions at BRAC Bank Limited. The Board of directors being at the highest level of organizational structure plays an important role on the policy formulation. The Board of directors is not directly concerned with the day-to-day operation of bank. They have delegated their authority to its management committee, which is called MANCOM. Now there are 5 directors in the Top management of the bank. All the directors have good academic background and have huge

experience in business. Mr. Fazle Hasan Abed is the Chairman of the bank. The board of directors holds meetings on a regular basis.

The Management Hierarchy of BRAC Bank Limited is given below:

- Chairman
- Board of Directors
- Managing Director
- Deputy Managing Director
- Executive Vice President
- Senior Vice President
- Vice President
- Senior Assistant Vice President
- First Assistant Vice President
- Assistant Vice President
- Senior Principal Officer
- Principal Officer
- Senior Officer
- Officer Grade II
- Officer Grade I
- Executive

2.10 Departments of BRAC Bank LTD:

The BRAC Bank Limited has 26 departments in three different criteria. The Departments are-

- **Business**
- **Support**
- **Operations**

2.10.1 Business:

- SME Banking.
- Retail Banking.
- Retail Distribution.
- NFB and Secured Assets.
- ADC.
- Unsecured Assets.
- Liability.
- Service Quality / Business Intelligence.

- Collections.
- Cross Selling.
- Regional Distribution.
- Corporate Banking.
- Probashi Banking.
- International Distribution.
- Cards.
- Treasury & Financial Institution.
- Marketing and Corporate Affairs.

Current Businesses of the Bank:

BRAC Bank Ltd. is currently focusing on four different areas of business activities. These are:

(a) SME Banking:

BRAC Bank considers the population of Bangladesh the most valuable resource of the country. According to BRAC Bank, after achieving liberation, the attainment of economic uplift should be our most important goal. Micro lenders are working here in the financial field, providing very small amount and on the other hand regular commercial banks have been providing bigger amount of loans to larger industries and trading organizations. But the small and medium entrepreneurs were overlooked. This missing middle group is the small but striving entrepreneurs, who because of lack of fund cannot pursue their financial uplift, as they have no property to provide as equity to the commercial banks. With this end in view-BRAC Bank was opened to serve these small but hard working entrepreneurs with double bottom line vision. As a socially responsible bank, BRAC Bank wants to see the emancipation of grass-roots level to their economic height and also to make profit by serving the interest of missing middle groups. 50% of BRAC Bank's total portfolio usually collected from urban areas is channeled to support these entrepreneurs who in future will become the potential strength of our economy. The Bank currently is the market leader in giving loans to Small and Medium Entrepreneurs. It has been doing this for the last five years.

(b)SME Banking Products

Currently BRAC Bank is offering 15 SME packages through its 550 customer touch points (SME Unit Offices, SME Sales and Service Centre, SME Krishi Branches). These are listed and briefly explained below:

Products	Description
Anonno	Loan up to 10 Lac without any collateral for small soze in business in trading,manufacturing ,and service sectors throughout the country.
Durjoy	Unasecured Loan up to BDT 25 Lac for comparatively large urban business houses.
Prothoma	Loan up to 10lac.without any collateral at 10% interest rate for women entrepreneur.
Shamolima	Loan for agriculture and new sectors with minimum 9.99% interest rate.
Apurbo	Secured loan up to BDT 10 million.
Shokti	Partially secured Loan up to BDT 10 million.
Shomriddhi	Loan against trust receipt up to BDT 2 crore
Shohoj	Secured loan against FDR,DPS&WEDB
shompod	Secured Lone up to BDT 3.5 crore

Equipment Finance	Lease financing facility.
Prapti	Current account up to 4% interest p.a. on daily balance.
Prachurjo	Fixed deposit with competitive interest rate.
Shonchoy	Saving scheme for SME clients with minimum amount of BDT 500.
IFFD(Interest First Fixed Deposit)	This is a term deposit product in which interest is paid up-front at the time of FD creation.
Probriddhi	It is a term deposit product designed for SME clients with the intention of maximizing the return for the customer.

(c) Retail Banking:

There are retail banking products of three categories. One is Loan Products, second is Deposit Products and the other is Cards.

In Loan Products category there are eleven services/products facilitating clients' demands. These are:

Salary Loan, Now Loan, Car Loan, Teacher's Loan, Study Loan, Travel Loan, Credit Card Loan, Top Up Loan, Highflyer Loan, Secured Loan/ OD and Doctor's Loan.

Under Deposit Products category currently there are ten services/products in total. These are:

Fixed Deposit, Interest First, Abiram Account, DPS, EZee Account, Savings Account, Short Term Deposit, Current Account, Salary Account and Step Up Fixed Deposit.

Under Cards category there are two types of cards products active. One is ATM Debit Cards and the other is Co-Branded Cards. ATM Debit Cards facilitates money withdrawal of upto BDT 20,000.00 per day. Also checking balance statements of ATM and POS (Point Of Sale) transactions. The Cards Department provides 24 hour customer support hotline to resolve queries and problems.

The Co-Branded Cards are from Aarong, ALICO and DIA Gold. The BRAC Bank Aarong ATM Card gives users 5% cash back facility from shopping in any Aarong outlets. The holder of BRAC Bank ALICO ATM Card can enjoy a special life insurance facility with insurance coverage of upto BDT 200,000.00. And BRAC Bank DIA Gold ATM card holder will enjoy a special cash back and cash discount feature. This feature is 10% discount from any diamond product bought and 8% discount on making charge of any gold products bought from DIA Gold. New credit card issuance was 22,484 in 2012 which achieved an increment of 48% in new Credit Card sale. Card acquiring volume growth was 22%.

(d)Corporate Banking:

Corporate Banking serves as a critical means of generating revenue for Brac Bank Ltd. It caters a broad range of customized solutions and services targeted towards existing corporate and institutional clients, which includes multinationals, top-tier local corporations as well as government –owned entities.

Financial Highlights:

- ❖ The corporate Banking Division strongly focused on increasing its non-funded earnings in 2012.Total NFI revenue in2012 registered a growth of 12%.
- ❖ There was also tremendous focus on enhancing our off-shore banking portfolio through trade and project financing by leveraging our relationship with different clients and multi-lateral agencies.

Business Segments:



(e) Probashi Banking:

This is one of the business departments of BRAC Bank. It acts as a medium in delivering the hard earned foreign currencies of our millions of people living abroad to their relatives in Bangladesh. The Bank has liaison with BRAC offices all over the country and thus can deliver the remittance among the beneficiary at the remotest places. BRAC Bank has so far arrangements with around 30 exchange houses all around the world for remitting foreign currency to BRAC Bank. Most of the current business of this department comes from the Middle East BRAC Bank does a lot of campaigning in those foreign countries where there are potential markets. The Bank publishes advertisement in local newspapers, visits various construction sites and dormitories and also organizes cultural programs on important Bangladeshi events to promote the secure remittance service of the Bank. BRAC Bank has alliance with Western Union. A major chunk of revenue of SRS comes from delivering remittances that are received via Western Union.

Financial Highlights:

- ❖ Total Remittance Volume of BDT 50.49 billion, has been disbursed in 2012, having grown by 13.81% from 2011.
- ❖ Brac Banks own exchange house, BRAC Saajan Exchange(BSE) grew by 198.39% in 2012 with total remittance volume of USD 185 million.Overall, BSE has captured over 17% remittance market share of UK –Bangladesh corridor.
- ❖ Average deposit remittance with Probashi Banking in 2012 was BDT 1,099 million.
- ❖ The division has captured 4.59% share of the remittance market of Bangladesh in 2012.

2.10.2 Support:

1. Company Secretariat & Regulatory & Internal Control.
2. Enterprise Risk Management.
3. Credit.
4. Human Resource Division.
5. Financial Administration.
6. Impaired Assets Management.
7. Complaint Handling Cell.
8. Credit Inspector.

2.10.3 Operations:

1. Retail Banking Operations.
2. SME Banking Operations.
3. Wholesale Banking Operations.
4. Probashi Banking Operations.
5. Card Operations.
6. Business solutions.
7. Technology.
8. General Infrastructure Services.
9. Central Operations.
10. Call Center.
11. PSO & MIS

2.11 Target customer:

As the main product of BRAC Bank Ltd is SME, BRAC Bank has a strong SME focus and has developed a wide range of SME business products, these are customized for specific localized small and medium business across the country. The SME loan products cover a range of rural, semi-urban and urban financial needs in the market. Besides them, industries, transport business, education institutions, medical centers, marine business, any other high worth companies, individuals, etc are also the main customers of the bank. The bank has the ATM card and Credit card facility, so the users of the same are also in target.

2.12 Employee:

The BRAC Bank Limited has in different employee's criteria. There are different types of employees working in different places inside BRAC Bank. The types of employees are-

Regular employee:

The permanent stuffs are known as regular employees. The regular employees are allowed to get the bonus, incentives and other allowances with their basic salaries. And these types of employees also have the benefit of getting extra facilities the BRAC Bank limited is providing for their employees.

HR Stuff:

HR temporary contract are for those categories whose Job description is such, where he/she needs to be under the direct supervision of Bank's authority, whose performance is monitored by the Bank Management. They might be specialist, consultant, and specially assigned staff. Staff under HR contract are those people who directly or indirectly deals with customer, has access to Bank's confidential data's & valuable properties (car, etc), deals with sensitive areas, also where staff need to deal with customer as a representative of BRAC Bank directly. The HR Stuffs salaries are fixed and they won't get any allowances with their salary.

Outsource Stuff:

Other contractual employees are not entitled for any service agreement. They will be recruited through outsource agencies. The requirement of any support staff through outsource agency must come through HR signed by the Division Head. HR will send the requirement to provide staff by the Outsource Agency. Outsource Staff recruitment depends on the budgeted requisition of the staff from the respective departments. However, for non-budgeted requisition it will go through after the approval process of MANCOM. The bank reserves the right to terminate the contract with the Outsource Agency without assigning the reason whatsoever. The Outsource Staffs salaries are fixed and they won't get any allowances with their salary.

Intern:

To encourage and help human resource development in the financial industry the Bank may decide to offer internship programs to individuals or educational institutions. The decision to enter such an engagement will be decided by the MD& CEO on the recommendation of the Department Head.

The HRD will prepare the proposal of such engagement with individual/institution and forward it to the MD& CEO for consideration with the recommendation of the Head of HR. Individuals engaged as Internees will be paid a consolidated Honorarium of Tk. 5000/- per month, as decided by the MD/MANCOM and will not be entitled to any other benefits.

Managing Director & CEO will determine and analyze the necessity of intern on the basis of yearly budget and also requirement of special projects. As per requirements Department Head will make the intern requisition and after receiving intern requisition HR will take 15 days for an intern to join.

All Internships program will be for a three months. Prior approval by MD& CEO internship program can be extended for a maximum period of six months.

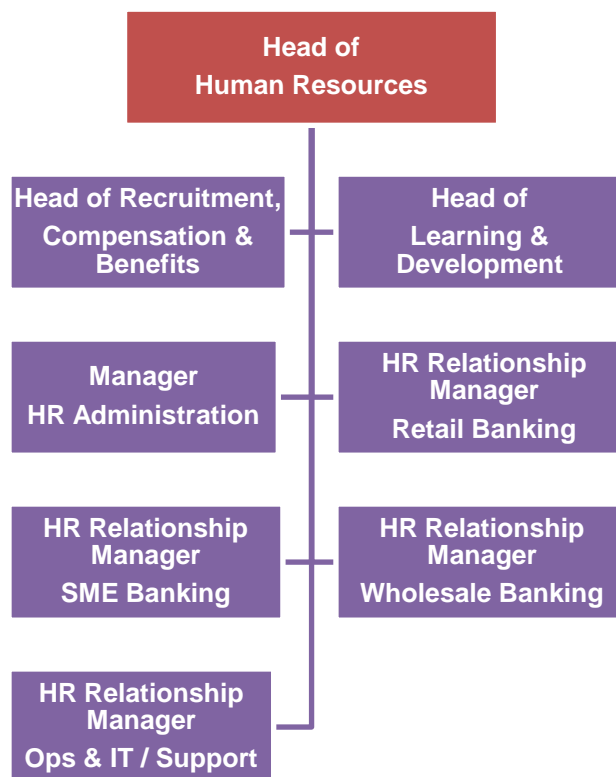
Management Trainee Officer (MTO):

Management Trainee Officers highly qualified students of BRAC Bank Limited. The MTO's are regular employee but they have to learn as a student inside BRAB Bank for the period of one

year. After one year if they can complete their learning period successfully they will become a senior officer directly from the MTO.

2.13 Human Recourses Department of BRAC Bank LTD.:

Having a Human Resources Department in Bangladesh business organizations today is becoming a common and important part. But Human Resource Management is a relatively new discipline to study and implement in this part of Asia and in most organizations HR Department work as a ‘Support’ department to the organization. Whereas it was suppose to be an integral part of the business without which an organization cannot maximize the utility of its most valuable resource, which is the workforce, the employees of the organization.



2.13.1 Functions of Human Resource Division:

BRAC Bank Limited has a fully functional Human Resources Division (HRD) supported by manpower. The HRD of BRAC Bank Limited performs the following functions:

- ▶ Selection and Recruitment.
- ▶ Training and Development of Employees.
- ▶ Compensation and Benefits Planning.
- ▶ Promotion Planning.
- ▶ Local and Foreign Travel Planning.
- ▶ Bond Policy Formulation for Travel/Training/New Joiners.
- ▶ Policy Formulation for Leaves.
- ▶ Making Reward and Recognition Policies.
- ▶ Policy Formulation for Staff Loans (Car/Housing).
- ▶ Policies for Resignation or Termination from Services.
- ▶ Retirement Policy.
- ▶ Employee Gratuity Fund Policy Formulation.
- ▶ Employee Provident Fund Policy Formulation.
- ▶ Employee Welfare Fund Policy Formulation.

2.13.2 Human Resource Division's Wings:

There are five wings in human resources department in BRAC Bank LTD. They are shown below:

- ❖ **Administration**
- ❖ **Recruitment**
- ❖ **Learning and development**
- ❖ **Payroll and benefits &**
- ❖ **MIS, strategic planning & Market intelligence**

2.13.3 Administration:

The Administration is the wing that maintains and controls the employees of BRAC Bank Limited. The administration has to go with the following work.

Leave process:

a) Annual leave:

All officers will become entitled for annual leave of 24 working days after completion of one-calendar year. Of this 24 working days leave 15 days must be taken at a time. Any leave that is pending may be carried forward to the next year. Annual leave facilities may be allowed to the persons for a maximum of 90 days at the time of his/her leaving. Any type of advantage to be adjusted during the final settlement period.

b) Casual/Sick Leave:

Casual leave up to 14 days can be granted per year to an employee who may be unable to attend duty due to sudden illness or urgent private affairs. Not more than 2 days casual leave can be taken at a time in a month. Casual Leave more than 3 days will be considered as sick leave and has to be supported by medical reports. In case of prolonged illness the Managing Director may grant medical leave in excess of sick/casual leave with full pay and allowances for a period up to one month.

c) Maternity Leave:

Female (confirmed) employees will enjoy 4 months maternity leave. One employee will be entitled to avail this leave for 2 times in her entire service period.

d) Study Leave:

Study leave of maximum 2 years can only be granted to an employee without pay and allowances provided he/she has put in at least three years of service. This leave shall, however be allowed in the entire period of service.

e) Leave without Pay:

Leave without pay may be granted to an employee in special circumstances where no other leave is admissible under these rules. In case of Leave without Pay, the period does not exceed 60 days.

f) Leave During Probation Period:

For sick leave in the probation period, the leave has to be specially mentioned by the department. Casual leave will be granted to probationary employees after completion of 6 months. Any leave taken prior to completion of 6 months will be adjusted against the casual leave.

g) Encashment Facilities of Annual Leave:

Annual leave encashment facilities may be allowed to the employees for a maximum of 90 days (based on last basic) at the time of employee's leaving the bank.

2.13.4 Probation and Confirmation:

The terms of probation are as follows:

- A person selected for appointment with less than 3 years job experience will be on probation period of one year.
- An employee with job experience of 3 years or more will be on probation for 6 months.

In the event of the probationer's failure to show satisfactory progress and acquire required efficiency during employee's probationary period, the appointing authority may, at its discretion, extend his probationary period by a maximum of additional 6 (six) months, or dispense with his service by giving one months notice or by paying a sum equal to one month's pay without assigning any reason.

In the case of one year, if the person fails to show satisfactory progress, employee's appointment will be terminated.

After the probationary period of six months or one year the administration send the appraisal form to the Department Heads. After completing the appraisal form send the form to the administration. In the procedure the HRD head send this appraisal form with his approval signature to the Deputy Managing Director of BRAC Bank Limited to approve and forward it Managing Director of BRAC Bank Limited and after that it will be approved signed by the Managing Director. According to the comment and remark of appraisal form the employee will get the confirmation with increment of salary or confirmation with promotion or no confirmation.

2.13.5 Promotion:

Promotion is a continuous process by which the employee motivates for better work; get the price for employee's better work. In BRAC Bank there are two types of promotions-

a) Regular Promotion:

Regular promotion is given according to the employee's regular performance. When the supervisor or department head of the employee evaluate that his employee is become an asset for the bank and deserve promotion then the supervisor or the department head take a promotion appraisal form from HRD and recommended the employee for promotion. In the procedure the HRD head send this appraisal form with his approval signature to the Deputy Managing Director of BRAC Bank Limited to approve and forward it Managing Director of BRAC Bank Limited and after that it will be approved signed by the Managing Director. According to the comment and remark of appraisal form the employee will get the promotion with increment of salary.

b) PM Promotion:

Performance Matter (PM) is the annual performance report of individual employee of BRAC Bank Limited. According to Performance Matter ranking scale the employee can get promotion in the job grade of their own.

According to the policy any employee can't get any promotion within a year after the employee's joining in the BRAC Bank Limited. And on the other section the employee can get promotion after six months of his previous promotion.

2.13.6 Resignation:

The following sections will display the policies of BRAC Bank Limited regarding its employees' resignation and termination situations. This part will discuss about the policies and procedures for resignation or termination in situations when:

- A regular employee wishes to resign
- A probationary or temporary employee wishes to resign
- When a regular employee is terminated
- When a probationary or temporary employee is terminated

Resignation of Regular Employee:

A confirmed employee may leave or discontinue from the services of the bank by giving one month notice, in writing or pay to the bank as compensation an amount equal to the employee's total pay for one month

Resignation of Probationary or Temporary Employee:

Probationary or any temporary employee shall leave or discontinue employee's service from the Bank by giving 15 (fifteen) days prior notice in writing of employee's intention to do so or pay to the bank as compensation an amount equal to employee's total pay for fifteen (15) days.

Note: Certificate will not be provided to the staffs, which were forced to resign, got "unsatisfactory" rating in their Performance Matters or have integrity issue and non-confirmed staff.

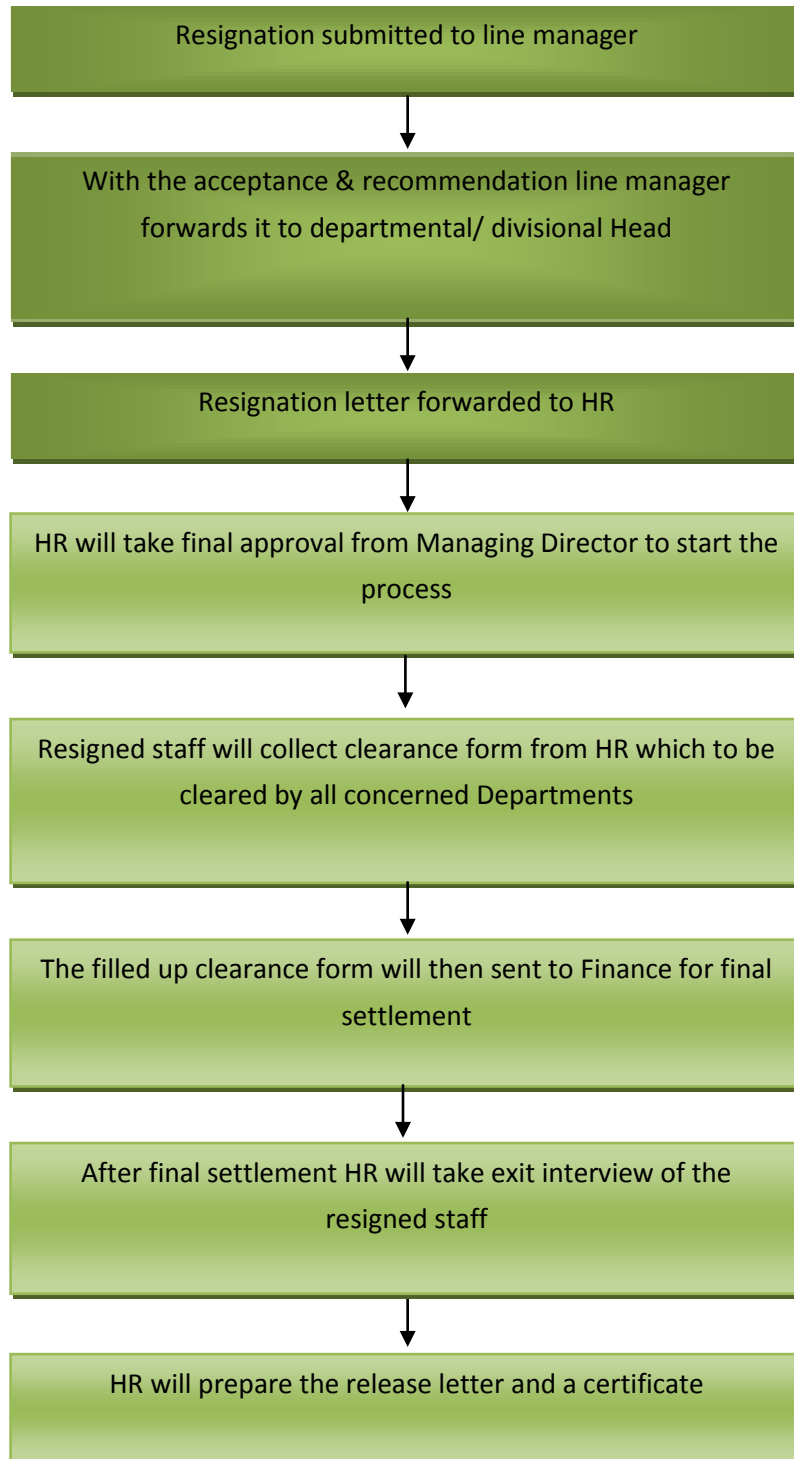
Termination of Regular Employee:

The competent authority may terminate the services of a confirmed employee or call upon him/her to resign without assigning any reason, by giving him/her one month notice in writing or on payment of one month substantive pay in lieu of such notice and the employee shall not be entitled to any form of compensation for termination of service.

Termination of Probationary or Temporary Employee

The service of a probationer or a temporary employee shall be liable to be terminated by the competent authority without assigning any reason without giving him or her any notice and the probationer or the employee shall not be entitled to any form of compensation for termination of service.

Resignation Process:



Resignation and Settlement Procedure:

The official formalities for resignation and settlement cases administered by the concerned department and HRD are sequentially shown below:

Serial Number	Tasks	Working Days Required to Complete the Task
1	Resignation letter must be forwarded to HRD by concerned supervisor or department head after his/her proper signing.	2 Days
2	After Receiving Resignation/Termination/Dismissal Letter with handover and takeover documents HRD will due clearance from various departments.	4 Days
3	HRD will do the final settlement work after having clearance.	4 Days
4	FAD will pay the final settled amount after having final settlement documents from HRD.	2 Days
5	If separated staff has liabilities with the bank then the concerned department / owner of liabilities will take initiatives.	Reasonable Time
6	HRD will send the personal file to “Organic” after final settlement done in normal case.	Once in a month
7	In case of unsettled matter HRD will hold the files.	Until settlement
	Total	Reasonable Time

2.13.7 Reward:

Reward and Recognition is a way to express appreciation for another employee's hard work, dedication and contribution to the Bank. There are many levels of Reward and Recognition, to ensure both small contributions as well as the larger ones is recognized.

There are four levels of rewards and recognition.



Spot award:

This is an award is given to employees on the spot recommended by the customers or the employees very nicely handle any difficult client /situation.

2.13.8 Recruitment:

Selection and Recruitment is an integral part of any organization that heavily depends on their workforce to successfully perform their mission and achieve their vision in the long run. Thus appropriate selection of candidates to join in the workforce is a necessary part of Human

Resource Management, which is ensured by the Human Resource Division in BRAC Bank Limited.

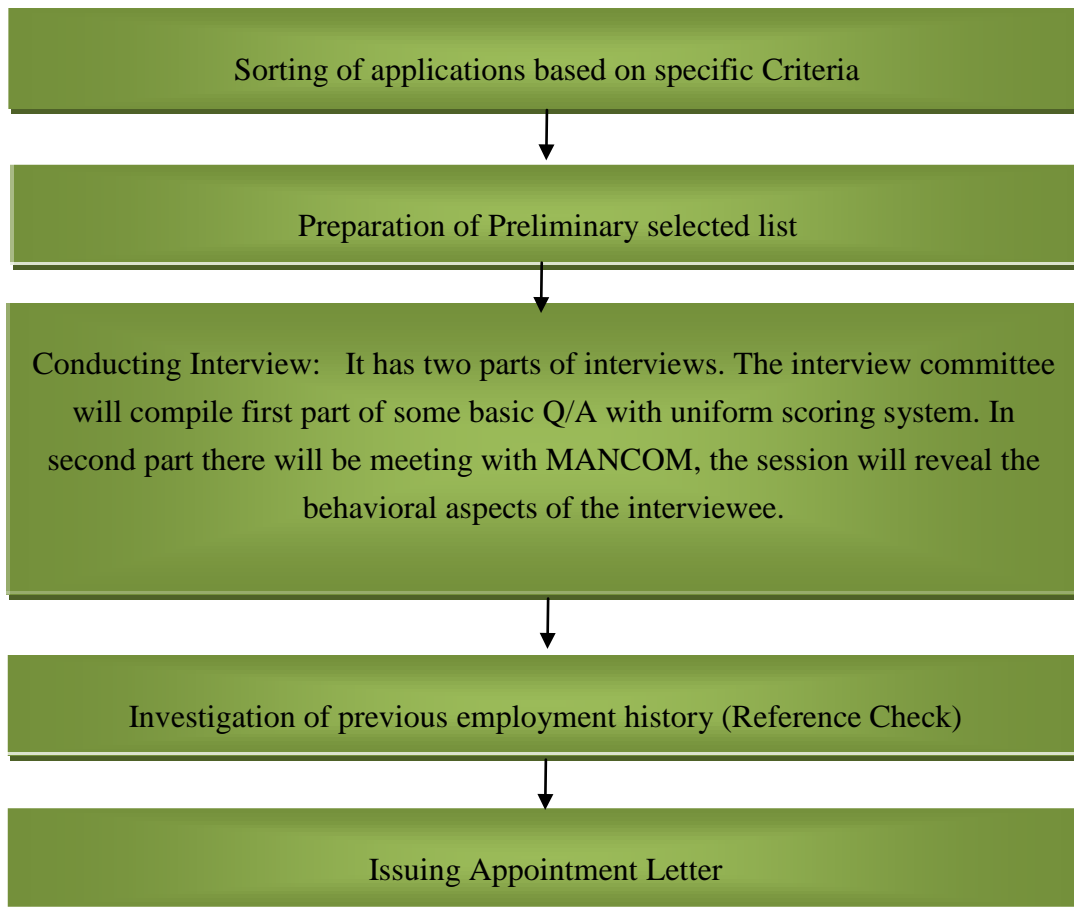
Recruitment Process:

For the recruitment The BRAC Bank Limited use the following process

□ Direct Recruitment:

The BRAC Bank Limited has a CV Bank in HRD. In direct recruitment the HRD short list the CVs from the CV Bank or collect the CVs that referred by the employees of BRAC Bank Limited for direct interview for the specific selected post. After short listing the applicants are directly informed for the interview. And after interview the applicant will be finally selected.

Process Flow of Direct Recruitment:



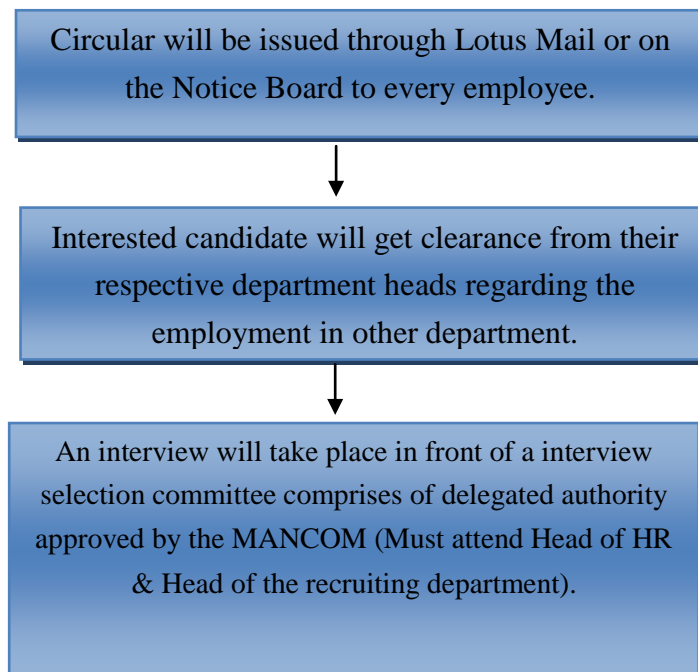
❑ **Through Advertisement:**

Sometimes the HRD of BRAC Bank Limited can't able to short list CVs for specific post from their CV Bank. In this situation the HRD advertise of recruitment in specific post mentioning the job description with the minimum requirement that the applicant should have for the post. And collect CVs which are being specified according to the requirement that has been published in the advertisement. After that the CVs will be short listed and the recruitment procedure will go according to the direct recruitment process.

❑ **Internal Job Posting:**

For any kind of internal job search it will operate through a circular as lotus notes or board notice. Any existing staff other than permanent also HR Temporary (minimum one year with BRAC Bank Limited) & outsource staff (minimum three years with BRAC Bank Limited). Only the Managing Director & Chief Executive Officer can allow exceptions. Job specification will be clarified in that circular and interested candidates will have full liberty to apply subsequent to the clearance from his or her respective line manager. After a formal interview in front of the Recruitment committee or Management Committee/MANCOM he or she can be absorbed in the suitable position.

Process Flow of Internal Job Posting:



❑ **Promotion:**

Promotion can be used as an effective tool for recruitment as it can serve the internal purpose for recruitment within the organization. Promotion may also take place if the job size increased and the MD/ Management Committee decide(s) to upgrade the job upon recommendation of the respective Department Head or Line Manager. The process of upgrading a job will have to be undertaken through a process of reviewing the Job Content, Responsibilities, Dimensions, Changes in the Organization Structure, etc. Full justification of the necessity of the change must be presented.

❑ **Transfer on deputation:**

Based on requirements and needs bank can adopt that policy after taking the approval from MD's Offices.

❑ **Contract as specialist/consultant/counsel**

It is not a post of regular employee. It is a contractual job and these persons are directly appointed by MD with the reference of the Chairman/ Board of Directors or Management Committee.

Note: If the number of post for recruitment is several then the candidate will face the interview in Direct Recruitment system. If the number of Post is in large number then the HRD of BRAC Bank collect huge number of CVs by giving paper advertisement and then create a written exam for short listing the candidates and after that the candidates have to face interview board. Every time for Customer Relation Officer and Management Trainee Officer the BRAC Bank HRD use written exam to short list the applicant for interview.

Recruitment Service Level Agreement:

Beside the general guideline recruitment procedure will be followed as per Service Level Agreement (SLA).

Recruitment through Internal Job Search & CV Bank		
No	Particulars	Working Days Required to Complete the Task
01.	Internal Job Search will be published or CV will be collected through the CV bank/E-Recruitment site after getting requisition from respective department with respective Job Description (JD) as per approved head count budget.	05
02.	After CV collection interview will take place.	05
03.	From the date of CV collection, HRD will constitute interview Board and Members will be informed prior to interview.	03
04.	Appointment letters will be signed after final interview.	03
05.	Appointment letters to be handed over to candidate after signing by HOHR and Managing Director.	02
Recruitment through Advertisement		
06.	After Receiving Requisition from Concerned Department, Marketing Department will published the Advertisement upon the advice from HRD. Advertisement will also published in our website.	07
07.	Application Duration (Collection of CV with application from external candidates against the advertisement published)	15

08.	HRD will scrutinize the CVs (Other than CRO & MTO) after CV scrutinize is over.	03
09.	HRD will arrange the Interview (Other than CRO & MTO) after CV collection is over.	05
10.	HRD will scrutinize the CVs (Only for CRO & MTO) after the period for collection of CV is over.	10
11.	HR will Process the data of the scrutinized CRO & MTO applicants	10
12.	HR will send the letters to the applicants ahead of interview process	15
13.	HRD will arrange the Interview (Only for CRO & MTO) after CV scrutinize is over.	10
14.	Other Process (SI # 03 to 05)	Same as above (SI # 3 to 5)

Recruitment Budget:

- Managing Director & CEO will determine and analyze the necessity of manpower based on recruitment required by the Departments and projected budget based on the year after discussing with different department heads. Therefore, it is the responsibility of the management to examine the work load and carry out the job analysis and as well as looking into the real requirement of employees under various categories, to see whether an additional hand is really necessary
- Board of directors holds the authority to finally decide any matter regarding any sort of recruitment. Besides they are the supreme authority to create any kind of new position.
- BRAC Bank must recognize the importance of manpower estimation and accordingly an Organogram should be prepared for the Bank and for each Division & Branch. The

Organogram shall however, not be rigid, it may be reviewed and revised when necessary from time to time. Subject to review from time to time, the competent authority as per power delegated by the Board will make the appointments.

Recruitment Policy:

- ❖ All regular employees will appointed by the Managing Director.
- ❖ All HR contract and outsource contract employees will be appointed by The Head of Human Resource Division.
- ❖ The schedule of recruitment will be created according to the Service Level Agreement (SLA).
- ❖ The interview board will with The Head of Department of that post, The Supporting Department Head and The Head of HRD.
- ❖ Officer Grade I and Officer II can appoint directly after the interview.
- ❖ From Senior Officer and more there will be a second interview with the Managing Director of BRAC Bank Limited after the first interview.
- ❖ For internal job posting the employee can only apply if he has the service time in BRAC Bank is more than two years and also need to recommend the candidate's application by the reporting supervisor of the employee.
- ❖ The HR Contract employee can apply for the regular post after servicing more than two years in the BRAC Bank.
- ❖ Outsource Stuff can apply for the regular post after servicing more than three years in the BRAC Bank.
- ❖ The new recruited will get the probationary period of one year if the employee has less than three years of working experience and will get the probationary period of six months if he has more than three years working experience.

2.13.9 Payroll and Benefits:

Salaries:

The Bank is committed to follow a fair, competitive and flexible remuneration policy. The Board is the final authority for approval of this policy and will amend and review the policy on recommendation of the Managing Director / Management Committee periodically. The Salary structure of the Bank will be based on Job Grades. Job grades will be decided on the basis of an

analytic assessment of the position based on the size, responsibilities, decision-making authorities and the nature of the job.

The remuneration of employees consists of:

- Basic Salary
- House Rent and
- Medical Allowance

Salaries are confidential between the employees concerned and the Management. The salary ranges for these job grades will be reviewed from time to time. HR Temporary & outsource staff do not have any assigned job grade. The contract will have a consolidated payment per month and there will be no other entitlements applicable except commission based on job criteria. Internees will be paid a consolidated honorarium per month, as decided and will not be entitled to any other benefits.

Basic Pay:

Basic Salary Ranges (BSRs) is commensurate with the job grades and is determined by the Board on the recommendation of the Managing Director. The Board reviews the BSR at least once every two/three years

Allowances:

House rent allowance: House Rent Allowance may be paid to the employees at such rates and on such conditions as may be prescribed by the Competent Authority from time to time.

Medical allowance: Medical Allowances may be paid in accordance with the job grades and on such conditions that may be prescribed by the Competent Authority from time to time.

Festival Bonus:

- Festival Bonus will be paid to all confirmed officers/staff at one month basic salary which will be reimbursed twice in each calendar year. All confirmed employees would get one bonus during Eid-ul-Fitre and another one for Muslims during Eid-ul-Azha and for others based on their respective religious festival.

- Non-confirmed employees will be entitled to get Festival bonus as pro rata basis depending on his/her BBL joining Date.
- HR Contract & Outsource Staff would get 1 bonus, which is 50% of this gross salary.

The Board of the Directors will decide the annual salary revision and recommendation will be based on:

- Revised Pay Scale, and/ or
- Inflation adjustment rate
- Performance

Hospitalization Insurance:

In the event where hospitalization or surgery is required for a member of the officer's dependent (Spouse and Children) including hospitalization on account of maternity, the Bank will reimburse the officer (Group C) up to a maximum of Tk. 25000/- per annum, for executives (Group B) Tk. 80000/- per annum and 150000/- per annum for MANCOM (Group A).

2.13.10 Learning & Development:

After recruiting a potential candidate the next important function of HRD is to orient the new entrant to the organization and providing him/her with all the necessary knowledge about their duties and responsibilities. This is done to ensure effective input from the employees into the organization thus, their most efficient level of performance. The training program used in the organization also ensures employee retention. To BRAC Bank Ltd. spending in training programs for employees is not an expense, but an investment.

Learning & Development Issues:

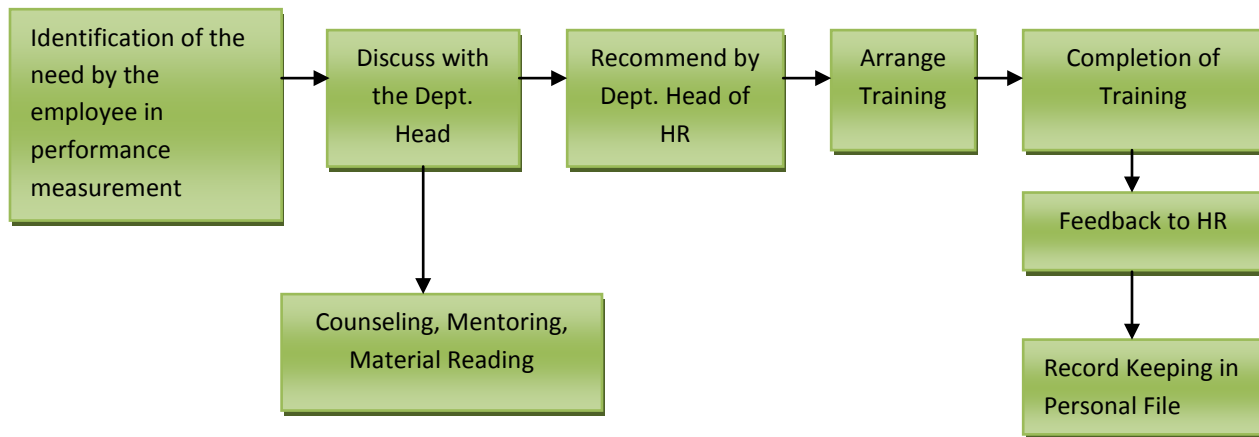
The training program includes:

- Orientation Training
- In-house training

- Job specific training
- Need based local/foreign training
- Peer or Supervisor's coaching
- E-learning: Online training and evaluation

Every department has to follow an employee performance measurement method devised by the HRD. This performance measurement form is filled out and signed by the supervisors and respective Department Heads. Based on these performance reviews, training needs are identified for different employees.

Below is a training need identification flow chart:



Training procedure for Management Trainee Officers (MTO):

- Joining/participating in orientation with different departments
- Foundation Course
- Attachment with SME Unit Offices & Branches
- Organization of Development Program
- Attachment with different departments
- Information Technology Training
- On job hands-on training according to Job Description

In every 3 month, the HR sits with the trainees to follow up on their progress along with MANCOM. The whole training program is divided into two major parts. One part is the training on foundation courses and the other part includes attachment in core and support business and operations unit.

1. Core banking training comprises of BIBM – Foundation course, Induction and SME & Retail Attachment.
2. After completion of foundation courses, the trainees are attached in different departments basically on core business departments and operations departments.

The training and development department conducts this training session; HR department works as a coordinator for the whole process. Training wing also follow an SLA.

The training procedure followed by BRAC Bank HRD can be summarized in the following steps:

No	Particulars	Working Days Required to Complete the Task
1	Orientation Training after the new hires has completed all the formalities.	03
2	Special Training for Retail Staff and Corporate who deal with Cash	03
3	Arrangement of Post field attachment training for CRO's who have been nominated by the concerned authority.	05
4	In-house resource person will be informed prior to training.	03
5	HRD will be informed/ Concern person will be informed by HRD prior to foreign training.	45
6	Concern person/department will be informed prior to outside local training.	05
7	HRD will be confirmed by the concerned department/person after receiving offer from HRD.	02
8	If the participants arrange any course (local training institute), it should be informed to HR along with proper approval from MD/COO for necessary action before training.	05

9	Training Arranged by Bangladesh Bank or any legalized body where any staff of the bank has been nominated by the supervisor and the same has been informed to HR.	04
10	For cancellation of participation in any training (Local or in-house), HR must be informed through concern supervisor/department heads before training.	03

CHAPTER: 3

JOB RESPONSIBILITY

Introduction:

I am really happy that I got such an opportunity to do my internship in Learning and Development, one of the strongest wings of Human Resource department of Brac Bank Ltd. My internship period was from 23rd June, 2013 to 19th September, 2013. During this three months short period I learned a lot. My first ever corporate experience was really nice with truly talented and nice people. During this period my supervisor was Mr. Ahmed Kamrul Hasan. I enjoyed myself working over there a lot because the environment was immensely friendly and all of the employees are very much co-operative with each other.

My whole internship period was full of new experiences. So, now I am discussing bellow what type of work I did in these three months period.

3.1 Checking exam scripts:

As I did my internship in Learning and Development division so the main activities are related with training. Basically the training programs are arranged for the employee of the bank and the trainees have to set for different types of exams.

So, my first work was to check the exam scripts of different types of trainings. These exams were MCQ based. I was given by a sample answer script to check all the scripts. During the period I checked different types of training scripts. After checking I had to give input all the results in the specific folder given in the computer. If it is needed then I print out the soft copy of results and tag it in the Notice Board.

3.2 Checking Trainer evaluation form:

After each training program all the trainees are given an evaluation form to evaluate the total trainer's performance. It is actually done to find out whether the training program is effective or not. My work is to find the average results of the evaluation and see whether trainers are performing- bad, average, good or best. Then I have to keep a soft copy of the record in computer.

3.3 Receiving the supervisor's feedback through mail:

I have been given temporary excess of Lotus Mail to check the inbox and collect the supervisor's evaluation form which is called **“Training Effectiveness Evaluation”**. It is actually a form where the supervisors have to provide his feedback on a scale of 1 to 4. This is the way to see that whether the training is effective in the work life or not.

So, by seeing the daily activities supervisors send their feedback form to the Learning and Development division. My work is to collect all those mails and inform my supervisor.

3.4 Giving call to the interns:

According to the instruction of Ms. Niger Dil Bahar. I have to give call to the candidates who have been applying for internship from different universities. Shortlisted candidates are primarily selected for the written (MCQ) test. After that they have to face an Interview. If candidates pass both the tests then I call again to those selected candidates. My work here is to let them know that they are selected and they have to come to the Head Office for collecting their appointment letter.

3.5 Maintaining the file of interns:

Every month there is so many interns are appointed in different departments of Brac Bank. So it is really important to maintain the files of interns for further requirement. I actually maintain the files according to the months that interns start their internship. It is easier to find out the interns according to the month based file maintenance. Moreover if Bank need's any new employees then they directly come here and find candidates from the interns according to their need.

3.6 Giving Training Data input in IFS software:

It is the main work for what I have been selected as an intern in this department. IFS is a software which is basically used internally for the Bank employees, where all the information about the employee are given. My work is to give input of training data in the software. Here also I have been given a temporary excess in this software to give input of employee data who has taken

different types of training. Training is basically three types: In-house, External and Foreign. In-house training is arranged in Head office 9th floor, external training are arranged in different places in Bangladesh. Foreign training is arranged in outside of Bangladesh.

3.7 maintaining the Library:

There is a library in Learning and Development floor and sometimes I have to look after it. Usually I keep the books in right order in right place. Moreover sometimes new books are sent from different persons as gift for this library. So I have to make new tag for those books and keep them in right place according to their type.

CHAPTER: 4

Analysis

“Effective Business Communication”

Learning and Development team arranges different types of training programs every month. Among those training programs I picked one training program that has arranged for Managers and Asst. Managers who have first line supervisory role in BBL. Employees who are working in Finance, Operations, Retail, SME & other division in BRAC Bank LTD.

Here I tried to find out whether the training programs are really effective in employees working life or not. So, I made a questioner and asked 10 trainees to tick on the appropriate boxes of each question. Then I find out the mean, median, mood and standard deviation by using SPSS. The Questioner is given in the Appendix. The actual meanings of the number of each box are:

4.1 Limitations:

The research contains a number of limitations as well.

Here I tried to find out the restrictions that I faced when I tried to analyze the statements.

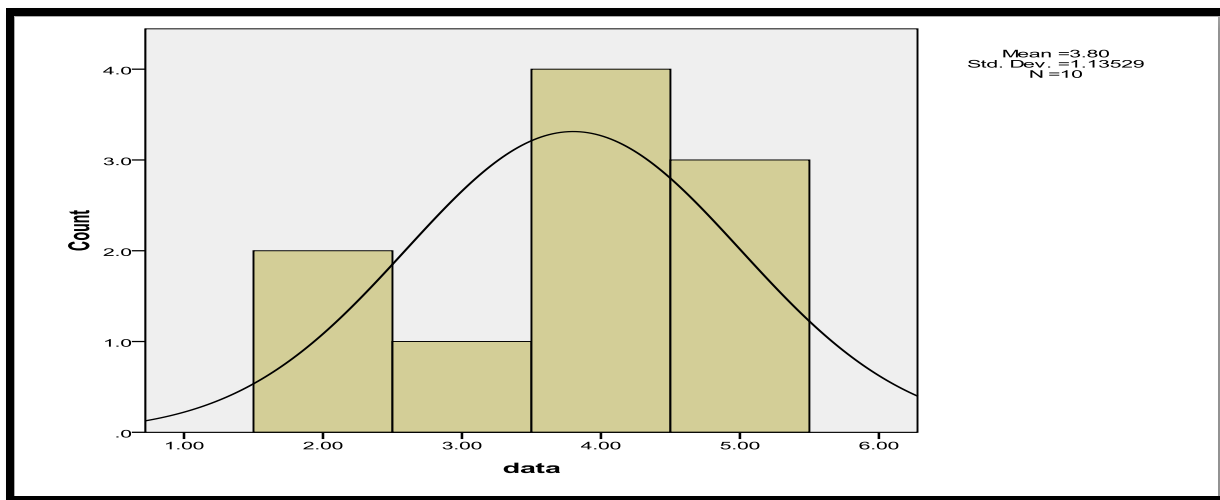
- In the first statement the limitation is that some people think that the training program was not helpful to have better idea about the training. So it is difficult to find out the kind of changes needed to make the program understandable.
- Some trainees think that the training program will not develop their knowledge and skills. So I was failed to find out the decisive factors that should be introduced to make knowledge and skill progress.
- Another important thing is that most of the trainees said that two days training program was not adequate. So, if the training duration changes then what should be the actual duration. Should it be 3 days program, 4 days program or else.
- At last almost half of the trainees said that they need same training again. But they didn't say that which portion should be emphasized more and which is not. Whether they didn't understand the whole training or some specific part of training.

So, these are the limitations that I found from my analysis.

4.2 Interpretations of the Data:

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

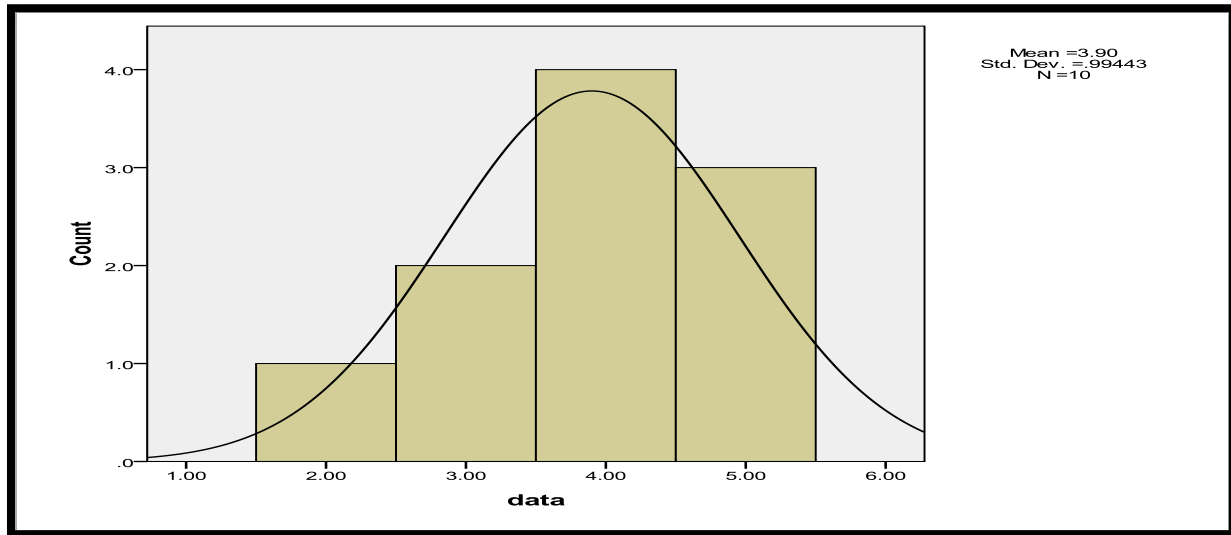
- The Training Program was helpful to understand the overall Training mechanism.



Here the resultant factors are 4, 5, 5, 5, 4, 3, 2, 4, 2, 4. So the mean is 3.80, median is 3.5, mode is 5 and Standard Deviation is 1.13529.

The mean is 3.80 and it points out that most of the people are so close to have the same opinion with the statement. So they seem to agree that the Training Program was helpful to understand the overall Training mechanism. Though most of the employees are agreed with the statement but they are not strongly agreed.

- **The Training program will bring noticeable change in the performance.**

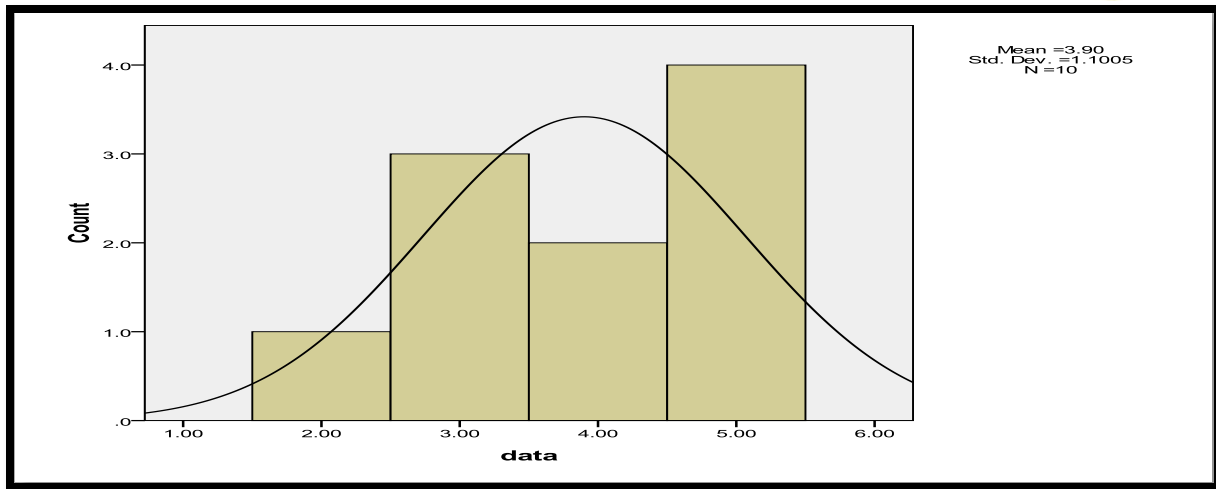


From the feedback data I found the result of 5,4,5,4,4,3,3,2,4,5. So the mean is 3.90, median is 3.5, mood is 4 and Standard Deviation is 0.99443.

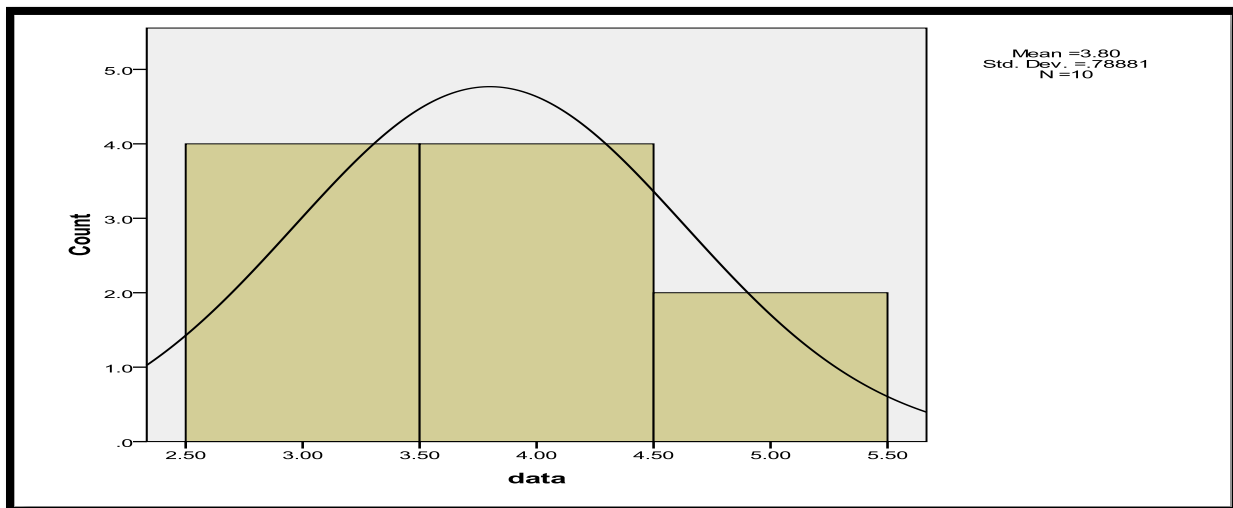
It seems that most of the trainees think that the training program will bring noticeable change in the performance. Most of them are agree with statement but not strongly agreed.

- **The training has improved my knowledge & skills.**

Most of the trainees think that this training has improved their knowledge and skills but this is not enough. The mean 3.90 shows that the training program needs to improve a lot to have a good result.

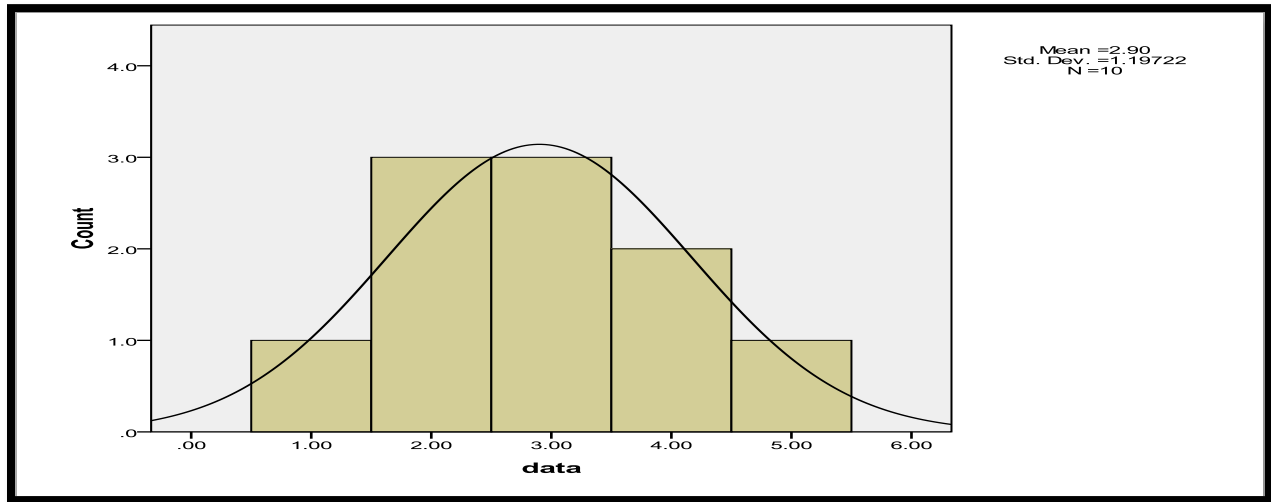


➤ **Training Method & resources were friendly and interactive**



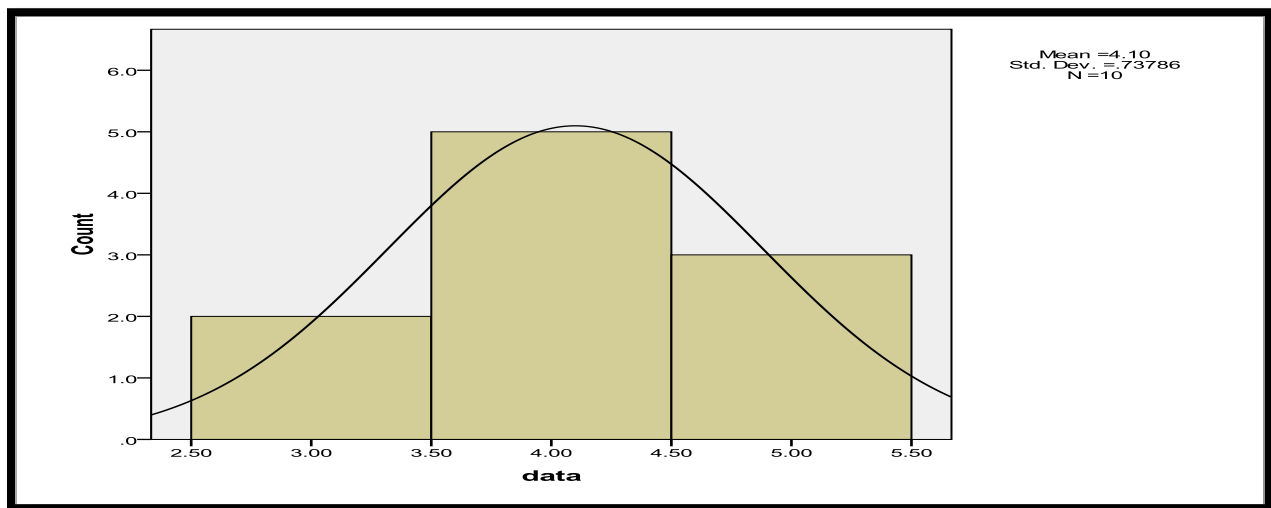
The method and recourse were friendly and interactive but it could be more prolific if new and more interesting ideas were introduced. Here the mean is 3.80 and Standard Deviation is 0.7888. Median is 2.5 and mood is 5. So, mood also indicates that most of the trainees are satisfied with the method.

- Time assigned for the 2 days Training Program was adequate.



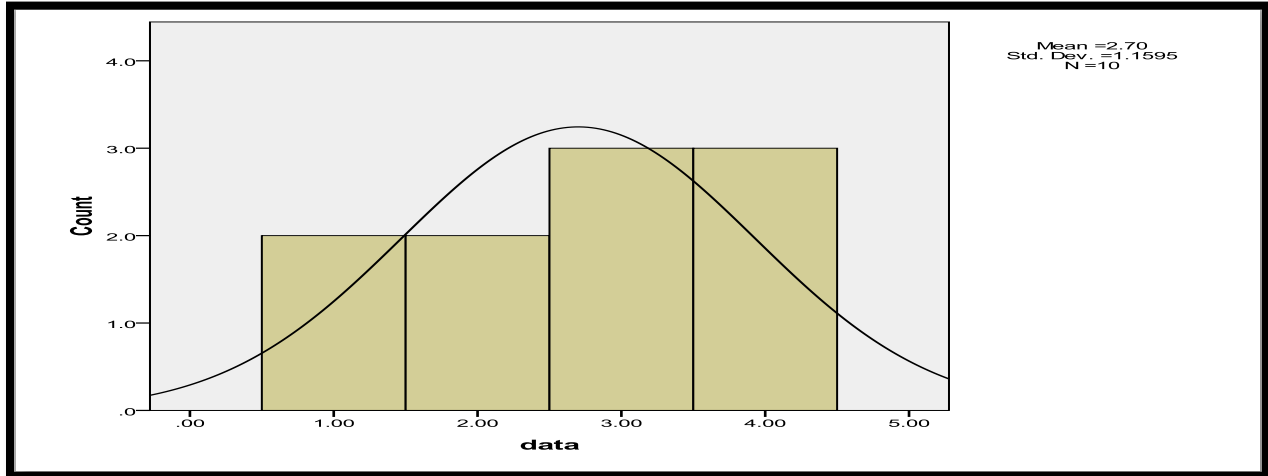
Here the mean is 2.90 and it indicates that 2 days training program was not adequate to learn the mechanism. Standard Deviation is 1.19722. The mood is 3 and 2 at the same time. Both of them comes twice and implies that they are totally disagreeing with the statement.

- Training course contents were Valuable.



Training course contents were important enough to satisfy the trainees. So we found the mean of 4.10 and it is good to observe that they are happy with the contents.

➤ Need to do same Training again.



Mean is 2.70, median is 4, mood is also 4 and the standard deviation is 1.1595. The mean shows that most of the trainees think that they need to do same training again.

CHAPTER: 5

Findings and Analysis

After analyzing the evaluation result of “**Effective Business Communication**” training I would like to express some important findings which are given below:

- After the interpretation of each statement I can find that in most of the cases they are agree with the statements, but not showing so much strong attachment with the statements.
- Out of seven statements five shows that the mean are around to 4 or slightly more. It means training program good enough to learn all the objectives.
- Rest of two statement’s mean are around 3. One is 2.7 and another is 2.9. Even trainees are satisfied with the training program but most of them still think that they need to do same training again.
- Out of seven statements I found that they are very much satisfied with training course contents.
- The most interesting thing is that though all are happy with all training steps but the data shows that they still need the training again.

CHAPTER: 6

Recommendation and Conclusion

6.1 Recommendation:

After three months internship and analyzing the training feedback, I would like to bring up some recommendations. The recommendations that the trainees wrote are given below-

- Poor, very unimpressive trainers. First of all trainers should have much more ideas about how to deliver lecture so that they can make lecture easier, interesting and unforgettable.
- Way too traditional type of training method. So, again the problem is with the training method. Need to introduce more creative methods to make training easier and understandable.
- Theories were not cleared out/explained. Explanation of the theories should be understandable and need not to be in easy language. Moreover examples should be given to make difficult theories easier to understand.
- Trainer's presentation wasn't good enough/ Presenter couldn't present properly. In this case presentation scale should be improved by practicing before final presentation. Sometimes it seems that though the presenters have vest thoughts to present but they are not seemed to be so much confident. So, confidence level should be increased by practicing more and more
- Training planning was not very good/day allocation was not enough to learn all training mechanism.

Some good comments about the training program are:

- Helpful for e-communication.
- Training materials was good.
- Will help to communicate effectively.

6.2 Conclusion

BRAC Bank intends to set standards as the market leader in Bangladesh. It demonstrates that a locally owned institution can provide efficient, friendly and modern banking service on a profitable basis. Human Resource Department is the most confidential department for any organization as well as Human Resource Division in BRAC Bank Limited. Here as an intern I am allowed to get limited information for my study. I am not allowed to get the information which is too much confidential for the Bank. So in my report all the information that I give that I am allowed to take the information and I have learnt from my Work.

It was an honor for me that I have worked as an intern in a reputed organization like BRAC Bank Limited. The BRAC Bank Limited is a bank that confirms the best service to the customers as well as to the employees by Human Resource Division. BRAC bank Limited is the fastest growing Bank in Bangladesh. By working in HR Division the knowledge was learnt would be helpful enough to sustain with the real organizational environment.

Appendix:

Training Effectiveness Evaluation
Trainee's Feedback Form
Training Title
“Effective Business Communication”
Training Date

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree

Please tick (✓) appropriate box as per your evaluation for each statement below:

- | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|
| 1. The Training Program was helpful to understand the overall Training mechanism. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 2. The Training program will bring noticeable change in the performance. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 3. The training has improved my knowledge & skills. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 4. Training Method & resources were friendly and interactive. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 5. Time assigned for the 2 days Training Program were adequate. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 6. Training course contents were Valuable. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |
| 7. Need to do same Training again. | <div>1</div> | <div>2</div> | <div>3</div> | <div>4</div> | <div>5</div> |

Please make comments/suggestions on the Training Program:

References:

1. Annual Report BRAC Bank Human Resource Division 2012.
2. Human Resource Manual of BRAC Bank Limited.
3. Official website of BRAC Bank Limited.