

Internship Report

Learning and Development Division of BRAC Bank Limited:

“Training Needs Assessment”



Internship Report

***Learning and Development Division of BRAC Bank Limited:
“Training Need Assessment”***

Prepared for:

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Letter of Transmittal

June 25, 2014

Mohammad Tanvi Newaz

Senior Lecturer and MBA Coordinator

BRAC Business School

BRAC University

SUBJECT: SUBMISSION OF INTERNSHIP REPORT

Dear Sir,

This is to inform you that I am submitting the internship project report “Learning and Development Division of BRAC Bank Limited: Training Need Assessment” upon completion of my formal internship attachment with BRAC BANK Limited.

I have tried to discuss all the relevant points of a feasibility study while keeping consistency with BRAC BANK Limited.

I would be glad to clarify any discrepancy that may arise or any clarification that you may require regarding my project and report.

Sincerely,

Tasnuva Haque

ID: 09204075

BRAC Business School

BRAC University

Acknowledgement

Nothing can be accomplished alone. Without the help of the number of persons the success remains silent. The people of the company are assisting us to prepare the report.

First, I want to pay our gratitude to almighty Allah for the preparation of the report successfully. Then, I would like to thank Mr. Fiasal Rahman, the Senior Principal Officer (Manager) in Learning and Development (L&D) division of Human Resources Management- BRAC BANK Limited and my Internship Supervisor, for entrusting me with such an important project and allowing me scope to work independently, providing all required support. I also thank Mr. Afzal Hossain, Mr. Syed Mahmud Hasan and Ms. Farhana Hussain – HR Manager – Learning and Development division, BRAC BANK Limited for providing me with the information required to conduct my study.

Lastly and most importantly, I would like to show my sincere gratitude to Mohammad Tanvi Newaz, Senior Lecturer and MBA Coordinator, BRAC Business School, BRAC University, my faculty supervisor for constant supervision and guidance. I am also thankful for the patience that he has shown during the project. In addition to this, knowledge on Training and Development course has been of much help to my decision making.

I am also thankful to my parents for their assistance to carry out this report. My parents and family members support financially as well as mentally to carry out such an extensive report. So it is worthwhile to show my gratitude to them for their unconditional assistance.

Table of Content

<i>No.</i>	<i>Topic Title</i>	<i>Page No.</i>
01.	Letter Of Transmittal	3
02.	Acknowledgement	4
03.	Executive Summary	5
04.	Introduction	7-10
05.	An Overview Of BRAC BANK Limited	11-19
06.	An Overview Of Learning & Development Division	20-28
07.	<i>Background Of The Study</i>	29-31
	i. Job Responsibilities Of Learning And Development	29 31
	ii. Why Do I Choose This Topic	
08.	Methodology Of The Report	32-35
09.	Findings And Analysis	36-49
10.	Recommendation And Conclusion	49-54
11.	Reference And Appendix	55-64

Executive Summary

BRAC Bank Limited. (BBL) is the most dynamic bank now in Bangladesh. BRAC Bank Limited started its journey on the 4th of July 2001 originating from its source BRAC – ***Bangladesh Rural Advancement Committee***. BRAC is known as the one of the most successful NGO in the world. Mainly, BRAC Bank originated due to successful story of BRAC microfinance. Today BRAC Bank is considered as *third generation bank* extending full range of banking facilities by providing efficient, friendly and modern fully automated on-line service on a profitable basis.

One major area of the HRM function of BBL is particular relevance to the effective use of human resources is Learning and Development. In this paper there is a complete discussion about the current training process, training design and preparation of training, list of training, and mentioned and discuss major area of training and Feedback of employees. And finally work on the process of Training Needs Assessment. By following these processes they providing training on Job Specific Skill, Soft Skill, Technical Skills and Managerial Leadership Skills based Training. The company has particular standard that they need to maintain for each session conducted. However every time it becomes difficult to evaluate the outcome of Training Needs Assessment of each employees by using rating or scoring process from the trainings and also it is not possible to numerically express the improvement of knowledge, skill and behavior that are use deliver through trainings. As a result in this paper an assessment is shown from Descriptive Method. The existing process of BBL does to match point to point with this descriptive method but it is serving the reason efficiently and cost effectively. However in the upcoming existence current training function will need alteration according to the business need, as a result this assessment may help them for further improvement. . Training is necessary to ensure an adequate supply of staffs that are technically and socially competent and capable of career advancement into specialist department of management position. There is, therefore, a continual need for the process of staff development and training fulfill part of this process.

Part-01

Introduction



INTRODUCTION:

In each ground of study, academic course work and the field experience play key role to shape the knowledge and ability of a student. In case of business studies the actual life experience create the difference in a superior feature. To accomplish fineness business studies always tries to replicate the real life situation and the theoretical assumptions. Due to the increasingly altering nature of business organizations at present almost every business schools and institutes are arranging internship programs. In one side as a business student the course mechanism constructs my basic and this incredibly internship program gives me the actual life experience in one of the well-known corporate of Bangladesh- BRAC BANK Limited. I would like to demonstrate my gratitude to the respected authorities of BRAC Business School, Career Service office and especially to BRAC BANK Limited to recommend me such an enormous scope of learning.

In this twelve weeks engagement program I worked in the Learning and Development division of Human Resources Management under the supervision of Mr. Fiasal Rahman, the Senior Principal Officer (Manager) in Learning and Development (L&D) division of Human Resources Management-BRAC BANK Limited. A part from that I am also grateful to Mohammad Tanvi Newaz, Senior Lecturer & MBA Coordinator, BRAC Business School; BRAC University for his guidance and advice.

It was an enormous opportunity to work with one of the country's fastest growing bank of Bangladesh, BRAC BANK Limited. BRAC Bank has given me the opportunity to learn and grow along with the daily job activities which can be utilized in my future career growth.

OBJECTIVE OF THE REPORT:

Broad Objective:

Gain a real life exposure with a business organization to relate with the theoretical practice.

Specific Objectives:

- ❖ To understand the business of BRAC Bank Limited
- ❖ To Learn and gain knowledge from practical experiences
- ❖ To Understand the Learning and Development division process and policy
- ❖ To know how to improve relationship between supervisor and subordinate within the bank

- ❖ To prepare guidelines for different types of works.
- ❖ To conduct a survey through administering a questioner.
- ❖ To know the internal strength of L & D division of BRAC Bank Ltd.
- ❖ To make some recommendations and conclusion to further the development of Learning and Development division of BRAC Bank Ltd

SCOPE OF THE REPORT:

This report talks about the current business operation of BRAC Bank Limited. There is only detail description of the HR function of Learning and Development division of the company because of the availability of information to me as I worked in this function.

Moreover in the project part I talked about the training function where the Training Needs Assessment process is described and analyze the efficiency of outcome analysis. I have collected information from the practical experiences.

All the information is classified and need not to be disclosed. As an internee disclosing sophisticated information could be unethical and an unjust to the organization. Within all these constraints I have tried to work with the information as efficient as possible and tried to understand and learn from practical work experiences and make an attractive, well informed and an effective report.

LIMITATIONS OF THE REPORT:

I have faced a lot of problems and limitations in my study. Some of the constraints I had come up with while preparing this report are given below:

❖ *Time Limitation:*

I did not get enough time to study which is the base of preparing a report. To know about everything in Learning and Development division three months is quite little time to learn.

❖ *Limited Scope of learning:*

Many information may be unrelated with the topic so I have to do further assessment on what to keep in this report and what not. The officials had some times been unable to provide information because of their huge routine work. That is why we do not gather vast knowledge about the critical issues.

❖ *Secrecy Problem:*

For the confidentiality concern, access to some information was not available.

❖ **Change of Data & Information:**

In banking sector data and information are changed overnight. I have changed the data and information in my report many times to update my report.

❖ **Other Limitations:**

To prepare this report I have faced conveyance problem, electricity problem and many more.

These are the limitations that I have faced to prepare this Internship Report.

Contact Person:



Part-02

Organizational Overview



AN OVERVIEW OF BRAC BANK LIMITED

1.1 INTRODUCTION:

A fully equipped commercial Bank, BRAC Bank focuses on perusing uncharted market niches in the Small and Medium Enterprise Business, which till then has remained largely untouched within the country, the Bank has provide support to more than 200000 Small and Medium Enterprise. BRAC Bank is in business is to build a profitable and socially responsible financial institution focused on markets and businesses with growth potential, thereby assisting BRAC and stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh.

The banks operate under a “triple bottom line” agenda where people, planet and profit to hand in hand as it strive towards poverty free and enlightened Bangladesh.

Since its inception, it has introduced fully integrated first online banking service to provide all kinds of banking facilities from any of its conveniently located branches. **Employee Self Service (ESS)** is a web based application that provides employees with access to their Personal Records, enables to perform various HR related activities and supervisors to view their subordinates’ information and consider various requests. **Finacle (Banking Core Software)** will be able to practice in MIS Test Environment with photocopy material of real time banking transaction. All branch employees have to be qualified by using Finacle Software before their job placement.

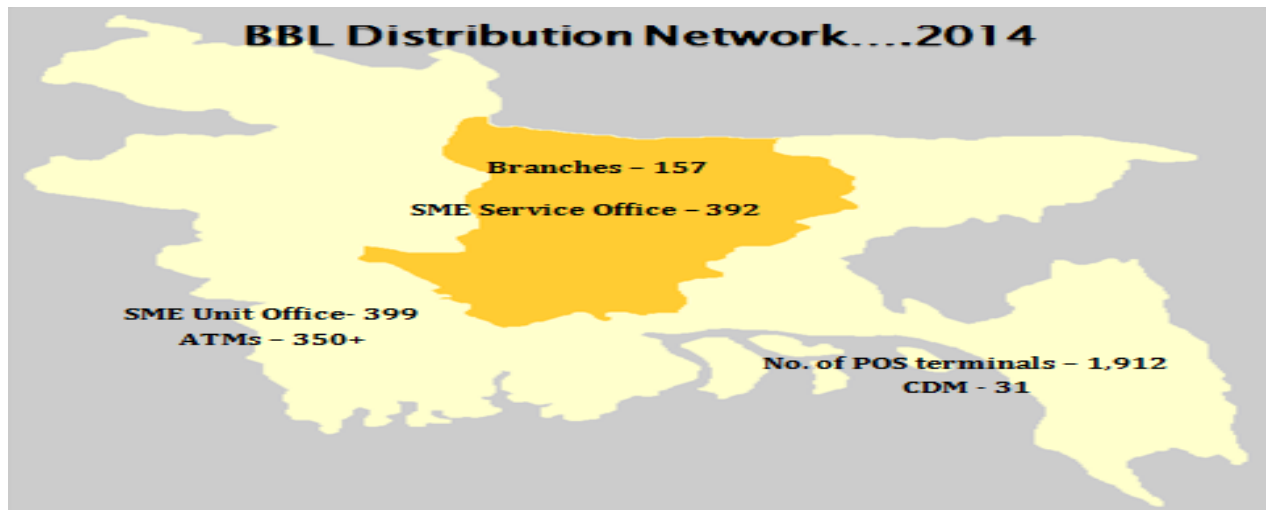
1.2 BACKGROUND OF BRAC BANK LIMITED:

BRAC Bank Limited started its journey on the 4th of July 2001 originating from its source



BRAC – Bangladesh Rural Advancement Committee. BRAC is known as the one of the most successful NGO in the world. It was founded in Bangladesh in 1972 and over the course of our evolution, established itself as a pioneer in recognizing and tackling the many different realities of poverty of which BRAC BANK is one of the largest operational commercial ventures of the group. Mainly, BRAC Bank originated due to successful story of BRAC microfinance. With 157 Branches, SME Service Centers & SME/Krishi Branches, 14 Apon Shomoy, 350+ ATM Booths, 31CDMs, 392 SME office and 399 SME Unit Offices and more than 8,000 + human resources(as on May 2014). With more than 1.0 Million Customers, the bank has already proved to be the largest SME financier in just 12 years of its operation in Bangladesh and continues to broaden its horizon into Retail, Corporate, Foreign Remittance and other arenas of banking.

(Source: BBL/local/web)



1.3 FORMATION AND STATUS OF THE BANK:

BBL is established under the banking companies act, 1991 and incorporated as a public limited company by shares on 20th May 1999 under the companies act, 1994 in Bangladesh. The primary objective of the bank is to carry on all kinds of banking businesses. The bank has started its operation on 4th July, 2001 by special permission of Supreme Court.

1.4 THE BRAND PROMISE OF BRAC BANK Limited:

The brand promise of BRAC Bank Ltd. is “Asthā Obichol”

Brand Promise: **আস্থা অবিচল**

It is a Bengali word that denotes trust on BRAC Bank remains the same no matter what in terms of quality service.

1.5 LOGO:



The logo of BRAC Bank has been made keeping in mind the goal of the organization. The square structure of the logo means solid and strong. The golden color means the “sonar bangle”, rising line means the rising BRAC Bank, and blue is the beautiful sky where sun is shining brightly.

(Source: BBL/local/web)

1.6 BRAC BANK LIMITED CONCERNS:



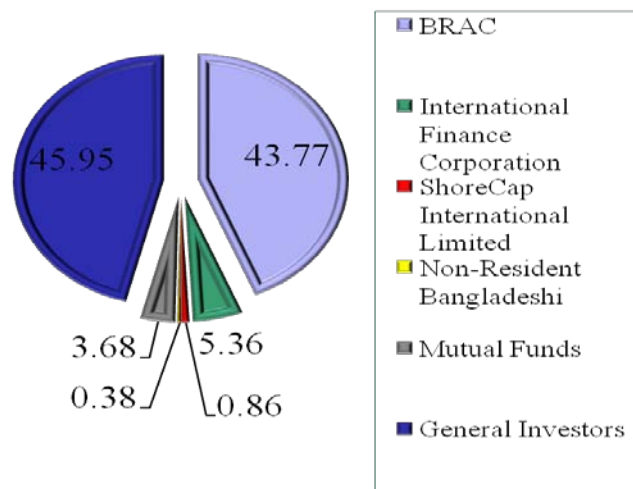
MEMBERS OF BRAC BANK LIMITED:



1.7 SHAREHOLDERS OF BRAC BANK LIMITED:

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

Shareholders	% of Shareholding
BRAC	43.77%
International Finance Corporation	5.36%
ShoreCap International Limited	0.86%
Non-Resident Bangladeshi	0.38%
Mutual Funds	3.68%
General Investors	45.95%
Total	100%



<http://www.bracbank.com/Shareholding-Structure.php>

1.8 VISION OF BRAC BANK LIMITED:

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

http://www.bracbank.com/company_profile.php

1.9 MISSION OF BRAC BANK LIMITED:

Every BRAC Bank professional will need first of all a commitment to excellence in all that he/she does, a keen desire for success, a determination to excel and a drive to be the best. They will individually and jointly learn continuously from customers and professional colleagues around the globe to improve the way they do business so that they are the best. They will set up goals for themselves and then exceed the goals that they set up.

Corporate Mission:

- Sustained growth in 'small & Medium Enterprise' sector.
- Continuous low cost deposit growth with controlled growth in Retained 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 the Debt Charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's Branches, RETAIL 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.

(http://www.bracbank.com/company_profile.php)

1.10 OBJECTIVE OF BRAC BANK LIMITED:

BRAC Bank will be the absolute market leader in the number of loans given to small and medium size enterprises, salaried persons, teachers, students, highfliers, business Retail Banking etc. throughout Bangladesh. It will be a world class organization in terms of service quality and establishing relationship that help its customers to develop and grow successfully. It will be the bank of choice both for its employees and its customers, the model bank in the part of the world.

(http://www.bracbank.com/company_profile.php)

1.11 VALUES OF BRAC BANK LIMITED:



UNDERSTANDING THE VALUE OF CRYSTAL

(Source: BBL/local/web portal)

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.

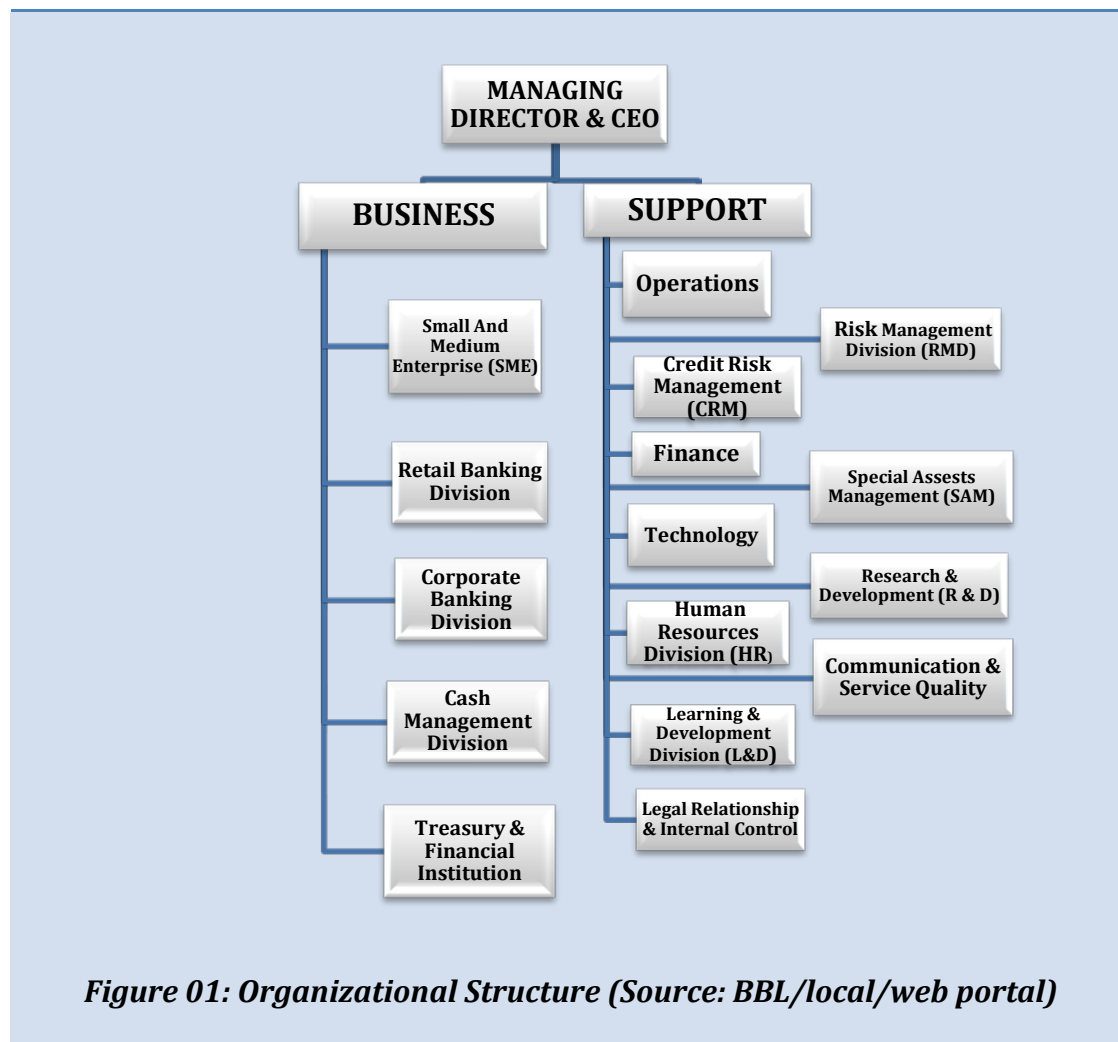
S stands for being **Strong**, Be a person of willing to move forward and apply conscious choice, willpower, discipline and passion at work.

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.

1.12 ORGANIZATIONAL STRUCTURE OF BRAC BANK LIMITED:



1.13 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.

(Source: BBL/local/web portal)

1.14 MANAGEMENT COMMITTEE:



Syed Mahbubur Rahman
Managing Director & CEO



Mohammad Mamdudur Rashid
Deputy Managing Director



Ishtiaq Mohiuddin
Deputy Managing Director



Rais Uddin Ahma
Group Company Secretary,
Head of Legal & Regulatory



Syed Faridul Islam
Chief Credit Officer



Nabil Mustafizur Rahman
Head of Risk Management



Firoz Ahmed Khan
Head of Retail Banking



Mahmoodun Nabi Chowdhury
Head of Corporate Banking



Shah Alam Bhuiyan
Head of Operations



Syed Abdul Momen
Head of Small Business



Fatema Rizwana
Head of Human Resources



Md. Mahbubul Alam
Head of Learning & Development



Zeeshan Kingshuk Huq
Head of Communication
& Service Quality

1.15 BUSINESS AREAS OF BRAC BANK LIMITED:

BRAC Bank has a centralized banking structure through online banking system those are mainly five major business areas where the BRAC Bank Ltd. is performing with high reputation.

These areas are:

- ❑ Retail Banking.
- ❑ Small and Medium Enterprise Division.
- ❑ Corporate Banking
- ❑ Treasury Division.
- ❑ Cash Management Department.

1.16 ACHIEVEMENTS OF BRAC BANK LIMITED:

- ❑ Recently BRAC Bank has achieved the **International award for “Excellence in Retail Financial Services”**.
- ❑ BRAC Bank has also been recognized as **"The Best Managed Bank"** in Bangladesh by The Asian Banker.
- ❑ MD & CEO of BRAC Bank Limited, Mr. Syed Mahbubur Rahman became the winner of **The Asian Banker CEO Leadership Achievement** Award for Bangladesh for achievement in the period 2011-2013.
- ❑ In the year: 2010, BRAC Bank has been recognized as Asia's most Sustainable Bank in Emerging Markets by the Financial Times and IFC.
- ❑ BRAC Bank received the prestigious Business Award styled DHL-Daily Star Bangladesh Business Awards 2008 as **'Best Financial Institution of the Year'** for its innovation in products, services, financial performance/ productivity, company management and contribution to Bangladesh's development.
- ❑ BRAC Bank Limited has been awarded **ICAB National Award** from Institute of Chartered Accountants of Bangladesh (ICAB) for one of the Best Published Accounts & Reports 2007.

AN OVERVIEW OF LEARNING & DEVELOPMENT DIVISION

2.1 INTRODUCTION

Learning and Development is primarily concerned with organizational activity aimed at bettering the performance of banks employees. Also, L&D has expanded its horizon by providing training for employees of banks subsidiaries as well as for employees of different organizations.

BRAC Bank believes that effective training and development benefits the individual and the organization as a whole, and contributes to the achievement of Banks objectives. These benefits include:

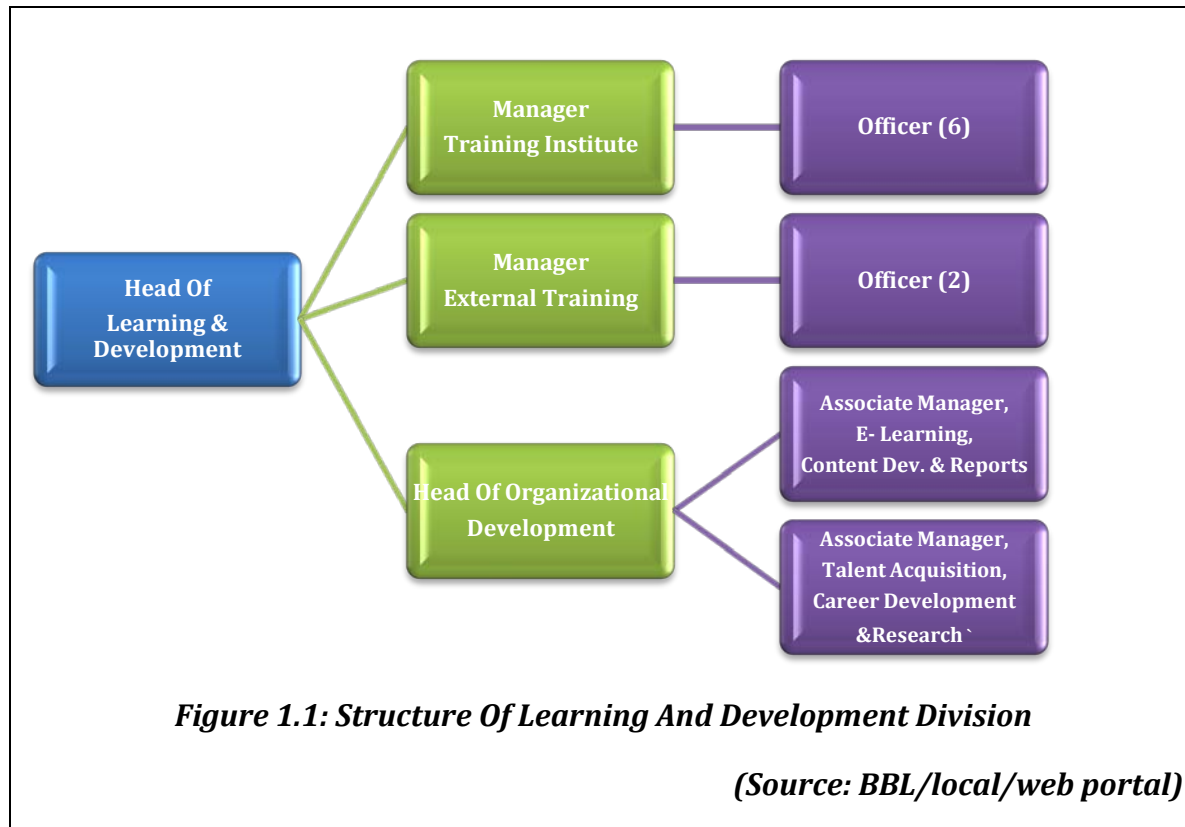
- high standards of work performance
- greater understanding and appreciation of factors affecting work performance
- sharing ideas and dissemination of good practice
- building strong and effective teams
- increased motivation and job satisfaction for individuals
- Greater understanding of business.

2.2 OBJECTIVE OF LEARNING & DEVELOPMENT

Training of the employees is an integral part to accomplish the mission of BRAC bank. There is a continuous need to support training and employee development to attain the following objectives:

- each employee understands what his or her work role involves
- each employee is developed to enable them to achieve their work objectives
- Employees are prepared and equipped to deal with changes to cope with reorganizations, changing mission requirements and technology or equipment.
- Evolve as a well reputed training institute.

2.3 STRUCTURE OF LEARNING & DEVELOPMENT DIVISION:



2.4 LEARNING

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization but it also serves to motivate and retain employees. The bank's policy is to train the human resources to enhance skill and knowledge for better understanding of job responsibilities. It includes on-the-job and formal training programs. In each calendar year every employee must complete minimum 30 hrs of training.

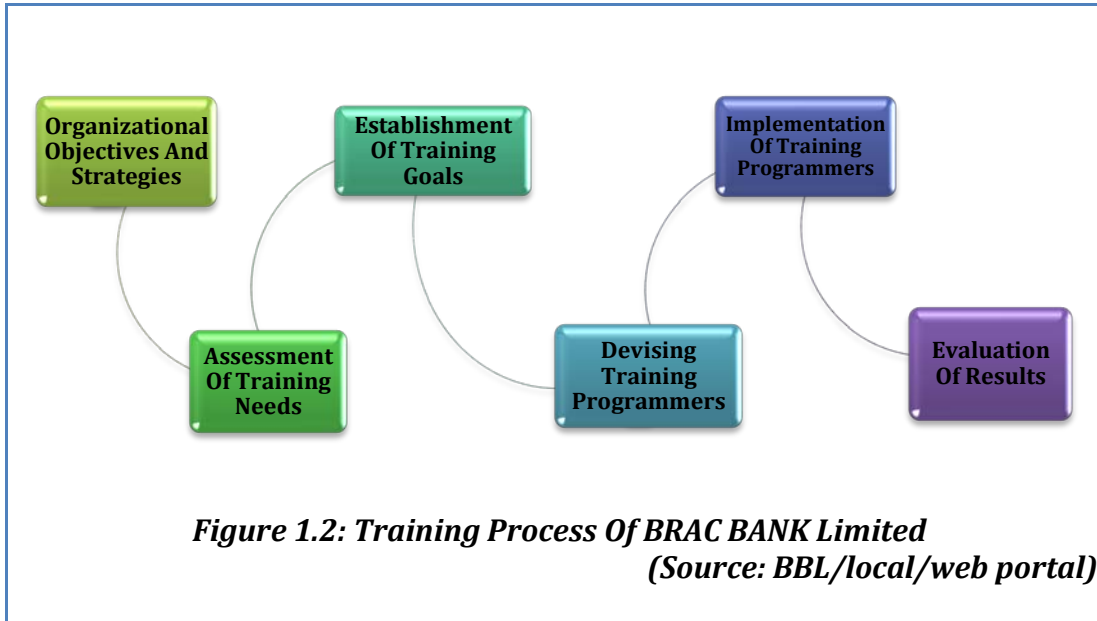
2.5 TRAINING TECHNIQUES OF BBL:

BBL Authority believes that training is salient thing to achieve organizational goals precisely. Therefore they strictly follow modern and sophisticated training process which is attributable on their existing employees. The BBL authority provides the following techniques in training:

- a. On the job training
- b. Off the job training

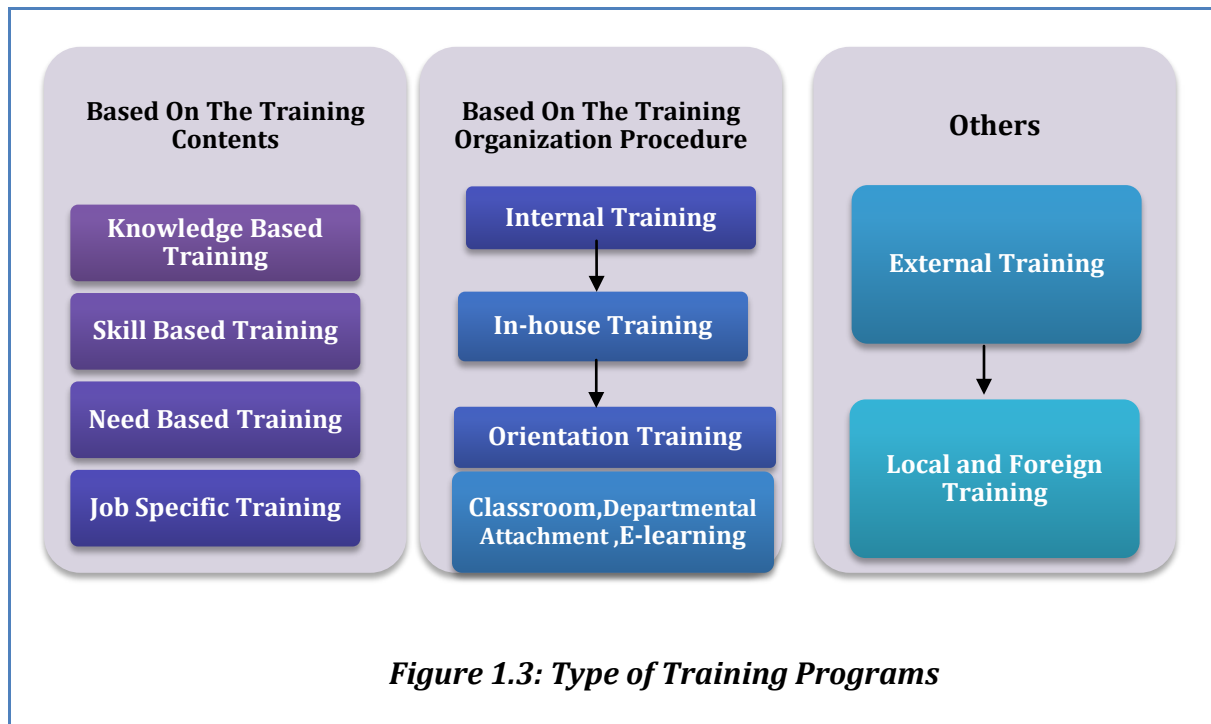
2.6 TRAINING PROCESS:

Training process of BRAC BANK LIMITED holds following steps -



2.7 TYPE OF TRAINING:

Training programs include-



Types of Training	Explanation
In-house training	This training is conducted by their own trainer when it is necessary for the new or existing employees. Here the trainers are paid five hundred taka in weekdays and seven hundred taka in weekend. This training includes both job specific and need base training. Orientation training is also a part of in-house training.
Orientation	BRAC Bank has orientation in-house training program for the fresher to give them the overall view of the bank and introduce them with the organizational culture. BRAC bank organizes extensive orientation program for all new joiners covering topics such as bank overview, different divisional overview followed by other mandatory trainings. All new joiners must successfully complete these trainings before their job placement.
Job Specific Training	After joining the respective Department employees must get their Job Descriptions and go through the on-the-job training process. Norm of the bank is to train them by peer or supervisors' coaching. "Mock Branch" training is an example of job specific training which is applicable for all branch employees. This training improves employee's knowledge, service quality, and risk and compliance issues about specific job.
Need Based Training	It is given to the employees after analyzing the gap between skills and knowledge and competency required for the current role. It can be either overseas or local. These trainings are conducted by hiring external trainers or sending the employee in the external training houses by seeing advertisements of training offers in newspapers or via email. As these are expensive trainings so every single employee cannot participate. Nominations are given from each department and then approval is taken from division head and only the nominated employees take part.

Foreign Training	BBL provides foreign training opportunities to its employees to enhance knowledge in international arena.
E-Learning	<p>BRAC Bank Limited has a rich e-learning portal to provide online training on various products, services & rules and regulations. Following are the general rules for e-learning.</p> <ul style="list-style-type: none"> ■ All the regular employees of the Bank are required to take part in the e-learning Exam irrelevant of whether he/she has appeared in the previous version of e-learning. A new Employee can take part in an examination immediately after his/her joining and he/she must finish all his/her departmental examination by the end of his first year in service. ■ All employees will have two types of examinations. There are six courses that every employee must do. One is the mandatory module and other type is optional module. The mandatory four courses are <i>Human Resource Division, Anti-money laundering, BRAC Bank overview (which includes operations, retail banking, SME and whole-sale banking), Company secretariat, legal and regulatory and internal control.</i> The other two courses are based on the respective department. ■ Examinations and results both held and published via internet. 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. ■ A participant will earn 2 training credit hours for each successfully completed module which will be counted towards his/her yearly training requirement.

2.8 MAJOR FOCUS AREA FOR TRAINING:

- Effective business communication
- Managerial skills development.
- Soft skill and managerial skills development training focusing employees of SME in association with IFC.

Training is one of the key focuses in people development in BRAC Bank Limited. BBL HR arranges various kinds of in-house and external training for the staff all through the year. Some of the key trainings provided in 2014 are as follows:

- **Finacle Certification Program:** All newly hired branch employees are required to go through a attachment and a certification process before deployment to the branches. The process is shown on the above chart.
- **Regionalization of Trainings:** We have been able to successfully organize 1) *AML & N.I Act*, 2) *Service Quality* & 3) *Mock Branch* at the different regions of the country. Through this initiative we have been able to reduce significant travel time of the employees outside Dhaka resulting huge cost savings.
- **Anti-Money Laundering Training:** In 2010, our target was to be fully compliant with Central Bank requirement by giving this training to all employees of the bank which we achieved with little variation
- **Branch Manager Development Program:** We have successfully developed and implemented BM development program. In this program we systematically identify potential internal candidates through a set of assessment tools and run them through a set of programs that include classroom training and attachment with cross-functional departments.

2.9 TRAINING PARTICIPANTS:

Learning & Development division is not only arranging training to its internal employees but also to the employees of its subsidiaries and employees of other organizations.

- Internal Participants : Full Time Employee (FTE), Contractual, Outsource
- All the regular employ Full Time Employee (FTE) of the bank are eligible to receive training courses
- At least 75% confirmed Full Time Employee (FTE) will receive minimum 40 hours of training within the following year of joining.
- Contractual employees will receive only orientation training. Other training courses for the contractual employees are subject to necessity, which will be treated as exception.

2.10 INTERNSHIP PROGRAM OF BRAC BANK LIMITED:

Objective:

BRAC Bank offers an internship opportunity to the selected students of reputed local and foreign universities who need to go through an internship program as a part of their academic requirements or gather corporate experience. The objectives of our internship program are as follows:

- Orient the interns with the various operations of BRAC Bank so that they gain real life work exposure.
- Provide various departments of BRAC Bank with the assistance of qualified students specializing in various fields and gain new insights and perspectives from them as tools for the organizational and operational improvement.
- Train the students in a professional environment through the internship program that would help them develop organizational and professional skills for their future career.

2.11 INTERNSHIP PROGRAM OF BRAC BANK LIMITED HELD ON THREE WAYS:

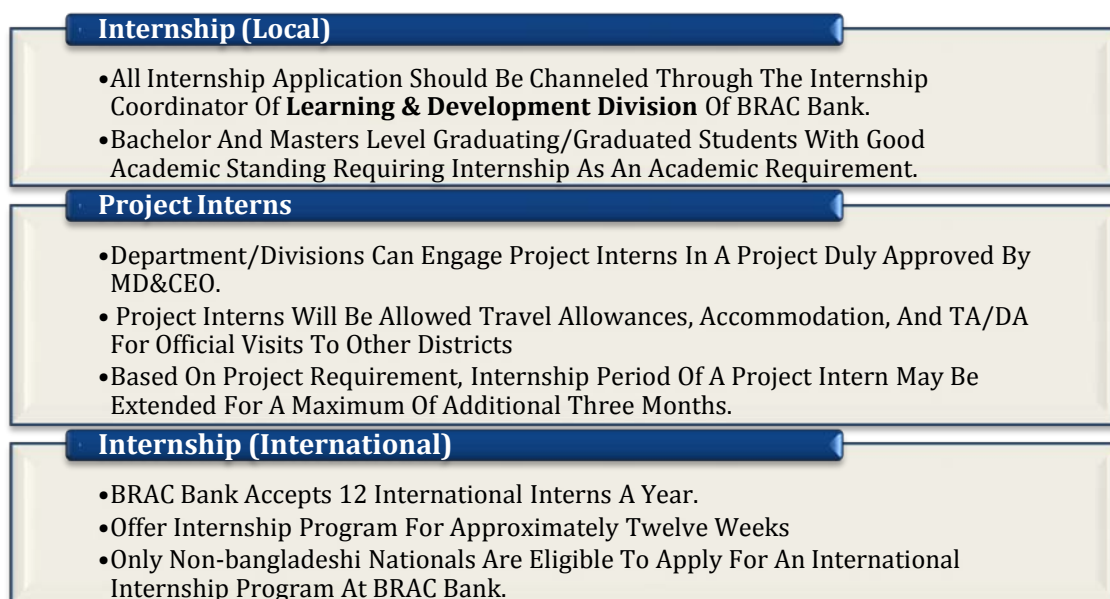


Figure1.4: Process of Internship Program

2.12 TRAINING COMPLETION

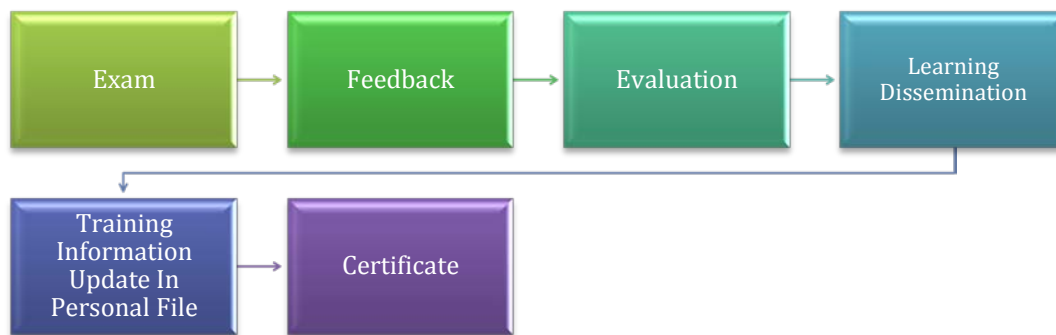


Figure 1.5 Training Completion Process

(Source: BBL/local/web)

2.13 DEVELOPMENT

BBL is concerned with attempts to improve the overall performance and effectiveness of their bank. Development refers to those learning opportunities design to help employees grow. Efforts towards development often depend on personal drive and ambition.

EMPLOYEE DEVELOPMENT METHODS OF BBL:

Some development of individual's abilities can take place on the job. BBL follows several methods of development. These are discussed below:

a. JOB ROTATION:

Job rotation is one of the most popular on the job technique to develop bank personnel. Job rotation can be either horizontal or vertical. BBL generally follows horizontal job rotation method at the early stage of service life. BBL cannot follow job rotation technique to those people who are specialized in any particular job.

b. ASSISTANT TO POSITIONS:

Assist to positions is another good technique to develop employees of BBL. Employees with demonstrated potential is given the opportunity to work under an experienced or successful employee. In this process an individual perform many duties under the watchful eye of experienced person. In doing so, these employees are groomed for assuring the duties of the next higher level.

c. COMMITTEE ASSIGNMENT:

Committee assignment can provide an opportunity for the employee to share in decision making, to learn by watching others, and specific organizational problems. These assignments can be both investigate and rewarding to the employees growth. BBL does not follow this method to develop bank personals.

d. SEMINARS:

Seminar is a traditional form to develop employees it is widely practiced by BBL. These offered an opportunity for individuals to acquire knowledge and develop their conceptual and analytical abilities.

e. LECTURE COURSES:

Lecture is verbal presentation of information by an instructor to a large audience. The lecture is presumed to possess a considerable depth of the subject at hand. A virtual of this method is that it can be used for very large groups, and hence the cost per trainee is low. BBL is used this method to develop and instructor or experience persons provide related information and activities of all department of BBL.

f. MENTORING :

In case of mentoring, a senior employee takes an active role in guiding another individual. Mentoring is a helpful device to develop employees and it is widely followed to develop new employees to BBL.

Part-03

Background of the Study



BACKGROUND OF THE STUDY

As a part of the Internship Program of Bachelor of Business Administration course requirement, I was assigned for doing my internship in The BRAC BANK Limited (BBL) for the period of 12 weeks starting from February 25 to May 26, 2014. In BBL I was assigned in the Learning and Development Division of Human Resources Management, BBL head office Gulshan. My Project is “Learning and Development (L&D) Division of BRAC BANK Limited: Training Needs Assessment (TNA)”.

As I was involved with the Learning and Development (L&D) Division of HR, I was involved with the following job responsibilities:

3.1 JOB RESPONSIBILITIES OF LEARNING AND DEVELOPMENT:

- ❖ Maintaining list of files of different Training Schedule Program.
- ❖ Data entry of participant’s training attendance and maintenance attendance list of participants.
- ❖ Data entry and maintenance lists of different training requirements.
- ❖ Maintaining list of materials requisition and cost for training.
- ❖ Preprinting training nomination letter
- ❖ Communication with internal and external resource person for conducting training.
- ❖ Worked as an invigilator in promotion exam
- ❖ Preparing training evaluation form and maintaining list of different evaluation program both participants and resource person.
- ❖ CV screening & checking the references for Internship Program.
- ❖ Making phone calls & Coordinate Interview on due date and time.
- ❖ Making joining package & taking joining.
- ❖ Personal files preparing of employee.
- ❖ Helping out all the employees of L& D when they are overloaded with work.

3.2 WHY DO I CHOOSE THIS TOPIC

In this paper I discussed about the training function of Training Needs Assessment (TNA) at BRAC BANK Limited in the project part of this paper. Along with the discussion I also relate the current process with the training models for assessing the outcomes.

The reason behind choosing this topic is given below-

- ❖ The driving force of BRAC Bank Ltd has always been their employees. They are proud to have a dedicate band of people to whom the commitment to provide Excellence in Banking is imbued in the way of their life. One major area of the HRM function of BBL is particular relevance to the effective use of human resources is training and development.
- ❖ To know the Learning and Development (L&D) Division Activities of BRAC BANK Limited and how the most effective training they can deliver is that training that motivates employees to use what they learn, asking them what they need or how they prefer to be trained is an important first step and to provide some relevant recommendations in favor of the Bank.
- ❖ Staffs are a crucial, but expensive, resource. Training Needs Assessment is necessary to ensure an adequate supply of staffs that are technically and socially competent and capable of career advancement into specialist department of management position. There is, therefore, a continual need for the process of staff development and training fulfill part of this process.
- ❖ Organization recognizes that professional development of their people is vital to establishing their selves as a provider of quality service. Training is the process of teaching new employees the basic skills they need to perform their jobs. It is a learning experience in that it seeks a relative permanent change in an individual that will improve the ability to perform on the job.

So I can say that training involves the changing of skills, knowledge attitudes, or behavior. In this reason, I choose this topic for my report.

Part-04

Methodology of the Report



METHODOLOGY OF THE REPORT

The report is basically the reflection of my experiences with BRAC BANK Limited.

4.1 Source of Data Collection:

The basic source of data collection based on both primary and secondary which used in the preparation of these report is obtained when I went to Learning and Development (L& D) Division of Human Resources Management at BRAC BANK corporate office for my internship purpose.

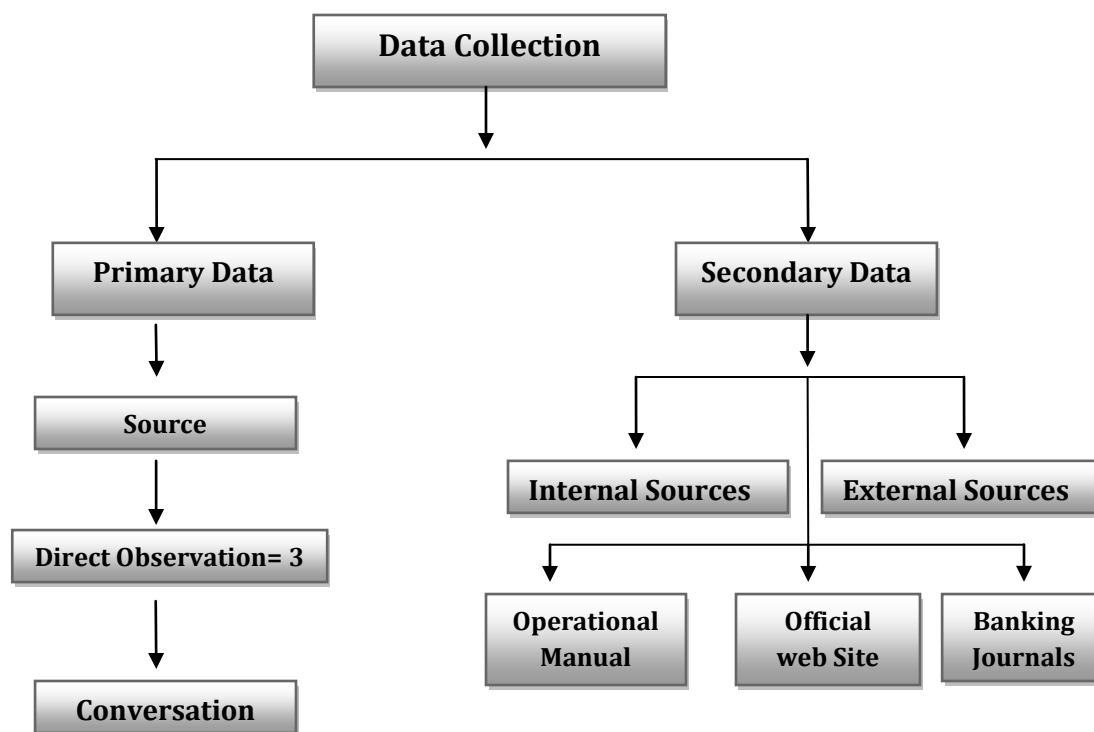


Figure 1.6: Data Collection Method

I. Primary Sources of Data:

To collect data from the primary sources, I will use questionnaire survey method; because this research work is exclusively carry out for Training Need Analysis of BRAC Bank. In this study mostly primary data will be used to draw a recommendation. I will confirm our respondents that all the data collected from them will be kept confidential and exclusively used for academic purposes and their individual identity would be kept undisclosed.

- ❖ Direct observation of daily operations.
- ❖ Discussion with my supervisor who is the Senior Principal Officer (Manager) in Learning and Development (L&D) Division of Human Resources Management.
- ❖ Observation and questioning with concerned persons and employees.
- ❖ Questioning and dealing with clients.

II. Secondary Sources of Data:

a) Internal Sources:

- ❖ Bank's Annual Report.
- ❖ Bank's Brochure.
- ❖ Bank's update report cop

b) External Sources :

- ❖ Newspaper.
- ❖ Internet.
- ❖ Different Books and Periodicals related to the banking sector
- ❖ Seminar Papers and Articles.
- ❖ Reference Journal.

4.2 Study population:

This study is conducted with help of Learning and Development (L&D) Division of Human Resources Management team at BRAC Bank Limited. The employees of the organization were the sample size.

4.3 Study of Report:

For this study, descriptive research method is utilised. In this method, it is made possible that the study be cheap and quick. The study particularly targets at the middle and the top management personnel of the Bank. While filling out the questionnaires the researchers assisted the respondents to get a better idea of their actual behaviors to minimize the margin of error. Collecting data through questioner for this survey can be done with relatively low cost and I can obtain accurate information for my research work.

4.4 Sampling:

The data used in this research consists of questionnaire responses from participants of the employees of BRAC Bank Head office in Dhaka city. Human resource at Learning and Development (L&D) Division Team is the population. The research was conducted by four individuals, each taking five questionnaires to be filled out by respondents from the devised sample. So, samples will be taken only from these personnel of BRAC Bank. Our sampling technique will be simple random sampling under the probability sampling method. Ordinal scale is used as I am measuring knowledge, feeling, and experience of employees.

Type of investigation:	Co relational study
Instrument:	Structured questionnaire
Population:	Learning and Development (L&D) Division of Human Resources Management Team
Location:	BRAC Bank Head office in Dhaka city
Sample size:	4 employees
Sampling Technique	Random Sampling
Scale:	Ordinal

4.5 Qualitative Research :

This report based on Qualitative Research rather than Quantitative Research. This is descriptive type of research utilises observations in the study, this research method of inquiry employed in many different academic disciplines such as Training Needs Assessment questionnaires which is open ended questions. This research method on this report investigates the *why* and *how* of decision making, not just what, where, when. Where, Quantitative research refers to the systematic experimental investigation of common phenomena via statistical, mathematical or numerical data. Because of descriptive type of research, the sample size is smaller but focused samples are more often used than large samples.

Part- 05

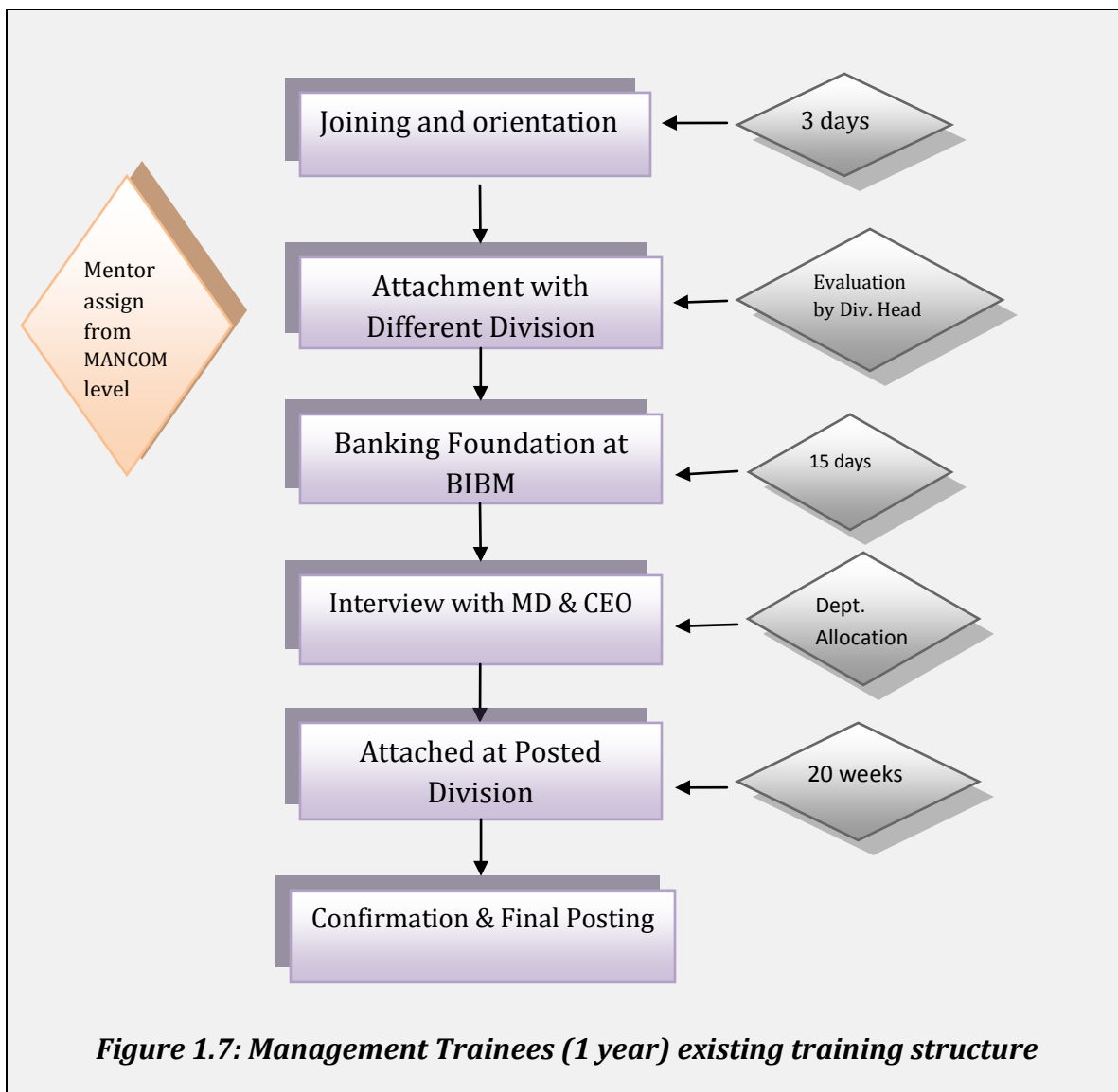
Findings and Analysis



FINDINGS AND ANALYSIS:

BRAC BANK Limited does not go for Training Needs Assessment of MTO in first one year of probation period. After one year when probation period will be completed then organization go for Training Needs Assessment as like as general employees. Earlier than MTO stay in general structure of training session. Learning and development will arrange this training around seven months within their training structure. This structure is given below:

Management Trainees (1 year) existing training structure:



5.1 Management Trainee Program

BRAC bank has the following training program for its Management Trainees.

The whole training program will be 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.

5.2 Joining and orientation: Joining/ participating in orientation with divisional overview and orientation training.

5.3 Attachment with different departments: On the basis of organizational structure the trainees will be attached in different departments basically on core business departments and operations departments. Each divisional attachment based on specific combination such as attachment with SME head office, SME Unit Offices & SME Branches. They have to get ideas about divisional activities and values; overall banking knowledge etc. though combined training like class room training and attaches training.

5.4 Banking foundation course: Core banking training comprises of BIBM –

- Foundation course,
- Induction and SME & Retail Attachment.
- Information Technology Training
- On job hands-on training according to Job Description

5.5 Mentor assigned: Mentor assign from MANCOM level. Mentor like divisional head provides their subordinate with different assignment, task and attachment for personal development. On the basis of their activities mentor evaluated their performance and provide feedback. Employee's performance evaluation format and attachment format as a file submitted to the MD and CEO.

****Evaluation From Attach In Appendix-4***

5.6 Interview with MD & CEO: Every 3 months head of HR, head of L & D will sit with them to follow up on their progress and take individual interview along with MANCOM. After that they evaluate and decide where MTO can be posted.

5.7 Attached Posted Division: In this time posted division not finally settled. Functional grade is shown as MTO until they don't get final position. At this moment divisional head is monitoring employees, on the basis of employees job requirement they provide job specific training for their personal improvement. This training are branch related training, technical training like Finacle (core banking software), service related training etc. and others additional requirements basis training which is approved by relative departments of divisional head.

5.8 Confirmation & Final Posting: After one year MTO will get confirmation letter and final posting. Generally final posting selected from where employee attaches on probation period.

The Learning and Development department will conduct this training session. HR department will work as a coordinator for the whole process. At first general structure of training then organization will go for individual Training Needs Assessment. Organization does not start Training Needs Assessment process at the beginning because MTO's attachment program is running. After one year when probation period is completed and they will get final attach posting, then divisional head of this each particular department provide Training Needs Assessment on the basis of individual need assessment.

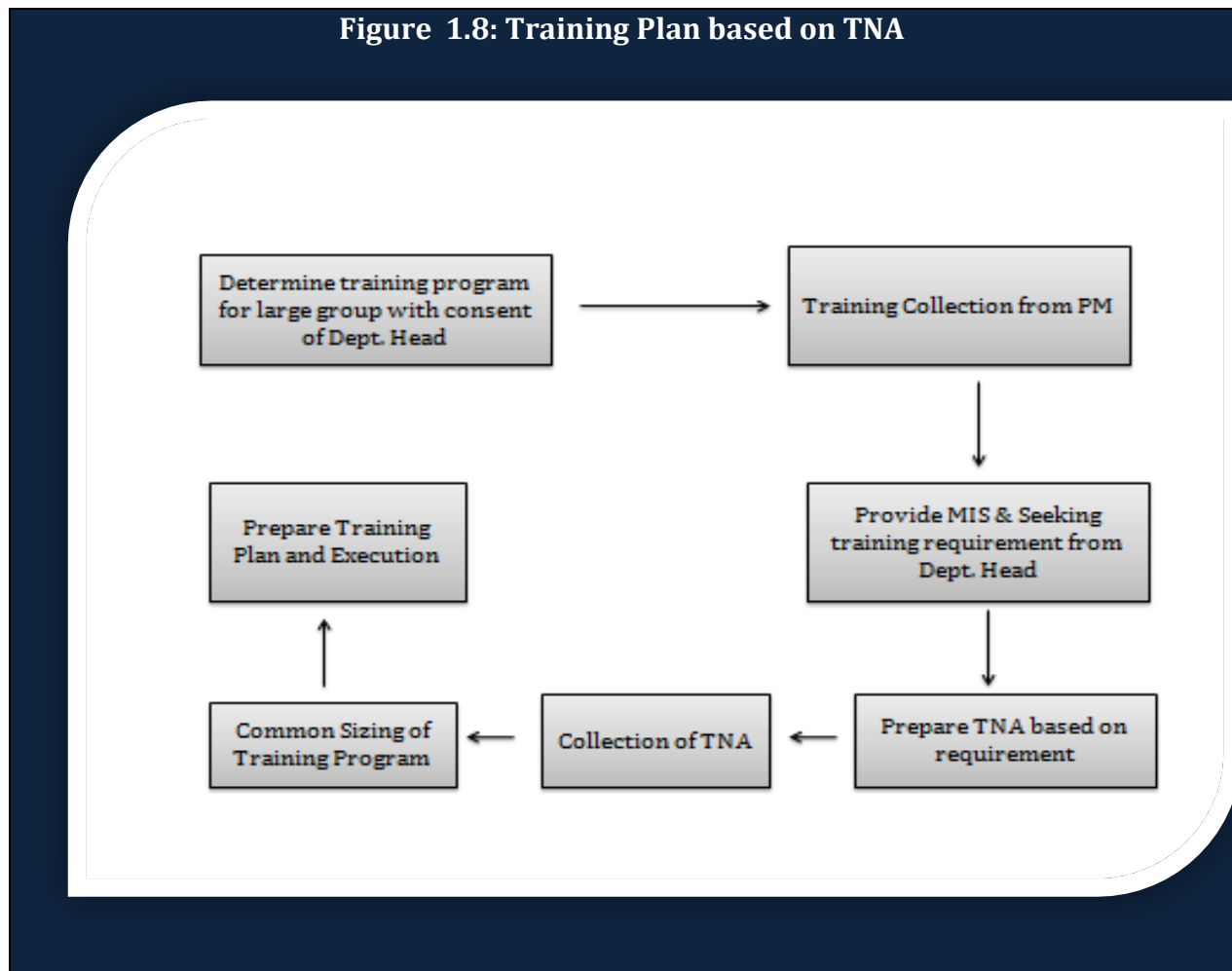
5.9 Training Needs Assessment of BRAC Bank:

BBL always gives priority to need assessment to avoid errors in training. Assessment of training needs focus on anticipated skills of an employee. Technology changes fast and new technology demands new skills. Individuals require new skills because of possible job rotation. It is given to the employees after analyzing the gap between skills and knowledge and competency required for the current role. It can be either overseas or local.

The main purpose of Training Needs Assessment is-

- If any lacking on job performance, from training to eliminate this lacking and perform job in an accurate way.

5.10 Determination of Training Program based on Training Needs Assessment:



Training Needs Assessment will determine by the regular structure of training. At first employee's training requirement decided by their respective divisional head. Then supervisor will decide which training is needed on the basis of employee's gap or Performance Management. Supervisor decides employees Training Needs Assessment from the format of training list where all kinds of training are mentioned and on the basis of that training will provide. Individual Training Needs Assessment makes around seven (7) months. When employees get division ways attach positing after that each departmental divisional head will place employees' requirement to their respective divisional supervisors. For example, in treasure dept. needs specialist for collection loan in proper way, on the basis of departmental need training will provide which need is decided by departmental head.

- i. **Training period:** At the end of month and at the end of the June training not provided because business pressure is so high in bank. So training provided within first to middle days (1 to 15) date of month. In exceptional case training will provide on weekend day (Friday to Saturday) for additional development. In December there is no training because year closing factor.
- ii. **Budget for Training:** There are so many divisions in BBL. For example of SME division, around 4.5 core budget fixed for this department for 1,450 Customer Service Officer. They are all technical people. So it focused on soft skill knowledge based training like selling technique. Training provide in a uniform way.

5.11 Sources of Training Needs Assessment:

In organization for different positions role, day by day this position role becomes bigger. Because of bigger position here come others role, a manager not expert to play this all roles. He needs to train to expert this new job role which is his next year Training Needs Assessment. When perform job if employee's absent indentify for performing particular job, to mitigate this lacking and which area need to improve where training are needed. That is employees Training Needs Assessment, in this approach Training Needs Assessment is developed day by day.

5.12 Major components for conducting Training Needs Assessment:

The three levels of the needs analysis are interrelated and data need to be collected at all levels for the analysis to be effective. Based on the information gathered, management can identify training needs, establish learning objectives, and develop a training program that meets organizational and employee needs.



Figure 1.9: Components of Training Needs Assessment

I. **Organizational analysis:** Organizational analysis examines where training is needed and under what conditions the training will be conducted. It identifies the knowledge, skills and abilities that employees will need for the future as the organization and their jobs alter or change. The organizational analysis stage also should plan for workplace changes, such as skills needed in the future, workforce demographics, and evolving laws and regulations.

- **Future Skills:** understanding how an organization may be altering helps to identify skill needs. When certain pool of employees job role are changes because of organizational factor, then need training of this certain level of employees. This type of needs arise from organization which is organizational analysis. **For example:** BRAC BANK decides to change their business style. Say, in ATM they don't use card, now they want to start figure touch system. In this business need some employees developed by training. So this type of training needs occurred from organization perspective not

employees individual needs. Organization decides which pool of employee come up this particular training, employees who involved in alternate banking chain, they should train.

- **Workforce Demographics:** As the economy changes and operating costs adjust, the workplace may need to change. **For example**, if BRAC BANK becoming a global organization will require changes. Understanding the effects of such changes help an organization better accommodate employee's needs.
- **Laws & Regulations:** Changes in safety and environmental regulations as well as adoption of other laws may order that an organization provide training in specific areas. **For example** is the *Regulatory Need*, which need requirement comes from Bangladesh Bank; this bank is regulatory body for all bank of Bangladesh. If Bangladesh Bank feels BRAC BANK employees need that particular training like as “*Anti money laundering*” training, then employees must able to take this training.

II. Task analysis: Operations/task analysis examines each job's knowledge and skills requirements and compares these requirements to employees' actual knowledge and skills. Any gaps indicate a training need. If employees need any training for perform his task when job role is change or newly entry employee of this job that is task analysis. **For example:** when employees job role are changed say, from Learning & Development if any Manager shift to Corporate business division so change his job role. For this certain level he need some training, so this is task based Training Needs Assessment.

III. Person analysis: Individual analysis examines a worker and how s/he is performing the assigned job. An employee can be interviewed, questioned or tested to determine individual level of skill or knowledge. Data also can be collected from performance reviews.

For self development when employee's needed training that started from person's job specific of job analysis. When deficiencies are identified, training can be established to meet the individual employee's needs. **For example:** interpersonal skills, managerial skills, leadership skills, behavioral skills etc. these types of training needed for employees personal improvement.

The three levels of the needs analysis are interrelated and data need to be collected at all levels for the analysis to be effective. Based on the information, management can identify training needs, establish learning objectives and develop a training program.

5.13 How Training Needs Assessment conducted:

Needs analysis is a process that consists of a series of interrelated steps. The process starts with a problem, if problem is important then stakeholder are consulted and needs assessment is conducted.

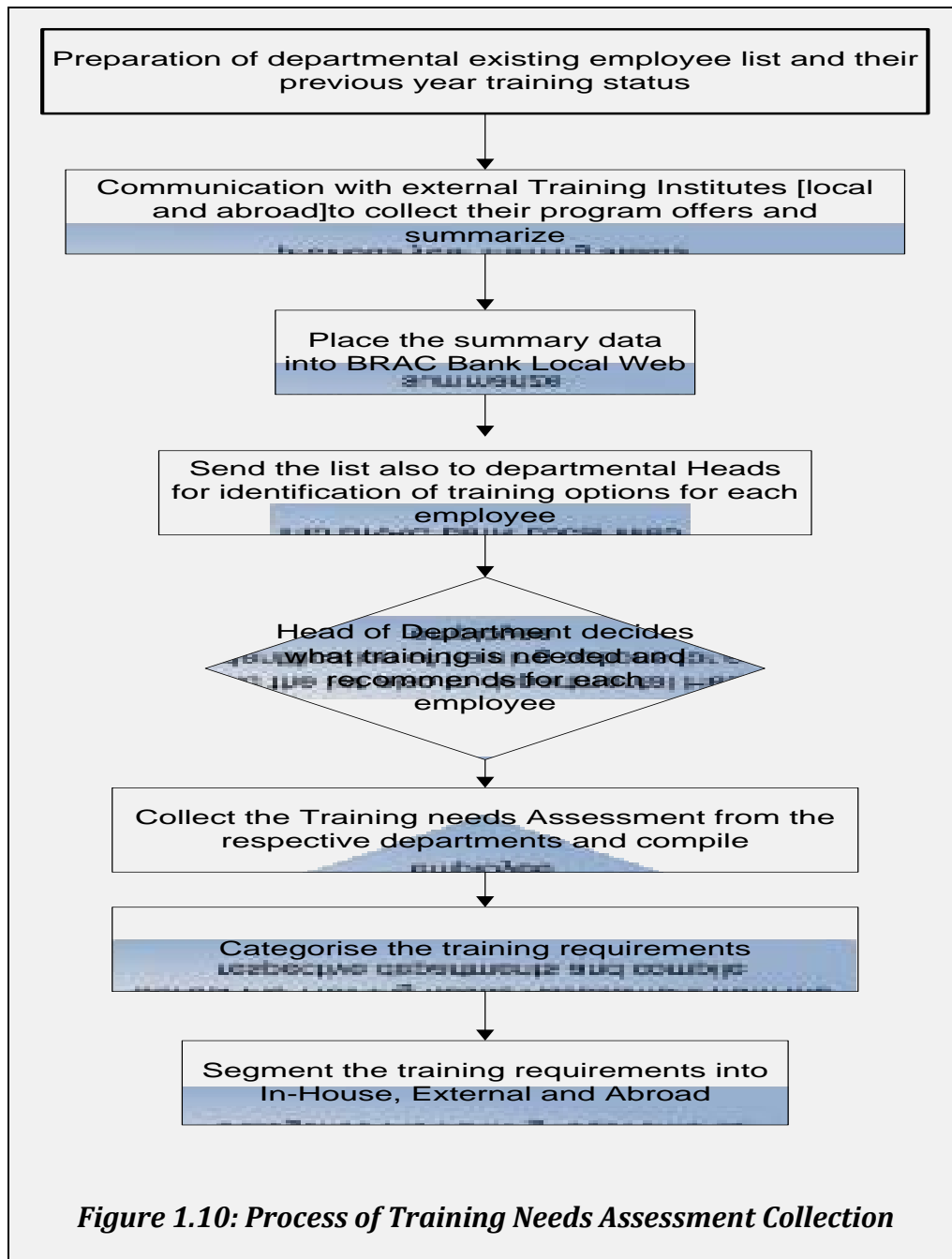


Figure 1.10: Process of Training Needs Assessment Collection

In this need assessment process BRAC BANK target this group of people which is given below:

Segment Target Group for Training			
Total Employee Number (As on December 30, 2013)			
SME Banking Division	Retail Banking Department	Direct Banking	Other Department and Head Office staff
2032	677	231	760
Total employee =3700			

Here, depend on targeted group BRAC BANK makes internal and external training schedule which is divided in to several batch in a year. For example as,

Total In-House and External Training (As on December 30, 2013)

Group	In-House	External
CRO (1806 person)	1120	750
TM/PM/ZM/ARM (295 person)	321	153
BM (50 person)	250	--
CSM (56 person)	336	56
CSO & OCCS (555 person)	2220	556
Other General staff (760 person)		
Soft Skill Training	319	230
Job Specific Training	299	424
Technical Training	46	209
BIBM	--	460
Total Participants number	4911	2838
Batches need to cover total training (per batch 30 participants)	12.5	--
	Batch per Month	

Training afford basically depends on employee’s Job Analysis, for example as analyzing branch manager job. If training provided on the basis of job analyzing, training are credit analysis, documentation, financial statement analysis, investigation skills etc. this kind of training required. Analysis what kind of major positions company have and on the position wise what kind of training are needed for employees. **For Example:**

Job Description	
EMPLOYEE PIN:	
JOB HOLDER:	
POSITION DATA:	
Job Title: Senior Manager	Job Grade: PO/SPO
Department: Human Resources Division	Reporting to: Head of Learning and Development
JOB PURPOSE:	
Responsible for assisting the HR Learning and Development team to assess of training need, develop different training presentation, communicate and coordinate with different resource persons, organize proper training courses for different level of employee of the Bank, maintain relationships with various departments through concerned HR Relationship Managers.	
JOB REQUIREMENTS	
<ul style="list-style-type: none"> Training facilitation skills Training planning skills Preparing Budgeting for training skills Execution and Evaluation skills Excellent interpersonal and leadership skills Excellent verbal & written communication skills Sound computer skills in MS Word, MS Excel, Power Point and MIS Access 	
PREPARED BY JOB HOLDER:	DATE:
REVIEWED BY SUPERVISOR:	DATE:
APPROVED BY HEAD OF DIVISION:	DATE:
<i>(Source: BBL/local/web)</i>	

Here this is the Job description of Senior Manager of Learning and Development division. In this job requirement if manager dose not perform in one feature that is his Training Need. Say for example, in job requirement if manager does not provide **Training Facilitation** in a

proper way, where purpose is not serve so lacking in facilitation quality. Another is **Budgeting**, calculative method unable to use in Excel, but others requirement for performing job are excellent, so that he needs to train up for developing in two areas. Supervisor can send him in Advance Training. That is Training Needs Assessment which appear from employees Job Description.

5.14 Major List of Training Contents:

Major Training Areas			
JOB SPECIFIC TRAINING	SOFT SKILLS TRAINING	TECHNICAL TRAINING	MANAGERIAL LEADERSHIP TRAINING
Major List of Training Contents on the basis of Training Areas:			
Job Specific		Soft Skill	
1	ACM & Underwriting Process	1	Business Communication
2	Asset & Liability Management	2	Conflict Resolution
3	ATM Operations and Risk Issues	3	Effective Presentation Skills
4	Basel III	4	Excellence in Selling
5	Basics of Banking	5	Interpersonal Communication Skills
6	Basics of Branch Operation	6	Managing Team
7	Basics of Trade Finance	7	Negotiation Skills
8	Card Ops Activities Risk & Guideline	8	Project Management
9	Completion of Account Opening Forms & Documentation	9	Reducing Stress through Productive Time Management
10	Corporate Credit Analysis	10	Training Facilitation Skills
11	Credit Risk Grading	11	Written Communication Skills
12	Credit Risk Management & NPL		
13	Current Import Practices		

14	Deposit Documentation & Process	Technical skills <ol style="list-style-type: none"> 1. ERP-ESS Know How 2. Finacle Workshop 3. Microsoft Access (Advanced) 4. Microsoft Access (Basic) 5. MS Excel (Advanced) 6. MS Excel (Basic) 7. MS Office 2013
15	Documentation Process & Back Office Operations	
16	Financial Statement Analysis	
17	Foreign Exchange Relating to Remittance Import & Export	
18	Green Banking	
19	Investigation Skills & Audit Report Writing	
20	Loan & Security Documentation & Compliance	
21	Management of Customer Account	Managerial & Leadership <ol style="list-style-type: none"> 1 Role of a Manage/ Job of A Manager (New Manager) 2 Managerial Effectiveness (Mid Level Manager) 3 Manager as a Leader (Stepping into Leadership) 4 Leadership for Senior / Top Management
22	Money Loan Court & NI Act	
23	Mortgage & Documentation	
24	Negotiable Instrument	
25	NPL & Financial Implications	
26	Operations risk management & Fraud & Forgery in Banks	
27	Process Risk Awareness	
28	Regulatory & Compliance Issue for SME	
29	Service Excellence Workshop	
30	Transaction Telling Course	
OTHERS : (Supervisor Recommended For Additional Training Requirement)		
		<i>Source: Learning & Development I BRAC Bank</i>

Learning and Development division provide training list on the basis of employee's requirement to each division supervisors. Then supervisor set Training needs assessment support on training list. Basically, Training needs assessment conducted by person job description which comes from Job Analysis. First, observe how many major positions in bank, and then take large division's job description. Analyses for perform this particular division what are the current responsibilities, knowledge, skills and abilities employees have, that means which requirements are needed to perform employee's job description. Supervisor is responsible to analysis this factors, he has to analysis what current skills employees already have, what skills employees are needed and find out knowledge gap area from Job Analysis. After identify the gap of his subordinates, the supervisor recommend required training to the Learning and Development division (L&D). L&D match training list with supervisor recommend required training. If supervisor think that additional training are required for his subordinates which is not include in training list, he may mention it "OTHERS" in training list form.

Each departmental supervisor fixed under subordinates individual Training Needs Assessment. Then submit this request of Training Needs Assessment list to L&D. then they are compile and analysis how many employees need this specific training. On the basis of requested training demand they fixed training batch, allocate resource person may be internally or externally, and then arrange training program. For internal trainer, venue and calendar wise training arrange and for external trainer, need to know this particular institutions' training date and time and then training will arrange.

In this way, from employees Job Description that indentify required skills, on the basis of requirement and training list at the end of each year set each department of individual employee's Training Needs Assessment .

***Training Calendar in Appendix 5**

Part-06

Recommendation and Conclusion



RECOMMENDATION:

6.1 BBL face different kinds of Challenges one is sufficient training sometimes not included in training list but particular training urgent for employees. That means list of training is generalize category where personal need basis to arrange training not possible. **For example:** specific need based training is difficult to arrange for few numbers of employees. Say, five numbers of employees they need training immediately, for this particular employee to arrange training program is difficult. At that time they will go for external training, though training can be arrange by externally but which is not included in Training Needs Assessment category and more cost required. Therefore, for making an effective Training Need Analysis of employees, effective training list should be integrated which can be arranged internally and less cost required. **For example,** collection is another important sector in BRAC BANK Limited because non performing loan is very high which hamper regular banking activities. So, Effective training such as collection related training is very emerging training.

6.2 Additional challenge BRAC BANK Limited face is when training list provide from learning and development division to supervisor of different departments. If any supervisor think that additional training is needed which is not include in training list, they will mention it in “OTHERS” that indicate additional training requirement. Training list is huge when they include additional training requirement. **Say,** 4000+ employees’ supervisor put 4000 types training requirement from this list it is very difficult to approach in a unique way and Training Needs Assessment identify also difficult. So training awareness create, to provide proper knowledge about Training Needs Assessment, how Training Needs Assessment conducted this kind of training should provide.

6.3 Sometimes supervisors recommended training list which not clearly recognize. All supervisors do not hold same level of knowledge. **Say,** area manager of unit office they don’t have enough knowledge which hold on Head office Manager, most of the cases

they don't understand soft skills based training. So supervisor need training such as selecting training which components are essential, when making training list the background of training should provide to respective supervisors that he get descriptive idea about this particular training.

6.4 Supervisor who is selected Training Needs Assessment for his subordinates, how much knowledgeable this supervisor? Is supervisor access properly to his subordinates? Whether supervisor selected Training Needs Assessment in a proper way or not? Can employee realize what kind of training he has to need? That all are challenging issues when indentify Training Needs Assessment. So, training not only provide subordinate, it is also provide for supervisor. **For example**, NLP (Neuron Linguistic Program) based training is a part of managerial leadership training which helpful to understand human psychological behavior. If supervisor can take this training they will able to identify with employees need more effectively and make efficiently Training Needs Assessment under his subordinates. So, this training can be provided for supervisor improvement. Moreover, not only supervisor, under his subordinate can also suggest for Training Needs. Here both have to clear concept about Training Needs Assessment.

6.5 It is general factor that if performance deficiency means the gap between desired & actual performance create in the work place, then organization go for training on the basis of Training Needs Assessment. However if no performance deficiency exists, there also expected changes needed in the work place that may impact trainees work performance. **For example:** existing employee who continues in organization as a long period of time, some new factor is updated at this time employees may have crate knowledge gap. So, on the basis of new factor he needs to refresher training. Each person's refresher training is should be needed for further development. Such as if employee deal technical factor like excel, this excel training can be his refresher training. Refresher training should be based on Training Needs Assessment which is in

general. Say, in every year job specific training can be arranged which help employee to come up from gray area to white area.

6.6 Another aspect, employee fills desired performance but what will be the next after 2 or 3 years when employee get promotion or job role shifting *as like as* Junior Officer to Manager level job role. In this time for different role organization can provide training even though employees gap not exist. For playing future role training can be arranged by leadership role, managerial role basis training.

6.7 Training evaluation should not base on particular individual employee. Overall base training evaluation is required like within this time period how many employee get training, after the training in this quarter how many employees' output effectively dealings, is there any differences between desire output to employees' actual output. An effective training evaluation always consider significant portion of employees performance output *for example-* after the training employees perception changes, motivated, dedication for their work as result training is effective.

6.8 In organization training feedback and evaluation is essential factor. Sometimes, significant portion of trainees output is poor. So training evaluation should be based on training output. Generally, there are four steps of evaluation.

- ✓ Instant after session
- ✓ After 15 days evaluation
- ✓ Supervisor evaluation
- ✓ Investment versus Return

BBL basically follows first three steps, last step they don't apply. Investment versus Return evaluation is essential evaluation aspect in organization. BBL believes training is an investment not an expense. From this point of view after the training session how much employees give return that evaluation supposed to be required. We can develop some tools such as if manager leads the sales team, organization

observe this manager has some lacking to lead the team so he needs training. Manager goes for training though some invention, training like- managerial skills, perceptual skills, cultural values and changes etc. **Suppose**, organization invest 20,000 tk. for this particular Manager, after 2 or 3 three months return is higher than investment. Say, return is 4 laces whether before training return was 2 laces only. Moreover, this Investment Verse Return evaluation where investment against return is high that helps to increase employee's retention, discharge or termination also decrease. So, this kind of evaluation is desirable.

CONCLUSION:

Learning and Development activities require to be aligned with the organization's policy to be effective workforce. Part of the alignment process of BRAC BANK Limited is the development of training unit tactics in support of the organization's policy. Need Assessment is the cornerstone and foundation of training. In fact, it is often referred to as important step in the Learning and Development process of this organization. Providing employees with training and development opportunities not only contribute to the quality and effectiveness of the organization, it also serves to motivate and retain employees. Moreover, according to BRAC BANK training is not an expense but an investment. In this regard the objective base and performance driven activity of the training function of BRAC BANK Limited is very well aligned with the organization goal and helping a lot to achieve it. However, a perfect Training need assessment will be a little benefit unless organization has created a supportive learning environment. Organization need inspire a sense of purpose in employees and create the opportunities for them to learn.

Part-07
References and Appendix



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- 7.10 Conducting an Effective Needs Assessment **By Tracey L. Cekada**

APPENDIX 1:

Questionnaire for BRAC BANK Limited:

1. What are the training structures of Management trainees in our organization?
2. When should training take place so that it provides the most benefit to the employees and has least impact on business operations?
3. How to Determine of Training Program based on Training Need Assessment?
4. What are the major components for conducting Training Needs Assessment?
5. How Training Needs Assessment conducted in your organization?
6. What challenges or difficulties do you face that could be resolved with training?

7. What future developments will require specific training? Are some of the identified skills no longer relevant to today's business?
8. Is there a performance deficiency (the gap between desired & actual performance) in the work place? What are the implications of this lacking?
9. Even if no performance deficiency exists, are there expected changes in the work place that may impact trainees work performance.
10. What kind of additional evaluation needed for making an effective training program?

Survey Questionnaires:

- i.** Does a process for identifying **future** training and professional development needs **exist** within your department?

Please

A. YES
 B. NO
- ii.** Is this process **documented** or **recorded** in any way?

Please

A. YES
 B. NO
- iii.** Does your organization follow any Training Needs Assessment process for Management trainees?

Please

A. YES
 B. NO
- iv.** Does BRAC BANK following any training list contents for TNA?

Please

A. YES
 B. NO
- v.** In Training Needs Assessment process is there any targeted group?

Please

A. YES
 B. NO
- vi.** Training Needs Assessment in your organization matches with your organizational objective.

A. AGREE
 B. DISAGREE

- vii.** For conducting Training Needs Assessment, job analysis is important factor. What do you think?
- ✓ A AGREE
 - B. DISAGREE
- viii.** Even if no performance deficiency exists, the expected changes in the work place that may impact trainees work performance. Do you agree or not?
- ✓ A AGREE
 - B. DISAGREE
- ix.** Before preparing TNA for each individuals supervisor need to know subordinates KSAs' in a proper way and supervisor has to knowledge accurate TNA process. Is this agreeable or not?
- ✓ A AGREE
 - B. DISAGREE
- x.** Your organization follows all types of effective evaluation process for TNA. Do you agree or not?
- A AGREE
 - ✓ B. DISAGREE

APPENDIX 2:

BRAC Bank subsidiaries and Global Alliance for Banking on Values:

bKash: bKash is designed to provide financial services via mobile phones to both the unbanked and the banked people of Bangladesh. The overall bKash value proposition is simple: **a safe, convenient place to store money; a safe, easy way to make payments and money transfers.**

The **bKash mobile wallet**, a VISA technology platform which is fully encrypted to ensure most secure transactions, will be the customer account where money can be deposited and out of which money can be withdrawn or used for various services.

Customer accounts can be credited with electronic money either as salary, loan, or as domestic remittance. The cash can then be moved out as electronic money to any of the cash-out assigned agents. bKash has partnered with mobile operator Robi (Axiata

Bangladesh) to provide services. However, a person who is not a registered bKash user or does not even have mobile phone can still avail bKash money transfer service by creating “token”.

It has a special focus to serve the low income people of the country and promote sustainable micro-savings by providing financial services that are convenient, affordable and reliable. In Bangladesh, where 15% of people are not connected to formal financial system, providing financial services using this mean can make the service more accessible and cost effective for the vast population of Bangladesh.

Sources:

- <http://www.bkash.com/About.php>
- www.bracbank.com/Press-Releases.php

BRAC EPL: BRAC Equity Partners Ltd (EPL) is a brokerage house and a merchant bank, with 51% of its stake owned by BRAC Bank. BRAC EPL formally commenced operation under a new management team on October 1, 2009. The predecessor of the company, known as Equity Partners Limited (EPL) and its affiliate Equity Partners Securities Ltd (ESPL), was formed in early 2000 as a merchant bank and brokerage company subsequently. Since the acquisition by BRAC Bank, **BRAC EPL** is providing the **stock brokerage** and **investment services** as BRAC EPL Stock Brokerage Ltd & BRAC EPL Investments Ltd.

BRAC EPL Stock Brokerage Limited: is one of the top first full-service brokerage companies in Bangladesh. It has developed a disciplined approach toward providing capital market services, including securities trading, wealth management and corporate advisory services. The foundation for its business is a strong commitment toward investment research. Products and services provided by BRAC EPL Stock Brokerage Ltd. are:

- Open Beneficiary Accounts (BO) for individuals
- Provide margin lending
- Trade for institutional investors, both domestic and international
- Provide stop-gap liquidity support, especially to foreign institutional investors
- Assist to create and follow an investment strategy
- Provide corporate finance advisory services
- Facilitate investment by the Non-resident Bangladeshis (NRBs)

BRAC EPL Investments Limited (BRAC EPL): has developed a disciplined and thorough approach toward completing investment banking mandates and conducting investment research. On the other hand, BRAC Bank renders to the company its excellent network of blue-chip clients, access to low-cost capital, outstanding IT capabilities and affiliation to an internationally regarded brand name.

BRAC EPL delivers a whole range of Investment Banking services including traditional merchant banking activities such as Issue Management, Corporate Advisory, Corporate Finance, Underwriting and Portfolio Management. BRAC EPL shall also deliver value-added services such as Wealth Management. A prime focus of the institution is to offer investment services to non-residential Bangladeshis (NRB).

Global Alliance for Banking on Values: The Global Alliance for Banking on Values is an independent network of banks using finance to deliver sustainable development for unsaved people, communities and the environment. BRAC BANK Limited is the member of GABV from Asia which is value based organization. GAVB shares the values of a Transparency, trust, clarity, and inclusiveness in delivering its products and services.

The GABV's goal is to touch the lives of a billion people with sustainable banking by 2020.

Members include microfinance banks in emerging markets, credit unions, community banks and sustainable banks financing social, environmental and cultural enterprise whose primary focus is on:

- Delivering social finance products and basic financial services
- financing community based development initiatives and social entrepreneurs
- Fostering sustainable and environmentally sound enterprises and fulfilling human development potential including poverty alleviation
- Generating a triple bottom line for People, Planet and Profit.

In line with philosophy of People, Planet and Profit, at BRAC Bank, focus on meeting the financial needs of small entrepreneurs at a grassroots level, who miss out in the traditional banking system. The sustainable impact will encourage banks to expand SME finance and entrepreneurs to take on appropriate SME loans to help improve outcomes for people and society. Already the SME Financing Model of BRAC Bank is being replicated globally through the GABV network.

APPENDIX 3:

BRAC Bank Limited has the following

JOB GRADES IN ITS STRUCTURE:

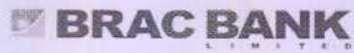


Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
Senior Assistant Vice President
First Assistant Vice President
Assistant Vice President
Senior Principal Officer
Principal Officer
Senior Officer
Officer Grade II
Officer Grade I

FUNCTIONAL DESIGNATION

JOB GRADES	FUNCTIONAL DESIGNATION
OGI & OGII	OFFICER
SO – PO	ASSOCIATE MANAGER
SPO	MANAGER
AVP – FAVP	SENIOR MANAGER
SAVP – VP and above	HEAD

APPENDIX 4:



MENTORSHIP FOR MANAGEMENT TRAINEE

Mentee Behavioral Evaluation Form (Monthly)

Name (Mentee): _____ PIN: _____

Name (Mentor): _____

Mentoring Period: _____

Please evaluate the Mentee on the following behavioral items using the provided scale to indicate how well/poor the Mentee performed over the course of the past academic year.

(1) Strongly Disagree; (2) Disagree; (3) Neutral; (4) Agree; (5) Strongly Agree

- ___ 1. Comes prepared for mentoring meetings
- ___ 2. Prompt for mentoring meetings
- ___ 3. Displays courteous and professional behavior
- ___ 4. Shows enthusiasm on the mentoring program
- ___ 5. Able to get along well with others
- ___ 6. Communicates effectively
- ___ 7. Fully utilizes time with Mentor
- ___ 8. Suggests ideas for discussion/places to attend
- ___ 9. Actively performs any task assigned by the mentor as a part of development plan.
- ___ 10. Actively participates in mentoring meetings

Additional Comment:

Signature & Date

MTO Monthly Progress Evaluation:

Name of the MTO _____

PIN No. _____

Major Points of Discussion:

1.
2.
3.
4.

Major Areas of Progress during the evaluation period:

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Suggested Areas of Improvement:

--

Signature (Mentor)

Signature (Mentee)

APPENDIX 5:



Induction, Foundation & Other Mandatory Training Flow Chart

