



**Internship Report**  
**On**  
**“HR Operations of BRAC Bank Limited”**

**Prepared For**  
**Dr. Salehuddin Ahmed**  
**Professor**  
BRAC Business School  
BRAC University

**Prepared By**  
**Sulagna Hore**  
Student ID: 15264043  
Program: MBA  
BRAC Business School  
BRAC University

**Date of Submission:**

**30<sup>th</sup> November, 2017**

## LETTER OF TRANSMITTAL

**30<sup>th</sup> November, 2017**

**Dr. Salehuddin Ahmed**

Professor

BRAC Business School

BRAC University

66 Mohakhali, Dhaka

**Subject: Submission of Internship Report.**

Sir,

This is my pleasure to present my internship report entitled “**Internship Report On Human Resource Operations of BRAC Bank Limited.**” I have conducted my internship program in BRAC Bank Limited, Head Office, Anik Tower, 220/B, Tejgaon Gulshan Link Road, Tejgaon, Dhaka-1208, under your close supervision.

I believe that knowledge and experience I gathered during the internship period will be helpful in my future professional life. I will be grateful to you if you accept the report. I will be available for defense on this report any time.

Your support in this regard will be highly appreciated.

Best regards,

Sulagna Hore

ID: 15264043

## **DECLARATION OF ORIGINALITY**

I, Sulagna Hore, hereby declare that the presented research report of internship titled “**HR Operations**” of **BRAC Bank Limited (Head Office)**” is uniquely prepared by me after the completion of three months’ work at Head office of BRAC Bank Limited.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.

---

**SULAGNA HORE**

**ID: 15264043**

**MBA PROGRAM**

**BRAC BUSINESS SCHOOL**

**BRAC University, Dhaka**

## **CERTIFICATE OF SUPERVISOR**

This is to certified that the internship report on “**HR Operations” of BRAC Bank Limited**” is an authentic record and the report is done by Sulagna Hore bearing ID No: 15264043, Semester: Fall-2017 as a partial fulfillment of the requirement of Master of Business Administration(MBA) degree from the BRAC Business School, BRAC University, Dhaka. All the analysis, interpretation of data in this report is the author’s own opinion and the findings are only for academic use not for any other application.

The report has been prepared under my supervision and is a record of bona-fide work carried out successfully.

---

**Dr. Salehuddin Ahmed**  
**Professor**  
BRAC Business School  
BRAC University, Dhaka

## ACKNOWLEDGEMENT

The successful accomplishment of this MBA 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.

I express my warm thanks to Md. Saiful Islam (Officer, HR Operations) and Mainul Hashem Tanim (Assistant Vice President) for their support and guidance at HR Operations Division of BRAC Bank Limited.

I convey my sincere gratitude to my Academic Supervisor Dr. Salehuddin Ahmed, Professor Chapter of BRAC Business School, BRAC University. Without his kind direction and proper guidance this study would have been a little success.

I would also like to thank S.M. Raihan Uddin (Teaching Assistant of Academic Supervisor) for his friendly and helpful communication.

## Table of Content

<b>Chapter</b>	<b>Description</b>	<b>Page Number</b>
<b>Chapter 1.0</b>	<b>Organization Overview</b>	<b>2</b>
Chapter 1.1	Corporate Mission	3
Chapter 1.2	Corporate Vision	3
Chapter 1.3	Corporate Values	3-4
Chapter 1.4	Achievement	4
Chapter 1.5	Board of Directors	4
Chapter 1.6	Organogram	5
Chapter 1.7	Division of BRAC Bank Ltd	5-6
Chapter 1.8	Product & Service of BRAC Bank	6
Chapter 1.9	Subsidiaries of BRAC Bank	6-7
<b>Chapter 2.0</b>	<b>Introduction</b>	<b>9</b>
Chapter 2.1	Background of the study	9
Chapter 2.2	Scope of the study	9
Chapter 2.3	Research questions	10
Chapter 2.4	Objectives of the study	10-11
Chapter 2.5	Methodology of the study	11
Chapter 2.6	Limitations of the study	11
Chapter 2.7	Timeframe	12
<b>Chapter 3.0</b>	<b>Human Resource Division of BRAC Bank Limited</b>	<b>14-16</b>
Chapter 3.1	People management at BRAC Bank Limited	16
Chapter 3.2	Different types of employees	16-17
Chapter 3.3	Functions of Human Resource Division	17-18
Chapter 3.4	Wings of Human Resource Division	18
Chapter 3.5	Recruitment, Compensation & Benefits	19
Chapter 3.5.1	Recruitment	19-20
Chapter 3.5.2	Steps of recruitment process	20-21
Chapter 3.5.3	The recruitment policy	21
Chapter 3.5.4	Compensation, Pay & Benefits	22
Chapter 3.5.5	Types of remunerations of employees	22-29

Chapter 3.6	Training & Development of BRAC Bank Limited	29-30
Chapter 3.7	HR Administrations of BRAC Bank Limited	30-31
Chapter 3.7.1	Promotion patterns	31
Chapter 3.7.2	Resignation	32
Chapter 3.7.3	Reward	32
Chapter 3.8	MIS & Strategic Planning	32-33
<b>Chapter 4.0</b>	<b>My Internship Experience</b>	<b>35</b>
Chapter 4.1	Job Description	35
<b>Chapter 5.0</b>	<b>Data Presentation &amp; Analysis</b>	
Chapter 5.1	SWOT Analysis of BRAC Bank Limited	37-39
Chapter 5.2	Data Analysis	40-49
Chapter 5.3	Findings	50
<b>Chapter 6.0</b>	<b>Conclusion &amp; Recommendation</b>	<b>51</b>
Chapter 6.1	Recommendation	52
Chapter 6.2	Conclusion	53
Chapter 6.3	References	54
<b>Appendix</b>		<b>56-57</b>

### List of Figures

<b>Figures #</b>	<b>Description</b>	<b>Page Number</b>
Figure: 1	BRAC Banks Corporate Mission	3
Figure: 2	Board of Director	4
Figure: 3	Operational network organogram	5
Figure: 4	BRAC BANK Human Resource Department	14
Figure: 5	Functions of HRD	18
Figure: 6	Wings of Human Resource Division	18
Figure: 7	SWOT Analysis	37

### List of Tables

<b>Tables#</b>	<b>Description</b>	<b>Page Number</b>
Table: 1	Work Plan with Timetable	12
Table: 2	levels of rewards and recognition	32

### List of Charts

<b>Charts #</b>	<b>Description</b>	<b>Page Number</b>
Chart: 1	Job Duration	41
Chart: 2	Reason behind left the job	42
Chart: 3	Working Condition	43
Chart: 4	Training receive	44
Chart: 5	Career growth of BBL	45
Chart: 6	HR Policy	45
Chart: 7	Extra working hours	46
Chart: 8	Satisfaction regarding provident fund & gratuity	47



## Executive Summary

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 through to providing all sorts of support to people in terms of promoting corporate and small entrepreneurs and individuals all over the Bangladesh. BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business. As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial intermediaries linking economic policies of the government with rest of the economy.

Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Operations Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need. The specific objective of this report to acquiring a practical knowledge and personal observation about the overall HR procedure, functions, principles and its nature, to understand about HR operation of BRAC Bank Limited, to understand about employee's satisfaction & dissatisfaction level, find out the activities and implication of HR department to the organization, analyzing the HR planning, job analysis, employee recruitment process, training, performance appraisal, compensation and pay plan, benefits and service.

After last semester of MBA course, I have done my internship in BRAC BANK limited to have a practical exposure on banking activities. The topic of my internship report is "HR Operations of BRAC Bank Limited". I have worked in Human Resource Division of BRAC Bank Limited with the wings of HR like Recruitment, HR Administration. It maintains the organizational responsibilities successfully. The HR team of BRAC Bank is completely organized and well reputed team. My personal views about the HRD, my value addition to the HRD is also included in the report. With limited knowledge and experience I tried my level 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. Before drawing any conclusion based on this report it may be noted that the report was prepared in a very short

term and there is lack in data. But still the report may be useful for designing any further study to evaluate the HR facilities provided by the banks.

First Chapter “Introduction” focuses on overview of BRAC Bank Limited. The second chapter focused on rationale, background and objective of the report. Third section focused on Human Resource Division of BRAC Bank Limited. Fourth part focused on my internship experience. Later I have tried to focus the findings and recommendations of the study. Findings and recommendation are based on the observation during the internship period. In this part it is refer to some problem and there are some suggestions to recover these situations.

# Chapter- 1

## Organization Overview

- **Overview of BRAC Bank Limited**
- **Mission, Vision, Value, Achievement**
  - **Organogram**
  - **Divisions of BRAC Bank Limited**
- **Product & Services of BRAC Bank Limited**
  - **Subsidiaries of BRAC Bank**

## Chapter One: Organization Overview

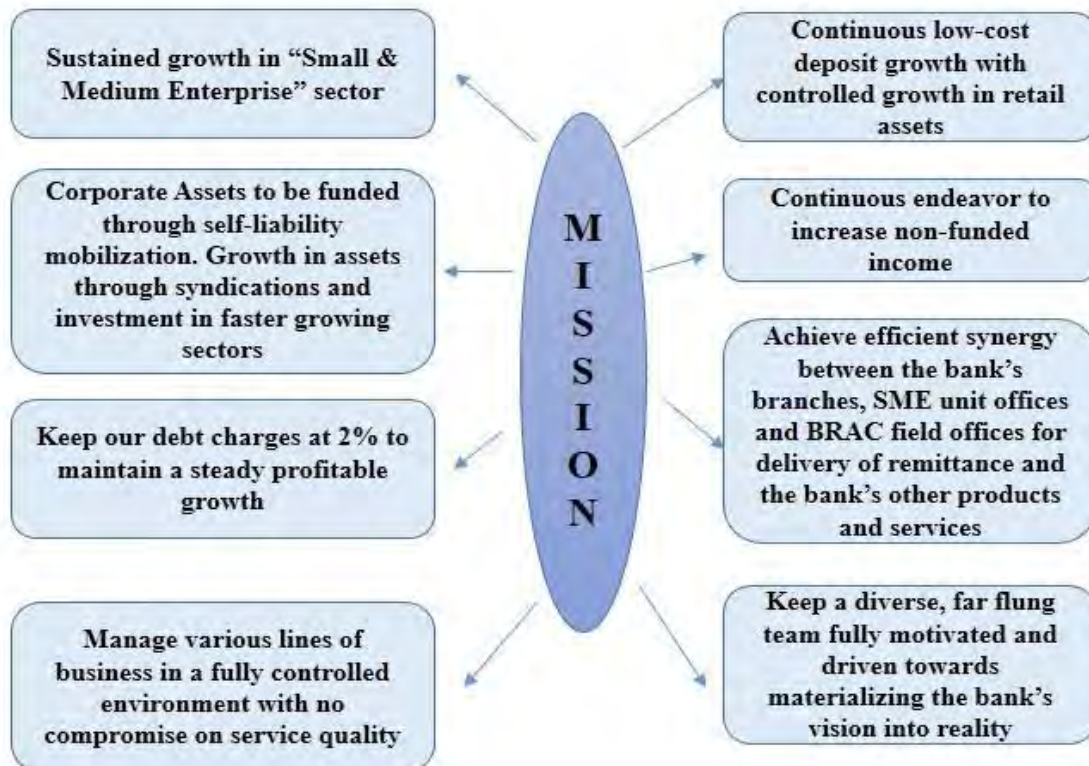
### BRAC Bank Limited – An Overview of the Organization

**BRAC Bank Limited** commenced its renewed journey in November 2015 with new leadership and zeal of its employees. The simplification of processes, talented recruits, enhanced employee benefits and training to the employees have resulted in an overwhelming business growth and improved customer services. The bank has recast its branch banking model with the introduction of Corporate Branches to provide tailor-made services to the big corporate customers. The bank has also focused on the emerging businesses and middle market customers to expand big-ticket business loans outside Dhaka and Chittagong. The bank has also opened 10 branches across the country. With a network of 181 Branches, ATMs, 81 CDMs, 448 SME Unit Offices and 229 remittance delivery points, the bank has got the basic foundation in place for future growth. With its wide network and diversity with the subsidiary operations like bKash, BRAC Bank has created the basic foundation ready to be the best bank of the country in terms of quality of service, good governance, compliance, ethics, transparency etc. In 2016, the bank built the business growth momentum to shift gears to the next level. The journey to be the best bank has just begun. The flight is on the tarmac and is about to take off and spread its wings to reach greater heights. The potential is unlimited.

**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** is one of the largest operational commercial venture with a **vision**. BRAC Bank was founded on 4 July 2001 to reach the large number of unbanked people which were not covered by traditional bank. The main concept of the bank was to facilitate Small and Medium Enterprises (SME). BRAC Bank is a commercial bank scheduled bank extending full range of banking facilities as per the directives of Bangladesh bank. BRAC Bank is one of country's fastest growing banks. With more than 1.2 Million Customers, the bank has already proved to be the largest SME financier in just 13 years of its operation in Bangladesh and continues to broaden its horizon into Retail, Corporate, SME, Probashi and other arenas of banking. In the year: 2010, BRAC Bank has been recognized as Asia's most Sustainable Bank in Emerging Markets by the Financial Times and IFC.

## 1.1 Corporate Mission:

**Figure 1: BRAC Banks Corporate Mission**



**Source:** <http://www.brac.net/publications/annual-report/2016/>

## 1.2 Corporate Vision:

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

## 1.3 Corporate Values:

Our Strength emanates from our owner - BRAC. This means, we will hold the following values and will be guided by them as we do our jobs:

- Value the fact that we are a member of the BRAC family.
- Creating an honest, open and enabling environment.
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit
- Strive for profit & sound growth
- Work as a team to serve the best interest of our owner
- Relentless in pursuit of business innovation and important

- Value and respect people and make decisions based on merit
- Base recognition and reward on performance
- Responsible, trustworthy and law-abiding in all that we do

#### 1.4 Achievements:

- Fastest growing bank in the country for the last two Years
- Leader in SME financing through 300 offices
- Biggest suit of personal banking & SME products
- Large ATMs (Automated Teller Machine) & POS (Point of Sales) network

#### 1.5 Board of Director:

**Figure 2: Board of Director**



Source: <https://www.bracbank.com/Board-Directors.php>



## 1.6 Organogram:

**Figure 3: Operational network organogram**



**Source: BRAC Bank website**

## 1.7 Division of BRAC Bank Ltd:

There are seventeen different business units generating business BRAC BANK Limited:

○ SME Banking	○ Retail Banking
○ Corporate Banking	○ Probashi Banking
○ Cash Management & Custodial Services	○ Human Resources

○ Finance	○ Credit Risk Management
○ Operations	○ Company Secretariat
○ Regulatory & Internal Control	○ Operational Risk Management
○ Treasury & Financial Institutions	○ Information Technology
○ Research & Development	○ Corporate Affairs

### **1.8 Product & Service of BRAC Bank:**

The bank has wide range of product line to suit the need of the people of all strata. In addition to convention product both Asset and liability sides the Bank offers special credit products for is customer.

- Consumer financing
- Lease Financing
- Small Loan
- Festival loan
- Housing Loan
- Loan-term & Short term loan financing
- Real Estate and Civil Constriction
- SME and Agro Based

**Ancillary services:** 1) Brokerage House service under 2) Foreign Currency Remittance

### **1.9 Subsidiaries of BRAC Bank:**

#### **BRAC EPL Stock Brokerage Limited:**

BRAC EPL Stock Brokerage Limited is one of the leading stock brokers in the country. BRAC EPL Stock Brokerage Limited has membership at both of the country's stock exchanges; the Dhaka Stock Exchange (DSE) and the Chittagong Stock Exchange (CSE).

#### **BRAC EPL Investment Limited:**

BRAC EPL Investment Limited 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 SAAJAN Exchange Limited:**

BRAC Saajan Exchange Limited mainly provides remittance services to the large Bangladeshi Communities living in UK. Apart from its remittance services the Company also caters to the investment needs of the NRBs through its parent organization BRAC Bank.

### **bKash:**

bKash Limited (a subsidiary of BRAC Bank) operates with an objective to ensure access to a broader range of financial services (mobile fund transfer facility) for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

### **BRAC IT Services Ltd. (biTS):**

BRAC IT Services Ltd. (biTS) is an IT Solution and Services company and is a subsidiary jointly owned by BRAC Bank and BRAC. biTS has been formed in 2013 through the merger of a subsidiary IT company. It strives to become the most trustworthy company in Bangladesh providing technology solutions and managed IT Services. biTS provides end-to-end solutions for industries like Banks, Non-Banking Financial Institutes, Educational Institutes, Micro-Finance, NGOs, FMCG etc.

### **What are the strategic focus in the coming years?**

2017 will be a year of great significance for BRAC Bank. Major technology investment projects – Core Banking Upgrade, ERP - will go live this year. This will be instrumental to continue their business momentum, reduce turnaround time (TAT) to improve customer service. The new branch banking model will come into fruition making all branches the distribution points to provide SME, Retail and Corporate Banking solutions. They will take leverage of branch network to generate the business of the Emerging Small and Middle Market and Trade Service. They will continue the ongoing restructuring for the simplification of the processes, reducing turnaround time (TAT) and customer service. They will continue to invest in people development and technology. All of their initiatives will accelerate the Bank's growth, quality of services, and area of business, enrich our image and goodwill and help them become the Best Bank in the country.

# Chapter- 2

## INTRODUCTION

- **Background of the study**
  - **Scope of the study**
  - **Research Questions**
  - **Objectives of the study**
- **Methodology of the study**
- **Limitation of the study**
  - **Timeframe**

## **Chapter 2: Introduction:**

### **2.1 Background of the study:**

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 20 May 1999 under the Companies Act, 1994. BRAC Bank will be a unique organization in Bangladesh. The primary objective of the Bank is to provide all kinds of banking business.

There are many banks in Bangladesh but I choose BRAC Bank because it is one of the leading private banks in Bangladesh. The primary objective of the Bank is to provide all kinds of banking business. Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. BRAC Bank intends to set standard as the market leader in Bangladesh by providing efficient, friendly and modern fully automated online service on a profitable basis aiming at offering commercial banking service to the customers' door around the country. This organization achieved customers' confidence immediately after its establishment. Within this short time the bank has been successful in positioning itself as progressive and dynamic financial institution in the country. It is now widely acclaimed by the business community, from small entrepreneur to big merchant and conglomerates, including top rated corporate and foreign investors, for modern and innovative ideas and financial solution. Thus within this short time it has created a unique image for itself and innovated significant solutions to contribute in the banking sector of the country.

### **2.2 Scope of the Study**

Human resources are very essential for any organization especially for the development and growth. And obviously Human resource department is the heart of any organization as they do all the important works of an organization. By the human resource department an organization can easily gain a knowledge about their employee's condition means their satisfaction, dissatisfaction, history and so on. This report will give a clear idea about the Human Resource Department of BRAC Bank Limited. What types of benefits they offer towards their employee? Why employee's turnover is high in BRAC Bank? What are the aims to develop training program?

## 2.3 Research Questions:

### Close Ended Questions:

**Question 1:** How many years have you been employed by BRAC Bank Ltd.?

**Question 2:** Which of the following factors most influence your decision to leave the job?

**Question 3:** How do you feel about working condition in this organization?

**Question 4:** Do you receive any training for your present job?

**Question 5:** As employees how do you feel about the carrier growth of BBL?

**Question 6:** What do you think that about the HR Policy of BRAC bank?

**Question 7:** Do you feel pressurized for extra working hours?

**Question 8:** How do you define your level of satisfaction regarding provident fund and gratuity?

### Open Ended Questions:

- What are the changes do you think BRAC BANK can make in their system to motivate you further towards your work and the organization itself?
- BRAC Bank is preferring quantity over quality regarding its manpower- What do you think about this?
- While competing with other banks, which problem of BRAC Bank do you face more often?

## 2.4 Objectives of the Study:

The report has been prepared in order to provide a brief idea about the HR Operations of Bangladesh from the perspective of BRAC Bank Ltd. The general objectives and specific objectives of the report are given bellow-

### General Objective:

To complete the academic requirement of MBA program through the preparation of a research report after successful completion of three months internship program in the **HR Operations Department of BRAC Bank Limited.**

### Specific Objective:

- Acquiring a practical knowledge and personal observation about the overall HR procedure, functions, principles and its nature.

- To present an overview of BRAC Bank Limited
- To understand about HR operation of BRAC Bank Limited.
- To understand about employee's satisfaction & dissatisfaction level
- Find out the activities and implication of HR department to the organization.
- Analyzing the HR planning, job analysis, employee recruitment process and selection, training, performance appraisal, compensation and pay plan, benefits and service.

## **2.5 Methodology:**

Both the primary and secondary data are used to make the report more rich and informative.

### **Primary data will be collected through:**

- Observation within the total internee period
- Information from my supervisor
- Discussions with internal employees
- Open ended and close ended questions

### **Secondary data are collected through:**

- Website browsing
- Annual report of BRAC Bank
- Different manual and synopsis.
- Different books and periodicals related to the banking sector.

## **2.6 Limitations of the Report:**

Every task has some limitations. So, there must have also some limitations of the study. These are as follows-

- The main constraints of the study are inadequate access to information, which has hampered the scope of analysis required for the study.
- Due to time limitations many of the aspects could not be discussed in the present report.
- Every organization has their own secrecy that is not revealed to others. While collecting data they did not disclose much information for the sake of organizational confidentiality.

## 2.7 Time Frame:

The following table will explain the time frame of the internship period.

**Table 1: Work Plan with Timetable**

<b>Activities</b>	<b>Time Duration</b>
<b>Report Proposal</b>	Within 19 <sup>th</sup> October, 2017
<b>Data Collection</b>	3 Week
<b>Report Writing</b>	4 Week
<b>Analyzing Data</b>	2 Week
<b>Submitting of final report</b>	3 Week

# Chapter- 3

## Human Resource Division of BRAC Bank Limited

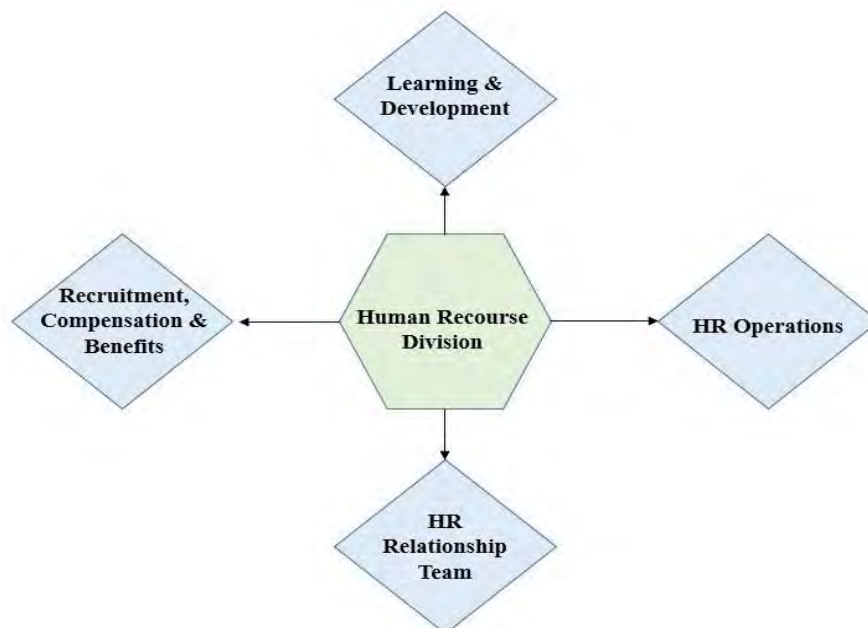
- **Human Resource Division**
- **People Management of BRAC Bank Limited**
  - **Different types of employees**
- **Functions of Human Resource Division**

### Chapter Three: Human Resource Division of BRAC Bank:

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

Being a Bangladeshi bank and serving the banking needs of Bangladeshi people, Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Administration Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need.

**Figure 4: Departments of HRD**



**Source: BRAC BANK Human Resource Department**



BRAC Bank views the employees are the most valuable capital of the organization. HR Division of BRAC Bank Limited recruits staff members of the highest caliber through a competitive selection process based on criteria determined by the needs of the Bank and the requirements of the position, paying due regard to the importance of recruiting staff on a diverse basis. It is the hiring of the “right” people that foster learning, developing, growing and striving organization and hence, the Bank actively pursues hiring of the “best fit” according to business need and respecting organizational values through proper human resource planning, using effective assessment methodology, ensuring efficient process and establishing & maintaining a strong employer brand. The Bank offers competitive compensation package and provides equal opportunity for career development to all employees. To support the ongoing growth of the bank and to strengthen the commitment of the management of taking the bank to the door step of the people, HR division has recruited 4847 regular staffs, outsourced 1139 employees and 2136 contractual employees in various grades and in doing so qualitatively HR Division interviewed some fourteen thousand job applicants throughout the years.

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

While the bank trains its employees to enhance their skills and abilities for better understanding of job responsibilities, it also takes planned development initiatives to ensure future requirement of managers and leaders. Human Resources division intends to focus on skill development and management development through various intensive internal and external trainings for the employees of the bank. HR division arranged various promotions and events on account of international and local auspicious days and ensured employee participation to recognize and celebrate them. As part of employee engagement initiative, they arranged celebration of “Bengali New Year” and “Women’s Day”, wherein, celebrities from

different fields were invited, who cordially took part in these events and spoke on various issues like Women Empowerment through Employment, Gender Equity and Work Life Balance.

### **3.1 People Management at BRAC Bank Ltd.:**

The “People” has been the key success factor that BRAC Bank has achieved in a short span of time. Thus Management of the Bank emphatically values to hire, engage and retain talented employees. Human Resources Strategy of the Bank constantly strives and renews its commitment to meet the career aspiration and priorities of the employees. Bank views the employees as most valuable capital of the organization and is endowed with unique qualities and if thoughtfully and inspiringly led the workforce can bring superior result with creativity. In line with the growth aspiration of the Bank, the management of the Bank carefully identifies potential future leaders amongst its employees and takes extra ordinary effort to build them. There are many reasons why BRAC Bank Limited is transpiring as employer of choice in the job market. As a modern and fast growing Bank, hardworking and talented employees with right setoff intellect enjoys accelerated carrier progression in BRAC Bank Limited. Besides numerous noteworthy CSR activities of the Bank, a significant portion of earning of the bank is routed through the ownership structure of the Bank for building just enlightened poverty free Bangladesh- the vision the founder Chairman and Chairperson of BRAC Sir Fazle Hasan Abed early and closely follow through. The management of the Bank fosters a fair, enabling value based, ethical working atmosphere. Employees of the Bank enjoy being a part of the future success and expansion.

### **3.2 Different types of employees:**

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-

- **HR Contractual:** Contractual employees are taken for specific period like six months basis. Along with their salary, they get attractive performance bonus if they achieve their target which determined by organization. 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.

- **Regular/ Full time employee:** Full-time employees work a minimum amount of hours specified by their employer. There is no official definition of full-time employment. They can be salaried employees, meaning they earn a fixed amount per month, or paid hourly. In full time category, employees are joined as probationary for six months or one year depending on job category. 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.
- **Outsource Staff:** The practice of having certain job functions done outside a company instead of having an in-house department or **employee** handle them; functions can be **outsourced** to either a company or an individual .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. 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.
- **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 BRAC 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.

### 3.3 Functions of Human Resource Division:

An efficiently run human resources department can provide an organization with structure and the ability to meet business needs through managing company's most valuable resources -- its employees. In small businesses without a dedicated HR department, it's possible to achieve the

same level of efficiency and workforce management through outsourcing HR functions or joining a professional employer organization. BRAC Bank Limited has a fully functional Human Resources Division (HRD) supported by manpower. The HRD of BRAC Bank Limited performs the following functions:

**Figure 5: Functions of HRD**



**Source: BRAC BANK Human Resource Department**

**3.4 Wings of Human Resource Division:**

The Human Resources Department currently has 5 different wings. These are:

**Figure 6: Wings of HRD**



**Source: BRAC BANK Human Resource Department**

### **3.5 Recruitment, Compensation & Benefits:**

#### **3.5.1 Recruitment:**

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.

The recruitment team is responsible for collection of:

- CVs
- Job Applications for vacant posts,
- Internship Applications etc.

The recruitment officers collect and store these hard copies and also updates, maintains computer databases regularly. The recruitment officer's task is to organize CVs of potential candidates so that in time of recruitment they can be found and short listed within a reasonable time. The very general idea about the functions of recruitment division is that after CV short listing, the short listed candidates are contacted (usually by telephone) for interviews. In case of large number of candidates, letters are mailed to the candidates mailing address. These are done according to the interview schedule made before contacting the candidates. The interview or written test schedule is made prior to contacting with the short listed candidates by communicating with respective departments who submitted requisition for the needed workforce. The respective Department Heads accompany the Head of HR in the interview board and cross Department Heads also join the board. After the interview the recruitment division acquires the Interview Score Sheet which is printed and handed to Interview Board before starting the interviews. The filled out Interview Score Sheets are then used to list the finally selected candidates for the respective posts. According to the Score Sheets, the Recruitment Division issues Appointment Letters to the finally selected candidates and requests them to collect their Letters from the HRD. The new employees are then greeted to finish all the official formalities (e.g. Bond Signing, PIN number assignment etc.) and assigned a joining date in their respective departments. Written tests are only arranged when necessary, usually in case of large number of applicants. Before a recruitment process is completely finished, the recruitment officers must communicate with the Learning & Organization Development officers so that they can arrange orientation or initial training sessions for the newly recruited employees on time. This is done frequently because most of the time the posts getting filled up require an initial training or orientation.

BRAC Bank also provides a large number of internship opportunities for students all over the country. Communicating with different departments and finding out open internship scopes is one of the tasks for a recruitment officer. Departments, Branches also communicate with Recruitment Team whenever there is an Internship opportunity is available in their respective stations. Matching the subject studied by the student and the open department enables the recruitment officer to make decision in selecting an intern. BRAC Bank HRD gives priority to interns (who have successfully completed their internship in any department or branch of BRAC Bank) when they apply for a vacant post.

### **3.5.2 The steps involved in a recruitment process are as follows:**

- A properly filled-out Staff-Requisition Form is submitted by the concerned Department Head or Manager.
- The Manpower Budget should support the Requisition for the year; otherwise, a Non-Budgeted Requisition must be signed and approved by the Managing Director upon stating valid reason for the recruitment.
- Determining the type of recruitment is the next step so that source of CVs can be identified. For a Full-Time/Regular post an Internal Job Watch must be circulated with details of the post throughout the bank using Lotus Mail. External CVs are also accepted for a post offered through mail but in these cases, internal source is preferred by the concerned department as some posts require existing, experienced employees within the bank. For example, a Regular post open in Unsecured Value Center usually prefers an HR Contract working in Unsecured Value Center for past two years with satisfactory performance.
- Criteria for existing Regular employees to apply in an Internal Job Watch are: a) the employee must have worked 1 Year after his/her confirmation and completed 1 continuous year of service in his/her current department. b) Must have minimum performance rating „P“ (for Proficient) c) Must have completed 8 mandatory E-Learning courses.
- Condition for HR Contracts is 2 years of continuous service in the current department.
- For external CVs the Recruitment wing looks into the archive of CVs applying for any suitable post and for large recruitments we publish circular in Newspapers. Usually in “Prothom Alo” and “The Daily Star”.

- On the day an Internal Job Watch closes or a Paper Ad reaches deadline for CV submission, the Recruitment wing checks all the CVs as an initial screening and then sends the CVs for final short listing to the concerned departments who submitted requisition. The finally selected applications are then called (issued interview cards in case of large recruitments e.g. CRO's for SME Banking) for an interview after setting an interview date and venue.

The recruitment wing manages Internal Job Postings, recruiting HR Temporary Staffs and Outsourcing Staffs.

### **3.5.3 The Recruitment Policy at a glance:**

- 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 Staff 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.

### **3.5.4 Compensation, Pay & benefits:**

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 remuneration policy of the bank will cover all persons engaged in permanent service of the bank.

#### **The different job grades at BRAC Bank are as follows:**

- 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
- Management Trainee Officer (Direct Recruit)
- Officer Grade II
- Officer Grade I

The Salary structure of the Bank is based on the aforementioned Job Grades. Job grades are 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.

#### **3.5.5 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 are reviewed from time to time. HR Temporary & outsource staff do not have any assigned job grade. The contracts get a consolidated payment per month and there are no other entitlements applicable except commission based on job criteria.



**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.

**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:**

All regular and confirmed employees get two bonuses each year. One in Eid-UI-Fitr and another during Eid-UI-Azha only for Muslims and employees of different religion gets that bonus during their respective religious festival. There is also a performance bonus system maintained by the Compensation, Pay & Benefits wing. But final evaluation is always decided by the MANCOM.

Other than the above benefit there is a Provident Fund System, a Gratuity System, Group Hospitalization Insurance Policy, Employee Security and Welfare Fund maintained by the Bank. Regular and confirmed employees can apply for House Building Loan and Car Loan. Allowances are also available to only regular and confirmed employees but Car Allowances are only for the grades above Senior Principal Officer (SPO).

There is an annual increment for all regular and confirmed employees on their joining anniversary.

- ✓ 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

**Performance Bonus (PB) ;( once a year):**

The Board of Directors at its discretion, based on the Bank's profit will declare a certain percentage of the pre-tax profit as Performance Bonus. The contribution measurement will be coming from the Performance Matters. Performance Matters for such purpose shall be made on the criteria set by the management from time to time. Amount of Performance Bonus will be 3% based on net profit after tax and method of distribution will be based at Management discretion. No bonus will be applicable to the employees rating marginal & unsatisfactory. Final Evaluation will be decided by the MANCOM for the entire bank after going through a rating" process to ensure that a consensus is reached for the entire bank.

**Leave Fare assistance (LFA); (once a year):**

Leave Fare Assistance is a non-recurring benefit for all the permanent employees of the Bank who have completed at least one year service. According to Bangladesh Bank policy all the permanent employees have to take 15 days mandatory leave in one go and LFA will give in this leave period, so that everyone will be encouraged to avail the leave. The Board has approved the LFA in its 92nd Meeting. BRAC Bank provides Leave Fare Assistance to its Employees to ensure that the employees enjoy a sound mandatory leave of 15 days in one go. This will definitely enhance the employees" satisfaction and it will enhance competitiveness with peer organization in the industry. Every Confirmed Employee is entitled to receive LFA only once in a year. If any staff fails to go to mandatory leave his/her LFA will not be carried forward. That means in a calendar year only one LFA will be given to the staff.

**Telephone policy:**

Employees from AVP and above are entitled to have mobile phone sets with all facilities (T&T incoming, outgoing, and ISD connection). Employees of the bank below AVP are requested to take up a post-paid mobile at their own expense according to departmental need and also given a ceiling on the basis of their job functionality. All others except SME will have to get their monthly bill approved by the departmental/divisional head prior to submission for payment disbursement. Others may avail a bank's mobile, provided they seek prior approval from the competent authority.

**Hospitalization Insurance:**

In the event where hospitalization or surgery is required for a member of the officer's (confirmed employee) dependent (Spouse and Children) including hospitalization on account of maternity - the Bank will reimburse the officer (Group C) up to a maximum of Tk.35,000/- per annum, for executives (Group B) Tk.100,000/- per annum and 200,000/- per annum for MANCOM (Group A).

**Travel allowance:**

An employee of the Bank may be allowed to draw traveling allowance in respect of journeys performed for the purposes authorized by the competent authority which include:

- On officially assigned tour
- To give evidence in a court of law
- On transfer
- On compulsory recall from leave
- To appear at a departmental/professional examination as authorized by the competent authority
- To attend a course of training sponsored by the Bank
- To bear the cost of travel of deceased employee

**Types of allowances under travel policy:**

- Traveling Allowance (Mode of Transport)
- Accommodation Allowance (Hotel Rent)
- Daily Allowance

**Gratuity:**

The Gratuity Fund is a terminal benefit that an employee receives at the time of retirement/resignation.

**• Eligibility:**

Regular confirmed employees who have completed at least 5 Years continuous service are entitled to receive Gratuity Benefit.

**• Gratuity Calculation:**

Last month's basic Salary multiplied by the year of service completed e.g., if an employee serves The Bank for 6 years and then resigns/retires his Gratuity Calculation shall be (Let's assume his Basic Salary is Taka 20,000.00):

Taka 20,000.00 x 6 years = Taka 1, 20,000.00

### **Security Fund:**

The objective of the fund is to provide predetermined monetary benefit against Death and Permanent Disability of regular confirmed staff to his/her Dependent/Heir/Nominee by the Bank. All Regular Confirmed employees are eligible to avail this benefit. The fund for this benefit is created solely with The Bank's Contribution. The Bank will contribute Taka 5.00/Thousand on a yearly basis against the last basic salary of each eligible employee. (The rate of contribution may be changed subject to the approval of the board.) The Bank maintains a liability account to manage the fund.

The total amount of benefit will be equal to 36 times of the last basic salary of the employee.

### **Two forms of benefits:**

#### a) Death Benefit:

- If an eligible employee dies within the term of employment.

#### b) Permanent and Total Disability (PTD):

Disability resulting from accidental means that is continued for at least Six months and is certified by Bank's designated doctor as incurable.

For both cases the benefit shall be paid to the nominee upon receipt of necessary proof. (In case of minor nominee, the benefit will be paid to the legal guardian of the nominee)

### **Exclusion from Employee Security Benefit:**

Employees will not be eligible for the benefit, if Death or disability is caused by:

- For further injury of Employees with pre-existing degree of disablement.
- Attempted suicide or self-inflicted injury.
- Civil commotion, Assault, homicide or any war like operations.
- Making an arrest as an officer of law.
- Committing a felony.
- Racing on wheels.
- Accident while the employee is affected by Alcohol/Drug.

The Board of Directors reserves the power to close fund at any time. At such event the fund shall be refunded to the Bank.

**BRAC Bank Employees' Provident Fund:**

The BRAC Bank employees' provident fund requires the employer i.e. BRAC Bank Limited to contribute to the fund 10% of basic salary for all regular confirmed employees. Every member of this fund on retirement is provided with a sum of money as determined by the established rules for the fund on retirement or resignation from his or her services. This fund has been effective from the 1st of January 2003.

A board of trustee is entrusted with the control, management and investment of the fund. The trustees of the board are nominated by the Chief Operating Officer (COO) who also holds the right to replace any such trustee. Each trustee may hold the office for a period of three years.

**Contribution:** As stated by the rules, each member contributes a sum equal to 10% of the basic salary each month that is deducted by the bank at the time of payment. BRAC Bank Limited matches the employee's contribution with a monthly payment equal to 10% of the basic salary of each member. Every half year, each member's account is credited with interest pertinent to the income earned on the investments from the fund. The sum of money given by the members and the amount contributed by the bank are credited separately to his/her account in a special ledger kept by the trustee at the head office of the bank in Dhaka.

**Payment:**

At the time of resignation or retirement, the employee is entitled to receive the employer's contribution and the accumulated interest subject to his or her length of membership in the contributory provident fund. If the employee has been a member for less than or equal to year then he/she will not be eligible to receive any of the above mentioned contributions. He/she will only be able to obtain his added contributions over the period of his membership. If the duration of membership has been equal to or less than three years then the member will be entitled to receive 50% of the employer's contribution and accumulated interest. If the duration of membership has been more than 3 years then the member will be entitled to receive 100% of the accumulated interest and employer's contribution. In case a member is dismissed due to negligence or incompetence, he or she will be entitled to receive her/his own contribution along with the accrued interest thereon at the settled interest rate. The bank's contribution however may be forfeited and distributed among the members according to the individual balances of the members. The same is applicable in case of an employee dismissed from the bank due to misconduct or fraud. However, for such purposes, only the trustees shall be the sole judge of whether the cause of dismissal or forced retirement is significant enough or not.

### **Welfare Fund:**

The motive behind establishing the welfare fund is to be able to provide the regular confirmed employees from JO to SPO with financial support for incidents or events when the cost may not be affordable for the employees. These may include the following:

- Accidents on the job
- Extended illness
- Education for children
- Marriage of children

Employees of the grade JO to SPO may be the members of this fund. The amount to be received by the employees under such special circumstances would be settled on by the fund management committee after thorough assessment of the claim application and relevant documents. A beneficiary will not be entitled to receive fund more than once in one calendar year. Maximum limit for relevant occurrences are stated below:

- Severe Accident & Extended Illness TK 50,000
- Education/Examination:

SSC & HSC	TK 10,000
Degree (BA/ BSS/ BSc/ BCOM/ BBA)	TK 20,000
Master Degree/ MBA	TK 50,000
Marriage Ceremony	TK 1, 00,000

### **Car Loan Scheme:**

The car loan facility is extended to employees of or above the grade PO. Loan that these employees can take obviously varies according to their respective job grades. Principal and Senior Principal Officers can take loan amounting to Tk.800, 000 AVP, FAVP, SAVP can file for loan amounting to Tk.10, 00, 000 VP and SVP can file for loan extending up to Tk14, 00,000.

### **Car Allowances:**

Employees of or above the grade of AVP are also provided with car allowances that incorporate expenses for Fuel, Driver and Maintenance. AVP, FAVP, SAVP can have an amount of TK.29, 000 allocated as car allowance per month. The VP and SVP can have an amount of TK 37,000 allocated as car allowance per month.

**Staff Loan:**

Staff loan is granted to regular confirmed employees of the bank. The duration of service of the employee has to be at least a year long. The employee can apply for loan extending up to 5 times of his/her gross salary at 10 % interest rate.

**House Building loan:**

Employees who have had a service length of 5 years and above are eligible to apply for house building loan. A committee will oversee the loan application and monitor the location for house building the debt burden ratio of the employee and other relevant issues. The debt burden ratio for the employee has to be 50% or below for the loan to be approved. The repayment schedule for the loan has to be before the retirement of the employee. The interest rate of the loan is 3%.

**Termination Benefit:** In case a confirmed employee is asked to resign from his/her services by the relevant authority without stating any reason, he/she is eligible to receive one month's notice in writing or one month's gross salary as payment. If the employee is duly notified with one month's notice, he/she will not be entitled to receive any form of compensation for the termination of services.

**Suspension Benefit:**

In the event that a report/information about misconduct or fraud is received against an employee, he/she has to undergo stages of disciplinary proceedings. The employee is presented with charge sheet and is given 4 days to come up with an explanation. A preliminary enquiry committee is formed and an enquiry notice is issued that marks the beginning of a proper domestic enquiry. If, according to the committee's report, the employee is found guilty he is duly punished. In case the employee is found not guilty, he/she is retained with due respect. During the period of enquiry, the employee may be suspended and will only receive 50% of his basic salary. In case he/she is proven to be not guilty, then the full amount of salary must be refunded to the employee.

**3.6 Training and Development:**

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank training is not an expense but an investment. 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. Every employee has to attain minimum 30 hours of training per year.

**TRAINING PROGRAM INCLUDES:**

<b>Orientation Training</b>
<b>In-House Training</b>
<b>Job Specific Training</b>
<b>Need based Local/Foreign Training</b>
<b>Peer or supervisors' coaching</b>
<b>E-Learning: Online Training &amp; Evaluation</b>
<b>Branch Development and CRO Assessment Program</b>

**3.7 HR Administration:**

The HR Administration covers the following tasks:

**Leave System:**

The policies followed for employee leaves management based on the types of leaves and their criteria are given below:

**Annual Leave:**

All officers will become eligible for annual leave of 24 working days after completion of one-calendar year. Of these 24 days 15 days must be taken as consecutive leave each year. Any pending leave may be carried forward to the next year.

**Casual/Sick Leave:**

Casual leave up to 14 calendar 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.

**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.

**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 is only granted to those employees who have achieved a minimum of 3 years of service record with the bank



and also to those who are due to retire within 5 years of the date on which he/she is likely to return from the study leave. This leave shall, however be allowed in the entire period of service.

**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.

**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.

**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.

**3.7.1 Promotion Pattern:**

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-

**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.

**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.

### 3.7.2 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

### 3.7.3 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:

**Table 2: levels of rewards and recognition**

<b>LEVEL 1:</b>	Individual Contribution Award & SME Monthly Award
<b>LEVEL 2:</b>	Departmental Committee Award
<b>LEVEL 3:</b>	Organizational Competence Award
<b>LEVEL 4:</b>	Chairman's Excellence Award

**Source: BRAC Bank HRD**

### 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.

## 3.8 MIS & Strategic Planning

As I have not worked in this wing so I do not have any practical experience. These are the basic information that I obtained from the organization.

MIS & Strategic Planning wing is a relatively new division under the HRD. The MIS & Strategic Planning section does not follow any procedure of work, as most of the functions are project or assignment based. It includes work process improvement, project management, increasing use of technology more and paperwork less by developing and generating ideas to incorporate technology in different business and day-to-day functions. BRAC Bank's

different departments and divisions use different MIS, there is no centralized system formed yet. Thus MIS & Strategic Planning does not go by any specific work procedure. The Manager, MIS & Strategic Planning is in charge of the Projects/Assignments and currently the MIS & Strategic Planning section is maintaining the “E-Learning” system which is an Employee Development program based on Online Training & Evaluation. Employees can sit for online exams within the workplace and it is the duty of the MIS & Strategic Planning Manager to evaluate the electronic scripts and distribute the results after evaluation. The current projects of MIS & Strategic Planning are development of two computerized systems named “E-Attendance” and “E-PM”, one for employee attendance management and the other is for employees’ performance measurement matter respectively.

# Chapter- 4

## My Internship Experience

- **My Internship Experience**
  - **Job Description**

## **Chapter four: My Internship Experience**

As an intern, I was assigned to complete my internship in BRAC Bank Limited for the period of 12 weeks. It was a great opportunity to work with one of the country's fastest growing bank of Bangladesh, BRAC Bank Limited. BRAC Bank has given me the chance to learn and grow along with the everyday job activities which can be utilized in my future career growth. I was given all the liberty to work freely in BRAC Bank HRD. First two months of my internship program on Human Resource Division I have worked with the full support of HR Operations wing and the last one month, I worked with recruitment wing. My value addition to BRAC Bank HRD is discussed below:

### **4.1 Job Responsibilities:**

- To help the migration of BBL's upcoming ERP system.
- To proofread all BBL employees information through MS Excel.
- To communicate with various employees over phone call upon any necessary situation arisen.
- To report to my supervisor about the update of daily working activities
- Data entry of employees both who's CV is selected for the interview and those who are recruited.
- Helping out all the employees when they are overloaded with work.
- Coordinate Interview on due date and time.
- Candidates NID verification check
- Updating the all employee's education files in HRIS.
- Updating employees experience files in HRIS.
- Maintaining & updating database of the employees.
- Updating personal files in IFS.
- Updating the Database of provident fund.
- Data entry of employees other than Salary account, Joint account & Mandatory account.

# Chapter- 5

## Data Presentation & Analysis

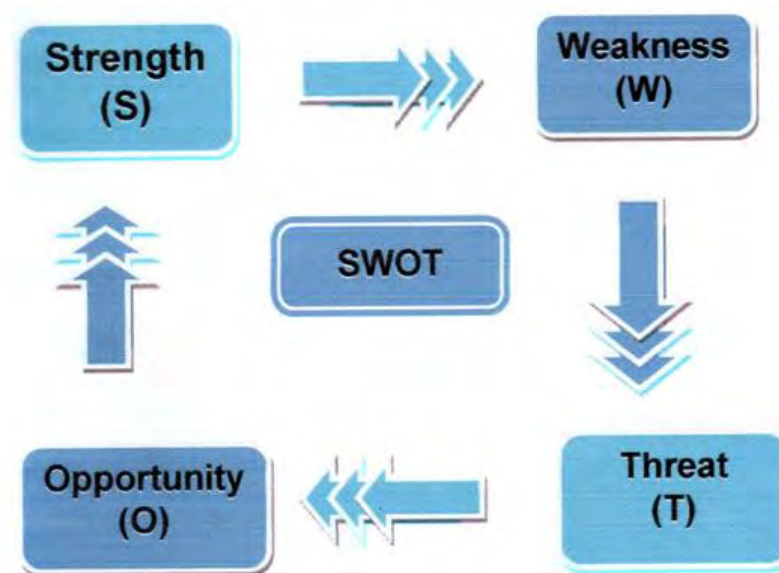
- **SWOT Analysis**
- **Data Analysis**
- **Findings**



## Chapter Five: Data Analysis and Presentation

### 5.1 SWOT Analysis of BRAC Bank Limited:

**Figure 7: SWOT Analysis**



**Source:**<https://i1.wp.com/cerasis.com/wp-content/uploads/2013/08/elements-of-a-swot-analysis.jpg>

A SWOT analysis is often used at the start of or as part of a strategic planning exercise. The framework is considered a powerful support for decision-making because it enables an entity to uncover opportunities for success that were previously unarticulated or to highlight threats before they become overly burdensome. A SWOT analysis should be used to help an entity -- whether it is an organization or an individual or a bank-- to gain insight into its current and future position in the marketplace or against a stated goal. In other words, once the SWOT factors are identified, decision-makers should be better able to ascertain if an initiative, project or product is worth pursuing and what is required to make it successful. As such, the analysis aims to help an organization match its resources to the competitive environment in which it operates.

#### **5.1.1 Strength:**

According to the CAMEL rating BRAC Bank Ltd. is the top most bank of Bangladesh. This rating is based on **Capital Adequacy, Asset Quality, Management, Earnings, and Liquidity** of the bank. Bangladesh Bank monitors these parameters and publishes the ranking. This top most position of BRAC Bank is the most important strength of the Bank. This is the reason why every household clients and corporate clients relies on this bank. Other strengths are-

- The Bank has well reputation in the market.
- BRAC Bank Limited has perfect policies to maintain and control their employees. As it has a large number of employees which is very difficult for any organization to control but BRAC Bank is controlling this huge number of workforce with great distinction.
- Well organized team.
- Well maintained CV database. All the CVs are stored in monthly basis so it is easy to find out the CVs when it is needed.
- Better employee motivation generation through internal recruitment opportunity.
- Less dependent on external recruitment agencies. In one word it can be said that they are self-dependent while any recruitment is needed and doing this by their own they are also saving time.
- Training opportunity provided to employees working in every level. For better performance of every employee training is provided.
- Effectively Stringed with other departments of BRAC Bank. The communication among each and every department is quite good and all of them have better understanding. As a result they get effective output.

### 5.1.2 Weakness:

There is no unmixed blessing in the earth. Every object in the world has some lacking. So it is quite natural to have some perforates in the performance of the BRAC Bank Ltd.

- Salary structure should be changed because the amount is not equal enough with the work load.
- References from superior levels are also entertained as those CVs are always given priority in times of recruitment even if the candidate is unfit or unqualified for the vacant post.
- The overall situation of Human Resource for a company like BRAC Bank Limited is not that much controlled to be used and utilized it perfectly. Compare to the workload there is not sufficient amount of refreshments. Too much work pressure on the employees sometimes makes them depressed towards their work.
- Due to lack of sufficient amount of manpower it is difficult to control and maintain the large amount of employees.
- Promotion policy should be upgraded.



- Transport facility should be free. BRAC Banks transport cost is 2000 taka per person which is very costly for junior level officer.

### **5.1.3 Opportunities:**

As stated earlier that BRAC bank limited one of popular bank in Bangladesh. Both exporters and importers have their faith on this Bank. BRAC Bank Limited has approx. 8000 employees to work with. This huge number of workforces helps this bank to get various ideas and plans and increase its productivity. The Human Resource Division is always thinking to do something new with their employees that can help to motivate the employees and can able to make them better resources/assets for the BRAC Bank Limited. Very few Bangladeshi organizations have this kind of opportunity to be used.

### **5.1.4 Threat:**

- BRAC Bank Limited has a huge number of employees. So is difficult to maintain the Human Resource policies with this large number of employees.
- The resignation rate is too high in BRAC Bank Limited then it anticipated.
- Reference control on policy is common situation of Bangladeshi organization. BRAC Bank is not out of it. Reference control on Human Resource policy can be a bad threat for BRAC Bank Limited.
- More Recognition should provide so that employee did not resigned from their post.

## 5.2 Data Analysis:

### Sample size of the study:

Total numbers of employees is 1500. But among these only HR department & Recruitment department employees will be taken as sample and they will be interviewed.

Number of question-11

The sample size -25

They are selected on the basis of judgmental sampling.

### Sources of Data:

- Information from my supervisor
- Discussions with internal employees
- Open ended and close ended questions
- BBL website
- Annual report of BBL
- Journals
- Research Papers

### Data analysis:

After collecting all the primary and secondary data, it was analyzed by compiling through a spread sheet namely Excel. Sample analysis techniques like percentage mean a graphical presentation method were used to express the output. Finally the report was completed in a common word processor.

### Questionnaire Survey:

This research paper was directed to understand the level of job satisfaction, I had to gain understood level of job satisfaction of the BRAC Bank's employee.

From the previous studies and research on this issue practically and empirically I have learnt this research found that the employees' satisfaction of job is dependent on-

- Neutral job promotion, rewards, compensation,
- Salary, Performance Appraisal,
- Employee motivation,
- Career growth & development opportunities,
- Work environment, challenging work,
- Satisfactory HR Policy,
- Their views about and relations with the organization,

To gather knowledge and information about The Employees Job Satisfaction of BRAC Bank Ltd, I conducted a survey which is questionnaire based. I conduct this survey for those employees across the bank including HRD and to question them on various HR Grounds to assess the employee satisfaction level. I took 25 employees as sample for this survey through which I can asked questions to the targeted sample and I solely dependent on the results of responses.

**Sampling Frame:**

I have selected manager, associate manager, Senior Manager, Relationship manager and officer as sampling frame.

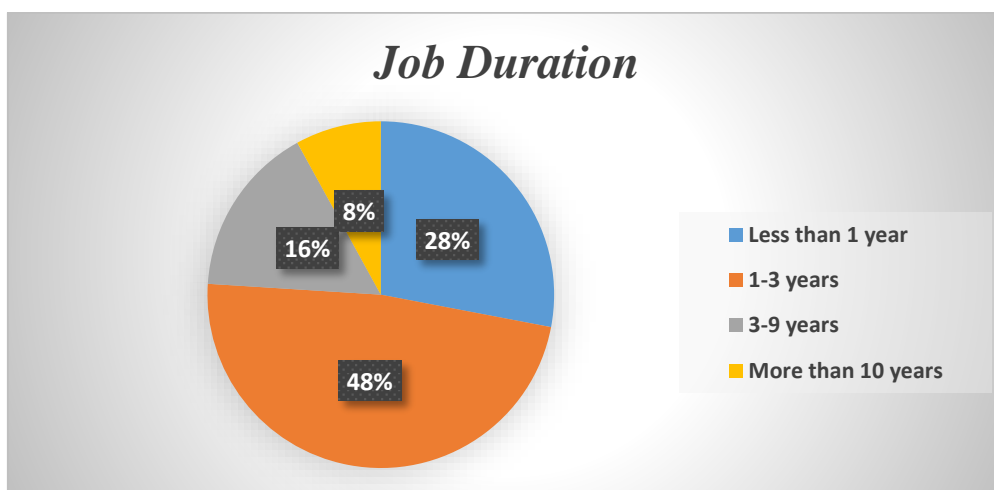
**Close Ended Questions: [Sample Size 25]**

**1. How many years have you been employed by BRAC Bank Ltd.?**

**Actual outcome:**

Job duration	Respondent Number
Less than 1 year	7 (28%)
1-3 years	12 (48%)
3-9 years	4 (16%)
More than 10 years	2 (8%)
<b>Total</b>	<b>25 (100%)</b>

**The results are shown in the (Chart 1): Job Duration**



**ANALYSIS:**

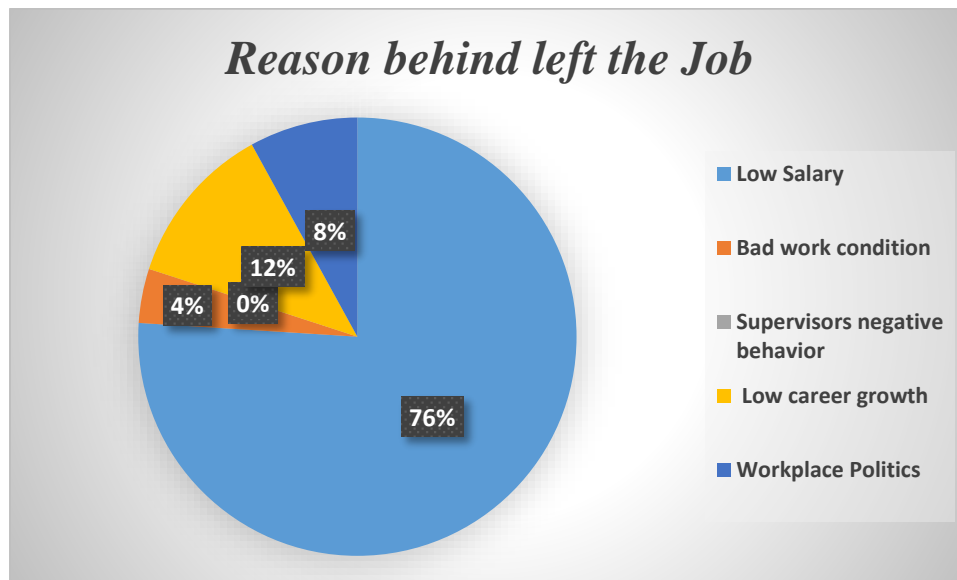
The above result shows that most of the respondent (48%) have been employed of 1-3 and less number of respondent (8%) have been employed of more than 10 years at BRAC Bank.

## 2. Which of the following factors most influence your decision to leave the job?

### Actual outcome:

Reason behind left the Job	Respondent Number
Low Salary	19 (76%)
Bad work condition	1 (4%)
Supervisors negative behavior	0 (0%)
Low career growth	3 (12%)
Workplace Politics	2 (8%)
<b>Total</b>	<b>25 (100%)</b>

The results are shown in the (Chart 2): Reason behind left the job



### ANALYSIS:

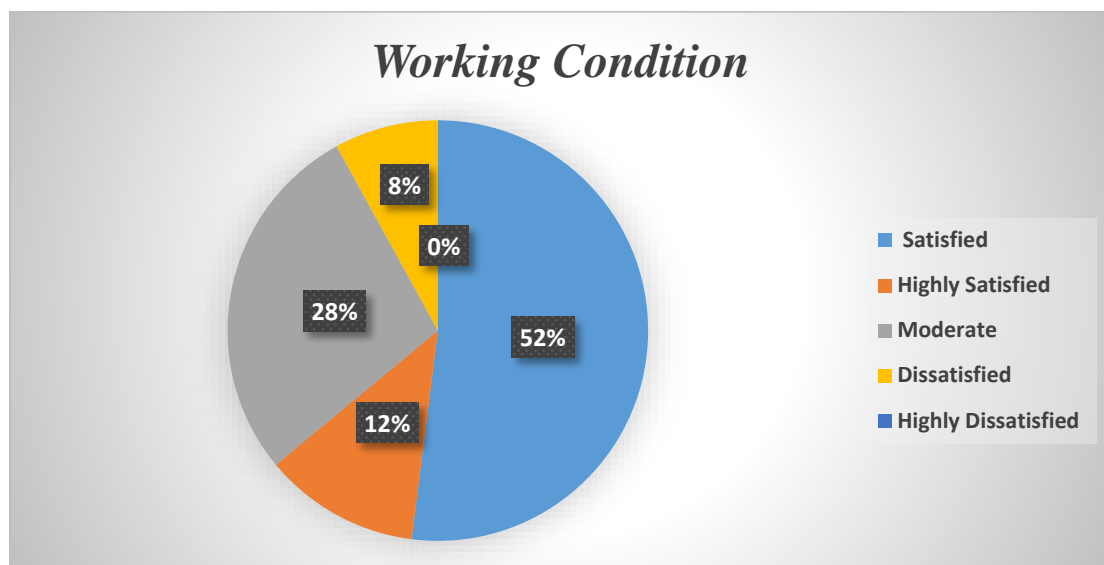
The survey covered 25 employees of the BRAC Bank of them 76% people answered “**Low Salary**”, they have the intention to leave the job for low increment in salary as **the economy has changed employees’ attitudes**. At the time other costs have steadily increased (gas, fuel, clothing, etc.). This has led to widespread employee dissatisfaction and a focus on pay. Inequity in pay structures or low pay is great causes of dissatisfaction and can drive some employee’s to quit. In such cases, no matter how much you love your work, you love your job unless and until you get paid according to your caliber, job satisfaction would never come. The majority of the employees who thinks the salary structure of BRAC Bank Ltd is not smart enough comparing other private banks and should be revised very soon, joint the company mostly above one year.

### 3. How do you feel about working condition in this organization?

**Actual outcome:**

Working Condition	Respondent Number
Satisfied	13 (52%)
Highly Satisfied	3 (12%)
Moderate	7 (28%)
Dissatisfied	2 (8%)
Highly Dissatisfied	0 (0%)
<b>Total</b>	<b>25 (100%)</b>

The results are shown in the (Chart 3): Working condition



**ANALYSIS:**

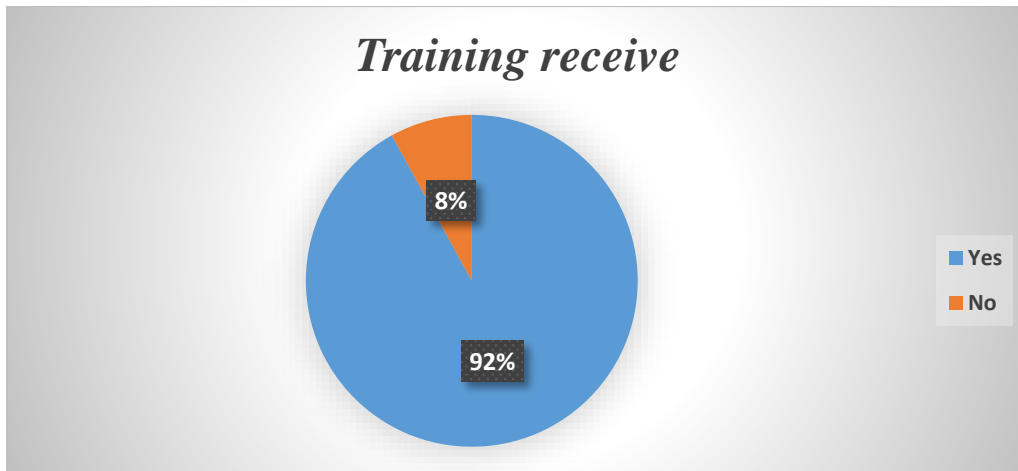
People are happiest and most productive when they work in an environment that suits them. From the above table, we can see that most of them gave “satisfied” comment about working condition in their organization. They have mentioned the colleagues are as co-operative, helpful and friendly as the reason behind their satisfaction. On the contrary, 2% said “Dissatisfied” that indicates they are dissatisfied about the working condition.

### 4. Do you receive any training for your present job?

**Actual outcome:**

Training	Respondent Number
Yes	23 (92%)
No	2 (8%)
<b>Total</b>	<b>25 (100%)</b>

**The results are shown in the (Chart 4): Training receive**



**ANALYSIS:**

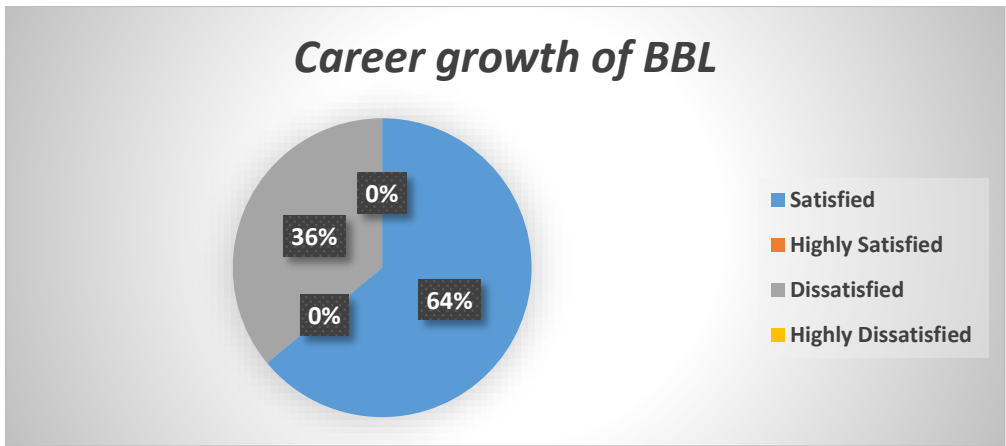
The above pie chart showing that for this question 4 options were given yes, no and among 25 of employee's 92% said and 8% said no. The reasons behind the satisfaction level are the company is encouraging their employees to receive training for their present job. To the increase in quality of their performance, training is the process of civilizing the skills, skills and knowledge of people which molds their thinking and hints. Training is vital and fertile for both employee and organizational improvement. To achieve individual development employee training provides prospects to employees broaden their knowledge and capacities for more well organized teamwork when workers receive self-growth training, the level of their job satisfaction is advanced than those without such training. The development of individual competencies through various training programs has a positive impact on employee satisfaction. As result of this positive situations, employee satisfaction increases.

**5. As employees how do you feel about the career growth of BBL?**

**Actual outcome:**

Carrier growth of BBL	Respondent Number
Satisfied	16 (64%)
Highly Satisfied	0 (0%)
Dissatisfied	9 (36%)
Highly Dissatisfied	0 (0%)
<b>Total</b>	<b>25 (100%)</b>

**The results are shown in the (Chart 5): Career growth of BBL**



**ANALYSIS:**

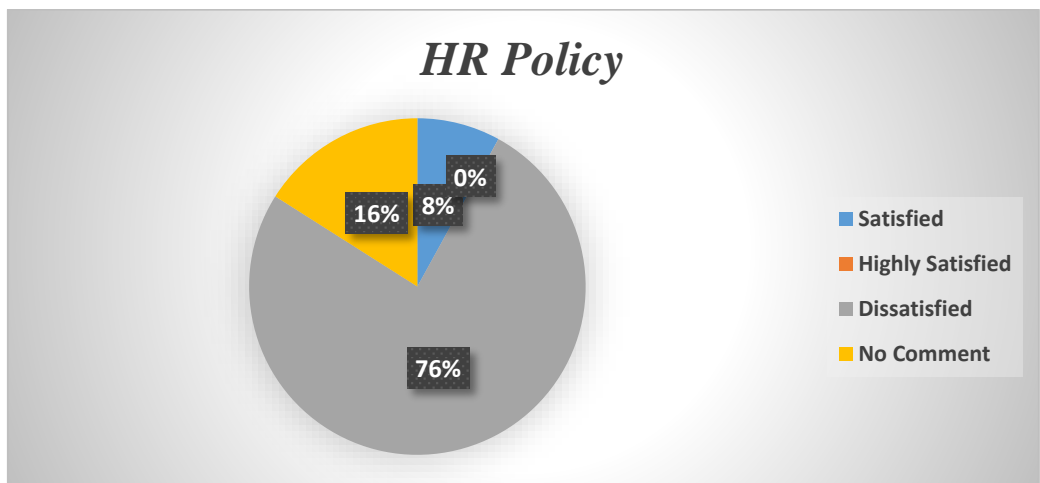
The above result shows that most of the respondent (64%) are satisfied with the existing career growth at BBL and rest of the respondent (36%) answered “**Dissatisfied**” with their existing career growth. The respondent who are dissatisfied think that, the scope is being limited as recently they got to know that there are no option to get promotion.

**6. What do you think that about the HR Policy of BRAC bank?**

**Actual outcome:**

HR policy	Respondent Number
Satisfied	2 (8%)
Highly Satisfied	0 (0%)
Dissatisfied	19 (76%)
No Comment	4 (16%)
<b>Total</b>	<b>25 (100%)</b>

**The results are shown in the (Chart 6): HR Policy**



### ANALYSIS:

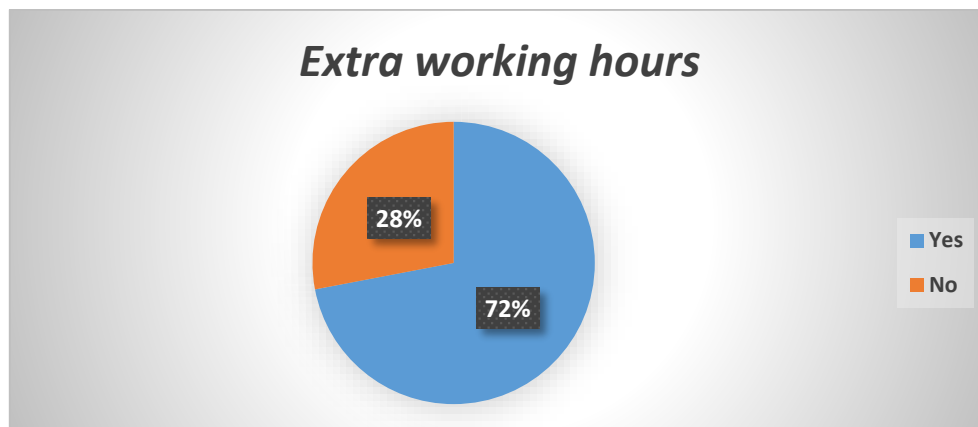
From the above pie chart we can see that 76% employees are dissatisfied about the HR policy of BBL, 8% are satisfied, and 16% employee didn't do any comment.

### 7. Do you feel pressurized for extra working hours?

#### Actual outcome:

Extra working hours	Respondent Number
Yes	18 (72%)
No	7 (28%)
<b>Total</b>	<b>25 (100%)</b>

The results are shown in the (Chart 7): Extra working hours



### ANALYSIS:

For this question 7 options were given yes and no. Among 25 of employees 72% answered yes which reflects the fact that they feel pressurized for extra working hour which represents a factor for dissatisfaction on their job. 28% out of 25 employees answered no which reflects the fact that they do not feel pressurized for extra working hour which sounds employees has satisfaction on their job.

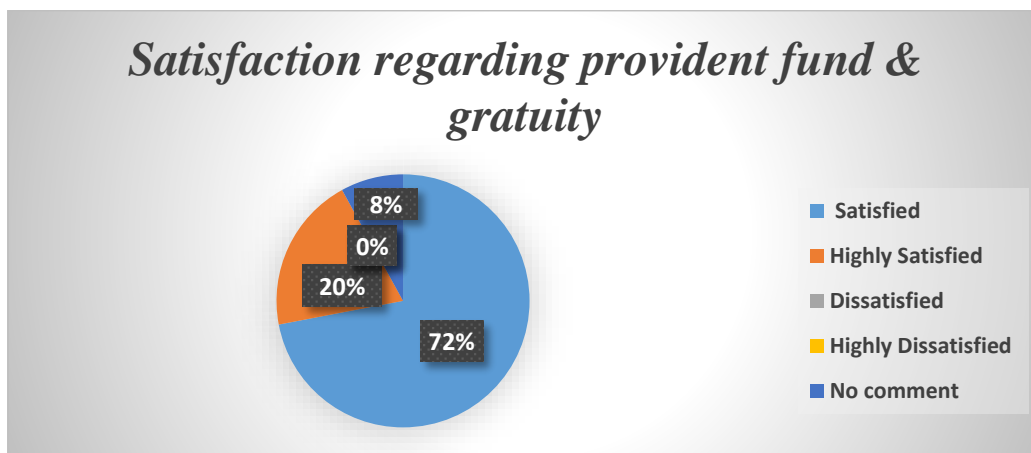


## 8. How do you define your level of satisfaction regarding provident fund and gratuity?

### Actual outcome:

Satisfaction regarding provident fund & gratuity	Respondent Number
Satisfied	18 (72%)
Highly Satisfied	5 (20%)
Dissatisfied	0
Highly Dissatisfied	0
No comment	2 (8%)
<b>Total</b>	<b>25 (100%)</b>

The results are shown in the (Chart 8): Satisfaction regarding provident fund & gratuity



### **ANALYSIS:**

The above result shows that 20% were highly satisfied, 72% were satisfied and 2% has given no comment as the answer. When reason for giving no comment was asked to the respondents, they told it does not matter because they will switch to other banks very soon.

### Open Ended Question:

- What are the changes do you think BRAC BANK can make in their system to motivate you further towards your work and the organization itself?

### **Answers are given below:**

- Extra Benefits
- Training should be given on Foreign Part.
- Should Increase Salary.
- Promotion Policy should be changed.
- Good working condition

- Should have succession planning for existing employees.
  - Technology should be improved.
- **BRAC Bank is preferring quantity over quality regarding its manpower- What do you think about this?**

**Answers are given below:**

-Someone said that it depends on the situation. Sometimes quality is more important and other times quantity.

- But maximum employee said that BRAC Bank is preferring quantity over quality regarding its manpower.

**Critical Observations from this last question:**

Qualified candidates, with the right skills and attitude for the job, are more likely to stay with a company for a longer period of time. But before we find them, our first priority should be our overall recruitment process. Simply posting a job description on the top job boards, then sitting back and waiting, won't get us the candidates our hiring managers need. Bank relies on heavy recruitment. In the past few months, BRAC Bank has recruited over 900 people. But this large volume of recruitment gives rise to a question that whether BRAC Bank is preferring quantity over quality regarding its manpower. The following sections will briefly describe this issue. We know that in Human Resource Management, Recruitment is one of the key activities of an HR Department where the quality of recruitment directly affects organization's productivity thus success in the long run. So the performance of HR Department in finding good candidates and selecting the best from the pool is vital for an organization. In BRAC Bank, staff requisitions come in short interval every week and Department Heads, Managers puts pressure on Recruitment to get the requisitioned number of people as soon as possible. It is as if they don't care whether the new hires will fit for the post or not. They completely rely on the interview and never concern themselves with the fact that within a limited amount of time, quality recruitment is impossible. Most of the time, Recruitment wing in HRD gets requisition for processing along with some pre-selected CVs coming from the concerned departments. The managers who place requisition for manpower interviews those candidates unofficially and then they send the CVs along with their requisition form. This reduces the work of the Recruitment wing in HRD to a great extent but chances of selecting a deserving candidate from external sources is reduced as well and it also opens up scope for nepotism. References from

superior levels are also entertained as those CVs are always given priority in times of recruitment even if the candidate is unfit or unqualified for the vacant post.

### **Some critical issues of Human resources Department of BRAC Bank Limited-**

- BRAC Bank does not go for paper ad that much when they recruit employees. They will only go for ad when they recruit the Management Trainee Officers and higher positioned employees like CEO, then they give ad in the newspaper. They should give more paper ad so that many people can know about it.
  - Insufficient manpower in proportion to the bank's total workforce. They should recruit sufficient people based on the demand of different wings in HR as there is lots of pending work in HR admin & in Pay benefits because of less manpower. Sometimes they keep a lot of work pending. If they check the papers on regular basis then the work does not remain pending.
  - HR software in use needs up gradation and modifications.
  - In HRD there is no specific place for interns where they can work so they have to roam around and search for empty desk to do their work. Sometimes all the desks get busy and interns found no place. This consumes a lot of time of the interns and as well as the employees.
- **While competing with other banks, which problem of BRAC Bank do you face more often?**

### **Answers are given below:**

- Less advanced technology, low credit rating.
- less advanced technology,
- Salary structure is not competitive.
- Less focus on CSR activities,
- Insufficient workforce.
- Lack of product knowledge,
- Limited manpower.
- Management policy,
- Negative impressions of the bank in the mind of the customers.
- Strategy is not satisfactory

### 5.3 Findings:

1. From this research, around 76% employee think, low salary is the major factor which can influence their decision to leave the job. Inequity in pay structures or low pay is great causes of dissatisfaction and can drive some employee's to quit.
2. From this research, 52% employee are satisfied about working condition in their organization. Only 2% people are dissatisfied.
3. From this research, 92% people said that BRAC Bank is encouraging their employees to receive training for their present job. As we know that training is vital and fertile for both employee and organizational improvement.
4. From this research, 64% employees are satisfied with the career growth at BBL and 36% are dissatisfied because they think that the scope is being limited.
5. From this research, 76% employees are dissatisfied about HR policy of BBL.
6. From this research, 72% employees said that they feel pressurized for extra working hour which represents a factor for dissatisfaction.
7. From this research, 72% employees are satisfied regarding provident fund & gratuity and 2% has given no comment as the answer because they said that it does not matter because they will switch to other banks very soon.
8. From this research, respondent employees told about some major changes of BRAC Bank such as salary increased, promotion policy change, technology improvement, succession planning for existing employees which can make in their system to motivate them further towards their work & the organization itself.
9. From this research, maximum employee said that BRAC Bank is preferring quantity over quality regarding its manpower.
10. From this research, respondent employees have mentioned that less advanced technology, low credit rating, less focus on CSR activities, insufficient workforce, lack of product knowledge, limited manpower, Management policy, less advance technology, negative impressions of the bank in the mind of the customers are the problem of BRAC Bank that they have faced more often, while competing with other banks.

# Chapter- 6

## Conclusion & Recommendation

- **Recommendation**
  - **Conclusion**

## 6.1 Recommendation:

The human resource department of BRAC Bank Limited (BBL) is running wealthy. But some factors should be included. According to revision of the SWOT analysis & questionnaire analysis, I would like to recommend on some of the factors.

- ✓ Transportation facilities should be given to the junior officers.
- ✓ Make the salary structure attractive to the employee.
- ✓ They should increase the manpower of HRD in recruitment wing.
- ✓ Managerial control should be implemented perfectly.
- ✓ Arrange proper training for the employee & training should be motivational.
- ✓ Better MIS support is needed for smoother operation.
- ✓ There is not any specific place for intern where they can work. Interns have to roam around and search for a place so this should be improved and a fix place should be given to the interns so that they can work comfortably.
- ✓ BRAC Bank has to make proper succession planning to promote the eligible employee to the higher level and it also work as motivational factor.
- ✓ They should improve their Performance Management system to track the employees' performance to the point.
- ✓ There must implement rule, policy or guideline provided to the recruitment officers for the CVs which are rejected after an interview.
- ✓ There must have transparency at the time of recruitment.
- ✓ Arrange co-curricular activities for employee's refreshment which is motivational and reduce the turnover rate.
- ✓ Extra benefits should be provided like overtime, performance bonus, increment and should be rational.
- ✓ They should go for the newspaper advertisement whenever they need manpower.
- ✓ BRAC Bank need to more focus on quality over quantity when they recruit new staff.

## 6.2 Conclusion:

The Human resource department of BRAC Bank Limited (BBL) is strong, supportive to its employees as well as the HRD coordinate the other department in an effective way so that the organization goals can be achieved. It is not the head count of people working in an Organization. It is sum total of their knowledge, skill, creative abilities, talents and aptitudes as well as their values attitude and beliefs and positive frame of mind. The corporate culture at BBL grew over last 9 years is such that the members of the staff have ample opportunities to take initiative and responsibilities. The challenge is to maintain a business like committed corporate culture that matches BBL's mission. Organization success depends on the skill manpower and skill man power provided by the human resources department. Now-a-days the role of HRD is very important. The biggest multinational company control there large amount of employee through HRD. Organizations throughout the world are quickly changing and improving the quality. This quality is control by the appraisal process, which include a Varsity of assignment. Bank views the employees as most valuable capital of the organization and is endowed with unique qualities and if thoughtfully and inspiringly led the workforce can bring superior result with creativity. In line with the growth aspiration of the Bank, the management of the Bank carefully identifies potential future leaders amongst its employees and takes extraordinary effort to build them.

### 6.3. References:

- BRAC Bank Limited 2016, Annual Report (Online), Available from: <https://www.bracbank.com/financialstatement/Annual%20Report%202016.pdf>
- BRAC Bank website, Available from: <https://www.bracbank.com/>
- HR Operations of BRAC Bank Limited. Available from: <http://www.assignmentpoint.com/business/human-resource-management/hr-operation-of-brac-bank-limited.html>
- General Information of BBL. Available from: [https://en.wikipedia.org/wiki/BRAC\\_Bank\\_Limited](https://en.wikipedia.org/wiki/BRAC_Bank_Limited)
- David A. Decenzo & Stephen P. Robbins “Human resources management” 7th edition, Available from: [file:///C:/Users/Mypc/Downloads/Fundamental%20of%20Human%20Resource%20Management%20\(1\).pdf](file:///C:/Users/Mypc/Downloads/Fundamental%20of%20Human%20Resource%20Management%20(1).pdf)
- Gary Dessler “Human resources management, 10th edition, Available from: <https://evergreenvmw.files.wordpress.com/2015/03/gary-dessler-human-resource-management-nicebrothers-blogspot-com.pdf>
- Recruitment Policy & Procedures, Colette Kelleher, March 2014, Available from: [http://www.fedvol.ie/\\_fileupload/Quality%20&%20Standards/Policies%20for%20Website/Recruitment%20Policy%20&%20Procedures.pdf](http://www.fedvol.ie/_fileupload/Quality%20&%20Standards/Policies%20for%20Website/Recruitment%20Policy%20&%20Procedures.pdf)
- Management Committee of BRAC Bank limited, Available from: <https://www.bracbank.com/Management.php>



# Appendix

## Questionnaire

Dear Madam/Sir,

I, Sulagna Hore MBA final Semester student pursuing my course from BRAC University. As a part of my curriculum I am undergoing Research Report at HR Operations at BRAC bank Limited. Please give your views/opinions in the space given below about the research report feedback in BRAC Bank Limited. The information provided by you will be kept highly confidential and will be used by me strictly for an analysis only.

### **Close Ended Questions:**

1. How many years have you been employed by BRAC Bank Ltd.?
  - Less than 1 year
  - 1-3 years
  - 3-9 years
  - More than 10 years
2. Which of the following factors most influence your decision to leave the job?
  - Low Salary
  - Bad work condition
  - Supervisors negative behavior
  - Low career growth
  - Workplace Politics
3. How do you feel about working condition in this organization?
  - Satisfied
  - Highly Satisfied
  - Moderate
  - Dissatisfied
  - Highly Dissatisfied
4. Do you receive any training for your present job?
  - Yes
  - No
5. As employees how do you feel about the carrier growth of BBL?
  - Highly Satisfied
  - Satisfied
  - Dissatisfied
  - Highly Dissatisfied
6. What do you think that about the HR Policy of BRAC bank?
  - Highly Satisfied
  - Satisfied
  - Dissatisfied
  - No comment
7. Do you feel pressurized for extra working hours?
  - Yes
  - No
8. How do you define your level of satisfaction regarding provident fund and gratuity?
  - Highly Satisfied
  - Satisfied
  - Dissatisfied
  - Highly Dissatisfied

- No comment

**Open Ended Question:**

1. What are the changes do you think BRAC BANK can make in their system to motivate you further towards your work and the organization itself?

Ans:

---

---

---

---

2. BRAC Bank is preferring quantity over quality regarding its manpower- What do you think about this?

Ans:

---

---

---

---

3. While competing with other banks, which problem of BRAC Bank do you face more often?

Ans:

---

---

---

---

Date: