



Inspiring Excellence

Internship Report

on

Customer Relationship Officer's Engagement in Learning & Development Department of BRAC Bank Limited

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To

Mohammad Atiqul Basher

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Subject: Submission of the Internship Report

Dear Sir,

I would like to take this opportunity to thank you for the guidance and support you have provided me during the course of this report. Without your help, this report would have been impossible to complete. With deep gratitude, I also acknowledge the help provided by Ms. Tazkia Habib, Associate Manager , Learning & Development of BRAC Bank for providing me utmost supervision during my internship in the organization.

I sincerely hope that my work will come up to the level of your expectation.

I welcome your query and grateful to answer them.

Sincerely Yours,

Fabiha Binte Nayeem

ID: 14204106

Program: BBA

Letter of Endorsements

This is to ensure that Fabiha Binte Nayeem, ID: 14204106, BBA Program, BRAC Business School, BRAC University has done this report on “Customer Relationship Officer’s Engagement in Learning & Development Department of BRAC Bank Limited” to complete BBA internship program. I acknowledge this report as a final internship report. I wish all achievement and prosperity of her career and life.

Mohammad Atiqul Basher

Lecturer

BRAC Business School

BRAC University

Acknowledgement

First of all, I would like to thank almighty **Allah** for giving me the patience and proper time to complete the internship program successfully.

The successful accomplishment of this Internship Report is the result of the contribution and involvement of a number of people. I am grateful to them for providing me with their thoughtful guidance and suggestions to improve the report.

Then, I would like to thank our honorable academic supervisor Mr. Mohammad Atiqul Basher for his constant support and guidance. His valuable suggestion and direction made it easy for me to prepare the report.

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Finally, my sincere gratitude goes to my family, friends, classmates and colleagues who helped me in this journey.

Fabiha Binte Nayeem

Executive Summary

This Internship Report is prepared as a requirement of Bachelor of Business Administration (BBA) program on Department of Business Studies, BRAC University. After completing internship session of three months in Learning and Development department at HR division of BRAC Bank Limited (Head-office), I have prepared this report with my practical experience, findings and knowledge I have gained during the internship period. This report is based on “Customer Relationship Officer’s Engagement in Learning and Development department of BRAC Bank.

HR division of BRAC Bank works to make the employee engagement better. Learning and Development department of BBL has been working on Training Programs, evaluation process and development techniques to enhance the performances of the employees. Customer Relationship Officer / CRO’s play a major role in SME banking sector of BRAC Bank. Therefore, they are provided with various kinds of trainings, examinations to facilitate their engagement with the organization.

SME Financing of BRAC Bank limited has achieved international recognition. It has been awarded as ‘Best Bank for SME’ in a magazine of Hong Kong. It is one of the fastest growing banks in Bangladesh. So BBL works hard on the development of their employee’s performance, thus the bank spends a huge amount of money on their Training and development Programs to ensure effective input from their employees into the organization. Customer Relationship Officers play the major role to reach out to the clients of SME banking. So it is a great responsibility to the Learning and Development department of BBL to ensure the engagement of CRO’s with the organizations policy and make polish them in a certain way so that they can contribute to the growth of SME financing. As an intern I have worked with the CRO’s and gathered knowledge about their preference , performances and engagement with the Learning and Development department of BRAC Bank. Therefore, at the end of the report I have come up with my analysis, findings and tried my best to come up with some useful suggestions and recommendations which I hope would be helpful for the HR division to facilitate CRO’s engagement with the organization.

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CHAPTER: ONE

Introduction

1.1 Origin of the Report

As a part of the Internship Program of Bachelor of Business Administration course requirement, I was assigned to do my internship in The BRAC Bank Limited (Head-Office) for the period of 3 months starting from 22nd of April 2018 to 22nd of July. I was allocated in Learning and Development department at HR division. My supervisor Ms. Tazkia Habib was an Associate Manger, in Learning Development department of BBL. I have prepared this report with my internship experience.

1.2 Objective of the Study

Broad Objective

The main objective of the study is to uphold the Customer Relationship Officer's engagement in Learning and Development department of BRAC Bank Limited.

Specific Objectives

- To uphold the current engagement of the customer relationship officer's with the L & D department
- To find out the reasons of poor engagement of the CRO's in the L & D department
- To find out how to facilitate the learning of CRO's
- To make some recommendations for the development of CRO's training and development process in BRAC Bank Ltd.

1.3 Scope of the Study

The study will provide the scopes of knowing the following:

- Learning and Development department of BRAC Bank
- Training and Development process of BRAC Bank
- Job responsibilities of Customer Relationship Officers

- Preferences of Customer Relationship Officers

1.4 Methodology

The study uses both primary data and secondary data. The report is divided into two parts. One is the Organization Part and the other is the Report Part. The parts are virtually separate from one another

The information for the Organization part of the report was collected from secondary sources like books, published reports and website of the BRAC Bank Limited (www.BRACbank.com). For general concept development about the customer relationships officer's preferences and engagement has been collected through, observation, interviews and focused group discussion session which are considered as primary source.

The information for the report "Customer Relationship Officer's Engagement in Learning and Development department of BRAC Bank" were collected from primary and secondary sources. For gathering concept of the Learning and Development department of BBL, reports on L & D department has been studied. Beside this interview and focused group discussion with the customer relationship officers of the SME department bank was also conducted.

1.5 Literature Review

Learning and advancement resembles the "bread and butter" of KFC, as indicated by its main individuals officer for KFC SOPAC, Rob Phipps, who said that L&D has developed inside the association to assume an imperative part in client commitment through exploiting edge staff [1]. At the Germany-based Adidas Group, administration trusts that learning ought to be "light, attractive, and fun." That is as indicated by Matthias Malessa, the organization's Chief Human Resources Officer and one of the pioneers of a pristine, inventive learning and advancement stage that presentations today[2]. This new vision, which Adidas calls its "New Way of Learning," expects pioneers to end up effectively associated with learning and even to insert picking up, educating and sharing into the greater part of their connections with group members.[3] The vision is best outlined by Kuhna, as a component of a reasoning where,

responsibility drives commitment, and commitment drives execution. Adidas is persuaded that its new learning reasoning will upgrade the aptitudes and the commitment of its present workers, measurements it assesses to some degree through an extensive fulfillment and commitment review regulated like clockwork [2].

1.6 Time Schedule of the Study

To prepare the report I have worked from the very beginning of my internship program. At first I have worked and gathered knowledge about the responsibilities I was assigned. Next I have done survey to collect the primary data and secondary for the report. Then the data was analyzed, afterwards started writing the report. From the very beginning to end of the internship session I have worked on preparing the report.

1.7 Limitations of the Study

There has been certain limitation to complete the internship report. Some of the limitations have been given below –

- Time limitation was one of the issues as my internship program was about 3 month. This is fairly enough if I only concentrate on the report only but the thing is during this time I was busy to continue daily official activities. That is why there was a time constraint to finish it within the specified timeframe.
- Lack of information As the company operates globally lot of policies are made by the higher authority of foreign countries and as an intern I was not allowed to get all the information. So it was one of the problems I faced while preparing the report.
- Lack of communication-Since I had to spend all the working days in office each and every week so, I did not have any scope to communicate with my supervisor to be informed about what aspects I need to include in my report.

CHAPTER: TWO

Overview of the Organization

2.1 Overview of BRAC Bank Limited

BRAC Bank Limited is a full service scheduled commercial bank. It is a leading private commercial bank in Bangladesh, initiated by Sir Fazle Hasan Abed (founder and chairman of BRAC, NGO) on July 4, 2001. Since inception, BRAC Bank Ltd. has shown prominent growth in the banking sector. The bank now has a network of 181 Branches, 469 ATMs, 81 CDMs, 448 SME Unit Offices and 229 remittance delivery points across the country. With its large branch network and promise towards SME Banking and Agro finance the bank has achieved the leadership in the market within a short span of time. It has both local and International Institutional shareholders. The bank is primarily driven with a view of creating opportunities and pursuing market niches not traditionally meet by conventional banks [4].

BRAC Bank has been inspired to give "best-in-the-class" administrations to its various arrangement of clients spread the nation over under an on-line managing an account dais. At introduce, BRAC Bank is one of the quickest developing banks in the nation. Keeping in mind the end goal to help the arranged development of its dispersion, system and its different business sections, BRAC Bank is right now searching for noteworthy objective situated, energetic, people for different business tasks. The bank needs to construct a beneficial and socially dependable money related organization. It painstakingly tune in to the market and business possibilities, It is likewise helping BRAC and partners to construct a dynamic, solid, fair and neediness free Bangladesh. It helps make networks and economy of the nation more grounded and to enable individuals to accomplish their money related objectives. The bank keeps up an abnormal state of principles in everything for our clients, our investors, our colleagues and our networks upon, which the future luxuriousness of our organization rest [7].

2.2 History of BRAC Bank Limited

BRAC Bank Limited, one of the most recent age of business banks began its adventure on July 04, 2001. It is a partner of BRAC (Bangladesh Rural Advancement Committee), one of the world's biggest non-legislative improvement associations established by Fazle Hasan Abed in 1972. It has been the quickest developing Bank in 2004 and 2005. The Bank works under a "triple primary concern" motivation where planet benefit and social obligation go as an inseparable unit as it endeavors towards a neediness free, edified Bangladesh. BRAC Bank

Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and Shore Cap International, It has been the quickest developing Bank in Bangladesh for the last three successive years. In the ongoing past the bank has opened up to the world about cost of offers achieving great statures, additionally demonstrating promising future. BRAC Bank. Nonetheless private venture loaning, BRAC Bank has quickly developing settlement, investment funds activation and purchaser loaning organizations. In the years ahead BRAC Bank hopes to present numerous more administrations and items and in addition include a more extensive system of SME unit workplaces, Retail Branches and ATMs the nation over [7].

2.3 Corporate Vision

“Building a profitable and socially responsible financial institution focused on market and business with growth potential, thereby assisting BRAC and its stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh” [5]

2.4 Corporate Mission

- Continued development in Small and Medium Enterprise (SME) area.
- Have organized and continuous development in low cost deposit and retail resources.
- Fund Corporate Assets through self-liability assembly and develop resources through syndications and interest in more quickly developing divisions.
- Make steady push to raise non-supported income.
- Keep debt charges at 2% to keep up a consistent productive development.
- Attain proficient joint efforts between the branches, SME units and field officers for conveyance of remittance and Bank's different items and services.
- Manage different lines of business with various, completely committed group and well controlled condition with no compromise on quality.
- Have a profoundly determined group totally dedicated to bring the bank's vision into the real world [5].

2.5 Corporate Objectives

The goal of BRAC Bank Limited is particular and focused to its vision and to position itself in the mentality of the general population as a manager of an account with difference. The objectives of BRAC Bank Limited are as follows:

- Building a strong customer focus and relationship based on integrity, superior service.
- To creating an honest, open and enabling environment
- To value and respect people and make decisions based on merit
- To strive for profit & sound growth
- To value the fact that they are a member of the BRAC family – committed to the creation of employment opportunities across Bangladesh.
- To work as a team to serve the best interest of our owners
- To base recognition and reward on performance
- To be responsible, trustworthy and law-abiding in all that we do
- To finance the international trade both in import and export.
- To develop the standard of living of the limited income group by providing Consumer Credit [4].

2.6 Company Values

CRYSTAL:

Employees has to be CRYSTAL in every phase of his decisions she/he takes for the customers, other employees and stakeholders.

C-Creative: Be a person of innovative ideas in solving issues, thinking different ideas to reach one destination; do new associations between existing ideas or concepts for the Organization's overall growth.

R-Reliable: Be worthy of reliance or trust at work so everyone could depend on you.

Y-Youthful: Be a person of freshness and vibrant characteristic at work. Feel young at HEART and project enthusiasm during performing duties.

S-Strong: Be a person of willing to move forward and apply conscious choice, Willpower, discipline and passion at work.

T-Transparent: Be transparent at work at all level both internally and externally. Show openness & honesty through communication to bring transparency.

A-Accountable: Be accountable for own actions and take responsibilities for the outcome of the actions; be responsible and answerable towards customers, organization, regulatory bodies as well as the society.

L-Loyal: Be loyal to the organization by being compliant at work, taking ownership and Create belongingness which will carry your brand as your pride [7].

2.7 Goal

BRAC 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 [5].

2.8 CSR Activities

Each one of the associations of BRAC Bank Limited takes after the 3P Company Philosophy- People, Planet, and Profit. BRAC assumes that they have a social commitment towards each one of the overall public they oversee. The bank has had an essential impact in working up the SME part of the country by making it less requesting to get the chance to back for SME representatives through Collateral Free SME Lending and spreading their keeping money administration to the remotest districts of the country. The activities of the bank are also focused around its impact on the earth. Which is the reason BRAC Bank have endeavored the "Green Banking" movement which basically goes for security of essentialness. To decrease paper utilization and truncate managing an account techniques, the bank is directly concentrating more on web keeping money, SMS saving money and other elective movement channels. BRAC Bank's CSR practices in like manner join grant programs, blessings to specialist's offices in rural areas, and monetary help for underprivileged women [5].

2.9 Division of BRAC Bank Ltd

- a) Small & Medium Enterprise (SME)
- b) Corporate Banking
- c) Retail Banking
- d) Cash Management & Custodial Services
- e) Treasury & FI
- f) Human Resources Division
- g) Finance Division
- h) Credit Risk Management

- i) Operations
- j) Technology
- k) Company Secretariat, L & D
- l) Risk Management
- m) Special Asset Management
- n) Research & Development
- o) Service Quality
- p) Communication [4]

2.10 Products and Services

The bank has large range of Product line to suit the most of the people of every stratum. In addition to gathering product both Asset and liability sides the Bank offers special credit products in support of its customer. These are:

- Consumer financing
- Lease Financing
- Small Loan
- Festival Loan
- Housing Loan
- Long-term & Short term loan financing
- Real Estate and Civil Constriction [5]

➤ **SME:** Small and medium venture (SME) program requires instructed and vivacious individuals to offer help to Entrepreneurs. SME program is another dimensional saving money framework in the saving money World. The greater part of the CROs are giving way to-entryway administrations to the business visionaries. Business visionaries are fulfilled by the administration of the bank and making benefit with direction of the bank [5].

➤ Products and Services of SME Division:

- Annono - Unsecured Term Loan
 - Apurbo - Secured Term Loan, Overdraft and Demand Loan
 - Shakti - Partially Secured Term Loan
 - Prothoma – For Women Entrepreneurs
 - Shombriddhi - Trade Finance
 - NIRMAN - Loan for construction or restoration of housing facility for workers and jobholders and/or commercial complex for rental purpose under Equated Monthly Installment (EMI) loan facility
- Agro Based □ **Ancillary services:**
- Brokerage House service under the central bank with membership of bourse.
 - Foreign Currency Remittance [5].

2.11 BRAC Bank Subsidiaries



BRAC EPL Stock Brokerage Limited was established to provide the stock brokerage business in Bangladesh. It corporate membership of Dhaka Stock Exchange and Chittagong Stock Exchange. [5]



BRAC EPL Investment Limited distributes a complete range of Investment Banking services with established merchant banking activities such as Issue Management, Corporate Advisory, Corporate Finance, Underwriting and Portfolio Management. [5]



To take our transfer of funds and exchange business from UK BRAC Saajan exchange Limited was established. [5]



B-Kash Limited was established to money transfer service in Bangladesh. The Bank has obtained licenses from Bangladesh Bank for rendering such service [5]



BRAC IT Services Ltd. (biTS) is an IT Solution and Services company and is a subsidiary jointly owned by BRAC Bank and BRAC. biTS have been created in 2013 during the joining of a subsidiary IT company. It providing technology solutions and managed IT Services [5]

2.12 Member of Global Alliance for Banking on Values (GABV)

BBL is the member of The Global Alliance for Banking on Values (GABV) is a membership Organization, made up of eleven of the world's leading sustainable banks, Founded by BRAC Bank in Bangladesh, Shore Bank in the US, and Triodes Bank in the Netherlands, the bank's Members have to meet three criteria:

- ✓ They are independent and licensed banks with a focus on retail customers
- ✓ With a minimum balance sheet of \$50 million;

Most significantly, they should be committed to social banking and the triple bottom line of

People, planet and profit. Their main purpose is to develop economically interdependent and Responsible to current and future generations

2.13 Achievement

- Asiamoney “Best Bank for SMEs” 2017
- ICMAB Best Corporate Award 2015 (3rd position)
- BRAC Bank has been awarded as ‘Best Bank for SME’ in Hong Kong magazine ,2017.
- BRAC Bank wins prestigious _Best Bank in Bangladesh Award ‘from Finance Asia 2013 □ BRAC Bank wins The Best Managed Bank Award from The Asian Banker in the period 2011-2013.
- BRAC Bank Wins the Award for Best Retail Bank in Bangladesh by The Asian Banker 2011.
- BRAC Bank Limited has received ICAB National Award 2011.
- BRAC Bank awarded prestigious FT Sustainable Bank of the Year 2010
- DHL–Daily Star Bangladesh Business Awards 2008
- BRAC Bank received National Award as the Highest VAT payer for the financial year 2007-2008.
- BRAC Bank received ICAB National Award 2013. [5]

CHAPTER: THREE

Internship Experience

3.1 About the Job

I have joined as an intern in BRAC Bank Limited (BBL) Head office, after getting qualified in a written test and interview. I was selected as an intern at HR division in Learning and Development department in BBL Head-Office. The duration of my Internship program was 3 months, started from 22nd April to 22nd July, 2018.

3.2 Specific Responsibilities of the Job

The work responsibilities I had is mainly -Creating Id for new employees, Enrolment of the new Id's in various Courses, Making Score sheet for the Trainer's Performance Evaluation, Taking TLP Exams over phone (TLP exams are under the SME division , it is mainly for the Relationship Officers of BRAC Bank) , Performing training calls for Relationship Officer's , Calling Relationship Officer's to assure their joining , Data entry and data checking in Microsoft Excels and other departmental works.

- **Making Phone Calls:** It was one of the activities I had to perform daily, when the training was scheduled, it was my duty to inform the trainers and also the trainees about the time, venue and topic of the training program.
- **Maintaining Files of Training Schedule Program:** I have maintained training schedule programs; it was my one of the responsibilities. The training programs are- Final Training program, schedule for Orientation and Pre-Service Training, Schedule for Orientation and Basics of Banking Training, and External Training program. I had to call the trainers to inform about the training and write remarks on whether they could attend or not.
- **Maintaining Attendance List:** After every training, I had to update the attendance list. In Excel files I had to entry participates names that were present in the training.
- **ID Creation and Enrollment:** ID creation for new employees and enrollment the id's in specific courses was one of my job responsibilities. Before taking the TLP exams of the Relationship Officers I had to create their id's and enroll them on "TLP small 2018" named course. I had to enroll the ID's for different exams like- Basics of Banking Final,

Basics of Banking Quiz, Personal loan, and home loan, Pre-Service training, Anti Money Laundering and others.

- **Maintaining Exam Score File:** I had to maintain exam score files. After the exams like Basic of Banking Exams and exams like this I had to update the score of the exam in a file. To update quizzes and other exam scores are also a part of my duty.

- **Created Questions for Online Exams:** My supervisor assigned me with the responsibilities of creating questions for online exams .She instructed me how to create questions. Before the TLP exams I had to create questions.

- **Trainer Evaluation:** In the training programs the trainers were evaluated. They are scored by their performance .I had the responsibilities to count the scores in a certain way instructed by my supervisor and update them in a file.

- **Conducted Tele Learning Program (TLP) Exams:** I was an examiner of TLP exam under SME. This project was the major activity of my internship program .In the program, over telephone I had to take exams of the relationship officers .Every day from 10:30 am to 6:00 pm including a one hour break, I had to call 12 participants to take their exams over phone. The participants are mainly Relationship Officers. The question pattern of exam was multiple choice questions and each participant got 30 minutes to complete the exam.

The passing mark was 16, any participant who got below 16 considered as failed. Here is the result of our conducted Tele Learning Program (TLP) Exam-

Total amount of examinee	300
Amount of passed examinee	120
Amount of failed examinee	180

3.3 Other Relevant Activities

- **Payroll:** I was assigned some tasks of payroll department of Human Resource Department. I have prepared salary sheet In MS Excel for over 100 employees consisting of their financial records of salaries, wages, allowances, bonuses, net pay, and deductions.
- **Invigilated Exams:** I have invigilated exams that took place in BRRAC Bank Head-Office, in L & D department .Exams like -Basics of Banking Final and Basics of Banking Quiz exams, AML exams usually take place in BRAC Bank Head-office. I helped examinees to log into their id's .Helped them regarding log in and by resetting their passwords.
- **CV Updates:** I have done some of the tasks of Organizational Operation department. One of the tasks was CV updating to make the appointment letter for the selected employees. I had to update the basic information's of a CV in excel file maintaining so of the rules.
- **Phone Calls to Get The Information of Regression of CRO:** I have work in the recruitment department, one of the task was to call the customer relationship officers to find out the reason why they had regretted to join in the post. Convincing the CRO's to join in the post was another task.

3.4 Observation

I have find out some of the errors that hinders the function of HR departments. Some are given below

- TNT line connections condition is very disappointing in HR department. Had to dial more than five times to make phone call.
- The relationship officers who were the examinees of the TLP exams most of the time were not aware of the exam dates. As a result, they denied to participate in the exam.
- The question that was made for TLP exams were not well structured and clear.

- The PC I was given for work was problematic and it was not changed.
- Slow Internet Connection.

3.5 Mismatch between Assigned Tasks with Academic Preparation/Major

The tasks I was assigned was mostly core tasks of HR division as I have done major in Human Resources Management the tasks were very effective for me. I have learned how to motivate employees to attend the training programs and attend the exams. There was a mismatch that was making phone calls to inform the employees about trainings. Academically we were not taught to make phone calls or was not prepared for the task. However I had to make over 200 phone calls every week.

3.6 Lessons Learned from the Internship Program

The internship program was very effective for me. I have gain such experience that will help me to accomplish my long term goal. The learning from the internship session has been given below -

- **Organizational Behavior:** It is very important to know how to behave professionally when we work in an organization. As BRAC Bank promised to show the best HR practice in organization, there has been so much to learn from the HR employees.
- **Communicating with Employees:** As communication is the most important aspect which is to follow properly in organizations. I have learn how to address senior level

officers and how to communicate formally with all the respected employees of the bank from BRAC Bank HR.

- **Importance of Microsoft Excel:** MS Excel has played a vital role in the organization. I have learned many functions of Excel while working in the organization. As I worked in Excel almost every day now I know how important it is to have proper skill in MS Excel.
- **Multi -Tasking:** In a given time, I was assigned to perform multiple tasks. So it has been a great lesson for me to learn how to shift work fast and complete all of the task with perfection.
- **Working Under Pressure:** As I was a TLP examiner it was a major challenge for me to take all of the twelve exams within the given time in daily basis. So I had to convince the relationship officers to attend the exams and to maintain the time. Another situation I want mention, I had to complete two hundred calls within a day along with other works. So it has been a great lesson for me as I have learned how to work under pressure.

CHAPTER - FOUR
Learning & Development
Department of BRAC Bank

An Overview of Learning & Development Department

4.1 Introduction

Learning and Development is concerned about how to enhance the performance of the employee for the betterment of the organization [6]. This department is focused to make a long-term impact on the life of bank employees. Different types of trainings, workshops, examination is being arranged by the department. Trainings are for all kind of employees to make their performance better and for the development of their personal and professional life. On the other hand, Exams are being taken to evaluate the employee's performance and learning. However, Learning and Development department of BRAC Bank HR also provides training for Bank subsidiaries and employees who belong to different organization. Mainly, the objective is to give effective training to the employees to bring success and meet the objectives of Banks.

Employees are benefited in certain ways, Firstly, they are motivated to increase their work standard. Secondly, they get lesson on how to do the work properly and how to act professionally. Besides, the trainings help to make strong teams among the employees. Lastly, effective ideas have been shared through these training programs, which actually help to contribute to the progress of the organization.

4.2 Objectives of Learning & Development Department

To achieve the ultimate mission of BRAC Bank, training of the employee is very essential. It is very important to support training and development of the employee to achieve following objectives:

- To provide employee with a better understanding about their job responsibilities
- Personal Development of Employee and improvement of skills
- Employee are prepared to accept all kind of challenges and how to face them

4.3 Training Techniques of BBL

BRAC bank HR believes that Training and Development programs help to achieve the ultimate goal of the Bank. That is why Learning and Development department of BBL arranges such training programs, which are:

- (i) On the job training
- (ii) Off the job training

4.4 Types of Training Programs

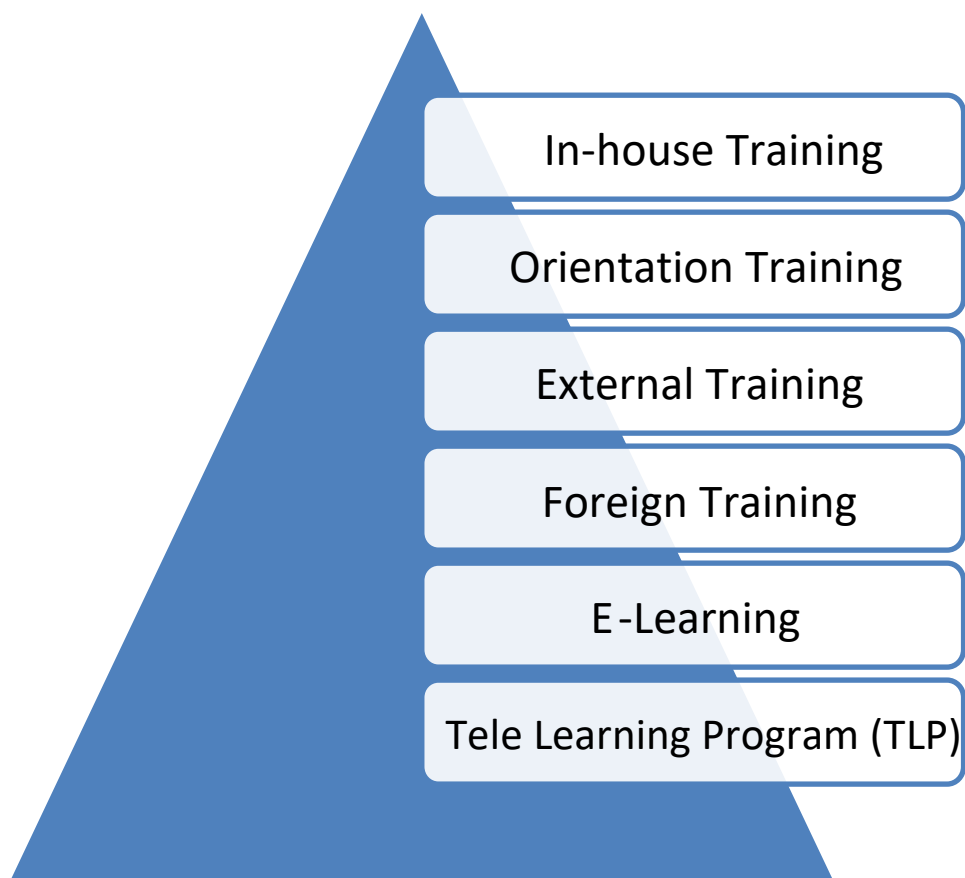


Figure 1.1: Types of Training Program

In-house Training: In-house training is the training which is accompanied by BRAC Bank with their own trainers. This training program includes both job specific and need based training. Orientation program is also one of the trainings provided by the bank. This training program is organized for new and existing employees. In week days trainers usually get paid five hundred taka and for weekends they get seven hundred taka for conducting training. Here is the list of some In-house training program-

- Attachment with Operations, Post field training
- Attachment with Trade and Remittance
- Attachment of Newly joined Guest and Service Executive
- Basics of Banking
- BACH(Outward) Operations
- Corporate Business overview and Relationship Management
- Credit approvers Training for SAJIDA Foundation
- Hands on training on Retail Account and personal Loan Processing
- Induction and Orientation Training
- Information Security Awareness
- Post-Field Training
- Pre-Service Training
- Retail products and Sales Strategy □ Service Excellence Workshop
- Workshop on BBL's Local Acceptance Discounting

Orientation Training: BBL arranges orientation training program for new employees. This training program provides the new employees with brief and accurate information of the company and makes them familiar with organizational culture. It also promotes communication between supervisor and the new employees and it make the new employees more flexible and comfortable in their job. Each new employee has to successfully complete this training program before performing their job duties. Orientation training program includes five days of training

where first two days they give brief overview of BRAC Bank Limited and Human Resource division and the last three days employees are given lectures about Anti-Money laundering, Finance and Negotiable act.

External Training: BBL provides external training program for the employees who get nominated for this program and the approval is given from Division Head. The Training program is conducted by the external trainers of other organization. Selected employees of BBL have to go to different institutions to receive these trainings. Each participant get paid for attending this External training program. Here are some training titles of External Training program-

- Development of Professional Selling
- Corporate Governance in Banks- Impact on Profitability
- Anti money laundering and Combating Financing of Terrorism
- Banking Foundation Course
- Diversity, Gender and Sexual harassment
- BRAC Exposure
- Uniform Customs and Proactive for Documentary Credits- UCPDC-600
- Customer relationship management in Banks
- Fake note identification
- Emergency medical care and First Aid
- Uniform Rules for Collection
- Working Capital Financing

Foreign Training: BBL provides Foreign Training program for the employees which are conducted by foreign trainers. As this type of training is expensive not every single employee can participate in it. Only nominated employees get the chance to attend this training. Here are some training titles of Foreign Training Program-

- GABV human Development Annual Conference
- Server farm and Fabric Extended Switch

- GABV Annual Conference
- Storage and Data protection
- F5 Admin LTM Administration
- Lenovo Blade Server Administration
- Oracle Server Administration (CMS)
- Bank management for senior Executive
- Global SME Finance Forum 2017

E-Learning: It is an online training program. All the employees of BRAC Bank has to participate in the e-learning exam. It is compulsory for all regular employees and also for the new joiners. Right after his joining, a new employee can participate in this exam and he must complete all the departmental courses by the end of his first year of service. There are six courses in E-Learning training program. These six courses are divided in to two parts. One is mandatory module and another one is optional module. The mandatory four courses are Human Resource Division, Anti money laundering, BRAC Bank Overview, company secretariat, Legal and regulatory and internal control. The other two courses are based on respective department. Participants give online exam and the result is published via internet. An employee performance method is followed by each department. Supervisors and respective department head fill out and sign this performance measurement form. After reviewing their performance, training needs are identified for different employees.

Tele Learning Program: BRAC Bank conducts Tele Learning program for Customer Relationship Officers under SME to test their knowledge about their particular field. In this program exams are taken over phone and it is mainly held to keep the employees updated about the products or services they offer to the customers. Before the exam takes place, participants get e-mail about the exam topic, date, and time and in the due date and time exams are taken over telephone. Each participant is asked 20 multiple choice questions consisting of 20 marks and within 30 minutes they have to give all the answers. The passing mark is 16 and participants can attempt exam twice if they score below 16.

4.5 Training Process

Training process of BRAC Bank Limited consists of these following steps-

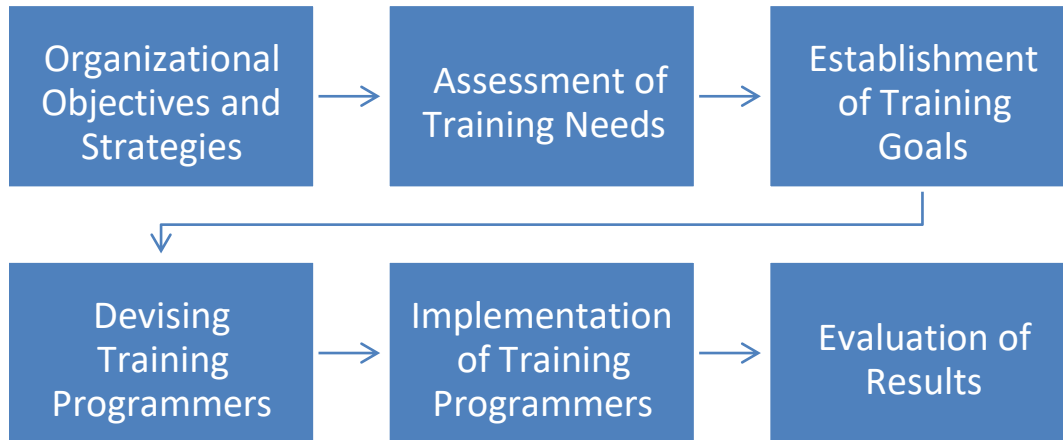


Figure 1.2: Training Process of BRAC Bank Limited (Source: BBL/Local/Web portal)

CHAPTER: FIVE

Customer Relationship Officers in BRAC Bank

5.1 Customer Relationship Officer

Relationship officers / Customer Relationship Officers deal with individual retail customers to advise them about various banking and financial product and services offered by the bank. They work under the SME banking of BBL.

5.2 Job Responsibilities of Customer Relationship Officer

Customer Relationship officers mainly work on field level. Their work is to reach out to the potential customers to give them proper knowledge about the loan products and services offered by BRAC Bank. Their work includes loan disbursement and collection of loan. More of the job responsibilities of Relationship Officers are given below –

- Have knowledge about SME loan
- Search and reach out the potential customers
- Search for the entrepreneurs of small – medium enterprises
- Provide knowledge to the customers about the products
- Deposit of Products & Documentation for SME
- Loan Disbursement
- Loan Collection
- Verification of Customer Authentication
- Promotion of BBL SME Banking Sector
- Fulfillment of target given by the zonal manager

5.3 Trainings for Customer Relationship Officer

As the Relationship Officers are assigned with number of job responsibilities it is very important for the Bank authority to provide them with proper training and guidance. For the development of the employee and knowledge, the relationship officers are given various kinds of trainings. They have to attend the trainings in every other month. The attendance is mandatory for the entire employee. The trainings provided by BBL Learning and Development for the relationship officers has given below -

- Deposit Products & Documentation for SME
- Pre – Service Training
- Post – Service Training
- AML Training

5.4 Examinations for Customer Relationship Officer

The Relationship officers are being evaluated by the result of TLP exams. TLP stands for the term Tele Learning Program for branch employees to test their knowledge about their respective field. In this program exams are taken over phone and it is mainly held to keep the employees updated about the products or services they offer to the customers. Before the exam takes place, participants get e-mail about the exam topic, date, and time and in the due date and time exams are taken over telephone. Each participant is asked 20 multiple choice questions consisting of 20 marks and within 30 minutes they have to give all the answers. The passing mark is 16 and below 16 considered as fail.

5.5 Engagement with the Bank

Most of the Customer Relationship Officers are very much engaged with the organization. However, there are number of CRO's who are not engaged with the bank. From the survey it has been found that the question structured is hard that is why it is difficult for the CRO's to perform well in the exam. That is why they feel demotivated. The CRO's need more motivation and performance appraisal to make a better connection with the HR.

CHAPTER - SIX

Analysis & Findings

Analysis

6.1 Analysis

Strategy: Pilot survey strategy was followed to conduct the analysis. Pilot overview indicated to the term, 'A technique used to test the survey utilizing a smaller example contrasted with the arranged example estimate. In this period of leading an overview, the survey is controlled to a level of the aggregate example population, or in more casual cases just to a comfort test' [6].

Analysis: Intended for analysis , focused group discussion was conducted in BRAC Bank Head-office with the customer relationship officers. The participants were informed about the discussion session. The discussion took place about two hours. The focused group discussion was designed to assess the current thoughts and feeling of the relationship officers regarding the training programs and TLP exams provided by Learning & Development department of BRAC Bank.

Introduction: The survey intends to accesses the thoughts and perception of the customer relationship officers regarding the issues –

- Training programs arranged by L&D department of BRAC Bank
- TLP exams
- Absenteeism in training program
- Failure in the TLP exam

Participants: The participants were the customer relationship officers from different branches of BRAC Bank Limited. There was 10 participants from similar demographic background.

Moderator: As an intern of Learning & Development department , I got the opportunity to conduct a focused group discussion by performing the role of a moderator.

Discussion Guide: Along with the questionnaire , there was a discussion guide with the topic those has been discussed in the group.

Data Collection: The information that has been gathered through the discussion has been noted.

Firstly, as a moderator, I have greeted everyone and introduced myself to them. I announced that I was going to conduct the discussion and I will take note what they answers. They were informed that , they could put their personal opinions and views in the discussion.

The discussion with the participants has been given below –

Questions	Remarks/ Answers
Do you like the training programs provided by BRAC Bank?	Person 1 : Yes , It has been beneficial. Person 2 : Yes Person 3 : Yes
What is the preferable time of the month to arrange training programs?	Person 1 : Beginning of the month Person 2 : Beginning of the month Person 3 : Beginning of the month.
What kind of training programs are effective for the customer relationship officers ?	Person 1 : Training on products Person 2: How to deal with customers Person 3 : Training on products
What is the suitable time for the TLP exams?	Person 1 : Beginning of the month Person 2 : Beginning of the month Person 3 : Beginning of the month
What is the reason of failure in TLP exams?	Person 1 : Hard questions Person 2 : Confusing questions Person 3 : Hard questions
What benefits you need during a training program?	Person 1 : Accommodation Person 2 : Accommodation

	Person 3 : Accommodation
What kind of trainings do you prefer?	Person 1 : Audio – visual Person 2 : Over Skype Person 3 : Audio – visual

Findings

6.2 Major Findings

Reasons of Failure in TLP Exams: From the focused group discussion the information has been gathered about the reasons of failure of the RO’s in TLP exams. First of all, the reason of failure is they do not have enough knowledge about PPG. Secondly, they are not informed properly about the exams. Relationship officers get email from the Learning and development department of BBL about the exam and schedule. However, they are not habituated about checking mail so they most of the time remain uninformed about the exam. As they do not prepare themselves for the exam they eventually fail in the exam. Another reason of failing is taking the exam in odd time, The TLP exams are taken during the working days so when the exam is scheduled the officers are either on their bikes or in middle of loan collection or loan disbursement process. So it is a very critical situation for them to perform exam that is why they apparently fail in the exam. The CRO’s do not prefer to attend exam in the end of the month or in the middle of the month, they prefer to attend the exam in the beginning of the month because from the middle to end of the month they have huge amount of work pressure, thus they could not prepare for the exam . Besides, from the survey it is found that, the exam questions are often hard and this is a reason of failure.

Reasons of Low Attendance in Training Programs: From survey, it has been found that one of the reasons of low attendance in training program is the time that has been scheduled for the training. RO's do not prefer to attend training on the middle or end of the month. CRO prefer to attend the training in the beginning of the month. As they have huge work pressure, they do not prefer to attend the training program in the end of the month. Usually the training programs are conducted on Saturday. From the focus group discussion and online resources, it is found that RO's has huge pressure of work so they need two days off for their personal and family life. Another reason of low attendance in training programs is they do not have proper accommodation for them in their stay in the city for the training. Guest House of BRAC Bank does not have enough space for all the RO's who come from different district to attend the training program.

Preferred Training Programs: BRAC Bank has been providing the Relationship Officers with the training programs like - Deposit Products and Documentation, Pre-service Training, Post – service Training, Anti Money Laundering Training. However, from the survey it is found that, the relationship officers want training on some other area. The subject they are interested in to have training on is given below –

- **Training on How to Deal with Customers**
- **Training on How to Conduct Market Survey**
- **Training on the Products offered by BBL**
- **Audio- Visual Training**
- **Training Over Skype**

Reasons of Resign: From survey and resources it is found that the resign rate of the relationship officers is pretty high. The Reasons of the resign is mainly the work pressures. As the RO's are given target every month sometimes it is unattainable for the RO's. As a result, they resign. Another reason of resign is the salary they get, according to them the amount is very low compared to their job responsibilities. So they resign to get a better job.

CHAPTER- SEVEN

Recommendation & Conclusion

7.1 Recommendation

There are some recommendations that could help to enhance the engagement of the Customer Relationship Officers in BRAC Bank under SME. They are given below –

- First of all, the training programs should be scheduled in the beginning of the month
- Secondly, the TLP exams should not be held at the end of the month
- Thirdly, there should be proper accommodation for the CRO's during training programs
- Fourthly, innovative training programs shall be arranged
- Next, training over Skype could be arranged
- Updated training materials shall be used
- TLP questions should be easy and understanding
- Lastly, CRO's preference should be observed

7.2 Conclusion

BRAC Bank has been growing so fast among the other banks in Bangladesh and it aims to set benchmark as the corporate dominant in Bangladesh. Working as an intern in BRAC Bank Limited was an excellent chance for me to learn. I have worked under Human Resource Division in Learning and Development department. During the internship program, there are lot of things that I learned related to the academic major. I have faced some difficulties while making my internship report, as the information of Human Resource Division is very confidential. This report has been prepared with the data collected from my work, from both of my supervisors, through conducting focused group discussion and with the information that is available on the internet. The three months' of internship program was very effective for me. I have gained practical experience of HR practices. The knowledge, work experience, work ethic, rules, and regulations I learnt from this internship program hopefully would make an impact in accomplishing of long-term goal.

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Appendix

A focused group discussion has been conducted with the Customer Relationship Officers of BRAC Bank by myself to get to know their thoughts and opinions about the Training & Development programs arranged by BBL.

The Dialogue (short version) between myself and the Customer Relationship Officers has been given bellow –

Myself: Hello , Assalamualikum ,everyone good morning.

CRO's: Hello, Walikumassalam good morning and thank you for calling us.

Myself: Thank you very much for taking the hassle of coming for the discussion.

CRO's: You are welcome , it is mutually important for us.

Myself: I am glad to know that , please take your sits . I am going to ask you about the training and development programs you have been attending in this bank, about your thoughts and preferences.

CRO's: ok.

Myself: Do you have any problem if I take notes of the information provided by you? Please feel free to give your honest opinions.

CRO's: It is very ok, you can take note and we will try to contribute as much as we can.

Myself: Thank you very much.

Myself: The very first question is , do you think the training and development programs are beneficial for you ?

Person 1: Yes, it has been beneficial; the things I have learned from the trainings make the works easy and error free.

Person 2: Yes, it is. I have learned new skills.

Person 3: Yes, because the trainers are very friendly and they answer to our our every quarries.

Myself: Thank you.

Myself: What is the preferable time to arrange the training programs?

Person 4: The best time for us to attend the training is the beginning of the month.

Person 5: The first week of the month, because the work pressure is low.

Person 6: In the first week.

Myself: What are the reasons for failure in the TLP exams?

Person 7: The questions are very hard to answer.

Person 8: The questions are very confusing sometime, as the choices in the multiple questions seem to be similar.

Person 9: The questions are hard and out of PPG.

Myself: Thank you for your answers. What kind of training programs you want in future?

Person 10: We want training programs on how to deal with customer .As we are responsible for loan collection and disbursement so it seems very important for us to convince the customers and treat them in a manner.

Person 2: Training on products. Products means Anno loan product, Apurbo loan product and others .If we have enough knowledge about the loan products then we will be able to deliver the right information to the customer and we will get a huge amount of new customers in future.

----- After some, more related questions -----

Myself: Thank you very much for your valuable time and opinion.

CRO's: It was our pleasure and we are glad that our opinion matters to you and the bank is going to work for our better learnings.

Myself: Thank you.