

**TRAINING MANAGEMENT  
OF  
BRAC BANK LTD.**



# **INTERNSHIP REPORT ON TRAINING MANAGEMENT OF BRAC BANK LTD.**

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**Date of Submission:**

30<sup>th</sup> April, 2019

## Letter of Transmittal

30<sup>th</sup> April, 2019

Ms. Raisa Tasneem

Lecturer, BRAC Business School

BRAC University

**Subject:** Submission of Internship Report on Training Management of BRAC Bank

Dear Miss,

With due respect, I would like to inform you that it was a great honour for me to prepare this internship report under your constant guidance and instructions. I am also grateful to my supervisor of BRAC Bank, Quresha Faria Ali, Associate Manager of Learning and Development, for helping and supervising me in every way possible to finish this report. I have tried my best to put all the information needed to finish this report and tried to depict a clear scenario on how training management is done in BRAC Bank. All the information given in the report has been gathered from authentic sources and by no means has been clouded by my own judgement.

Therefore, I sincerely hope that my report will be able to meet up to your expectation. I would be very grateful if you would be kind enough to accept my report and oblige thereby.

Yours Sincerely,

.....

Maliha Tasnim

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Department: BBS

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## Letter of Endorsement

The Internship Report entitled “Training Management of BRAC Bank” has been submitted, to BRAC Business School, for partial fulfillment of the requirement of the degree for Bachelor of Business Administration, major in Human Resource Management (HRM) and Marketing from BRAC University on 8th May, 2019 by Maliha Tasnim, ID: 1510417.

This report has been accepted and may be presented to the Internship Defense Committee for evaluation.

(Any opinions, suggestions made in this report are entirely that of the author of the report. The University does not condone nor reject of these opinions or suggestions.)

.....

Ms. Raisa Tasneem Zaman  
Internship Supervisor Faculty  
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## Acknowledgement

All praise to Almighty Allah. I want to express my utmost gratitude to the Almighty Allah for everything in my life and giving me this opportunity to write this report without any complication.

I am indebted to my internship supervisor, Ms. Raisa Tasneem, Lecturer, BBS, who went beyond her duties to help me write this report. Without her guidance, it would never have been possible to finish this report.

Moreover, I want to express my profound gratefulness towards my supervisor in BRAC Bank, Ms. Quresha Faria Ali, Associate Manager of Learning and Development for always guiding me during my internship period. I would also like to thank Mr. Faisal Rahman and Mr. Syed Mahmud Hasan, who are Senior Managers of BRAC Bank's Learning & Development department for always helping me.

My teammates, Halima Sadia Tasnim Marwan and Afia Raidha, who were always beside me during my internship period, I express my gratitude towards them for their immense support and constant encouragements.

Lastly, I am thankful towards all the employees and staffs of BRAC Bank who participated in the survey, gave interviews and helped me to adapt and feel comfortable in BRAC Bank for the last three months.

## Executive Summary

BRAC Bank has earned their respect in the private banking sector in Bangladesh. They are the pioneer of SME Banking. One of the main factors that is working behind this success of BRAC Bank is their excellent and effective human resource. As I had this huge opportunity to do my internship in Learning and Development Department, HR Division in BRAC Bank, I was able to closely observe and learn how BBL trains their employees. That is why, I decided to write my internship report on **“Training Management of BRAC Bank”**.

The main function of L&D Department is to ensure that all the departments have an upgraded human resource who have all the updated knowledge and skill so that they can perform any task that is required by them and assist BBL to achieve their goal. For this reason, L&D has formatted a customized system for identifying employees who need training, assigning good trainers, deciding different training topics, evaluating trainees etc.

The main objective of this report was to provide my observation on how their training system is conducted and also to provide my internship experience in BRAC Bank. I have tried my best to present all these information in my report. To do this I have taken interviews from supervisors who gave me valuable information regarding their training system. Moreover, I have also taken a survey on 300 employees to portray their point of view regarding this training system. The sample number was chosen using the Taro Yamane formula. I have also tried to analyse their response towards different questions in the survey and gave interpretation of those responses.

Finally based on the survey result, I tried my best to give some recommendations which might help BRAC Bank to get one step closer in achieving their goals.

Undoubtedly, this organization falls among the top tiered banks in Bangladesh. Their contribution to our country's economy knows no bound. Moreover, to maintain their success in the upcoming years, they have to give extra care to their employees and business ideas. So, it is a big role for L&D department to safeguard the quality of the employees who are working in BBL. I hope that this internship report will come to assistance for L&D to make better decisions and to improve their strategies in future.

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# Company Overview

## Introduction:

The story of BRAC Bank started from 4<sup>th</sup> July, 2001. The founder of BRAC Bank, Sir Fazle Hasan Abed, realized that with the help of Small and Medium Enterprises (SME), it is possible to generate growth and create employment in the country. Unfortunately, financial institutions were not interested in this sector and were very hesitant in investing in it. However, BRAC Bank took the first initiative to lend out their hands to these SME entrepreneurs and provide them with loans and financial support to continue their businesses.



**Figure 1:** Twin Foundations of BRAC Bank

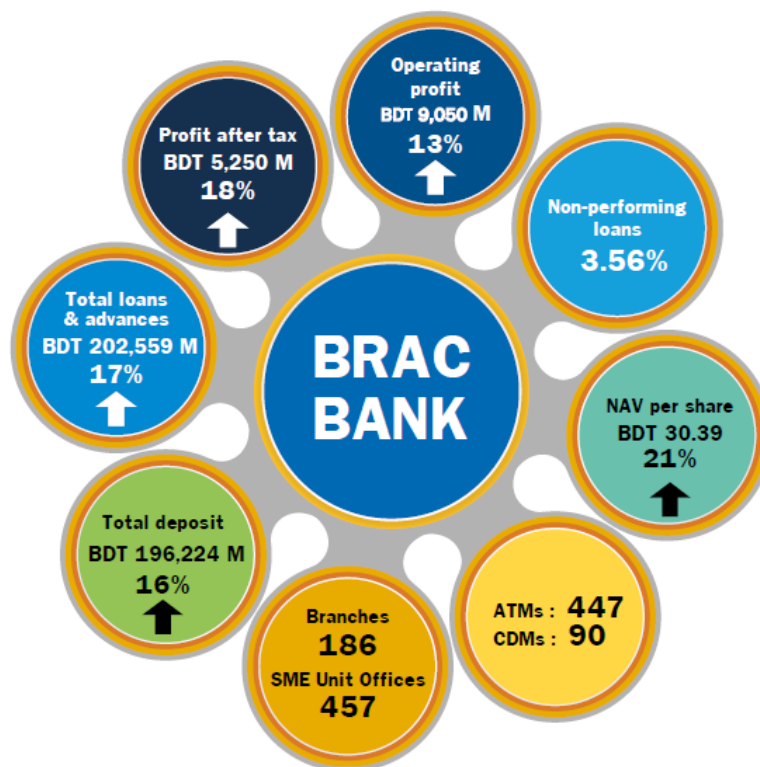
BRAC Bank is an institution that focuses more on result and accomplishment. It holds the pride of being the only participant of Global Alliance for Banking on Values (GABV) from Bangladesh. Other countries across Asia and more from Africa, Australia, Latin America, North America and Europe is working in GABV and has been operating under their guidance.



**Figure 2:** 3 Philosophies of BRAC Bank

With the other partners of GABV, BBL shares the 3P Philosophy, i.e. ‘People, Planet & Profit’. BRAC Bank strongly believes that they have obligation to the individuals they are working with and to the environment they work in. They decided to work for the well-being and prosperity of the people and the wider society of this country.

Currently, BRAC Bank has 186 branches, 16 Premium Banking Lounges, 447 ATMs, 90 CDMs and 457 SME Unit Offices all over the country. It holds the position of market leader in SME banking. However, they are focusing more on Retail and Corporate business in present. This is because, they want to capture all the potential market which maybe be required for banking and diversify their portfolio as much as possible. By diversifying their portfolio and gaining trust of 1.5 million customers, they endeavours to become one of the top ranking banks in the country in near future.



**Figure 3:** Financial Performance of 2017

### **Vision, Mission & Values of BBL:**

**BRAC Bank’s Corporate Vision** is “Creating a lucrative financial establishment which will perform their obligation for the welfare of the society and will also focused on Market and

business which has the potential to flourish and grow, that will assist BRAC, its shareholders and all other associates to establish Bangladesh as an fair, progressive, just democratic and deficiency liberated country.”

**Missions of BRAC Bank are:**

1. Continuous progress in ‘Small and Medium Enterprise’ region.
2. Steady and organized progress in deposit and composed growth in retail resources
3. Funding of Corporate Assets is to be done through self-liability evolution and development of assets through syndications and transaction in rapid flourishing area.
4. Unceasing effort to boost non-supported income
5. Maintain a 2% debt charge to ensure a stable productive development
6. Gain proficient co-operation amongst all the divisions the bank to help deliver merchandises and facilities properly
7. Accomplish a organized lines of businesses in an entirely well-ordered surrounding with no compromise on service quality
8. Retain a varied and well-motivated team who will put relentless effort in helping to make the vision of the organization turn into reality

BRAC Bank’s Code of Ethics is based on the Code of Ethics of BRAC. It has seven core values, which has been termed as CRYSTAL. BRAC Bank makes sure that these core values are practiced well within the organization to create a healthy and ethical environment for their employees and customers. These seven core values are:

1. **C:** Creative. Encourages employee in bringing ingenious ideas at work
2. **R:** Reliable. Signifies on employees’ worthy of dependence at work
3. **Y:** Youthful. Indicates the passion and zeal amidst the team members
4. **S:** Strong. Emphasises on the eagerness to proceed and execute sensible solution, and show determination, self-restraint and fervour at work
5. **T:** Transparent. Demonstrates the authentic, fair and reliable atmosphere through clear and direct communication
6. **A:** Accountable. Strongly emphasizes on the seriousness of individuals being responsible for the consequences of their actions
7. **L:** Loyal. Implies on being committed and faithful at work.

## Board of Directors and Management Committee of BRAC Bank:

### Board of Directors of BRAC Bank:

<b>Name</b>	<b>Designation</b>
Sir Fazle Hasan Abed	Founder Chairman of BRAC Bank Limited and also the Founder and Chairperson of BRAC
Mr. Shib Narayan Kairy	Nominated Director of BRAC and also a member of the Board Audit Committee of the Bank
Ms. Nihad Kabir	Nominated Director to the Board of BRAC Bank Limited
Ms. Zahida Ispahani	Independent Director to the Board of BRAC Bank Limited
Mr. Kazi Mahmood Sattar	Independent Director to the Board of BRAC Bank Limited
Mr. Kaiser Kabir	Nominated Director to the Board of BRAC Bank Limited
Dr. Ahsan H. Mansur	Independent Director to the Board of BRAC Bank Limited
Mr. Asif Saleh	Senior Director of Strategy, Communications and Empowerment for BRAC and BRAC International

### Management Committee of BRAC Bank:

Name	Designation
Selim R. F. Hussain	Managing Director & CEO
A. K. Joaddar	Deputy Managing Director & CFO
Shaheen Iqbal	Head of Treasury & Financial Institutions
Md. Sarwar Ahmed	Head of Monitoring
Muniruzzaman Molla	Head of Operations
Nazmur Rahim	Head of Retail Banking
Brigadier General Tushar Kanti Chakma (Retd.)	Head of General Services
Chowdhury Akhtar Asif	Deputy Managing Director & CRO
Bilquis Jahan	Head of Human Resources
Tareq Refat Ullah Khan	Head of Corporate Banking
Rais Uddin Ahmad	Company Secretary, Head of RA & CAMLCO
Shyamol B. Das	Head of Technology
Syed Abdul Momen	Head of SME Banking

### Shareholding Position:

The shareholding position of BRAC Bank according to the Annual Report 2017 is given below:

Sl. no.	Name	Status (Sponsor / Promoter / Director)	No. of shares held as on 31.12.2017	% paid-up shares
1	BRAC	Sponsor	379,918,141	44.42%
2	Sir Fazle Hasan Abed KCMG (Chairman, Nominated by BRAC)	Sponsor	8,424	0.001%
3	Late A. S. Mahmud	Sponsor	7,046	0.001%
4	Late Faruq A. Choudhury	Sponsor	7,046	0.001%
5	Dr. Saleh Uddin Ahmed	Sponsor	5,790	0.001%
6	Mr. Shib Narayan Kairy (Nominated by BRAC)	Nominated Director	6,409	0.001%
7	Ms. Nihad Kabir (Nominated by BRAC)	Nominated Director	31,046	0.004%
8	Mr. Kaiser Kabir (Nominated by BRAC)	Nominated Director	110,000	0.013%
9	Mr. Asif Saleh (Nominated by BRAC)	Nominated Director	Nil	Nil
10	Dr. Ahsan H. Mansur	Independent Director	Nil	Nil
11	Mr. Kazi Mahmood Sattar	Independent Director	Nil	Nil
12	Ms. Zahida Ispahani	Independent Director	Nil	Nil
13	General public	Other than sponsor / Director	475,115,792	55.56%
<b>Total paid-up shares</b>			<b>855,209,694</b>	<b>100%</b>

## Logo and Tagline of BRAC Bank:

BRAC Bank’s logo has been made remembering the objective of the organization. The main structure, which is a square shape, shows ‘Strong and Firm Foundation’ of the institution. The yellowish color in the lower part of the logo implies to ‘Beautiful Bangladesh and her fruitful area’. Next, we see the upper segment which has a light blue color that signifies ‘the blue sky with colossal and limitless possibility’. The diagonal white line indicates ‘Development and Progress’. And finally the white circle appearing in the blue hue signifies the ‘blazing sun offering its light and warmth all over the earth’



The tagline of BRAC Bank is “Astha Abichal”, which means “Unwavering Trust”.

## Divisions of BRAC Bank Ltd:

BRAC Bank has seventeen different business divisions, which are:

1. SME Banking
2. Retail Banking
3. Corporate Banking
4. Probashi Banking
5. Cash Management and Custodial Service
6. Human Resources
7. Finance
8. Credit Risk Management
9. Operation
10. Company Secretariat
11. Regulatory and Internal Control
12. Operational Risk Management



- 13. Treasury and Financial Institutions
- 14. Information Technology
- 15. Research & Development
- 16. Corporate Affairs
- 17. Distribution Network

### Divisional Overview:

BRAC Bank has divided its work into three divisions. These are, SME Banking, Retail Banking and Corporate banking. All these divisions are briefly introduced below:

#### SME Banking:

With the inauguration of BRAC Bank, the SME Banking was instigated in the year of 2001. The objective of this division is to help Small and Medium businesses turn into well-structured financial system so that they can expand their business and can create employment opportunity for general people. This came as a huge opportunity for entrepreneurs as this sector boomed and has become one of the main benefactor to Bangladesh’s GDP. BRAC Bank has been recognised for being able to customise financial solutions based on their customers’ need and financial status. In 2017, BBL was awarded the “Best Bank for SMEs” by Asianmoney which reflected BRAC Bank’s dedication and passion for their customers.

#### Divisional highlights, 2017

	2017	Brief commentary
Gross disbursements:	BDT 84,051 mn	Disbursements increased by a significant BDT 20,036 mn
Portfolio:	BDT 83,471 mn	Portfolio increased by BDT 15,634 mn
Number of customer:	122,656	Number of customer increased by 14,400
PAR	4.30%	Portfolio at risk (30DPD) has declined by 1.2%
NPL	2.80%	Non-performing loans moderated by a substantial 1.2%

**Figure 4:** Divisional Highlights

#### Retail Banking Division:

This division was introduced in 2001. The main objective of this division is to provide home loans, car loans etc. Some of the important facts about this division are:

1. It has industry leading retail Turn Around Time (TAT), which is 2 days

2. 79% growth in auto loan disbursements
3. 52 global exchange banks are now connected with their Remittance department
4. BBL's market share has reached 3.5% in remittance in Bangladesh
5. There are 447 ATM of BRAC Bank
6. 55% depletion in customers being physically present in all branches because of extensive introduction and acceptance of BBL's ATM structure
7. BRAC Bank has 16 Premium lounges sited in Dhaka and Chittagong

### **Corporate Banking Division:**

The main objective of corporate banking is to provide wholesale banking services like working capital finance, venture fund, credit syndication and trade solution to their corporate customer. They mainly focus on four types of corporate customers, which are:

1. Large corporate which mainly comprises of materials and articles of garments, media communication, competences and foundation.
2. Large Local Corporates
3. Local Corporates
4. Corporate Institutions

### **Human Resource Division of BRAC Bank:**

Undeniably, BRAC Bank has a huge number of human resource who are working day and night to make this organization the best bank in Bangladesh. BRAC Bank has always given priority to their employees' wellbeing. So, the Human Resource Division of BRAC Bank is undeniably playing a very important role in ensuring that the employees are satisfied and happy with the organization.

The HR Division comprises of Recruitment and Relationship Department, Payroll and HRIS Department, Learning and Development Department, HR Operations Department and Organizational Development Department. All the duties and responsibilities of HR Division has been divided between these departments.

The Recruitment and Relationship Department's main function is to hunt down new talents for different vacant positions. Giving job circulars in different portals, collecting CVs, CV sorting, informing candidates about exams and interviews, managing interview boards, issuing Joining Letters etc. all are part of Recruitment department's responsibility.

Payroll and HRIS Department follows BRAC Bank's remuneration policy which is fair, competitive and flexible. The remuneration of an employee depends on his or her position, importance of their job and decision making power. The remuneration package of employee consists of Basic Salary, House Rent, Medical Allowance, Conveyance Allowance, Leave Fair Assistance (LFA) and other allowances. The remuneration policy is assessed and inspected every now and then by the management to ensure that employees are getting what they deserve.

Learning and Development Departments deals with all types of training that takes place in BRAC Bank. From conducting Training Need Analysis to hiring trainers, nominating trainees, arranging internal and external training sessions, taking exams, updating training schedules etc. everything related to training is done by this department.

HR Operations Department also performs significant number of activities. All employee information is stored by them in their database. Moreover all employee attendance, performance evaluation and appraisal, employee separation like resignation, retirement, termination etc., issuing different types of letter like experience letter, release letter etc. is performed by this department.

Organizational Development Department's main duty is to promote the organization, coming up with different strategies, creating new systems so that overall bank operation can develop and improve further.

# **Chapter 1:**

## **Introduction to the Report**

## **1.1 Background of the Study:**

The meaning behind Human Resource Management has changed dramatically over the courses of years. Previously, HRM would only mean Personnel Management. There was a time when only managing the people or employee of the organization was the only work of a HR Department. However, now HRM has taken a broader meaning. HRM thus now consist of other small factors like recruitment and selection, training of employees, planning and forecasting, performance appraisals, employee engagements, events, reward management etc. which all play its role in giving an organization a perfect group of human resource who are completely in sync with each other and are motivated enough to achieve organizational goals.

The topic of my report is “Training Management of BRAC Bank”. As it is one of the top banks in our country, it is working with more than 8000 employees. Managing this huge number of employees is a big challenge which they are doing brilliantly. Moreover, for an organization this big, it need to have a smart and effective human resource. This is only possible when the employees are given continuous trainings throughout their careers. So I have decided my report topic to be on training management done in BRAC Bank.

Trainings has always played a vital role in preparing employees in meeting customer needs and demands. It is also a way of boosting confidence in employees in facing problems and coming up with prompt solutions. Moreover, it sharpens employees’ skills, capacities, knowledge and competencies. Since most of the time the things learnt in books doesn’t come handy in really life, so trainings based on real life experience or work situation is very necessary for any employee. BRAC Bank has always taken training very seriously and has been relentlessly arranging trainings for its employee.

## **1.2 Rationale of the Study:**

Training acts as a fundamental factor which helps in shaping the employees of an establishment. How admirably the employees will be able to perform in future depends on the trainings that they are getting now. Since I got the opportunity to do my internship in BRAC Bank, I was able to observe HR Division operate very closely. As my major is Human Resource Management and was able to work in this field, I thought it would be best to write a report which will fully reflect on my internship activities. It also helped that I was working with Learning and Development (L&D) Department. L&D is responsible for all types of training

taking place in BRAC Bank. Thus, I was helping L&D in conducting and managing training sessions in BRAC Bank.

Sir Fazle Hasan Abed has always encouraged learning and training. As a result, training has always been taken seriously in BRAC Bank. BRAC Bank arranges training for their employees almost every day. This is because they have a policy to provide 30 hours of trainings for each employee throughout the year. Even though it is very hard to manage and train such a huge number of employees, yet they are doing this with great efficiency. That is why, I want to choose this topic for my internship report.

### **1.3 Scope of the Study**

The report will provide a clear idea on how Training Management is done in BRAC Bank. The report will also contain information about BRAC Bank, its HR Division, interview of my supervisor and a survey done on the employees of BRAC Bank who were also trainees of different trainings.

#### **1.3.1 Limitation of the Study**

There are some limitation of this study which are:

1. Time Constraint. As my internship is for only three months, so there was a time constraint. I have to collect and gather all data and information within these three months which was not enough.
2. Huge workload. Because of the huge workload, it became very tough to take interviews and survey of the employees.
3. Limited access to information. As access to information was limited, it came as a big obstacle in the progress of this report. Moreover, as this report is going to be presented to other people outside of BRAC Bank, so many information could not be published due to breach of privacy of BRAC Bank.
4. Biased answers. Many trainees gave biased response to our survey which did not represent the actual training scenario.

### **1.4 Objective of the Study:**

The report has two objectives, broad objectives and specific objectives:

#### **1.4.1 Broad objectives:**

The broad objective of this study is to find provide an in depth understanding on how Training Management is done by BRAC Bank Ltd.

#### **1.4.2 Specific Objectives:**

The specific objectives of this study are;

1. To find out how Training Need Analysis (TNA) is done in BBL
2. To find out different trainings that are given and the method of choosing these topics
3. To find out how trainees and trainers are selected
4. To analyse trainings effectiveness
5. To understand employees' satisfaction regarding the training

# **Chapter 2:**

# **Literature Review**



## 2.1 Introduction of the Chapter:

One of the main functions of Human Resource Department is to keep its staffs and employees updated and knowledgeable. To know the latest technique and technology, an employee must attend trainings time to time in his career life. Training has a significant role in maintain an effective and productive workforce in an organization. It also helps in motivating employees and increasing their skills and ability. All these will result in increased job satisfaction for employee and decreased turnover rate for organization.

## 2.2 Training and Development:

Training is an act of teaching someone any particular skill or behavior. It is also a way of developing oneself or improving their skill that relates to beneficial proficiencies. Training has been defined by many scholars in different ways. **Gordon** (1992) has defined training as fundamentally an opportunity for increasing the efficiency and growth of a person or a team or an institution through multiple tasks and drills. **Katz & Kahn** (1978) stated that training emphasizes on the performance of the institution. They have also noted that training should change the behavior in such a manner that the people are driven by a more goal oriented focus.

Moreover, this is often used to find out the performance gap. Easiest way to find out performance gap is to compare the actual performance with the expected performance. So whenever the management will do a TNA analysis they will be able to find out this performance gap. To minimize this gap, it is the duty of the Human Resource department to give trainings and make the human resource more productive and efficient. As per **Kulkarani** (2013), there is a big need of training and development program in any organization as it helps the institution in every possible way. These courses helps employees to realize their lacking and in turn help the management to pinpoint employees' need of improvement. So by utilizing these programs, the management has to face less complication in evaluating employees and to honors them with compensations, benefits, bonuses, promotions etc. that they deserved. So we easily understand the significance of training and how it shapes employees in the desired way that will ultimately help the organization.

Training is very necessary when there is a change or need of change in the organizations. **Seyler et al.** (1998) noted that to cope up with ever changing business world, employers use training to sharpen and keep their employees up-to-date with the latest programs and skills. **Cheng and**

**Ho** (2001) stressed out that there exists an intimate relation between training and better result at work. The more training a person gets, his chance of doing great at work increases.

Training and development goes hand in hand as development is the answer to all training problems. They are used to indicate the overall growth and development of the organization. By no means, we cannot deny that training is the main source of development.

### **2.3 Difference in Training and Development:**

Tough closely related, there is still some differences between training and development. Some of them are mentioned below.

<b>Training</b>	<b>Development</b>
Training is meant for low skilled employees	Development is meant for high skilled employees
Training has a specific purpose	Development is meant for generic purpose
It is a short term process	It is a long term process
It is done to meet the current demand of organization	Development is done to meet the future demand of organization
Training is intended for others	Development is intended for oneself

### **2.4 Types of Training:**

There are many types of training. An organization can chose the method that they think is perfect for their trainees. Training methods can be divided into two approaches:

1. Cognitive Method
2. Behavioral Method

#### **2.4.1 Cognitive method of Training:**

These type of training focuses more on knowledge and attitude development. Some of the trainings under this category are:

1. Classroom Lecture
2. Demonstrations
3. Video

4. Audiovisual
5. Role play
6. Case Study
7. Games etc.

#### **2.4.2 Behavioral Method of Training:**

These type of training focuses more on behavioral development of the trainees. Most of the On-the-job training falls under this category:

1. Job Instruction technique
2. Apprenticeship Training
3. Coaching
4. Mentoring

#### **2.5 Importance of Training and Development:**

The importance of training and its influence on job performance has been stated by many scholars in their papers (DiBella et al., 1996). Both Huselid, 1996 and Ichniowski et al., 1997 mentioned that to enhance the outcome of employees, training is compulsory. Training not only creates and boosts the knowledge of the employees, but also opens up a vista of opportunities to carry out that acquired knowledge into skill.

In accordance to Satterfield & Hughes (2007) came to a deduction that training is one of the most essential tools in order to maximize the skill and potential of the employees. Moreover, Guest (1997) put immense emphasis on how training can bring changes in an employee's KSA. By no means, it cannot be denied that training is one of the core and best practices that an HR division can give to its employees. And all these results in generation of higher job performance and satisfaction.

Organizations always try to bring improvement to the employee performance as this is widely considered as the key to competitive gain. And this can easily be achieved by taking the initiative of bestowing trainings to employees and bringing out the best of their skills and capabilities.

# **Chapter 3:**

## **Methodology of the Study**

### **3.1 Introduction to the Chapter:**

This chapter will contain the procedures on how the data has been collected for the report. The report is descriptive in nature to keep the study meaningful and informative. All the data given here has been collected during my 3 month internship period.

### **3.2 Types of source:**

To complete this report and to find out information regarding my report topic, I have taken help of both Primary Data and Secondary Data.

#### **3.2.1 Primary Data:**

These are data that has collected from the origin such as focus group, survey, interviews etc. for first time is primary data. These are raw data. For this report, I have talked and taken interview from my supervisors. Also, talking to different trainees taking part of different training programs has also helped in collecting data.

Another big data was collected from the survey done on the trainees who came to take trainings from time to time.

#### **3.2.2 Secondary Data:**

These data are obtained from elsewhere other than the origin. For this report, I have collected secondary data from BRAC Bank's official website, Annual Report, different journals and articles, publications, newspaper etc.

### **3.3 Respondents and Sampling Procedures:**

The number of respondents taken for the survey is 300. The ground behind taking 300 respondents has been explained in this chapter.

#### **3.3.1 Population:**

All employees of BRAC Bank is our population. That is from the data obtained from 2012, there are 8000 employees of BRAC Bank. So our population will be 8000.

### 3.3.2 Sampling Procedure:

For the sampling procedure, I have used Taro Yamane method. Taro Yamane has provided with a formula to calculate and find out the best sample size of a population. The formula is:

$$n = \frac{N}{1 + N \cdot (e)^2}$$

Here,

n = Population

N = Sample size

e = Margin of Error (5%)

### 3.3.3 Sample:

Sample is the small number of participant chosen from the population to represent the whole population. So using the Taro Yamane formula, I have find out the sample size.

$$\begin{aligned} \text{Sample Size, } n &= \frac{8000}{1 + 8000 \cdot (0.05)^2} \\ &= \frac{8000}{20} \\ &= 400 \end{aligned}$$

So our sample size is 400. However, taking a survey on 400 employee is very hard because:

1. It is hard to meet and get 400 employees response on the survey
2. My supervisor did not grant me the permission for such a big number of respondents
3. Time constraints
4. Employees disinterest in participating in the survey

So for all these reasons I was able to have a sample size of 300 employees. The sample was a mix of genders, age, divisions/branches and designation.

### 3.4 Research Instruments:

To make the survey for the trainees/employees and to do analysis of the data I have used the following tools:

1. Google Form.

2. Microsoft Excel
3. Microsoft Word
4. Tables, Bar Charts and Pie Charts

# **Chapter 4:**

## **My Internship Experience**



## 4.1 Introduction to the Chapter:

I joined BRAC Bank Ltd. on January 2<sup>nd</sup>, 2019 as an Intern. I was posted in HR Division, Learning & Development Department in Head Office which is situated in Anik Tower. The internship continued for 3 months and was supposed to end at 1<sup>st</sup> April, 2019. However, my internship was extended for three more days and officially ended at 4<sup>th</sup> April, 2019.

## 4.2 Job Responsibilities:

I worked mainly for Learning & Development Department. Sometimes, I helped other departments whenever it was necessary. Some of the responsibilities were:

- **Creating IDs:** For all the new trainees who come for training in BRAC Bank, their IDs had to be created by me. These IDs are very necessary since all their attendance and exam score is recorded here.
- **Enrollment:** Trainees had to be enrolled in the courses on which they are getting trained. This will allow them to find course materials and give exams online.
- **Creating and Uploading Questions:** I have to upload exam questions on E-Learning so that trainees can give exams online. Sometimes, I was also given the responsibility of making these questions.
- **Phone Calls:** I have to give calls to different senior employees, who have been nominated as trainer for any particular training, to remind them about their training schedule. This is one of my daily activity. Moreover, whenever there was a training I also have to give calls to trainees to inform them about the training program.
- **Maintaining Attendance Sheets:** After every training, I will check the attendance list and make a soft copy of it in MS Excel. This soft copy will be given to my supervisor.
- **Updating Training Schedules:** I had to update schedules for internal and external training in MS Excel. Later, I would have to call the participants of external training to know if they had attended the training or not and to write their feedback.
- **Maintaining Exam Score Files:** I had to look after and organize exam score files. After each exams, I had to update scores in a file which is later used for trainees' performance evaluation.
- **Conducting Tele Learning Program (TLP) Exams:** Under SME Division, I had to conduct TLP exams. This exam is taken for Relationship Officer. This exam is taken

over phone. I had to call the participants, explain the rules and then take the exam for next 30 minutes.

- **Invigilating Exams:** I had to invigilate exams, as his exam are very important and played a big part in trainee's performance appraisal. So any problem regarding trainees' ID, password, exam questions was solved by me and the other invigilator.

### 4.3 Other Responsibilities:

Aside from working in L&D Department, I sometimes had to help Recruitment Department and Payroll Department. Some of those activities are:

- **CV Update:** Whenever there was any exam of BRAC Bank, a huge number of CVs of participants had to be updated in our system. This was done by me and other interns.
- **CV Sorting:** For different exams, I had to help recruitment team to sort CVs and shortlist candidates who will be eligible to give written exam or interview.
- **Updating Employee Information:** I had to update employee information in BBL's database so that this information can be used in times of emergency or whenever it is required.
- **Preparing Salary Sheets:** I had to create salary sheet of employees which contained their financial history and records of salary, wages, allowance, bonus, net pay and deduction. This task was assigned to me by payroll department.

**Chapter – 5:**  
**Analysis and Interpretation of the**  
**Data**

## **5.1 Introduction to the Chapter:**

Learning and Development Team is a part of HR Department of BRAC Bank. The main objective of this team is to provide all sorts of training, workshops, seminars etc. to the employees in order to make them familiar with updated knowledge and to help BRAC Bank gain smart and intellectual human resource who will help the bank fulfill their goals.

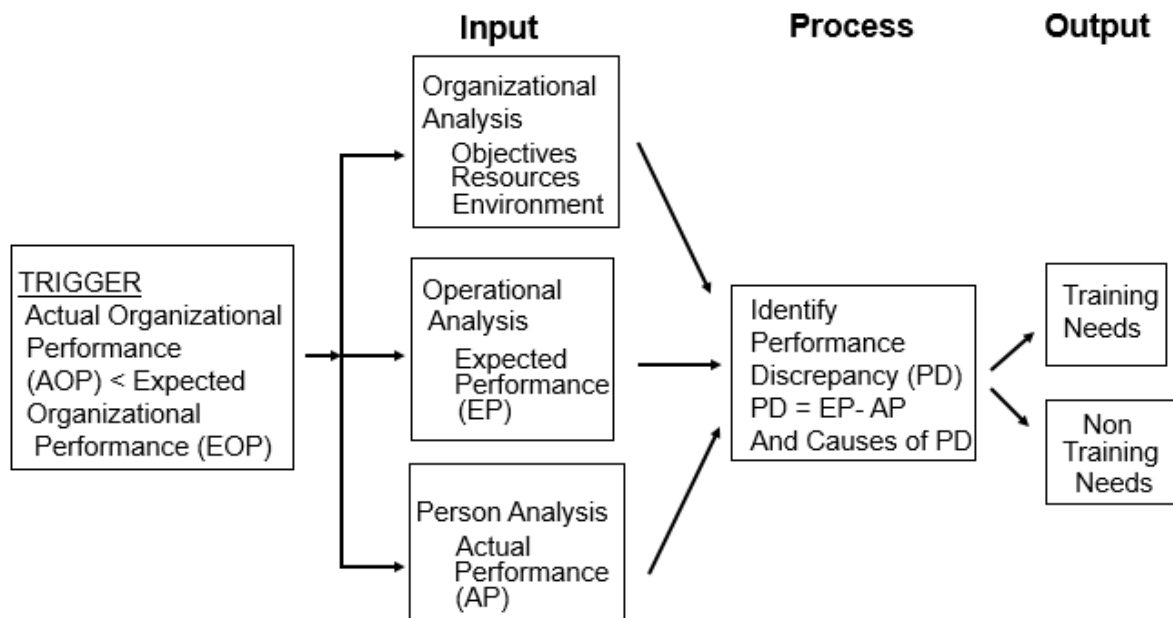
Another main function of this team is to oversee if employees has properly learned from the trainings provided to them. For this reason, exams are taken after each training to evaluate the employees. This evaluation has a great influence on employee's performance appraisal and sometimes, depending on the result obtained here, employees are judged if they are suitable to continue working in this organization.

According to Syed Mahmud Hasan, Senior Relationship Manager, Learning & Development, BRAC Bank has never hesitated on the budget or methods when it comes to training. Unlike other organizations, BRAC Bank has always encouraged their employees to take training and to be a part of it. This is because the chairman of BRAC Bank, Sir Fazle Hasan Abed has always believed that even if an employee takes training in BBL and later decides to join another organization, it will one day contribute to the growth of this country. This is the main goal of Sir Fazle Hasan Abed. His dream is not to develop his own organization only, but rather to develop our beloved Bangladesh. So any employee or external trainee is always welcomed in BRAC Bank to take part in any training.

## **5.2 Operation Procedure of Learning & Development:**

Mr. Hasan has also explained how L&D works. First and foremost they follow a TNA Model. Based on this, they first determine a general idea on whether a training is actually needed or not, where are the lacking, which employees need the training irrespective of their departments etc. Then an introductory training for days on 'Overview of BRAC Bank' is made compulsory for all new employees so that they can get an idea of banking, work process and the place that are going to work for. Then employees are given different trainings based on their respective branch or departments. One thing that has to be remembered is any employee of BRAC Bank must get minimum 30 hours of training throughout the year.

## The TNA Model



Then L&D team sits with all department heads and ask them what are their main goals for next year or if they want to employees to particular sector. For example, let us assume that a department head said that they want relation officers to focus more on sales in 2020. So in 2019, L&D will design a training schedule and model for this employees in 2019, and the trainings will be given and executed eventually in 2020. So all the training programs are more or less decided by the division heads.

Moreover, in BRAC Bank’s customized TNA system, any department head can add a training under any employee’s name which will be automatically updated in their calendar and the employee is bound to attend that training. The department heads are also given a list of previous and new training names by L&D to make the decision process easier.

### 5.3 Types of Training:

Trainings in BRAC Bank can be of two types. They are:

1. Internal Training

## 2. External Training

### **5.3.1 Internal Trainings:**

Internal trainings are given when there are lots of trainee in each batch. This trainings are organized inside BRAC Bank Learning Center and the trainers are chosen from the BBL employees who have specialized knowledge about that subject. Some of the internal trainings are:

1. Basics of Banking
2. Banking Foundation Course
3. BACH Operations
4. Information Security Awareness
5. Diversity, Gender and Sexual Harassment
6. Training on Finacle
7. Tara Customer Service Training
8. Training for New Recruits

### **5.3.2 External Training:**

This trainings are given when number of candidates for training is very less. Usually this type of training is takes place in outside the organization. The chosen trainee or employee is provided with the training program and venue and is asked to attend the training session on time. Some of the external trainings are:

1. Certified Expert in Money Laundering and Financial Crime
2. Certified Expert in Trade Service
3. Internal Audit Boot Camp
4. Internal Control and Compliance in Banks
5. Internal Credit Risk Rating System in Banks
6. Financial Consumer Protection: Regulatory Perspective Organized
7. Credit Risk Management
8. Cash Deposit Rules and Remittance Process in Bangladesh Bank
9. Money and Banking Data Reporting

Another type of training takes place in BRAC Bank. Since BBL is a member of GABV, so foreign training also takes place.

### **5.3.3 Foreign Training:**

This type of trainings are directed and overseen by foreign trainers. As a result, these trainings are very expensive, and hence not everyone can attend. So only senior employees are chosen to go to these types of training and later they impart their knowledge to others. Some of the names of foreign trainings are:

1. GABV Human Development Annual Conference
2. GABV Annual Conference
3. F5 Admin LTM Administration
4. Oracle Server Administration
5. Global SME Finance Forum 2017
6. Bank Management For Senior Executive

After each training both the trainers and trainees are called to know if they had properly attend the training or not and are asked for feedbacks.

### **5.3.4 Tele Learning Program:**

This is held for Customer Relationship Officers (CRO) under SME to test their knowledge. This tests are taken to keep the employees updated about BBL's new services. All CRO are given emails about exam topic, time and date. Then through telephone calls this exam is taken to understand how quickly and promptly employees can answer to the questions.

### **5.4 E-Learning and Performance Appraisal:**

All the trainees have account on EL, E-Learning. Here, different training course, materials and other information are given. All the trainees must give exams after each training so that they can be evaluated. This exams are taken online with the help of EL. Question set are updated with time and marks, and trainees must finish the exam within that given time. Once an exam is over, L&D can check the result whenever they wants to through EL.

For every training, employees are given two chance in their exam. That is, if an employee fails on the first exam, then he can again give the exam but then and there. If he passes, then everything is fine. But if he fails, then two things can happen. If it was an exam on a Foundation Course Training, any employee who fails in this exam will be terminated from the bank. He or she will not be given any second chance. However, if it is an Orientation Course Training, then

a report will be sent to his division head and his/her next promotion, bonus, pay rise etc. everything will be kept in hold.

### **5.5 Training Cost:**

A detail calculation regarding the budget of next year's training is done for three months (October, November and December) and is given to the top management. Aside from the big cost kept for organizing the training, there are other costs which are included such as, to bring an employee working in Chittagong Division to Dhaka, BBL provides full transportation cost. After all the employees are brought in Dhaka, BBL also provides Guesthouse facility whose cost is completely bore by BRAC Bank. There are other costs for breakfast, lunch, snacks which are provided for trainees. Moreover the trainees who are selected for external training are also paid to show BBL's appreciation.



# **Chapter 6:**

## **Findings of Study**

### **6.1 Introduction to the chapter:**

Here, we will discuss about the analysis of the data that has been acquired from the survey done on employees. The primary data has been analysed to understand employees' perspective

regarding the training, trainer, training environment, motivation level, satisfaction, performance etc.

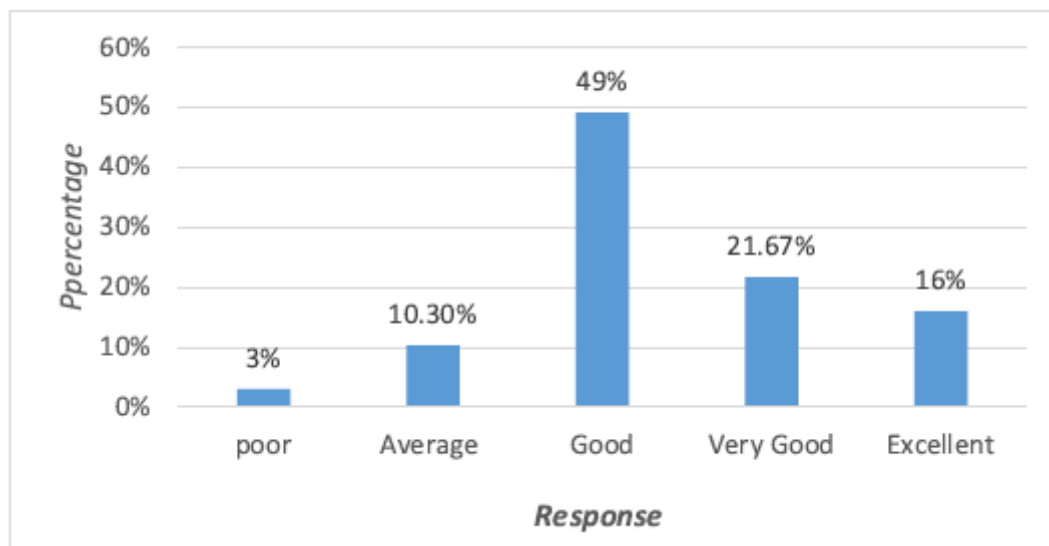
## 6.2 Analysis of Data:

The data has been analysed and interpreted below:

### 6.2.1 Opinion on the Quality of Training:

Employees' opinion regarding the quality of training is:

Particulars	Respondents	Percentage
Poor	9	3%
Average	31	10.3%
Good	147	49%
Very Good	65	21.667%
Excellent	48	16%



**Figure 5:** Percentage of Employees' Response on Quality of Training

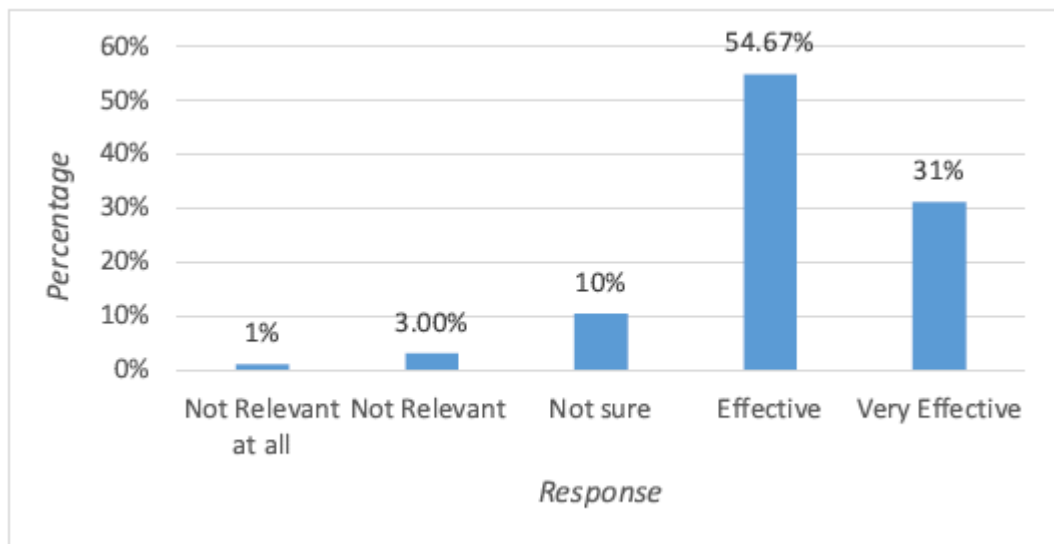
### Interpretation:

More than half of the total respondents think BBL is providing good quality training program. It is a good sign that almost 37.67% of trainees are thinking of training as of premium quality. But 13.30% thinks of the training as average to poor.

### 6.2.2 Opinion on the relevance of the Training Program:

Employees’ opinion regarding the relevance of the training program is:

Particulars	Respondents	Percentage
Not relevant at all	3	1%
Not relevant	9	3%
Not sure	31	10.33%
Effective	164	54.667%
Very Effective	93	31%



**Figure 6:** Percentage of Employees’ Response on Relevance of the Training

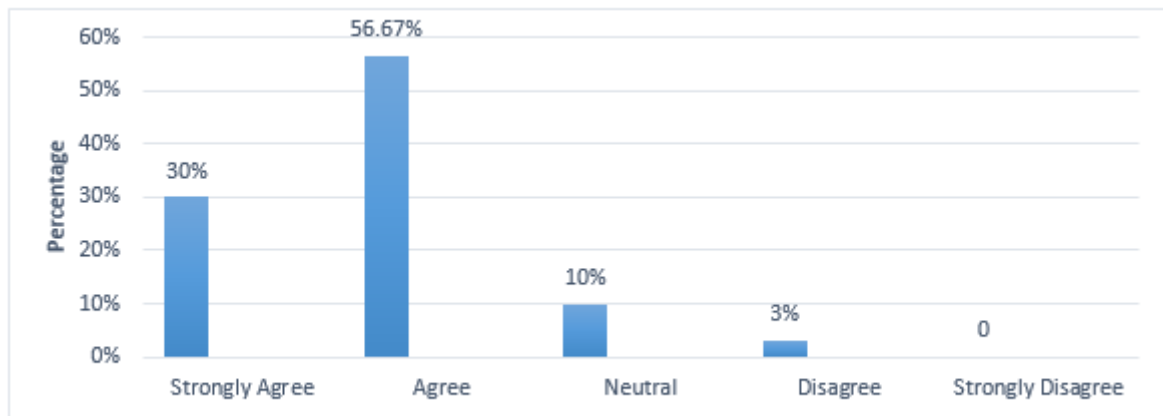
#### Interpretation:

Almost 86% of employees were able to relate with this training. However, 14% of trainees could not relate the training program with their work which is something L&D should be aware of. L&D should include some introductory materials that will help trainees to relate the trainings with their work.

### 6.2.3 Opinion of Improvement of Job Performance:

Employees' opinion regarding improvement of Job Performance is:

Particulars	Respondents	Percentage
Strongly Agree	0	0%
Agree	9	3%
Neutral	31	10%
Disagree	170	56.67%
Strongly Disagree	90	30%



**Figure 7:** Percentage of Employees' Response on Improvement of Job Performance

#### Interpretation:

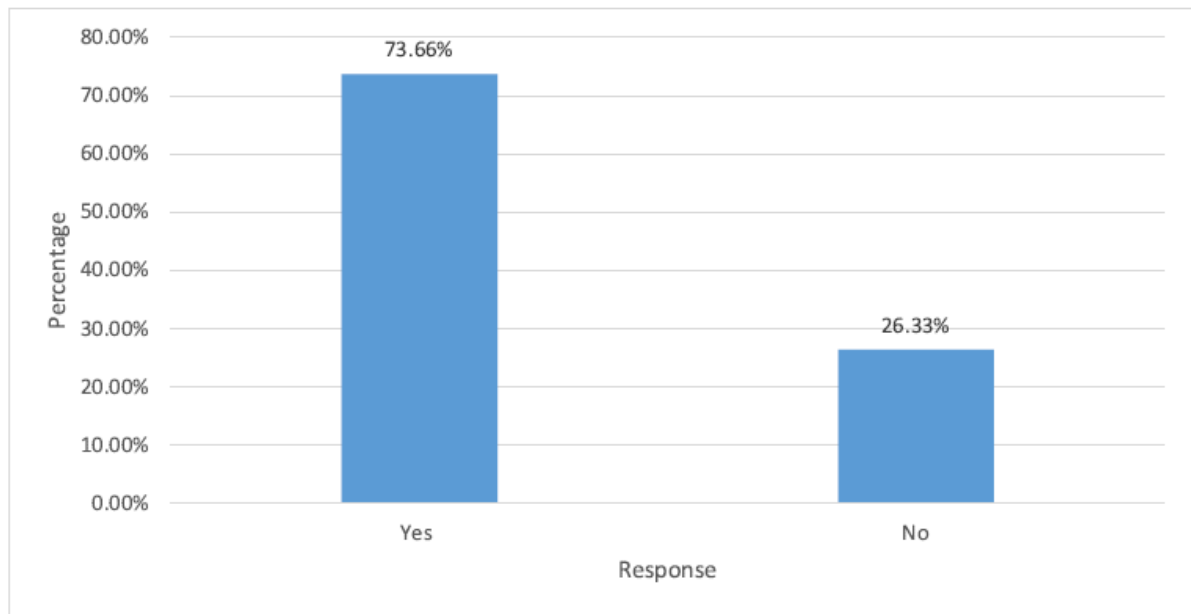
Almost 57% trainees agreed and 30% strongly agreed that the training has helped to improve their job performance, whereas 13% of trainees disagreed with this matter.

### 6.2.4. Opinion on Wanting Further Training:

Employees' opinion on wanting further training program in future is:

Particulars	Response	Percentage
Yes	221	73.66%
No	79	26.33%

**Figure 8:** Percentage of Employees' Response on Wanting Further Training in Future



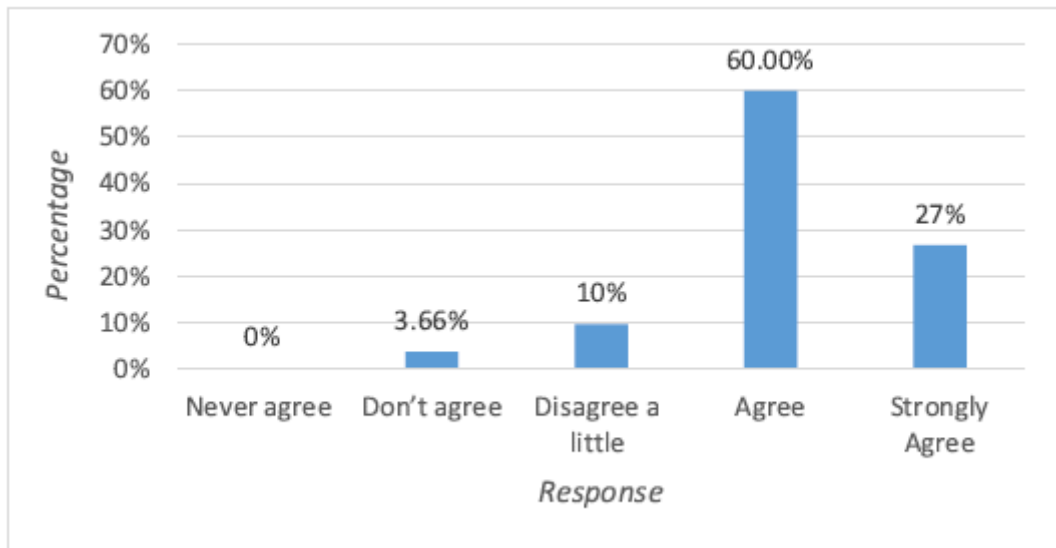
**Interpretation:**

Almost 74% trainees want more training programs in future to improve their performance. However it is sad to see that 26.33% of trainees does not want more training programs in the future. This indicates that L&D should try to motivate these trainees and let them know about the usefulness of the training program.

**6.2.5. Opinion on Being Able to Enhance their Skills through Learning in the Trainings:**

Employees' opinion on how much they were able to enhance their skills through the learning that they got in the training programs is:

Particulars	Respondents	Percentage
Never agree at all	0	0%
Don't agree	11	3.6%
Disagree a little	29	9.66%
Agree	180	60%
Strongly agree	80	26.66%



**Figure 9:** Percentage of Employees' Response on Being Able to Enhance their Skills through Learning in the Trainings

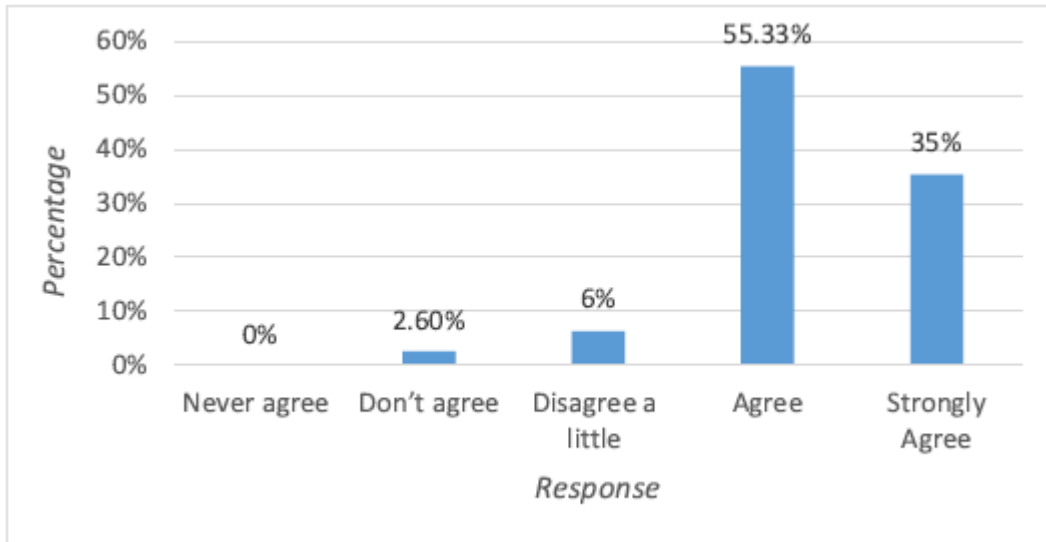
**Interpretation:**

87% of employee agreed that they were able to enhance their skill and was able to improve themselves through the learning that they got in the training, whereas 13.66% did not agree to this.

**6.2.6. Opinion on Enhancing Positive Teamwork:**

Employees' opinion on whether the training helped in enhancing their teamwork or not is:

Particulars	Respondents	Percentage
Never agree at all	0	0%
Don't agree	8	2.6%
Disagree a little	19	6.33%
Agree	166	55.33%
Strongly agree	107	35.66%



**Fig: Percentage of Employees' Response on Enhancing Positive Teamwork**

**Interpretation:**

Almost 91% trainees agreed that the training they got, helped in enhancing their teamwork and 8.6% trainees disagreed to it.

**6.3 Findings from the Survey:**

So from the survey, the things that we found are:

1. From the first survey we found 3% of employee is very unhappy with the training quality. However this can be neglected. Because while doing the internship, we saw that those who did badly in the evaluation exam where often unhappy with the training and give poor marks to the training in the survey.
2. From the second survey we saw that 14% employee could not relate to the training. L&D should see to this matter. They can either change the course, give introductory speech about the topic, let trainees know how it is important to their work or the trainer can give real life examples to make the training more relatable.
3. 13% employees believed that the training did not help in improving their job performance.
4. Almost 27% of trainees did not want any further training. This is very alarming. L&D should talk to these people to find out the reasons behind their opinion.
5. 3.66% of trainee did not agree that they were able to enhance their skill and make the best out of them through the learning that they got in the training.

6. 2.60% of trainee did not think that the training helped in enhancing their teamwork. Since the percentage is so low, L&D does not have to worry about it.

#### **6.4 Findings from Interview:**

From the interview that I had with Syed Mahmud Hasan, I found that BBL's management does not have any problem in spending for training programs. But it becomes hard for L&D to Return on Investment (ROI). This is because, most of the trainings focuses on improving trainees soft skills. But measuring soft skills is almost impossible. Moreover there are many trainees who don't want to admit that his/her improvements were made through trainings. All these cases make it very hard for L&D to show ROI. However, if a solution could be found then L&D could have shown to the management that the money they are spending for training is worth spending and is ultimately helping in achieving Sir Abed's dream.



# **Chapter 7:**

## **Conclusion and Recommendations**

## **7.1 Introduction of the Chapter:**

BRAC Bank is amongst top tiered banks in our country. Its contribution to SME sectors knows no bound. The bank has an outstanding record of all around excellence in growth. It was a huge honour for me to work as a HR Intern. I have learnt a lot from each and every individual of HR Department.

## **7.2 Recommendations:**

I would like to suggest some recommendations in hope to help this organization prosper more in future. They are:

1. The training schedules should be given to the employees at the beginning of the month or better, in the previous month. Most of the time it is seen that employees are informed about the training one or two days ahead. This sometimes cause problems in the branches as most of them have to compromise their work to come to the training. Also as it is mandatory to attend the training, it becomes difficult for employees how made personal appointments beforehand.
2. Innovative training methods can be arranged to grab attention of the trainers for a long time.
3. Employees who have already done a particular training can be brought and asked to share their story with others. In this way, other trainees can understand the importance and relevance of the training.
4. Trainees sometimes cannot comprehend the purpose of the training programs. So trainees can be given before and after task in training session to show them the results in front of their eyes. In this way, trainees will be more encouraged and will have more faith in training programs.
5. Trainers should be very easy-going and friendly so that trainees don't feel scared to ask them questions.

6. The server used to give exams in E-Learning should be more strong and powerful. Because sometime the server stops working in the middle of exam and disrupts trainees concentration. It also creates complications in trainees result.

### **7.3 Conclusion:**

To conclude, I would like remind again that employees are core of any organization and is a valuable asset to institutions. A money spent for them is like a money spent for the organization. If the employees of BRAC Bank loses their interest form the organization, then BBL will never be able to achieve its goal. So BBL should always look after its people, their safety, work environment and their happiness.

Furthermore, I would like to take this chance to express my heartfelt gratitude towards the management of BRAC Bank and to all the personnel of HR Department for helping and guiding me in this journey. The memories of these three months will always be cherished in my heart.

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# Appendices

## Questionnaire

(This questionnaire is formed to understand trainees' perspective regarding Training Management of BRAC Bank. The trainees are encouraged to answer honestly as their identities will be kept hidden and by no means will be disclosed to the management of BRAC Bank)

**1. Gender:**

- a) Male
- b) Female

**2. Age:**

- a) 25-30
- b) 31-35
- c) 36-40
- d) 41- 45
- e) 45 – 50
- f) 50+

**3. What is opinion regarding the quality of training that is given to you?**

- a) Excellent
- b) Very Good
- c) Good
- d) Average
- e) Poor

**4. What is your opinion regarding the relevance of the training to the work you do in real life?**

- a) Very Effective
- b) Effective
- c) Not Sure
- d) Not Relevant
- e) Not Relevant At All

**5. Do you think the trainings have helped to improve your job performance?**

- a) Strongly Agree
- b) Agree
- c) Neutral
- d) Disagree
- e) Strongly Disagree

**6. Do you want more training that might help to improve your Job Performance?**

- a) Yes
- b) No

**7. Do you think you were able to enhance your skill through the learning that you got in the training?**

- a) Strongly Agree
- b) Agree
- c) Disagree a little
- d) Don't Agree
- e) Never agree at all

**8. Do you think that the training was able to enhance your teamwork?**

- b) Agree
- c) Disagree a little
- d) Don't Agree
- e) Never agree at all