



Training and development process: The trainee's attitude towards the training of BRAC Bank Limited.

Internship Report



Topic: “Training and development process: The trainee’s attitude towards the training of BRAC Bank Limited.”

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Letter of Transmittal

31st July, 2017

Ms. Tanzin Khan

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Subject: Letter of Transmittal.

Dear Madam,

It is my pleasure to submit my internship report on –Training and development process: The Attitude of trainee’s toward BRAC Bank Ltd”. I have worked as an intern at Human Resource department, BRAC Bank Ltd under the supervision of Farhana Haque, officer, learning and Development Division, BRAC Bank Ltd.

It was a great opportunity for me to gain practical knowledge and experience in respect of the functions of Human Resource department, while working in BRAC Bank Ltd. I have managed and go through all relevant documents, collected favorable information, analyzed and interpret the information properly in a way to make the report authentic one.

I am very much thankful to you for your kind help support throughout the internship period. I will be pleased if you accept my report. I will always be happy to provide further clarification that you may require.

Sincerely Yours,

Anika Alam

ID: 12204117

BRAC Business School,

BRAC University.

Acknowledgement

First and foremost, I would like to appraise my gratitude to the Almighty because of His love and strength that He has given me to complete my internship phase as well as my internship report. I do applaud for His blessings for my daily life, healthy mind and good ideas.

I am thankful to my supervisor, Farhana Haque; officer, learning and development division, BRAC Bank. She helped me a lot in my entire internship journey by providing me necessary guidelines and information so that I can work well in the organization as well as in making report.

I am indebted to BRAC Bank for giving me the great opportunity to learn and get the real work experience of corporate life. The employees of this bank are helpful enough and their contribution to help me in my report was totally inexpressible. They helped me a lot in every step in my three months period of internship.

Finally, I would like to thank my academic supervisor, Ms. Tanzin Khan for being there by providing constant guidance and opinions. It helped me a lot in my entire internship journey by enhancing my area of knowledge vastly. I am thankful to all other people who helped me to collect related information to complete the report on time.

Executive Summary

BRAC Bank Limited (BBL) is the most vibrant bank now in Bangladesh. It started its journey on the 4th of July 2001 originating from its source BRAC. Generally, BRAC Bank is being originated through the successful story of BRAC microfinance. Now-a-days, BRAC Bank is considered as third generation bank. It is providing full range of banking facilities through efficient, effective, friendly and modern fully automated on-line service on a profitable way. One major area of the HRM function of BBL is particular relevance to the effective use of human resources is Learning and Development. In this paper there is a complete discussion about the current training process, training design and preparation of training, list of training, and mentioned and discuss major area of training-learning process and feedback of employees. Mainly in this report, it has been explained how the participant think over the training and learning process of BRAC Bank. The company has particular standard that they need to maintain for each session conducted. Therefore, they need to get the feedback, opinion from the participants. However every time it becomes difficult to evaluate the outcome of Training Needs Assessment of each employees by using rating or scoring process from the trainings and also it is not possible to numerically express the improvement of knowledge, skill and behavior that are use deliver through trainings. Therefore, there was some open-ended question along with the quantitative questions in the survey questionnaire. Through proper analysis, some recommendation came up which can be helpful for the organization. Training is necessary to ensure an adequate supply of staffs that are technically and socially competent and capable of career advancement into specialist department of management position. Therefore, there is a continual need for the process of staff development and training fulfills part of this process. BRAC Bank Ltd. still has a better opportunity to fight back against all odds. Therefore, proper analysis of evaluation will help them to come up with the solution to over the obstacles.

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Chapter 1: Organization Part

1.1 Overview of BRAC Bank Limited:

BRAC Bank Limited is a scheduled Commercial Bank in Bangladesh. SIR FAZLE HASAN ABED, a renowned name, established BRAC in 1972 to help war refugees after the Bangladesh Liberation War, 1971. In 1974, BRAC had started micro credit finances focused on community development included agriculture, fisheries, cooperatives, rural crafts, adult literacy, health and family planning, vocational training for women. Thus the name BRAC was in first BANGLADESH REHABILITATION ASSISTANCE COMMITTEE and then it becomes BANGLADESH RURAL ADVANCEMENT COMMITTEE in turn.

It has established itself as a pioneer in recognized and facing the many different realities of poverty of which BRAC Bank is one of the largest operational commercial ventures. BRAC Bank has pioneered the small and medium enterprise banking. It established in Bangladesh under the Banking Companies Act, 1991 and incorporated as Private Limited Company on May 20, 1999 under the Companies Act, 1994. Its operation started on July 4, 2001 with a vision to be the market leader through to providing all sorts' support to people in term of promoting corporate and small entrepreneurs and individuals all over the Bangladesh. The bank consist of major divisions named 1) Corporate banking, 2) Retail banking, 3) Treasury, 4) Small & Medium Enterprise (SME). BRAC Bank, for the first time among local commercial banks, starts providing loan facilities to small and medium trading, manufacturing and service oriented enterprises all over the country. The Bank has already established its network in different area of the country with assistance of BRAC.

1.2 Financial services, Subsidiaries, distribution networks and shareholders of BRAC Bank:

Financial services which the BRAC Bank is providing till now are –

- SME Banking

- Retails Banking
- Card Service (Credit & Debit)
- Foreign Exchange & Related Services
- Wholesale Banking & Custodial Service
- Probashi Banking

The subsidiaries of BRAC bank are –

- BRAC EPL Investments Limited
- BRAC EPL Stock Brokerage Limited
- bKash (Mobile banking service) Limited
- BRAC Saajan Exchange Limited
- BRAC IT Services Limited

The distribution network of BRAC bank is – (till December 2016)

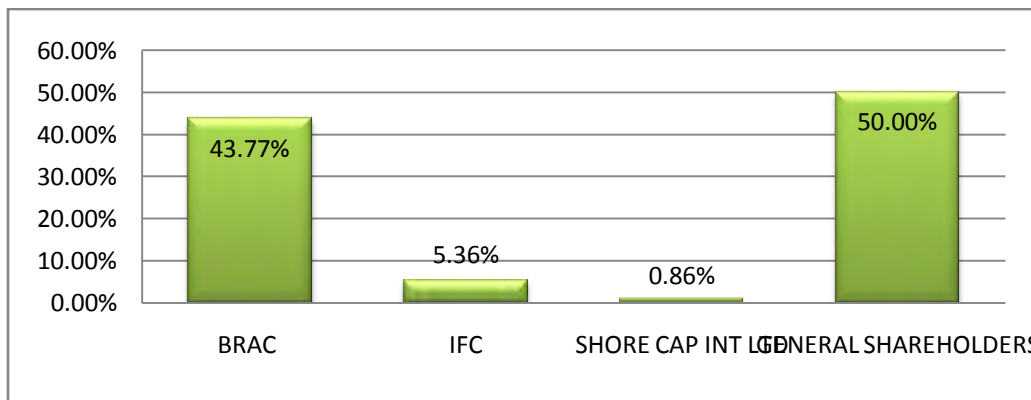
Branch :	180
SME Unit Office :	458
Remittance Delivery Point :	1800
ATM Booth :	350+
Apon Somoy (Financial Kiosk) :	16

The areas which are being covered by BRAC Bank are –



Shareholding structure:

Name of Shareholder	Percentages of Shareholding (%)
BRAC	43.77
International Finance Corporation	5.36
Shore Cap Limited	0.86
Non-Resident Bangladeshi	0.43
General Shareholders	50.00



1.3 Corporate Vision:

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

BRAC Bank will be a unique organization in Bangladesh. It will be a knowledge-based organization where the BRAC Bank professionals will learn continuously from their customers and colleagues worldwide to add value. They will work as a team, stretch themselves, innovate and break barriers to serve customers and create customer loyalty through a value chain of responsive and professional service delivery. Continuous improvement, problem solution, excellence in service, business prudence, efficiency and adding value will be the operative words of the organization.

BRAC Bank will serve its customers with respect and will work very hard to create a strong customer service culture throughout the bank. It treats its employees with dignity and builds a company of highly qualified professionals who have integrity and believe in the Bank's vision and who are committed to its success.

BRAC Bank is a socially responsible institution that is not lend to businesses that have a deleterious impact on the environment and people.

1.4 Corporate Mission:

BRAC Bank has got a number of corporate missions –

- To maintain continuous growth in the –Small and Medium Enterprise (SME)” sector.
- To have sustained low cost deposit growth with controlled growth in Retained Assets.
- To fund Corporate Assets through self-liability mobilization and the growth in assets through Syndications and Investment in fast growing sectors.
- To efficiently coordinate between the bank's Branches, SME Unit Offices and BRAC field offices for delivery of Remittance and Bank's other products and services.
- To manage various lines of business in a fully controlled environment with no compromise on service quality.

1.5 Core Values of BRAC Bank:

Value the fact that one is a family member of the BRAC Bank family

- BBL wants to create an honest and open enabling environment.
- BBL has a strong customer focus and wants to build relationships based on integrity, superior service and mutual benefit.

- It endeavors for profit and growth.
- All the employees of BBL have to work as a team to serve the best interest of its owners.
- BBL is in relentless pursuit of business innovation and improvement.
- It always values and respects people and makes decision based on merit.
- BBL bases recognition and reward on performance.

1.6 Corporate Goals:

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world – class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

1.7 Management of BRAC Bank:

The Board of Directors of BRAC Bank Limited includes:

<u>Name</u>	<u>Position</u>
Sir Fazle Hasan Abed	Chairman
Mr. Selim RF Hussain	Managing Director & CEO
Ms. Nihad Kabir	Independent Director
Dr. Hafiz G.A. Siddiqi	Independent Director
Ms. Zahida Ispahani	Independent Director

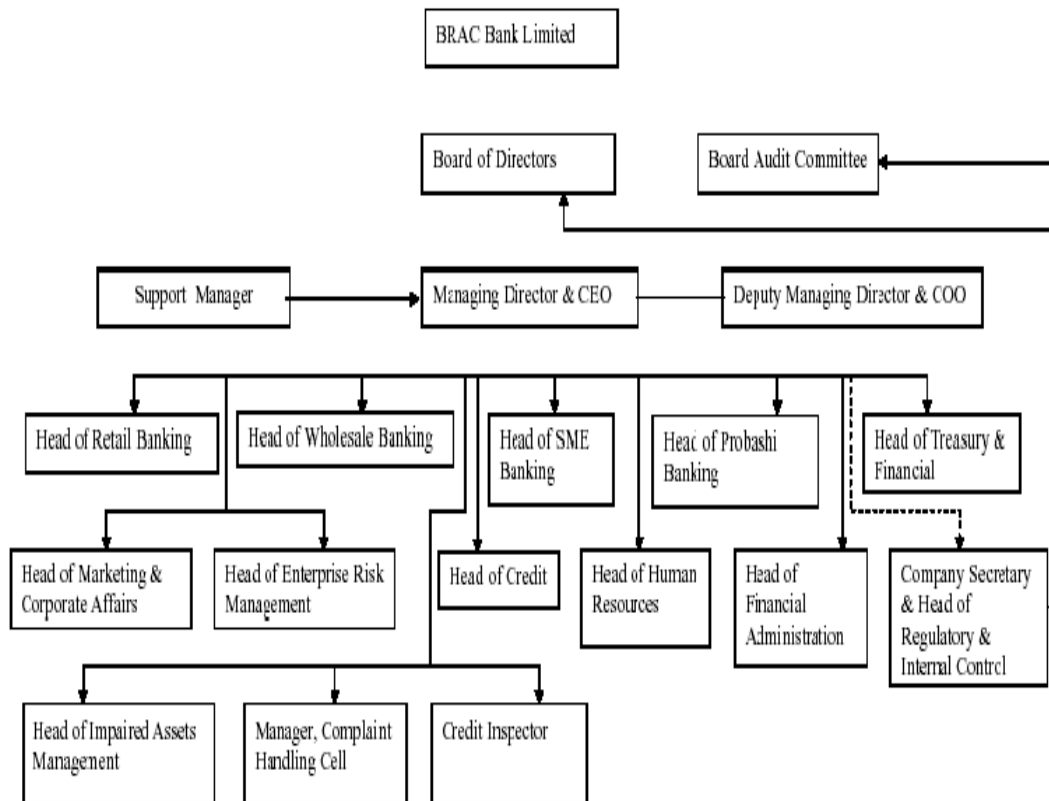
1.8 Divisions of BRAC Bank:

The divisions of BRAC bank are -

- SME Banking
- Retail Banking
- Corporate Banking Division
- Cash Management & Custodial Services
- Treasury & Financial Institutions
- Human Resources Division
- Finance Division
- Credit Risk Management
- Operations
- Technology
- Company Secretariat, L & RA
- Risk Management
- Special Asset Management
- Research & Development
- Service Quality
- Communication

1.9 Organizational Structure of BRAC Bank:

As a first growing and modern bank, BRAC bank has a well organized and efficient organizational formation. BRAC Bank Limited has two sets of reporting lines, one report directly to the MD and another report to the DMD.



Organizational Structure

MD is the spokespersons of the Board of Directors and responsible for all the business decisions taken by the bank. The Support Manager helps him in different regards. There are department heads of the Business and some of the Support Units such as Head of SME Banking, Head of Retail Banking, Head of Corporate Banking, Head of Probashi Banking, Head of Treasury & Financial Institutions, Head of Marketing & Corporate Affairs, Head of Enterprise Risk Management, Head of Human Resources, Head of Financial Administration, Company Secretary & Head of Regulatory & Internal Control, Head of Impaired Assets Management, Manager-Complaint Handling Cell & Credit Inspector. These department heads work under the supervision of CEO. There is another part of the Organ gram, which deals with the reporting line

of Deputy Managing Director & COO. This line constitutes of the Heads of the Support Units. The Units are: Head of Retail Banking Operation, Head of Corporate Banking Operations, Head of SME Banking Operations, Head of Probashi Banking Operations, Senior Manager-Card Operations, Head of Business Solutions, Head of Technology, Head of General Infrastructure Services, Head of Central Operations, Senior Manager-Call Centre, Senior Manager, Project Admin, Service Quality and Operations Risk Mgt. & Operations MIS.

1.10 Job Responsibilities:

In BRAC Bank, I am working in Human Resource Division (SME Banking) as an intern. I have worked here for three months. It was my first experience of working in banking sector. However, the working environment of BRAC Bank Limited is very inspiring. All employees were very much friendly with me and gave me support all the time. They really helped me a lot to learn each and every work that I was assigned to do. The Human Resource department consists of different teams including recruitment, payroll, training and development. For some restrictions from the administration and for some security purposes of BRAC Bank Limited, I couldn't work with all sections of this department. BRAC Bank Limited follows the centralized banking process. Mainly I was in training and development division and I have to deal with different type of trainees as well as trainers.

Here, my job responsibilities are –

- Arranging Training Schedules for different employees of different departments.
- Preparing Training Questions for the Employees.
- Data Entry of the Questions and Answers.
- Communicating with different department employees over phone calls and face to face.
- Coordinating exam halls and training associations
- Coordinating interviews of different level of designations in the organization.
- Taking exams and checking the papers.
- Evaluating all the trainers from the participants.

- Preparing all the evaluation papers.
- Making evaluation reports.
- Updating online profile of employees.
- Updating employee data in server
- Screening of the CVs and data input of the CVs during interview.
- Managing training letters.
- SUP: SUP refers the new speak up policy of BRAC Bank. It is for the welfare of the employees. Before launching this policy, along with my supervisor, I have to create the FAQ questions, loop-holes of the policies and any other extensions which can make the policy more strong and effective for the employees. It was one of the most effective and interesting work for me as an intern.

Chapter 2: Project Part

2.1 Human Resource Management Division of BRAC Bank:

Human Resource Management (HRM or HR) is the management of human resources. It is a division in the bank which is being designed to increase employee performance in service of an employer's strategic objectives. This management group is primarily concerned with the management of people within organizations, focusing on policies and on systems. HR departments are responsible for employee-benefits design, employee recruitment, training and development, performance appraisal, and rewarding (managing pay and benefit systems). HR also concerns itself with organizational change and industrial relations, that is, the balancing of organizational practices with requirements arising from collective bargaining and from governmental laws.

The areas in which HR maintains control can enhance employees' perception of HR throughout the workforce when they believe HR considers employees to be its internal customers and renders services with that in mind.

- Strategy:

HR improves the company's bottom line with its knowledge about how human capital affects organizational success. Leaders in HR strategic management participate in corporate decision-making that underlies current staffing activities and projections for future workforce needs based on business criteria.

- Compensation:

HR compensation specialists develop realistic and effective compensation structures which set company wages competitive with other businesses in the area, in the same industry or companies competing for employees with similar skills. The management team conducts extensive wage and salary surveys to maintain compensation costs in line with the organization's current

financial status and projected revenue. They update and introduce new compensation package according to need and demands.

- Benefits:

Benefits specialists can reduce the company's costs associated with turnover and hiring replacement workers. They are important to the organization because they have the skills and expertise necessary to negotiate group benefit packages for employees, within the organization's budget and consistent with economic conditions. They also are familiar with employee benefits most likely to attract and retain workers. This can reduce the company's costs related with turnover, attrition and hiring replacement workers.

- Safety:

Employers are responsible to provide safe working conditions. Workplace safety specialists also engage employees in promoting awareness and help to learn techniques of handling dangerous equipment and hazardous chemicals. HR team creates new rules and regulation for the company so that the employees remain safe during working time.

- Liability:

HR employee relations specialists minimize the organization's exposure and liability related to allegations of unfair employment practices. They identify, investigate and resolve workplace issues that, left unattended, could spiral out of control and embroil the organization in legal matters pertaining to federal and state anti-discrimination and harassment laws.

- Training and Development:

HR training and development specialists coordinate new employee orientation, an essential step in forging a strong employer-employee relationship. The training and development area of HR also provides training that supports the company's fair employment practices and employee development to prepare aspiring leaders for supervisory and management roles. This team is

responsible to arrange training for newly recruited people as well as for senior employees based on need and demands to cope up with present era.

- Employee Satisfaction:

Employee relations specialists in HR help the organization achieve high performance, morale and satisfaction levels throughout the workforce, by creating ways to strengthen the employer-employee relationship. They administer employee opinion surveys, conduct focus groups and seek employee input regarding job satisfaction and ways the employer can sustain good working relationships. Because they believe, if the employees are satisfied, the company will be able to be in a right track.

- Recruitment:

HR recruiters manage the employment process from screening resumes to scheduling interviews to processing new employees. Typically, they determine the most effective methods for recruiting applicants, including assessing which applicant tracking systems are best suited for the organization's needs. Mainly, human resource management team is responsible for hiring employees internally or externally.

- Selection:

HR professionals work closely with hiring managers to effect good hiring decisions, according to the organization's workforce needs. They provide guidance to managers who aren't familiar with HR or standard hiring processes to ensure that the company extends offers to suitable candidates.

2.2 Learning and Development division of BRAC Bank:

Learning and Development division is under the HR department of BRAC Bank. It ensures that the employees are equipped with the right kind of skills, knowledge and abilities to perform their

assigned tasks, training and development plays its crucial role towards the growth and success of business. By choosing the right type of training, the company ensures that the employees possess the right skills for our business, and the same need to be continuously updated in the follow up of the best and new HR practices.

Learning and career development are very vital in any company or organization that aims at progressing. This includes decision making, thinking creatively and managing people. Learning and development division in BRAC Bank is so important because-

- It helps to find out employee weaknesses
- Improvement in worker performance
- Reliability in duty performance
- Ensuring worker satisfaction
- Increased productivity
- Improved quality of service and products
- To reduces the cost.
- Reduction in command and get strong management.

2.3 Difference between training and development:

The difference between training and management development tends to lie in timing. Typically, training is the process through which people are being taught critical skills. Employees gain knowledge about their current responsibilities. To goal is to improve performance in the short term. On the other hand, development activities tend to prepare people for additional job roles for the long term. Training usually refers to organized group events, such as workshops, classes or seminars that have a beginning and end date. Development tends to refer to more

personalized, individualized experiences, such as a certification process, job rotation period, coaching or mentoring. Small-business owners can take advantage of the Small Business Administration Training Network for both training and management development needs.

The organization typically offers both training and development programs to their staff to increase growth, provide opportunities and build employee moral. Employees want these programs because enhanced opportunities allow the workers to improve operations and accept greater challenges, possibly resulting in higher pay. Training programs usually address remedial problems and improve on-the-job performance, making it possible for employees to work safely and effectively. Management development programs enable employees to progress in their careers.

Providing training and development programs to employees' benefits employers by developing the team skills required to achieve organizational goals. Training programs help to motivate employees to reach higher standards, improve operational efficiency and increase customer satisfaction. Longer term, management-development programs prepare employees for promotional opportunities and tend to decrease employee turnover, increase morale and spark innovation and creativity. Successful small-business owners use training and management development to grow and expand their business by developing their staff.

Determining training needs involves assessing employee performance to develop a skills-gap analysis. Employees may request training themselves, when presented with a new assignment or task, changes in technology or process and procedure updates. Changes in the company's mission or value statements often dictate the need for management development to match the new direction. Additionally, performance reviews may demonstrate the need for both remedial training and management development opportunities, depending on the individual.

Training programs usually include traditional instructor-led courses, workshops and seminars as well as newer options, such as web-based training, video-based courses and distance-learning alternatives. Training topics typically include how to use software applications, follow procedures or use hardware products and services. Besides, development programs typically

provide resources for personnel to increase their skills in communication, project management or customer service. Training tends to include formal events, such as orientation training, diversity workshop or work/life balance seminars. Management development activities tend to occur on an informal, flexible schedule, based on the individual employee's needs assessment. Effective small-business owners plan for both training and management development activities that fit their budget and strategy.

2.4 Learning and development process of BRAC Bank:

BRAC Bank invests heavily in training and development programs that provide a real opportunity to learn the best organizational skill. BRAC Bank support employees in continuously improving and do all they can to build on his/her functional and leadership capabilities throughout his/her career with BRAC Bank. If one joins BRAC Bank, they are committed to working in partnership with his/her to help him/her develop the skills one need to succeed as a business manager anywhere in the country.

BRAC Bank has been designed to look for fresh recruitment and carries out training in two ways. They are-

- Periodic training
- Recruitment training.

1. Periodic Training: It is done periodically in every 6 months or 1 year to see how its employees are carrying out their jobs. Example: TLP project of BRAC Bank (yearly project)

2. Recruitment Training: Recruitment training is mandatory and is given to each employee every month.

2.5 Issues of learning and development of BRAC Bank LTD:

In the BRAC Bank, the training program includes:

- Orientation Training: Orientation program consists of a five days' workshop which includes brief ideas about BRAC Bank and its Human Resource Division in the first two days; Anti-money laundering, 25 Negotiable Act (Financial article) are discussion topics of last three days. Sometimes they provide 7 days training to the contractual employees with their respective department.
- In-house training: This training is conducted by their own trainer when it is necessary for the new or existing employees. This training includes both job specific and need base training. Orientation training is also a part of in-house training.
- Job specific training: –Mock Branch” training is an example of job specific training which is applicable for all branch employees. This training improves employee's knowledge, service quality, and risk and compliance issues about specific job.
- Need based local/foreign training: These trainings are conducted by hiring external trainers or sending the employee in the external training houses by seeing advertisements of training offers in newspapers or via email. As these are expensive trainings so every single employee cannot participate. Nominations are given from each department and then approval is taken from division head and only the nominated employees take part on this training.
- Peer or Supervisor's coaching: This training is conducted under the direction of supervisors or fellow colleagues.
- E-learning: It is online training and evaluation. It is a mandatory part of training. There are six courses that every employee must do. The mandatory four courses are –

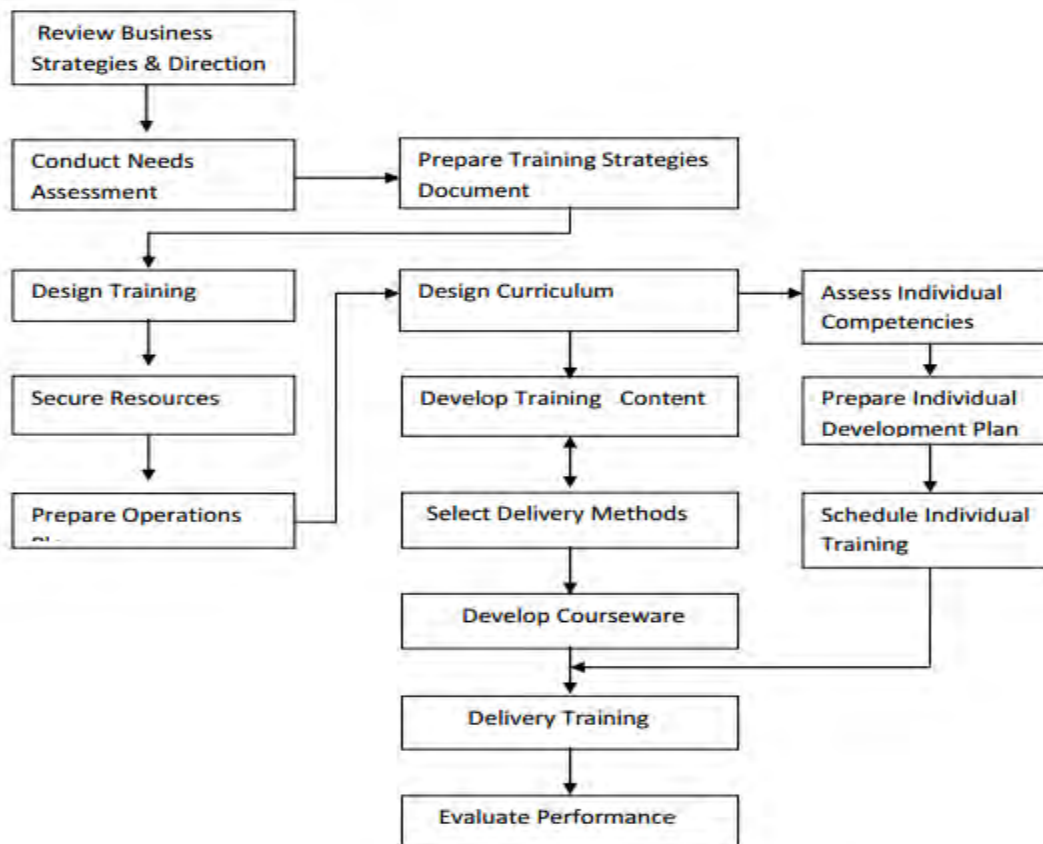
1. Human Resource Division
2. Anti-money laundering

3. BRAC Bank overview (which includes operations, retail banking, SME and whole-sale banking)
4. Company secretariat, legal and regulatory and internal control.

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

Design of training and development process of BRAC Bank:

BRAC Bank follows a specific diagram to execute their respective training. which is given below –



Training & Development Process

2.6 Five stage of learning and development process of BRAC Bank:

The stages which the employers follow to provide effective training are -

1. Need Analysis: Here, they identify specific job performance skills needed to improve employees performance and productivity. They do research to develop specific measurable knowledge and performance objectives.

2. Instructional Design: Here, they decide how to deliver the training to the employees. The employers make sure all materials, such as video scripts leader guides, and participants work books, complement each other, and blend into unified training geared directly to the state learning objectives.

3. Validation: In this stage they introduce the training before a representative audience as a pilot work they do revisions on pilot results to ensure program effectiveness. They also conduct the change if needed.

4. Implementation: Here, they actually conduct the training to the employees. When applicable, boost success with a train-the-trainer workshop that focuses on presentation and skills in addition to training content.

5. Evaluation and Follow-up: After assessing the program successfully they took the feedback from the employees accordingly so that the company can improve the training session and make the training more effective. They evaluate the program based on –

- Reaction: Document the employees' immediate reactions to the training.
- Learning: Use feedback devices or pre and posttests to measure what the employees learned from the training.
- Behavior: Note supervisors' reactions to employees' performances following the completion of training.
- Results: Determine the level of improvement in the job performance and conduct needed maintenance.

2.7 Need assessment techniques of BRAC Bank LTD:

The process that BBL follows to identify the training needs for operatives and fresher is following three different stages and raising some questions, which are showing chronologically:

- Define what training is appropriate for the employee's jobs.
- To determine what training will improve the performance of the employee.
- Understand if training will make any difference.
- Define the training needs from BBL problems.
- To improve job performance with the BBL's goals and bottom line.

Step1: Define the problem. Here employers determine the relevant training program for the new employee to improve their performance.

Step2: Here they determine whether it is going to make or bring any change to the new employee while working in BBL. Formulating the changes it would make.

Step 3: Determine causes and determining the problem in depth, whether it is a problem of will or skill. If it is a deficiency of skill, then take necessary action against it.

Step 4: In this stage, company arrange formal training after determining the lacking of skill. They take proper action by arranging formal training for the new employees. Thus, it would help the trainers to come up with different ideas of how to develop them in their own training methods.

Step 5: Arrange Practice as it makes a man perfect. The more you practice, the more you get expert in something particular. Therefore, the company arranges some –Attachment Program” for new and senior employees. It helps the employees to make themselves perfect in some ways by being train by the most expert trainers.

Step 6: In this last stage, they arrange feedback. After receiving the training, the new employees are given an examination, where they have to pass in order to work for BBL. Thus, it helps both the organization as well as the employee to judge them in order to serve for the bank.

2.8 The Attitude of trainee's toward BRAC Bank training:

In this report, the main concentration is to understand the attitude of trainee's about the BRAC Bank training activities. BRAC Bank is always there to make their employees upgraded so that they can cope up with modern society and can serve the people through BRAC Bank accordingly. To understand this, BRAC Bank started to evaluate their employees' idea and thoughts about the training so that they can keep themselves up to the marks. After each training, the organization takes feedback from the trainees. Organization is also taking feedback from the employees who are not taking the training and mainly they are from the higher authority post. They did that in order to reduce the gap between need and present demand of training for the employees.

2.9 Objectives of understanding trainees' attitude towards BRAC Bank LTD:

As BRAC Bank is always concerned about the development of their employees, they invest huge amount of money in their different training project. To know if they are investing in proper area, they need to know the feedback, opinion in a word the attitude about their training process.

The objectives of knowing the attitudes are –

- Getting opinions from new employees:

As the company is dealing with the new employees for the first time, they need to know if the employees are going to be affected positively by the training or not. Therefore, they evaluate the opinion of fresher's so that the company can understand the effectiveness of training. As the learning methods vary from individuals to individuals, the company can have idea about how to deal with the new employees in order to improve the productivity of company.

- Taking opinion from senior executives:

BRAC Bank is not only taking opinion from the trainees, but also from the senior management and trainers. They are doing this so that company can get opinion about the understanding

process of new employees, updated methods of training from the trainers. Here, the management team can come up with new methods so that they can provide updated training and can reduce the gap between needs and demands of trainees.

- Taking recovery training for new employees:

If the company gets any negative feedback or if the opinion is not satisfactory from the participants, company can take the recovery program/training for the participants. If the trainers are getting dissatisfactory feedback from participants, authority is responsible to change the trainer or giving proper training to the trainers as well.

- Arranging training on new topic in new method based on demands:

Day by the day the technology is upgrading. Here, BRAC Bank is always on step ahead to deal with new methods in banking industry. They always research on different topic like sales recovery, anti-money laundering process and so on. Whenever the company comes up with any new ideas, they arrange program so that they can train up the participants accordingly. Through understanding the employees' attitude, the company can defines if any individual needs any new solution/idea to serve the customers in satisfactory level or not. And they act accordingly.

2.10 Methodology/Design of the study:

Here, the report is mainly the analytical report. In order to get a proper analysis, the data were identified, collected, classified, analyzed, interpreted and presented in a systematic manner. The overall process of methodology has been given below –

- Nature of the study:

This is an analytical report. Both primary and secondary sources have been used for data collection.

- Sources of data:

To get a proper analysis, both primary and secondary data were needed.

- Primary Data: The trainers and trainees of BRAC Bank, here the trainers were from different department and from different position. The trainees/ participants were both new and senior one. To get proper information I get information –
 - Practical desk work
 - Face-to-face conversation (informal) with the bank officers and trainees.
 - Conversation with the trainees over phones.
 - Direct observation.

- Secondary Data:

For the secondary data, I used the standard search engine - Google to search for reports, online journal entries, and articles on BRAC Bank and to get some previous analytical report on BRAC Bank so that I can complete this research in proper manner.

Here, I get information from other sources, like –

- HR Handbook
- Prospectus of BRAC Bank Limited.
- Training Document
- Visit website of BRAC Bank LTD
- Several Booklets of BRAC Bank LTD
- Training Materials of learning and development division.

During taking help from the internal secondary sources of data on BRAC Bank, I kept in mind that I should not manipulate or breach their confidential information. The authority was aware about that that I was taking help from their resources to make my analytical report.

Chapter 3: Data Analysis

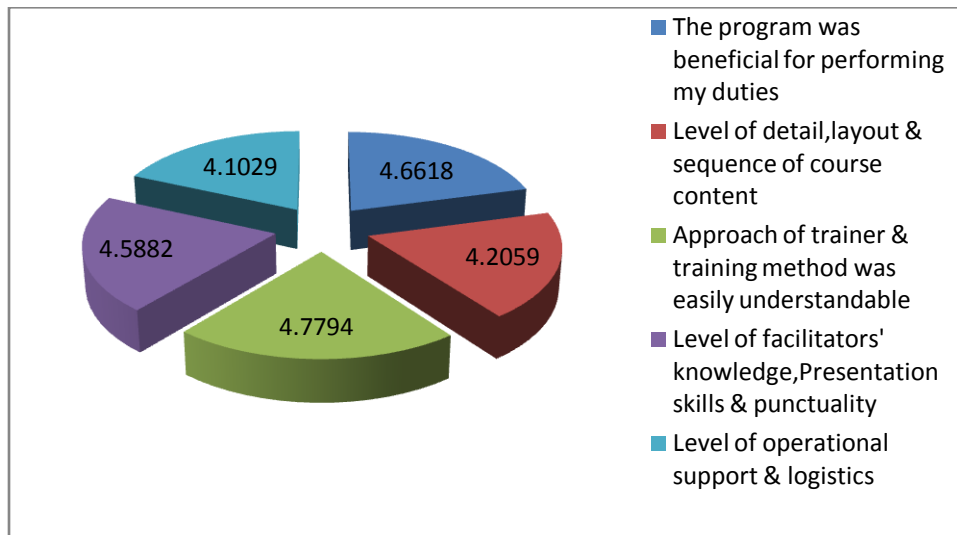
3.1 Debt recovery training:

Debt collection training is one of the smartest investments a company can make to improve their bottom line. Debt recovery refers the process of making people or companies pay the money that they owe to other people or companies, when they have not paid back the debt at the time that was being arranged.

When problems arise, professional debt recovery has proved to be an effective way of regaining lost money.

BRAC Bank always keeps them updated about new techniques of recovery system and they always train their employees according that as well. After each training, they evaluate their program with the help of their participants so that they can improve their training in afterwards.

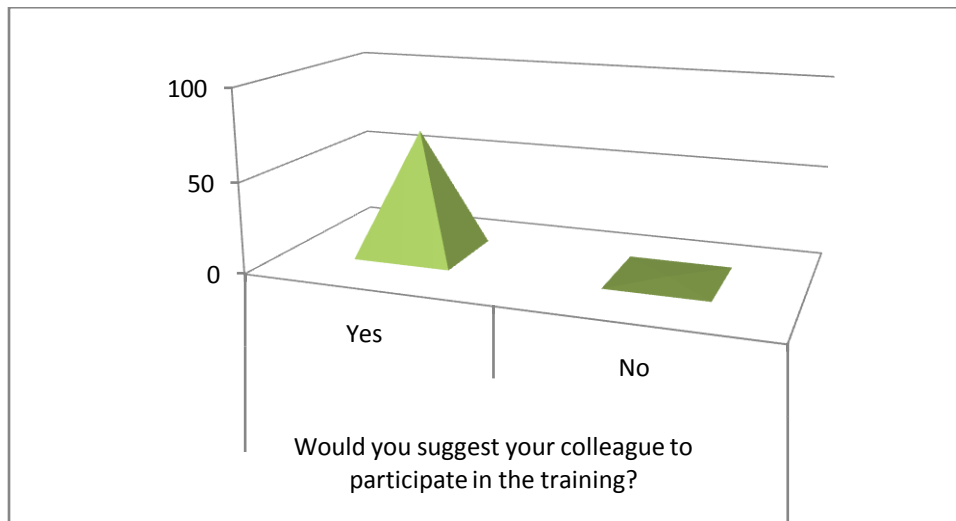
Here is the recent evaluation study –

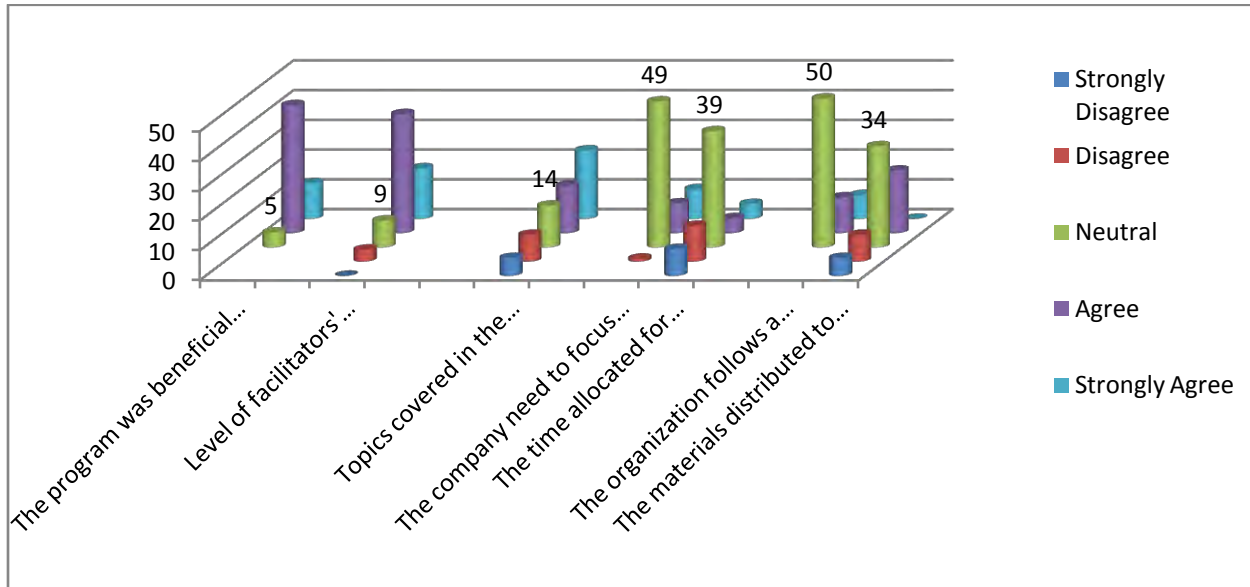


This evaluation was being conducted amongst 70 participants from 3 separate batches. They evaluate each factors based on 5 points. Participant's overall rating is 4.468 (89%) which is quite good. The things which the participants wants to be improved in their training was –

- Food
- Need more time during training.
- Increase training frequency.

When the participants were being asked if they will encourage other colleagues/employees to get proper training from the bank, we got positive feedback. Out of 70 participants, 69 people said that they will influence other to attend the training.

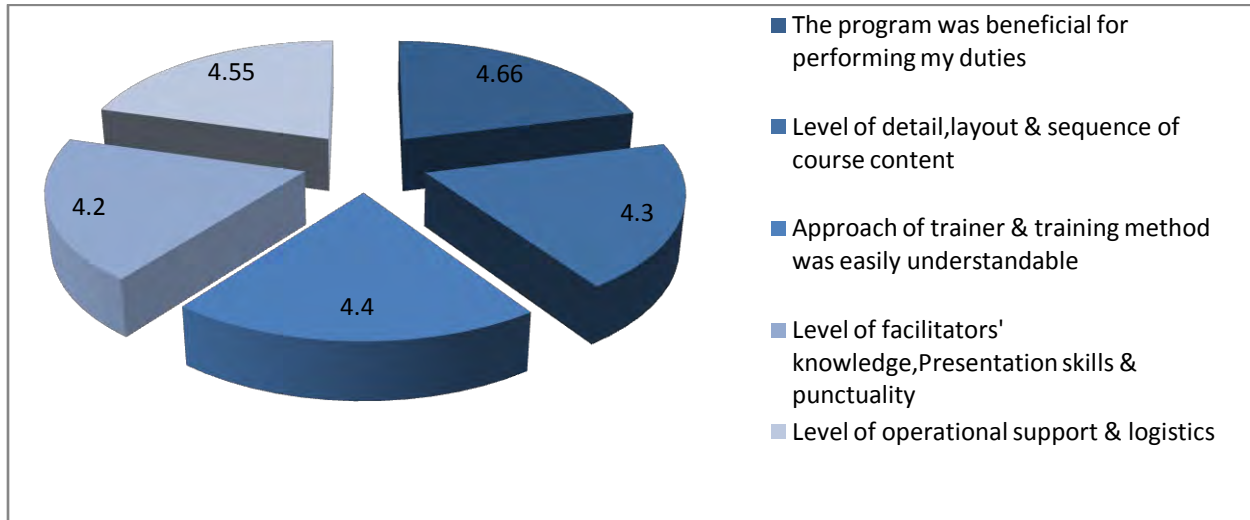




The chart mentioned above refers that the participants were satisfied enough towards their training. But in this certain training, the evaluation says that the bank should emphasize on their training time as the satisfactory level in this factor is comparatively not good. The most satisfactory element of this training was their training materials. Participants agree that it is very helpful for them to take training separately based on several topics as they are able to discuss about their problem topic wise.

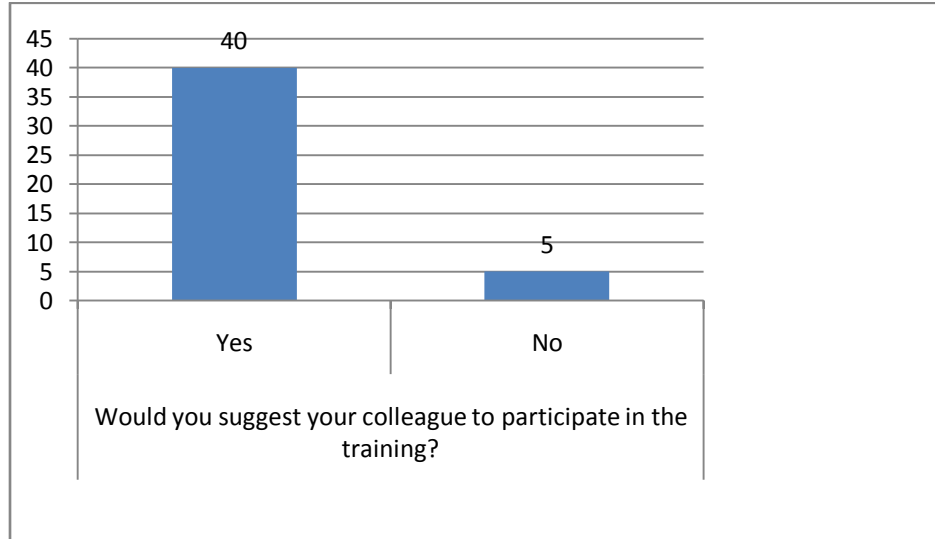
3.2 Orientation and Pre-Service Training for the newly joined employees:

Generally it is for newly joined customer relation officers. After hiring the employees, BRAC Bank not let them to execute their assigned job before providing proper training. To keep them in their organization, BRAC Bank provide Orientation and Pre-service training for their newly recruited employees. They divide the employees in different groups and provide training.



In this evaluation, the bank ranked each factor out of 5. Here, the overall program was being ranked 4.44 (88%) out of 5 which is satisfactory. The chart refers that the participants were quite satisfied in terms of program content, layout and sequences. It means they are going to be benefitted after getting this training, If we analyze the other factors, here the bank need to use their support logistics in a proper way so that the participant can utilize it properly. For example – giving them dairy along with a pen so that they can take notes, provide them reading materials which is being written in easy language as the CRO’s are not that much educated. According to participants the trainers approach and their training method was satisfactory for them.

Here, the total participants were 45. Amongst them 5 participants claim that they will not encourage other employees to attend the training in future. As the dissatisfied participants number is not high, so the training can be considered as the successful one. Here, the success rate in 88%.



From the open-ended questions, we came to know that participants have some objections such as

–

- Need more time in training.
- More documentation about the successful sales persons.
- Punctuality of trainers.
- Electrical problem in the training venue.

The bank already took the steps to resolve this problem in order to get an improved training program in future.

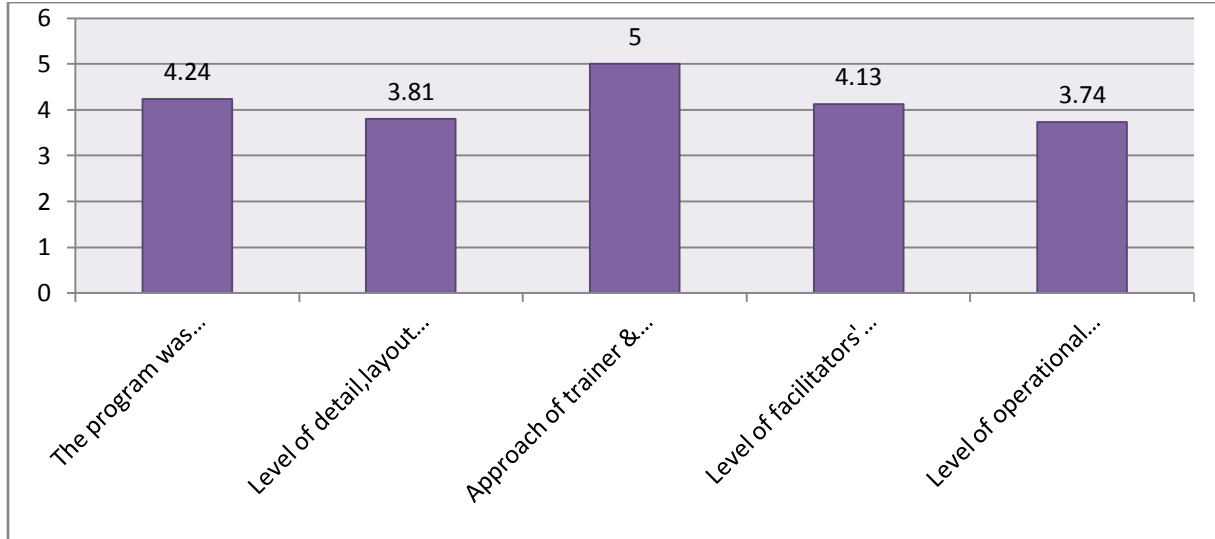
3.3 Program on Credit card and Services:

This program is especially for the employees who are dealing with selling cards and other services. It is mainly for the employees who are working on sales division. As they always have a significant target which they need to accomplish within a certain deadline, the sales employees need to be aware about the techniques/system by which they can convince people in order to let the bank to get profit. This training let the employees to –

- Increase employees productivity
- Improve theoretical knowledge

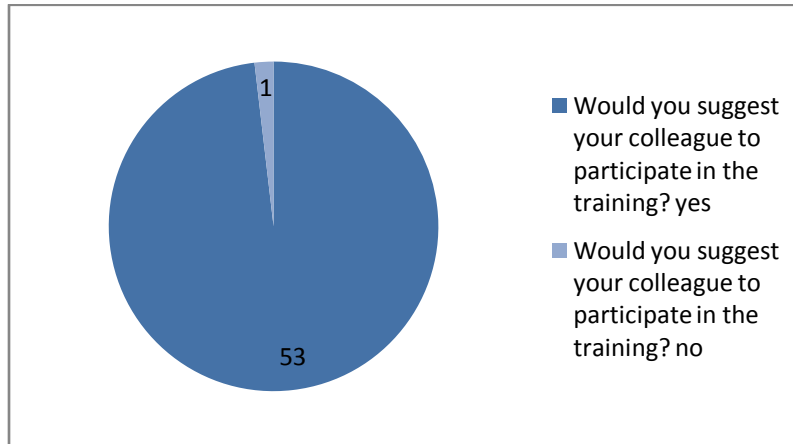
- Increase the profit of bank

Here, the evaluation chart –



The chart refers that, employees are quite satisfied with their trainers' approach and learning techniques. Here, the trainers were external one. He is always there to help the participants to come up with new techniques to convince the customers. The trainers have that capability to make the topics easier for the employees especially who are going to deal with the external customers. Therefore, the participants are very much comfortable with the trainers to gain knowledge and idea from the trainers. The satisfaction rate is 4.19 out of 5 (83%).

Here, the participants claim that they need more details in their program. The reading materials should be more in details. Moreover, they need more documentation during the session. Therefore, the rate in terms on training content as well as level of operational logistics becomes lower. On other hand, the training was effective to improve the employees skills to perform their duties was satisfactory.



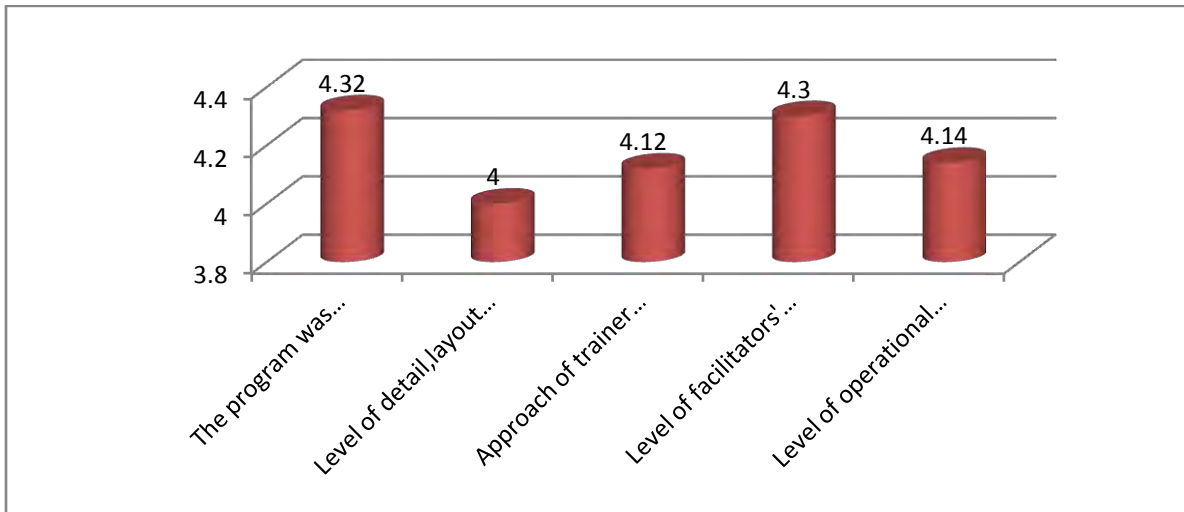
In this training, the total participants were 53, among them 52 people refers that the training helps them to be motivated a lot and they are interested to do this type of program again in future.

3.4 Credit Analysis and approver training:

Credit analysis refers method by which a bank calculates the “credit worthiness” of an organization or individual. In other sense, it is the evaluation process to find out the ability of a company to honor its monetary obligations. The bank may analyze the financial statements of a certain business before making or renewing a commercial loan. The objective of credit analysis is to look at both the money borrower and the lending facility being proposed and to assign a rating of risk. The risk rating is being estimated by the probability of default by the borrower at a given confidence level over the life of the facility, and by estimating the amount of loss that the lender would suffer in the event of default.

Credit analysis involves different types of financial analysis techniques such as ratio and trend analysis as well as the creation of projections and a detailed analysis of cash flows. Credit analysis also includes an examination of collateral and other sources of repayment and management ability. This analysts attempt to predict the probability which a borrower will default on its debts, and also the severity of losses in the event of default. Credit spreads—the

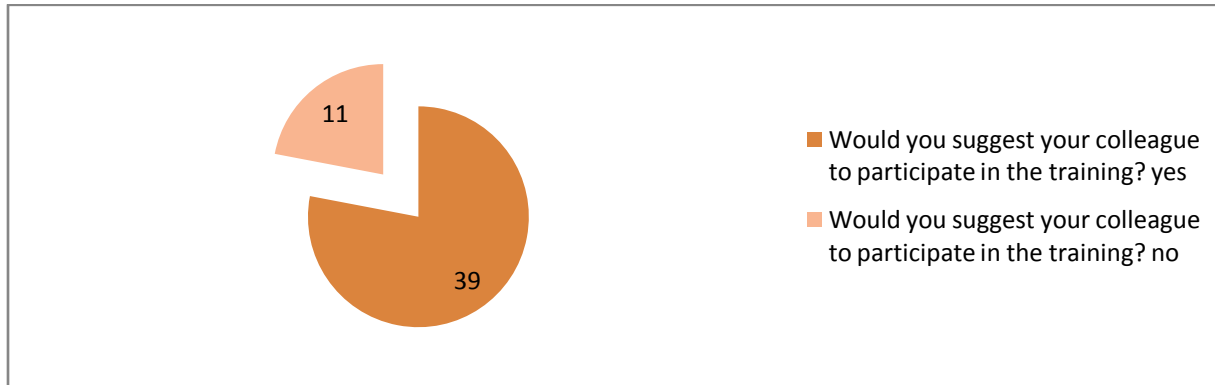
difference in interest rates between theoretically "risk-free" investments. It reflects credit analysis by financial market participants.



Here, the each factor was not able to reach in a satisfactory level. No factors were able to reach above 4.5 out of 5. The overall percentage is 4.2 (82%) which is not that much satisfactory according to BRAC Bank.

As the training on credit analysis is totally calculation related, it will be better if the topics and other sequences should be more details and easily understandable language. The trainers need to be more knowledgeable as well as properly prepared. They should be capable enough to explain the calculation and provide proper knowledge. The employees claim that they got training parts (training topic and trainers punctuality) were satisfied. The things on which they have objection is -

- Need proper calculation process along with sufficient part.
- Trainers should be more talented.
- Food quality.



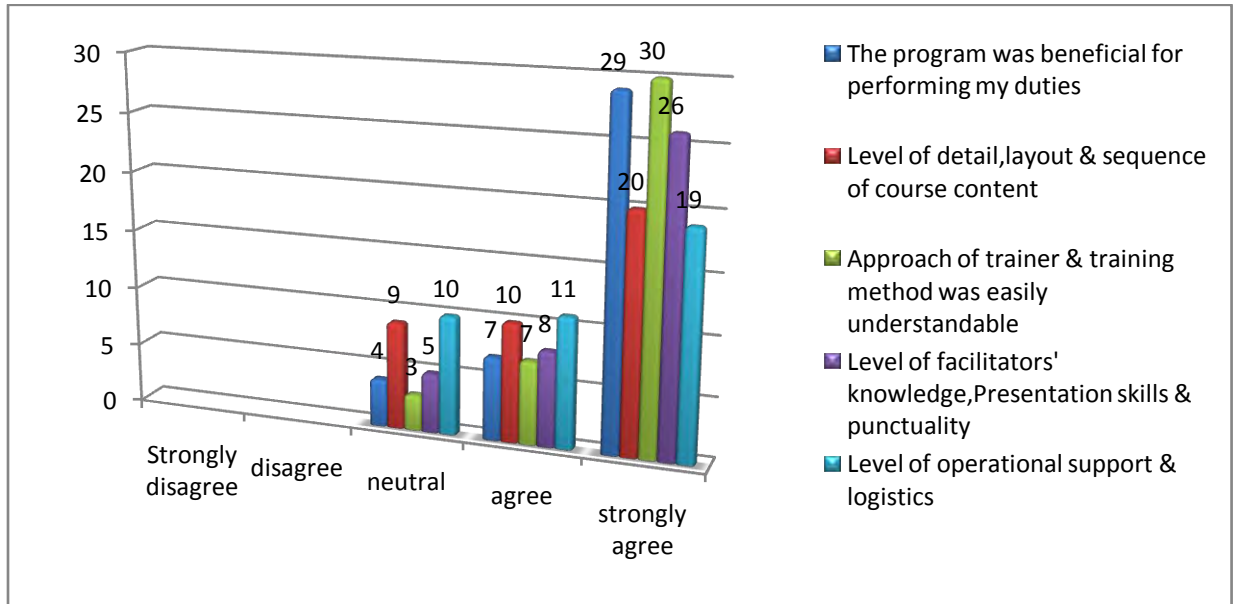
Here, the number of participants were 50 in one batch. Amongst them 10 employees said that they will not let other employees/colleague to attend this type of training. Among 50 participants, 40 people claim that they are satisfied. Here, the satisfactory level is 80%.

3.5 Industry & BRAC Bank Perspective on Trade Marketing:

It is for the newly employed people as well as for the senior employees. From this training, the participants are able to know the present scenario of Bangladesh banking industry condition and how the BRAC Bank is dealing with it. From this training, the employees can get idea about how they need to work according to banks rules and regulation so that bank can keep its image constant.

Trade marketing training consists of some methods of marketing that relates to increasing the demand at wholesaler, retailer, or distributor level rather than at the consumer level. It refers the basic idea of marketing the products through the value chain and at the point of sale. Consider it the idea of creating a demand for the products across the channel and before it reaches the consumer.

In a word, this training is there to train up the employees and upgrade themselves in order to gather customers for banks and encourage themselves to buy their products.



Here most of the employees were satisfied in terms of evaluation factors. The chart mentioned above refers the real number of employees who were satisfied with the training. Here, the level of operational support and logistics were a little bit low where the bank needs to pay attention. The satisfaction rate is 82%.

Here, the participants were satisfied as –

- They got overall idea about business relationship.
- Knowledge about RMG export related issues.
- Trade cycle calculation.
- Credit policy, regulatory and procedural guideline.

The reason behind dissatisfied employees were-

- Need more time.
- Want to conduct some case studies.
- Food quality.
- More corporate CRM session.

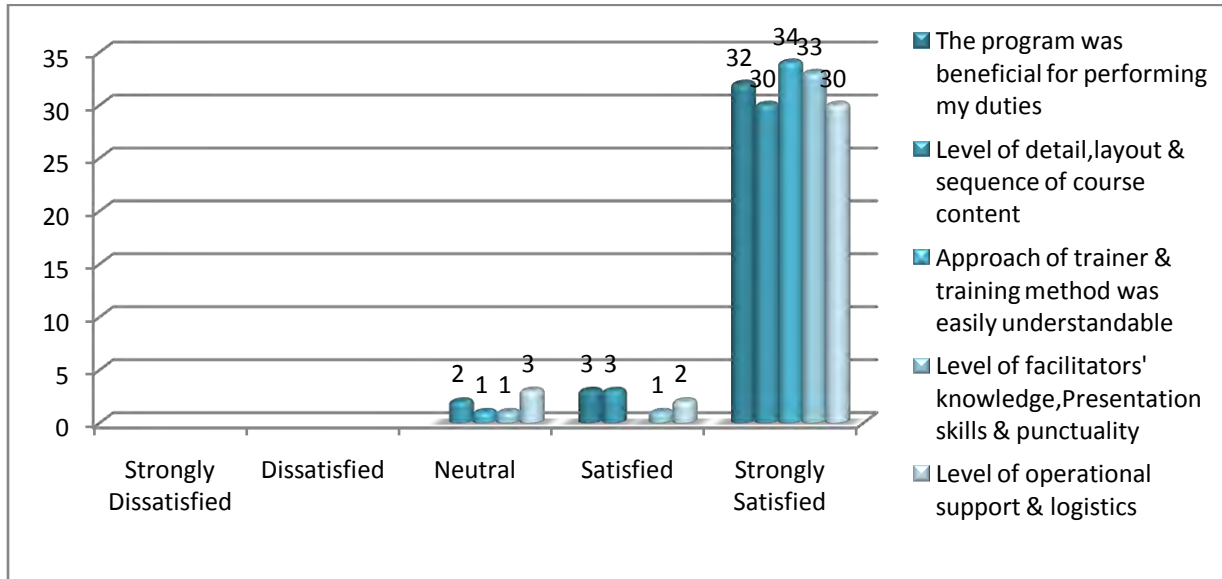
3.6 Development of professional selling:

BRIDDHI – Industrial & Marketing Consultants, a leading multi sectoral consulting house in Bangladesh. It's major focus on the organizational development in the industrial sector, are ready to provide superior consultancy and training to improve the quality and bring the professionalism in individuals in the industrial sector, because they believe in truly providing services designed to meet the client's researched needs, rather than standard packages.

All the members of BRIDDHI are well-trained and experienced professionals, providing top quality products and services and doing their best for customer satisfaction.

They help to make our industrial sector more competent and give utmost priority to the development of professionalism so that it can contribute substantially to the development of our economy. This organization's goal is to help only to grow and not to reduce wastage but completely eliminate wastage in all spheres of life.

The training on development of professional selling is mainly organized by BRIDDHI. They have quite well trained trainers who provide the participants day long training on particular topic. They divide the participants in different groups consist of 35 participants and provide them training. The reading materials of this training are quite reach. After attending this training, the participants receive the certificate from BRIDDHI organization.



The feedback towards this program is always exceptional. Here the employees always express satisfactory appeal towards this training session. The trainers of BRIDDHI are so humble and employees of BRAC Bank like them a lot. There, in the evaluation, all factors of the training were able to satisfy the participants. Such as – Motivating the employees, training topic, sequences, reading materials, trainers approach, level of operational support and logistics. The participants claim that this program helps them a lot to gain practical knowledge. The satisfaction rate is 4.8 out of 5 (96%) which is quite high.

The participants gave opinion about the improvement of this training were –

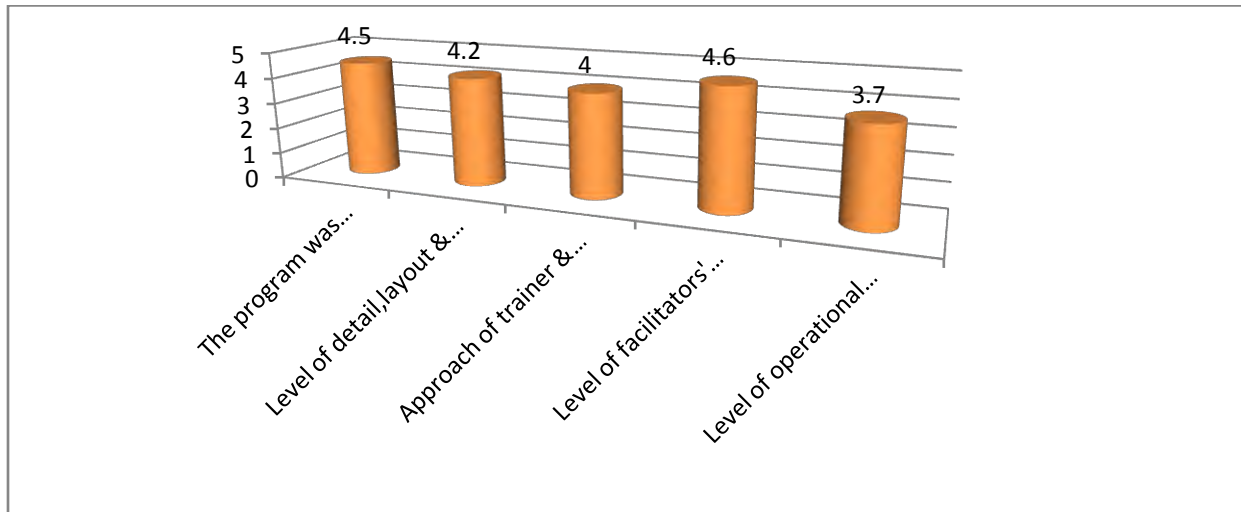
- Need more programs in a year.
- Need more days.
- More case studies.

3.7 Training on Land Documentation and Mortgage:

It is the internal program of BRAC Bank. This training is mainly for the people who are dealing with loans and other legal documentation process. This training consist of –

- Title search process

- Documentation law
- Land registration process
- Mortgage law
- Mortgage loan
- Other regal procedure.



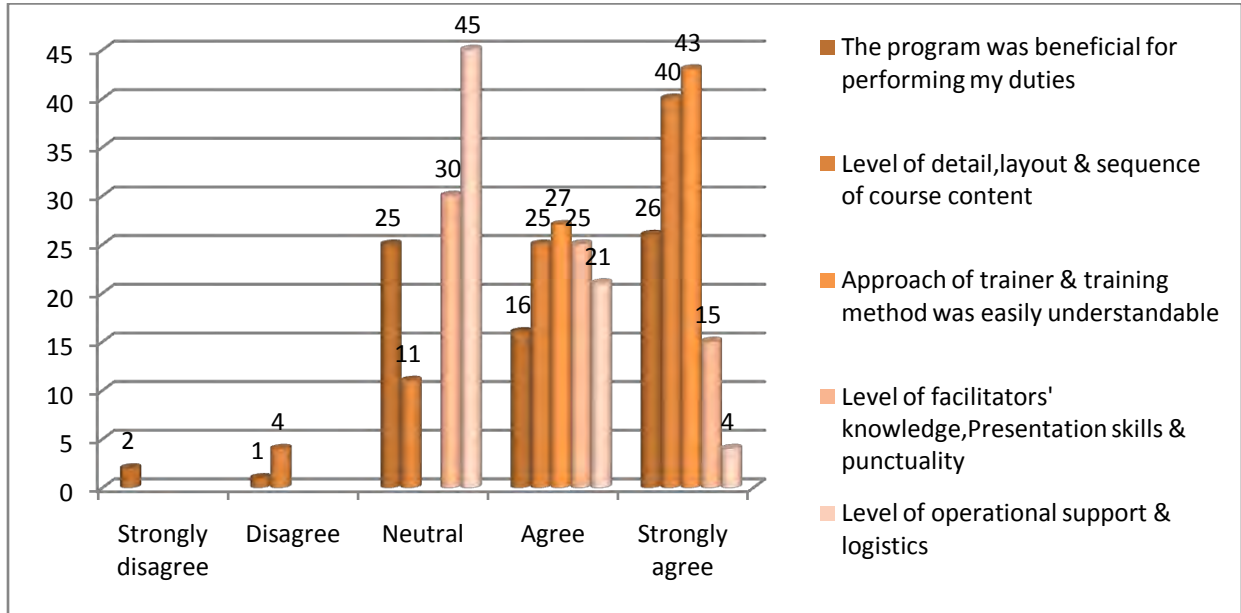
The program was being evaluated out of 5. The average of satisfied people is 4.31 (86%) which is satisfactory. Here, the bank needs to improve their operational support and logistics. The other improvement factors are –

- Food quality
- The trainer should be from retail asset business.
- Need more related document and references of updated law to make the training more authentic.

3.8 Post field attachment training:

Post field attachment refers a field based practical and external training experience that prepares trainees for the tasks they are expected to perform on completion of their training. Now-a-days it is one of the most frequent training programs which the bank is conducting regularly in order to get properly trained employees for particular job. For BRAC Bank, it is mandatory for each

employee to attend the post field training so that they can go for their regular work in a scheduled way.



As this program is always important for the bank, they always keep themselves updated about the training methods, logistics, trainers' capabilities etc. Therefore, the employee satisfactory level toward this program is quite positive.

Here in this chart, we can claim that most of the employees gave their opinion on satisfactory level. The satisfactory level of this program is 4.5 out of 5 (97%).

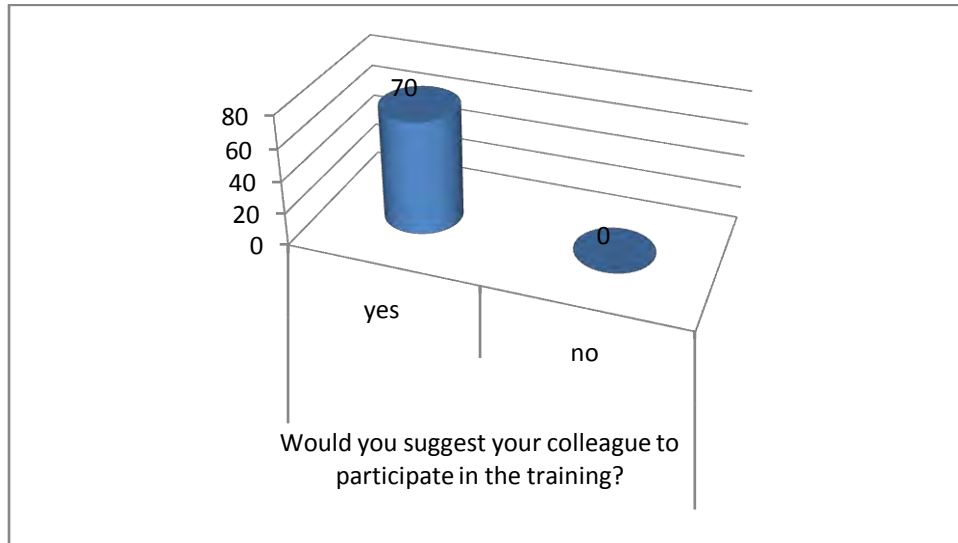
If we compare, the 5 factors which are being mentioned in the chart, it can be said that, the bank needs to improve their operation and logistic support which will help them to boost up their employees satisfaction if this program and other programs as well.

The variables, which is the reason of employee satisfaction are –

- Trained trainers
- Opportunity of having practical knowledge.

Few employees were dissatisfied and the reason was –

- Rude behavior of staffs
- Short period of time
- Training during office time.

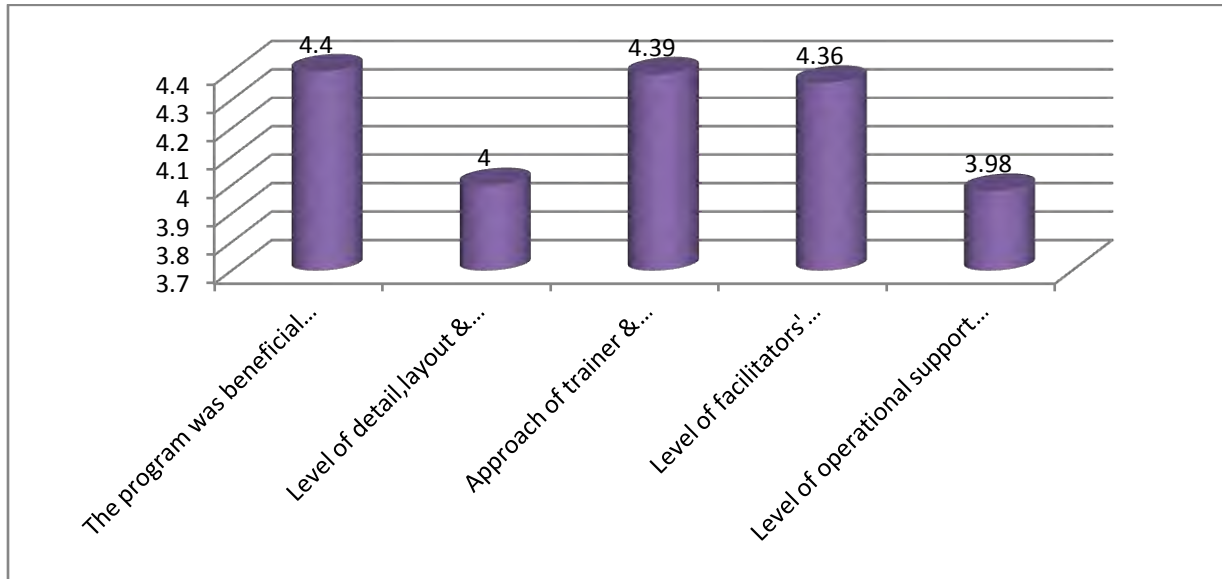


This is the only program which the employees like most. Here, every employee said that the training is helpful a lot and they will encourage other employees to attain this training on time so that they can enhance their capability.

3.9 Workshop for MTO (Management Trainee Officers):

MTO (Management trainee officers) refers the employees who were being hired as they are quite talented. It is an upper level post where the employees will be trained for certain period of time and after that they will be hired for upper level post.

Here, in this workshop, the employees get clear idea about their activity, task and training which will be provided in the upcoming training. They also conduct some assessment here so that the company can understand the strength and weakness of each individual and give them their desire post based on their capability.



Here, the feedback of participants is average. The factors which they need to improve are to enhance the topics of the program and the level of operational support and logistics. As the training is to upper level employees therefore the trainers should be more knowledgeable so that they can give solution to the confusion of the employees during training. The satisfactory level of this program is 4.4 out of 5 (88%).

Through this analysis, it can be said that each training program had achieved its goal to train up the employees according to their needs. Some improvement is needed and the bank is already considering those factors for betterment.

Chapter 5: Findings, Recommendations and Conclusion

5.1 Findings and recommendations:

After conducting the analysis, it can be said that there are some specific factors which are helping to boost up the employees satisfactory level. On other hand, there are some variables which are the main reason of dissatisfaction of participants. Those factors are –

Factors of Satisfaction	Factors of Dissatisfaction
<ul style="list-style-type: none"> ● Trained trainers ● Enriched training materials ● Opportunity of having practical knowledge ● Case studies and Documentation 	<ul style="list-style-type: none"> ● Food Quality ● Sitting arrangement ● Less frequent training ● Less time duration of training.

The authority can improve their training by following these suggestions –

● Follow up the training regularly:

Here, the bank should moderate and follow up the trainings frequently. They will observe the training, communicate to the trainers as well as trainees (if needed) and edit, change the training methods, place, equipments etc in order to get a successful training session.

● Improving the food quality of training campus:

From the analysis, it is being clear that the food quality is one of the major factors of dissatisfaction. They need to improve their food quality. Therefore, they can change the vendor after certain time and the food menu as well. Before, choosing the vendors, they should consider the hygiene factors as well.

- Check the instruments regularly:

The equipments which are needed to run the training (projector, laptop, air conditioner, cooler, furniture etc) need to be checked properly so that the participants could not complain which will decrease the employee satisfaction level.

- Adding more documentation according to employees need:

As the training is for all type of employees, trainers should show more documentations. Sometimes, it is better to show them video rather than explaining something verbally. It will let the employees to understand certain topic properly in a shorter period of time.

- Update the reading materials of training day to day:

It is important to update the learning materials regularly. It will help them to keep themselves updated with the present scenario such as - rules regulation of banks, easy methods of calculation which was tough previously, sales methods, BRAC Bank policy, different banking rates etc.

- Train the trainers:

The bank needs to train their trainers as well. they can arrange yearly, quarterly training for the trainers where the trainers can have case studies, open discussion, new idea generating etc. It will help the trainers to provide updated knowledge to the trainees.

- Increase the two way interaction for the participants:

After each training session, the trainer can have 15-20 minutes interaction session. Here the participants will express their opinion, confusions or any feedback to their respective trainers which will help to run the sessions smoothly in future.

5.2 Conclusion:

BRAC Bank Ltd. intends to create standards as a market leader in Bangladesh. It proved that a locally owned organization can provide efficient, friendly, effective and modern banking service on a profitable basis. It is the only bank in Bangladesh who is very much concern about employee quality and conduct so many training each month. Human Resource Division is the most confidential department for any organization as well as Human Resource Division in BRAC Bank Limited. The information was collected for preparing this report was much confidential and the authority is consent about the usage of that information in this report. By working in this department, the knowledge and experience which I got through my internship period will help me a lot in my upcoming corporate future.

Chapter 6: Appendix

6.1 Survey Questionnaire:

Training Evaluation Form

Date:

Time:

Training title:

Training location:

Name of Trainers:

CLOSED – ENDED QUESTIONS:

1. How many times (in a year) the company should arrange the program for the employees:
 - Yearly
 - Half yearly
 - Quarterly

2. In which time company should arrange certain training session for employees:
 - During working time
 - After working time
 - Weekends

3. The Area of the program was helpful to clear the certain topic –
 - Lecture
 - Video presentation (documentation)
 - Case study
 - Open discussion

Instructions: Please indicate your level of agree with the statements listed below (4-7):

SL	Statements	Strongly Dissatisfied	Dissatisfied	Neutral	Satisfied	Strongly Satisfied
4.	Level of detail, layout & sequence of course content:					

5.	The training method was easily understandable:					
6.	Level of operational support & logistics in the training was satisfactory:					
7.	The performance of employee is at the expected and well trained who provide the training:					

Instructions: Please indicate your level of agree with the statements listed below (8-14):

SL	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
8.	The program was beneficial for performing the duties:					
9.	Level of facilitators' knowledge, Presentation skills & punctuality is satisfactory:					
10.	Topics covered in the training were relevant :					
11.	The company need to focus on technological support to improve the training:					
12.	The time allocated for training was sufficient:					
13.	The organization follows a specific TNA method to achieve the training objectives:					
14.	The materials distributed to the employees were helpful:					

15. Would you suggest your colleague to participate in the training to improve their potentiality?

- Yes
- No

OPEN-ENDED QUESTIONS (16, 17):

16. What did you like most about this training?

Answer:

17. Please mention if you have any suggestion to improve the program:

Answer:

6.2 References:

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