

BRAC University

**Report on:**

# TELE-LEARNING PROJECT of BRAC Bank Limited



Inspiring Excellence

Submitted to:

Saif Hossain  
Senior Lecturer &  
Coordinator (BBA Program)  
BRAC Business School  
BRAC University

Submitted by:

Moon Moon Jahan  
ID no. 15264035  
MBA Department  
Semester: Summer 2018  
BRAC Business School

**Submitted on: September 20, 2018**



## Letter of Transmittal

September 20 2018

**Mr. Saif Hossain**

Senior Lecturer

BRAC Business School

BRAC University

**Subject: Letter of Transmittal**

Dear Sir,

It is an honor for me to submit this internship report on “TELE-LEARNING PROJECT of BRAC Bank Limited” to you at the completion of internship period for program requirement.

To prepare this report, I have tried to my best to present relevant information and research result according to your guideline following BRAC University and BRAC Bank Limited regulations. It was really very inspiring for me that your instructions and supportiveness of BRAC Bank officials provided clear perspective on this regard.

It would very appreciative and honorable for me if you evaluate this report and give feedback according to your precious judgment. This paper is result of observation and experiences of my internship tenure as an intern of BRAC Bank Limited.

Yours sincerely,

Moon Moon Jahan

Id. No. 15264035

MBA Department

BRAC Business School

## Acknowledgement

At first, I want to thank the graceful almighty Allah to allow me to complete the internship report as my MBA program completion requirement. The submission of internship report on “TELE-LEARNING PROJECT of BRAC Bank Limited” is the aftermath of comprehensive support and involvement of some individuals.

Those people contributed and guided the process of making this report so that it could execute interests of assignee authority. I want to thank all of them cordially, indeed there are some of them that I want to mention specially.

I would like to express my gratitude and indebtedness to my honorable internship coordinator **Mr. Saif Hossain**, Senior Lecturer of BRAC University who instructed me flawlessly and provided me ultimate guidance. It was very encouraging for me to complete my internship report under his supervision, throughout the process of preparing this paper his guidance and association has helped me enormously.

Secondly, I want to thank **Mr. Maniruzzaman**, Associate Manager of BRAC Bank Limited, and my supervisor who supported me in every aspect during internship period. He provided me direct support and treated with care so that I could understand process, organizational culture and other important issues on sophisticated work environment of BRAC Bank limited.

Finally, I want to express my thanks to my family, teachers, classmates and other close persons who helped me to complete this internship report successfully.

## Table of content

Item	Page no.
Letter of Transmittal	i
Acknowledgement	ii
Table of content	iii-iv
Executive Summery	v-vi
<b>Chapter One: BRAC Bank Limited</b>	1-4
1.1 Introduction	1-2
1.2 History of BRAC Bank Limited	2-3
1.3 Product and Services	3-5
1.4 Operational Network Organogram:	6
1.5 Vision and Mission of the Bank	7
<b>Chapter Two: The Job</b>	8-9
2.1 Description of the job	8
2.2 Specific responsibilities	8
2.3 Additional job I have performed	8-9
2.4 Critical observations and recommendations	9
<b>Chapter Three: TELE-LEARNING PROJECT of BRAC Bank Limited</b>	10-12
3.1 Description of TLP	10
3.2 Objectives of the report	11
3.3 Methodology	11
3.4 Limitations	12
<b>Chapter Four: Findings</b>	13-17
4.1 Background of the project	13
4.2 Process	13-14
4.3 Challenges at the Time of Implementing TLP	14-15
4.4 Importance of TLP	15-16
4.5 Effects of TLP on employees	17
<b>Chapter Five: Analysis and Result of the TLP</b>	18
<b>Chapter Six: Conclusion</b>	19
Reference	20

## Executive Summary

BRAC Bank Limited is a name of trust and dependency. Sir Fozle Hasan Abed introduce the bank at 2001. Since then the bank come to a long way. At Present BRAC Bank Limited have 186 branches, 460 SME unit offices and 440 ATM booths over the country to provide the best service to its clients.

Even being the youngest bank, BRAC Bank Limited took a step to break away from usual tradition and tapped into entrepreneurial initiatives. It is the largest financier that has disbursed 220,139 million of loans to 410,817 clients. Currently they are the 5<sup>th</sup> ranked bank in Bangladesh.

BRAC Bank limited believes that the success they attain is the result of regardless hard work of its effective and efficient employees. They said that the employees are the secret of their success. They select their force very consciously and BRAC Bank is the only bank in Bangladesh who

invests the most for its man power. BRAC Bank limited has a well structured human resource department and efficient research and development department who work day to night for get the best result from its work force. It arranges trainings and workshop not only inside the country but also they provide international trainings for its best employees. Other than that, all the trainers and speakers of any training session are the most experienced trainers from home and abroad.

BRAC Bank Limited disposes so many trainings and workshops to increase the performance capability of an employee. After every training session BRAC Bank Limited evaluates the knowledge and performance of the employees to explore the skill and ability they retain from the training or workshop. Tele-Learning Project is one of the main evaluation programs that have effect on uplifting of employees performance and positions.

The opportunity of internship in BRAC Bank limited is surely a dignified scope of learning that will help me in my corporate future. This report is on the Tele-Learning Process of the bank which is performance evaluation method maintained by Human Resource department of the bank. Though I have been placed as an intern in finance department my supervisor Mr. Maniruzzaman arranged a one week experience of working in the project. This chance of getting involved in the project enables me to compare the studies with the reality and helps me to understand the process properly.

Tele-Learning project (TLP) is the most important experience during my internship tenure in BRAC Bank Limited, this is important performance appraisal method which enables authority to evaluate employee job responsibility, work related knowledge, accelerates employee enrollment in learning process, better performance and competence due to highly competitive market regarding direct customer service. This process primarily circulated by authority, design schedule and participant base, determine questionnaire and finally examination is taken via automated software by officials.

Working as a participant of the TLP, I have been involved as an examiner of the scheduled exams, observer of the interview and checker of the scripts of candidates to evaluate the performance appraisal method by the authorities of the Tele-Learning project of BRAC Bank Limited.





# Chapter One: BRAC Bank Limited

## 1.1 Introduction

The first & foremost content of an up growing economy of a country is its financial environment and Banks are the institutions that play the most important role in financial development of the economy of a country. Though The Banks have played an essential role in economic growth through their core operations, the success of banks largely depends on the economic strength of the communities where they & their clients operates. As a developing Country, the economic structure of Bangladesh is expanding day by day.

In Bangladesh, there are 6 state owned banks, 3 specialized banks, 32 private commercial banks, 8 Islami shariah based private commercial banks, 9 foreign commercial banks and 5 non-scheduled banks are operating right now. Among all of them, Brac Bank Limited is one of the most successful private banks in Bangladesh and its contribution in the Banking industry as well as in the economy of Bangladesh is very much significant.

BRAC Bank Limited is different than any other commercial banks of Bangladesh as it started its journey as an affiliate of world's largest non-profitable institution BRAC. This Bank operates under a unique agenda where profit & social responsibility goes hand to hand as it strives towards a poverty-free, enlightened Bangladesh. Because of that 'Double Bottom Line Agenda', its services and contributions to the society is profit-based but social welfare oriented. The non profitable perception of BRAC towards the customer is the main key of achieving the top rank in the industry.

In Bangladesh, there are no other bank is much conscious about their employees as BRAC Bank Limited has given the most priority on the training and development program for its employees to enhance their efficiency level. BRAC Bank Limited keeps its research on for the betterment and introduces all the newest training instruments that help it to improve the ability of its employees and develop the quality of their services.

BRAC Bank Limited is the other name of Dependable, supportive as a friend in need, provider of welfare based service for the betterment of clients which made this bank significant from the other commercial banks. This bank consists of different observations headed for development

and follows the principle of its parent company BRAC which is internationally renowned. For supreme determination, compliance management and outstanding performance, BRAC Bank Limited has achieved several prestigious awards as follows-

- \* Best Bank for SMEs-2017 in Asia money Country Awards 2017
- \* ICMAB Best Corporate Award-2015 in Private Commercial Bank Category (Traditional Operation)
- \* Sustainable Marketing Excellence Award- 2014 from CMO Asia
- \* Best Bank in Bangladesh Award-2013 from Finance Asia as part of Country Awards
- \* The Best Managed Bank Award-2013 from "The Asian Banker Leadership Achievement Award" for Bangladesh for achievement in the period 2011-2013
- \* Best Retail Bank Award-2010 by The Asian Banker at the 10<sup>th</sup> international excellence in retail Financial services award program.
- \* ICAB National Awards-2010 for Best published Accounts & Reports in the Banking Category.
- \* Best Financial Institution of the Year-2008 in the DHL-Daily Star Bangladesh Business Awards.
- \* Highest Vat paying organization in national level for the financial year-2007-2008.

## **1.2 History of BRAC Bank Limited**

BRAC is one of the world's largest non-governmental development organizations founded by Sir Fazle Hasan Abed in the year of 1972. And BRAC Bank Limited has started its operation on July 4, 2001 as an affiliate of BRAC.

After 17 years of its journey, now BBL has ranked 5<sup>th</sup> position in the best banks of the country. This position has achieved by the most heartily dedication for the welfare of clients and society rather than only focus on earning profits. At present, this bank holding a total number of 8000 employees who are continuously working to build an enlightened, healthy democratic and poverty free Bangladesh. Currently with its 186 branches, 460 SME unit offices and 440 ATM booths over the country, BRAC Bank providing banking services to its clients with full efforts.

In a country like Bangladesh which is suffering from unemployment problem, BRAC bank Limited has introduced SME as a rising opportunity for development rather than being unemployed or searching for employment. There is no doubt that, BRAC Bank Limited is the

name of a significant brand that works for aggregate development and welfare of people that is Bangladesh and win together.

## **1.3 Product and Services:**

BRAC Bank Limited offers a large range of financial services to its customers and provides all the solutions of their desired needs. For instance, deposit of money, retail banking, SME banking, corporate loans, foreign banking, cash management, custodial service, digital banking etc. Other than these BRAC Bank Limited offers some special services like, they have banking services especially for women, which is known as “TARA”. BRAC Bank also works with Bkash to make the digital banking easy etc.

To know about all the financial product & services of BBL at a glance, BRAC Bank Limited has classified them as follows-

### **1. SME Banking Product:**

***I) Deposit Product-SME-*** \* Prapti Current Account

\* Prachujo Fixed Deposit

\* Shonchoy SME Deposit

***II) Loan Product-SME-*** \* Anonto Rin

\* Apurbo Rin

\* Prothoma Rin

\* Shomriddhi Rin

\* Shompod Rin

### **2. Retail Banking Product:**

***i) Deposit Product-Retail-*** \* Triple Benefits Savings Account

\* Future Star Account

\* Current Plus Account

\* Term Deposit Account

\* RFCD & FC Account

**ii) Loan Product-Retail -**

\* Home Loan

\* Personal Loan

\* Auto Loan

\* Holiday Loan

\* Overdraft Loan

**3. Corporate Banking Product:**

**i) Loan Products-Corporate -** \* Overdraft

\* Lease Finance

\* Project Finance

\* Term Loan

\* Bill purchase & Bank Guarantee

\* Loan Against Trust Receipt

**ii) Trade Finance-Corporate-** \* Letter of Credit ( LC )

\* Letter of Guarantee (LG )

**4. Women's Banking Product 'TARA':**

**i) Deposit Product-TARA-** \* TARA TBS Account

\* TARA Flexi Deposit

\* TARA Business Account

\* TARA Premium Banking

**ii) Loan Product-TARA -** \* Personal Loan

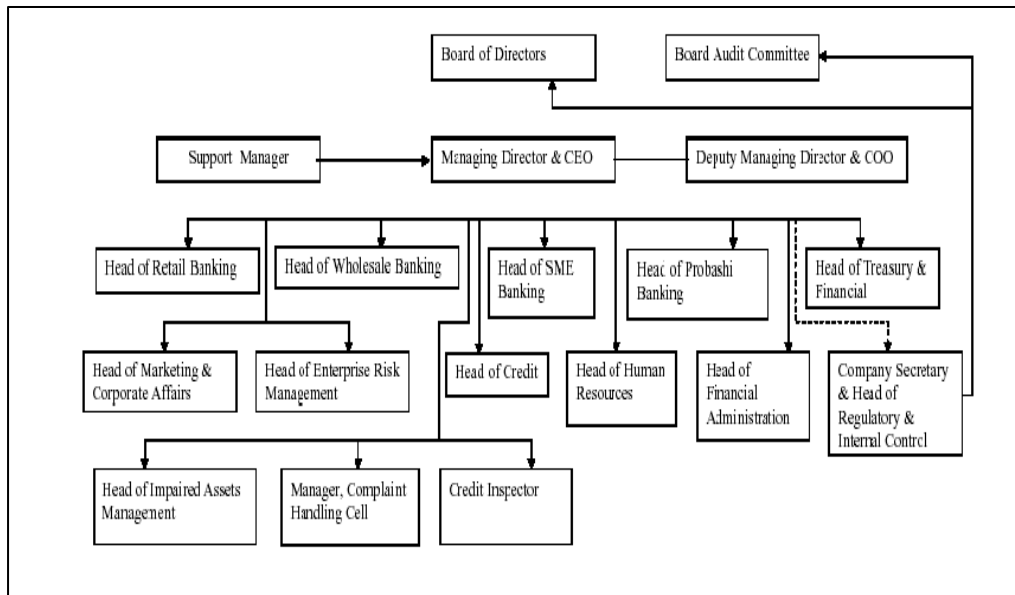
\* Auto Loan

\* TARA Mortgage Loan

- \* Overdraft Loan
- \* Term Loan
- \*Revolving Loan
- \* Single Installment Loan

- 5. Digital Banking Product:**
- \* Internet Banking
  - \* SMS Banking
  - \* 24 Hours call centre service
  - \* ATM Service
  - \* E-Commerce
  - \* Share Management Portal

## **1.4 Operational Network Organogram:**



**Organizational Hierarchy of BRAC Bank Limited**

The organizational structure of BRAC Bank Limited starts from its Managing Director and CEO, Selim R. F. Hussain. The management is also consists of Head of different departments. BRAC Bank Limited follows proper distribution of authority in managing this large family of 8000 employees successfully.

The Bank is mainly owned by the largest NGO of Bangladesh, BRAC.

It has positioned itself as a new generation bank with a focus to meet diverse financial need a growing and developing economy to gain success together rather than only concentration on profit.

## 1.5 Vision and Mission of the Bank

**Corporate Vision:** BRAC Bank Limited has a vision of building a socially responsible and profitable bank for all. It is mainly focused on market and potential growth of business of BRAC

and its stakeholders. It also tries to enlighten the democracy of Bangladesh and works for make a poverty free country.

**Corporate Mission:** There are some specific corporate missions that are differentiating BRAC Bank Limited from the other banks of the country.

- ✓ Create scopes for Small and Medium Enterprises.
- ✓ Provide a low rate of deposit to control the growth of retail assets.
- ✓ Try to minimize increase non-funded income
- ✓ Provide 2 % charge for debt to get a constant growth of profit.
- ✓ Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Bank's other products and services
- ✓ Manage and maintain a strict environment to ensure the premium quality of service.

# Chapter Two: The Job

## 2.1 Description of the job:

During the time period of internship at the BRAC Bank limited, I have to work in various departments to understand the total concept of the manpower management of the bank. As a Human Resource Management student, my first priority is to understand the functional system of the Human Resource department of the BRAC Bank but for some project purpose I have been placed in the Tax division of finance department. There I have to work with my supervisor Mr. Maniruzzaman to help him to settle down some issues that occurred because of starting operation of new software. As my supervisor has to maintain lots of new issues with the new software, I have maintained the clients with the old software.

## 2.2 Specific responsibilities:

My main responsibility is to help Mr. Maniruzzaman by handling the clients who have come to get their certificates of Advance Income Tax and Value Added Tax. The certificate declares that the bank has paid the VAT and Tax on behalf of the clients in their treasury challans. They need the certificates and challan copies to submit at respective Tax authority. Addition to that I have to prepare the challan copies that are submitted to the Tax office and list the amounts and names of the clients to the back page of the challan. To prepare the challan I have to check the financial statements that are made by different employees from the different department of the bank.

## 2.3 Additional job I have performed:

As I am a student of Human Resource Management, I asked to my supervisor to give me a chance to work with the Human Resource team and he arranged the scope to work in the Tele learning program of HR department. From this opportunity I have the desire knowledge for my report. This precious experience that achieved from working in Human Resource Division of a top ranking bank definitely will help me a lot in future. I have learnt there how does the project operate and what are the challenges the authorized employees have to face in the project as well as how they managed the challenges and what are the effects on the other employees of the bank, the project has.



## **2.4 Critical observations and recommendations:**

My observation of Tax department is that there is a gap between the previous and new software and that causes the mismatch of the records with the clients. I can recommend that the bank should make a link between the new and old software as the new software has less previous data. So if there is a link in between the both software it come easy and more informative for the bank and the clients both.

There are some minor hindrance observed during internship period that acted against spontaneous work flow of BRAC Bank Limited TLP Project and other programs. For example, there is a huge scope of nepotism as most of the participants are from the departments they are working in and they have an intention to help their colleagues to get the maximum points. My recommendation to it that the authority should not assigned employees for their own department. They can assign the newly joined employees for the project to work with as they have fewer connections out of their departments.

# Chapter Three: TELE-LEARNING PROJECT of BRAC Bank Limited

## 3.1 Description of TLP:

BRAC Bank Limited is the only organization in bank industry that valued their employees most. They believe that for being success it must has the effective and efficient man force who are capable of gaining prosperity by own ability. And for that reason they do all the research and development activities and arrange necessary trainings for their employees. In Bangladesh, there are no other banks that have taken human resource so importantly and invest for increase their ability. The training sessions are mostly arranged at BRAC Bank Head office, Parveen villa and BIBM where they have the most recent training tools and instruments to get the most improved man power in operation.

BRAC Bank Limited wants its employees should be the most confident, knowledgeable, efficient, loyal and responsible for their work. That's why BBL always keeps eyes on them and after completion of any training session or development program bank authority conducts some evaluation activity. The sessions are taken by the senior and superior external and internal trainers to make the employees know the experiences and learn from them. Tele Learning Project is one of these evaluation projects. The outcome of the evaluation monitored closely and reported to Head of Human Resource Management and other higher authority.

The "TELE- LEARNING PROJECT" is an exclusive and important evaluation project of BRAC Bank Limited. It leads the employees to more work oriented and improves their performance. The project is totally operated by BBL authority and the participants of the projects are only the employees of the organization. It is an online based testing process that includes 20 questions that are worked related as well as the market related to evaluate their knowledge inbound and outbound of the bank.

## 3.2 Objectives of the report:

BRAC Bank Limited is a top ranked bank in Bangladesh and experiencing working in the bank surely helps tremendously in future as a student. The synopsis of this report is to analyze practical experiences occupied as an internee with requirement of internship placement in BRAC Bank Limited.

1. The report primarily emphasizes on Tele – learning project of HR department of the bank. During this internship period, there are diversified responsibilities that helped a lot to understand internal process of the project of the bank, especially to understand how the TLP works effectively.
2. To know the challenges that are been faced by the associate employees at the time of implementing the project.
3. To know the importance of the project in the bank.
4. To analysis the effects of the project on the employees of the bank?

In total, this paper is a reflection of comprehensive knowledge relating with the Tele-learning project of the BRAC Bank which proves that why this bank is master in maintain supreme human resource management.

## 3.3 Methodology:

In this research report, both primary and secondary data is presented from BRAC Bank Limited. To serve the objective of knowing the process of Tele- Learning Project of the bank I have interviewed the officials of Human Resource Department as well as associated employees in the project from other departments to understand the project clearly. Then to know the challenges of implementation of TLP that I have participated in the project and gathered valuable experience and information. Other than that to know the projects importance I have interviewed authorized employees as well as the department heads of the bank. After that to know the effects of the projects I have talked to some employees of the bank.

### **3.4 Limitations:**

As the report is on a project that is a very much internal and confidential of the bank and they do not let any temporary employees to get in very deep of the project. So I have limited chance to explore the full project. As a result the report has some lackings of information in some cases. On the other hand I was assigned to finance department as an intern and that is a big obstacle in gathering the information about the project that is totally maintained by the Human Resource department. Though I had interviewed some high officials to make the report more informative about the Tele-Learning Project, some of the officers were not interested to disclose the confidential information. In this short span of time of internship I tried my best to accumulate as much information as I can, but because of these few limitations the report may not be credible to the bank.

# Chapter Four: Findings

## 4.1 Background of the project:

BRAC Bank Limited introduced Tele-Learning Project on 2014 and its target is to get better performance from the employees of the bank. In this manner the project evaluate the employee's inner and outer knowledge and capability of work. It improvises the performance ability and relatedness to the work of an employee. TLP connects the bank authority with the employees to understand each other and ensure providing the best client service. BBL knows that to provide a premium quality service to its customers the bank needs that much qualified and efficient employees. For that reason the authority has designed the Tele- Learning Project to calculate the effectiveness of the training programs, workplace intensity and the peripheral performance of the employee. The total project is entirely operates by the participants of the BRAC Bank Limited from the starting to remarks.

## 4.2 Process:

As mentioned earlier, the project is totally handled by the authority of the BRAC Bank Limited that means the circulation of the order is come from the departments to human resource department to evaluate the employees of the particular department. When the HR department permits for the circulation of the TLP, the particular department selects the participants who will be evaluated and who will be the associated employee to monitor the operations of the evaluation session. The participants may vary from time to time as there are departmental permit is necessary. The senior officials of the bank set up participants list from the database. Then the HR team and project authority design and execute the project with the provided learning materials. The project authority set up 20 questions for examination as well. After that the department set up a schedule according to each employee and sends it to the appointed officials for start the procedure. The Examination has been taken over phone and with the help of an automated computer software, which includes the total process of the examination including the questions and the software keeps the track of the time of the examination also. As the schedule is preset for every employee or participants, the associate officials call them and ask the scheduled questions. The participants get to answer 20 questions about his work, bank

and out of the bank such as market, investment, foreign remittance related information and so on. In this process the question answer session has been recorded and after that the officials evaluate the obtained marks and submit the results to the department head and senior officials to take necessary initiatives.

### 4.3 Challenges at the Time of Implementing TLP:

The project is totally controlled by the bank itself. The participants are the employees of the bank and their working time is as scheduled as the office time of the bank. As a result the participants have faced some challenges at the time of implement the process of Tele-learning project. The challenges can be described as follows

- ❖ **Hassel in work:** As the examination time was in working hours, the examinees have to switch their customer to another colleague. Sometimes it come difficult switching the responsibilities to another and causes hassle in work.

To overcome this situation the authority tries to do the process in holidays when the customers are not available but the employees do.

- ❖ **Lengthy and time consuming:** Sometime many of participants were in leave and they needed rescheduled time which makes this project lengthy and time consuming.

In such case there is nothing to do according to the participants but they try to find out if there is any employee is on their leave or not. Sometimes the examiner calls the examinee on their mobile and completes the process. But they need special permission to do so.

- ❖ **No Secrecy:** There is a big problem of secrecy. The project requires an associated employee from the department or branch that is examined to know the current situations of them. But the employee sometime do the opposite and let his colleague know the situation of the project like the grades and who is going to take whose examinations etc.

To solve the problem the authority has a regulation to switch off their mobile phones for the time of the project.

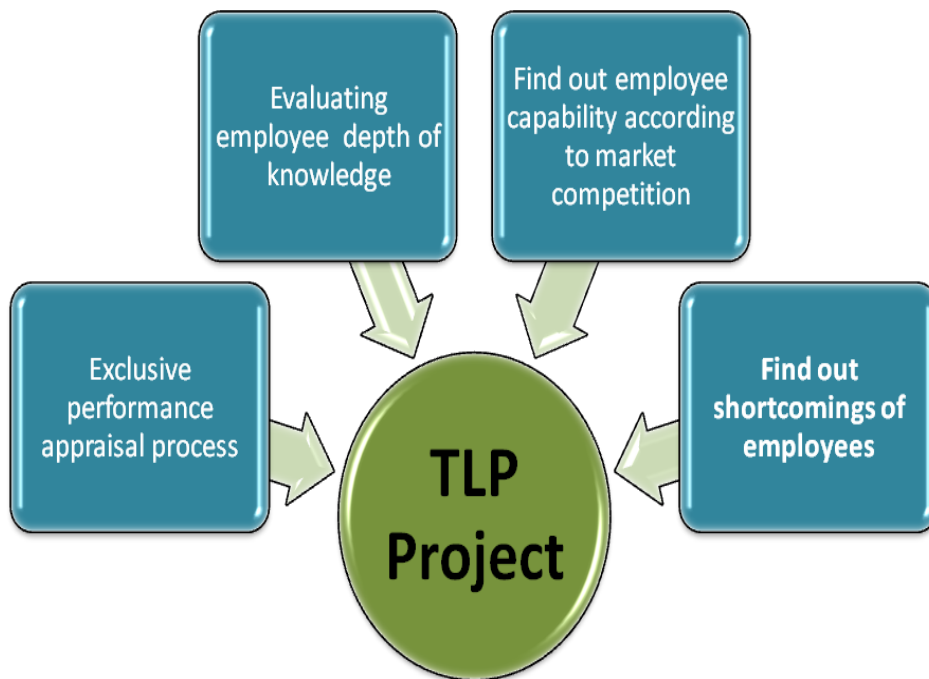
- ❖ **Scope of Nepotism:** Nepotism sometime comes as a challenge. Like the concerned employee from the department or the branch who is present at the time of examination some time tries to manipulate the grading system to their favorite participants.

Nepotism is something that cannot be controlled by any rules or regulations. So the HR authority tries to assign someone to the project that is out of nepotism.

## 4.4 Importance of TLP:

TLP can be defined as Performance Appraisal Program which provides more work related knowledge to the employees and develop their efficiency level. No other Bank in Bangladesh has maintained this kind of performance appraisal process. The absolute achievement from TLP project mostly depends on three presumptions-

- To find out the actual current effectiveness and efficiency level of the employees
- To measure and evaluate the depth of the employees knowledge about their duty & responsibility according to their position.
- To find out the lacking and make the layout to overcome those to reach the organizational goal.



**Importance of TLP Project**

- ❖ **Exclusive Performance Appraisal Process:** Tele-Learning Project is an exclusive performance appraisal process. In Bangladesh only BRAC Bank uses this method and getting some exclusive result from it. First of all this project helps the HR authority to find out the effectiveness and efficiency of an employee. And secondly as it

is an on-going project through all the year the employees also perform very actively and attentively. If an examinee pass or fails the exam, authority send appropriate remarks to employees. A failed examinee need to reappear this examination but he/she have to pass on second attempt otherwise BRAC Bank authority will send warning. To smooth operation of the project the authority provide the participants of TLP Project a reading module and learning material to take preparation that helps them to evaluate the employees better and to direct the employees to perform better in case of failure.

❖ **Evaluating Employee Depth of Knowledge:** According to the Head of departments of BRAC Bank limited, the Tele-Learning project is the best way to evaluate the depth of the knowledge of the employees. As the process of the project requires the employees go through a scheduled examination over phone he/she have to be updated with the information of their departments as well as the whole bank.

❖ **Find out Employee Capability According to Market Competition:**

Not only the ability to work effectively and efficiently but also the ability to cop up with the market competition of the bank are evaluating through the TLP. BRAC Bank believes that to achieve the competitive advantages in the market the employees must be knowledgeable about the competitors and the market. For that, the bank provides all the scopes and facilities to the employees and expects the best result from them. For this reason the HR authority wants to keep the track in knowledge. By the process of TLP, the authority evaluates the capability of the employee according to the market competition.

❖ **Find out Shortcomings of the Employees:** As the employees have to appear for an examination, the shortcomings or disabilities are found out automatically. If the examinee cannot pass the examination in first chance, they have to repair it in the second chance otherwise the authority send him/her warning.

## **4.6 Effects of TLP on employees:**

The Tele-Learning Project is a method of evaluate the performance of the employee of the bank. It is an on-going process for the whole year. So the employees have to be conscious about the



project and its outcome. As a result, there are some effects on the employees of the project that are positive and negative for the bank. The effects are explained below.

### **Positive Effects of the Tele-learning project:**

- ❖ The first effect of the project on employees is that the employees come more active and attentive to their work. That minimizes the mistakes made by the employees. They become conscious about their work to get the best grade at the appraisal.
- ❖ The second effect is they become effective and efficient also. As the employees try to be the best employee they have made a plan of their work and perform as the plan, which make them effective and efficient for the bank.
- ❖ The employees try to keep good relationship with all other employees of the bank as they do not know who is going to examine them in the project. So they have to maintain the chain of the relationship with all the departments and branch.

### **Negative Effects of the Tele-learning Project:**

- ❖ The negative effect of the Tele-learning project is sometime it cause a conflict between the employees. For example, when any employee is attending the examination for 30 minutes, any of his colleagues have to attend his/her clients at that time. That sometime causes conflict between the employees.
- ❖ Another negative effect of TLP is sometime it create a disturbance in work, especially in meetings.

## **Chapter Five: Analysis and Result of the TLP**

After Achieving so many awards in only 17 years, BRAC Bank limited is confident enough that they can win the first position in banking industry of Bangladesh very soon and can deliver the best quality service to their clients. They believe that without a best qualified employee, it will not possible to provide a best quality service. In this manner they always are updated with the

latest training and development programs for their man force. Tele-Learning project is one of the most important development programs of BRAC Bank. The Tele-Learning Project mainly conducted for evaluation of the employee's performance ability and knowledge about their work. This directly elevates the performance of the employees to reach the target of being the best bank in Bangladesh. It is an online oriented examination process. After every training session the employees have to face this evaluation program. By this process BRAC Bank initiates to identify how much the employee learns from the training as well as their knowledge related to work and market. The participants of the project, the examiners and the examinees, both are employees of BRAC Bank to keep the whole authorization in the bank only. To help the participants, the authority provides necessary reading module and there is a pre set time limit for the examination. The test is conducted through an online software and land phone. That ensures the fully automation of the process. There are 20 questions based on their knowledge about bank and its products and services along with their competitive market. After completion of the examination the examiners evaluate the point and pass it to the reported department for taking necessary action. If any employees points below the standard they warned that employee and arrange development training session for betterment in future. But if the employees cannot manage to earn the standard points, the bank can take hard steps to maintain the best performance level of the bank. As a result, all employees become more attentive in their work and that improves their effectiveness and efficiency in performance. As the project is entirely authorized by the bank itself, that grows better relationships in between the employees of the banks. That means, the TLP not only elevates the performance of the bank but also it builds a better environment too.

## Chapter Six: Conclusion

An organization cannot be succeed without an efficient team of working professionals and without good Human Resources, the Organization will failed to build up the required efficient team which is most important to achieve the Goal of the organization. The functions of the Human Resource Management (HRM) Starts with the Recruitment process, arrange training for the employees to make them more efficient, assessment of the motivating factor for each employee, evaluate the individual performance of the employees after a definite time period & take necessary initiatives to get their level best output from each employee. HRM makes the

employees comfortable to work in the Organization, to perform according to their potential and take the proper actions to reach them at their level best. HRM interact with the employees individually by time to time to notify their expected respective roles in the company.

BRAC Bank Limited has one of the most efficient men force and works harder than any other bank to create a unique and strong force of employees to be a successful bank in industry. The Human Resource department and the Research and Development department are always searching for all new instruments and programs to make the employees the most updated employees in banking sector of Bangladesh. Tele-Learning project is one of those projects that are not very much common in other banks. It enables the authority to evaluate an employee's ability to work and analysis potential capability to act for achieving the target.

The opportunity of internship in BRAC Bank Limited, build the sense responsibility and enthusiasm in my mind by its proper management of work and environment. I believe, it will surly help me in my future carrier to manage my activities and in evaluation of my working skill. As an intern, here I have learned the Taxation process of the bank as well as I have the experience of evaluation program of the employees under the Tele-learning Project and have the knowledge of how the training sessions uplift the employee's propensity to work and execute the targeted goal of organization.

## References

- a. BRAC Bank Limited ,The website of BRAC Bank Limited, <https://www.bracbank.com/about.php>
- b. *Annual reports* (2016 and 2017). <https://www.bracbank.com/Annual-Report.php>
- c. Md. Likhon (2012) "*Historical background of BRAC Bank Limited*" published to SCIRBD. <https://www.scribd.com/document/100276810/Historical-Background-of-BRAC-Bank-ltd>
- d. Zannatul Ferdous (2017) "*Internship learning and responsibilities of BRAC bank limited*" BRAC University.
- e. Nazmul Hossain "*HRM Practices of BRAC Bank*" published to ACADEMIA. [https://www.academia.edu/9837215/HRM\\_practices\\_of\\_Brac\\_Bank](https://www.academia.edu/9837215/HRM_practices_of_Brac_Bank)

