

Case Study on Distance Learning: BRAC Bank Limited, SME Banking.

Internship Report

Prepared For

Md. Fazla Mohiuddin

Lecturer

BRAC Business School

BRAC University

Prepared By

Zarrin Tasnim Ahsan

ID: 12104246

BRAC Business School

BRAC University

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17th August, 2016

Md.Fazla Mohiuddin

Lecturer, School of Business

BRAC University, Bangladesh.

Subject: Submission of internship report **“Case Study on “Distance learning: BRAC Bank Limited, SME Banking”**

Dear Sir,

I, undersigned, would like to submit herewith the internship report “Case study on Distance learning: BRAC Bank Limited, SME Banking.” Upon completion of my formal internship attachment with BRAC Bank Limited, this report has been prepared. Though, it was a hard job to perform, I prepared this report comfortably and spontaneously.

It has been an interesting and very enlightening experience for me to work in BRAC Bank Limited- Head Office. I have tried my level best to reflect my three months long work experience in this report and also tried to make this report a successful one. This report has been prepared to fulfill the requirement of the internship program in BRAC Bank Limited.

I would like to express my sincere gratitude to you for your kind guidance & suggestions in preparing the report. It would be my great pleasure for me if you find my report informative and useful to have an idea of distance learning of BRAC Bank.

Sincerely yours

ZARRIN TASNIM AHSAN

Id no- 12104246

Acknowledgements

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I take the opportunity to express my deep sense of gratitude of my reverend supervisor, Md. Fazla Mohiuddin (Lecturer, BRAC Business School, BRAC University, Bangladesh) for his invaluable suggestions and guidance during this internship that has greatly inspired me in preparing this report successfully.

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Finally, I would like to convey my thanks to my fellow colleagues of BRAC Bank for their unconditional support. They helped me by sharing their knowledge, ideas, and experience and making my time worthwhile at the bank.

Executive Summary

BRAC Bank Limited. (BBL) is the most dynamic bank now in Bangladesh. BRAC Bank Limited started its journey on the 4th of July 2001 originating from its source BRAC. Mainly, BRAC Bank originated due to successful story of BRAC microfinance. Today BRAC Bank is considered as third generation bank extending full range of banking facilities by providing efficient, friendly and modern fully automated on-line service on a profitable basis. 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 and finally case study on “distance learning of BRAC Bank Limited, SME Banking” The company has particular standard that they need to maintain for each session conducted. 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. As a result in this paper an assessment is shown from Descriptive Method. The existing process of BBL does to match point to point with this descriptive method but it is serving the reason efficiently and cost effectively. However in the upcoming existence current training function will need alteration according to the business need, as a result this assessment may help them for further improvement. 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 fulfill part of this process.

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**Case study on:
Distance Learning: BRAC Bank Limited,
SME banking**

CHAPTER ONE

INTRODUCTION

1.0 Abstract:

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank, training is not an expense but an investment. This paper provides insight into the way whether distance learning increases the flexibility or not and find out the effectiveness of distance learning of BRAC Bank Limited. Furthermore, Bangladesh is now dreaming of becoming the middle-income country within few years. For Bangladesh, SMEs have assumed special significant for poverty reduction and potential contribution to the overall industrial and economic growth. This study examines the effect of Small and Medium Enterprises financing of BRAC Bank Limited as well.

Keywords: Distance learning, Training and development and SME banking.

1.1 Introduction:

In each ground of study, academic coursework and the field experience play the key role in shaping the knowledge and ability of a student. In the case of business studies, the actual life experience creates the difference in a superior feature. To accomplish fineness business studies always tries to replicate the real life situation and the theoretical assumptions. Due to the increasingly altering nature of business organizations at present, almost every business schools and institutes are arranging internship programs. In one side, as a business student the course mechanism constructs my basic and this incredibly internship program gives me the actual life experience in one of the well-known corporate of Bangladesh- BRAC BANK Limited. I would like to demonstrate my gratitude to the respected authorities of BRAC University, Bangladesh and especially to BRAC BANK Limited to recommend me such an enormous scope of learning.

In this twelve weeks engagement program I worked in the Learning and Development division of Human Resources Management under the supervision; Mrs. Rumana Wasih, the associate manager in Learning and Development (L&D) division of Human Resources Management-BRAC BANK Limited. Apart from that, I am also grateful to Sir Fazla Mohiuddin; Lecturer, of BRAC University, Bangladesh for his guidance and advice.

It was an enormous opportunity to work with one of the country's fastest growing bank of Bangladesh, BRAC BANK Limited. BRAC Bank has given me the opportunity to learn and grow along with the daily job activities which can be utilized in my future career growth.

1.2 Significance of the Study:

It is said that without theory, practice is blind and without practice theory is meaningless. So the Internship is designed to bridge the gap between the theoretical knowledge and real application. The prime reason of this study is to become familiar with the practical corporate world and to attain practical knowledge about the overall Banking and Corporate world. That is so much essential for each and every student to meet the extreme growing challenges in the job market. In the present age, the Human Resource becomes the main focus of an organization because of the integrity and effectiveness. One of the important activities of HR is Training and Development and the endeavor was to identify the overall procedure and policies of the Training and Development of BRAC Bank Limited, which gave me the detailed knowledge in this regard.

1.3 Objectives of the Study:

Broad Objective: The broad objective of the study is to understand and analyze the effectiveness of distance learning on Training and Development Program of BRAC Bank Limited.

Specific Objectives: The following specific objectives are to be fulfilling to achieve the broad objective of the study:

1. To identify the objective of the Training of BBL
2. To identify the process of need assessment of Training and Development program of BBL.
3. To know how distance learning effects on Training and Development Program of BBL.
4. To give some recommendation for further improvement of Training and Development program of BBL
5. Analyze the current status of training & development in Bangladesh.

1.4 Methodology:

I have used two methods for the study.

- i. Primary Sources.
- ii. Secondary Sources.

The methodology of the report given below- To get proper knowledge about the training and development of banking organization, I had an opportunity to observe and work with the officers. For getting more information, I wanted to know their personal experiences.

Primary sources of data:

- Practical desk work
- Conversation with the trainees over phones
- Face to face conversation with the bank officers and staff.

Secondary sources of data:

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

CHAPTER TWO

Company Profile

2.0 Overview of BRAC Bank:

With a broad and associate network present all throughout the country with both local and international institution shareholders BRAC Bank Ltd (BBL), is known the most active and influential private bank in Bangladesh. BRAC Bank focuses on perusing uncharted market niches in the Small and Medium Enterprise Business, which till then has remained largely untouched within the country, the Bank has provided support to more than 200000 Small and Medium Enterprise. BRAC Bank's aim is to build a profitable and socially responsible financial institution focused on markets and businesses with growth potential, thereby assisting BRAC and stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh.

The banks operate under a "triple bottom line" agenda where people, planet, and profit to hand in hand as it strive towards poverty free and enlightened Bangladesh.

2.1 Background:

BRAC Bank was founded on 4 July 2001 as a private commercial bank focused on Small-to-Medium Enterprises (SME). BRAC Bank was founded to reach a large number of unbanked people which were not covered by the traditional bank. The main concept of the bank was to facilitate Small-to-Medium Enterprises (SME). Since then the Bank has become a leading bank in Bangladesh.

BRAC Bank is one of the countries largest and world's 4th largest SME Bank. In a market where traditional banking support was inadequate, these SMEs could find a partner. BRAC Bank has disbursed over 1450 billion Taka worth of SME loans in just 10 years and it has made more than 365,000 dreams come true! While we are an SME-heavy bank, we also render a full array of banking services, not only SME financing. The bank is considered a leading one in retail services with the largest plastic-base (over half a million customers of the bank carry a debit or credit card to access their everyday banking needs), the 3rd largest private-sector remittance distributor, and the 7th largest bank in terms of fund management, 2nd highest issuer of home loans and 3rd largest distributor of car loans in the country.

Even, BRAC Bank is the only bank from South-Asia to be part of this international coalition of “Global Alliance for Banking on Values”.

The company has Members of the Global Alliance for Banking on Values are all banks whose central mission is the investment in a society that values human development, social cohesion and responsibility for our natural environment.

Source: HR Handbook. Unpublished internal document.BRAC Bank limited

2.2 Bank Promise: ASTHA OBICHOL. The slogan of BRAC Bank is “Astha Obichol”. These two words are Bengali words that denote enormous trust on the organization

2.3 Logo:



Source: Bangladesh.BankInfoBD.BRAC Bank Limited

The logo of BRAC Bank has been made keeping in mind the goal of the organization. **White circles** in the blue color mean the flashing sun that gives light to everywhere. The **Blue** color in the upper portion means ‘the sky with enormous & unlimited opportunity’. The **white** colored **curve** means ‘Growth and Progress’. The **Golden** Color in the lower portion of the logo means the ‘Golden Bangladesh & her fertile land’.

2.4 Corporate Vision:

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

Source: BRAC Bank Profile, corporate vision, mission & values, copyright 2011

2.5 Corporate Mission:

1. Sustained growth in Small & Medium Enterprise sector
2. Continuous low-cost deposit Growth with controlled growth in retail assets.

3. Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster-growing sectors.
4. Continuous endeavor to increase non-funded income
5. Keep our debt charges at 2% to maintain a steady profitable growth
6. 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
7. Manage various lines of business in a full controlled environment with no compromise on service quality
8. Keep diverse, far-flung team fully controlled environment with no compromise on service quality

Source: BRAC Bank Profile, corporate vision, mission & values, copyright 2011

2.6 Core Values:

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

1. Value the fact that one is a member of the BRAC family
2. Creating an honest, open and enabling environment
3. Have a strong customer focus and build relationships based on integrity, superior service, and mutual benefit
4. Strive for profit & sound growth
5. Work as team to serve the best interest of our owners
6. Relentless in pursuit of business innovation and improvement
7. Value and respect people and make decisions based on merit
8. Base recognition and reward on performance
9. Responsible, trustworthy and law-abiding in all that we do.

Source: BRAC Bank Profile, corporate vision, mission & values, copyright 2011

2.7 Board of directors:



Sir Fazle Hasan Abed,
KCMG Chairman



Shib Narayan Kairy
Nominated Director



Dr. Hafiz G.A. Siddiqi
Independent director



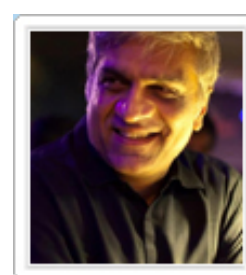
Zahida Ispahani
Independent director



Nihad Kabir
Nominated director



Kazi Mahmood Sattar
Independent director



Kaiser Kabir
Nominated Director



Selim R.F. Hussain
Managing director and CEO

Source: BRAC Bank Profile, Board of Directors, copyright 2011.

2.8 Human Resource division:

The Human Resource Management of BRAC Bank is an effective tool to influence employees; as a result, this bank is now top bank in our country. Having a Human Resources Department in Bangladeshi business organizations today is becoming a common and important part. But Human Resource Management is a relatively new discipline to study and implement in this part of Asia and in most organizations HR Department work as a 'Support' department to the organization. Whereas it was supposed to be an integral part of the business without which an organization cannot maximize the utility of its most valuable resource, which is the workforce, the employees of the organization.

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 all they can to build on his/her functional and leadership capabilities throughout his/her career with BRAC BANK.

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

Source: HR Handbook. Unpublished internal document. BRAC Bank limited.

2.8.1 Requirement:

BRAC Bank ensures equal opportunity for the job seekers and does not discriminate on the basis of indignity, race, color, religion, gender, age or any other factor that does not relate to the individual's ability to perform the job. In the current phase of "Age of Discontinuity" and "Continuous Change," human resource recruitment plays an important role in the search of capable and potential employees. BRAC Bank Limited is very conscious and careful about taking competent people to strive for winning spirit and bonanza.

Managing Director and CEO will determine and analyze the necessity of manpower based on recruitment required by the Divisions/Departments and projected budget based on the year after discussing with different Division/Department Heads.

All staff recruitment should depend on BBL approved a budget. Respective Head of Division would fill up the prescribed staff requisition form and submit to HR. If recruitment is non-budgeted the Concerned Division Head should get the approval from the Managing Director & CEO.

Source: HR Handbook. Unpublished internal document.BRAC Bank limited.

2.8.2 Job grades:

BRAC Bank Limited has the following Job Grades in its structure:

- Managing Director & CEO
- Deputy Managing Director
- Senior Executive Vice President
- Executive Vice President
- Senior Vice President
- Vice President
- Senior Assistant Vice President
- First Assistant Vice President
- Assistant Vice President
- Senior Principal Officer
- Principal Officer
- Senior Officer
- Officer Grade II
- Officer Grade I

2.8.3 Functional designation of BBL:

JOB GRADES	FUNCTIONAL DESIGNATION
OGI & OGII	OFFICER
SO - PO	ASSOCIATE MANAGER
SPO	MANAGER
AVP - FAVP	SENIOR MANAGER
SAVP - VP and above	HEAD

Source: HR Handbook. Unpublished internal document.BRAC Bank limited

2.8.4 Learning & Development:

In BRAC BANK, the “Learning & Development” division of HRM is maintaining their employee development process high lightly. Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. The bank’s policy is to train the human resources to enhance skill and knowledge for better understanding of job responsibilities.

2.9 SME Division:

BRAC Bank is a financial hypermarket that offers financial solutions for all strata – be it retail, SME, wholesale banking, capital market, or remittance; but it always had a focus on SME. This bank was actually founded on a philosophy of keeping trust on the hopes and dreams of Bangladeshi entrepreneurs – and the majority of these entrepreneurs have been beyond the conventional banking reach. The bank was the PIONEER to get into this segment of SME.

The bank has so far financed women in growing cattle farms, poultry businesses, boutiques, screen-printing, schools – what not! Even, green field start-ups are also there in our successful, rich portfolio. Alongside it provides special Women Entrepreneur Cell, something that many other banks have. But at BRAC Bank, this cell is run by female personnel – just to make sure that our female entrepreneurs feel more comfortable to discuss their (business) issues. In addition, BRAC Bank has held a number of seminars and training programs for women entrepreneurs to strengthen their capacity and develop financial management competency.

2.9.1 Introduction:

BRAC Bank is a financial supermarket that offers financial solutions for all strata – be it retail, SME, wholesale banking, capital market, or remittance; but it always had a focus on SME. This bank was actually founded on a philosophy of keeping trust on the hopes and dreams of Bangladeshi entrepreneurs – and the majority of these entrepreneurs have been beyond the conventional banking reach.

If we think of the financial pyramid, there are corporate institutions (local and multinational) at the top of the pyramid and there are low-income individuals at the bottom. Those at the top

are served by banks and other financial institutions while those at the bottom are served by Micro Finance Institutions (MFIs), e.g. NGOs. But SME sector in the middle was missing access to necessary banking services and that "Missing Middle" is BRAC Bank's target in SME financing.

BRAC Bank Limited is the largest SME bank in country and 4th largest SME Bank in the world in terms of the outstanding loan amount. SME Banking Division holds highest asset volume among the business divisions of the Bank (SME Banking, Retail Banking, and Corporate Banking). As the name signifies, it provides lending and deposits solutions as well as value adding services (payment reminder, payment notification, etc) to small and medium size businesses within the country.

2.9.2 Products:

i. Loan Products

The division has designed 9 lending products based on customer need and lifecycle (small loan/large loan, secured loan/unsecured loan, repayment arrangement – term loan/single payment/overdraft, purpose – working capital/fixed asset purchase/import-export, assessment – bank statement based /no bank statement). The products are explained below:

Product	Description
Anonno	ANONNO is a business loan to meet any kind of business needs, which starts from BDT 2 Lac to 15 Lac.
Prothom a	Prothoma is a term loan for small scaled business operated by women entrepreneur, Maximum BDT 1 million is offered to meet business needs.
APURBO	APURBO is a loan facility for Small Entrepreneurs. To meet any kinds of business needs, APURBO is offering BDT 1 million to BDT 30 million loans against registered mortgages.
Shomrid dhi	To meet import-export related expenses, post import expenses, tax/duty payment, local bill purchase, working capital, and fixed asset finance, SHOMRIDDHI loan is offering BDT 1 Lac to BDT 50 million.
Shompo d	SHOMPOD is a business loan facility starting from BDT 1 million to BDT 35 million against home or business premise mortgage.

Source: BRAC Bank Profile, SME banking, loan products, copyright 2011

ii. Deposit Products

There are currently 3 deposit products, namely Prapti, Prachurjo and Sonchoy. The products are explained below:

Product	Description
Prapti	You can deposit and withdraw money through any branches, SME sales & service Center during banking hours and through ATM and CDM 24 hours. Besides, you will get interested daily on your balance.
Prachurjo	Prachurjo" is a lucrative fixed deposit for small and medium businesses. With a minimum 10,000 TK, any business enterprise having valid trade license can open this account.
Sonchoy	BRAC Bank introduces "Shonchoy – Monthly Deposit Scheme" for all its SME clients. You can choose any range of monthly contribution options for both monthly installment size and maturity, starting from as low as BDT 500 to any multiple of it as per your organization's need i.e. BDT 1,000, BDT 2,500, BDT 5,000 and so on.

Detail customer selection criteria, product features, and documentation requirement can be found in "Products of SME Banking" section.

Source: BRAC Bank Profile, SME banking, Deposit products, copyright 2011

2.9.3 Reasons of SME Banking:

The main focus of BRAC Bank is to develop a human and economic position of the country. Its function is not limited only to providing and recovering of the loan. But also try to develop the economy of a country.

So reasons for this program from the viewpoint of BRAC Bank Ltd are:

Support Small and Medium Enterprise: The main aim of SME in our country is to support the small and medium enterprise. In our country small and medium entrepreneurs do not have easy access to get loans from the commercial banks/ financial institutions. But BRAC Bank Ltd. Provides loans to such entrepreneur without any kind of mortgage.

Create Employment: To create employment opportunities in the market. By providing a loan to the small enterprise's entrepreneur got success on their business that cannot start or expand their business because of lack of fund. When a business expands it requires more workers.

Economic Development: Economic development of a country largely depends on the small and medium-sized enterprises. If the missing middle become successful than our country economically developed.

Profit Making: SME program is a new dimensional banking system in the banking world. Most of the CROs are providing door-to-door services to the entrepreneurs. Entrepreneurs are satisfied by the service of the bank and making the profit with the guidance of the bank.

Encourage Manufacturing: The focus of BRAC Bank Ltd. is to encourage manufacturing by the entrepreneurs who produce by purchasing various types of materials.

Source: Operation Manual of SME Banking of BRAC Bank.

CHARTER THREE

Literature review

“What I hear, I forgot.

What I see, I remember.

What I do, I understand.”- Confucius

When you join any organization, you'll find a workplace and culture committed to your professional development. You'll receive support and tools to create your own career path. And you'll have many opportunities to attend training and works on diverse assignments that can help you expand your skills and expertise.”

3.0 Training:

Training is the process of transferring skill and knowledge while development is the process of utilizing the transferred skill and knowledge. Training has the distinctive impact in the achievement of an organizational goal by incorporating the interests of the organization and the workforce (Stone, 2002). Now a day's training is the most important factor in the business world because training increases the efficiency and the effectiveness of both employees and the organization. The employees who have more on the job experience have better performance because there is an increase in the both skills & competencies. The organizational performance depends on the employee performance because human resource capital of organization plays an important role in the growth and the organizational performance

Training is important for the employee's development and the employee development encourage self-fulfilling skills and abilities of the employee, decreased operational costs, limits organizational liabilities and changing goals & objectives.

3.1 Training and development:

It is the process of acquiring new skills to do the job properly. Training changes the employee attitudes and behavior.

1. Ongoing training is necessary to accommodate technological changes.

2. Development of an employee is necessary to prepare the organization for future challenges.
3. Benefits of Employee Training and Development
4. Reasons to conduct training among employees. These reasons include:
5. Increased job satisfaction and morale among employees
6. Increased employee motivation
7. Increased efficiencies in processes, resulting in financial gain
8. Increased capacity to adopt new technologies and methods
9. Increased innovation in strategies and products
10. Reduced employee turnover
11. Enhanced company image for example conducting ethics training Risk management, training about sexual harassment, diversity training

3.2 Steps in Training and Development Process:

An effective training program is built by following a systematic, step-by-step process. Training initiatives that stand alone (one-off events) often fail to meet organizational objectives and participant expectations. In this report, I tried to describe the five necessary steps to creating an effective training program

Training and Development Process

1) Determining organizational objectives and strategies: every organization sets some objectives to reach their goal. Moreover, organizations follow some strategy to gain measurable results in a long term target. Without clearly-defined goals and objectives, organizations will have trouble coordinating activities and forecasting future events.

2) Training Needs Assessment: The first step in developing a training program is to identify and assess needs. Employee training needs may already be established in the organization's strategic, human resources or individual development plans.

3) Establishing of Training and Development Objectives: The training needs assessments (organizational, task & individual) will identify any gaps in your current training initiatives and employee skill sets. These gaps should be analyzed and prioritized and turned into the organization's training objectives.

4) Designing Training and Development Programs: The next step is to create a comprehensive action plan that includes learning theories, instructional design, content, materials and any other training elements. Resources and training delivery methods should also be detailed.

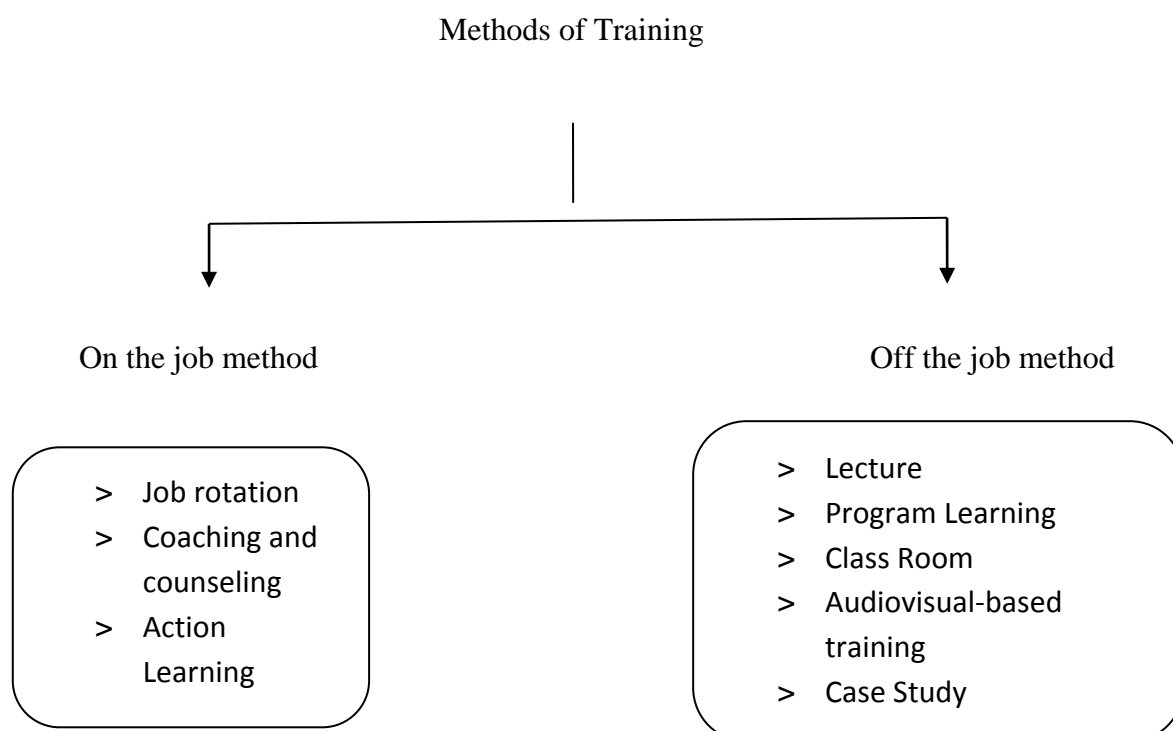
5) Implement Training program: The implementation phase is where the training program comes to life. Organizations need to decide whether training will be delivered in-house or externally coordinated. Program implementation includes the scheduling of training activities and organization of any related resources. During training, participant progress should be monitored to ensure that the program is effective.

6) Evaluate Result: As mentioned in the last segment, the training program should be continually monitored. At the end, the entire program should be evaluated to determine if it was successful and met training objectives. Feedback should be obtained from all trainees to determine program and instructor effectiveness.

Source: Authors compilation

3.3 Training Methods: On-the-job Methods and Off-the-job Methods:

A large variety of methods of training is used in business. Even within one organization, different methods are used to train different category employee. All the methods are divided into two classifications for:



Source: Authors compilation

3.3.1 On-the-job Training Methods: Under these methods, new or inexperienced employees learn through observing peers or managers performing the job and trying to imitate their behavior. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same machines and experience would be on already approved standards, and above all the trainee is learning while earning. Some of the commonly used methods are:

- 1. Coaching:** Coaching is a one-to-one training. It helps in quickly identify the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice.
- 2. Mentoring:** The focus in this training is on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person.
- 3. Job Rotation:** It is the process of training employees by rotating them through a series of related jobs. Rotation not only makes a person well acquainted with different jobs, but it also alleviates boredom and allows to develop the rapport with a number of people.
- 4. Job Instructional Technique (JIT):** It is a Step by step (structured) on the job training method in which a suitable trainer prepares a trainee with an overview of the job, its purpose, and the results desired, demonstrates the task or the skill to the trainee and allows the trainee to show the demonstration on his or her own finally follows up to provide feedback and help.
- 5. Apprenticeship:** Apprenticeship is a system of training a new generation of professionals. It is an expensive method of training. Also, there is no guarantee that the trained worker will continue to work in the same organization after securing training
- 6. Understudy:** In this method, a superior gives training to a subordinate as his understudies like an assistant to a manager or director .The subordinate learns through experience and observation by participating in handling day to day problems.

3.3.2 Off-the-job Training Methods:

Off-the-job training methods are conducted in separate from the job environment, study material is supplied, there is full concentration on learning rather than performing, and there is freedom of expression. Important methods include:

1. Lectures and Conferences: Lectures and conferences are the traditional and direct method of instruction. Every training program starts with lecture and conference. It's a verbal presentation for a large audience.

2. Vestibule Training: Vestibule Training is a term for near-the-job training, as it offers access to something new (learning). An attempt is made to create working condition similar to the actual workshop conditions. After training workers in such condition, the trained workers may be put on similar jobs in the actual workshop.

3. Simulation Exercises: Simulation is any artificial environment exactly similar to the actual situation. There are four basic simulation techniques used for imparting training: management games, case study, role playing, and in-basket training.

(a) Management Games: Properly designed games help to ingrain thinking habits, analytical, logical and reasoning capabilities, the importance of teamwork, time management, to make decisions lacking complete information, communication and leadership capabilities.

(b) Case Study: Case studies are complex examples which give an insight into the context of a problem as well as illustrating the main point. Case Studies are trainee-centered activities based on topics that demonstrate theoretical concepts in an applied setting.

(c) Role Playing: Each trainee takes the role of a person affected by an issue and studies the impacts of the issues on human life and/or the effects of human activities on the world around us from the perspective of that person.

(d) In-basket training: In-basket exercise, also known as in-tray training, consists of a set of business papers which may include e-mail SMSs, reports, memos, and other items. Now the trainer is asked to prioritize the decisions to be made immediately and the ones that can be delayed.

4. Sensitivity Training: Sensitivity training is also known as laboratory or T-group training. This training is about making people understand about themselves and others responsibility, which is done by developing in them social sensitivity and behavioral flexibility.

5. Transactional Analysis: It provides trainees with a realistic and useful method for analyzing and understanding the behavior of others.

Source: Authors compilation

CHAPTER FOUR

Training and development in BRAC Bank Limited

4.0 Introduction

As I mentioned at the starting of the report, according to BRAC bank training is not an expense but an investment. The bank's policy is to train the human resources to enhance skill and knowledge for better understanding of job responsibilities.

High-performance organizations today are recognizing the need to use the best training and development program to gain their competitive advantage. Training and development is an essential element of every business if the value and potential of its people are to be harnessed and grown. At present, organizations are faced with staff internal and external competition for qualified employees. For this, Training and Development is an inevitable means for developing the skills of a given workforce. However, BRAC Bank Limited tries to make their workforce more adroit, knowledge and skillful to survive in the present competitive situation.

Moreover, the BRAC Bank Ltd. is committed to developing the human resources, the main driving force of the Bank through structured modular training programs. With a view to achieving professional excellence in Banking, BRAC Bank Ltd. conducts various courses, workshops, executive development program mainly for officers and Executives of the Bank. Apart of the training courses being offered by the BRAC Bank Ltd., a large number of executives were nominated for undergoing various training courses at BIBM, BPATC, BBTA, ICCB, ICICI, BAFEDA, Academy for Planning and Development, etc.

4.1 Process of training and development in BBL:

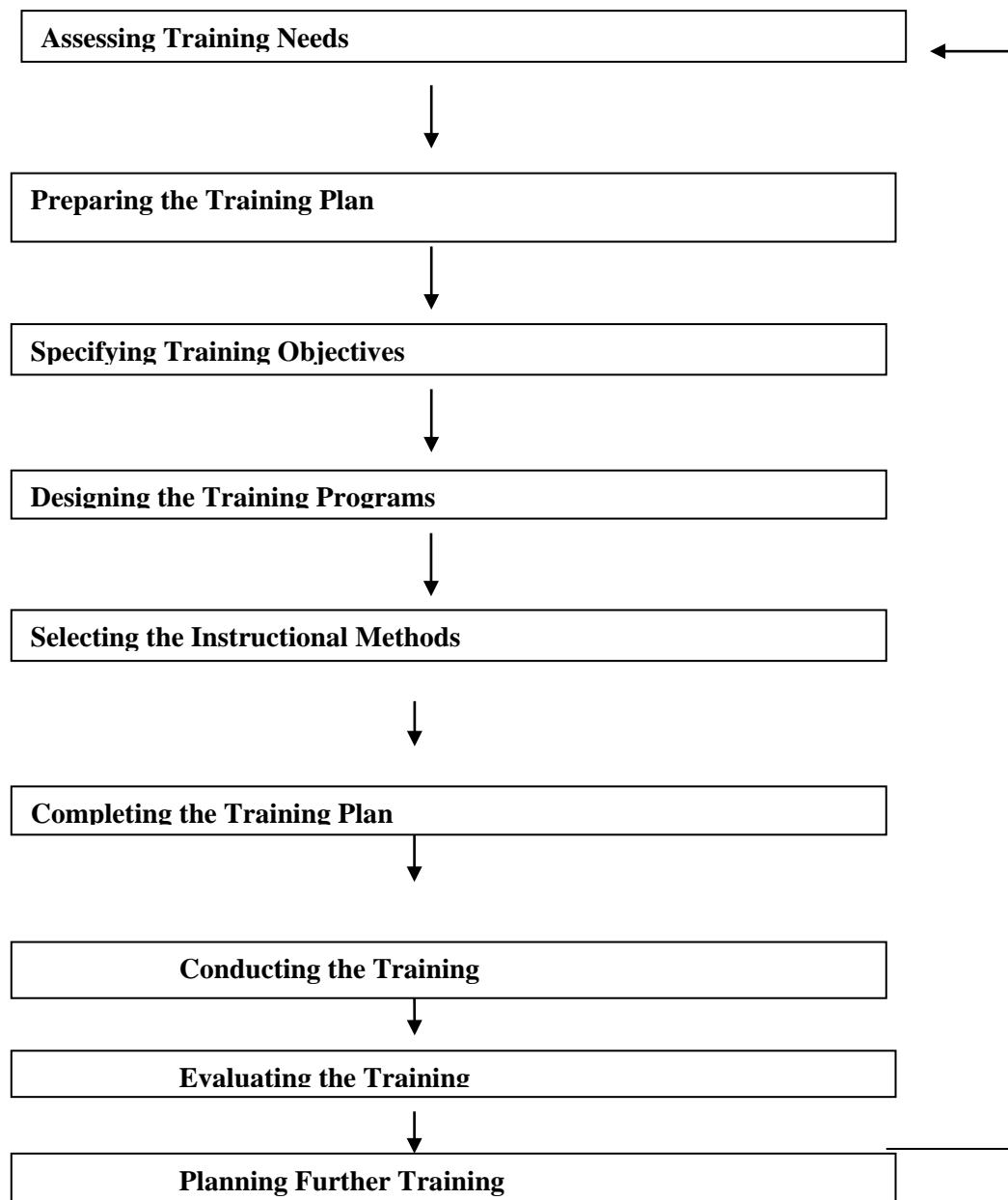


Figure: Process of Training and development in BBL

Source: HR Handbook. Unpublished internal document. BRAC Bank limited.

4.2 Identifying Training Needs of BBL:

The need assessment of training and development program are completed through three phase process. These are:

1. Organizational Analysis.

- 2. Task Analysis
- 3. Person Analysis

1. Organizational Analysis:

This analysis has a much broader scope. It is concerned with the examination of organizational goals, the resource of the organization, climate for training, and internal and external constraint to present in the environment. In BBL the scope of the organizational analysis depends on a number variables, including-

- Who is to be trained?
- What type of training program is contemplated?
- The size and nature of their business.

2. Task Analysis:

Requirement analyses basically examine all the detail that must be made clear in order for the assessment procedure the needs assessment properly. BBL does this analysis by the considering the following points:

- Understanding the job in the context of BBL:
- The first goal of the requirement analysis is to understand the organization. It can be done by making the communication with the management.
- Defining the target job: In BBL, one of the most critical objectives of the requirement analysis is to identify precisely the job being analyzed.

3. Person Analysis:

The final step in determining training needs focuses on whether the individual employees need training and exactly what training is required. At this stage, an organizational analysis and requirement analysis of the trainer of BBL Learning and Development has already accomplished the person analysis asks for questions:

Within the organization who needs training?

What kind of instruction do they need?

Methods and Techniques of Training:

Source: HR Handbook. Unpublished internal document. BRAC Bank limited.

4.3 Training and development methods followed in BRAC Bank Ltd:

Human resources development of BRAC Bank Ltd as one of the core part in any BBL sustainability, growth, development, and expansion.

4.3.1 Activities:

BBL conducts various courses, executive development programs, and workshops, mainly for Officers and executives of the BRAC Bank Ltd. BBL is devoted to developing the human resources, which is the main driving strength of the bank through structured modular training programs.

4.3.2 Training & Development Program:

- 1. Staff Development & Training:** Training refers to the acquirement of knowledge, information, skills and competencies. Today it is often referred to as professional development concerned with workplace learning to improve performance.
- 2. Need Based Training Course:** Need based training course focus on the development of general knowledge and skill of corporate executives. It is given to the employees after analyzing the gap between skills and knowledge and competency required for the current role. It can be either overseas or local.
- 3. Skill Based Training Courses:** Skill based training courses focuses on skill development and improvement of the respective desk related activities such as computer literacy, analytical ability, loan processing, reporting techniques , credit analysis, etc
- 4. Orientation Training:** Orientation training focuses and aims to introduce the newly recruited employees with the structural and operational procedure of different divisions of the BBL. BRAC Bank has orientation in-house training program for the fresher to give them the overall view of the bank and introduce them to the organizational culture
- 5. Job specific training:** After joining the respective Department employees must get their Job Descriptions and go through the on-the-job training process.

Source: HR Handbook. Unpublished internal document.BRAC Bank limited.

4.3.3 Based on Implementation Process:

In-house Training: This is usually a classroom based training session where everything is done in indoor. This program of training is e-learning type of training.

External Training: This is usually a local training type where trainers are trained sometimes in their own country or they are sent abroad to complete a program of training.

4.3.4 Training & Development Courses:

In-house Courses: The training is conducted by the own resources in the own premises.

Local Institution Courses: The training is essentially conducted by external resources in external premises or by external resources in the premises of BBL.

Foreign/ Abroad Courses: The training takes place overseas and is usually conducted by foreign resources. BBL provides foreign training opportunities to its employees to enhance knowledge in the international arena.

E-Learning: E-learning is a web-based module to enhance and improve employee knowledge on activities of different divisions of the bank.

4.3.5 Policy Training Program:

BRAC Bank Ltd. has the specific training program for its Policy Trainees. They include:

1. Orientation participation with various miscellaneous Departments.
2. Attachment with each possible Department.
3. Attachment with SME unit offices and branches.
4. On job hands on training according to the job description.

The training programs are vitally divided into two major parts. One part is the training on foundation courses and the other part includes attachment in core and support business and operations unit.

Core banking training comprises of BIBM- foundation course, Induction and SME & Retail attachment. After completion of foundation courses, the trainers attach in different departments on core business departments and operations departments.

Source: HR Handbook. Unpublished internal document. BRAC Bank limited.

CHAPTER FIVE

Case study on Distance learning of BBL

This case study includes the distance learning of the training & development division of BBL. It is a descriptive research and I have tried my level best to find out the basic outcomes of that study.

Nowadays every big or medium or small enterprise tried their best to focus on Company's HR division. It's a major duty for HRD to deal with company's manpower and make convert them as an asset of the company. The HRD have to be changed their methods of training with the flow of changing nature of business and environment and the modern world. TLP "Tele Learning Program" is one the currently introduced methods of employee training & development of BRAC Bank. Much research has been done, in particular using meta-analysis techniques, to relate the use of media-based learning to achievement. Russell mentions 218 reports about the "no-difference" effect of using media on learning and questions why Tele-learning should make a difference (Russell, T. L. (1996). Collis overviewed more than 400 articles on the use of Tele-learning in education and concluded that "there is the strong expectation of substantial educational impact from telecommunications use" (Collis, B. (1993). However, no specific data about such impact are yet available. (Jef Moonen; 1997)

BRAC Bank is the first bank in the banking sector of BANGLADESH who introduces Tele Learning Program very first. So, there has been a lack of research detail about this. Even may there have some gap in the previous research on TLP. In future, all banks in Bangladesh should realize the effectiveness of Tele-Learning and should introduce TLP in their training Method

I personally, feel that how much we talk or research on Tele-Learning Program, that much it will become more acceptable for making a place in an organization's Learning & Development department. That's why in this report I again tried to research on "Tele Learning Program" in BRAC Bank Limited.

5.0 Distance learning:

Distance learning is a face-to-face set of instruction and interaction via the World Wide Web. The only thing that makes the distance learning distant is the physical separation of the instructor from the learners as well as the use of some sophisticated delivery system.

5.1 Process of distance learning:

New technologies have made distance learning an increasingly popular option for the organizations. In BRAC Bank Limited, especially use E-learning system through their Tele learning program (TLP) software to explore with unique modes of learning.

Distance learning has several benefits that make it a good learning option and a different learning experience. First of all, it allows that the learners can have a personal rhythm of learning without missing any kind of support and flexibility. In BRAC Bank we have to take an exam of CRO (Customer relationship officer) through the TLP (Tele learning Program). As this exam is scheduled based on the new circular of BRAC Bank; SME department, so any changes to the circular like interest rate on any loan, stamp value etc can be reaching immediately to the SME Department of BRAC Bank.

5.2 Advantage of distance learning in BBL:

It provides an opportunity to the learners to have little interference in the professional life. It is an excellent alternative for those who look for improving their careers or who require some special form of training.

For example CRO (Customer relationship officer) of BRAC Bank are huge in number and regularly they have to contact the customer for collection so it is not possible to provide them training on a regular basis as the circular is changing frequently. In that case, distance learning can help them out to gain the product knowledge and updated circular as it needs a smaller amount of time and also it's very flexible. Through the use of technology, it becomes easier to quickly look through study materials and can be well mastered. Distance learning is so designed that it allows a learner focus more strongly on curriculum, time and effort in fields that contain new information and proficiency. Distance learning also allows a learner to obtain study materials at convenience and amount at a faster speed against that of a slow pace of the normal classroom settings. Distance learning is just in time learning method that offers prospect to study the up to date study material available.

5.3 Drawbacks of distance learning of BBL:

Distance learning has a large number of advantages; it poses some inherent weaknesses as well. Distance learning at the same time does not offer the networking chance making, distance learning a less vital option for career development. The distance learning does not contain an analysis of personality of any employee as career placement.

Distance learning does not offer realistic circumstances. For Example: In BRAC Bank while we were taking the exam of CRO; sometimes we called up one CRO but he/she did not sit for the exam, instead of him/her another person give the exam. So sometimes there were no transparencies of taking the exam through TLP. Even sometimes they gave exam by the help of other employees.

5.4 Tele Learning:

To remove this internet problem & make learning programs more acceptable to employees, BRAC Bank first introduce Tele Learning Program (TLP) in the banking sector of our country. "Tele learning" means telephone learning. It is a method of distance learning. BRAC Bank has first started Tele learning program to train employee over the phone. It is very cost effective & high effectiveness for learning the program.

5.5 Reasons for launching Tele Learning Program (TLP):

Running the business operation as per the policy guidelines is a primary condition for any financial institution. The policy and process is not static and it needs to change to cope up with the changing business environment. To accommodate with the business environment BBL management brings necessary changes in the policy and guidelines of training and development process.

The Tele learning project is created to increase awareness and educate the CROs of SME Banking division .Initially; it is a project focusing on 1700 customer relation officers (CRO) of different unit's offices. It is expected that at the end of the project the CROs will be able to understand the core messages of the circulars, follow the guidelines of the circulars and will be more compliant

Tele learning is initiated with a joint mail from head of SME Banking Division and Head of Learning and Development division regarding the initiative to the concern of mentoring the objective and expected outcome of the program.

5.6 Effectiveness of Tele Learning Program (TLP):

What is Tele-learning? According to Collis, Tele-learning is "making connections among people and resources, via communication technologies, for learning-related purposes". Collis, B. (1996).

The California Distance Learning Project (CDLP) defines distance learning as follows. "Distance Learning (DL) is an instructional delivery system that connects learners with educational resources. DL provides educational access to learners not enrolled in educational institutions and can augment the learning opportunities of current students. (California; Distance Learning Project)

In seemed concept, "Tele Learning" is the process of Tele-phone Learning. According to my experience during my internship in BRAC Bank, I have introduced a new method of employee training & development which is "Tele Learning Program". TLP is the way of trained employee over the Phone. Employees are attending their exam, over the phone. The "Learning & Development" division prepared a reading material for the employees who are selected for the TLP. BRAC Bank is the 1st banking organization who has introduced "Tele Learning Program" for employee training & development. In the last month of 2013, TLP was held for CRO (Customer Relationship Officer). They were the first category of employees, who attend the TLP.

Tele-learning relates to "making connections among people and resources, via communication technologies, for learning-related purposes". Tele-learning as a general term includes asynchronous learning activities; in all cases, efficiency is an important construct. Efficiency is defined as the relation between costs and effects/quality. This balance is often difficult to obtain, for an example when the opportunity for direct contact between tutor and tutee through telecommunications facilities can lead not only to beneficial learning and social effects but also to a lot of messages and a huge time investment by tutors/tutees, leading to an uncontrollable rise in costs. Measuring the effect/quality of Tele-learning has its own methodological problems and therefore it is difficult to come up with viable and reliable data.

TLP is proved most Efficient & Effective training program in BRAC Bank. Firstly, it's very cost effective in many ways. A classroom training needs electricity cost, refreshment (snacks, lunch etc.), and trainer cost etc. costs are the main measured cost which can't be ignored. But TLP doesn't need this type of any cost. The employee of L&D department makes an excel

sheet questionnaire, which is asked to the training need employees, so there's no need any classroom and related cost. There only need "Tele Phone" bill cost and those people who will take the TLP calls of training. In this case, L&D department very smartly manages the cost minimize as they can. They put down this responsibility of TLP calls on new "Interns". Interns are paid a small honorarium, 5000/= per month, and every year this large number of TLP training is held very smoothly with this way. Secondly, it's also very efficient in many ways. In most cases, employee's absenteeism is more, for many reasons. But in TLP, employees can't give any excuse for not to present in the training program. Ultimately, employees have to attend their calls for the exam. It seems that, how much training programs are proved successful, that much efficiency is proven throw training. In short, it clearly shows that TLP is very much "Efficient" & "Effective" training program for BRAC Bank Limited.

5.7 Learning support for SME banking:

In the past, too many governments sponsored initiatives have presented valuable learning resources which have been wasted because the target small business audiences have failed to utilize them. Rapidly changing global markets have led to an unprecedented growth in small business sectors (Matlay, 1999a). In 1998, the European Social Fund set up the learning support for small businesses (LSSB) project as part of the ADAPT initiative. This is aimed at providing learning to managers and employees in small businesses in the East Midlands region of the UK. At around the same time as the LSSB project was established, the Temporary Rural and Business Development Institute (TRBDI) and Limerick City Enterprise Board undertook an extensive survey of micro-enterprises in Limerick city in order to provide SME education in the form that would best suit the preferences of the participants, and started a pilot delivery scheme based on the findings. There would appear to be a gap between what SMEs need and what they want. This is borne out by studies at TRBDI in Ireland (O'Dwyer and Ryan, 1999), the LSSB project in the West Midlands and the Small Business Research Trust (1984-1999) findings. Classically, any SME will need a business plan, a marketing plan, and a cash flow. These are the tools required of an SME by banks and investors. In the past, SMEs have used information and communication technology (ICT) for accounting and little else; however, this is now changing with an increasing use of the Internet for both sales and access to information. (Lymer and Johnson, 1997).

5.8 Relationship between Learning support for SME banking and Tele Learning

Program:

Lack of recognition of the need for training Small business owner/managers plays a key role in decision making in their organizations, being the main influence in management and training strategies (Curran et al., 1993). Thus it is important to ensure that SME owner/managers are committed to any training innovations that are proposed. Tele-Learning Program can be more efficient if learning support of BRAC Bank is on a good path. BRAC Bank is SME banking in nature. BRAC Bank successfully runs their SME business by ensuring highest technological support, knowledge sharing and provided the proper amount of training for employees.

In this research, seems that TLP helps to share maximum knowledge among employees. Even the interns who take the TLP calls for taking an exam, they also know very well about all the process of organizational work throw TLP. So, not only the trainee but also other people related to TLP (like; interns, organizer of TLP) are also gathered maximum knowledge with the help of TLP. TLP will more effective for BRAC Bank when the employees of Bank will mentally strong to gain more knowledge for their betterment. Just say, that one material will properly fit into a place when the place will ready to take the thing. In last, it knows that BRAC Bank is a SME (small-to-medium enterprise) banking organization and it follows maximum effective operation for gaining learning support for SME business; so, Tele-Learning Program will more effective for BRAC Bank and TLP's effectiveness will increase by the increase of company's knowledge sharing, curriculum support session, learning skills development session and learning support for SME Banking; and by the help of TLP, BRAC Bank can gain supreme learning support.

5.9 Organizational Performance:

A major challenge for Strategic Human Resource Management research in the next decade will be to establish a clear, coherent and consistent construct for organizational performance. The struggle to establish a meaning for performance has been ongoing for many years, and is not limited to the field of strategic HRM. Katz and Kahn dryly (1966:150) commented that "The existence of the problem of developing satisfactory criteria of organizational performance is clear enough; its solution is much less obvious". Scott lamented the state of measures of organizational effectiveness, concluding, "After reviewing a good deal of the literature on organizational effectiveness and its determinants, I have reached the conclusion

that this topic is one about which we know less and less." (1977: 63). Continuous performance is the focus of any organization because only through performance organizations are able to grow and progress. Thus, organizational performance is one of the most important variables in the management research and arguably the most important indicator of the organizational performance.

In the '50s organizational performance was defined as the extent to which organizations, viewed as a social system fulfilled their objectives (Georgopoulos & Tannenbaum, 1957: p. 535). Performance evaluation during this time was focused on work, people, and organizational structure. Later in the 60s and 70s, organizations have begun to explore new ways to evaluate their performance so performance was defined as an organization's ability to exploit its environment for accessing and using the limited resources (Yuchtman & Seashore, 1967: p. 379).

The years 80s and 90s were marked by the realization that the identification of organizational objectives is more complex than initially considered. Managers began to understand that an organization is successful if it accomplishes its goals (effectiveness) using a minimum of resources (efficiency). Thus, organizational theories that followed supported the idea of an organization that achieves its performance objectives based on the constraints imposed by the limited resources (Lusthaus & Adrien, 1998 after Campbell, 1970).

In general, the concept of organizational performance is based on the idea that an organization is the voluntary association of productive assets, including human, physical, and capital resources, for the purpose of achieving a shared purpose. When an organization achieves their path to reached cherished goal by gaining effective manpower, job satisfaction, technological support, employee turnover & absenteeism, employee productivity etc. than their organizational performance will more effective for their goal.

5.10 Relationship between organizational performance & Tele-Learning Program:

Human resource is the very important and the backbone of every organization and it is also the main resource of the organization. So organizations invest huge amount on the human resource capital because the performance of human resource will ultimately increase the performance of the organization.

It is very necessary for any organization to give its employees training to get overall goals of the organization in a better way. Training and development increase the overall performance

of the organization. Although it is costly to give training to the employees but in the long run it gives back more than it took if only if the training program is effective. Every organization should develop its employees according to the need of that time so that they could compete with their competitors.

Tele Learning Program can also play a role to raise better organizational performance for BRAC Bank by providing maximum service of employee productivity, job satisfaction, self-confidence and minimizing employee absenteeism, cost, turnover etc. The absenteeism of employee for training; also reduce because they can't give any excuse for not attending the training program that it's a Tele Phone based training and they don't need to attend physically in training. Using a technological means like Telephone to access and manage learning that supports and enhances the knowledge of an individual. So, TLP is designed with the help of technological support. Even, any training increase employees self-confident to do any task responsibly and ultimately organizational performance will increase by the increase of the manpower asset. In short, an organization always find an effective training program which may easily accept by the employees & organization also; when that training methods suits perfectly & help to achieve the organizational performance, then the training program will more effective & efficiency in its way. So, ultimately TLP increase all the elements that needed to achieve a highest organizational performance and the increase of the organizational performance is a positive indicator for raising the effectiveness of Tele-Learning Program.

6.0 Key Findings:

During my internship and at the time when I was doing my research, some major findings are come out regarding the effectiveness of Tele-learning program of L&D department of BRAC Bank Limited. They are pointed below:

1. BBL is very much concern about developing their employee's skills, self-motivation, performance, behavior & attitudes.
2. L&D department routinely arranges training program for betterment for their organizational performance. All most every day there held training classes for the different level of employees.
3. TLP is very much cost effective, easy to access, easier to monitor progress & relevance.
4. Employees are not satisfied with their salary range. Even for this reason, they are facing high turnover rate.
5. They need to be more up-to-date for operating TLP. Like they need faster PC for TLP as sometimes PC goes slow that create embarrass for both examinee & examiner.
6. Besides efficiency, TLP hampering employees assigned working hour. Most of the CRO complain that they faced many problems for leaving Cash Counter suddenly for attending TLP calls.
7. Leakage of the TLP questions, make the training little bit bias, as some of the employees are getting questions before their exam from their colleagues for repeating questions.
8. Sometimes the data/information of the reading material from where all the questions were made for TLP; was updated or modified or take some changes, which was informed the employees by official mail. But most of them didn't notice their mail and answering wrong for that particular question.
9. TLP process has a doubt to identify the right employee who actually called up for the exam. As it is held over the phone, so there has a linkage to reach the right person. It can be possible to attend another person for make the exam successful.
10. TLP create a lack of face to face interaction & not always reliable.
11. Some official information was not disclosed due to some confidentiality issues. Thus many things had to be assumed while making this report.

7.0 Recommendation:

So, after analyzing the evaluation, feedback & focused group discussions following are the recommendations:

1. As there is no call recording system it is difficult to monitor the session quality. Therefore call recording system should be introduced.
2. Question bank needs to be uncommon. Repeating more question need to reduce & new questions need to be added.
3. They need to arrange the more helpful way to deliver the changeable information to the employee so that they can get the right answer for the right question. Like besides mail, it could make sure that one responsible person from every branch can deliver all changeable information to the whole branch's employees.
4. They can use more powerful & faster software for those PC's whose are used for TLP call. So that, PC doesn't work slow & can't break down network.

8. Conclusion

Learning and Development activities require being aligned with the organization's policy to be effective workforce. Part of the alignment process of BRAC BANK Limited is the development of training unit tactics in support of the organization's policy. Need Assessment is the cornerstone and foundation of training. In fact, it is often referred to as an important step in the Learning and Development process of this organization. Providing employees with training and development opportunities not only contribute to the quality and effectiveness of the organization, it also serves to motivate and retain employees. Moreover, as I already mentioned that according to BRAC BANK training is not an expense but an investment. In this regard, the objective base and performance driven activity of the training function of BRAC BANK Limited is very well aligned with the organization goal and helping a lot to achieve it. However, a perfect Tele-Learning Program (TLP) will be a little benefit unless the organization has created a supportive learning environment. Organization need inspire a sense of purpose in employees and create the opportunities for them to learn

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