



Internship Report on
“Training and Development Process of BRAC
Bank Limited”



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Submitted To:

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Submitted By

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Letter of Transmittal

14th December, 2017

Mr. Riyashad Ahmed

Assistant Professor

BRAC Business School

BRAC University

Subject: Letter of Transmittal

Dear Sir,

It is my honor to submit my Internship Report titled “Training and Development Process of BRAC Bank Limited”. I have joined as an intern in Human Resource Division, SME Banking, and Small Business Department of BRAC Bank Limited for a 12 weeks period of internship program.

While working in BRAC Bank Limited I gathered knowledge and experience related to Human Resource Division which I believe that would be helpful for my future job life. After gathering experiences in three month internship program I tried my level best to come up with an effective report.

It would be really grateful if you find this report useful and accept it and I would like to thank you once again for giving me the opportunity to prepare this report and also for your support and guidance.

Sincerely Yours,

Anika Islam

ID-13304027

BRAC Business School

BRAC University

Letter of Endorsements

The Internship Report entitled “Training and Development Process of BRAC Bank Limited” has been submitted to the BRAC Business School’s, faculty Mr. Riyashad Ahmed. The submission partially fulfills the requirements for the degree of Bachelor of Business Administration (BBA), of BRAC Business School, BRAC University.

It is submitted on December 14th, 2017 by Anika Islam, ID-13304027. The report has been carried out successfully under the supervision and guidance of Mr. Riyashad Ahmed.

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

Internship Supervisor

Mr. Riyashad Ahmed

Assistant Professor

BRAC Business School

BRAC University

Acknowledgement

The Internship opportunity I had with BRAC Bank Limited was the best opportunity of learning and professional development for me. I feel privileged to have had the opportunity to work there and come into contact with so many people of different personalities. I would like to express profound gratitude to all those people who have been guided me and helped me to prepare this Internship Report. Without their help and guidance it would not have been easier to complete this report.

First, I would like to express deepest gratitude and thanks to my academic internship supervisor and faculty Mr. Riyashad Ahmed for helping me to select the topic of this report and for giving proper guidance and instructions throughout my internship program. I am also thankful to him for always being available when I needed help and suggestions from him for preparing this report.

I would like to express special thanks to my organizational supervisor Ms. Tazkia Habib (Associate Manager, Learning & Development, Human Resources) for giving me clear guidance and instructions of my work activities, making a friendly working environment and also for being an excellent supervisor. I would also like to thank Ms. Querasha Faria Ali (Manager, Learning & Development, Human Resources), Syed Mahmud Hasan (Senior Relationship Manager, Retail & Operations) for giving me instructions and valuable suggestions of Training and Development related activities and I am thankful to other employees of BRAC Bank Limited for being friendly and cooperative with me during this internship program. I consider myself lucky that I got to work with such an amazing team.

Finally, I would like to convey my gratitude to the almighty Allah and my parents because without their blessings and support it would not have been possible for me to continue my journey so smoothly in BRAC Bank Limited.

Executive Summary

This Internship Report is prepared as a requirement of Bachelor of Business Administration (BBA) program on Department of Business Studies, BRAC University. After completing 12 weeks of Internship Program in Human Resources Division of BRAC Bank Limited, I have prepared this Internship Report with my practical experience and knowledge I have gained working there. This report is based on the topic of “Training and Development Process of BRAC Bank Limited” which includes the explanation of types of Training Program, evaluation process and development techniques that BBL uses for the improvement of their employees.

As BRAC Bank Limited is one of the fastest growing banks in Bangladesh, it spends a huge amount of money on their Training and development Programs to ensure effective input from their employees into the organization. This training program also ensures the employee retention and decreases employee turnover. To BRAC Bank Limited spending money in these training programs for their employees is not an expense but an investment. As I have worked under Learning and Development department of Human Resource Division I have closely observed how BBL conducts their training programs and how they do their training and trainer evaluation. My report is basically based on all of these activities and this report shows the importance of training and development programs of BBL. At the end of the report I tried my best to come up with some useful suggestions and recommendations which I hope would be helpful for them for further improvement of their training programs.

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Chapter:01
Introduction

1.1 An Overview of BRAC Bank Limited:

BRAC Bank is one of the fastest growing banks in the country and it is known the most active and influential private bank in Bangladesh. At the year end of 2205, BRAC Bank has recorded a 103% growth in assets, and a 65% growth in liabilities with an operating profit of 84% over the previous year 2004.

It is a full service scheduled commercial bank. It has both local and international shareholders. The bank is now highly motivated with a view of creating opportunities and pursuing market niches. BRAC Bank is now proceeding to present the “best-in-the-class” services to its variety of customers under an on line banking dais.

BRAC Bank operates under a “double bottom line” agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh.

BRAC Bank helps people to achieve their financial goals and it helps to make the economy of the country stronger. To make Bangladesh poverty-free, flourishing and healthy BRAC Bank is assisting BRAC and stakeholders. BRAC Bank is playing a fundamental responsibility as financial mediators connecting between the economic policies of the government with the rest of the economy. The management of BRAC Bank believes that the sector of the economy can contribute the most to the rapid generation of employment in Bangladesh.

1.2. Rationale:

Preparing Internship Report for completing the internship program is mandatory for the students of BRAC Business School of BRAC University. This internship report reflects the overall contribution of a student that how much he/she has put effort to make this report while working in a particular organization. By doing Internship Program and making a report on it helps the students to gain practical job experience which will have a great impact on their future job life.

As a student of BRAC Business School, it was compulsory for me to do my internship in any organization. The purpose of this internship program is to introduce with the practical knowledge of job life besides the theoretical knowledge. On that basis, after completing 13th semesters in BRAC University, I joined as an intern in BRAC Bank Limited, Head Office to complete my 12

weeks of internship program. I was assigned in L&D department of Human Resource Division from August 21, 2017 to November 19, 2017.

During the internship program, my academic supervisor was Riyashad Ahmed, Assistant Professor, of BRAC Business School. He assigned me to do an Affiliation Report on “Training and development Process of BRAC Bank Limited” and instructed me how to prepare this report. This report includes the process of how BRAC Bank conducts their training programs to improve the skills and knowledge of their employees and also the development methods that they use on them and at the end I have come up with some recommendations and I hope this report would be helpful for BBL.

1.3 Objective of the Report:

General Objective:

- The general objective or purpose of this report to analyze the Training and Development process of BRAC Bank Limited.

Specific Objectives:

- To identify what types of Training Programs are conducted in BRAC Bank Limited and what are the Development Methods they are applying.
- To know about the Training and Trainer Evaluation Process of training programs.
- To understand the purpose of Training Programs of BBL.
- To know in detail about the Tele Learning Program (TLP)
- To give recommendation for the improvement of Training and Development area of BBL.

Chapter:02
Organization

2.1 Background of BRAC Bank Limited:

BRAC Bank Limited, one of the latest generation of commercial banks started its journey on 4th July, 2001. It is an affiliate of BRAC (Bangladesh Rural Advancement Committee), and one of the world's largest non-governmental development organizations founded by Fazle Hasan Abed in 1972. It has been the fastest growing bank in 2004 and 2005.

The main concept of BRAC Bank was to facilitate Small and Medium Enterprises (SME). In the last five years of operation, the bank has disbursed over BDT 2200 crore in loans to nearly 50000 small and medium entrepreneurs in 2007.

In addition to small business lending, BRAC Bank has fastest growing remittance, savings mobilization, and consumer lending businesses. In the years ahead BRAC Bank expects to introduce many more services and products as well as add a wider network of SME unit office, Retail Branches and ATMs across the country. Today the bank has 176 branches, over 500 ATMs and 448 SME unit offices and more than 8000+ human resources across the country.

2.2 The Slogan and Logo of BRAC Bank Limited:

This following image is the Logo of BRAC Bank Limited which contains a Slogan or brand promise of BRAC Bank. The Slogan "Astha Obichol" these two words are Bengali words that denote enormous trust on the organization. The Logo of BRAC Bank is very indicative in conformance with the goal of the organization. This Logo has a square shape which means solid and strong. The golden color indicates the "Sonar Bangla". The rising line denoted the growth of Bank and the blue is the beautiful sky where the sun is shining brightly.



(Source: bbl/local/web)

2.3 The Vision and Mission Statement of BRAC Bank Limited:

Vision Statement:

A vision statement is a declaration of an organization's objective, intended to guide its internal decision making. It is a company's road map, indicating both what the company wants to become and guiding transformational initiatives by setting a defined direction for the company's growth. BRAC Bank also has its own vision statement and that is-

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

Mission Statement:

A mission statement is a short statement of an organization's purpose, identifying the scope of the operations: what kind of product or service it provides; its primary customers or markets; and its geographical region of operation. A mission is not simply a description of an organization by an external party, but an expression made by its leader, of their intent for the organization. The purpose of a mission statement is to focus and direct the organization itself.

Here is the mission statement of BRAC Bank that it follows-

- Sustained growth in Small and Medium Enterprise sector
- Continuous low-cost deposit growth with controlled growth in retail assets
- Corporate assets to be funded through self liability mobilization. Growth in assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funding income
- Keep our debt charges at 2% to maintain a steady profitable growth.
- 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 various lines of business in a full controlled environment with no compromises on service quality.

- Keep a diverse, far flung team fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the Bank’s vision into reality.

2.4 Core values of BRAC Bank:

BRAC Bank will hold the following value and will be guided by BRAC as they do their work. Because BRAC Bank believes that strength emanates from their owner-BRAC.

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

2.5 Divisions of BRAC Bank Limited:

<ol style="list-style-type: none"> 1. SME Banking 2. Retail Banking 3. Corporate Banking Division 4. Cash Management and Custodial Services 5. Treasury and financial institution 6. Human Resource Division 7. Finance Division 8. Credit Risk Management 	<ol style="list-style-type: none"> 9. Operations 10. Technology 11. Company Secretariat, L & RA 12. Risk Management 13. Special Asset Management 14. Research & Development 15. Service Quality 16. Communication
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2.6 Products and Services of BRAC Bank Limited:

Financial Services of BRAC Bank Limited:

- SME Banking
- Retail Banking
- Card Service (Debit and Credit)
- Foreign Exchange and Related Services
- Wholesale Banking and custodial Services
- Probashi Banking

Subsidiaries of BRAC Bank Limited:

- BRAC EPL Investment Limited
- BRAC EPL Stock Brokerage Limited
- BRAC SAAJAN Exchange Limited
- bKash
- BRAC IT Services Ltd. (biTS)

Products of BBL:

SME Products (Deposit & Loan)	Retail Products (Deposit & Loan)	Corporate Loan Products
- Prapti Current Account	-Savings Accounts	-Overdraft
- Prachurjo Fixed Deposit	-Current Accounts	-Short Term Loan
- Shonchoy SME Deposit	-Term Deposits	-Lease Finance
- Anonno Rin	-Home Loan	-Work Order Finance
- Apurbo Rin	-Personal Loan	-Emerging Business
- Prothoma Rin	-Auto Loan	-Syndication
- Shomriddhi Rin	-Secured Loan/Overdraft	-Term Loan
-Shompod Rin		-Project Finance
		-Bill Purchase
		-Bank Guarantees

2.7 The Board of Directors of BRAC Bank Limited:

Name	Designation
Sir Fazle Hasan Abed	Chairman
Mr. Selim R.F. Hussain	Managing Director & CEO
Ms.Nihad Kabir	Independent & Deposit Director
Ms. Tamara Hasan Abed	Director
Mr. Shib Narayan Kairy	Director
Dr. Hafiz G.A Siddiqi	Independent & Deposit Director
Ms. Zahida Ispahani	Independent Director

2.8 Achievements:

- Asiamoney "Best Bank for SMEs", 2017
- ICMAB Best Corporate Award 2015 (3rd Position)
- BRAC Bank wins prestigious 'Sustainable Marketing Excellence Award' from CMO Asia
- BRAC Bank wins prestigious 'Best Bank in Bangladesh Award' from Finance Asia
- BRAC Bank wins The Best Managed Bank Award from the Asia Banker
- BRAC Bank wins the Award for Best Retail Bank in Bangladesh by The Asian Banker
- BRAC Bank Limited has received ICAB National Award
- BRAC Bank awarded prestigious FT Sustainable Bank of the year 2010
- DHL-Daily Star Bangladesh Business Awards 2008
- BRAC Bank received National Award as the Highest VAT payer for the financial year 2007-2008
- BRAC Bank received ICAB National Award.

Chapter-03
Job Responsibilities

3.1 About the job: I joined as an intern in BRAC Bank Limited (BBL) Head office as a part of my internship program. I was selected after getting qualified in a written test and then had to sit for an interview with the senior managers of BBL. The duration of my Internship program was 3 months, started from 21st August to 19th November, 2017. I was assigned in SME Banking Division of Human Resource Management, BBL Head Office, Gulshan. The topic that I have selected for my report is “Training and Development Process of BRAC Bank Limited”.

3.2 Specific Responsibilities of the job: During the internship program I worked under a supervisor of SME Banking Division. Every day I was assigned various tasks by the supervisor and regularly I had to follow my scheduled work and also other activities if there was any.

These are the following job responsibilities of my internship program:

- **Making phone calls:** It was one of the most important tasks of my daily activities. When any training program date is scheduled, my supervisor gives a file in my folder consisting list of participants of that particular training program and I need to give reminder call to the participants of that particular training program. It is very important to make this training call to the participants to make it sure that they are attending training program or not. After making calls to the participants I had to give the updates to the supervisor.
- **Maintaining files of Training Schedule Program:** Maintaining different training schedule program files was my regular work routine. These training programs are- Finacle Training program, schedule for Orientation and Pre-Service Training, Schedule for Orientation and Basics of Banking Training, and External Training program. One day before these trainings programs I had to give reminder calls to the trainers and I took down the remarks if there was any problem of attending the training. Besides this I had to check and update the External Training Program file if there were any changes.
- **Maintaining attendance list:** I had to make attendance list for the participants of any particular training program. Participants need to sign the attendance sheet when they attend any training program. It is a record of their attendance.
- **Accounts create and enrollment:** When online exams were held of any particular course I needed to create accounts of the participants and enrolled them in to that particular

course. Some of these courses are- Basics of Banking Final, Basics of Banking Quiz, Personal loan, and home loan, Pre-Service training and speak up policy.

- **Maintaining exam score file:** In my folder I maintained three different exam score files consisting the list of participants of exams. These exams are taken for Branch Sales and Service Officer (BSSO), Cash and Client Service Officer (CCSO) and Chief Cash and Client Service Officer (CCCSO). When an exam was over and scripts got checked, I had to input the numbers of each participants of that particular exam in the exam score file.
- **Created questions for online exams:** I was assigned to create questions for online courses where the participants give online exam based on those questions. My supervisor first instructed me how to create questions and delete those questions which are not related to the course topic and according to that I did the same.
- **Training Program Evaluation:** I needed to maintain a training program evaluation file. When any training program is done participants rate the training from 1 to 5 based on different criteria and after the evaluation I had to input all the ratings in the training evaluation file and to find out the overall rating of that particular training program. I also had to make reports on the training evaluation programs.

Following are some training programs evaluation with overall rating which I have done during my internship program-

<u>Training Programs</u>	<u>Overall Rating</u>
Professional Selling	4.879
Training on Customer Service	4.658
Service Quality and Branch Operation	4.068
Finacle 10	4.709
Bahon Products	4.103
Orientation and Pre service training	4.053
Tips and Tricks Program	4.542
Basic Communication	4.145

- **Trainer Evaluation:** As well as the training evaluation I also needed to maintain a file of trainer evaluation in my folder. When a training program is over participants evaluate the trainers of that particular training program. They rate the trainers from 1 to 4 based on different criteria. For every trainer in a particular training program I had to input the total scores of each rating scale in the trainer evaluation file.

Here is mentioned some training programs and the total number of trainers of each training program that I evaluated during my internship period-

Training Programs	Number of Trainers
Orientation and Pre service training	15
Service Quality and Branch Operation	20
Finacle 10 Branch User Training	35
Bahon Products	3
Tips and Tricks Program	10

- **Conducted Tele Learning Program (TLP):** I along with other interns was assigned a project named Tele Learning Program (TLP). This project was the major activity of my internship program. It was a project of 3 weeks and in this project we had to take exams of branch employees over telephone. Every day from 10:30 am to 6:00 pm including a one hour break, we had to call 10 participants to take their exams over phone. The participants are mainly Branch Sales and Service Officers. The question pattern of exam was multiple choice questions and each participant got 30 minutes to complete the exam. The passing mark was 16, any participant who got below 16 considered as failed.

Here is the result of our conducted Tele Learning Program (TLP) Exam-

Total number of participants	216
Number of passed participants	95
Number of failed Participants	121

3.3 Other relevant activities:

- **Payroll:** I have done some work in payroll division of Human Resource Department. I have prepared salary sheet In MS Excel for about 95 employees consisting of their financial records of salaries, wages, allowances, bonuses, net pay, and deductions.
- **Invigilated Exams:** I have worked as an invigilator in Basics of Banking Final and Basics of Banking Quiz exams. In the exam hall, I along with other interns gave proper instructions about the rules and regulations of the exams to the participants and watched over the participants during the exam time. We helped them to log in their accounts and made everything clear regarding exam.

3.4 Observation:

During my internship program I have encountered some issues and problems in Human and Resource Department. These are –

- TNT phone lines get disconnected frequently while making a phone call. We, Interns faced problems while making training calls and conducting TLP exam.
- Conducting TLP exam was the main challenge for us. Sometimes participants did not want to give exam on time, they wanted more time, and for that it delayed the exam schedule for next participant. Therefore we had to stay for a long time in office.
- Some of the multiple choice questions of TLP exam are not well structured and are quite lengthy. Therefore it was quite difficult for the participants to understand the questions and options easily over the phone. As a result we had to repeat such questions 5 to 6 times which was quite tiring.
- Sometimes the internet connection gets slow and it hampers our work.
- I found lack of employee motivation
- Salary range for entry and mid level management is not satisfactory

3.5 Recommendation:

Here are some suggestions for the improvement of specific area of HR department-

- TNT phone lines should get fixed and needs to speed up the internet connection
- The question structure of TLP exam should not be lengthy and confusing and should be easy to understand.
- Interns should get Performance appraisals for better work performance.
- Salary range should be increased for employee satisfaction
- Food arrangement for trainees should be better
- Entertainment facilities should be given to the interns as well as the employees to get out of a monotony of work.

3.6 Mismatch between assigned tasks with academic preparation/major:

In my Internship Program there was certain mismatch between the assigned tasks with my academic preparation/major course. As I am a student of Finance background, in the beginning I faced some difficulties in my internship while performing duties because I was assigned in Human Resource Department of BRAC Bank Limited. However my supervisor was very supportive, she instructed me very well how to perform any specific duty and gave me the clear guidance about their activities which helped me a lot to cope up with those activities. By the 2nd week I learned how to manage with my daily activities. Though there were differences between the assigned task and my academic major course, I managed to perform my duties properly following the instructions.

3.7 Lessons Learned from the Internship Program:

During my Internship Program I got the chance to get introduced with the real life job experience. This Internship Program helped me much to gather experience about practical job life and it is so effective as well. Here are some lessons that I have learned from my Internship Program.

- **Organizational Behavior:** Organizational behavior means human behavior in organization. Every organization has its own rules and regulations which have to be

maintained properly. During my Internship Program I have learned about how to behave in a certain way in an organization. I came to know about the organization's culture, structure, technology and their working environment.

- **Communicating with employees:** Communicating with employees was the biggest challenge for me. During my internship program I had to deal with employees of BRAC Bank everyday over the phone and also inside the organization. This Internship Program helped me a lot to deal with people, which was not easier for me previously.
- **Importance of Microsoft Excel:** I also learned the importance of Microsoft Excel because organizations run on Excel. Almost every task which was assigned to me by my supervisor was based on Microsoft Excel. I had learned so many things about MS Excel while performing tasks and my supervisor also showed me some shortcut techniques which helped me by saving my time while doing any work.
- **Multi Tasking:** Within a given period of time I had to perform many tasks assigned by the supervisor during my Internship Program. This was one of the challenging activities that I got able to do by this program.
- **Working under pressure:** During the internship program we the intern had to conduct TLP exam where we had to take exams of employees over the phone in due time. Maintaining the time schedule of exams was the challenge for us and we did it successfully. Therefore taking TLP exam was the best example of working under pressure for me.

Chapter:04

Training and Development Process of BRAC Bank Limited

This chapter includes the explanation of Training and Development of Human Resource department. Here it is also discussed how BRAC Bank Limited conduct their Training and Development programs to their employees and how effective it is for them.

4.1 The Concepts of Training and Development:

Training and Development refers to the imparting of specific skills, abilities, and knowledge to an employee. Therefore it can be said that Training and Development is an attempt to improve the current and future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his/her skills and knowledge. BRAC Bank Limited spends a huge amount of money on their training and development programs. Each employee of BBL goes under these training programs which help them to perform better on the job. These training and development programs are conducted both for the new and existing employees.

Training:

Training refers to the process of imparting specific skills. According to Reynolds et al (2004, pp.1) training is defined "as a set of activities which react to present needs and is focused on the instructor and contrast with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future". Training is essentially a management tool derived to foster, develop, and increase skills and knowledge base of employees and also employers with a view to ultimately increasing both the employees and organizations performance in terms of efficiency, effectiveness, and overall productivity.

Development:

Development to the learning opportunities designed to help employees grow. It is an advanced tool which essentially allows the employees to progress along a career plan or path with the skills and knowledge gained over time. It allows employees progress according to the needs of the organization. Developmental programs concentrate on broader skills that are applicable to a wider variety of situations, such as decision making, leadership skills, and goal setting.

4.2 Types of Training Program of BRAC Bank Limited:

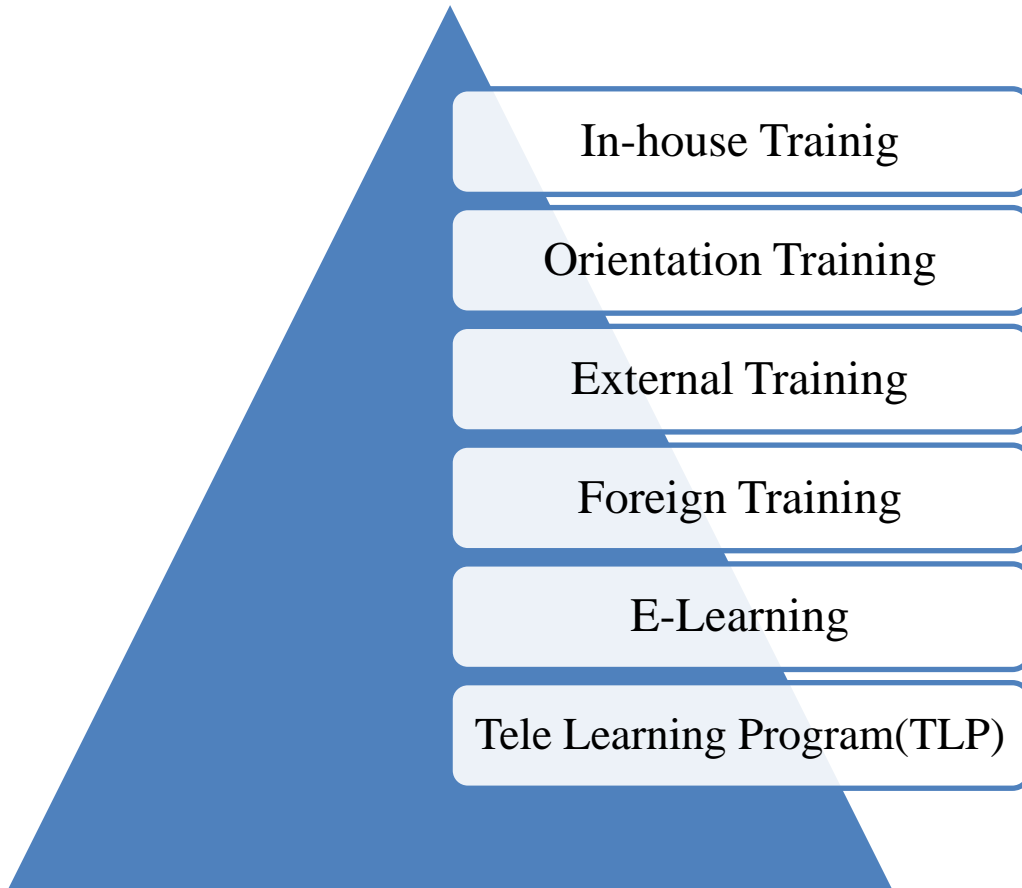


Figure 1.1: Types of Training Programs

In-house Training: In In-house training the training is conducted by their own trainer of BRAC Bank Ltd. This training program includes both job specific and need based training. Orientation program is also a part of it. This training program is arranged for new and existing employees. In week days trainers get paid five hundred taka and for weekends they get seven hundred taka for conducting training. Here is the list of some In-house training program-

- Attachment with Operations, Post field training
- Attachment with Trade and Remittance
- Attachment of Newly joined GuestnService Executive
- Basics of Banking

- BACH(Outward) Operations
- Corporate Business overview and Relationship Management
- Credit approvers Training for SAJIDA Foundation
- Hands on training on Retail Account and personal Loan Processing
- Induction and Orientation Training
- Information Security Awareness
- Post-Field Training
- Pre-Service Training
- Retail products and Sales Strategy
- Service Excellence Workshop
- Workshop on BBL's Local Acceptance Discounting

Orientation Training: BBL arranges orientation training program for new employees. This training program provides the new employees with brief and accurate information of the company and make them familiar with organizational culture. It also promotes communication between supervisor and the new employees and it make the new employees more flexible and comfortable in their job. Each new employee has to successfully complete this training program before performing their job duties. Orientation training program includes five days of training where first two days they give brief overview of BRAC Bank Limited and Human Resource division and the last three days employees are given lectures about Anti-Money laundering, Finacle and Negotiable act.

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

- Development of Professional Selling
- Corporate Governance in Banks- Impact on Profitability
- Anti money laundering and Combating Financing of Terrorism
- Banking Foundation Course

- Diversity, Gender and Sexual harassment
- BRAC Exposure
- Uniform Customs and Proactive for Documentary Credits- UCPDC-600
- Customer relationship management in Banks
- Fake note identification
- Emergency medical care and First Aid
- Uniform Rules for Collection
- Working Capital Financing

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

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

E-Learning: It is an online training program. All the employees of BRAC Bank have to take part in the E-Learning exam. It is mandatory for all regular employees and also for the new joiners. A new employee can take part in this exam right after his joining and he must complete all the departmental courses by the end of his first year of service. There are six courses in E-Learning training program. These six courses are divided in to two parts. One is mandatory module and another one is optional module. The mandatory four courses are Human Resource Division, Anti money laundering, BRAC Bank Overview, company secretariat, Legal and regulatory and internal control. The other two courses are based on respective department.

Participants give online exam and the result is published via internet. An employee performance method is followed by each department. Supervisors and respective department head fill out and sign this performance measurement form. After reviewing their performance, training needs are identified for different employees.

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

4.3 Training Process:

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

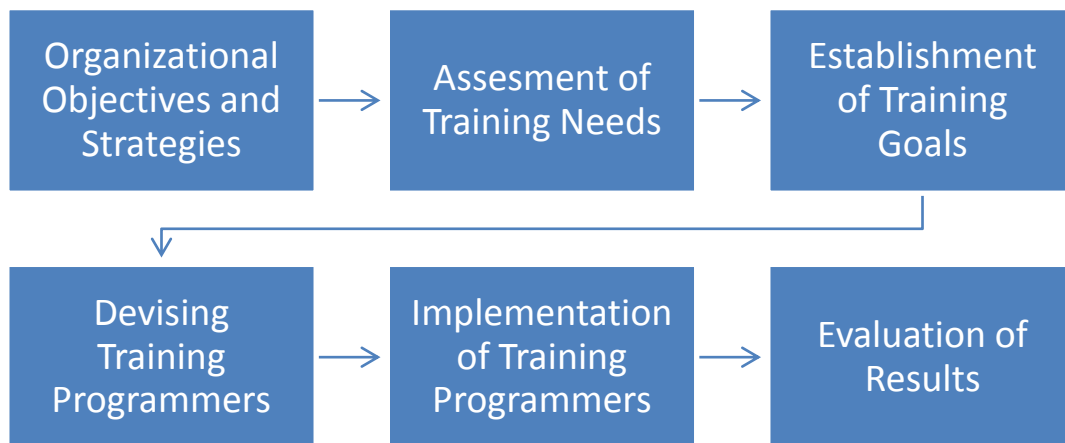


Figure 1.2: Training Process of BRAC Bank Limited (Source: BBL/Local/Web portal)

4.4 Evaluation: Evaluation after training program is an essential step for Learning and Development Division of BRAC Bank because it helps them to get information about the shortcomings of programs so that they can make sound decision about the implementation of those programs. L&D division conducts two types of evaluation after completion of a training program. These are 1) Training program evaluation and 2) Trainer evaluation.

4.5 Training program Evaluation: The process of examining a training program is called training evaluation. L&D division of BRAC Bank conducts training program evaluation to check whether training program has had the desired effect or not. It also ensures that whether the participants are able to understand what they are taught in the program and to implement their learning in their respective workplaces or to the regular work routines.

Here are 6 criteria that BRAC Bank uses to evaluate their training program-

- The program was beneficial for performing my duties
- Level of detail, layout & sequence of course content
- Approach of trainer and training method was easily understandable
- Level of facilitators knowledge, presentation skills and punctuality
- Would you suggest your colleague to participate in the training
- Level of operational support and logistics

Training Evaluation Rating Scale:

- Excellent = 5
- Good = 4
- Satisfactory = 3
- Poor = 2
- Very poor = 1

4.6 Trainer Evaluation: Besides the training evaluation L&D division also conducts trainer evaluation. In a training program there is more than one trainer and the participants of that particular training program evaluate the trainers based on their training skills. Through this

trainer evaluation they get to know how effectively trainers are delivering to the participants. Here are 9 criteria that BRAC Bank uses to evaluate the trainers-

- Punctuality of Trainer
- Trainer encouraged questions from audience
- Trainer spoke clearly and audibly
- Trainer was able to answer queries during the session
- Trainer was friendly and approachable
- Presentation on content was informative
- Presentation on skill of trainer
- Trainer was able to manage his session time effectively
- How do you rate the overall skills of the trainer

Trainer Evaluation Rating Scale:

- Excellent = 4
- Good = 3
- Moderate = 2
- Poor = 1

4.7 Development Process of BRAC Bank Limited:

BBL provides different development methods to help the progress of their employees according to the changing situation of their working place. The purposes of development process of BBL is to increase knowledge, skills and efficiency of employees in the working field, to help employees grow because better work experience leads an employee to get promotion and also for employee retention. Here are some development methods of BBL.

Mentoring: It is very essential for the new employees of BBL. In this mentoring process a senior employee provides guideline to a less-experienced employee. The mentor plays a very important role as he shares knowledge and skills to help other employees to grow professionally. New employees get huge benefits through this mentoring process because they can get help or advice from their seniors anytime while facing any difficulties. The mentor helps new employees

by demonstrating any task; he also gives them guidelines and tips on career growth and encourages them to interact with other employees.

Seminars: BBL arranges seminars for their employees as seminars serve as a foundation for future tasks. They make sure that their employees attend seminars because it helps employees to increase their knowledge and also assists with their personal development. Seminars also increase employee motivation, job satisfaction, and morale among employees and reduce employee turnover.

Job Rotation: Job rotation involves an employee changing positions within the same organization and eventually returning to the original position. BBL follows horizontal job rotation method for their employees at the early stage of their service life. Through this process employees can identify their KSA (knowledge, skills and attitudes) and can explore their hidden talent or interests. Job rotation increases job satisfaction as it encourages employees to deal with new challenges which may create more motivation to work and reduce employee turnover. However BBL cannot implement this job rotation technique to all employees, especially those who are specialized in any particular job.

Lecture Courses: It is a speech which is delivered by the instructor before a large number of audiences. BBL arranges these lecture courses for the development of their employees. In these lecture courses experienced or senior employees provide all related information and activities of all departments of BBL. By attending these lecture courses employees get to know about the activities of each department and can enhance their learning experience.

Critical Incident Method: It is a recording of events by appraiser. It shows what the employee has done or failed to do. BBL uses this method to evaluate their employees. In this process each employee is evaluated based on their positive and negative performance behavior throughout the performance period. This method shows that where the employee did something great and where it needs improvement.

Performance Appraisals: L&D division of BBL conducts performance appraisals for their employees after completing their 1 year of service. The managers and the supervisors evaluate the performance of the employees and give necessary feedbacks to them and decide employees' future promotions, incentives, increments in salary based on these appraisals.

Chapter:05

Recommendation and Conclusion

5.1 Recommendation:

During my internship period I have analyzed many feedbacks and comments of trainees regarding the training sessions. Therefore here are some recommendations for improvement of Training and Development process of BRAC Bank Limited-

- All the employees should be clearly stated about the importance of training session in order to achieve the organization goal.
- Duration of training programs such as- Development of professional selling, Service quality and Branch Operation, Bahon Product, Basic Communication is short. Participants need more time for these training sessions. As these training programs are very helpful for the employees, longer training session would be beneficial to the employees as well as the organization.
- The contents of training program should be more attractive and easily understandable. Such as- they can make the handouts and presentation slides more attractive, can add more audio and video clips with excellent sound system can add more detail discussion for every staff and also can add some task based examples to help them understand easily.
- Some of the trainers are not punctual and some of their performance are not that much impressive to the trainees. The trainers need to adopt interesting ways to deliver their lectures to the trainees and make the lectures easier and understandable.
- Learning new things and increasing knowledge and skills is the main motive of training. Without the active participation of trainees the motive cannot be achieved. Therefore trainers need to make sure the active participation of trainees in training program.
- Training methods are way traditional. They should use new and updated tools to make the learning more effective.
- After every training program exams should be taken to test the knowledge of trainees about the training program. By this they will get to know how effective the program is.
- To increase motivation of the trainees, they should be given rewards or should be appreciated for their better performance.

5.2 Conclusion:

BRAC Bank is one of the fastest growing banks in Bangladesh and it intends to set standards as the market leader in Bangladesh. It was a great opportunity for me to work as an intern in BRAC Bank Limited. I have worked under Human Resource Division in L& D department. During my internship program I have learned so many things related to my department and also faced some difficulties while making report on “Training and Development process of BRAC Bank Limited”. As the information of Human Resource Division is very confidential, I was not allowed to have all the information which is very confidential for the organization. I made my report with the information of what I have learned from my work, what I have learned from my supervisor and also with the information that is available on the internet. That is why I got limited information to prepare my report.

Though this three month internship program was very challenging to me, I completed it successfully. The knowledge, work experience, work ethic, rules, and regulations I learnt from this internship program hopefully would be so effective for my future job life.

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