

Internship Report
on
Training and Development Process
-A Study on BRAC Bank PLC (Bhulta Branch)

Submitted To

Controller of Examinations

National University

Gazipur - 1704

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Session: 2019-2020

Major in Human Resource Management

Program: MBA

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Under National University

Date of Submission: November 08, 2023

Letter of Transmittal

November 08, 2023

Controller of Examinations

National University

Gazipur - 1704

Subject: Submission of Internship Report.

Dear Sir,

With due respect and great pleasure I submit my internship report on **Training and Development Process -A Study on BRAC Bank PLC (Bhulta Branch)**. My main focus of the study is to understand the Training and Development Process of BBPL. I have found the study to be quite interesting, beneficial, and insightful. I have tried my level best to prepare an effective and credible report. I will be always available to answer any queries on the paper. Any sort of query or any criticism of this report will be beneficial for me, as it will give me the opportunity to learn more and enrich my knowledge. I hope you will consider the mistakes that may take place in the report in spite of my best efforts.

Sincerely Yours

.....

Md. Sihabuddin Bhyian

Registration No: 19601000528

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Major in Human Resource Management

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Daffodil Institute of IT (DIIT)

Student's Declaration

I hereby declare that the internship report namely **Training and Development Process - A Study on BRAC Bank PLC(Bhulta Branch)** under the supervision of Md. Mokarram Hossain, Associate Professor, Department of Business Administration, Daffodil Institute of IT (DIIT). I also declare that this report is of my original work and contains no portion of any other report or internship paper. This report is prepared as a part of my MBA program and is duly prepared with the guidance of my supervisor. I assure you that, the report is uniquely prepared by me and it doesn't contain any portion of others' report.

.....

Md. Sihabuddin Bhyian

Registration No: 19601000528

Roll No: 2020418

Session: 2019-2020

Major in Human Resource Management

Program: MBA

Daffodil Institute of IT (DIIT)

Certificate of Supervisor

This is to certify that the work entitled **Training and Development Process -A Study on BRAC Bank PLC (Bhulta Branch)** is an original work by Md. Sihabuddin Bhyian, Registration No.: 19601000528, Roll No.: 2020418, Session: 2019-2020, Major in Human Resource Management, Program: MBA, Daffodil Institute of IT (DIIT), completed his internship report under my supervision and submitted for the partial fulfillment of the requirement of National University, Bangladesh.

Md. Sihabuddin Bhyian bears a strong moral character and a very pleasing responsibility. It has indeed been a great pleasure working with him.

I wish him every success in life.

Md. Mokarram Hossain

Associate Professor

Department of Business Administration

Daffodil Institute of IT (DIIT)

Acknowledgement

The successful accomplishment of this internship work is the outcome of the contribution of a number of people, especially those who have given the time and effort to share their thoughts and suggestions to improve the report. At the very beginning, I would express my deepest gratitude to almighty Allah for giving me the strength and composure to finish the task within the scheduled time. First, I am very thankful to almighty Allah because he has given me the patience and strength to finish this report and do the whole internship program.

I would like to express my appreciation to my internship supervisor, Md. Mokarram Hossain, Associate Professor, Department of Business Administration, Daffodil Institute of IT (DIIT) for providing me with all the guidance and support that I needed. This was really a good way of learning and I really appreciate her efforts towards giving me proper line direction.

I also would like to give my gratitude to Mostak Ahammed Bhuiyan, Branch Operation Manager, Bhulta Branch, Rupganj, Narayanganj who has made it all happen.

It was a great experience at BRAC Bank PLC. Here, I met with a corporate environment, and I thought a lot from there. I have met with many officials, and most of them were very senior. They have taught me with very pleasant behavior. Many thanks to those who helped me in my work.

Finally, I would like to thank my honorable teachers at Daffodil Institute of IT (DIIT), without whom I could not come to this end.

Executive Summary

This Internship Report is prepared as a requirement of the MBA program at Daffodil Institute of IT (DIIT). After completing 12 weeks of the Internship Program in the Human Resources Division of BRAC Bank PLC, I have prepared this Internship Report with the practical experience and knowledge I have gained working there. This report is based on the topic of Training and Development Process -A Study on BRAC Bank PLC. (Bhulta Branch) which includes the explanation of types of Training Program, evaluation process, and development techniques that BBPLC uses for the improvement of their employees.

As BRAC Bank PLC is one of the fastest-growing banks in Bangladesh, it spends a huge amount of money on its Training and Development Programs to ensure effective input from its employees into the organization. This training program also ensures employee retention and decreases employee turnover. To BRAC Bank PLC spending money on these training programs for their employees is not an expense but an investment. As I have worked under the Learning and Development department of the Human Resource Division, I have closely observed how BBPLC conducts its training programs and how they do their training and trainer evaluations. My report is basically based on all of these activities and this report shows the importance of the training and development programs of BBPLC. 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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Abbreviations

BB – BRAC Bank

SWOT: S -Strength W -Weakness O -Opportunities T - Threats

SME – Small and Medium Enterprise

HRM – Human Resource Management

CHAPTER - 1

Introduction

CHAPTER – 2

About BRAC Bank PLC

CHAPTER – 3

Theoretical Framework

CHAPTER – 4
Training and Development Process
of BRAC Bank PLC

CHAPTER – 5

SWOT ANALYSIS

CHAPTER – 6
Findings, Recommendations, and
Conclusion

1.1 INTRODUCTION:

Training and development is one of the most important processes of an organization. Training and development is often looked upon as an organized activity for increasing the knowledge and skills of people for a defined purpose. It involves systematic problems for transforming technical know-how to employees so as to increase their knowledge and skills for doing specific jobs with proficiency. Training is the best possible performance on the specific job by the employee. On the other hand, development is the best possible utilization of employee capability.

Training means learning the basic skills and knowledge necessary for a particular job or a group of jobs. In other words, training is the act of increasing the knowledge for doing a particular job. But development refers to the growth of an individual in all respects. An organization works for the development of its executives or potential executives in order to enable them to be more effective in performing the various functions of management.

1.2 Origin of the Report:

The internship report is prepared for making a study on the Training and Development Process of BRAC Bank PLC. It is required to perform an internship report for completing of MBA program at the Daffodil Institute of IT (DIIT). The guideline and preparation of the report was supervised and directed by Md. Mokarram Hossain, Associate Professor, Department of Business Administration, Daffodil Institute of IT (DIIT), and I am thankful to him for assigning this report.

1.3 Objectives of the Report:

General Objective:

The general objective of this report is to analyze the Training and Development Process -A Study on BRAC Bank PLC (Bhulta Branch).

Specific Objectives:

- ❖ To identify what types of Training Programs are conducted in BRAC Bank PLC and what Development Methods they are applying.
- ❖ To know about the Training and Trainer Evaluation Process of training programs.
- ❖ To understand the purpose of the Training Programs of BB PLC.

- ❖ To know in detail about the Tele Learning Program (TLP)
- ❖ To give recommendations for the improvement of the Training and Development area of BBPLC.

1.4 Methodology:

Methodology means the adoption of special procedures, tools, and techniques in order to find, categorize, select, process, and analyze information about a particular report. In a research document, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. The data were collected by the following sources:

Primary Sources:

- ❖ Informal interviews of employees
- ❖ Conversation with the clients
- ❖ Personal observation
- ❖ Desk work

Secondary Sources:

- ❖ Files and documents of BBPLC
- ❖ Company of other related website
- ❖ Handbook and online articles

1.5 Scope of the Report:

As I was deploying to BRAC Bank PLC, Bhulta Branch, the scope of the study is only to this brunch. The report covers details about BRAC Bank PLC (especially the Training and Development Process of BBPLC).

1.6 Limitations:

- ❖ There is always a problem when we go to collect the information.
- ❖ It is very challenging to gather information from our seniors or immediate boss.
- ❖ The report should be more specific but, as I had to work in a lot of sections in the bank the report has become more generic.
- ❖ Working in the office and writing that experience in the document is always tough.
- ❖ Time was minimal to prepare this report.
- ❖ Employee was very busy to give their valuable time.
- ❖ Management doesn't want to disclose secret information.

2.1 Overview of the Banking System of Bangladesh:

When our Liberation War was stopped our banking system was newly structured after getting our independence. At the beginning of this process, the banking sector was fully public sector. After some years it was realized that the system should be privatized. Then a lot of banks were privatized. When it was 80's for the first time private bank was introduced in Bangladesh. In this way in 90's some other banks also became private banks. The 3rd generation came into operation in 1999 in Bangladesh. Last, in 1999, 4th generation private bank was introduced was introduced in Bangladesh. Then private banks were given more responsibilities to the government banks from time to time.

The economy of Bangladesh has been booming from the year of 1990. There occurred industrial and agricultural development also foreign remittance entered a lot in the last few decades. The culture like food culture, technological instruments, and also some other behaviors have changed the total economic situation of Bangladesh. As a result, bank management and bank investments have also changed a lot within these years. For example, technology help influenced a lot in the bank system throughout the decades.

The economic banks are now doing very well in the Bangladeshi economy. The central bank named Bangladesh Bank totally controls all the banks in Bangladesh. The most contributing banks in Bangladesh are commercial banks, five specialized development banks, there are nearly thirty private commercial banks, and nine foreign commercial banks.

2.2 Description of BRAC Bank PLC:

BRAC Bank is a **private commercial bank in Bangladesh, operated by the BRAC development organization, focused on Small and Medium Enterprises (SMEs)**. The bank has its head office in Dhaka, Bangladesh. It has 187 branches, 18 Premium Banking lounges, 457 SME Unit Offices, 481 agent banking outlets, and 375 ATMs.

BRAC Bank PLC was founded on 4 July 2001 to reach the large number of unbanked people who were not covered by traditional banks. The main concept of the bank was to facilitate Small and Medium Enterprises.

BRAC Bank PLC began with the vision to provide banking solutions to the 'unbanked' Small and Medium Entrepreneurs. Taking inspiration from its parent organization BRAC, the largest NGO in the world, BRAC Bank introduced small ticket loans to small and medium enterprises (SME), to specifically bring the grassroots entrepreneurs under the umbrella of formal banking service. Close to half of the bank's lending portfolio is comprised of small and medium enterprises – popularly known as the 'SMEs'.

In 2001, BRAC Bank did not start its journey like any other conventional bank. The visionaries who led the bank realized that the previously neglected Small and Medium Enterprises (SME) sector plays a significant role in generating growth and creating employment in the country. Over the past few decades, traditional banks have been reluctant to invest in this sector. At a time when it was almost impossible for SME entrepreneurs to get financing from the banking sector in Bangladesh, BRAC Bank stepped forward and came to finance these unbanked SME entrepreneurs.

BRAC Bank PLC is a performance-driven dynamic organization, where its values are founded at the core of each and every activity as pillars. It is the only member of the Global Alliance for Banking on Values (GABV) from Bangladesh. BRAC Bank is a performance-driven dynamic organization, where its values are founded at the core of each and every activity as pillars. It is the only member of the Global Alliance for Banking on Values (GABV) from Bangladesh.

The Global Alliance comprises 66 financial institutions operating in countries across Asia, Africa, Australia, Latin America, North America, and Europe - serving more than 60 million customers, holding up to USD 200 billion of combined assets under management and powered by a network of 80,000 co-workers. BRAC Bank shares the 3P Philosophy – People, Planet, and Prosperity with the other partners of GABV.

2.3 Vision of BRAC Bank PLC:

- ❖ Building a profitable and socially responsible financial institution focused on the market.
- ❖ Business with growth potential, thereby assisting BRAC and its stakeholders to build a just, enlightened, healthy democratic, and poverty-free Bangladesh.
- ❖ BRAC Bank Limited believes the line of excellence is never-ending.
- ❖ Its personalized quality services to the customers with the trend of constant improvement will be a cornerstone to achieve operational success.

2.4 Mission of BRAC Bank PLC:

- ❖ Sustainable growth in the Small & 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-funded income
- ❖ Keep their debt charges at 2% to maintain a steady profitable growth
- ❖ Manage various lines of business in a fully controlled environment with no compromise compliance and on service quality

2.5 Objectives of BRAC Bank PLC:

The main objectives of BBPLC are to build a strong customer focus and relationship based on integrity and superior service. To create an honest, open, and enabling environment. BRAC Bank value and respect people and make decisions based on merit. To strive for profit & sound growth. To value the fact that they are members of the BRAC family – committed to the creation of employment opportunities across Bangladesh.

There are some other objectives such as -

- ❖ To work as a team to serve the best interest of our owners
- ❖ To be relentless in pursuit of business innovation and improvement
- ❖ To base recognition and reward on performance
- ❖ To encourage the new entrepreneurs to invest and thus develop the country's industry sector and contribute to the economic development.

2.6 The Slogan and Logo of BRAC Bank PLC:

The 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 in the organization. The Logo of BRAC Bank is very indicative in conformance with the goal of the organization.



(Figure: 1 - The Slogan and Logo of BRAC Bank PLC)

This Logo has a square shape which means solid and strong. The golden color indicates the “Sonar Bangla”. The rising line denotes the growth of the Bank, and the blue is the beautiful sky where the sun is shining brightly.

2.7 Divisions of BRAC Bank PLC:

1. SME Banking	9. Operations
2. Retail Banking	10. Technology
3. Corporate Banking Division	11. Company Secretariat, L & RA
4. Cash Management and Custodial Services	12. Risk Management
5. Treasury and financial institution	13. Special Asset Management
6. Human Resource Division	14. Research & Development
7. Finance Division	15. Service Quality
8. Credit Risk Management	16. Communication

(Figure: 2 - Division of BRAC Bank PLC)

2.8 Products and Services of BRAC Bank PLC: Financial Services of BRAC Bank PLC:

- ❖ 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 PLC:

- ❖ BRAC EPL Investment Limited
- ❖ BRAC EPL Stock Brokerage Limited
- ❖ BKash
- ❖ BRAC IT Services Ltd.

Products of BRAC Bank PLC:

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 Deposits	-Term Deposits	-Lease Finance
-Anonno Rin	-Home Loan	-Work Order Finance
-Shompod Rin	-Personal Loan	-Term Loan
- Shomriddhi Rin	-Secured Loan	-Project Finance
- Prothoma Rin	-Auto Loan	-Bank Guarantees

(Figure: 3 – Products and services of BRAC Bank PLC)

2.9 The Board of Directors of BRAC Bank PLC:

Name	Designation
Sir Fazle Hasan Abed	Chairman
Mr. Selim R.F. Hussain	Managing Director & CE
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

(Figure : 4 - The Board of Directors of BRAC Bank PLC)

2.10 Achievements of BRAC Bank PLC:

- ❖ Asia Money” Best Bank for SMEs”, 2017
- ❖ ICMAB Best Corporate Award 2021 (3rd Position)
- ❖ BRAC Bank Limited has received the ICAB National Award
- ❖ BRAC Bank was awarded the prestigious FT Sustainable Bank of the Year in 2010
- ❖ DHL-Daily Star Bangladesh Business Awards 2008
- ❖ BRAC Bank received the ICAB National Award.
- ❖ BRAC Bank wins The Best Managed Bank Award from the Asia Banker

3.1 Human Resource Management:

Every organization or institute is composed of people, who acquire services, boost skills, inspire the human resources to a high level of performance, and ensure that they persist in maintaining their commitment to the organization which are needed in achieving organizational objectives as Human Resource Management (HRM) which is basically concerned with the people dimension in management

Those organizations that are able to attain, develop expand, stimulate, and maintain exceptional human resources will be mutually effective and efficient. Survival of any organization requires proficient and competent management and workforce coordinating their efforts in the direction of an ultimate goal.

Human Resource Management is an overall set of organizational activities directed at attracting, developing maintaining, and regulating an effective workforce.

3.2 Objectives of Human Resource Management:

HRM has some specific objectives by which organizations are benefited to be successful in attaining their goals. The objectives are given below:

To help the organization reach its goals:

The HRM helps the organization reach its target. An organization achieves its goals by the utilization of resources. Human resources utilize all other resources without which an organization can never reach its goals.

To achieve effective utilization of human resources:

Human resources are to be natural, motivated and encouraged to contribute their best to the organization. The objective of HRM is to develop, expand, and utilize all avenues to specify human resources.

Employ the skills and abilities of the workforce:

HRM is to build and protect the most valuable asset, people in the organization. This entails that human skills and abilities are to be tracked rightly, bridge the gaps with realities, and place them in the most competent jobs so that they can best use their skills and abilities.

To provide the organization with well-trained and well-motivated employees: The objective of HRM is to enhance the required skills and potential abilities through training and development processes.

To increase employee’s job satisfaction and self-actualization:

The human potential has an ability that is occupied only when they are pleased with the jobs and feel a sense of belongingness and fulfillment with their organization.

To achieve the quality of work life:

The HRM is to develop and sustain a superiority of work life that makes employment in the organization desirable. Quality of work life includes harmonious management and supervisory style, freedom and autonomy in decision-making, satisfactory and acceptable psychological conditions, working hours, and meaningful jobs.

To communicate HRM policies to all employees:

Communication is an effective tool to know about the intentions of internal and external human bodies with which an organization has at least some amount of interest. The internal HR communicates with policies programs and actions, which are relevant to their interest.

3.3 Human Resource Management Process:

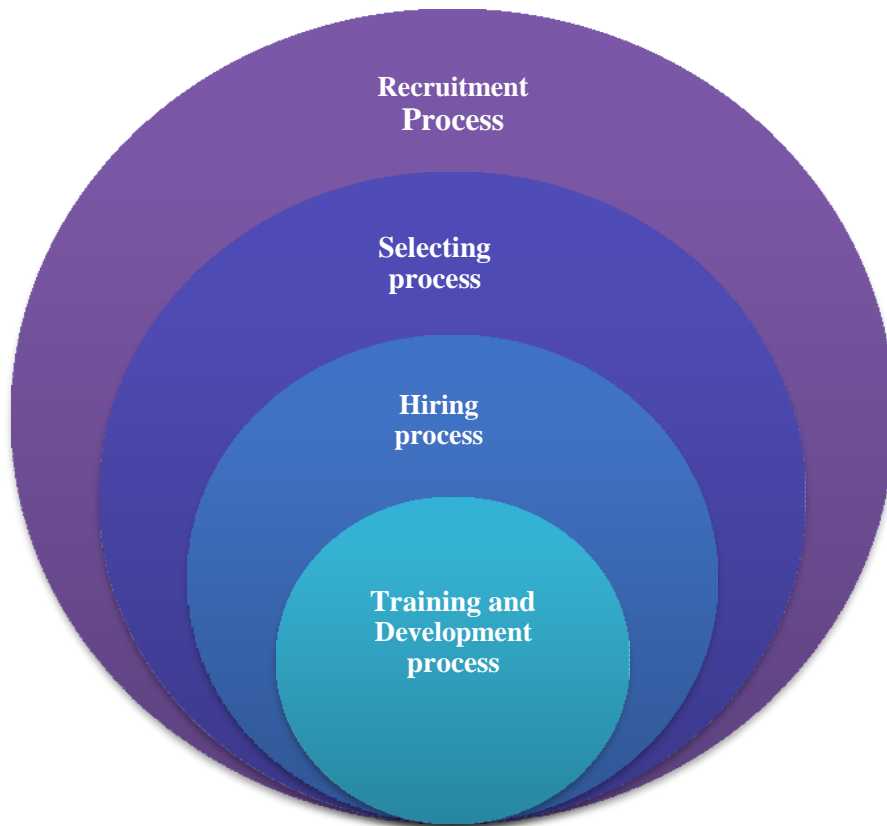
Employees are the biggest asset of every organization as their productivity levels are directly proportional to the organization’s success. However, the guiding principle in every organization is that ‘general interest must prevail over the individual interest of the employees’. They follow various processes in order to formulate stellar strategies.

The processes are stated below:

1. Human resource planning:

Generally, we consider Human Resource Planning as the process of people forecasting. Right but incomplete! It also involves the processes of Evaluation, Promotion, and Layoff.

- ❖ Recruitment process
- ❖ Selecting process
- ❖ Hiring process
- ❖ Training and Development process



(Figure: 5 – Human Resource Planning)

- i) Recruitment process:** It is a positive process of posting job openings and attracting prospective employees to apply for their desired job openings in an organization so that the eligible candidate can be selected.

- ii) Selecting process:** Selection is quite a necessary process in HRM. It involves eliminating unsuitable candidates through the process of tests or interviews and identifying the suitable ones, who are the best fit for the positions.

- iii) Hiring process:** This entails the process of officially offering the job to the ideal candidate and giving them the date of joining.

- iv) Training and Development process:** The hired candidates are given training and their skills are brushed so that they become more efficient in their work and handle future challenges.

2. Remuneration to employees and other benefits:

Fair salary or remuneration plays a very important role in motivating an employee to accomplish organizational goals. If the employees get rewards for their best performance, they will get job satisfaction. The rewards not only include salaries but also include incentives and fringe benefits.

3. Performance management:

There should be proper management of the work done and the future goals. Performance management refers to appraising the performance of the employees and enhancing it. For such a management, it is necessary to encourage the employees so as to raise their confidence levels. This can be done by providing them with fair rewards so that they work at their optimum productivity levels.

4. Employee relations:

Employee relations include Labor Law and Relations, Working Environment, Employee health and safety, employee-employee conflict management, Employee- employee-employee conflict Management, Quality of Work Life, Workers' Compensation, Employee Wellness and assistance programs, and Counseling for occupational stress. All these are critical to employee retention apart from the money which is only a hygiene factor.

3.4 Meaning of training and development:

Training and development is one of the main functions of the human resource management department. Training refers to a systematic setup where employees are instructed and taught matters of technical knowledge related to their jobs.

Training programs can be created independently or with a learning administration system, with the goal of employee long-term development. Common training practices include orientations, classroom lectures, case studies, role-playing, simulations, and computer-based training, including e-learning.

Where development refers to the overall holistic and educational growth and maturity of people in managerial positions. Development is the framework for helping employees develop their skills, knowledge, and abilities, which in turn improves an organization's effectiveness.

The use of the terms training and development in today's employment setting is far more appropriate than training alone since human resources can exert their full potential only when the learning process goes far beyond the simple routine. Training and development in human resource management is the foundation for getting the best out of each and every employee.

3.5 Literature Review of Training & Development

According to Michel Armstrong, "Training is the systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job". (Source: A Handbook of Human Resource Management Practice, Kogan Page, 8th Ed.,2001)

According to Edwin B Flippo, "Training is the act of increasing knowledge and skills of an employee for doing a particular job." (Source: Personnel Management, McGraw Hill; 6th Edition, 1984)

The term 'training' indicates the process involved in improving the aptitudes, skills, and abilities of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. 'Successful candidates placed on the jobs need the training to perform their duties effectively'. (Source: Aswathappa, K. Human resource and Personnel Management, New Delhi: Tata Mcgraw-Hill Publishing Company Limited,2000, p.189)

Author Opinions of different authors regarding Training & Development Oatley (1970)
Training improves a person's skill at a task. Training helps in socially, intellectually and mentally developing an employee, which is very essential in facilitating not only the level of productivity but also the development of personnel in any organization.

Yoder (1970) Training and development in today's employment setting is far more appropriate than training alone since human resources can exert their full potential only when the learning process goes for beyond the simple routine.

Hesseling (1971) Training is a sequence of experiences or opportunities designed to modify behavior in order to attain a stated objective.

Giangreco, Sebastiano, and Peccei (2009), The key determinants of overall satisfaction with training (OST) are perceived training efficiency (PTE) and Perceived usefulness of training (PUT).

Bates and Davis (2010) Usefulness of the training program is possible only when the trainee is able to practice the theoretical aspects learned in the training program in an actual work environment. They highlighted the use of role-playing, cases, simulation, mediated exercises, and computer-based learning to provide exposure to a current and relevant body of knowledge and real-world situations.

Karthik R (2012) Training objectives tell the trainee what is expected out of him at the end of the training program. Training objectives are of great significance from a number of stakeholders perspectives; Trainer, trainee, designer, and evaluator.

3.6 Difference between training and development:

Basis	Training	Development
Meaning	Training means learning skills and knowledge for a particular job.	Development means the growth of an employee in all aspects.
Use	Training is used for imparting specific skills.	Development is used for the overall growth of the executives.
Nature	It is job-related in nature	It is career-oriented in nature
Perspective	It has short-term perspectives.	It has long-term perspectives.
Aim	The best performance on the specific job by the employee.	The best possible utilization of the employee capability.
Scope	Training is limited in scope and part of the development.	Development is a wider term and includes education, learning and Training.
Depth of Knowledge	Deep knowledge is provided.	Development doesn't provide deep knowledge and simply facilitates growth.

3.7- Importance of Training and Development:

- ❖ Optimum Utilization of Human Resources
- ❖ Development of Human Resources
- ❖ Development of skills of employee
- ❖ Increasing Productivity of the employee and the organization
- ❖ It inculcates a sense of teamwork, team spirit, and inter-term collaboration
- ❖ It helps to develop and improve the organizational culture and effectiveness
- ❖ It helps to build a positive perception and feeling about the organization
- ❖ Improving the quality of work and work life.
- ❖ Creating a healthy working environment
- ❖ Improving the health and safety of the organization
- ❖ Improving the morale of the workforce
- ❖ It helps to create a better corporate image
- ❖ It helps to improve profitability
- ❖ Helps to improve more positive attitudes towards profit orientation.

3.8- Forces Influencing Training:

There are some forces that are influencing training. Those are given below:

1. Globalization
2. Ideology
3. Leadership
4. Economic Conditions
5. Strategy

3.9- Strategic Training:

Strategic training is a form of training that, according to a business's strategic planning, values, and goals, provides employees with the necessary tools and information required to complete their tasks successfully.

3.10 -Strategic Training Process:

- A. Business Strategy Formulation and Identification.
- B. Identify metrics to show training success.
- C. Provide training and development activities linked
- D. Identify strategic training and development initiatives that support the strategy

3.11 Training Evaluation:

Training evaluation is the systematic process of collecting information and using that information to improve training.

Evaluation of training can be viewed as a method of measuring change in knowledge, skill, attitudes, job performance, cost, and the quality of the training facilities. A major reason to evaluate training programs is to determine whether the training programs have accomplished their specific training objectives.

3.12 Purpose of Training Evaluation:

1. To justify the role of training, considering budget availability and cutback situations
2. To improve the quality of training for employee development, training delivery, trainer deployment, duration, methodology, etc.
3. To assess the effectiveness of the overall programmed, quality, and competency of the trainer
4. To justify the course through cost-benefit analysis

3.13 Training Needs Analysis:

Training Needs Analysis (TNA) is the process by which the company identifies the training and development needs of its employees so that they can do their jobs effectively. It involves a complete analysis of training needs required at various levels of the organization.

The term training analysis is often referred to as learning needs analysis in human resource management. The training needs to reflect that there are a lot of ways to perform a job. The analysis is all about the gap in the skills and knowledge.

3.14 Training Analysis Methods:

The method of training needs analysis is selected based on the job type of the employee and the analysis that has to be carried out to understand the skill gaps. Here is a few popular training methods are given below:

i) The organization: It looks at the proposed training within the context of the rest of the organization. A prime consideration is whether or not the proposed training will be compatible with the organizational strategy, goals, and culture, and whether employees are likely to transfer the skills they learn in training to their actual jobs.

ii) Task Analysis: The duties and responsibilities of the job, together with the knowledge, skills, and abilities needed to perform them, are the focus of the second stage of needs analysis called task analysis. The purpose of this step is to verify that the task is important, and employees should be trained for the same and also to develop in-depth information about the task knowledge and procedures that should be taught. The trainer will need to call on subject matter experts such as – superiors and high-performing employees to generate this information.

iii) Individual Analysis: The final level of analysis looks at the individual to be trained. The individual analysis attempts to determine which employees should receive training and what their current levels of skill and knowledge are. The trainer may single out individuals on the basis of their past performance or select an entire workgroup or all incumbents with a specific job title. Then the trainer assesses, or at least estimates, the skill and knowledge levels of the chosen trainees, so that the training is neither too simple nor too complex.

3.15 - Training needs analysis process:

There are different stages of training needs analysis which are used by organizations based on the job profile of the employees. The steps are given below:

Step – 1	Performance Gap Analysis
Step – 2	Root cause Analysis
Step – 3	Needs Analysis
Step – 4	Recommendations

3.16 Hands - on - training:

Hands-on-training, offers several more effective techniques for teaching employees, including:

Cross-training: This method allows employees to experience other jobs, which not only enhances employee skills but also gives companies the benefit of having employees who can perform more than one job. Cross-training also gives employees a better appreciation of what co-workers do and how their own jobs fit in with the work of others to achieve company goals.

Demonstrations: Demonstrations are attention-grabbers. They are an excellent way to teach employees to use new equipment or to teach the steps in a new process. They are also effective in teaching safety skills. Combined with the opportunity for questions and answers, this is a powerful, engaging form of training.

Coaching: The goal of job coaching is to improve an employee's performance. Coaching focuses on the individual needs of an employee and is generally less formal than other kinds of training.

3.17 On - Job Training:

On-the-job training is offered to employees who are currently working in an organization. They are trained by supervisors, superiors, and special instructors to develop and enhance the occupation skills that are required to manage a particular job profile. It is a technique.

- ❖ Apprenticeship
- ❖ Coaching
- ❖ Committees
- ❖ Temporary promotion
- ❖ Job rotation
- ❖ Planned Progression
- ❖ Job instruction

3.18 Employee Development:

Employee development is a process of improving employees' existing competencies and skills and developing newer ones to support the organization's goals.

- ❖ Employee development isn't just about developing organizational L&D strategies
- ❖ It's more than just implementing mandatory employee training
- ❖ It goes way beyond meeting with employees annually to discuss their shortcomings and highlight improvement needs.
- ❖ Organization must encourage their employees to participate in employee development activities.

3.19 – Steps of employee development plan:

- | | |
|----------|---|
| Step: 1 | Start with a skills gap analysis |
| Step: 2 | Identify employees for career and leadership growth |
| Step : 3 | Align with employee and company goals |
| Step: 4 | Help them grow with you |
| Step: 5 | Use employee Development plan templates to help |
| Step: 6 | Fit the learning opportunities to the training |
| Step: 7 | Track results and use data to inform your decisions |

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 its 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:

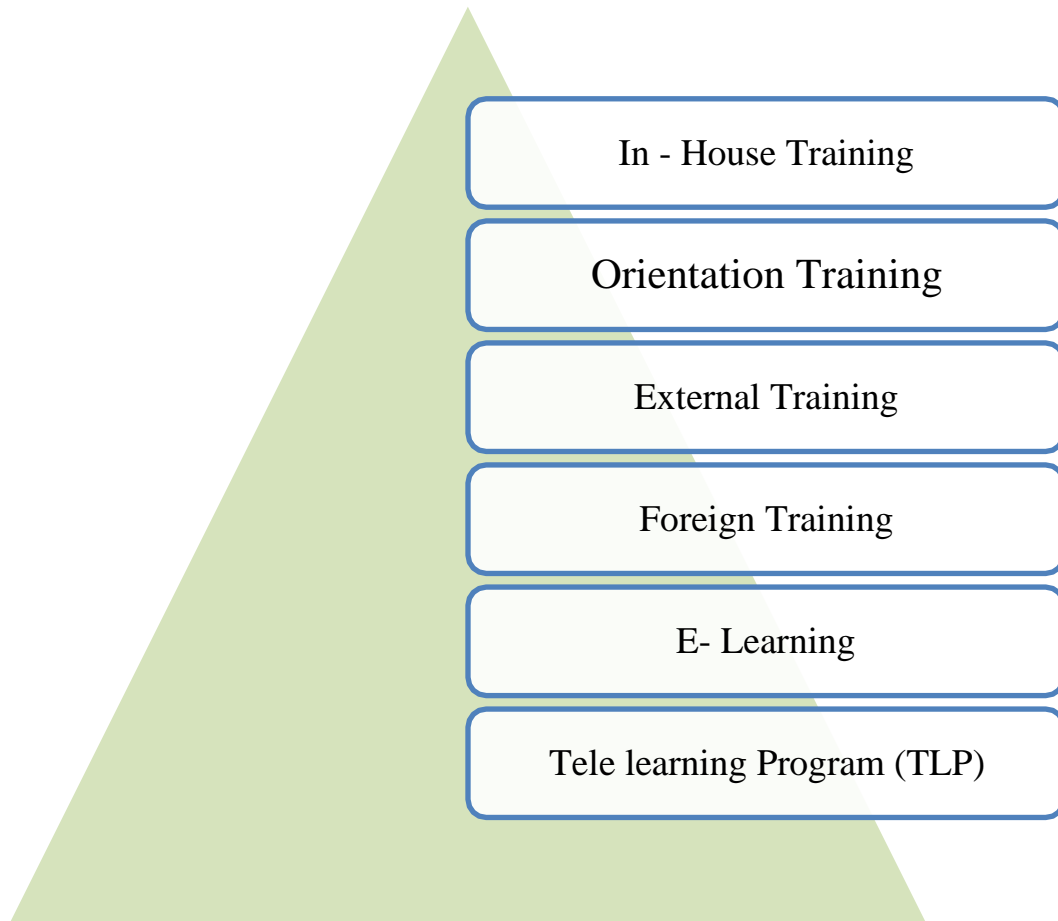
Training refers to the process of imparting specific skills. According to Reynolds training is defined "as a set of activities which react to present needs and is focused on the instructor and contrast with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future".

Training is essentially a management tool derived to foster, develop, and increase the skills and knowledge base of employees and also employers with a view to ultimately increasing both the employee's and organization's performance in terms of efficiency, effectiveness, and overall productivity.

Development:

Development of learning opportunities designed to help employees grow. It is an advanced tool that essentially allows the employees to progress along a career plan or path with the skills and knowledge gained over time. It allows employees to 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 PLC:



(Figure – 6: 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. The orientation program is also a part of it.

This training program is arranged for new and existing employees. On weekdays trainers get paid five hundred taka and on weekends they get seven hundredtaka for conducting training.

Here is the list of some In-house training programs-

- ❖ Attachment with Operations, Post field training
- ❖ Attachment with Trade and Remittance
- ❖ Basics of Banking
- ❖ Corporate Business overview and Relationship Management
- ❖ Credit approvers Training
- ❖ 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 programs for new employees. This training program provides the new employees with brief and accurate information about the company and makes them familiar with organizational culture.

It also promotes communication between the supervisor and the new employees, and it makes the new employees more flexible and comfortable in their jobs. Each new employee has to successfully complete this training program before performing their job duties.

The orientation training program includes five days of training where the first two days they give a brief overview of BRAC Bank PLC and the Human Resource division.

External Training:

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

- Development of Professional Selling
- Corporate Governance in Banks- Impact on Profitability
- Banking Foundation Course
- Diversity, Gender, and Sexual Harassment
- BRAC Exposure
- Uniform Customs and Proactive for Documentary Credits
- 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 a Foreign Training program for the employees which is 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 the Foreign Training Program-

- Human Development Annual Conference
- Server Farm and Fabric Extended Switch
- Bank management for senior Executive
- Global SME Finance Forum 2017
- Oracle Server Administration
- Storage and Data protection

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 the E-learning training program. These six courses are divided into two parts. One is the mandatory module and the other is the 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 departments.

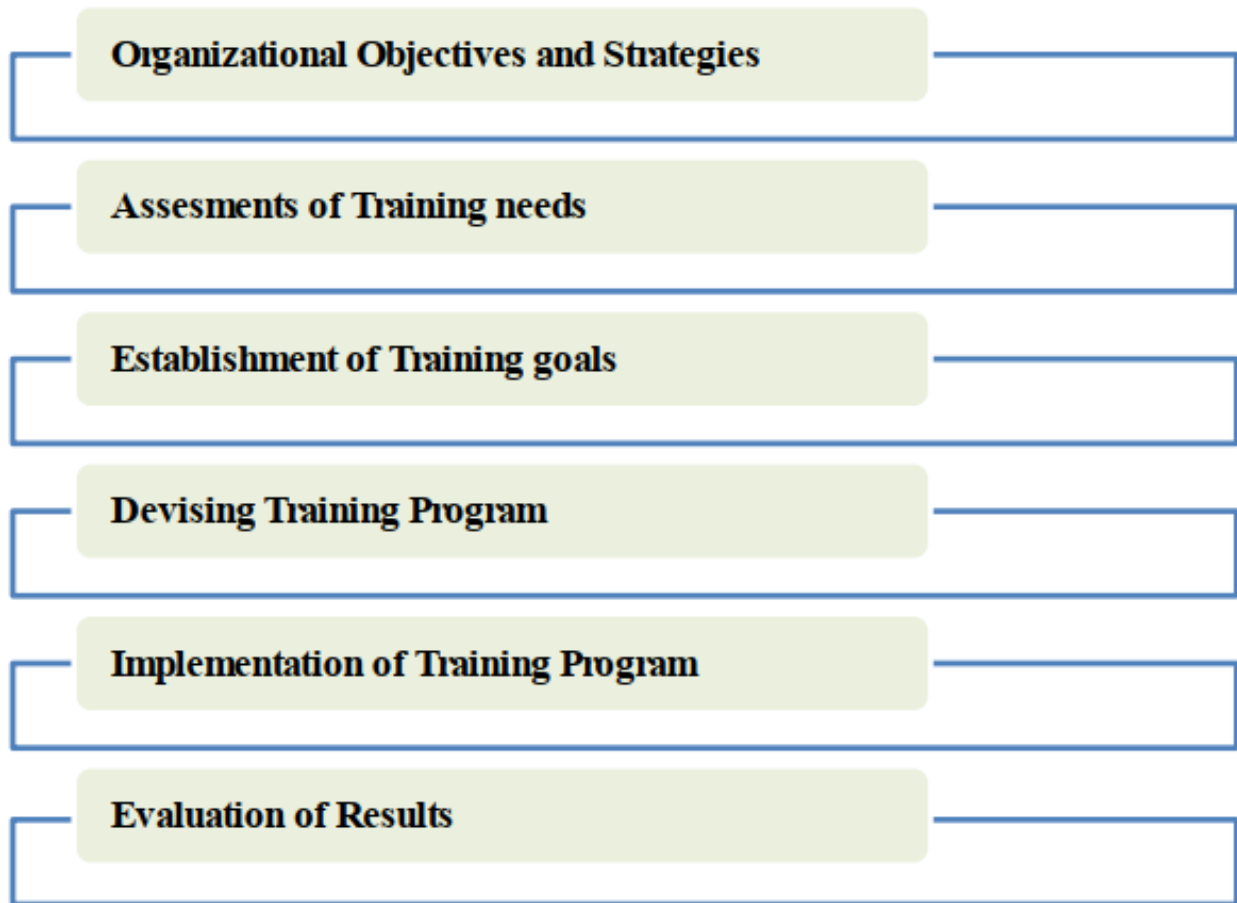
Participants take online exams, and the result is published via the Internet. An employee performance method is followed by each department. Supervisors and respective department heads fill out and sign this performance measurement form. After reviewing their performance, training needs are identified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

Tele Learning Program:

BRAC Bank conducts a learning program for branch employees to test their knowledge about their respective fields. In this program, exams are taken over the 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 an e-mail about the exam topic, date, and time, and on the due date and time exams are taken over the 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 the exam twice if they score below 16.

4.3 Training Process:



(Figure – 7: Training Process of BRAC Bank PLC)

4.4 Evaluation:

Evaluation after the training program is an essential step for the Learning and Development Division of BRAC Bank because it helps them to get information about the shortcomings of programs.

So that they can make a sound decision about the implementation of those programs. The L&D division conducts two types of evaluation after completion of a training program. These are -

- ❖ Training program evaluation
- ❖ Trainer evaluation

4.5 Development Process of BRAC Bank PLC:

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

- Mentoring
- Seminars
- Job Rotation
- Lecture Courses
- Critical Incident Method
- Performance Appraisals

Mentoring:

It is very essential for the new employees of BBPLC. In this mentoring process, a senior employee provides guidelines to a less-experienced employee. The mentor plays a very important role as he shares knowledge and skills to help other employees 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 assist 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. BBPLC follows a 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 talents 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 for all employees, especially those who are specialized in any job.

Lecture Courses:

It is a speech that is delivered by the instructor before many 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 an appraiser. It shows what the employee has done or failed to do. BBL uses this method to evaluate its employees. In this process, each employee is evaluated based on their positive and negative performance behavior throughout the performance period. This method shows where the employee did something great and where it needs improvement

Performance Appraisals:

The managers and the supervisors evaluate the performance of the employees give necessary feedback to them and decide employees' future promotions, incentives, and increments in salary based on these appraisals.

5.0 SWOT Analysis:

A SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) is a valuable tool for assessing the internal and external factors that can influence the success of BRAC Bank's training and development process.

5.1 Strengths:

1. **Strong Brand Recognition:** BRAC Bank has established a strong presence in the banking industry, making it an attractive place for potential employees to receive training and development.
2. **Experienced Workforce:** The bank boasts a highly skilled and experienced workforce, which can serve as valuable resources for training and mentorship.
3. **Innovative Training Programs:** BRAC Bank has a history of implementing innovative and up-to-date training programs that cater to the needs of its employees.
4. **Commitment to Employee Development:** The bank shows a clear commitment to developing its employees through ongoing training and development initiatives.

5.2 Weaknesses:

1. **Resource Constraints:** BRAC Bank may face resource constraints in terms of budget and time allocated for training and development programs.
2. **Technology Gaps:** Outdated or inadequate technology may hinder the effectiveness of online training programs.
3. **Inconsistent Training Delivery:** Variability in the quality of training delivery, especially in different branches or departments, could be a concern.

5.3 Opportunities:

1. **Market Expansion:** BRAC Bank has opportunities to expand into new markets, requiring comprehensive training and development programs to support this growth.
2. **Technological Advancements:** Leveraging advancements in e-learning and digital platforms can improve the efficiency and effectiveness of training programs.
3. **Changing Regulatory Environment:** Opportunities exist to develop training programs that keep employees updated with the latest banking regulations and compliance requirements.

5.4 Threats:

1. **Competitive Pressure:** The banking industry is highly competitive, which can put pressure on BRAC Bank to continuously enhance its training and development efforts.
2. **Economic Uncertainty:** Economic downturns can impact the bank's ability to allocate resources for training and development.
3. **Attrition:** High employee turnover rates in the banking industry can undermine the effectiveness of training programs.

6.1 Findings:

In this section, you'll present the key findings based on your observations and analysis during your internship at BRAC Bank. You can organize this section into subsections to cover various aspects of the training and development process.

1. Training Programs Effectiveness:

Discuss your assessment of the effectiveness of the training programs in terms of their alignment with the bank's goals and their impact on employee performance and development.

2. Training Delivery and Resources:

Evaluate the methods used for training delivery, including in-person and online training. Discuss the availability of resources and how they support training initiatives.

3. Employee Feedback:

Share feedback from employees who have undergone training and development programs. Identify areas of satisfaction and dissatisfaction.

4. Alignment with Industry Trends:

Assess the extent to which BRAC Bank's training and development process aligns with current industry trends and best practices.

5. Challenges and Obstacles:

Identify any challenges or obstacles that you observed in the training and development process.

6.2 Recommendations:

This section provides your suggestions for improving the training and development process at BRAC Bank based on the findings in the previous section. Ensure that your recommendations are specific, actionable, and linked to the identified issues or areas for improvement.

1. Enhance Training Program Evaluation:

Recommend implementing a systematic evaluation process for training programs to measure their impact on employee performance.

2. Invest in Technological Infrastructure:

Suggest upgrading the technological infrastructure to support more effective online training, including the use of learning management systems.

3. Standardize Training Delivery:

Recommend standardizing the quality and delivery of training across different branches or departments to ensure consistency.

4. Develop a Continuous Learning Culture:

Encourage the bank to foster a culture of continuous learning by promoting self-directed learning and providing opportunities for ongoing development.

5. Monitor Industry Trends:

Suggest establishing mechanisms for monitoring and incorporating the latest industry trends and best practices into the training and development process.

6. Address Resource Constraints:

Propose solutions for addressing resource constraints, such as securing additional budget or optimizing existing resources for training.

7. Employee Retention Strategies:

Recommend implementing strategies to reduce attrition and retain trained employees to maximize the return on investment in training.

6.3 Conclusion:

BRAC Bank PLC must convert all its training systems and policy of traditional banking into a modern system. As they have huge opportunities in case of a large number of branches and employee number.

Modernization and digitalization might give them a very strong chance to lead the banking sector. I think this might be a practical and bold decision.

There are lots of local and foreign banks in Bangladesh; the BRAC Bank PLC is one of the promising private banks among them.

In this competitive market, BRAC Bank PLC has to struggle not only with the other commercial banks but also with the other public commercial banks. BRAC Bank PLC is much more capable of several employees. If it invests more funds in training and development and proper procedures to utilize them, it will be like a leading company.

It is obvious that the right thinking of this bank including establishing a successful network over the country and increasing resources will be able to play a considerable role in the portfolio of development. Success in the banking business largely depends on the effective nursing of human resources into real resources not the members of just human.

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