ASSESSMENT OF TRAINING NEEDS AT BRAC BANK LIMITED TO ALIGN HR GOALS TO STRATEGIC GOAL.

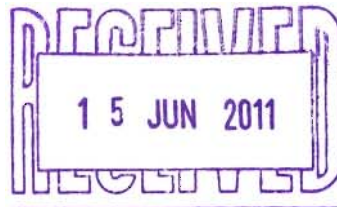**BRAC BANK**
LIMITED
ব্র্যাক ব্যাংক

PROJECT WORK,
(BUS 498)

Submitted to:
M. Sayeed Alam
Supervisor
Project Work
Department of Business Administration

Submitted by:
M Iftekhar Alam Katebi
2003-1-10-139

Date of Submission
December 20, 2007

EAST WEST UNIVERSITY

October, 14 2007

M Iftekhar Alam Katebi

Student

BBA Program

Department of Business Administration

Subject: Approval of Project Work on "Assessment of Training Needs At BRAC Bank Limited To Align Hr Goals To Strategic Goal"

Dear M Iftekhar Alam Katebi,

You are assigned to prepare a project report on "Assessment of Training Needs at BRAC Bank Limited to Align Hr Goals to Strategic Goal."

You have to submit this project work by December 28, 2007. If you need any assistance please contact me.

Regards

M Sayeed Alam

Supervisor

Project Work

Department of Business Administration

East West University

December 20, 2007

M Sayeed Alam

Supervisor

Project Work

Department of Business Administration

East West University

Subject: **Submission of Project Work.**

Dear Sir,

Here is the report on **ASSESSMENT OF TRAINING NEEDS AT BRAC BANK LIMITED TO ALIGN HR GOALS TO STRATEGIC GOAL**. This is assigned by my organization supervisor on October 14, 2007.

I have rendered my best to implement the guidelines that you provided intermittently. The report is a humble study on training need assessment of BRAC Bank Limited.

It is no denying a fact that the assignment was truly an eye-opener for me. I had a very little experience of how to address such a vast but topical human resource issue to prepare a formal paper. I can assert you that I am much enlightened than ever before as far as 'Training Need Assessment' is concerned. I thank you for giving me the scope of developing a comprehensive insight on the issue.

Sincerely,

M Iftekhar Alam Katebi

2003-1-10-139

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ACKNOWLEDGEMENT

This research paper on "**Assessment of Training Need of Brac Bank Limited to Align HR Goals to Strategic Goal**" has exposed me to a territory of knowledge, which was so long beyond my comprehension. It was verily an enlightening experience.

I am extremely grateful to Mr. M Towhidu-Zzaman Fuad, SPO and Manager, Asset Operations Department, and all Department Heads and also MD of Brac Bank Limited for making available the required information to analyze its Training Need Assessment. Although this kind of project work is entirely new for the organization, they extended all possible assistance required by me.

Finally, I express my profound gratitude to Mr. Sayeed Alam, Internship Supervisor. He advised and guided me in my work and was always very helpful and magnanimous. Without his support, continuous encouragement and constructive criticism, probably I would not be able to write such an informative and objective report. His constant and generous supervision have been the source of inspiration throughout the tenure of writing this report.

1.0   AN INTRODUCTION TO THE REPORT

1.1   Introduction

In any industry the success of an organization is extremely dependent on its human resources. Although, there are many other factors that play a key role. A company must have effective employees in order to stay financially solvent and competitive. In order to maintain this valuable service, organizations must be aware of employee training and development. But many companies make the mistake of assuming that employees are only seeking financial benefits for their jobs. Again, organizations must have employees who are able to quickly adapt to an ever-changing world market.

Providing employees with training and development opportunities not only contribute to the quality and effectiveness of the organization, it also serves to motivate and retain employees. Training is a major part in human resources development and now a days, an integral part in human resources department. Training is necessary because it is a condition for survival. In fact, **Training is not an expense but an investment.** Companies need to invest in on-going employee development in order to both keep employees and to be successful in business.

In such situation, BRAC Bank Ltd has developed a strong need to train its employees. The banks policy is to train the human resources to enhance skill and knowledge for better understanding of job responsibilities.

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As the banking service market is changing everyday and everyday bankers have to come up with different ways to meet these changes, bankers have to be up-to-date in the relevant fields. New skills have to be developed to deal with valuable clients and stakeholders. Except the customers, it is also very important to do regular back hand office job effectively and efficiently.

BBL (BRAC Bank Ltd.) has its own target to achieve which it has set as its long term goal. To achieve that long term goal, BBL has to have a very effective and efficient human resource. BBL has a good recruitment process. But to go with the market trend all these recruited human resources has to be developed according to the market standard, even more than the standard. For these reason, BBL has on the job and formal training programs. These training programs are held both locally and internationally.

1.2   Origin of the Report

This report is being prepared as a requirement of internship/project program for fulfillment of BBA program at East West University. The primary goal of my project is to implement the theoretical knowledge to the real life scenario with an attachment to any organization. I have collected information from the BRAC Bank Ltd to meet my primary goal.

This report has been done under direct supervision of my academic supervisor Mr. Sayeed Alam, Senior Lecturer, East West University. My topic was duly approved by my advisors as it was directly related to my job exposure and certainly this will help the concerned associates to understand training need assessment as this report is an assessment of future training needs at BRAC Bank Ltd.

1.3   Problem and Purpose

BBL has a well functioning HR department from the beginning of its inception. The HR department provided necessary training to employees when it was needed. But most of the time they were not pro active. In fact, when there was a training program arranged by other institute or training organizations, the bank used to send their employees to those training programs. But, to achieve the corporate goal BBL has to be pro active now as lots of time has elapsed without systematic assessment. This has induced BBL to assess the training needs for the future.

1.3.1   Problem Statement

The problem statement of this study is to identify/assess proper training needs for various departments with the views of the department heads. The impact of future training; entails the risk relating to achieve the organizational goal and survival in the industry.

1.3.2   Objectives of the Study

To assess the future training need on specialized fields of each grade of employees while considering the present state of training.

1.3.2.1 Broad Objectives

The primary objective of the report is to fulfill the requirement for completion of BBA degree. At the same time, the report is prepared for understanding the current training

standard of BRAC Bank and also to find out the future training assessment which will lead to the ultimate goal of BRAC bank.

1.3.2.2 Specific Objectives

The specific objectives of this report are:

- Relate theoretical (academic) learning with the real life situation.

- Describe a brief description about BRAC Bank with human resource department in focus.

- Understand the operational structure of human resource department and major practices of the department.

- Give a brief picture of current training standard of training provided to BBL's employees.

- Identify major areas where training should be provided to align with the HR goal and the Strategic goal.

1.4   Scope of the Report

This report basically focused on current training standard, HR goals and corporate goal or strategy that BBL has targeted to achieve to meet by 2009. A major part of the report will also cover what training should be provided to achieve that target. It will also focus on what HR is doing to meet that target and the current HR alignment with that target. The first part of the report describes an overview of BRAC Bank and its operations, basically on human resource department. The report also depicts an overview of the long-term goal that BBL has set as target to achieve in the year 2009.

In the project part, the report basically describes the theoretical aspects for developing a future training assessment to meet and to achieve the long-term corporate goal. It will also cover the turnover rate of BBL and a bit of recruitment cost to check weather that aligns with the HR and organizational goal. However, the scope of this report is limited to analyze only the training needs assessment and the present stake of training of BRAC Bank Ltd. only.

1.5 Limitations of the report

Training needs assessment requires in depth theoretical knowledge about the topic. This is a major limitation of this study. Time is a valuable resource to have while doing a study like this, but as there is a shortage of time the report may not have the proper view of theory and practical exposure. Other than this, there are some major limitations of this study. They are;

Information secrecy is one of the most critical problems. Disclosing of information in a financial institution is highly restricted. This hinders to describe the divisional activities in details.

- Banking in our private service means doing office fro 9:00 am to at least 07:00 pm. So time is one of the major hindrances to complete the report within 12 weeks.

- The project is limited only to draw a framework and analyze the current training standard of BRAC Bank.

- Developing a training needs assessment encompasses lots of theoretical knowledge on training and statistical measurement.

- The project only focused on training issues only.

- While writing the report, some issues basically regarding the organizational part, analysis was based on own assumptions, which may deteriorate from actual situation.

1.6 Research Methodology

1.6.1 Type of Research

1.6.2 Basic Research Method

An exploratory research will be carried out to define the research objectives. Two types of research techniques will be used. Namely:

- Direct Interview Method

- Secondary Data Analysis

1.6.3 Source and Method of Collecting Information

1.6.3.1 Data Collection Instrument (Primary sources)

Interview: For interview purpose appointment will be fixed with respective department heads and interview will be conducted by the researcher.

Question survey and location: 3 types of questionnaire will be developed. One for the managing director of BBL, one for the department heads and one for the branch manager.

1.6.3.2 Data Collection Instrument (Secondary sources)

Books and references: BBL Annual report, training and development policy paper, online web pages and if necessary management policy will be required for preparing for this report.

1.6.4   Sampling Plan

1.6.4.1 Target Population

Populations of interest in this study are the managing director of BBL, department heads of each department and branch manager of any BBL   branch.

1.6.4.2 Sampling Type

1.6.4.3 Sampling Size

Total numbers of employees is 1190. But among these only department heads will be taken as sample and they will be interviewed. Also the Managing Director of BBL will be interviewed. They are selected on the basis of judgmental sampling.

1.6.5   Samples Selected

1.6.6   Data Analysis and Presentation Methods

To get mathematical figures, statistical tools will be used. In this report MS Excel will be used for database, figures and graphs. At the same time, some ratios may be used to come to a decision.

2.0 AN OVERVIEW OF THE ORGANIZATION

2.1 Brief History

BRAB Bank Ltd is a creation of BRAC. BRAC Bank Limited, a scheduled commercial bank established under the Banking Company Act, 1991 and incorporated as a public company limited by shares on May 20, 1999 under the Companies Act 1994 in Bangladesh. The banks has started its operation on 4th of July 2001 with a vision to be the market leader through

providing all kinds of banking services suitable to the dynamic demands of both business and individual in the competitive market.

BRAC Bank has embarked with an avowed policy to provide "best-in-the-class" services to its diverse range of customers spread across the country based on latest information technology. To keep in tied with its sponsor, BRAC's goals, the bank endeavors to provide mass financing especially to focus on under-served enterprises across the rural – urban area. The bank focused on relationship based Banking, as it believes that the pursuit of profit and developmental goals are mutually reinforcing. This focus makes the bank to emphasize more on to explore and access market opportunities as well as build asset base to its clients conforming significant contribution to the profitability of the Bank. Date of incorporation of BBL is May 20, 1999. Date of commencement of commercial operation of BBL is July 04, 2001.

2.2 Vision, Mission, Goal and Long term strategy of BBL

2.2.1 Vision

BBL's vision is "Building a profitable and socially responsible financial institution focused on Markets and Businesses with growth potential, thereby assisting BRAC and stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh."

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

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

BRAC Bank will be a socially responsible institution that will not lend to businesses that have a detrimental impact on the environment and people.

2.2.2 Mission

BRAC Bank will adhere to highly professional and ethical business principles and internationally acceptable banking and accounting standards.

Every BRAC Bank professional will need first of all a commitment to excellence in all that he/she does, a keen desire for success, a determination to excel and a drive to be the best. We will individually and jointly learn continuously from customers and professional colleagues around the globe to improve the way we do business so that we are the best. We will walk that extra mile with enthusiasm and empathy to serve our

customers and to solve problems together so that our customers succeed in their business and remain loyal to our Bank. We will set up goals for ourselves and then exceed the goals that we set up. We shall not accept failure.

- **Sustained growth in 'Small & Medium Enterprise' sector**
- **Continuous low cost deposit growth with controlled growth in Retained 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 fee based 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 officers for delivery of Remittance and Bank's other products and services.**
- **Manage various lines of business in a 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.**

2.2.3 Goal

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises through out Bangladesh. It will be a world – class organization in terms of service quality and establishing relationships that help its

customers to develop and grow successfully. It will be the Bank of choice both for its

employees and its customers, the model bank in this part of the world.

2.2.4 Long term strategy of BBL

BBL has a long-term strategy to go where the market is. It also intends to become the

market leader in SME Business. To become the market leader in Remittance Business is

also a long term strategy of BBL. Another long term strategy is to provide a full proof

business solution for Nationwide Collection Service as well as Payment Transfer Service.

Table:

Particulars	Actual 2007	Projected 2009
No. of Branch	33	60
No. of Booth	-	100
Unit Office	380	450
Staff	3500	4100
Profit Before tax	21 crore	232 crore
ATM	55	90
Credit Card	More than 1 million	3 million
POS	200	500

2.3 Current Profile

2.3.1 Nature of company and Legal Status

BBL is registered under company's Act 1994/1913. It's licensed by Bangladesh Bank. It's a public limited Company. It is regulated by Bangladesh Bank

2.3.2 Capital Structure and Equity Partners

BRAC Bank has started with an initial capital of amount BDT 250 million, while the authorized capital is BDT 1,000 million. Over time the bank has increased it capital base because of its steady growth and within three years of operations, it has doubled its capital base to BDT 500 million. The Bank has planned to go public by the last quarter of this year (2005) and raise it's paid up capital to BDT 1000 million. BRAC Bank originated with Local and International Institutional shareholding including BRAC as promoter with IFC and ShoreCap International, UK. Here is the break-up of BRAC Bank's shareholdings positions.

Table: Share Distribution			
Name of Shareholders	No.of Shares	Amount (Tk.)	(%) of Shareholding
BRAC	3,173,900	317,390,000	63.48%
Shore Cap	875,700	87,570,000	17.51%
IFC	949,800	94,980,000	19.00%
Others	600	60,000	0.01%

Source: BBL head office

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A short description of its shareholders is given below.

BRAC, the main sponsor of BRAC Bank Limited, a well-established and prominent NGO with a large presence in the rural and urban areas of Bangladesh. The current activities of BRAC are particularly focused in three areas: education, health care, and micro-finance. BRAC already has extensive experience in the micro-credit market with 2.4 million customers, and a substantial portfolio of approximately US$270 million of performing loan assets. BRAC's experience dates back over 25 years during which it has achieved excellence in most of its targeted activities.

The International Finance Corporation (IFC) is a member of the World Bank Group, is the largest multilateral source of loan and equity financing for private sector projects in the developing countries as a way to reduce poverty and improve people's lives.

ShoreCap International an affiliated non-profit organization, ShoreCap International, will provide technical assistance to help investor institutions establish profitable and effective small business and micro-lending programs. It will invest capital in and advise local regulated financial institutions that make small and micro-business loans in developing and transitional economies.

2.3.3   Board of Directors

Following is the board of directors of BRAC Bank Ltd.

- ➤ Mr. Fazle Hasan Abed, Chairman
- ➤ Mr. Syed Humayun Kabir, Member/Director
- ➤ Mr. Faruque A. Choudhury, Member/Director
- ➤ Mr. Quazi Shariful Ala, Member/Director
- ➤ Mr. Md. Aminul Alam, Member/Director
- ➤ Mr. Paul D Christensen (Shore cap), Director
- ➤ Mr. Mohammad Ehsanul Haque, Managing Director

BBL is run by a Management team that is called the MANCOM. MANCOM compromises with the following persons.

- **Mohammad Ehsanul Haque**

  Managing Director

- **Imran Rahman**

  Deputy Managing Director

- **Kaiser Tamiz Amin**

  EVP & Chief Operations Officer

2.3.4 Operation Network

Since its inception, BRAC bank has been expanding its Branch network across the country. Currently, the total number of branches is 33 including 10 branches in the prime locations of Dhaka City, 1 (One) in Savar, 3 (Three) in Sylhet and 3 (Three) in Chittagong. All these branches are providing Real Time On-line (RTOL) banking services to its customers.

Parallel to the branch expansion policy, BRAC Bank has also approximately 380 unit offices dispersed throughout the country. These unit offices are engaged in lending to 'Small & Medium Enterprises' (SME) - the thrust lending sector of the bank.

BBL is one of the most IT enabled banks in Bangladesh. From its inception the bank has particularly emphasized on IT as a cutting edge advantage over competitors and also plans to continue as a major IT driven bank in the years to come.

As off today BBL has more than 3500 employees.

2.3.5   Products / Services

Products

BRAC Bank provides a comprehensive range of innovative corporate financial solutions tailored to suit each company's needs. This range includes both funded and non-funded facilities. Following are some of the products that BBL offers to its clients:

▷   **Corporate Finance**

»   Loan Syndication

»   Project Finance: Short and Medium term

▷   **Finance/Credit Extension**

»   Overdrafts

»   Demand Finance

»   Working Capital Finance

»   Receivable Discounting

» Pre and Post Export Financing

» Short-term loan: revolving loans, LATR etc.

▷ **Trade**

» Letter of credit: Sight, Unsance etc.

» Guarantee: Performance, Security, Advance Payment etc.

▷ **Lease financing**

2.3.6 Operational Performance

2.3.6.1 Financial Performance Analysis

BRAC Bank is seen the fast growing private commercial bank across the country. It has earned an incredible growth of 130% in the year 2004 over previous year's (2003) performance. It has excelled almost over all the area in this period. Here is some of its outperforming analysis.

TABLE: 02 PERFORMANCES AT A GLANCE

Particulars	2005	2006	Growth
Paid up capital	500,000	405,020	23.45%
Total Capital including general provisions	650,294	424,327	53.25%
Capital Surplus/deficit	73,684	157,178	-53.12%
Total Assets	10,015,936	4,542,043	120.52%
Total Deposits	8,168,979	3,497,303	133.58%
Total Loan & Advances	5,819,792	2,870,107	102.77%
Total contingent liabilities & Commitments	292,056	34,352	750.19%

Credit Deposit Ratio	71.24%	82.07%	
Classified loans against total loans and advances (%)	1.97%	1.06%	85.85%
Profit after taxes & provisions	99,303	30,281	227.94%
Amount of classified loans during the current year	114,414	30,542	274.61%
Provision kept against classified loans	84,432	8,183	931.80%
Provisions surplus/deficit	40,841	173	23507.51%
Cost of fund	7.23%	7.50%	-0.27%
Interest earning assets	9,735,349	4,475,543	117.52%
Non interest earning assets	280,587	66,501	321.93%
Return on Investment (ROI)	8.57%	3.73%	129.76%
Return on Assets (ROA)	0.99%	0.67%	47.76%
Return on Equity (ROE)	16.83%	7.65%	120.00%
Incomes from investments	166,967	94,790	76.14%
Earnings per share	23.16	12.09	91.56%

Source: BBL Head Office

2.3.6.2 Balance Sheet Performance

During the year, BBL has expanded their business rapidly and undertook significant operations in trade finance business (i.e. 750% growth in the year 2006 over last year) along with the same upward trend in SME, commercial and retail lending activities. Propelled by strong growth in both loans and deposits, the Bank's operating income increased substantially in 2006.

BBL has a 134% growth rate on its deposits in the financial year 2006 comparing to its previous year's (2005) and the same time it also has a 103% growth arte over its loans and advances. Though the advance to deposit ratio i.e. 71.24% is comparatively comedown, but the parallel growth trend has made BBL comfortable with the ratio. These upward trends in both deposit and loans, helps the bank to increase its assets by 121% over its previous year's (2005) assets. BBL has also enjoyed higher growth rate on its fixed and other assets (312% and 266% respectively) than loans or investments.

2.3.6.3 Profitability

In the year 2006 the bank has earned an operating profit of BDT 318.28 million compared to BDT 56.56 million in the previous year with a stunning growth rate of 463%. This was possible, as BBL has earned a 165% growth on its interest income where as its interest expense growth was 93% from the year 2005. This difference has basically occurred due to decrease in its cost of fund but simultaneously increase trend in return from its loan.

The growth rate of operating expenses has also gone up by 103%, but this trend is acceptable because the bank has earned growth rate of over 100% in all aspects. More over a growth of amount 228% in its profit after tax supports the rationality of such hike in operating expenses earned.

All this upward trends help BBL to almost double its earning per share (BDT 23.16 per share which was only BDT 12.09 per share in the year 2005) within one year.

2.3.6.4 Key Performance Indicator

Capital Adequacy: Capital adequacy focuses on the total risk weighted capital intended to protect the depositors from the potential shocks of losses that a bank might incur. In the year 2006 BBL has maintained capital adequacy ratio of 10.15% against standard of minimum 9.00% set by Bangladesh Bank. This keeps more options to absorb default loan amount.

Asset Quality: The asset composition of BBL shows a high proportion of loans and advances (63.13%) in total assets. A high proportion of loans and advances indicate vulnerability of assets to credit risk, since the portion of non-performing assets is significant in our country. But the classified loans against total loans and advances of BBL are only 1.97%. Though this ratio gone up by 86% from the year 2005, but compare to 103% increase in loans and advances this upward trend is still in acceptable level.

Management Soundness: Management Soundness is very difficult to measurement, because it requires a qualititative measurement rather than quantitative measurement. Nevertheless ratios such as total expenditure to total income are generally used to measure management soundness. In this regard BBL's total expenditure to total income ratio is 53%, which shows that more than half of its total income need to expend for meeting operating expenses. This indicates the operating inefficiency that could be due to weakness in management.

Earnings and Profitability: Strong earnings and profitability profile of a bank reflect good health and its ability to support present and future operations. In the year 2006 BBL earned 16.83% return on equity (ROE) with a growth of 120% over last year. Where as return on assets increased in the year 2006 is 0.99% with a growth of 48%. Growth of ROA is comparatively lower than ROE or ROI (8.37% with a growth of 130%) because of increase in non-interest earning assets (322% growth rate in 2006) as BBL invested a lot in fixed assets (312% growth) in the year 2006.

Liquidity: At present BBL's liquidity ratio is 24% out of Bangladesh Bank's minimum requirement 20%. So the bank may feel comfort but the liquidity statement shows that for short period usually 1-3 months BBL has liquidity gap or in other words, for short period, the bank has a short fall to meet its liquidity.

2.4   Functional Division

BRAC Bank has a centralized banking structure through online banking system that resembles the ABN·AMRO Model. BBL consisted of four major divisions namely Small and Medium Enterprise (SME) Division, Retail Banking, Corporate Banking and Treasury division. Other important division are Credit Administration, Loan Administration, Trade Fin, IT, HRM, CCU, Internal Control etc, whose works as a back office to support its major four divisions.

2.4.1 SME

BRAC Bank heavily depends on SME for its asset growth. The basic model of the bank is to grow its liability book (Deposit) from diversified sources and channel   the same across the country through SME asset (Loans) booking. But, in order to   diversify the asset portfolio, the bank also relies on both Retail & Corporate   assets.

Figure: 01 Advance portfolio

Loans and Advances Portfolio

- Retail 21%
- Corp 24%
- SME 55%
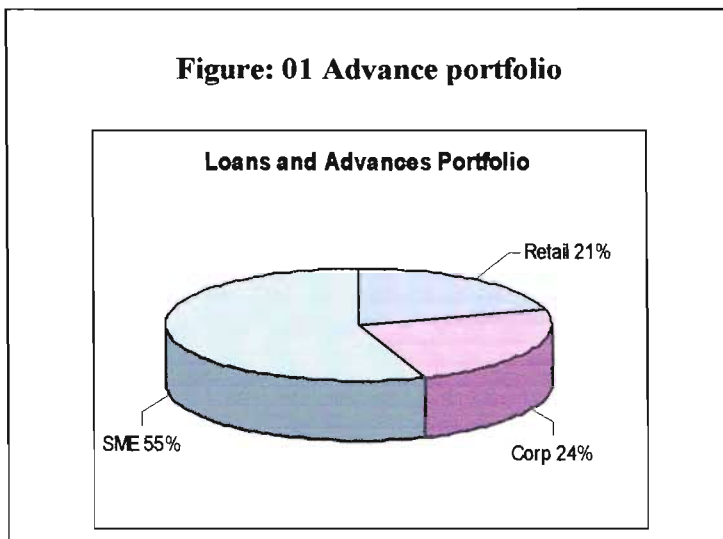
SME division at BBL comprises of about 300 unit small offices across the country. The unit officers are basically working at filed level. Their main job is to identify potential customer and maintain relationship with the existing customer. As BBL has no branches to the urban level, their customers transact with a local bank affiliated by BBL.

At present BBL is offering three different types of SME loan studying with the dynamic demand of current market.

2.4.2 Retail Banking

BRAC Bank is also trying to be leader in retail banking in Bangladesh. The division targeted middle to top class citizens as their customer. The main activities of this department are to find out new channel for increasing both of its assets and liabilities simultaneously maintaining relationship with the existing clients.

At present this division offers full fledge of services including different types of personal loans to deposit schemes along with value added services like ATM and Credit Card.

Figure : 02 Deposit portfolio mix

Deposit Portfolio Mix

Others 1%

TRS 41%
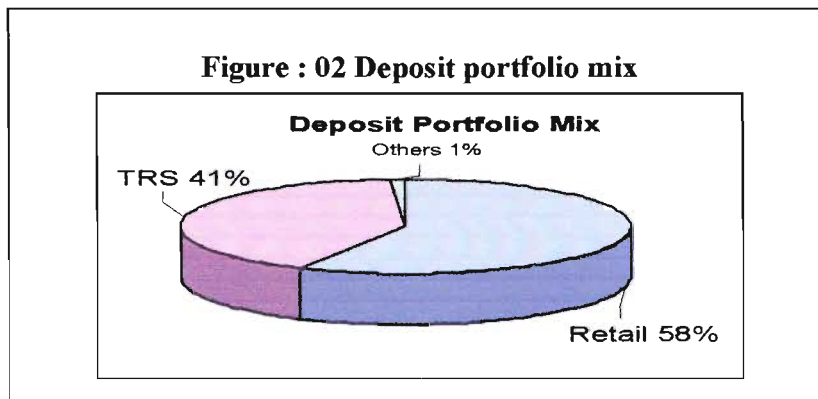
Retail 58%

Source: BBL database

2.4.3 CORPORATE

Like Retail, corporate department has also two different wings. First wing called TRS and other is Corporate Banking division.

2.4.3.1 TRS

TRS & SRS is basically deals with corporate deposits. They collect deposits from various corporate houses across the country. This department contributes almost 41% of BBL's total deposit mix.

2.4.3.2 Corporate Banking Division

Corporate Banking is a specialized area of BRAC Bank, which addresses the diverse financial needs of Corporate Clients.

This division exists to provide banking services and financial partnership with local and foreign business houses (Public and Private Limited Companies), NGO's, trading houses, joint ventures and various government bodies/corporations etc. As the financial partner of choice for the corporate sector, BRAC Bank is distinguished by its:

➢ Quality of service

➢ Value of innovative solutions

➢ Level of trust with our clients

➢ Customer knowledge

Corporate clients can access a wide range of financial services offered by corporate banking division including:

✧   Debt Capital

✧   Equity Capital

✧   Ongoing relation support

✧   Financial Markets

Corporate Portfolio

Corporate holds 24% of BBL's total assets portfolio. Up to the financial year 2006 this division distributes BDT 1375m, which enjoys almost 120.71% growth compare to previous year. Its assets portfolio covers almost all the major industrial areas. NBFI (19.15%), Textile (17.88%), Food and Agro (10.21%) and Steel (9.87%) are the major areas of its portfolio. Noticeably Corporate does not have any presence in RMG sector, the biggest industrial sector in Bangladesh.

Figure: 04 Sector wise portfolio mix
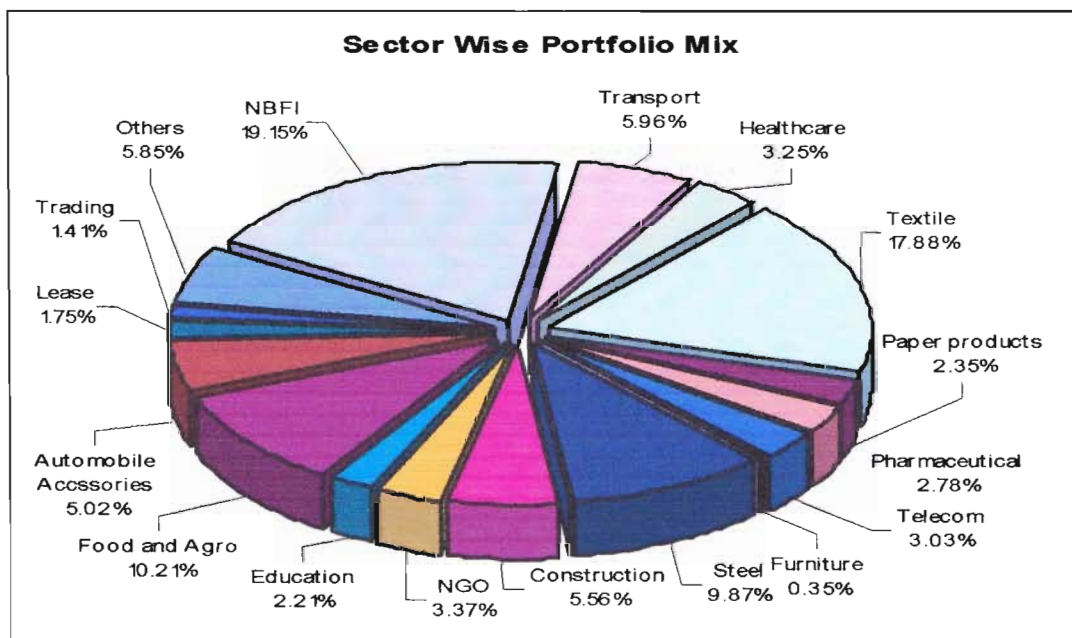
Source: BBL HO, Fin Admin division

2.4.4   Treasury

Treasury division at BBL deals with the fund position. This division calculates and projects the fund requirement to meet day-to-day operation. It has also two wings, one is

front office and the other is back office. Front office deals with directly to the money market of the country. Their main job is to lend money to other financial institution on call or short-term basis, if the bank has additional money idle. Or if the bank falls short in liquidity, this division borrows money from other financial institution on the same basis. On the other hand the back office keeps records of the fund position of the bank.

2.5   Internal Analysis of BBL

SWOT is an acronym of an organization's strengths, weaknesses, opportunities and threats. The underlying assumption of SWOT analysis is that managers can better formulate a successful strategy after they have carefully reviewed the organization's strength and weaknesses in light of the threats and opportunities, presented by the environment. With my little experience I would like to mention the SWOT of BRAC Bank Ltd. Bellow:

2.5.1   Strengths:

- Brand name (BRAC) reputation.

- Adequate financial resources as BRAC's reputation as a financially sound organization.

- Fastest expanding distribution network comprising Branch, unit office, ATM etc.

- Emerged with the concept of modern and technology based banking system.

- Pioneer in SME financing.

- Product innovation skills.

- Better advertising campaign

2.5.2 Weakness:

- Limited Branch Network.

- Weak brand image to the anti-NGO group of people.

- Unacceptability of BRAC Bank as a commercial bank to the remote rural people.

- Full commercial banking service not yet providing.

- Relatively newly established bank.

- Not yet to the public.

- Relatively low salary structure for entry level position.

2.5.3 Opportunities:

- Grab the opportunities of untapped SME market.

- Enter new segments such as middle and lower middle income group.

- Customize product line to meet broader range of customer needs.

- Leverage BRAC Bank's countrywide networks.

- Exclusive market leader in remittance service with the help of BRAC Bank's wide range of unit offices.

- Faster market growth.

- Fulfill customer need providing more IT supports.

2.5.4 Threats:

- Entry of foreign competitors.

- Saturated product line by competitors

- Non banking financial institutions are increasing with diversified products.

- Relatively higher salary is offered by competitors that can motivate personnel to leave BRAC Bank.

- Job quitting tendency of lower level personnel due to unsatisfactory compensation package in comparison with their work pressure.

2.6 Brand Ambassadors

The brand ambassador for BBL is Mr. Dave Whatmore, Former Coach Bangladesh National Cricket Team and all the employees of the bank.

2.7 Overview of Respective Department/Branch

2.8 Organizational Structure

BBL has the following Job Grades

- Deputy Managing Director

- Executive Vice President

- Senior Vice President

- Vice President

- Senior Assistant Vice President

- First Assistant Vice President

- Assistant Vice President

- Senior Principal Officer

- Principal Officer

- Senior Officer

- Officer Grade II

- Officer Grade I

- Junior Officer

Total number of employee at BBL is shown in the following table

	Table: Total Number of Employee			
	Number of Employee(s) by Grade			
Sl#	**Grade**	**Male**	**Female**	**Total**
1	Managing Director	1		1
2	Deputy Managing Director (H O Business)	1		1
3	Executive Vice President (COO)	1		1
4	Senior Vice President	1		1
5	Vice President	3		3
6	Senior Assistant Vice President	2	1	3
7	First Assistant Vice President	8	1	9
8	Assistant Vice President	13	1	14
9	Senior Principal Officer	23	1	24
10	Principal Officer	35	2	37
11	Senior Officer	48	11	59
12	Officer Grade II	147	17	164
13	Officer Grade I	424	61	485
14	Junior Officer	398	36	434
	Total	**1105**	**131**	**1236**

Level wise number of employee's are shown below:

Table: Total Employee in Junior level	
OG II	164
OG I	485
JO	434
Total Junior Level	1083

The above table shows the breakdown of 1083 junior level officer

Table: Total Employee in Mid Level	
SPO	24
PO	37
SO	59
Total Mid Level	120

The table shows the breakdown of 120 midlevel officers.

Table: Total Employee in Senior Level	
MD	1
DMD	1
EVP (COO)	1
SVP	1
VP	3
SAVP	3
FAVP	9
AVP	14
Total Senior level	33

The above table shows the break down of 33 senior level officers.

2.9   HR Philosophy

HR Philosophy of BBL is almost identical and principally related to the ultimate business policy.

At this moment BBL is not only concerned about increasing the number of customers at the same

time they are also concentrating on retaining these existing customer. To increase the number of

SME loans is one of the main prime target. While giving loan it is ensured that these loans are

given to proper SME and are recoverable. The HR of BBL is focused on recruiting proper person

for this purpose. To ensure customer service and other facilities to the clients/customers it is important that the employees working with these related matters should provide their full effort in addition to which is exceedingly associated with the employee satisfaction.

BBL comprises a superior working environment and culture in the HR Philosophy. This HR Philosophy also contains different employee recognition program to ensure employee satisfaction. It is effusively committed to utilize the hundred percent effort of the employee in return of providing desired conveniences of the employees.

2.10 HR Mission:

The HR mission of BBL is **"To be the preferred employer of choice"**.

This code states the bank relating to the lawful and ethical conduct of our business.

This code lays down the principles, sets the tone and provides guides to all.

2.11 Functions and Responsibilities

2.11.1 Recruitment Policy

In the existing recruitment policy reformation our main objective is to categorize the recruitment pattern and set specific recruitment policy according to the job grade .In this regard we also segregated the recruitment policy of there casual staff and permanent staff.

2.11.2 Training & Development Policy

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank training is not an expense but an investment.

BRAC Bank arranges in-house training program for the fresher to give them the overall view of the bank and make them familiar with the organizational culture.

There are five ways through which Training can be conducted in BBL.Those are

* **Orientation Training:** Overall view of the bank and the organizational culture is discussed. All of the newly recruited employees (Both Experienced and Fresher) will go under a comprehensive induction with different departments. Only for the MTO's the induction period will be 30 days and for other employees it is 17 days.

  For MTO's and CRO-Is the induction process has to be modified and more structured. There has to be a guideline from training and development about what will be the general proposition and purpose of the induction module of different department.

  Different training modules based on empirical research and business plan of the departments has to be presented before the newly recruits. After the discussion there has to be a room for group exercise among the trainees.

* **Job Specific Training:** After joining the department according to the JD, all the employees will go through on-job training process. Supervisors and peer will help in this regard

* **Need Based training:** It is given to the employees after analyzing the gap between skills and knowledge and competency required for the current role. It can be either overseas or local. Head will recommend it to HR through

* **MTO Training (comprehensive)** All the MTO has to go specific training program designed for them.

* **CRO-I Training (Comprehensive)**

   All the CRO has to go specific training program designed for them.

2.11.3 Disciplinary Action

2.11.4 Employee Welfare

2.11.5 Employee Retention

2.11.6 OB Practice

Conflict may be

* **Intra Dept. – Conflict Within the Department**

   Conflict between team members: Head of respective Dept. will resolve.

   Conflict between Head of Dept. and subordinate: HR will resolve the issue through a counseling session.

If "Conflict of Interest" which is directly related to business performance or honesty question IC&C will take over the issue. Audit team will verify and recommendation will be conveyed to HR.

* **Inter Dept. – Conflict Between the Departments**

Temporary Conflict Management Committee" will be formed on contingency basis. Committee will be comprised of:

→ Head of Risk Management

→ Respective Head of Departments

→ DMD and

→ COO

2.12 Key Performance Indicator for HR Department

Hr should not be the expensive unit for a bank. KPI of HR justifies the operational cost of HR department. Operational cost of hr should be less than or equal to 5% of that of the whole bank as well as the business and operational units of the bank.5% is the international standard

2.12.1 KPI OF BRAC BANK HR:

HRD of BRAC bank meets the international standard for whole bank and for the operational & support units.

HRD fails to maintain 5% criteria for the business units because of the huge operational cost incurred by the business units.

HR OPS COST / BUSINESS UNITS' OPS COST	6%
HR OPS COST / OPERATION & SUPPORT UNIT'S OPS COST	3%
HR OPS COST / TOTAL BANK'S OPERATION COST	2%

2.12.2   Return Human Investment :

For each taka compensation, the money that is generated by an employee is:

= total revenue / total staff cost = 3.69

that is BD Taka 3.69 is being generated as profit for each taka employee cost. But the international standard; for a rapidly growing organization return on human investment should be 10 times of the staff cost to cover all other operational cost.

3.0 MAIN PART OF THE RESEARCH

3.1 **Introduction**

3.1.1 Concept and Definition of Training

Training has wide number of implications and meanings. In its wide sense, training is

defined as:

- At any time in our life we do training to operate within our environments. When

the training is satisfactory, we speak of adjustment or adaptation to   life. When the

training is unsatisfactory, the result is failure neurosis or   perhaps psychosis. (Warren,

1979).

- Any activity which deliberately, attempts to improve a person's skill at a   task

(Oatey, 1970).

There are many definitions but all that they mean is to cover a wide range of subject

under the term training. And such definition may safely be used to define a number of

other terms, namely, education, learning, personnel development, instruction and so on.

Thus these definitions lead to some vague motions about the term and task the required

degree of specification.

The narrow sense of the term training has been expressed by the following definitions:

- Training is "Education" in a narrow sense or "Drill". (Mc Gehee & Thayer,

1964).

- Training is an effort to teach the learner to do some physical or mental task at some pre determined standard.

The above views of training , in fact, is not acceptable as they ignore the other important factors, such as, developing of knowledge, mental skills, interpersonal skill and so on. S such recent authors have tried to define training following middle course. Among them, best possible definition has been given by Mc Gehee & Thayer in1964, they defined training as:

"Training is the formal procedure which a company uses to facilitate employee's learning so that their resultant behavior contributes to the attainment of the company's goals and objectives."

3.1.2   Features of Training

Many authors defined training in different view or aspect. Such definitions are many but quite sufficient to reveal the important characteristics of training. A close look at them shows the following important features:

1. Training involves a series of planned, goal directed activities. This implies that training imparts these knowledge, skill and attitudes in the trainee which are identified through needs analysis to be relevant for improving job performance.

2. Training aim at changing the knowledge, skill and attitudes of the person so that his\ her job performance is improved in the pre determined direction. Thus training involves two step objectives to bring about the desired changed in the

level of knowledge, skills and attitudes of the employee and the ultimate objective to improve the level of the job performance of the trainees.

3. Training out comes are measurable. This stems from the first characteristics which states that training is a planned activity. Since training program has organized to achieve certain predetermined objectives, a systematic evaluation is possible to be carried out to assess the extent of success or failure of the program and also to know for sure the factors responsible for such outcomes.

4. Training involves learning process for bringing about the desired change in the employee behavior.

The objective of training is specific, well- defined and measurable (Parry & Robinson, 1970). These are set by the training both by analyzing the required competencies in the job of the trainee and their present level of mastery.

3.1.3 Training and Learning

Learning is defined as a relatively permanent change in behavior that occurs as a result of practice or experience (Bass & Vaughan,1966). Training involves learning process in bringing about change in the learner's behavior. Thus these two terms are very closely related. Despite the similarities, there are some differences. They are as follows:

1. Training in fact, the cause and the learning is the effect and not vice versa.

2. Training prepares the ground so that learning process takes place. In fact, people learn from various sources and even in the absence of learning.

3. All types of learning are not desirable in training.

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3.1.4 Training and Management Development

Management development and Training are often used synonymously and in some instance very vaguely. But recently seriously attention has been given by some authors to highlight the difference between training and management development.

Management Development is defined as "An activity directed at identifying managerial talent, developing it as a resource and deploying it within the enterprise."(Lawrence,1977). With this aspect of management development, it is possible to attempt to differentiate it from the training. The differences are:

(A)   Training leads to improve the specific, skill and attitudes of an employee, while Management Development leads to prepare the employees to meet company goals in specific position or functions.

(B)   Training is job oriented, while Management Development is person oriented.

(C)   Training deals with the needs of the present job and the objective of the training is to meet the requirement of the job in terms of required behavior. But management development deals with long term objectives of the organization.

Al though both training and management development have the same aim i.e. development of human resources. But they differ in their emphasis, content and process.

3.1.5 Importance of Training

There are some importance of training which have noted down below:

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❖ To develop the skills of human resources.

❖ To prepare the employee as a valuable asset.

❖ To create positive attitude towards the responsibilities.

❖ To provide necessary information to the management.

❖ To reduce accident.

❖ To control wastage.

❖ Development of human relation

❖ To increase job satisfaction.

3.2 Current Training Standard of BBL

BBL gives training to its employees in different method and type. Some level of employees get on the job training to start their carrier at BBL. Some starts with Orientation training. But for senior level of employees the training given are from the need based training.

In this part training standard of different departments of BBL will be discused.

In the year 2005 and 2006 a huge number of employees have been trained. A brief scenario is given below in a table.

SL No	Department	No of Employee	Trained	Non trained	Total Days	Training in 2004	Training in 2005
						Table: DEPARTMENT WISE TRAINING SUMMERY	
01	MANCOM	3	3	0	32	18	14
02	RISK MANAGEMENT	10	8	2	133	77	56
03	EXTERNAL AFFAIRS	1	1	0	2	0	2
04	HRM	4	3	1	40	15	25
05	FIN ADMIN	13	11	2	117	35	82
06	MD'S OFFICE	13	12	1	403	0	403
07	CREDIT	12	7	5	51	37	14
08	CHANNEL INFRACTRUCTURE	4	2	2	5	0	5
09	TREASURY FRONT	4	4	0	62	30	32
10	TRS & SRS	8	5	3	56	17	39
11	MARKETING	5	4	1	30	17	13
12	CORPORATE	9	7	2	325	44	281
13	RETAIL	8	5	3	44	0	44
14	AGRABAD BRANCH	15	10	5	33	9	24
15	BANANI BRANCH	8	7	1	50	16	34
16	BEANIBAZAR BRANCH	6	4	2	18	4	14
17	DHANMONDI BRANCH	10	9	1	41	12	29
18	SAVAR BRANCH	05	4	1	10	2	8
19	GULSHAN BRANCH	30	22	8	71	12	59
20	KERANIGONJ BRANCH	03	3	0	10	4	6
21	MOGHBAZAR BRANCH	10	7	3	28	9	19
22	MOMIN ROAD BRANCH	08	3	5	19	7	12
23	MOTIJHEEL BRANCH	16	12	4	58	20	38
24	NWABPUR BRANCH	14	11	3	39	13	26
25	SATMOSJIID BRANCH	10	7	3	27	7	20
26	SYLHET BRANCH	06	2	4	12	5	7
27	ZINDABAZAR BRANCH	11	5	6	15	7	8
28	SALES	22	9	13	46	15	31
29	LOAN ADMIN	22	11	11	43	13	30
30	IT	20	10	10	59	37	22
31	GIS	10	5	5	18	8	10
32	TREASURY BACK	04	4	0	58	12	46
33	TRADE FINANCE	03	2	1	36	2	34
34	ITEAM PROCESSING / CPC	15	9	6	30	15	15
35	PAYMENT SERVICE	18	5	13	7	5	2
36	CARDS	11	0	11	0	0	0
37	SME HO	29	25	4	132		132
38	SME	790	335	505	1154	719	435
	TOTAL	1236	594	642	3314	1243	2071

In the table it is shown that total number of employee is 1236. Among them 594 has been trained in various fields and 642 was not selected for training.

TOTAL TRAINED & NON TRAINED GRAPH
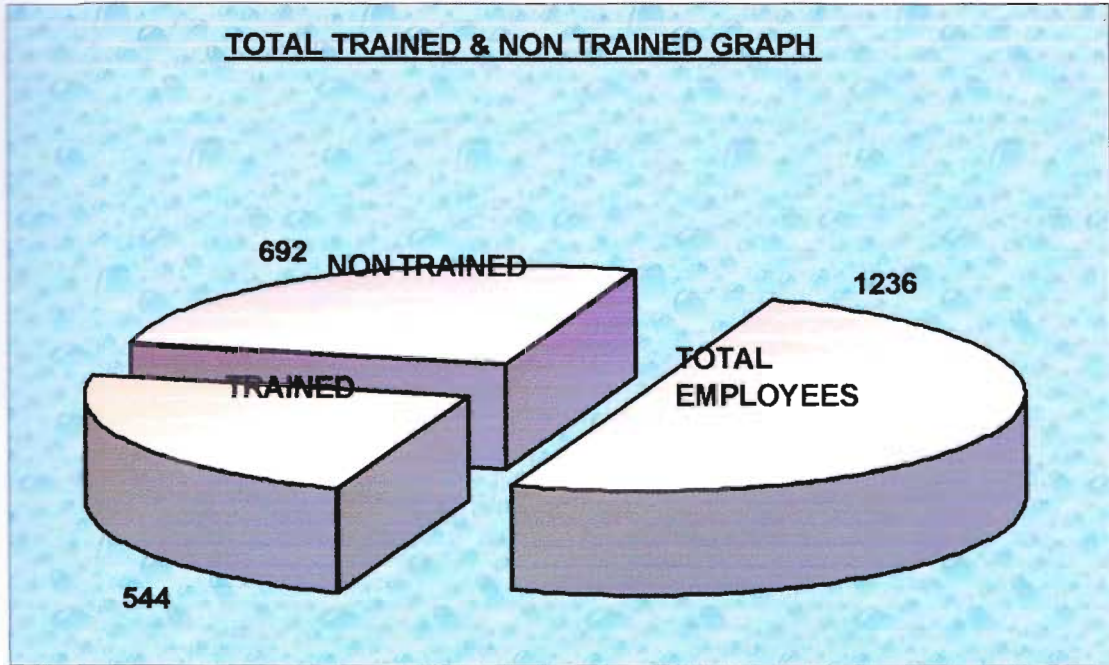
3.3 Department wise training summary

In this part department wise training details will be shown. These data have been gathered from the HR department in a consolidated figure and further analyzed for the betterment of the report purpose. All these figures will be shown in hour/ employee rate. The international standard is 40 hours of training / employee.

3.3.1 MD's Office

The MD's Office has total 13 number of employees. Among them 12 were selected for training and 1 were not selected for table. Total training days for MD's office is 403 days and in hours it is 3224 hours. Therefore employee training per hour is 3224/13 = 248 hour per employee. As MD's office has all the MTO so this figure is a bit high. All these training were done in the year 2005.

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3.3.2 RISK MANAGEMENT

This department has a total of 10 executives. Among them 8 were selected for training and 2 were not selected for training. A total of 133 days of training were done for this department, 77 days in 2005 and 56 days in 2006. In the year 2006 the ratio is 44.8 hours per employee. This is a very good standard and it is going in align with the international standard.

3.3.3 EXTERNAL AFFAIRS

This department has only one member in the team. He was trained for 2 working days in 2006, which makes 16 hour. The ratio is 16 hrs/employee in a year. This is not a satisfactory figure.

3.3.4 HRM

The Human Recourses Department has a total of 4 employees. Among them 3 were selected for training in the past. Total 40 days of training were given for this department, 15 days in 2005 and 25 days in the year 2006. In 2006 the hrs/employee ration is 25*8/4 = 50 hours per employee. This is a very good figure. It reflects that the department is going in the proper way to meet the ultimate goal and long term strategy of BBL.

3.3.5 FINANCIAL ADMIN

This department has a total of 13 employees and among them 11 of them were selected for training in the past. The ratio is 72 hrs/emp overall and only in 2006 it is 50 hours per employee in this particular department.

3.3.6 CREDIT

Credit department has a total of 12 permanent employees among them 7 were selected for training. In the year 2006 a total of 14 days of training were given in this department. There for the ratio is 9 hrs/employee. This is not a good figure.

3.3.7 CHANNEL INFRACTRUCTURE

This department has a total of 4 employees. Among them 2 were selected for training and 2 were not selected. Total 5*8= 40 hours of training were given to this department in the year 2006. Therefore the ratio 10 hour/employee in the year 2006.

3.3.8 TREASURY FRONT

This department has 4 employee and all of them were selected for training. A total of 62 days of training were given in this department among this 30 in 2005 and 32 in the year 2006. There fore the ratio comes out like 64 hrs of training per employee in the year 2006. This is a good figure.

3.3.9 TRS / SRS

This department has a total of 8 employees and among them 5 were selected for training. A total of 39 days of training were given in the year 2006. the ratio turns out like 39 hrs/employee. This is a standard figure.

3.3.10 MARKETING & PRODUCT DEVLOP

4 out of 5 employee of this department were selected for training in the past. A total of 13 hour of training was given in the year 2006. The ratio is around 21 hrs/employee.

3.3.11 CORPORATE BANKING

Corporate banking department has a total of 9 employees and among them 7 were selected for training in the past years. A total of 281 days of training were given in the

year 2006. the ratio comes out like 281*8/9 = 250 hours of training per employee in the year 2006. It is a very good figure.

3.3.12 RETAIL BANKING

Retail banking department has a total of 160 employees including all the 14 branches. Among them 111 were selected for various training. In the year 2006 a total of 348 days of training were given to all the employees the ration comes out like 17 hours of training per employee. The figure would be better if we take to consideration of employees who only got trained. That would be 25 hrs/employee.

3.3.13 SALES

The sales department has a total of 22 permanent employees and among them 9 was selected for training. They were trained for 31 days in the year 2006. The ratio of training hour per employee is only 11. This is not a satisfactory figure.

3.3.14 LOAN ADMIN

Among the 22 permanent employees only 11 of them were selected for 30 days of training in the year 2006. The ratio is only 11. This is an alarming figure.

3.3.15 IT

A total of 10 employees were selected out of 20 permanent employee. They got trained for 22 days. The ratio therefore is 9 hrs/employee in the year of 2006.

3.3.16 GIS

5 out of 10 employees were selected for a total of 10 days of training in this department. This ratio is alarming 8 hrs/employee in the year 2006.

3.3.17 TREASURY BACK

4 out of all 4 employees of this department were selected for training in this department. In the year 2006 a total of 46 days of training were given to this department. The ratio is 92 hrs per employee training in 2006. this is a good figure.

3.3.18 TRADE FINANCE

Total 32 hours of training were given to 2 out of 3 permanent employee of this department. This department also achieved a high figure that is 85 hrs per employee training.

3.3.19 ITEAM PROCESSING / CPC

9 out of 15 employees were selected for training in the year 2006 for 15 days. Which gives 8 hours of training per employee in the year.

3.3.20 PAYMENT SERVICE

Only 2 days of training were given in the year 2006. this department has 18 employees and only 5 of them were trained in the past. The ratio is 0.9 hour of training that is a very poor figure.

3.3.21 CARDS

This department has 11 permanent employees and none of them were trained.

3.3.22 SME HO

The SME HO has total 29 employees and out of this 29, 25 of them were selected for training. They were trained for 132 days. Therefore the ratio is 36 hours of training per employee in the year 2006. This is aligned with their goal to be the leader in the SME sector in Bangladesh.

3.3.23 SME DIVISION

The SME unit has 790 employees across the country. Among them 285 were selected for training and 505 were not selected for training. A total of 1154 days of training were given to this department. Among 1154, 719 days in 2005 and rest 435 in the year 2006. So the overall ration of training is 12 hours of training in avg for 2005 and 2006. But the figure in 2007 will be 4.5 hrs/employee.

But if the employees who got trained are only taken in consideration that the figure is better. It is 7 in the year 2006.

It has to be taken consideration that all the employees are given 15 days of training which is not included in the data calculation.

3.4   Training standard Level wise

BBL has categorized its employees in three different levels. That is

→ Junior level

→ Mid level and

→ Senior level

Different training fields have been standardized for each level. For junior level of employees fields those are very important are given bellow.

◎   Foundation course for tellers

◎   Foundation courses for Bankers

◎   Professional Skill development related training

◎   Training on Negotiable Instrument

◎   Training/Workshop on "How to make a good Credit Decision"

◎   Refreshers training for ZO's

◎   Refreshers training for CRO's

For Mid level of employees there are few important fields of training. These are

◎   Leadership related training

◎   Professional skill development training

◎   Training on negotiable instruments

It has to be taken in Mid level employee are specialized in there respective fields and are trained in there respective fields.

For senior level employees there is no fixed training program. But Employees at this level should have training in the following field

◎   Training related to Leadership

◎   Specialization training on their respective fields

3.5   Break down of standard training achieved

3.5.1   Junior Level

In this part a detailed breakdown of Standardized courses for junior level will be shown.

3.5.1.1   Orientation Training Program

All employee joining the bank must under go this orientation training program, which is given be the BBL. For CRO's this is a training program that is organized by BBL at the BRAC Training and Research Center. This program is for 15 days in total in two parts. 3

days just before they join the Bank and 12 days after they finish one full month of service at their respective territory. For Officer Grade I and II everyone has to go under training in various departments of the bank. This training is planned for 15 days. So in a nutshell All junior level officer has to have a full 15 day training before they start their respective duties in their respective departments.

Table					
Employee Grade	No. of Employee	Training Days / Employee	Total Training Hour per Employee	Total Training hour by grade	Ratio of training / employee
OG II	164	15	120	19680	120
OG I	485	15	120	58200	120
JO	434	15	120	52080	120
Total Junior Level	1083	45	360	129960	120

This table shows that total 1083 junior level has under gone 129960 hours of training. Which gives a ration of 120 training hour per employee. This is a very good figure.

3.5.1.2 Foundation course for trallers

All trallers are from junior level and they are Junior Officer by grade.

There are 434 JO in BBL. Among them 65 of them are trallers who are working in different branches under retail banking division.

Table			
Total number	Trained	Not Trained	Deficit
65	59	6	9.23%

49

This table shows that only 6 person that is 9.23% trallers are not trained for this purpose. This training is a 5 day training program. That is total 40 hours of training. The training hour per employee ratio is around 36, which is a significant figure.

3.5.1.3 Foundation courses for Bankers

This is training program which is important for all bankers in junior level. But out of 1038 employees only 19 of them has done this training. Because out of 1038, 801 are CRO and ZO who are related to SME banking and are not related with retail banking. The leftover 237 are related with retail banking.

Total number	Trained	Not Trained	Deficit
237	19	218	91.9%

Table

The table shows that 218 person are not trained for this purpose. There is a deficit of 91.9%.

3.5.1.4 Professional Skill development related training

This is a training program that is built for developing professional skills for newly recruited employees. A total of 126 employees from the junior level have been sent for this training program. The breakdown figure is shown below.

| Table: | |
Grade	Number
OG II	14
OG I	10
JO	13
ZO	35
Branch	36
Head Office	4
Total	112

The table shows a detail breakdown of 112 employees from the junior level who has done this training.

The total number of junior level working in retail and other department of the bank is 282. out of these 282, 112 number of people has done this training.

That means a 60% deficit is there in this training program.

3.5.1.5 Training on Negotiable Instrument

Training related to Negotiable instrument is a very important training for junior level officers those work in bank specially in retail banking department. Total number of junior level employee working in retail banking department and other department are 282.

Table			
Total number	Trained	Not Trained	Deficit
282	59	223	79 %

There is a 79 % deficit on this training topic that is 79 % junior level employees those are working in retail and other departments have to be trained in this topic.

3.5.1.6 Training/Workshop on "How to make a good Credit Decision"

This is a training program for CRO's those have done well in their respective territory and are ready for their promotion for the post of ZO. Before giving them promotion to the upper level this training has been done. A total 42 employee from the junior level has done this course.

Table			
Total number	Trained	Not Trained	Deficit
750	42	708	94.4%

The table shows that there is a 94.4% deficit on this training. This is to be mention here that after having done 6 training program in this topic the training was withheld. This training program has been redesigned and is scheduled to start ery soon.

3.5.1.7 Refreshers training for ZO's

After working minimum of 2 years in the field and after getting the promotion as ZO this training is scheduled for ZO's. A total number of 22 ZO's have been trained in this topic, out of 51 ZO.

Table			
Total number	Trained	Not Trained	Deficit
51	22	29	56.8%

The table shows that there is a around 57% training deficit in this training field.

3.5.1.8 Refreshers training for CRO's

Refreshers training program for CRO's is a training program that is given internally by BBL. A total number of 398 CRO has been trained in this training program.

Table			
Total number	Trained	Not Trained	Deficit
750	398	352	46.9%

The table shows that there is around 47% training deficit in this training program.

3.5.2 Mid Level

In this part a detail break down of mid level training on standardized training programs.

3.5.2.1 Training related to Leadership

Mid level is the level where a leader is born. So BBL is trying to develop their future prospective leader in this level of their career. BBL sends their midlevel employees to various training institute for Leadership related training program. A total of 31 mid level employees were trained in this field. The following table shows the number of training and not trained employee and also the breakdown of trained employees.

Table:

Grade	Number
SPO	5
SO	3
PO	14
Branch	17
Total	31

Table			
Total number	Trained	Not Trained	Deficit
120	31	89	74.1%

This table shows that a total of 31 mid level employees were trained in leadership related training programs. Therefore there is a 74.1 % training deficit for mid level employees for leadership related training.

3.5.2.2   Training related to Credit/Risk Management

Taking risk and making that a good decision is the main factor for successful bankers. So it is very important to know how and where u should take the risk and how to manage that risk. BBL is trying to develop few resource people in this field. And that is why few mid level employees are trained in this field. BBL has trained a total of 9 midlevel managers in this field. The total break down is shown below.

Table:	
Grade	**Number**
SPO	3
SO	3
PO	2
Total	9

Table			
Total number	Trained	Not Trained	Deficit
120	9	111	92.5 %

This table shows that a total of 9 out of 120 midlevel managers have been trained and there is a 92.5 % deficit in this training area.

3.5.2.3 SME related training

BBL is the pioneer of SME banking in this country. Over 1000 core of Taka has been financed in this sector. SME banking is mainly spread out all over the country. SME sales units are responsible for SME banking and financing. But as mid level managers has to build strategy with coordination with the top level, that is why SME related training is important in BBL. The following table shows the number of midlevel managers who have attained in SME related training.

Table:	
Grade	**Number**
SPO	2
SO	2
PO	8
Total	12

Total 12peoplehave attainted in this kind out training programs. Following table shows the deficit of midlevel employees in this field

Table			
Total number	Trained	Not Trained	Deficit
120	12	108	90 %

There is 90% deficit in SME related training program for the midlevel managers of BBL

3.5.2.4   Training on Negotiable Instrument

Training related to Negotiable instrument is a very important training also for midlevel officers those work in bank specially in retail banking department. Total number of mid level officer working in retail banking department and other department are 120. There are 6 SO, 5 PO and 3 SPO who have attained this training. This is a training program that was done internally by BBL at BBL head office.

Table			
Total number	Trained	Not Trained	Deficit
120	14	106	88.3 %

There is a 88.3 % deficit on this training topic, that is 88 % midlevel officers those are working in retail and other departments have to be trained in this topic

3.5.3   Senior Level

Senior level managers are mainly department heads or senior persons of their respective departments. In this level of there service they do not have to undergo any specific training program. This is the time where they will be specialized in their respective fields

and will go on training on their fields to learn special features or new ideas of that

particular field.

3.5.3.1 Leadership related training

There are 33 employee/manager/ head of departments in the senior level category.

Among them 8 have been selected for leadership related training programs in the past.

The break down of this 8 senior level employees are given in the following table.

Table:	
Table:	
Grade	**Number**
HO IT	1
HO SME	2
HO Financial Administration	1
Branch Manager, Gulshan	1
SAVP	1
HO HR	1
Branch Manager, Nowabpur	1
Total	**8**

The table shows the breakdown of total senior level executives selected for leadership

related training.

Table			
Total number	Trained	Not Trained	Deficit
33	8	25	75.75 %

57

There is a 75.75 % deficit in the leadership related trainings. This gap has to be minimized to achieve the ultimate goal of BBL and to achieve the target of BBL.

3.6 Findings from the Questionnaire

For the purpose 18 department heads were interviewed with a questionnaire. Findings from these questionnaires are given below department wise

3.6.1 Treasury Operations & FIS Department

Mr. Refatur Rahman Joarder, Senior Manager, Treasury Operations & FIS was interviewed of this department. As head of this department he has nominated employees under him for future training. These nominations were done in consideration of job description of each executives. The following table shows the training needs assessment of this department.

Table: Training need for Treasury Operations & FIS Department

Training	Level	Column 3	Column 4
7 Habits of Highly Professional Manager	Senior Manager	Sr. Manager TR/OPS & FIS	
Asset Liability Management in Banks	Mid Level	Officer - TR / OPS	
Behavior and Motivation at Work		Officer - TR / OPS	Officer - FIS
Effective Performance Appraisal		Officer - TR / OPS	Officer - FIS
El-Pro English Course		Officer - TR / OPS	Officer - FIS
Financing Small and Medium Enterprises		Officer - FIS	
FX Risk Management		Officer TR / OPS	
Laws and Regulations in Banking		Officer - TR/OPS	Officer - FIS
Motivational Leadership		Officer - TR/OPS	Officer - FIS
Negotiable Instrument		Officer - FIS	
Operational Risk Management		Officer - TR/OPS	Officer - FIS
Relationship Banking		Officer - FIS	
Team Building and Leadership		Officer - TR/OPS	Officer - FIS
Time Management & Assertiveness		Officer - TR/OPS	Officer - FIS

Foreign training need

Designation	Related Field	Recommended Institute / Country
Senior Manager- TR/OPS & FIS	Bond Market & Securitization	India / Malaysia

This table shows that a total of 14 training area was selected for local training and 1 training are was selected for abroad training, which the department hear has nominated for him self.

3.6.2 Corporate Banking Department

Mr. Khwaja Shahriar, FAVP & Head of Corporate was interviewed or training needs assessment purpose. According to his opinion following training related topics were recommended for this department. Table below shows the nominations for this department.

Table: Training need for Corporate Banking Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
Credit Analysis Techniques		Financial Analyst (Azad Hossain)	Financial Analyst (Abdullah)	Relationship Officer (Saifur Rahman)
Financing Small and Medium Enterprises		RO (Saifur Rahman)	FA (Azad Hossain)	
International Trade Payment and Finance	Senior	ARM (S. G. Maruf)	RM (Shah Ibnul)	FA (Rezwan Ahmed)
Leadership, Team Building and Negotiation Skills	Senior	RM (Shah Ibnul)		
Negotiable Instrument		FA (Azad Hossain)	RO (Saifur Rahman)	
SME Finance Strategy & Operation in Mumbai		A S M Shahin		

Foreign training need

Designation	Related Field	Recommended Institute / Country
Mahamudul Hoque Chowdhury (RM)	Corporate Banking	India / Malaysia / Singapore
Other officers may also be selected for foreign training depending on the kind of training and its relevance to their field of specialty.		

This table shows that a total of 6 topics were selected for corporate banking department and the Relationship Manager was nominated for a foreign training in corporate banking field.

3.6.3 Trade Finance & Payment Service Department

Mr. Shamsul Haque Sufiyani, SPO, Manager Trade Finance & Payment Service was interviewed for this purpose. According to his nominations and knowledge of his departments executives the following area of training was identified for this department.

Table: Training need for Trade Finance & Payment Service Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
Communication Skills	Junior level	Officer, Trade Finance		
Guidelines & Operational Procedure of Domestic Factoring	SPO	Manager		
ICC International Trade Tools & INCOTERMS	SO-PO	Officer, Trade Finance		
International Trade Payment and Finance	JO	Officer, Trade Finance		
L/C For Export & Import Operation	JO	Officer, Trade Finance		
Operational Risk Management	SPO	Manager		
SEDF-ICICI Bank Training Workshop	PO	Officer, Trade Finance		

Foreign Training Need		
Designation	Related Field	Recommended Institute / Country
SPO - PO	Centralize Operation of Trade Finance Orientation	ICICI Bank, India

The above tables show that a total of 7 fields were nominated for training purpose. Centralize Operation of Trade Finance Orientation field was nominated for foreign training purpose.

3.6.4 Treasury & F/D Department

FAVP & Head of Treasury Front Office, Mr. Rahmat Pasha was interviewed for this department. According to the Job description of executives and this department following trainings were nominated for future.

Table: Training need for Treasury & F/D Department					
Topic / Areas for Training	For Which Level	Nominated For		Internally Possible or not	Resource Person
		Please mention Functional Designation			
7 Habits of Highly Professional Manager	SPO	Manager, ALM			
Asset Liability Management in Banks	SPO	Manager, ALM	Senior Dealer		
Basic Computer Training	OG-I	R.O. - FID		Yes	
Behavior and Motivation at Work	OG-I	R.O. - FID	Trainee Dealer		
Communication Skills for Frontline People	All Level				
Computer Spreadsheet Analysis for Banking Operation	OG-I	R.O. - FID		Yes	
Credit Analysis Techniques	SPO	Manager	Senior Dealer		
Customer Relationship Management	OG-I	R.O. - FID		Yes	Saifuddin M. Naser
Effective Performance Appraisal	SPO	Manager, ALM		Yes	Tahniyat A Karim
Effective Supervisory Management	SPO	Manager, ALM	Senior Dealer	yes	
Financial Statement Analysis	SPO	Manager, ALM			
Foreign Exchange and Money Market Products	OG-I	Trainee Dealer		No	BIBM
Foreign Exchange Risk Management	OG-I	Trainee Dealer		No	BIBM
FX Risk Management	OG-I	Trainee Dealer		No	BIBM
Improving Telephone Skills	OG-I	Dealer			
Investment and Merchant Banking	SPO	Manager, ALM			
Is Your HR worth the Money	OG-I	Dealer		Yes	Tahniyat A Karim
Leadership, Team Building and Negotiation Skills	All Level				
Merchant Banking	SPO	Manager, ALM			
Proactiveness	OG-I	R Officer	Dealer		
Problem Solving & Decision Making	SPO	Manager, ALM	Sr. Dealer	Yes	Kaiser T. Amin
Time Management & Assertiveness	All Level				
Trading of Government Securities in Primary & Secondary Market	OG-I	Trainee Dealer			

According to the department head 22 related fields of training area was identified for this department for future training.

The department head also identified 3 fields for foreign training. Two for the trainee dealer and one for the Manager- ALM. The following table shows the foreign training need with recommended institution and country

Table: Foreign Training need for Treasury & F/D Department		
Foreign Training Need		
Designation	Related Field	Recommended Institute / Country
Trainee Dealer	Bourse Course	NIBM - India
	Treasury Risk Management	Philipine / HongKong / Singapore
Manager - ALM	Treasury Management & ALM	TERRAPINN - HongKong / Singapore

3.6.5 Cards Department

Mr. Mamun Rashid, AVP and Manager-card operation & customer services were interviewed for this purpose. BBL has only ATM services and is willing to go for credit card services. That is why The Manager identified a total of 26 areas of training for his particular department. But training related to Cards is not usually offered by any local company. That is why The Manager has opted for general banking, credit risk, leadership, customer services, etc. related topic for local training. The table below will show the topics nominated for training for this department.

Table: Training need for Cards Department

Topic / Areas for Training	Nominated For		
	Please mention Functional Designation		
Behavior and Motivation at Work	Officer- OPS & Customer Service (Sazzad)	Officer-Merchant Acquiring (Bappy)	
CAB Form Reporting	Officer- Operations (Shuvro)		
Communication and Interpersonal Dynamics	Officer- Operations (Kabir)		
Communication Skills	Officer- OPS & Customer Service (Sazzad)		
Communication Skills for Frontline People	Officer- OPS & Customer Service (Sazzad)	Officer-Customer Service (Esmat)	
Core Risk Management	Officer Collection (Habibul)		
Credit Analysis Techniques	Officer Collection (Masuma)		
Customer Relationship Management	Officer-OPS & Customer Services (Sazzad)	Officer-Customer Service (Esmat)	
Customer Service Management	Officer-OPS & Customer Services (Sazzad)	Officer-Customer Service (Esmat)	
Effective Supervisory Management	Officer-OPS & Customer Services (Sazzad)	Officer- Operations (Kabir)	
ELTC for Busy Executives, Bankers & Professional	Officer-OPS & Customer Services (Sazzad)	Officer- Operations (Kabir)	Officer- Operations (Shuvro)
Financial Statement Analysis	Officer-Collections (Habibul)		
Foreign Exchange and Money Market Products	Officer-OPS & Customer Services (Sazzad)	Officer- Operations (Shuvro)	Officer- Operations (Kabir)
Handling Complaints	Officer-OPS & Customer Services (Sazzad)		
Improving Telephone Skills	Officer-Customer Service (Esmat)	Officer - Collections (Masuma)	
Investment and Merchant Banking	Officer-OPS & Customer Services (Sazzad)		
Leadership	Officer- Merchant Acquiring - (Bappy)		
Leadership, Team Building and Negotiation Skills	Officer-OPS & Customer Services (Sazzad)	Officer-Operations (Shuvro & Kabir)	Officer- Merchant Acquiring -(Bappy)
Merchant Banking	Officer-OPS & Customer Services (Sazzad)	Officer- Merchant Acquiring -(Bappy)	
Operational Risk Management	Officer-Collections (Habibul)	Officer-Operations (Kabir)	
Organizational Behavior & Motivation	Officer - Merchant (Bappy)		
Time Management	Officer- ATM Management (Khaled)		
Training for better handling of MBS	Officer- Reconcellation (Abdullah)		

good thing to be noticed in this department that all junior level executives are being trained for this purpose and by this they are building a resource for the department and also for the BBL.

Table: Foreign Training need for Cards Department		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Officer-OPS & Customer Services (Sazzad)	VISA / MASTER CARD Training	India
Officer- Operations (Ahsan Kabir)	VISA / MASTER CARD Training	India
Officer- Operations (Mamun Shlahuddin)	VISA / MASTER CARD Training	India
Officer- Collections (Habibul Mamun)	VISA / MASTER CARD Training	India
Officer- Merchant Acquiring (Khairuddin Ahmed)	VISA / MASTER CARD Training	India
Officer- ATM Management (Khaled Iftekhar)	ATM Related Training	India

The above table shows the nominations for foreign training for the Cards & customer services department.

3.6.6 HR Department

Ms Tahniyat A. Karim SAVP & Head of Human Resources was interviewed for the assessment of training needs in the HR department. The willingness and desire to build a modern and resourceful HR department was reflected in her words. The Head of HR identified 17 HR and professional job requirement fields for the department. The table below shows the training needs assessment for the HR department.

Table: Training need for HR Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
7 Habits of Highly Professional Manager	SAVP	Tahniyat A. Karim		
Communication & Interpersonal Dynamics	OG 1 to SO	Saima Sultana	Shanjidul Bari	Rokunuzzaman
El-Pro English Course	OG 1 SO	Rokunuzzaman	Bari	
How to Compute Salary Tax	OG 1 SO	Rokunuzzaman		
Human Resource Management	SO, SAVP	Saima Sultana	Tahniyat A Karim	
Is Your HR worth the Money	SO	Rokunuzzaman		
Leadership	SAVP	Tahniyat A. Karim		
Leadership, Team Building and Negotiation Skills	SAVP	Tahniyat A. Karim		
Managing For Results-The MBO Way & The Challenge of Leadership, Motivation & Team work	PO	Saima Sultana		
Modern Human Resource Management	SO to SAVP	Shanjidul Bari	Saima Sultana	Rokunuzzaman
Motivational Leadership	SAVP	Tahniyat A. Karim		
Organizational Behavior & Motivation	SO to SAVP	Saima Sultana	Tahniyat A Karim	
Problem Solving & Decision Making	OG II, SO	Shanjidul Bari	Saima Sultana	
Tax Mangemnet	OG II, SO	Rokunuzzaman		
Time Management	SO to SAVP	ALL		
Training on Managing Human Resources	SAVP	Tahniyat A. Karim		
VAT (Value Added Tax)	OG 1 to SO	Rokunuzzaman		

This table shows the nominations for future training for HR department. A total of 17 training related fields are identified for training for HR department.

3.6.7 CID Department

Mr. Tarique Aziz SPO & Manager, Channel Infrastructure Development Department was interviewed. As head of this department he has nominated the following fields for future training for this department.

Topic / Areas for Training	For Which Level	Nominated For	
		Please mention Functional Designation	
7 Habits of Highly Professional Manager	Senior		
Bank Marketing Strategies for Competitive Advantage	Senior	Managers	
Behavior and Motivation at Work	Mid	Officers	
Communication Skills	Junior	Officers	
Customer Relationship Management	Mid	Manager	
Customer Services & Public Relations	Senior	Manager	
Laws and Regulations in Banking	Mid	Managers	
Leadership	Senior	Managers	
Leadership, Team Building and Negotiation Skills	Junior	Officers	
Negotiation Skills	Mid	Managers	
Problem Solving & Decision Making	Junior	Officers	
Professional Skill Development	Junior	Officers	
Project Appraisal and Management	Mid	Managers	
Project Management	Mid	Managers	
Strategic Management and TQM	Mid	Managers	
Team Building and Leadership	Junior	Officers	
The Challenge of Quality Customer Care & Win Win Approach	Junior	Officers	
Time Management	Junior	Officers	
Trainers' Training	Senior	Sr. Managers	

Table: Training need for CID Department

This table shows the 19 nominations for future training for CID department.

The manager also nominated Officer Project Development for foreing training on

Infrastructure Development.

Table: Foreign Training need for CID Department		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Officer Project Development	Infrastructure Development	Exposure in ICICI Bank India on their distribution Channels

The table above shows the foreign training nomination of Officer Project Development.

He has mentioned ICICI Bank of India as a potential institution for this field.

3.6.8 SME Division

SME Banking is the main focus of BBL. BBL is currently the leader in SME banking in

the country. For the continuous growth of SME banking at BBL necessary trainings have

to be given to achieve the long term goal and target. For this reason the FAVP & Acting

Head of SME Division, Ms Farzana Chowdhury was interviewed for finding the future

training needed for this particular department. The following table shows the

nominations of executives of SME division of BBL for future training.

Table: Training need for SME Division		
Topic / Areas for Training	**Nominated For**	
	Please mention Functional Designation	
7 Habits of Highly Professional Manager	TM / ZO	
Behavior and Motivation at Work	ZO	
Communication Skills	CRO	
Communication Skills for Frontline People	CRO	
Credit Analysis Techniques	Credit Dept. SME	
Customer Relationship Management	CRO	
Customer Relationship Management &Retail Products Marketing	CRO	
Developing Marketing & Selling skills & Techniques	ZO / CRO	
E-Commerce, E- Banking & MIS		MIS (SME Unit)
Effective Supervisory Management	TM / ZO	Managers
Financial Analysis for Bankers	Credit Dept. SME	
Financing Agro-based Industries in Bangladesh	TM	Credit
Financing Small and Medium Enterprises	TM	Credit
Handling Complaints	ZO / Unit Head	
Leadership, Team Building and Negotiation Skills	TM / ZO / Unit Head	
Participatory Management & Vanguard Leadership	TM / ZO / Managers	
Professional Skill Development	CRO / ZO / TM	
Refreshers Training Course for CROs	CRO	
Relationship Banking	CRO / ZO	
SME Sales Leadership	ZO	
Strategic Management and TQM	Sr. Managers & Mid Level Managers	
Technical Report Writing	Research & Training Dept.	
The Challenge of Quality Customer Care & Win Win Approach	ZO	
Trainers' Training	Training Officers	

This table shows the nominations of each grade of executives. Here CRO represents all CRO of SME Division that is a total 750 CRO has to undergo these training. ZO means all 51 Zonal Officers and TM means all 7 Territory Managers. Some training was nominated for credit department of SME division and research and training department of SME division.

Table: Foreign Training need for SME Department		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Senior & Mid Level	SME Related Field	

The above table shows the nominations for foreign training for SME Division. Senior and Midlevel executives of SME division are to be send for foreign training in SME related fields

3.6.9 Sales Department

Sales department is under the retail banking division. As there are a good number of people working in this department to achieve the strategic goals of BBL, these executives have to train for future business expansion. For this purpose Mr. Sarder Akhter Hamed, Head of Sales was interviewed. The Head of Sales has given emphasis on developing these executives professionally. The nominations for the dales department is shown in the following table.

Table: Training need for Sales Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
A/C opening issues related to KYC, Customer service & discussion on PTD	Junior	OG I & II (New Joiners)		
Basic Computer Training	Junior	OG I		
CAB - 01 form fill up	Junior	OG I & II		
CAB Form Reporting	Junior	OG I & II		
Communication Skills	Junior	OG I	OG II	
Core Risk Management	Mid	PO	SPO	
Credit Analysis Techniques	Junior	OG I	OG II	
Finance for Decision Makers	Senior	AVP		
Handling Complaints	Junior	OG I & II		
Leadership, Team Building and Negotiation Skills	Mid	PO & SPO		
New Product Development in Banking & Finance	Mid	PO & SPO		
Successful Business Presentation	Junior	OG I & II		
Team Building and Leadership	Junior	OG I & II		

Foreign Training Need		
Designation	Related Field	Recommended Institute / Country
Mid Level (PO & SPO)	Planning & Execution	Leadership Trust UK

The above table shows the nominations of 13 fields that has been identified for future training for executives of Sales department. It is also shown that Mid level executives are also nomineted for foreign training on Planning & Execution field. For this purpose the Head of Sales has mentioned Leadership Trust of UK as a recommended institute.

3.6.10 Cash Management & Corporate Liabilities Department

Mr. Shahad Sakhawat SAVP & Head of Cash Management was interviewed to assess the future training need of Cash Management & Liabilities Department. The following areas are suggested for future training.

Table: Training need for Cash Management & Corporate Liabilities Department				
Topic / Areas for Training	**For Which Level**	**Nominated For**		
		Please mention Functional Designation		
Communication Skills for Frontline People	Junior Level	OG 1 / OG 2		
Customer Relationship Management	Junior Level	OG 1 / OG 2		
Leadership, Team Building and Negotiation Skills	Mid Level	SPO		
Negotiation Skills	Mid Level	SPO		
New Product Development in Banking & Finance	Junior Level	OG 1 / OG 2		
Time Management & Assertiveness	Mid Level	SPO		

Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
SPO	Cash Management Operation	ICICI, IBDI, IBF Singapore

The table show that 5 fields of interest have been identified for training for this department. It also shows that SPO's of this department should undergo foreign training on the Cash Management Operation fields and few institutions are also mentioned for this purpose. These institutions are ICICI Bank, IBDI, IBF and Singapore was nominated as a country.

3.6.11 Item Processing Department

Mr. Nasiruddin Ahmed AVP & Sr. Manager Item Processing was interviewed for training needs assessment of this department.

Table: Training need for IP Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
A/C opening issues related to KYC, Customer service & discussion on PTD	JO to OG II	Officer, New Account Data Entry		
Behavior and Motivation at Work	Junior	Supervisor		
Effective Performance Appraisal	Mid	Manager, CPC		
Leadership, Team Building and Negotiation Skills	Junior + Mid	Officers & Supervisors		
Negotiable Instrument	Junior	Officer, Clearing		
Operational Risk Management	Senior	Sr. Manager	Manager, CPC	
Time Management	Junior	Most of the officers need to attend		

Foreign Training Need		
Designation	Related Field	Recommended Institute / Country
Sr. Manager, CPC	Back Office function related to delivery of ATM card, cheque book and other related service	Thailand & India
Manager, CPC		

The table shows the 7 fields for future training needs for this department. Also Sr. Manager and Manager Of this department was nominated for foreign training in Thailand and India.

3.6.12 Information Technology and System Support Department

Syed A. Momen AVP & Sr. Manager System Support was interviewed for this purpose.

The following table shows the nominations of this department for future training.

Table: Training need for Information Technology and System Support Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
7 Habits of Highly Professional Manager	SPO / PO	Manager, IT Operation	Manager, Network	Manager, Hardware
Computer Network Administration and Setup with Windows 2000	SO - JO	Sr. Officer & Jr. Officer, Network	Sr. Officer & Jr. Officer, Hardware	
Customer Services & Public Relations	SO, OG2, OG1	Officer, IT Operation		
Database Administration with SQL Server 2000	PO, SPO	Asst. Manager, Network	Manager, Network	
Effective Communication Skills	PO, SPO	Manager & Sr Officer- Hardware, Network, IT Operation		
Effective Performance Appraisal	All	All Member - IT		
Improving Telephone Skills	OG2, OG1, JO	Help Desk Operator	Officer, IT Operation	
Leadership	SPO, PO	Manager, IT Operation	Manager, Network	Manager, Hardware
Leadership, Team Building and Negotiation Skills	SPO, PO	Manager, IT Operation	Manager, Network	Manager, Hardware
Lotus Domino Development & Administration	SO	Officer, Network		
Motivational Leadership	SPO, PO	Manager, IT Operation	Manager, Network	Manager, Hardware
Operational Risk Management	SPO	Manager, IT Operation		
Project Management	AVP	Sr. Manager, System Support		
Project Management Using Microsoft Project	AVP	Sr. Manager, System Support		
Successful Business Presentation	SPO, PO	Manager, Network	Manager, Hardware	Manager, IT Operation
Technical Report Writing	SO	Officer, IT Operation	Officer, Network	Officer, Hardware
Time Management	SPO / PO	Sr. Manager, System Support	Manager, Hardware	Manager, Network & IT Operation
Training for better handling of MBS	SPO, OG2, OG1	All Member of IT Operation		
Windows 2000 Network Security, Data Backup & System Recovery	SO, OG2	Officer, Network	Officer, IT Operation	

3.6.13 External Affairs Department

The external department has only one member in that department. As there are no other

parmanent employee, so the future trainiing needs assessment was not done for this

department. But the Head of External Affairs & AVP Mr. Syed Talat Kamal has

mentioned 6 fieldsfor training, if any employee joins this department.

Scale of Importance	Topic / Areas for Training	For Which Level	Nominated For	
			Please mention Functional Designation	
	7 Habits of Highly Professional Manager			
4	Communication and Interpersonal Dynamics			
5	Communication Skills			
4	Customer Services & Public Relations			
4	Effective Communication Skills			
4	Handling Complaints			

Table: Training need for External Affairs Department

NOTE: As I have no one permanent in my dept. I would like to reserve the right to the nominated / marked training programs for whoever joins my dept.

3.6.14 Financial Administration Department

Mr. Faruk Ahammad FAVP & Head of Financial Administration was interviewed for

this purpose. The table shows the future training need of Financial Administration

department.

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
7 Habits of Highly Professional Manager	Mid	Manager - Reconciliation	Manager - Payable	Manager - Cost & Tax Management
Accounting and Financial Techniques for bankers	Junior	Officers	Senior Officers	
Accounting for Bankers	All	Managers	Officers	
Basic Computer Training	All	Managers	Asst. Managers	Officers
Behavior and Motivation at Work	Mid	Managers	Asst. Managers	
Communication and Interpersonal Dynamics	All	Managers	Asst. Managers	Officers
Communication Skills	Mid	Managers	Managers	
Computer-based MIS in Banks	Junior	Officers		
Course on "Islamic Banking & Finance	Mid	Managers		
El-Pro English Course	All	Managers	Asst. Managers	Officers
Financial Analysis for Bankers	Mid	Managers	Asst. Managers	
Financial Statement Analysis	Mid	Managers	Asst. Managers	
How to Compute Salary Tax	Mid	Managers	Asst. Managers	
International Finance and Banking	Mid	Managers	Asst. Managers	
Islamic Banking and Finance	Mid	Managers	Asst. Managers	
Laws and Regulations in Banking	All	Managers	Asst. Managers	Officers
Leadership	Mid	Managers	Asst. Managers	
Leadership, Team Building and Negotiation Skills	All	Managers	Asst. Managers	Officers
Money & Banking Data Reporting	Mid	Managers	Asst. Managers	
Negotiable Instrument	All	Managers	Asst. Managers	Officers
Negotiation Skills for Managers	Mid	Managers	Asst. Managers	
Professional Skill Development	Mid	Managers	Asst. Managers	
Tax Management	Mid	Managers	Asst. Managers	
Time Management	Mid	Managers	Asst. Managers	
VAT (Value Added Tax)	Mid	Managers	Asst. Managers	

Table: Training need for Financial Administration Department

The table shows the 26 fields that has been nominated for the future.

3.6.15 Loan Administration Department

Mr. Shah Alam Bhuiyan FAVP & Head of Loan Administration Department was interviewed for this purpose. The following tables show the need assessment for this department.

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
A/C opening issues related to KYC, Customer service & discussion on PTD	JO to Officer	Loan Admin Officer		
Accounting and Financial Techniques for bankers	Officer to PO	Loan Admin Officer	Asst. Manager	
ATM Switch Software	OG 2 to FAVP	Officer	Manager	Head of LAD
Basic Computer Training	Officer	Officer	Asst. Manager	
Behavior and Motivation at Work	PO to AVP	Asst. Manager	Manager	
CAB - 01 form fill up	Officer	Officer		
CAB Form Reporting	Officer	Officer		
Communication Skills	Officer	Officer	Asst. Manager	Manager
Computer Spreadsheet Analysis for Banking Operation	Officer to AVP	Officer	AM / Manager	Head of LAD
Computer-based MIS in Banks	Officer to AVP	Officer	AM / Manager	Head of LAD
Corporate Governance for Banks & Non Banking Financial Institutions	FAVP		Head of LAD	
Course on "Islamic Banking & Finance	SPO to FAVP	Manager	Head of LAD	
Customer Relationship Management	Officer	Officer	Asst. Manager	
Distress to De-Stress	SO to SPO	Asst. Manager	Manager	
El-Pro English Course	Officer	Officer	Asst. Manager	

Table: Training need for Loan Administration Department

This table shows the 16 fields that have been selected for training for this department.

Table: Training need for Loan Administration Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
Financing Small and Medium Enterprises	Officer to SPO	Officer	AM	DM
Handling Complaints	Officer to PO	AM	Manager	
Laws and Regulations in Banking	Officer to PO	Officer	AM	
Leadership, Team Building and Negotiation Skills	SO to SPO	AM	Manager	
Motivational Leadership	SPO to AVP	Manager	Head of LAD	
Operational Risk Management	SPO to AVP	Manager	Head of LAD	
Organizational Behavior & Motivation	SPO to FAVP	Manager	Head of LAD	
Proactiveness	SO	AM		
Problem Solving & Decision Making	SPO	Manager		
Professional Skill Development	SO / PO	AM		
Project Management	SPO to FAVP	Manager	Head of LAD	
Refreshers Training Course for CROs	Officer to PO	Asst. Manager		
SME Sales Leadership	SO to SPO	AM	Manager	
Structured Finance and Loan Syndication	SPO to FAVP	Manager	Head of LAD	
Team Building and Leadership	SO to FAVP	AM	Manager	
Time Management	SPO to FAVP	Manager	Head of LAD	
Training for better handling of MBS	PO to FAVP	AM	Manager	Head of LAD
Training of Trainers workshop on Asset Liability Management	FAVP	Head of LAD		
Training on Managing Human Resources	SO to SPO	AM	Manager	
Windows 2000 Network Security, Data Backup & System Recovery	SPO	Manager		

The Head of the Department has also nominated executives for foreign training. The following table shows the nominations.

Table: Foreign Training need for Loan Administration Department

Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Head of LAD	Process Re-engineering	
Head of LAD	SME Financing	
Head of LAD	Hub & Spoke	
Head of LAD / Manager	Documentation on Syndicate Financing	
Asst. Manager / Manager	Managing Credit Risk	
Asst. Manager / Manager	Recover Overdue / Written off	
Head of LAD	Operational Risk Management	

The above table shows that the Head of LAD has been nominated for 5 different training fields for future. On the other hand Asst. Manager or Managers have been nominated for foreign training in 2 fields.

3.6.16 Credit Department

Mr. Md. Rafat Ullah Khan VP & Head of Credit was interviewed to find out the future training needs for this department. He has nominated different topics related to credit decision and also topics that can make an executives a better manager and leader. Nominations for future training for credit department has been shown in the following table. Nominations have been shown in two tables, as there are a lot of nominations.

Topic / Areas for Training	For Which Level	Nominated For Please mention Functional Designation		
Accounting and Financial Techniques for bankers	OG-I to PO	Credit Analyst	Credit Approver	
Accounting for Bankers	OG-I to PO	Credit Analyst	Credit Approver	
Anti Money Laundering & Credit Risk Management	OG-I to AVP	Credit Analyst Retail, Corporate	Credit Approver Retail, Corporate	Credit Manager Retail, Corporate
Asset Liability Management	OG-I to AVP	Credit Analyst	Credit Approver	Credit Manager
Asset Liability Management in Banks	OG-I to AVP	Credit Analyst	Credit Approver	Credit Manager
Capital Market Development : Asian Experiences	Senior	HOC		
Communication Skills	OG-I to PO			
Computer Spreadsheet Analysis for Banking Operation	OG-I to PO	Credit Analyst	Manager, Collection	Officer Support, CCU
Computer-based MIS in Banks	OG-I to PO	Credit Analyst	Manager, Collection	Officer Support, CCU
Core Risk Management	SO to AVP	Manager, IAM	Credit Approver	Credit Manager
Course on "Islamic Banking & Finance	SO to AVP	Credit Manager	Credit Approver	
Credit Analysis Techniques	OG-I to AVP	Credit Analyst	Credit Manager	Credit Approver
Debt Market In Bangladesh	SPO to AVP	Manager, IAM	Credit Manager	HOC
Environmental Impact Assessment of projects for Financial Institutes	PO to VP		Credit Manager	HOC
Financial Analysis for Bankers	OG-I to AVP	Credit Analyst	Credit Approver	Credit Manager
Financial Statement Analysis	OG-I to	Credit Analyst	Credit Approver	Credit

The title "Table: Training need for Credit Department" appears above the table.

Table: Training need for Credit Department

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
Financing Small and Medium Enterprises	PO to AVP		Credit Approver	Credit Manager
Globalization & Bangladesh Banking System	SPO to VP		Credit Manager	HOC
How to make a good credit decision	SO to AVP		Credit Approver	Credit Manager
Internal control and Risk Based Audit in Banks	SO to AVP		Credit Approver	Credit Manager
International Finance and Banking	SO to AVP		Credit Approver	Credit Manager
Laws and Regulations in Banking	OG-I to AVP	Officer, Legal Retail, SME	Manager, IAM	Credit Manager
Legal Framework for Loan Recovery	OG-I to AVP	Officer, Legal Retail, SME	Manager, IAM	Credit Manager
Loan Structure and Documentation	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
Managing Risks in Banks	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
Micro Credit Summit	PO to VP		Credit Approver	Credit Manager
Outreach Training Program on Core Risk Management(Credit Risk Management)	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
Project Appraisal and Management	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
Refreshers Training Course for CROs	SO to VP			
Risk Based Audit & Inspection	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
SEDF-ICICI Bank Training Workshop	SO to VP		Credit Manager	HOC
SME Finance Strategy & Operation in Mumbai	SO to VP		Credit Manager	HOC
Structured Finance and Loan Syndication"	SO to AVP	Credit Analyst	Credit Approver	Credit Manager
Time Management & Assertiveness	PO to VP			
Trading of Government Securities in Primary & Secondary Market	PO to VP			
Trainers' Training	SO to VP			

Above two tables show the nominations of Credit Department.

Head of Credit also nominated executives for foreign training programs. The table below shows the foreign training nominations.

Table: Foreign Training need for Credit Department		
Foreign Training Need		
Designation	Related Field	Recommended Institute / Country
HOC	Workshop / Seminar Related to Credit	Any Country
Manager, Credit (Corporate)	Credit, Risk Grading, Scoring	India, Srilanka, Pakistan, Philippine, Indonesia
	Risk Based Audit, CRM, Medium Enterprise	Dubai
Asstt. Manager, (Retail Credit)	Credit, Risk Grading, Scoring	Dubai
Manager, IAM	Legal & Loan Recovery	India, Malaysia, Philippine, Indonesia
Manager, Collection	Collection Techniques of Retail Loans	India, Srilanka

5 area has been identified for foreign training need. Countries like India, Srilanka, Pakistan, Philippine, Indonesia and Dubai has been referred.

3.6.17 Marketing & Product Development

Mr. Zahid Ibne Hai SPO & Manager Marketing & Product Development has been interviewed for this purpose. As Head of this department he has nominated by identifying area of training for executives under his authority.

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
7 Habits of Highly Professional Manager		Sr. Officer, Marketing & Product Development	Officer, Media & Events	
Bank Marketing Strategies for Competitive Advantage		Manager, Marketing & Product Development	Sr. Officer, Marketing & Product Development	
Communication Skills		Officer, Media & Events	Officer, Merchandizing	
Course on "Islamic Banking & Finance		Sr. Officer, Marketing & Product Development		
Customer Relationship Management & Retail Products Marketing		Sr. Officer, Marketing & Product Development		
Customer Services & Public Relations		Officer, Media & Events		
E-Commerce, E- Banking & MIS		Officer, Direct Marketing		
Financing Small and Medium Enterprises		Manager, Marketing & Product Development	Officer, Marketing & Product Development - SME	
Leadership, Team Building and Negotiation Skills		Sr. Officer, Marketing & Product Development	Officer-I, Marketing & Product Development	
Loan Structure and Documentation		Sr. Officer, Marketing & Product Development	Officer, Marketing & Product Development	
Marketing Communication		Sr. Officer, Marketing & Product Development	Officer, Marketing & Product Development - SME	Officer, Marketing & Product Development
Marketing of Bank Products		Sr. Officer, Marketing & Product Development	Officer, Marketing & Product Development - SME	Officer, Marketing & Product Development
Meeting Marketing Challenges		Sr. Officer, Marketing & Product Development	Officer, Marketing & Product Development - SME	Officer, Marketing & Product Development
Motivational Leadership		Manager, Marketing & Product Development		
New Product Development in Banking & Finance		Sr. Officer, Marketing & Product Development	Officer, Marketing & Product Development - SME	
Proactiveness		Officer, Media & Events		
Problem Solving & Decision Making		Sr. Officer, Marketing & Product Development	Officer-I, Marketing & Product Development	
Project Management		Manager, Marketing & Product Development		
SME Finance Strategy & Operation in Mumbai		Manager, Marketing & Product Development	Officer, Marketing & Product Development - SME	
Time Management & Assertiveness		Officer, Media & Events	Officer-I, Marketing & Product Development	Officer, Merchandizing

This table shows the nominations for training which has to be given to the executives of the department.

The Head of the Department has also nominated for foreign training. The table below shows the nominations for foreign training.

Table: Foreign Training need for Marketing & Product Development		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Manager, Marketing & Product Development	Marketing Planning / Strategic Marketing / Marketing Communication / Advertising / Promotional Strategy	Singapore / Thailand / Malaysia / Srilanka
Sr. Officer, Marketing & Product Development	Retail Product Development / Marketing Product Development / Advertizing	India / Thailand / Phillipine / Singapore

Manager and Sr. Officer, Marketing & Product Development of the depart has been nominated for foreign training. The above table shows the nominations and related area of training need out side the country.

3.6.18 Retail (Gulshan Branch)

The assessment of training need in retail division will reflect the overall need in a branch of BBL. For this purpose Gulshan Branch has been selected and Branch Manager M Sarwar Ahmed was interviewed. The table of training need assessment of Retail Division (Gulshan Branch) is in the Appendix.

Managers and Customer Service Managers have been nominated for training abroad to get a picture of what the foreign banks think about these fields. Fields those have been identified are Leadership, HR Management and Relationship Banking. The table shows the nominations for foreign training for Gulshan Branch which reflects the Retail Banking Division.

Table: Foreign Training need for Marketing & Product Development		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Branch Manager	Leadership / HR Management	Europe / India
CSM	Relationship Banking	India

Above table shows the nominations for BM and CSM for foreign training.

3.6.19 General Infrastructure Service (GIS)

Mr. Abdullah Al Mamoon SPO & Senior Manager GIS & Chief Security Alert Officer has been interviewed for finding the needs of training for this department. The nominations of this department reflects the desire for making the executives of this department more concurrent and more proactive. The table shows the nominations of executives of different level of the department.

Table: Training need for General Infrastructure Service (GIS)

Topic / Areas for Training	For Which Level	Nominated For		
		Please mention Functional Designation		
7 Habits of Highly Professional Manager	Mid	Manager, Operation	Manager, Premises & Maintenance	Manager, Logistics
Asset Liability Management	Junior	Officer, Premises & Maintenance	Executive, Premises & Maintenance	
Basic Computer Training	Junior	Executive, Premises & Maintenance (2)		
Behavior and Motivation at Work	Mid	Manager, Operation	Manager, Premises & Maintenance	Manager, Logistics
Communication and Interpersonal Dynamics	Mid	Manager, Procurement	Officer, Procurement	
Communication Skills	Junior	Oficer, Operation	Executive, Operation	Officer, Logistics
Core Risk Management	Mid	Sr. Manager, GIS	Manager, Operation	
Corporate Asset Management	Mid	Manager, Premises & Maintenance		
Effective Communication Skills	Junior	Officer, Premises & Maintenance	Officer/Executive, Operation	
Effective Performance Appraisal	Mid	Sr. Manager, GIS	Manager (3)	
Effective Supervisory Management Part-1	Mid	All Managers of GIS including Sr. Managers		
Guidelines & Operational Procedure of Domestic Factoring	Mid	Manager, Operation		
Handling Complaints	Junior	Officer, Operation	Officer, Logistics	Officer, Premises & Maintenance
Human Resource Management	Mid	All Managers of GIS (4)		
Improving Telephone Skills	Junior	Officer/Executive, Operation		
Internal Control & Compliance	Mid	Manager, Operation		
Internal control and Risk Based Audit in Banks	Junior	Officer, Procurement	Officer, Premises & Maintenance	
Leadership, Team Building and Negotiation Skills	Mid	All Managers of GIS (4)		
Managing For Results-The MBO Way & The Challenge of Leadership, Motivation & Team work	Mid	Sr. Manager, GIS		
Managing Risks in Banks	Mid	Managers (3)		
Modern Human Resource Management	Mid	Managers (4)		
Motivational Leadership	Mid	Sr. Manager, GIS		
Negotiation Skills for Managers	Mid	Managers (4)		
Proactiveness	Mid / Junior	Officer Operation, Procurement, Premises & Maintenance, Logistics (4)		
Problem Solving & Decision Making	Mid	Sr. Manager, GIS		
Project Appraisal and Management	Mid	Sr. Manager, GIS		
Strategic Management and TQM	Mid	Sr. Manager, GIS		
Supervisory Management & Team Building	Mid	All Managers (3)		
Tax Management	Junior	Officer, Procurement		
Team Building and Leadership	Mid	All Managers (3)		
Time Management	Mid	All Managers (3)		
Value Engineering and Value Management	Mid	Sr. Manager, GIS		
VAT (Value Added Tax)	Junior	Officer, Procurement		

Table: Foreign Training need for General Infrastructure Service (GIS)		
Foreign Training Need		
Designation	**Related Field**	**Recommended Institute / Country**
Manager, Operation	Security Management in Corporation	
Manager, Procurement	Procurement & Supply Chain Management	
Manager, Premises & Maintenance	Corporate Asset Management	
Manager, Logistics	Management of Internal and External Affairs of Corporation	
Sr. Manager, GIS	Crisis Management in Corporation	

The above table shows the areas that have been selected for foreign training by the In charge of the Department. Managers and Sr. Managers have been selected for various fields. Fields like crisis management, security management in corporation, procurement & supply chain management have been identified.

3.7   Findings from interview with Managing Director

An interview with the MD of BBL was done for training needs assessment purpose. The outcome of the interview and management thinking is pointed out below.

3.7.1   Necessary step has to be taken to give training internally.

As per today a huge number of employees has been sent for training in different training institutes. This costs a handsome amount of money that BBL has to give to these institutions. By giving training internally BBL can save a lot money, which can be utilized in other purpose.

3.7.2   Need of a Training Department or Institute

For giving training internally there is a need of a training department. BBL is in a outset of executing a training department. This training department will go under operation from the middle of 2006.

3.7.3   Resource build program has to be under taken

The management is very keen to find and develop resources persons from the bank it self. After establishing a training department proper resources has to be developed. To build proper resources, those who are capable of being a resource person has to be identified and has to be send for further training in their respected fields. By this they will be more groomed up of their related field.

3.7.4   Energize on job training programs

BBL has on job training programs for their executives. For the betterment the executives these on job training programs has to be energized. This will ultimately reduce training cost.

3.7.5   Organize intra department training programs to be conducted by resource persons of the department.

For the betterment of the executive's intra department training programs can be organized after the scheduled office hours. This can train junior executives about what their pears know about the professional fields. The head of the department or any senior person of the department can take these kind of training programs.

4.0   RECOMMENDATION

After going through the primary and secondary research following recommendation are made in relation with the training needs assessment of BRAC Bank Limited.

- ◎ A proper training department or Institute has to be developed for dealing these training related matters.

- ◎ Steps have to be under taken for building proper resources for giving training internally.

- ◎ A proper training planner has to be made to send executives for training.

5.0   BIBLIOGRAPHY

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BBL web pages < http://www.bracbank.com>

BRAC Bank Annual Report, 2006

6.0 APPENDIX

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